

Support payment for low-income households

Analysis of stakeholder consultation

January 2024

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AND CHELSEA

Introduction

Background

Kensington and Chelsea is home to some of the most deprived households in the country and many households in the borough continue to struggle with the impact of the rising cost of living. The Council has outlined its commitment to support a fairer borough and helping people with the cost of living and is proposing to make a £100 support payment in Spring 2024 to low-income households likely to be struggling the most. The £100 payment would be paid to over 16,500 residents in the borough. Whilst there is no single way to identify those on low incomes, it is suggested that the payment will be made to the following residents:

- All households in receipt of any Council Tax relief, up to and including 100 per cent relief (approximately 13,000 households)
- All households in receipt of Housing Benefit not in receipt of Council Tax relief (approximately 2,200 households).
- All households in receipt of the housing costs element of Universal Credit but not in receipt of Council Tax relief (approximately 1,400 households).

By targeting the payment in this way, we hope to reach those on the lowest incomes in the borough, including residents placed by the Council in temporary accommodation outside of the borough. The costs of the scheme will be met from the Council's Cost of Living Reserve, which has been allocated for support of this kind.

The Council consulted on the proposal before making a decision about the scheme to make sure we have an opportunity to hear people's views.

Consultation methodology

The consultation sought resident and stakeholder views on the proposal. The exercise opened on 13 December 2023 and closed on 24 January 2024. The online consultation was promoted through e-newsletters, via the Council's website and through direct email to residents including the Citizens' Panel.



Introduction

Report

A total of 1288 surveys were returned by the deadline. This report contains an analysis of survey responses. Where percentages do not add up to 100 per cent this may be down to computer rounding or where respondents have been able to select more than one answer.

A separate appendix report is available on request which details all comments made by respondents to the open questions within the survey.

Acknowledgements

The Council would like to thank all residents and stakeholders that took the time to feedback their views.



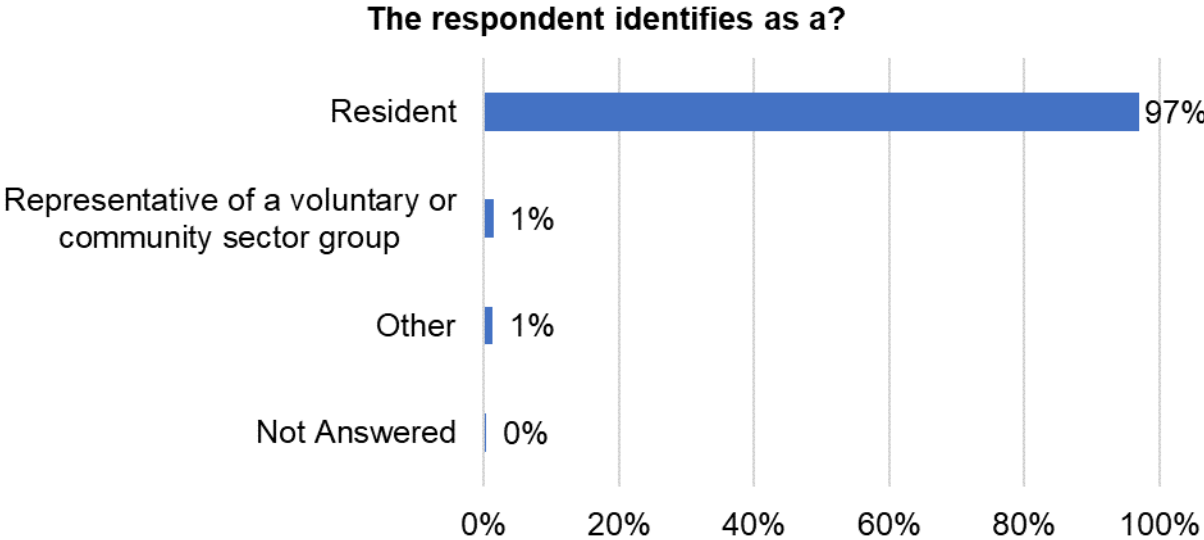
Results at a glance

- **Breakdown of respondents** – Eighty-seven per cent of respondents (1249 respondents) were residents and one per cent (18 respondents) representatives of a voluntary or community sector group.
- **Eligibility for the scheme** – Seventy-seven per cent of respondents (990 respondents) said they or someone from their household would be eligible for the scheme, 11 per cent (148 respondents) answered ‘no’ and 11 per cent (146 respondents) ‘don’t know’.
- **How additional support may benefit households** – The most selected ways residents felt the additional support might benefit households were ‘support with bills and utilities’ (83 per cent/1064 respondents), ‘support with food costs and other essentials’ (69 per cent/891 respondents) and ‘support with rent or mortgage payments’ (30 per cent/380 respondents). Those that selected ‘other’ were asked to comment further, the most comments made were about health/medical/care costs (9 comments).
- **Support for proposal** – the proposal was supported by 97 per cent of respondents (1254 respondents) and not supported by two per cent (32 respondents). Those that didn’t support the proposals were asked to explain why not. The most comments made related to the payment amount being too low (29 comments).
- **Additional criteria the scheme should consider** – Respondents were asked if there was any additional criteria the Council should consider when targeting payment to low-income families, 31 per cent (403 respondents) felt there were additional criteria to consider and 63 per cent (810 respondents) felt that there wasn’t. Those that felt there were additional criteria were asked to comment further. The most comments made related to those with disabilities/disability benefits (81 comments) followed by requests for additional help (including household bills, rent, home improvements and travel costs) and to consider age especially pensioners/elderly (35 comments).
- **Any other comments** – Respondents were asked for any other comments they had on the proposal. The majority of comments made were positive/support for the scheme (290 comments) followed by the payment amount being too low (62 comments) and the need for more sustainable/ongoing support (30 comments).



Breakdown of Respondents

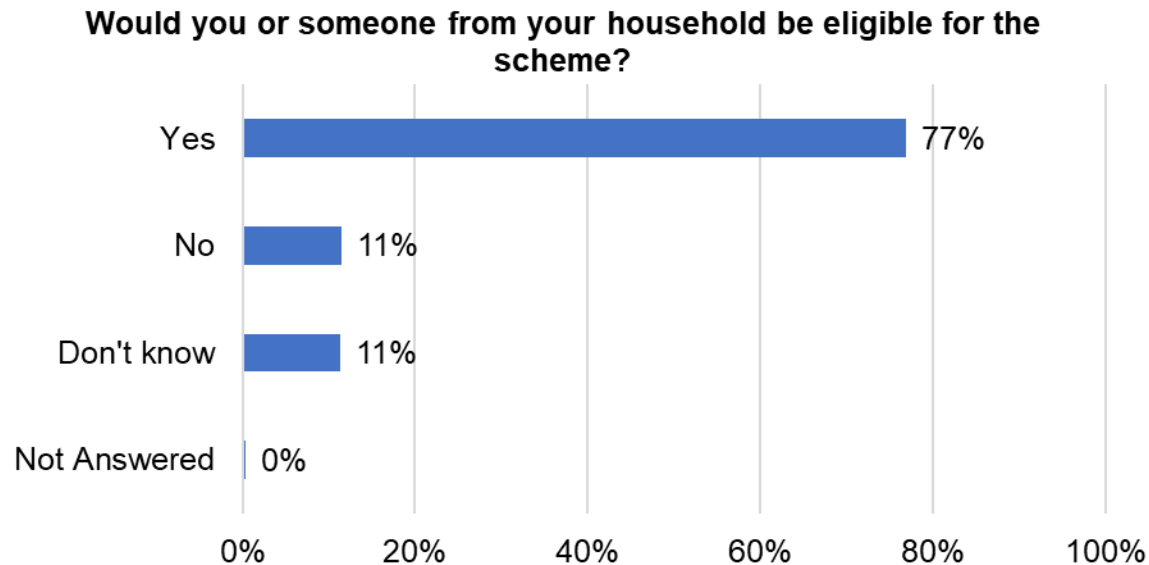
Respondents were asked in what capacity they were completing this survey, the vast majority were residents (97 per cent/1249 respondents) whilst one per cent (18 respondents) answered they were representatives of a voluntary or community sector group.



Base: All respondents (1288)

Eligibility for scheme

Respondents were asked if they or someone from their household would be eligible for the scheme proposed. The majority answered that they would be (77 per cent/990 respondents) while 11 per cent (148 respondents) answered 'no' and 11 per cent (146 respondents) 'don't know'.



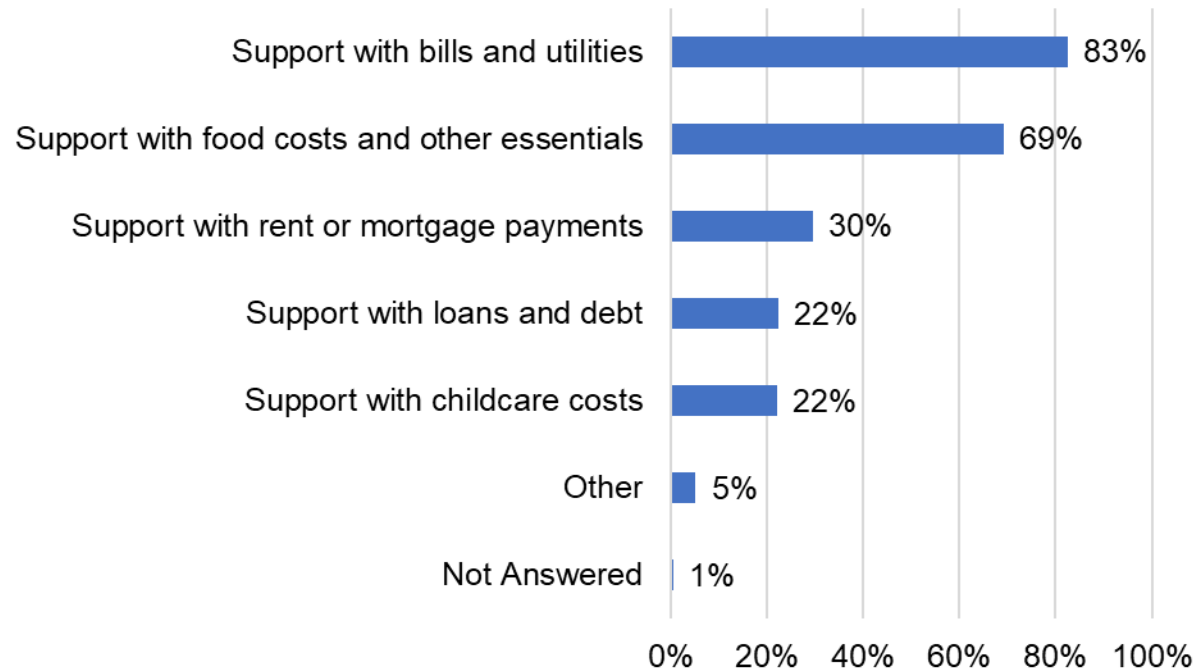
Base: All respondents (1288)



How additional support may benefit low-income households

Respondents were asked how they thought the additional support might benefit low-income households in the borough. Respondents were able to select multiple responses, with the highest being 'support with bills and utilities' (83 per cent/1064 respondents). Sixty-nine per cent (891 respondents) selected 'support with food costs and other essentials' and thirty per cent (380 respondents) selected 'support with rent or mortgage payments'.

How do you think additional support might benefit households in the borough?



Base: All respondents (1288)



How additional support might benefit households – other comments

Respondents were asked how additional support might benefit households with low-incomes, those that selected 'other' were asked to explain further. Comments made have been themed and those with five or more comments can be found in the table below. The most common themes related to health/medical/care costs, all of the above (relating to the options given), support for the proposal and the need for support for those with disabilities.

Examples of comments made can be seen on the next page with the full list of themes and comments found in the appendices report.

Theme	Count
Health/medical/care costs	9
All of the above	8
Support for the proposal	7
Support for those with disabilities	7
Energy costs	6
Everyday living	5



How additional support might benefit households – Comment examples

“Medical equipment and independent living resources.”

Health/medical/care costs

“Support with any or all of the above depending on each family’s needs.”

All of the above

“It is also a bit of a relief from financial strain in general and the various things one has to consistently budget for.”

Support for the proposal



“Support people with disability who are desperate and in need for help in different ways in their energy bills or in their food or their clothes.”

Support for those with disabilities

“I wish someone help us with bills I'm living with my wife only and I have disability, we are suffering and scared to turn heater cause won't be able to pay the high bills of electricity.”

Energy costs

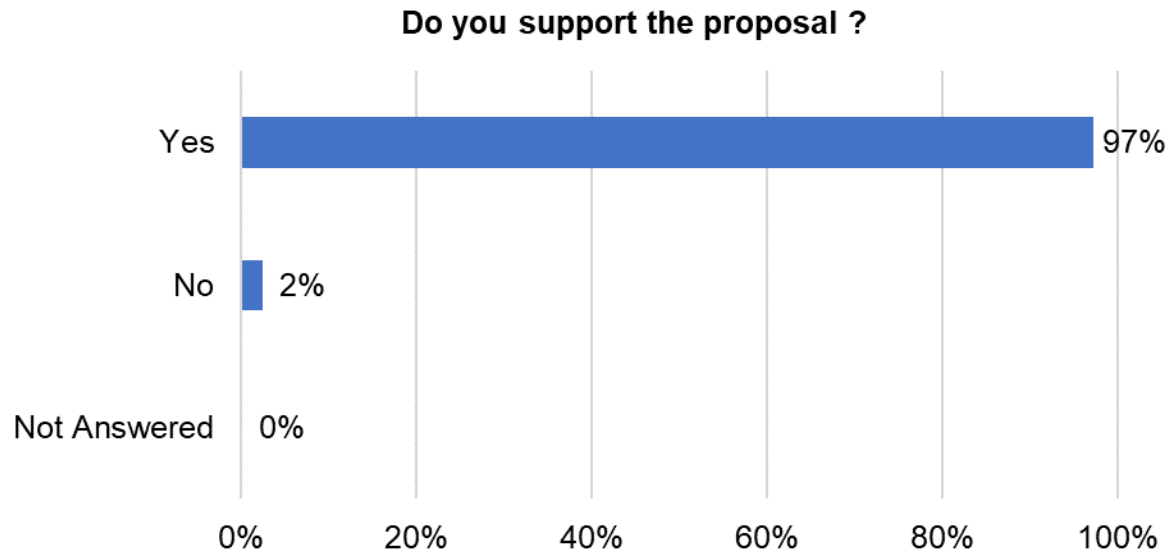
“Completely would use for everyday living and definitely would be greatly appreciated.”

Everyday living



Support for proposal

Respondents were asked if they supported the proposal for a £100 payment to households on low incomes. The majority of respondents answered 'yes' (97 per cent/1254 respondents) and two per cent (32 respondents) answered 'no'.



Base: All respondents (1288)

Reasons for not supporting the scheme

Respondents who stated they did not support the scheme were asked to explain their reasons why not. Comments made have been themed and those with three or more comments can be found in the table below. The most common themes related to the payment amount being too low, general support for the proposal and the need for more sustainable/ongoing support.

Examples of comments made can be seen on the next page with the full list of themes and comments found in the appendices report.

Theme	Count
Payment amount too low	29
General support for the proposal	8
Need more sustainable/ongoing support	4
Concern payments encourage dependency	3
Support for those on disability benefits	3



Reasons for not supporting the scheme – Comment examples

“I think £100 is insufficient, because people need more support with utility bills and food cost throughout the year.”

Payment amount too low

“It is so little and handing it out in the Spring is still a long time ago. It would have been beneficial to receive it for Christmas.”

Payment amount too low

“Financial support only makes for more dependency on the state. When that payment comes to an end it produces anger and resentment.”

Concern payments encourage dependency



“Although it would be a helpful payment, as it is only one-off, I don't think it will go very far with ensuring people feel secure enough. If there were more regular payments of this sort, it would go a bit further with ensuring people have a bit more support.”

Need more sustainable/ongoing support

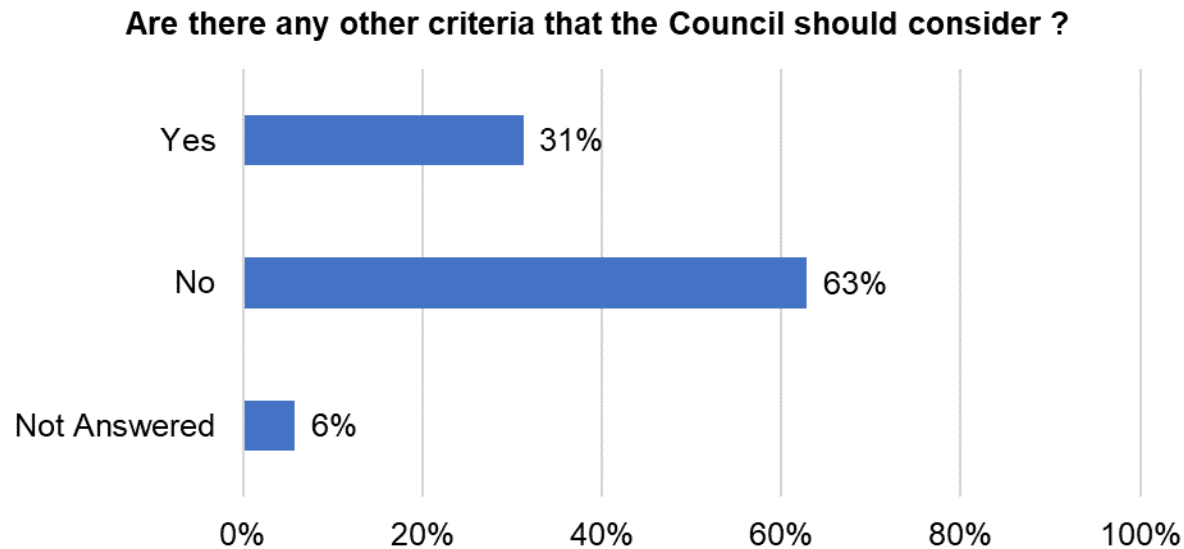
“It is not sustainable nor recurrent. Use the £2m towards a sustainable movement.”

Need more sustainable/ongoing support



Any other criteria the Council should consider

Respondents were asked if any other criteria should be considered by the Council when targeting the payment to households on low income. With the majority answering 'no' (63 per cent/810 respondents) and 31 per cent (403 respondents) answering 'yes'.



Base: All respondents (1288)



Other criteria the Council should consider

Respondents who felt there were other criteria the Council should consider were asked to comment further. Comments made have been themed and those with fifteen or more comments can be found in the table below. The most common themes related to considering those with disabilities/disability benefits, requests for additional help (including with household bills, rent, home improvements and travel costs) and to consider age especially pensioners/elderly.

Examples of comments made can be seen on the next page with the full list of themes and comments found in the appendices report.

Theme	Count
Those with disabilities/disability benefits	81
Additional help	55
Consider age especially pensioners/elderly	35
Low-income households	32
Number of dependants	30
Concern expressed about cost of living	16
Payment amount too low	15



Other criteria the Council should consider – Comment examples

“Those that receive PIP/Attendance allowance should be added as a criteria to this as they're truly in need and are on means tested benefits which is linked to their poor health.”

Those with disabilities/disability benefits

“Pension age people regardless of receiving pension credit benefits.”

Consider age especially pensioners/elderly

“There are some people that work and are just over the threshold but suffer more so than people on benefits. These ought to be considered.”

Low-income households



“Utility bills support or possible grant.”

Additional help – household bills

“Those who are in private rent, due to inflation need more help, as landlords increase the rent by £200-300 each month.”

Additional help - rent

“Perhaps the number of people and children living in a property.”

Number of dependants

“Utility bills that remain the same even when you reduce usage. Also rent is an ever increasing problem with availability.”

Concern expressed about cost of living

“Better than nothing but still not enough.”

Payment amount too low



Any other comments about the proposal

Respondents were asked for any other comments they had about the proposals. Comments made have been themed and those with ten or more comments can be found in the table below. The most common themes related to positive feedback/support for the proposal, followed by the payment amount being too low and the need for more sustainable/ongoing support.

Examples of comments made can be seen on the next page with the full list of themes and comments found in the appendices report.

Theme	Count
Positive feedback/support	290
Payment amount too low	62
Need more sustainable/ongoing support	30
Negative feedback/opposition	10
Alternative ways to make payment	10



Any other comments about the proposal – Comment examples

“A very good idea, particularly if targeted at the poorest.”

Positive feedback/support

“I think it is a brilliant idea to help those on low incomes and would be a very welcome assistance. I agree that targeting those families who are in receipt of housing benefit and council tax reductions is the right criteria.”

Positive feedback/support

“If the decision has been made to help households on low income who qualify. Cases where individuals manage money poorly instead of the cash into accounts maybe voucher or gift card can be issued specifically for said purpose.”

Alternative ways to make payment



“It’s absurdly small, it might cover one weeks groceries and cannot possibly make any difference at such a low level of payment.”

Payment amount too low

“Is this a one off payment, if yes, it should be continued monthly until the cost of living and utilities rates stabilise.”

Need more sustainable/ongoing support

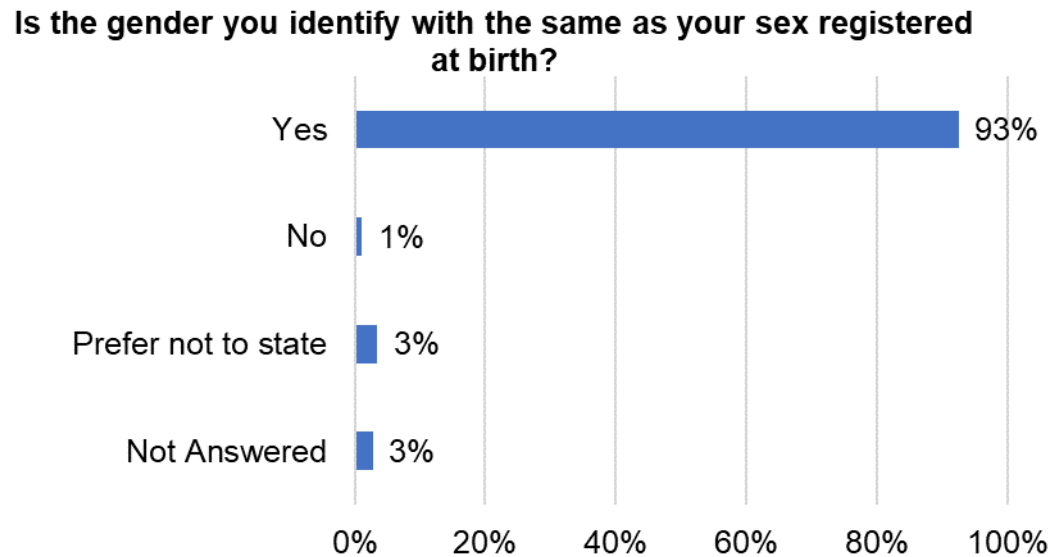
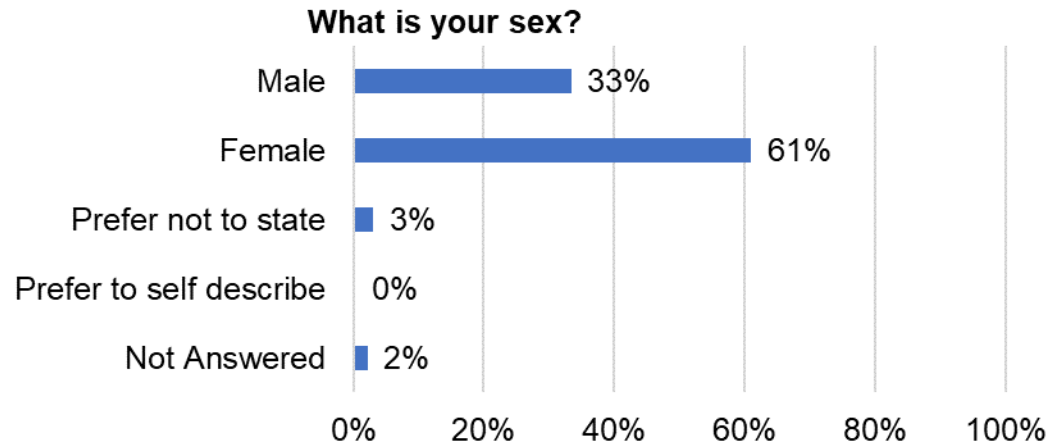
“I think it’s ridiculous because people learn that they can live off handouts from the state.”

Negative feedback/opposition



Profile of respondents

Respondents were asked a series of questions about themselves, to understand who had responded to the consultation.



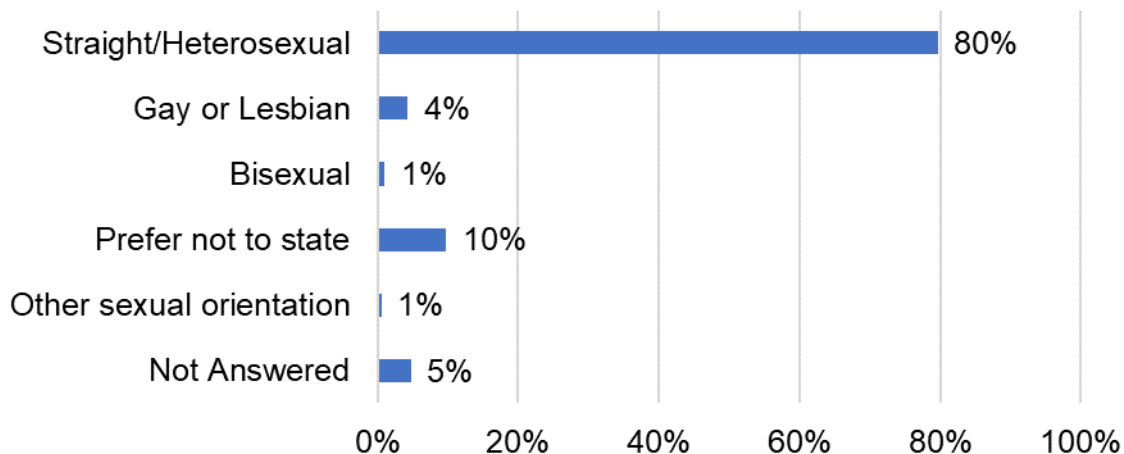
Base: All respondents (1288)



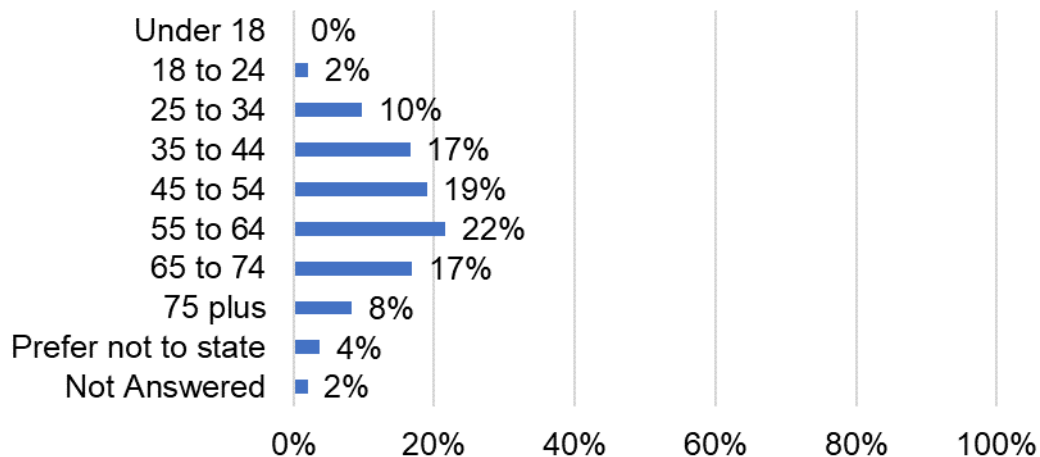
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Profile of respondents

Which of the following best describes your sexual orientation?



Which age group do you belong to?



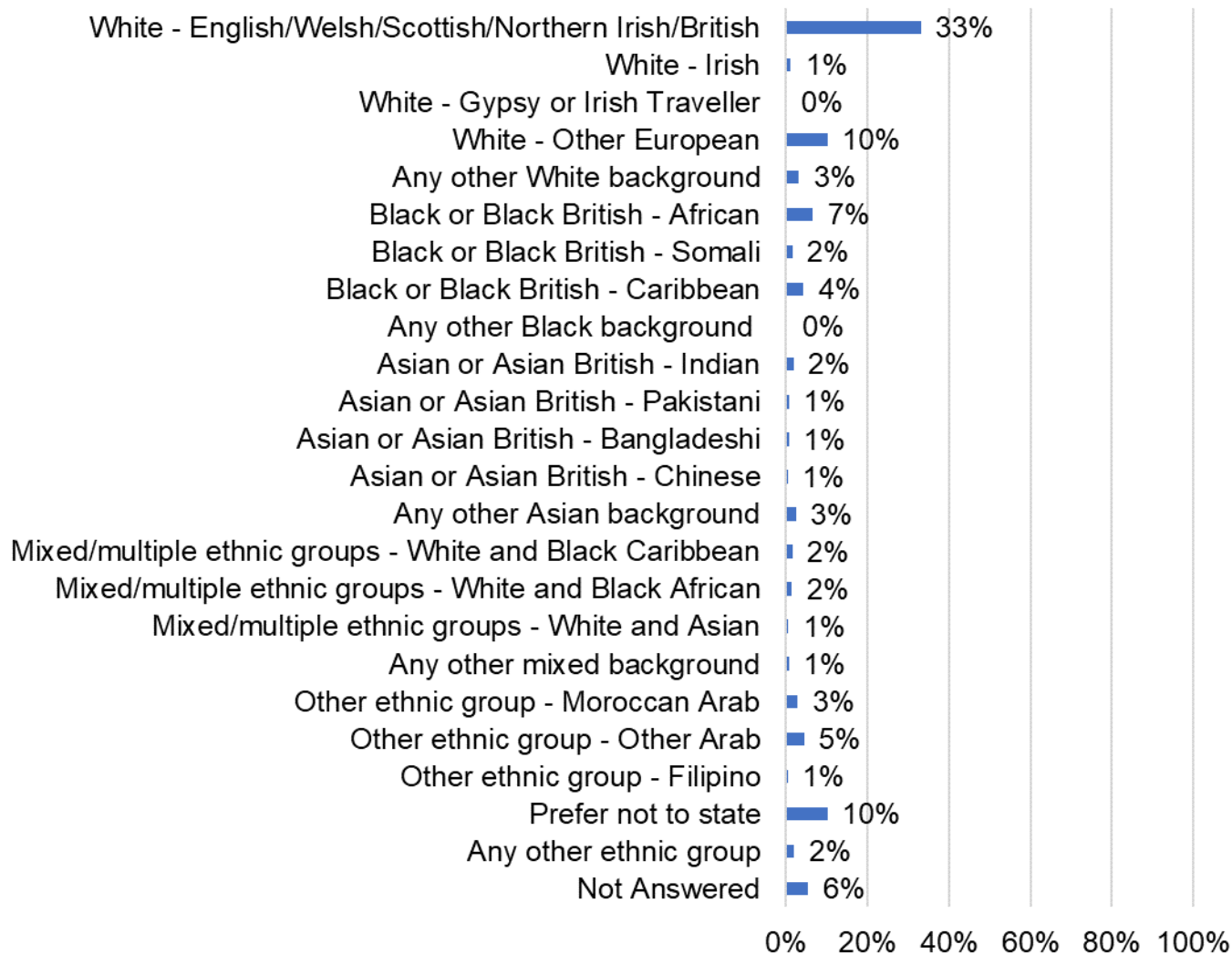
Base: All respondents (1288)



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Profile of respondents

How do you describe your ethnic origin?

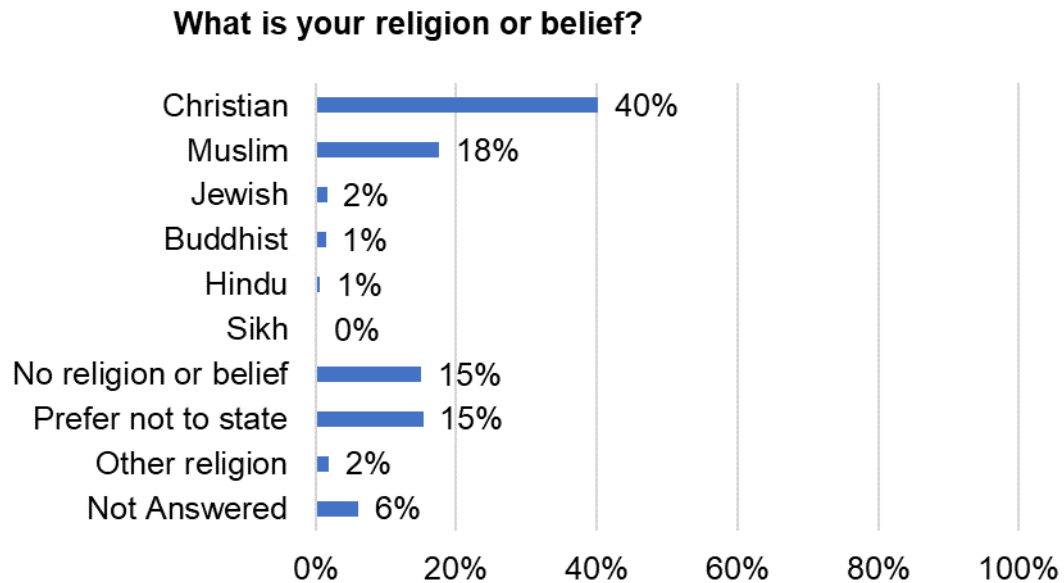


Base: All respondents (1288)



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Profile of respondents



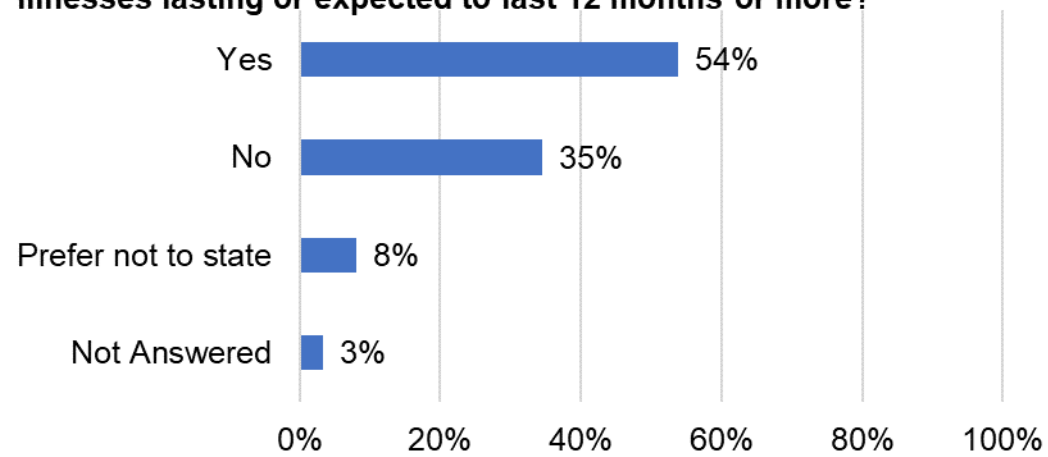
Base: All respondents (1288)



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Profile of respondents

Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?



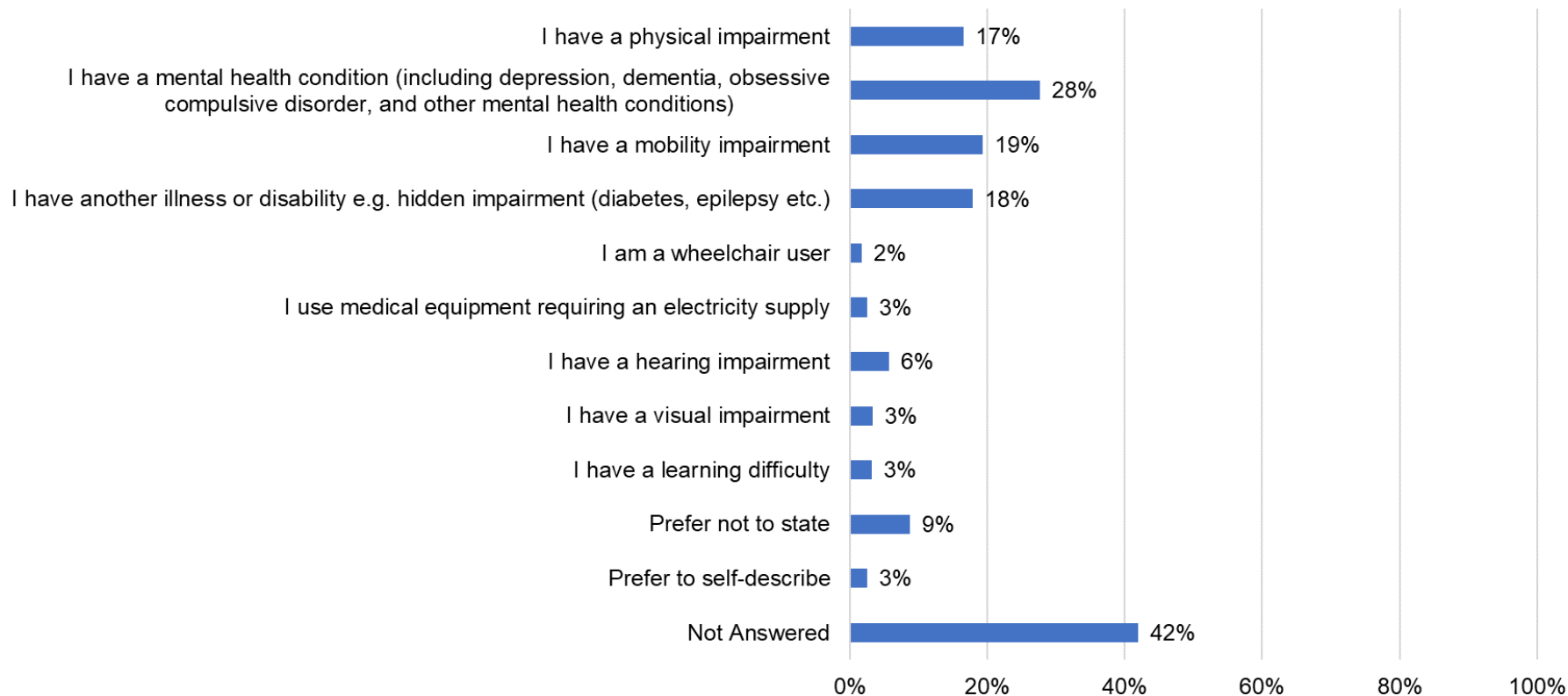
Base: All respondents (1288)



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Profile of respondents

If yes, what is the nature of your physical or mental health condition or illness?



Base: All respondents (1288)



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