



**Corporate Policy and
Resources Committee**

**Thursday, 10th November
2022**

Subject: Outcome of the September 2022 Cost of Living Crisis Summit

Report by:

Chief Executive

Contact Officer:

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Purpose / Summary:

To present the findings from the multi-agency Cost of Living Summit which was hosted by West Lindsey District Council on 26th September 2022.

RECOMMENDATION(S):

1. To note the findings and emerging themes arising from the Cost of Living Crisis Summit.
2. In response to the motion resolved by Council on 4th July 2022; to agree for officers to scope additional financial support for “socially vulnerable households” and for costed proposals to be brought before a future meeting of this committee for approval.
3. To approve the promotion and use of the ‘Connect to Support Lincolnshire’ website (<https://lincolnshire.connecttosupport.org/>) on the council’s own website as a central source of online help and advice; and as a community directory relating to the cost of living for all Lincolnshire residents.

IMPLICATIONS

Legal:

None arising from this report.

Financial : FIN / 101 / 23 / MT

A motion to the meeting of Council held on 4th July 2022, “Additional Financial Support for Socially Vulnerable Households” moved by Cllr S Bunney <https://democracy.sharedincs.net/documents/g3129/Printed%20minutes%2004th-Jul-2022%2019.00%20Council.pdf?T=1> resolved that an allocation of funding from prior year underspend be reallocated to support socially vulnerable households.

In response to the motion, it is proposed that fully costed, evidence-based proposals are developed by officers and brought to a future meeting of this committee for approval.

Staffing : HR183-10-22

The rising cost of living is already resulting in additional demand for Council services, which is impacting capacity of Council staff. Co-ordinating work with multiple external partners will have a further impact on capacity. This will result in the need for either additional resource, or for other work to be paused in order to prioritise cost of living support. Any additional programmes of work relating to cost of living support must therefore be supported by a resource plan to understand the implications for service delivery and on staff capacity.

Equality and Diversity including Human Rights :

The Council recognises the impact of the rising cost of living on all West Lindsey residents, and West Lindsey District Council staff. The Council accepts that the cost of living crisis will adversely impact certain groups more than others including, but not limited to, those on low incomes; people in receipt of benefits; people with disabilities; the elderly; the district’s most deprived communities and those living in rural areas whose homes are off-grid. As such, the Council is working to ensure that any support packages are targeted towards those in greatest need.

Data Protection Implications:

None arising from this report.

Climate Related Risks and Opportunities:

The Council’s Climate, Environment and Sustainability Impact Assessment has been undertaken and there are no climate related implications, risks or opportunities arising from this report.

Section 17 Crime and Disorder Considerations:

None arising from this report

Health Implications:

The rising cost of living, including a rise in food and energy bills, will adversely impact the health and wellbeing of our residents. Those with low or squeezed household incomes may be unable to afford to adequately heat their homes, creating poor living conditions and potentially exacerbating existing health conditions. The worst affected households may have an inadequate or irregular supply of food, which brings health implications and will place additional demand on the district's foodbanks. Financial anxiety will impact people's mental wellbeing which may place additional demand on services offering support for mental health and wellbeing.

Title and Location of any Background Papers used in the preparation of this report :

Motion to the meeting of Council held on 4th July 2022, "Additional Financial Support for Socially Vulnerable Households" moved by Cllr S Bunney
<https://democracy.sharedincs.net/documents/g3129/Printed%20minutes%2004th-Jul-2022%2019.00%20Council.pdf?T=1> (p.31 of the draft minutes)

Risk Assessment :

The Council's reserves are currently in a healthy position, however, the following risks need to be considered against the background of expected reductions to public spending in the forthcoming Autumn Statement:

1. The government has indicated that significant reductions to public spending will need to be made in the Autumn Statement which is due to be made on 17th November 2022. Whilst no figures have been announced, the government has stated that reductions will apply across all departments which is likely to impact the Council's financial position. There is a risk that committing to additional financial support for the cost of living without understanding the scale of public spending cuts will adversely impact the Council's reserves.
2. Since the motion to Council on 4th July 2022, the government has announced a range of financial support packages to support people with the cost of living. These are outlined in the introduction to this report. There is a risk that, by committing to additional financial support now, the Council may be unable to provide targeted support to vulnerable people in the longer-term, for example during the winter months when financial hardship is likely to be at its highest.
3. As per the staffing implications identified in this report, there is a risk that the Council does not currently have the capacity to deliver any new programmes of work. Any new programmes of work related to cost of living support will require additional capacity which can only be identified through pausing other work, which will impact on delivery timescales or recruiting

additional staff, which will take time to deliver. Both of these options will have a financial implication for the Council.

4. Existing organisations that provide support to vulnerable residents will also be struggling with increased costs due to higher energy bills and increased inflation. There is a risk that any additional financial support scheme could place undue burden on partner organisations, for example through increased demand. In identifying any actions that impact external organisations, The Council will need to engage with external organisations to ensure any agreed actions are viable and feasible.

Call in and Urgency:

Is the decision one which Rule 14.7 of the Scrutiny Procedure Rules apply?

i.e. is the report exempt from being called in due to urgency (in consultation with C&I chairman)

Yes

☐

No

X

Key Decision:

A matter which affects two or more wards, or has significant financial implications

Yes

☐

No

X

Executive Summary

On 26th September 2022, the Council hosted a Cost of Living Summit bringing together representatives from over 30 local organisations to identify the support needs of those most affected by the rising cost of living across the district. A number of key findings emerged from the Summit, which are presented in this report for consideration.

The purpose of the report is to present the emerging findings from the Summit, and propose three main recommendations for approval. It is anticipated that the Council will act as facilitators and enablers, working to encourage networking between existing organisations, providing funds to these organisations so that they can support West Lindsey residents, and applying appropriate governance and audit of any agreed funding and spend.

Introduction

The rising cost of living, caused by global political instability and rising economic uncertainty, is one of the most urgent issues currently facing people, particularly over the coming winter months. The government has responded with a package of targeted support, including a £400 energy bill discount for every household, a £150 energy rebate for CT bands A-D, capping energy bills at an average of £2,500 until April 2023 and additional financial support for people in receipt of the Winter Fuel Allowance, Universal Credit, Jobseekers Allowance, Disability Living Allowance (DLA) or Personal Independence Payments (PIP). Whilst this support has ensured that households are protected from average annual energy bills that were projected to rise to over £3,500, the increasing cost of household bills, fuel and food, rising inflation and higher interest rates will still result in financial pressure and hardship for large numbers of people.

The Indices of Multiple Deprivation (2019) records nine of West Lindsey's 52 neighbourhoods as within the top 20% most income deprived neighbourhoods in England. A total of 11,854 people, or 12.3% of the district's population are classed by the Office for National Statistics as income-deprived (classed as out of work or on low-earnings). In the most deprived neighbourhood (within Gainsborough South-West ward), this figure rises to 45.3%. Overall, the district is ranked 123rd most income deprived of 316 local authority areas in England.

Acknowledging the impact of the rising cost of living on West Lindsey residents, a meeting of Council on 4th July 2022 resolved that *"a scheme to offer additional financial support for socially vulnerable households... [be] developed and brought to the next appropriate meeting of the Council or the relevant Committee for consideration."* In order to understand the challenges and level of need the Council hosted a Cost of Living Crisis Summit on 26th September 2022, bringing together partners from over 30 local organisations to explore appropriate packages designed to support those most affected by the cost of living crisis. This report presents the findings from the Summit and makes a number of initial recommendations.

The Cost of Living Crisis Summit

The Summit was hosted by the Council with representatives from over 30 local organisations including schools, foodbanks such as the Salvation Army and Feeding Gainsborough, NHS primary care, town and parish councils, the Department for Work and Pensions (DWP), West Lindsey Voluntary Community Services (VCS), community organisations such as Nettleham Hub and the Disability Network, Housing Providers and charities such as Age UK Lincoln. The Council's Senior Management Team and elected members from each group were also in attendance. This is by no means an exhaustive list of all the organisations providing key support to residents across the district, but acts as a starting point in bringing organisations together to work collaboratively on the cost of living crisis and work more widely with additional organisations through the Cost of Living Crisis Officer Working Group.

The Summit centred around three focal points: 1) an understanding of what the main challenges are in supporting people with the rising cost of living; 2) what barriers currently exist that prevent support from being accessed; 3)

suggested solutions that could be implemented to help remove those barriers, improve joint working and target support at where it is most needed. Two workshop sessions designed to address these points were held with attendees split into small groups to look at each question in detail.

Workshop one focused on understanding which groups are most in need of support, and what their needs are based on pre-prepared 'personas', copies of which are attached as Appendix A for information. A persona is an evidence based fictional character, used to create reliable and realistic representation of the goals and characteristics of wider user groups, in this case, West Lindsey residents. The personas used at the summit were created based on official sources such as the Office for National Statistics (ONS), Public Health England and labour market data from Nomis Web. The list of personas is not exhaustive and additional personas were identified during the Summit for consideration. Workshop two sought to understand the main barriers in providing support where it is most needed and how these barriers might be overcome.

The Summit was a call to action, designed at strengthening partnership working across West Lindsey and providing a focus so as not to over-commit and create paralysis by overwhelming services. A key consideration when devising an action plan must be the capacity and resources available to each organisation, including the Council, to deliver additional support. Services across the Council are experiencing a significant increase in demand and workload, for example, as a result of administering support schemes such as the Household Support Fund which is due to enter its third round. This impacts capacity to deliver additional work with existing resources. A resource plan is therefore required to understand the impact of additional work related to cost of living support on the organisation.

The emerging findings from the workshop sessions can be categorised into five key areas of need: Wellbeing and Inclusion, Mobility and Access, Health, Housing, Warmth and Safety, and Food. The key findings for each of these themes are set out below.

Theme One: Wellbeing and Inclusion

Wellbeing and inclusion is achieved when people feel respected and recognised, feel connected to family, friends and their local community, feel safe and relatively secure, and when they feel included and supported on an equal basis (for example, people's needs relating to a disability are met). The types of existing support already available for wellbeing and inclusion, as well as the barriers to access identified during the workshops are listed below. It should be noted that this is not an exhaustive list, being based on the findings of the summit only, and this report recognises that there may be other support packages in place that are not listed below.

THEME ONE: WELLBEING AND INCLUSION	
Identified Existing Support	
•	Befriending networks
•	Local Hubs
•	Call Connect
•	Free activity sessions

THEME ONE: WELLBEING AND INCLUSION
• Social Prescribing
• Community walkabouts
• Bereavement support
• Volunteer neighbours
• Drop in food kitchens
• Veterans groups
• Wellbeing Lincs
• Befriending networks
• Support groups for park home residents
• Delivery services such as milk or food delivery
• Additional community officers
• Lunch clubs and coffee mornings
• Free events in open spaces
Identified Barriers to Providing or Accessing Support
• Physical isolation – e.g. rural isolation
• Social isolation – e.g. people not being connected to their local community
• Digital isolation – e.g. no access to the internet
• Lack of knowledge about what support is available
• Financial barriers
• Lack of transport
• Reluctance to ask for help
• Breakdown of traditional communities
• Increased demand and insufficient resources and / or capacity to meet demand

Theme Two: Mobility and Access

Mobility and access needs centre on physical connection to places and being able to access support either physically or virtually. Existing support packages and barriers to accessing or providing this support, as identified at the Summit, are listed below.

THEME TWO: MOBILITY AND ACCESS
Identified Existing Support
• Refugee support groups that offer English language support and signposting
• Pop-up hubs
• Wi-Fi hubs
• Dial-a-Ride
• Call Connect
• Drop-in sessions (applies to numerous organisations)
• English language support services
• Directory of support services
• Social support and signposting
• Prescription delivery service
Identified Barriers to Providing or Accessing Support
• Lack of joined up services and insufficient signposting
• Physical isolation
• Lack of knowledge about what support is available
• Financial barriers
• Lack of transport
• Difficulty in being able to contact services for help – e.g. utility companies
• Increased demand and insufficient resources and / or capacity to meet demand
• Communication barriers, including language barriers
• Digital isolation

Theme Three: Food

The theme of food relates to meeting basic requirements to sustain life, in this case, fulfilling people's basic nutritional requirements as a minimum. The types of existing support and barriers identified during the summit relating to food are listed below.

THEME THREE: FOOD
Identified Existing Support
<ul style="list-style-type: none">Foodbanks, including foodbank delivery servicesProvision of food during school holidays for children receiving free school meals (Holiday Activities and Food Programme)Free school meals
Identified Barriers to Providing or Accessing Support
<ul style="list-style-type: none">Increased demand and not enough resources / capacity to meet demand

Theme Four: Housing, Warmth and Safety

As with food, this penultimate theme is focused on meeting basic requirements in relation to access to warm and safe shelter. The workshops identified a comprehensive list of support already in place, and associated barriers, as listed below.

THEME FOUR: HOUSING, WARMTH AND SAFETY
Identified Existing Support
<ul style="list-style-type: none">Financial support payments, such as the Household Support FundHousing RepairsHousing AdviceDebt support servicesBenefits advices and supportFuel Banks and / or vouchers for off-grid homesSchool wraparound clubs and holiday clubsDiscretionary housing paymentsHousehold energy rebatesWarm Banks
Identified Barriers to Providing or Accessing Support
<ul style="list-style-type: none">Increased demand and / or insufficient capacity and resources to meet demandAppropriate skills and expertise to provide supportLack of early intervention to prevent escalationLack of confidence for tenants to challenge landlords in the private rented sectorPeople with no fixed address making access to support more difficultLiving in off-grid or mobile homesHomes with pre-payment meters not being subject to the same price cap as other householdsAccess to warm spacesBarriers to funding, commissioning and contracting

Theme Five: Health

The final theme of health centres on people's physical health, as well as needs relating to mental health and wellbeing. The existing support types and the identified barriers relating to this theme are listed below.

THEME FIVE: HEALTH
Identified Existing Support
<ul style="list-style-type: none">Mental health and wellbeing support services, including fast-track referralsThird sector mental health servicesAccess to services through outreach and the Healthy Lives Scheme

THEME FIVE: HEALTH
<ul style="list-style-type: none"> • Referrals to children's activity programmes
Identified Barriers to Providing or Accessing Support
<ul style="list-style-type: none"> • Increased demand and / or insufficient resources and capacity to meet demand • Substance abuse and the effects on people's health • Overstretched services and depleted resilience • Silo working and services that are not joined up

Emerging Recommendations

Workshop two of the summit focused on identification of solutions to ensure additional support is targeted at those most affected by the cost of living crisis. Emerging needs can be broadly categorised as:

1. The need for identifying appropriate resources and capacity to meet demand. This applies across all organisations, including the Council, for example, in being able to meet projected demand for round three of the Household Support Fund and increased demand across the organisation from the impacts of the cost of living changes.
2. The need to identify funding to support specific actions, and to ensure due diligence and appropriate governance arrangements are in place through existing Council frameworks.
3. A requirement for a centralised source of information that is accessible to all, consistent across the county and is published as widely as possible across partner organisations.
4. The need for better information sharing and signposting between and across organisations.
5. The need to establish satellite provision of key services for isolated residents and rural communities.
6. Findings from the Summit should be fed into the County wide Cost of Living Challenge Stakeholder Group meeting to ensure district representation.
7. Identification of an exit strategy that ensure individuals and communities have the right support in place to ensure resilience and self-sufficiency in the long-term.

It is recommended that these findings form the basis for officers to scope and cost proposals for additional support, to be brought before a future meeting of this committee for approval.

Action Plan Identification, Delivery and Governance

A Cost of Living Officer Working Group has already been established, comprised of managers and senior officers directly involved in delivering front-line services to residents most likely to be affected by the cost of living. The working group meets fortnightly and is already working to an action plan centred on delivering financial support, such as the Council Tax Energy rebate and the Household Support Fund, supporting community groups, ensuring we understand and can meet increased customer demand, implementing a clear communication plan across all channels, and looking after the wellbeing of our staff. Attendees of this group will be reviewed to ensure it includes the right breadth of coverage across the organisation.

Per recommendation two of this report, it is proposed that the working group identifies fully costed and evidence-based proposals based on the emerging findings from the Cost of Living Summit and brings these forward to this committee for approval in response the motion to Council. This will allow time for officers to work with partner organisations, including those present at the Summit to understand the impact on capacity, demand and resources before jointly agreeing on actions for delivery.

To ensure due diligence and good governance, it is recommended that any agreed actions be delivered in line with the Council's existing project management framework; and that any proposals requiring a formal decision are brought back before this committee for approval.

The Summit committed to keeping an open line of communication with all those who attended, as well as other organisations and groups across the district. Officers have provided initial feedback to Summit attendees, and will ensure joint-working, steered by the officer working group moving forward.

Appendix A – Personas used to inform the Cost of Living Summit and Workshops

Identifying common support needs through the use of personas

Introduction

To channel support where it is most needed, we must first understand and agree which groups of people are in greatest need across West Lindsey. To bring this to life, eight evidence-based personas have been developed that aim to identify and describe the characteristics of those who are likely to be most impacted by the cost-of-living crisis.

How to use personas

A persona is a fictional character, used to create a reliable and realistic representation of the goals and characteristics of wider user groups, in this case, West Lindsey residents.

The personas depicted below have been created based on official statistics from sources such as the Office for National Statistics, Public Health England and Nomis web.

The eight personas identified below will be used to support the cost of living summit workshops and this will be explained in more detail on the evening. The personas are made up of a range of themes that cover:

- a. Income level and age range
- b. Background, goals, interests, and education level
- c. Family situation and health of themselves or dependents (including physical or learning disabilities)
- d. Possible communication/contact channels, including digital connectivity and access to infrastructure, including transport
- e. Location – home, work, school, doctors/hospitals etc
- f. Common needs, motivations, and pains

These themes are broken down further and summarised into categories, as outlined in the table on page 5.

The personas are described below. The aim of this exercise is to reach consensus that these personas cover the main groups that we see as most impacted by the cost of living crisis in West Lindsey.

West Lindsey Personas

1. Graham

Graham is retired and lives on his own in the hamlet of Ingleby, near Saxilby. He is 73 and has rheumatoid arthritis and COPD. His wife passed away five years ago and he has no family nearby but he does use his car to travel to Lincoln once a week to see friends at a veterans' support group, and to visit the library. Graham has a pre-payment meter to cover electricity which he tops up once a week. His home isn't connected to mains gas. He relies on a state pension and also uses a Foodbank when money is tight. Graham's fuel bills have become unaffordable and he has stopped using the heating, this has caused his health conditions to worsen. He is house proud but he is

finding it increasingly difficult to manage household tasks. Graham can no longer afford to run his car, meaning that he has stopped his weekly trip to Lincoln and can no longer travel to the foodbank. There isn't a regular bus service and, without a car, he doesn't know how he will attend his GP or hospital appointments. Graham doesn't have access to the internet and doesn't own a mobile phone. He often goes for long periods of time without social contact and only eats one small meal a day. Sometimes he doesn't eat at all and is having to choose between heating and eating.

2. Samantha

Samantha is 26 and lives in Gainsborough in a private rented property with her three children aged one, three and six. Samantha works part-time in a local café on a minimum wage; she also receives Universal Credit. She doesn't receive any child maintenance payments from her children's father who has cut off all contact with Samantha and the children. Samantha is part-way through an Open University course and hopes to become a primary school teacher. Despite repeatedly contacting her landlord, Samantha's home is in a poor state of repair and is badly affected by damp. She and her children are frequently ill with chest infections. Samantha's washing machine recently broke and she cannot afford to replace it. With rising costs, Samantha's boss is worried about the future of the café and is already thinking about job cuts. Constant worry about how she is going to pay her bills and rent is affecting Samantha's mental health and she feels overwhelmed most days.

3. Oksana and Mykola

Oksana is 27 and came to England with her 63 year-old father, Mykola in March to escape the war in Ukraine. Oksana and Mykola had been staying with a host family in Lea through the Homes for Ukraine scheme, but Oksana secured a job at a factory in Gainsborough and she and her father moved to a rented property in Gainsborough in August. Oksana earns the minimum wage and she has also applied for Housing Benefit and Universal Credit. Mykola is fit and well but speaks no English and hasn't looked for work though he is keen to help his daughter. Oksana's landlord has recently increased the rent and she doesn't know how she will afford to pay this along with rising bills. She was previously a high earning management consultant in Ukraine and has a postgraduate degree but doesn't speak English well which is making it hard to find better paid work in England. She also feels lonely and is missing her family and friends in Ukraine. Oksana doesn't know how she is going to pay her rent next month and is worried she and her father will become homeless.

4. Julia and Michael

Julia is 38 and lives in Nettleham with her husband, Michael, 39 and their two children aged 6 and 13. The couple are expecting their third child. Michael is a senior manager at a food manufacturing firm and Julia is an accountant. They live in a four-bedroom house that is off-grid and runs on heating oil. They earn above the average household income but this will drop once Julia starts maternity leave. Their energy bills have quadrupled and, because heating oil isn't covered by the price cap, they will fall into fuel poverty (where a household is spending more than 10% of the household income heating the home) by Christmas. Their fixed-term mortgage has recently ended, meaning

their monthly payments have increased significantly. They will no longer be able to afford childcare and so it is likely that Julia won't be able to return to work after her maternity leave meaning their household income will fall even further. They have never been eligible for financial help before and aren't sure where to turn.

5. Izzy and Kyle

Izzy and Kyle are twins, aged 7. They live in Market Rasen with their mum and dad and attend the local primary school where their mum works as a Teaching Assistant. Their dad was a restaurant manager but he was made redundant in June and hasn't been able to find work since. The couple drive but don't own a car and have no savings. They have fallen into arrears on their fuel bills and have been placed on a pre-payment meter. They are worried about the increase in their mortgage payments and are considering selling their home. They have started to sell their belongings to pay for Izzy and Kyle's school uniform, shoes and after school activities. Izzy and Kyle receive free school meals which is their main meal of the day. Their teacher has noticed that Izzy and Kyle have lost weight and she often gives them an extra snack at break-time. Sometimes the school will give them a food parcel to take home. There is very little food at home and they sometimes go without an evening meal. Their parents go without food so that Izzy and Kyle can eat. The house is becoming damp and cold and the children often sleep in their coats, which are becoming too small. They are growing out of their clothes and there is never any money for treats. Izzy and Kyle have noticed their mum is always sad and they often hear their parents arguing about money.

6. Stephen

Stephen is a war veteran, having served in Afghanistan. He is 47 and doesn't have a fixed address. He lived with his mum in Bardney but became homeless when she died two years ago. Stephen struggles with his mental health and has been sectioned in the past. He has received support from social services, Wellbeing Lincs, and Home Choices who have recently placed him in temporary accommodation. He has also been supported by community groups who have provided food and practical support. Stephen currently feels well and is keen to find work and move into long-term accommodation. He wants to become a mechanic so that he can support himself but he is worried his mental health will relapse, which has happened before. When this happens, Stephen refuses to engage with agencies. Stephen also has dyslexia and he finds job application forms challenging. He doesn't have regular access to a computer or the internet. He doesn't have any family or friends to support him.

7. Martha and David

Martha and David, both 78, are retired and live in a residential park home in Torksey Lock. David previously ran a successful painting and decorating business and the couple live on Graham's pension. Their park home is off-grid and they rely on bottled gas and electricity provided by the residential park operators which is not subjected to the price-cap. Park homes are difficult to heat adequately and Martha and David's energy costs have more than doubled in recent months. Living in an off-grid home means that they are excluded from the £400 government household support towards fuel bills. Martha and David have lived a comfortable retirement so far and have never

needed financial support but they don't know how they are going to afford their fuel bills, especially as the park home management have written to residents advising that costs are going to rise again from October.

8. Jake

Jake is 17 and lives in residential care. He has no contact with his birth family and has been a looked after child since he was four. He is due to turn 18 in January. Jake is being supported in his transition to independent living by the Care Leavers team and a social worker. He is half way through a two-year apprenticeship with a local manufacturing firm. Jake would like to become an engineer and wants to live in Gainsborough where his friends are based. He can't drive but wants to learn and is able to get to work on public transport for now. He is anxious about leaving the residential home and is worried about how he will cope financially on his own. He has seen lots of news stories about the cost of living crisis and he is worried how he will afford to support himself. He has seen other young people leave care and fall into chaotic lives and he is determined not to follow the same path, but he is scared he will fall into homelessness if he can't afford to pay rent and bills, even though he knows he can access financial support.

Characteristics

The following table breaks down each of the above personas into themes and characteristics. This is designed to build consensus around where support is needed most, and whether there are any gaps.

	Category	1. Graham	2. Samantha	3. Oksana	4. Julia & Michael	5. Izzy & Kyle	6. Stephen	7. Martha & David	8. Jake
Age	0 to 2								
	3 to 12					✓			
	13 to 19								✓
	20 to 39		✓	✓	✓				
	40 to 64			✓			✓		
	65 to 75	✓							
	75+							✓	
Location	Town		✓	✓		✓		✓	✓
	Excluded from transport	✓							
	Requires transport for basic life needs	✓			✓	✓			✓
	Isolated	✓							
	Rural village				✓			✓	
	Homeless						✓		
	Off grid	✓			✓			✓	
Family	Socially isolated	✓					✓		
	Nuclear				✓				
	Single/separated	✓	✓				✓		
	Dependents			✓					
	With children		✓		✓				

	Category	1. Graham	2. Samantha	3. Oksana	4. Julia & Michael	5. Izzy & Kyle	6. Stephen	7. Martha & David	8. Jake
	0 to 2		✓						
	3 to 12		✓		✓				
	13 to 19				✓				
Health	Physical disability	✓							
	Temporary health issues		✓						
	Chronic health issues	✓							
	Temporary mental health issues		✓			✓			
	Chronic mental health issues						✓		
	Learning disability						✓		
	Digitally excluded	✓					✓		
Income	Benefits/pension	✓	✓			✓		✓	✓
	In-work poverty		✓						
	Low			✓		✓			✓
	Middle				✓				
	Goals								
	Interests								
Motivation	Secondary education		✓	✓	✓				✓
	Tertiary education			✓	✓				
	Looked after child / yp								✓
Common needs	Support for fuel bills	✓	✓			✓	✓	✓	
	Foodbank	✓				✓	✓		
	Can't afford heating	✓		✓	✓	✓			
	Socially isolated	✓					✓		
	Poor housing standards		✓			✓			
	Needs help purchasing domestic items		✓				✓		✓
	Culturally isolated			✓					
	Linguistically isolated			✓					
	Help paying rent			✓			✓		✓
	Lack of awareness of support				✓	✓		✓	
	Home help	✓							
	Childcare				✓				
	Mortgage payments				✓	✓			
	Social services						✓		✓