

# Wandsworth Cost of Living Commission report insights from Low Income Family Tracker (LIFT)

LIFT is a data analytics tool that provides a dashboard of everyone in the Borough getting Housing Benefit and/or Council Tax Support and those getting Universal Credit that are also on Council Tax Support.

In May 2023 (June refresh expected in the next week) There are circa 19,785 households in this dashboard. The platform gives a fuller picture of poverty, debts and arrears, housing and homelessness, benefits take up, childcare and employment with your borough. Its insights can be used to produce strategies and used operationally around early intervention, prevention and Temporary Accommodation move on work streams.

LIFT provides insight of those in cash shortfall that are deemed At Risk or In Crisis of homelessness, highlights those in poverty and debt, highlights those impacted by welfare reforms and highlights households that are entitled to extra benefits and not claiming.

## Analysis by ward on some key metrics

### Relative poverty and cash shortfall

The table below highlights the households in cash shortfall and in relative poverty. A household facing a cash shortfall means that they do not have enough money to cover these essential costs for food, water, or clothing.

A household in relative poverty is defined as 60% of median household income. We use the equivalised poverty line (adjusted for household composition) sourced from the ONS website for FY 2023/24.

In May 2023 in Wandsworth, we estimate:

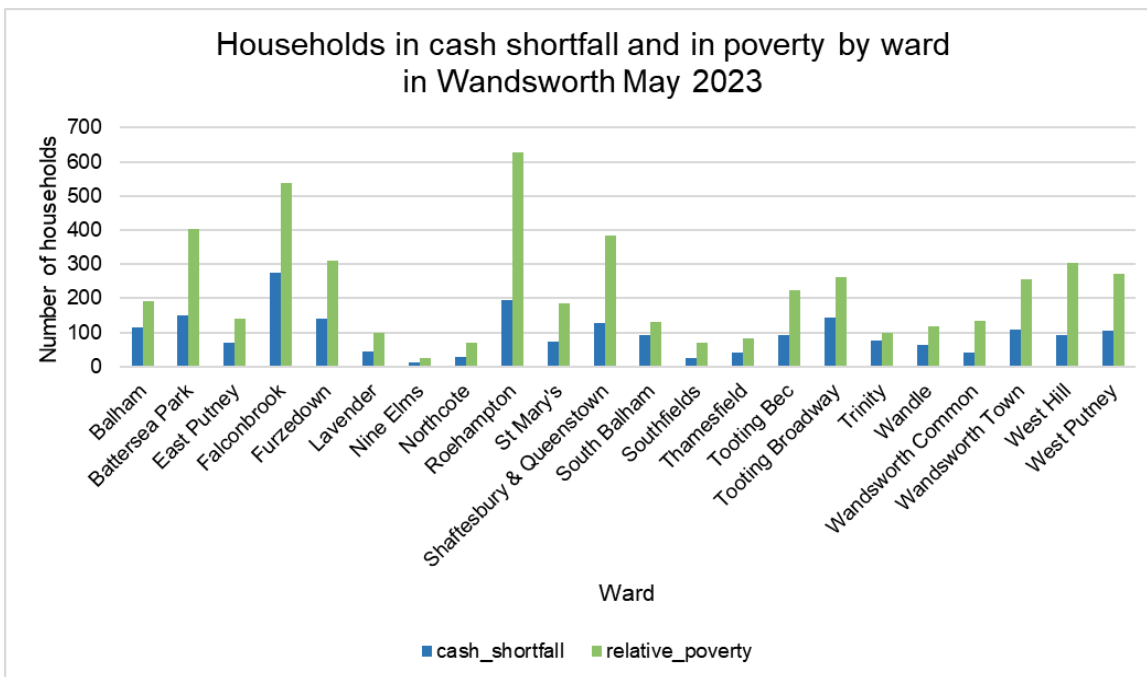
- 4,930 households were in relative poverty. Roehampton has 628 households in relative poverty– the most households in relative poverty compared to any other ward in Wandsworth.
- There were 2,105 households in cash shortfall. Falconbrook has the highest number of households in cash shortfall compared to other wards, with 274 households.



## Policy in Practice

July 2023

- 18,542 households were earning below £10.80 per hour. There are 10,442 children in these households. These households have £1.9million in Council Tax and rent arrears. 4,930 of these households, with 4,953 children are living in relative poverty.

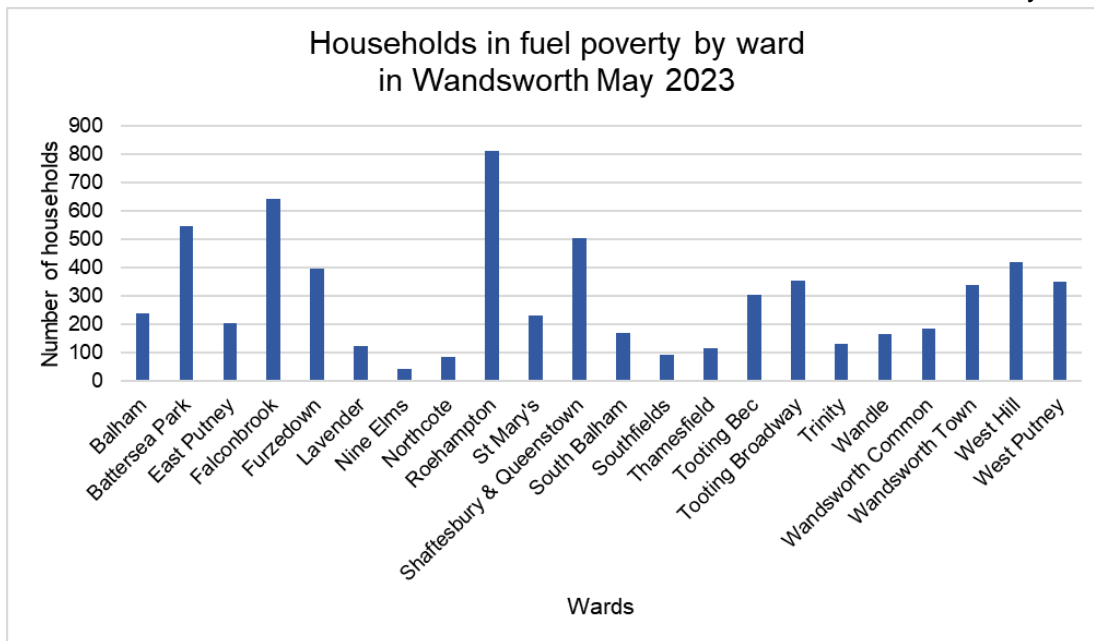


## Fuel and Food Poverty

The tables below highlight the properties in fuel and food poverty. In LIFT, households are categorised as being in fuel poverty if their income is already below the relative poverty line, or if fuel expenditure at the median UK level would bring their income below the relative poverty line. We are currently updating our fuel poverty metric to account for EPC.

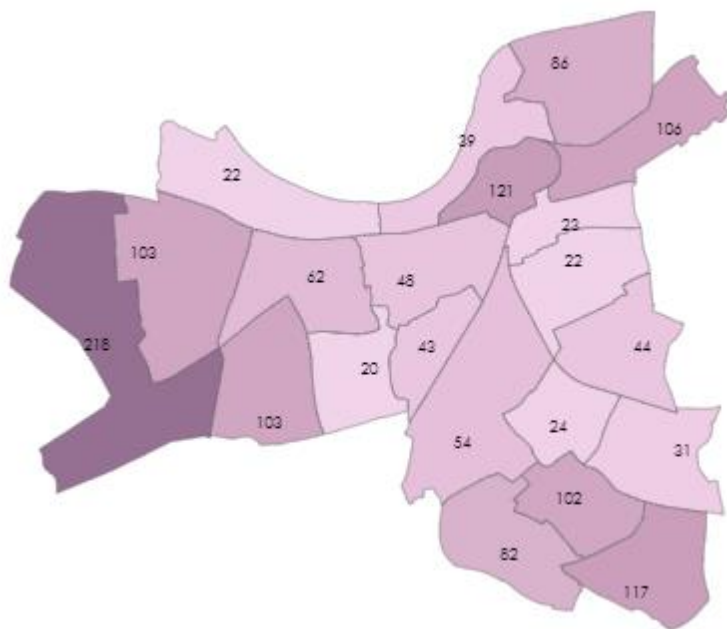
In Wandsworth, we estimate:

- There are 2,767 households with 3,110 children living in properties with EPC rating D, E, F, G. Roehampton (399) followed by Furzedown (328), Tooting Bec (301) and Tooting Broadway (301) has the highest number of properties living in energy inefficient homes.
- There are 6,456 households with income already below the relative poverty line, or if fuel expenditure at the median UK level would bring their income below the relative poverty line.
- There are 1,470 households in EPC properties of D, E, F, and G and in relative poverty, or having fuel expenditure that would bring their income below the relative poverty line.



### Households living in EPC rating D or below and have low income

#### Wandsworth May 2023



The map shows the 1,470 households in Wandsworth living in EPC properties of D, E, F, and G and in relative poverty, or having fuel expenditure that would bring their income below the relative poverty line.

Roehampton has the highest number of households (218) followed by Falconbrook (121).



## Policy in Practice

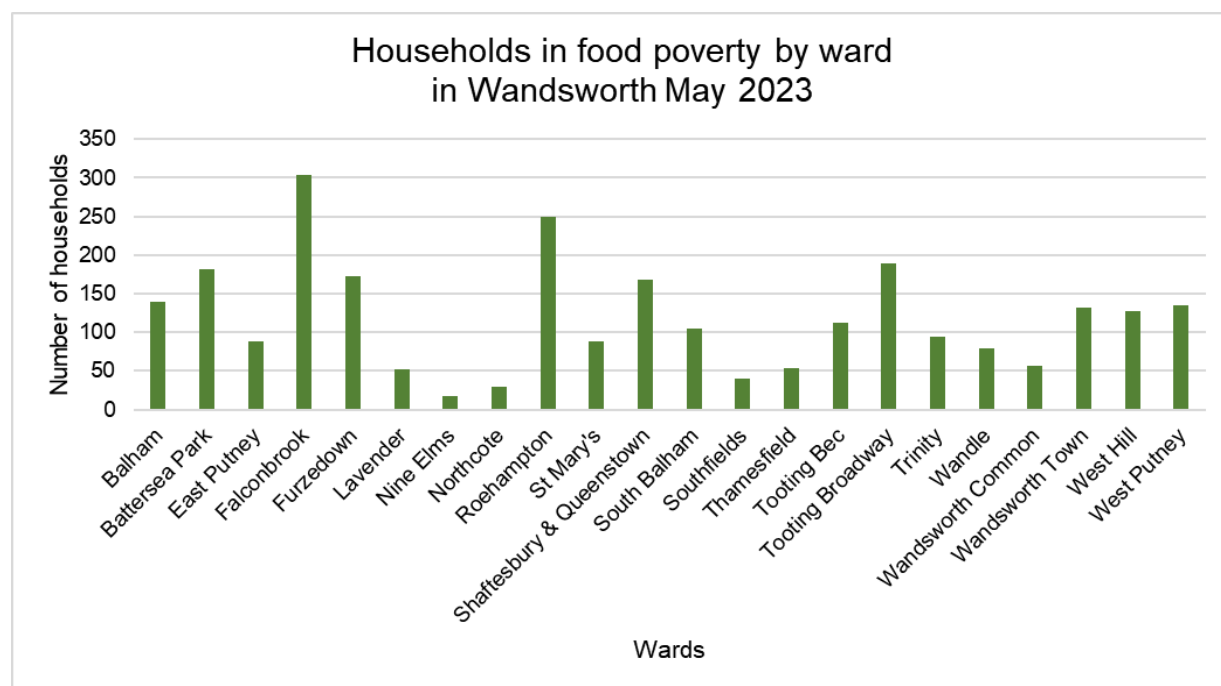
July 2023

Households are categorised as being in food poverty if their income after priority costs is less than the Minimum Income Standard (MIS) for food expenditure, based on the number of occupants in the household.

MIS represents a budget standard in its specification of the level of income households need in order to achieve an adequate standard of living. MIS may also be referred to as a reference budget, as it provides a costed list of items that households need to buy in order to achieve a socially accepted minimum standard of living. The MIS is calculated according to whether the household is working-age or pension-age and, among working-age households, depending on the age and number of children (up to a maximum of four children), resulting in over 100 possible household combinations

In May 2023 in Wandsworth, we estimate:

- 2,618 households were in food poverty. Falconbrook has 304 households in food poverty– the most households in food poverty compared to any other ward in Wandsworth. This is followed by Roehampton at 250 households

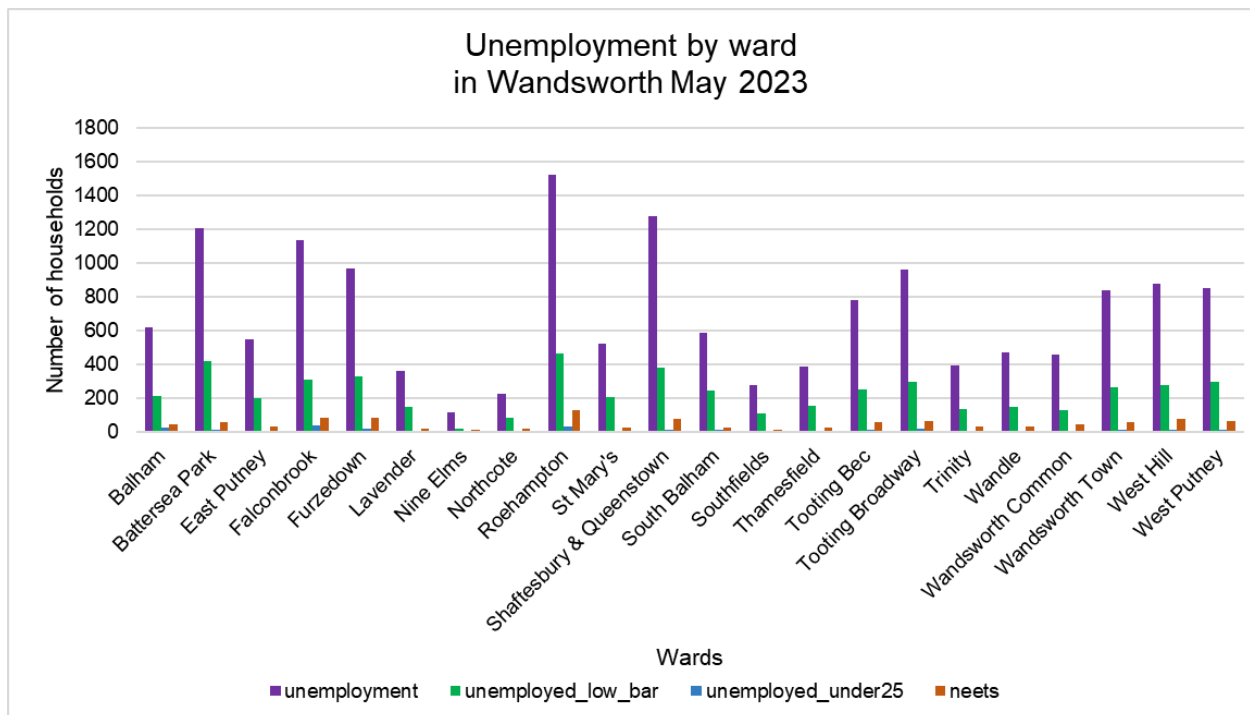


## Unemployment

Table below highlights the properties in unemployment by ward and those households where they are under 25 or 16-24 Not in Education, Employment or Training (NEET) households and those unemployed with low barriers to employment.

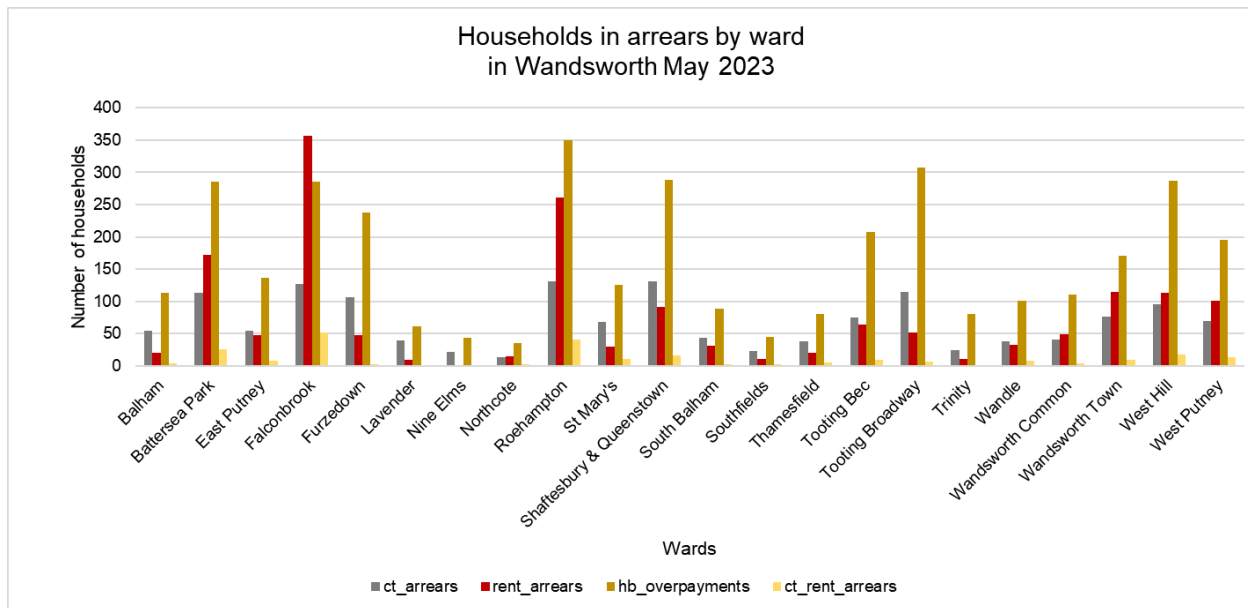
In May 2023 in Wandsworth, we estimate:

- 15,368 households were unemployed in Wandsworth. Roehampton has the highest level of unemployment (1524) followed by Shaftesbury & Queenstown (1277)
- 5,082 households that were unemployed had low barriers to employment. This means that the households has no pre-school aged children, and the household has no carers, or no one with a disability.
- 269 households that were unemployed were under 25 years of age.
- 1086 households that were unemployed were NEETS.



## Debt and arrears

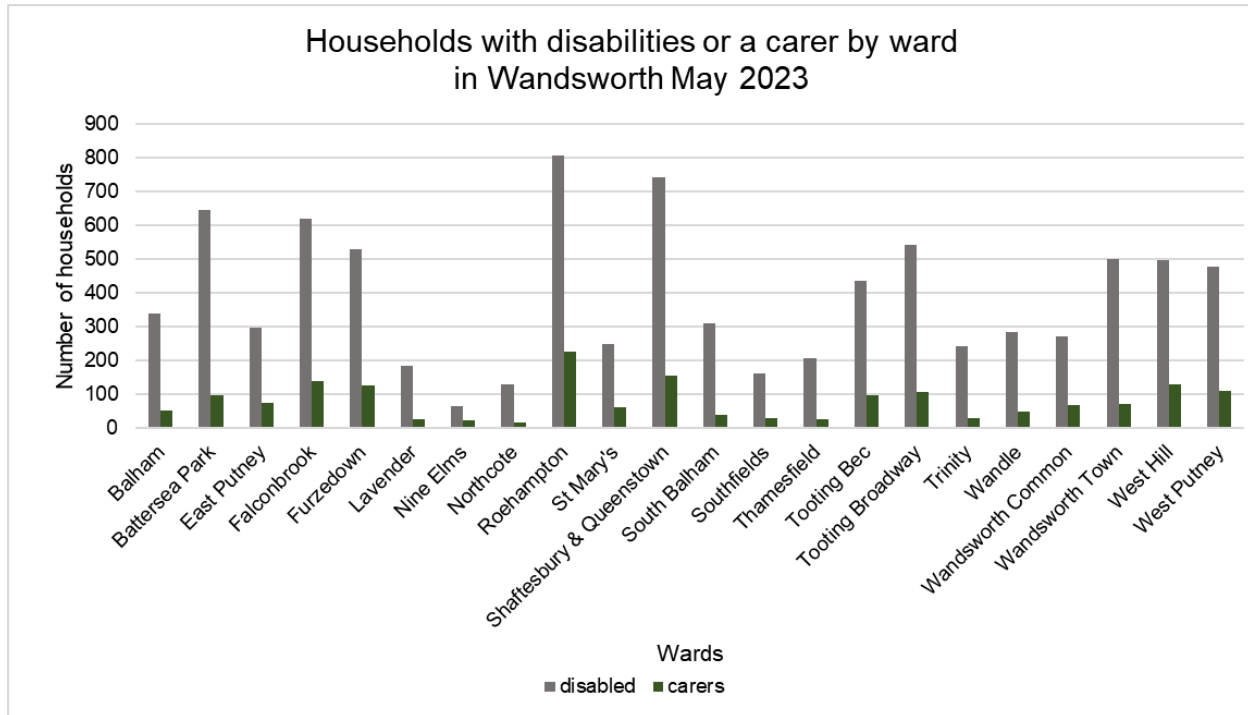
Table below highlights the properties in council tax, rent arrears or both arrears by ward.



In Wandsworth we estimate that:

- There are 7,585 households in CT, rent or housing benefit overpayment debts. The value of this debt is £12.29 million, with the average household having about £1,600 in debt or arrears.
- 1497 household have CT arrears, 1649 households have rent arrears, and 3636 have housing benefit overpayments
- 244 households have both CT and rent arrears
- For households on Universal Credit and Council Tax support (7,966), over 42% of them have active deductions.

The table below highlights the properties where they have a disability or a carer household by ward.



### Benefits take up opportunities

The table below highlights the properties where there are possible benefit take up opportunities, which would increase their income and/or reduce their outgoings.

In Wandsworth we estimate that for the working aged population:

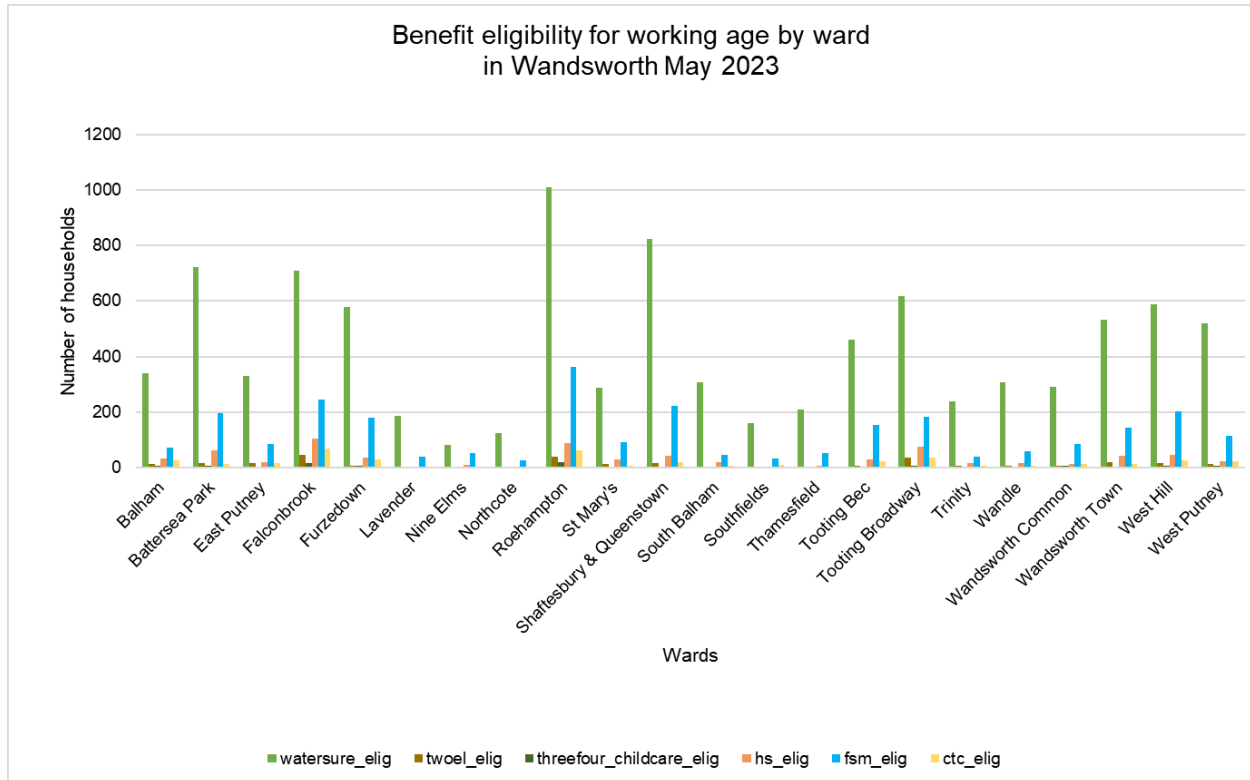
- 12,538 households are eligible for a water tariff
- 103 household are eligible for the childcare entitlement for three and four year olds
- 273 households are eligible for the childcare entitlement for two year olds
- 704 households are eligible for Healthy Start



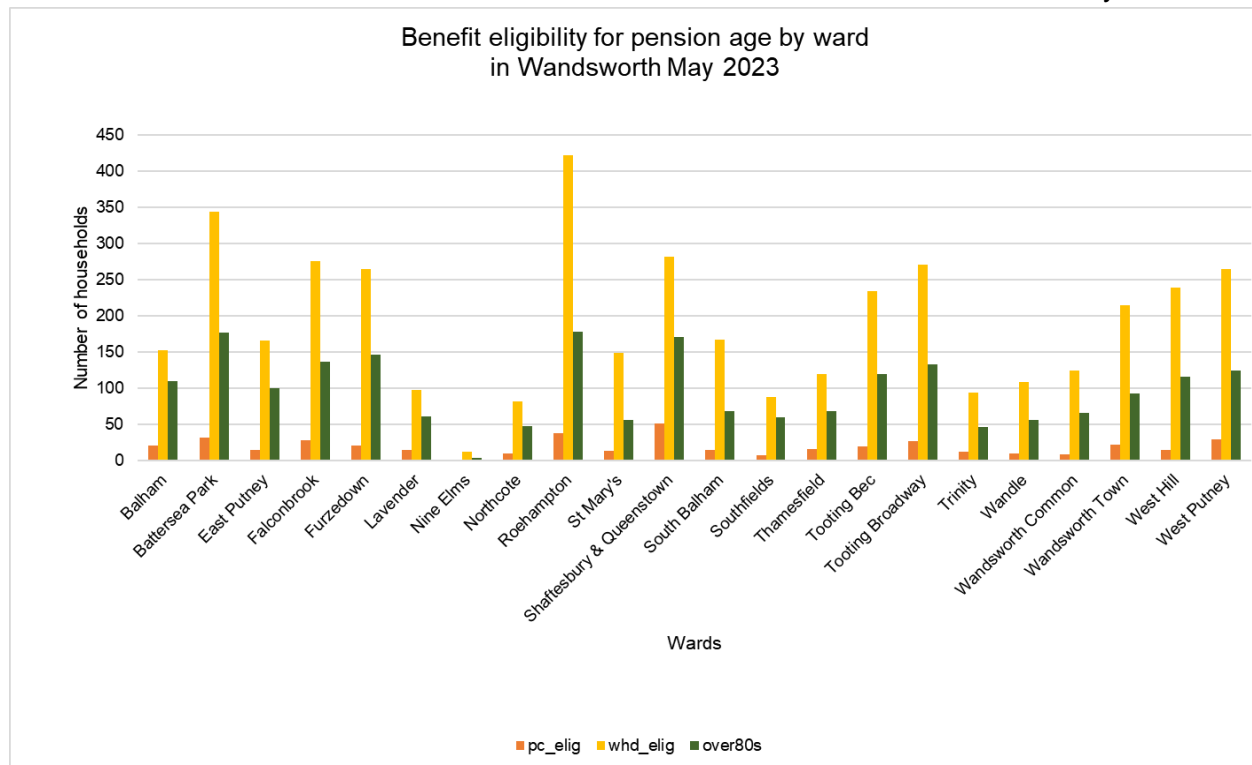
# Policy in Practice

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- 2,672 households are eligible for Free School Meals
- 393 households are eligible for the Child tax Credit







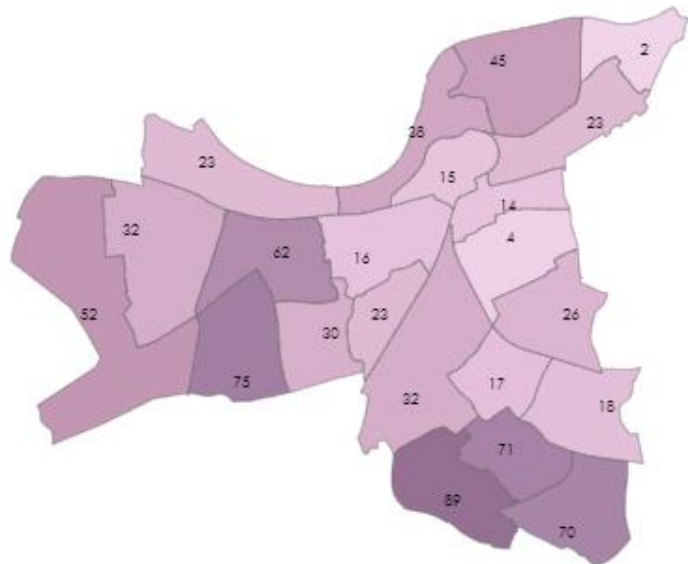
In Wandsworth we estimate that for the pension aged population:

- 417 households are eligible for Pension Credit
- 4,163 households are eligible for the Warm Homes Discount
- 2,132 households are eligible for Attendance Allowance

We are currently calculating the value of the unclaimed benefits for each council in the UK, and can provide an estimate of the value of unclaimed benefits for Wandsworth if you are interested.

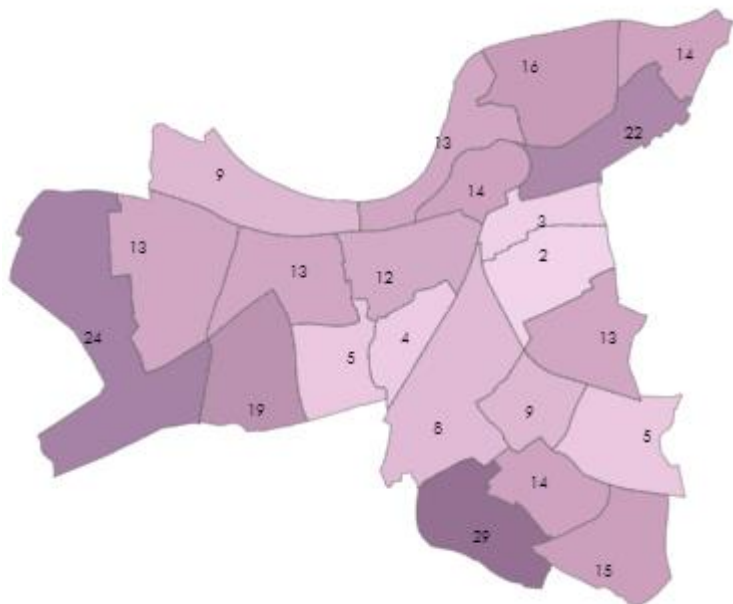
### Households impacted by welfare reform

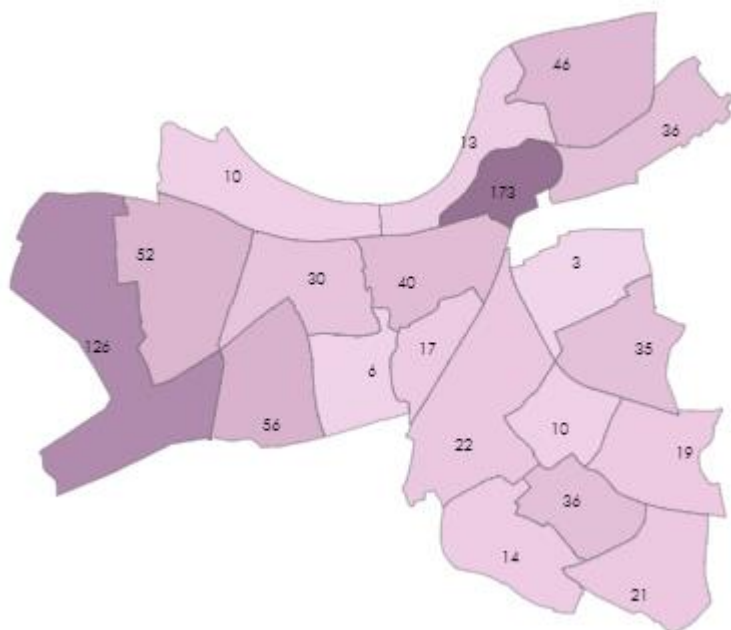
**Impacted by Local Housing Allowance of more than £30 per week**



There are 447 households impacted by more than £30 per week by the Local Housing Allowance. The heat map illustrates the numbers in each ward. These can be targeted for early intervention to prevent homelessness presentations. The five highest numbers/wards are 42 in Tooting Broadway, 40 in Roehampton, 28 in West Hill, 36 in Tooting Bec, 35 in East Putney, and 34 Furzedown. If you cross reference with those that are also in council tax arrears, there are 30 households, with £14k in debts to the council. 9 of those have at least £500 council tax arrears.

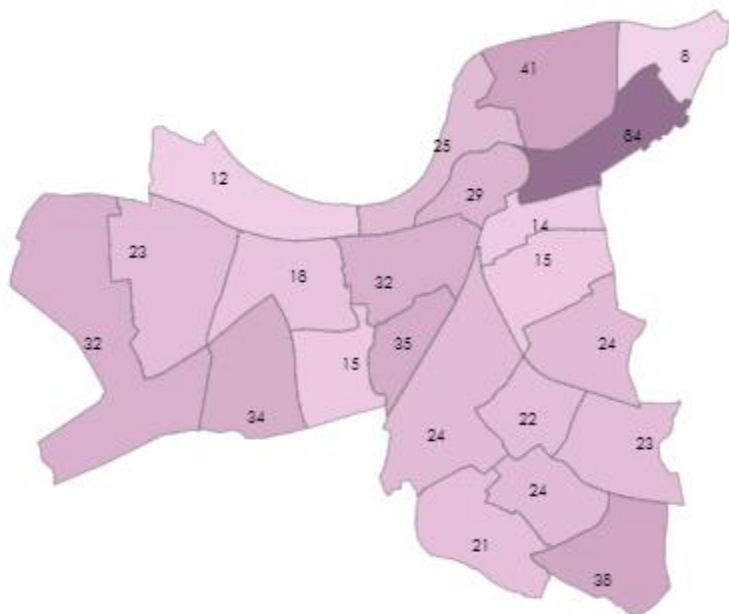
**Impacted by Benefit Cap**





There are 756 council tenant households with 496 children which are impacted by the bedroom tax. The five highest numbers/wards are 176 in Falconbrook, 126 in Roehampton, 56 in West Hill, 52 in West Putney, 46 in Battersea Park, and 40 in Wandsworth Town. If you cross reference with those that are also in rent and/or council tax arrears, there are 382 households that owe £267,684 to Wandsworth Council.

**Bedroom tax (Housing Associations)**



There are 593 housing association tenant households with over 124 children are impacted by the bedroom tax. The five highest numbers/wards are 84 in Shaftesbury and Queenstown, 41 in Battersea Park, 38 in Furzedown, 35 in Wandle and 34 in West Hill. If you cross reference with those that are also in council tax arrears, there are 74 households that owe in total to £66,398 to the Wandsworth Council.



Policy in Practice  
Transport, wifi

July 2023

We also estimate in Wandsworth:

- There are 3,085 postcodes where majority of households do not own a car
- There are 890 postcodes where majority of households have low wifi speeds