

Powering life-changing support for residents through intelligent data insight

Summary

Despite the borough of Reigate & Banstead often being considered as affluent, historic data showed that the borough had higher levels of children in absolute low-income households and residents in receipt of Pension Credit than the Surrey county average.

Reigate & Banstead Borough Council (RBBC) had typically targeted support to larger geographic areas based on deprivation data, but there were households outside these areas that missed out on support, with the Council unable to pinpoint specific households nor their particular circumstances and support needs. While support had been curated in collaboration with VCS partners and the community, it remained broad and couldn't target accurately enough, often relying on households needing to seek out support via complex service landscapes.

There was a desire from the Council to work in the prevention space to support more households 'up stream' before they reached crisis-point, more broadly support resident wellbeing, and increase resident engagement and participation in designing support.

An opportunity was recognised which would allow RBBC to both accurately identify specific low-income households as well as tailor a support offer that addressed their unique circumstances. RBBC initiated the Poverty Reduction Project utilising the Low Income Family Tracker (LIFT) from Policy in Practice.

Methodology

LIFT pools together data from multiple Council, Department for Work and Pensions, and public data sources, enabling us to visualise the low-income population and identify specific households and support needs.

Data sources include:

- Single Housing Benefit Extract (SHBE)
- Council Tax Reduction Scheme (CTRS) case load
- Universal Credit Data Share (UCDS)
- Housing Benefit overpayments
- Council Tax arrears
- Discretionary Housing Payments (DHPs)
- Energy Performance of Buildings Data (EPC ratings)

Office for National Statistics insights are used by LIFT to establish expenses affordability per household, and Policy in Practice's policy engine uses over 4,000 pieces of legislation to identify eligibility for benefits.

LIFT allowed us to filter according to a range of attributes such as barriers to employment, age, tenure, economic status, disability, household makeup, benefit entitlement, and more, so that we could target tailored support to individual households.

We conducted early primary research via focus groups with target audiences to understand and optimise delivery of comms activities, campaigns, and support in a way that does things with residents not to them, using an approach that feels personal and equitable. Participative work continued via campaign evaluation surveys and phone call follow ups to establish project impact and gain valuable lived-experience insights.

Wow factor

Over a six-month period (08/25-01/26) RBBC delivered 6502 targeted interventions and/or offers of support across 14 campaigns. Annual financial impact to households is currently at £623k, a lifetime equivalent of £3.37m. There has been a clear correlation between targeted & specific support and financial gain for residents.

Synopsis

Our project has worked to transform how we understand, support, and empower low-income households, delivering significant financial impact for residents across the borough.

We set out to:

- Build a deeper, data-driven understanding of struggling households.
- Reduce financial crises and homelessness through early, targeted interventions.
- Increase unclaimed benefit uptake to maximise income for residents
- Strengthen resident engagement by moving from transactional to participative approaches

Using existing council, DWP, and public-domain data, we visualise over 5,600 households in LIFT, creating the most detailed picture we've ever had of financial resilience across our low-income and vulnerable households. LIFT helps us understand which households are already in crisis, which are nearing crisis, and which are "just about managing", and this tiered approach allows us to tailor support according to need with greater precision than we have previously. By being able to accurately filter our data according to several detailed characteristics, we can confidently target residents with bespoke interventions that have a high likelihood of improving their financial resilience and wellbeing.

A recent Policy in Practice report commissioned by RBBC identified £34 million in unclaimed support across the borough. Given limited local resources, this project has efficiently pooled existing data to deliver a cost-effective approach with clear benefits for residents and the council. Campaigns which focused on boosting income and reducing expenditure have already delivered £623k in annual financial impact (projected lifetime impact £3.37m), and alongside these we launched complementary person-centred initiatives, including:

- Employment support delivered with housing and VCS partners
- Property downsizing for households struggling with under-occupation costs
- Cost-of-living outreach events linking residents to multiple VCS services
- Access to energy-saving home improvement grants

Our project places residents at the centre. We've collaborated directly with residents through focus groups to shape our communications and through evaluation studies to measure the impact of targeted support, capturing quantitative gains and powerful qualitative outcomes such as reduced stress and improved personal outlook regarding finances. Using Sankey charts, we've mapped residents' campaign journeys to understand what is working well and what can be improved. A new resident survey will shape Year 2, ensuring the project evolves directly from requests for specific types of support.

The project has delivered innovations not previously achieved locally or by neighbouring authorities. A key example is our new collaboration with SES Water; by securely sharing data, eligible households are now automatically moved onto a social tariff, halving their water bill,

removing barriers that required residents to be aware of the tariff, complete applications, and provide evidence. Similarly, we have been able to identify and contact households eligible for the Warm Homes Local Grant, leading to increased applications – an approach that wasn't possible before this project.

We're committed to continuous improvement and are developing a complementary analytics dashboard inhouse to enhance our understanding of household trends over time. This will support preventative interventions and help track cumulative impact more effectively.

In short, our project has not only changed processes, it has changed lives. It's data-driven, resident-powered, and shaping a new standard for financial resilience work.

What should LARIA members learn from your award entry?

The LIFT solution alongside an updated DWP Memorandum of Understanding helped us break through a cultural blocker around joining up personal data from multiple sources to improve our welfare and support services for low-income and vulnerable households. The work has helped setup and show the impact of a safe and legal gateway for combining data in a powerful way that keeps the resident at the heart of council services.

LARIA members can take away the knowledge that obstacles around data sharing and overlapping multiple data sets can be overcome by utilising existing tools and sector precedents – others have helped create and shape solutions that can be acquired and emulated.

By authentically collaborating with residents and using data in a considered way, councils can deliver highly targeted resident-informed change that provides a tangible lasting impact beyond the scope of what is possible through broader non-targeted efforts.

Not only has the Poverty Reduction Project showcased the significant positive outcomes for residents that can be achieved, it has also shown how efficiencies in approaches to delivering support can be attained by clever combination and manipulation of data.

Is there a published report or background information on your study publicly available?

We're motivated to share our best practice and learning with peers. There is a forthcoming RBBC press release as well as a co-authored case study from Policy in Practice on RBBC's use of LIFT.

The project is working alongside [Health Determinants Research Collaboration \(HDRC\)](#) colleagues to develop robust evaluation tools and integrate research learning from HDRC research projects, particularly around homelessness and barriers to employment.