# Cost of living

Borough and ward map data pack Gospel Oak

November 2022



# **Purpose of this Deck**

- The data and maps in this deck have been prepared to help frame conversations at a local ward level between Ward Members and local representatives of VCS and other services.
- These conversations are about pooling intelligence for local areas about the impact of the cost of living crisis so far and future risks that might exist given the situation in each local area.
- This data pack brings together some key contextual information currently available e.g. levels of fuel poverty, benefits uptake, energy efficiency – to help provide some sense of possible priorities for intervention at a local level, expanding or enhancing work happening across the borough.
- The cost of living response programme is ongoing and interventions are emerging across a range of workstreams data developed to inform the work, or as a result of the work, may help expand on this dataset in future.
- Due to the ward changes that came into effect in May 2022, a range of key external and internal data sources are not aligned to our new political geography, so we have taken an approach aimed to work around this constraint (i.e. much more reliance of borough-level mapping with new wards overlaid).

### **Overview**

Individual ward summary – mapping the ward in more detail, and providing overview of key data

Camden data –
mapped data across a
range of measures to
illustrate to overall
picture in Camden in
comparison to
individual wards

## Contents

#### Ward focus

Ward map with local infrastructure identified

List of schools, planned warm places and food provision

Key ward data

Population, cost of living awards, rent arrears, food poverty, energy efficiency

### **Borough-level information**

Population overview

### **Fuel poverty**

ONS sub-regional fuel poverty statistics (2020, LSOA)

Low income family tracker fuel poverty map

Energy efficiency certificate data – map and ward table

Local planned warm banks locations

### **Food poverty**

Low Income Family Tracker data map

Low Income Family Tracker data chart by ward

Local food sources

#### Financial resilience

CACI equivalised household income paycheck data (2022, LSOA)

DWP claimant count (unemployment) data (September 2022, LSOA)

<u>DWP income support</u> (February 2022, LSOA)

<u>DWP Universal Credit</u> (February 2022, LSOA)

<u>DWP pension credit</u> (February 2022, LSOA)

Rent arrears over £100 – ward table

Cost of living awards – ward table

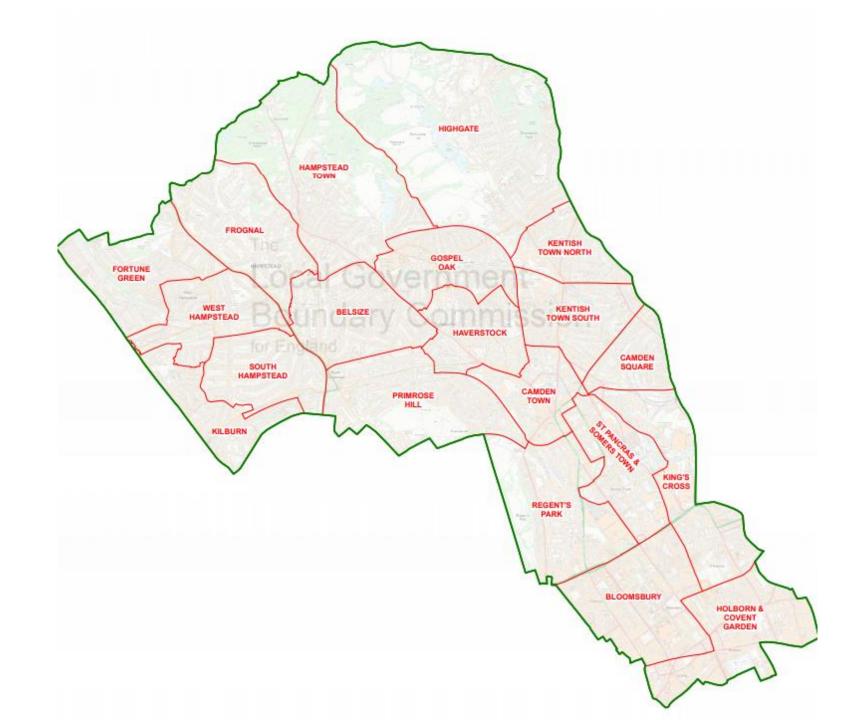


**Data glossary** 

## Ward overview

- The Local Government Boundary Commission for England reviewed the electoral arrangements in Camden between 2018 and 2020.
- It was initiated as a periodic review of Camden's ward boundaries, as it has been 19 years since they were last reviewed.
- Camden now has 55 councillors, one more than previously, and 20 wards, two more than previously.
- The boundaries of all wards changed, with the exception of Regent's Park.
- These boundary changes mean that existing data based on statistical geographies do not precisely align to new wards.





## Gospel Oak

# Schools in ward and % of children eligible for Free School Meals

- Fleet (Primary) 41%
- Gospel Oak (Primary) 34%
- Rosary (Primary) 37%
- St Dominics (Primary) 53%
- CCFL KS4 (Pupil Referral Unit) 61%
- Camden average 40%

### Warm places in ward

- Queens Crescent Library
- Queens Crescent Community Association

### Food providers in ward

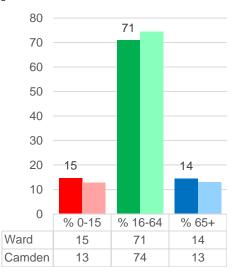
- Cooperative Kentish Town
- Refugee Community Kitchen
- QCCA





## Gospel Oak

### **Population**



Gospel Oak has 15,004 residents, and a lower proportion are working age compared to Camden as a whole. <u>Link to slide</u>.

Population	Ward	Camden
Total	15,004	274,795

## **Fuel poverty**

Office for National Statistics and Low Income Family Tracker data suggests there are some **higher concentrations of fuel poverty** in certain areas within the ward. Based on LIFT data, Gospel Oak has 830 households in fuel poverty, which is the 5<sup>th</sup> highest number out of Camden's 20 wards. Link to slide.

### **Energy efficiency**

53% of Gospel Oak properties are in band D to G for energy efficiency based on energy performance certificate data. Meaning there are many properties that could benefit from efficiency improvements. This compares to borough average of 52%. Link to slide.

### **Food poverty**

Low Income Family Tracker data suggests 343 households are experiencing food poverty in Gospel Oak, the 7<sup>th</sup> highest number of households experiencing food poverty in Camden wards based on this data. Link to slide.

# **Unemployment and benefits**

There are higher concentrations of individuals receiving unemployment benefits, including income support and universal credit, in the ward. <u>Link to slide.</u>

### **Tenancies in arrears**

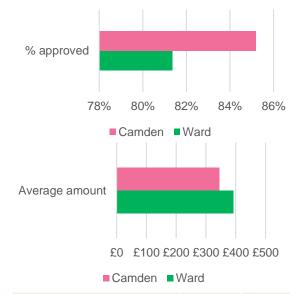
Over 822 tenancies are in rent arrears over £100 in the ward. This is the 2<sup>nd</sup> highest number in Camden wards, but it should be noted that it is dependent on the location of Camden properties. Link to slide.

Tenancies in		0/ <b>af</b>	Camden
arrears >£100	Ward	% of Camden	total
No. households	822	10.2%	8031
Ranking (out of 20)	2		

### CoL crisis fund

As of 3<sup>rd</sup> November, there have been 68 applications so far for cost of living crisis fund support from residents of Holborn & Covent Garden. 81% have been approved, with an average amount of £392 being awarded.

Link to slide.

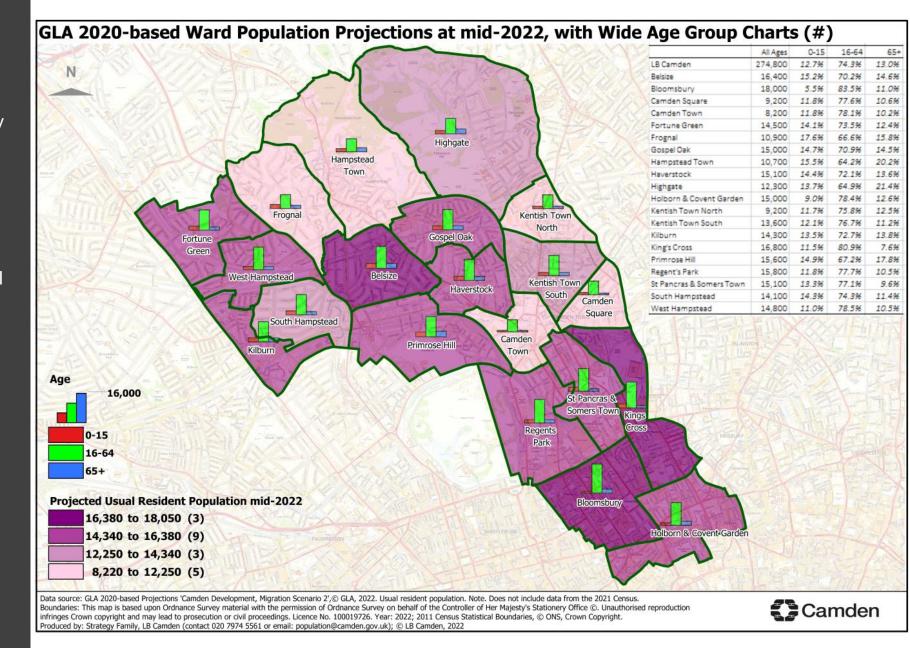


COL Awards	Ward	Ward as % of Camden	Camden
Applications	68	7.5%	903
Approvals	48	7.3%	656
% approved	81%		85%
Average amount	£392		£344



# Population overview

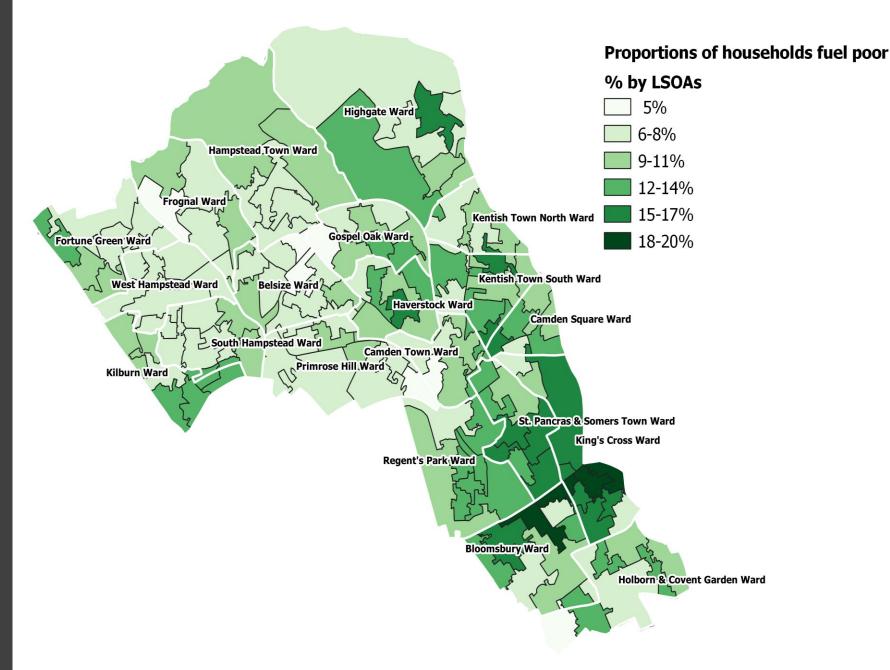
- Data based on Greater London Authority 2020-based ward population projections for mid-2022.
- More detailed data based on 2021
   Census is expected to be released by Office for National Statistics in Spring 2023, which will include:
  - Demographic details: sex, age, marital status, residence type & household composition
  - Ethnicity, national identity, religion, country of birth, language
  - Health data such as general health, long term health problem or disability, provision of unpaid care
  - Housing data on household size, tenure, accommodation type
  - Education data: in full time education, highest qualification
  - Labour market information: economic activity, hours worked, industry, occupation





## **Fuel poverty**

- Camden had 10,684 fuel poor households in 2020, this was significantly lower than London and England. It is the 10<sup>th</sup> least fuel poor borough in London.
- There are significant concentrations of fuel poverty in areas within St. Pancras and Somers Town, Bloomsbury and King's Cross wards, especially south of Euston Road.
- There are also pockets of slightly higher levels of fuel poor households in Highgate, Haverstock, Kentish Town South and Camden Square.





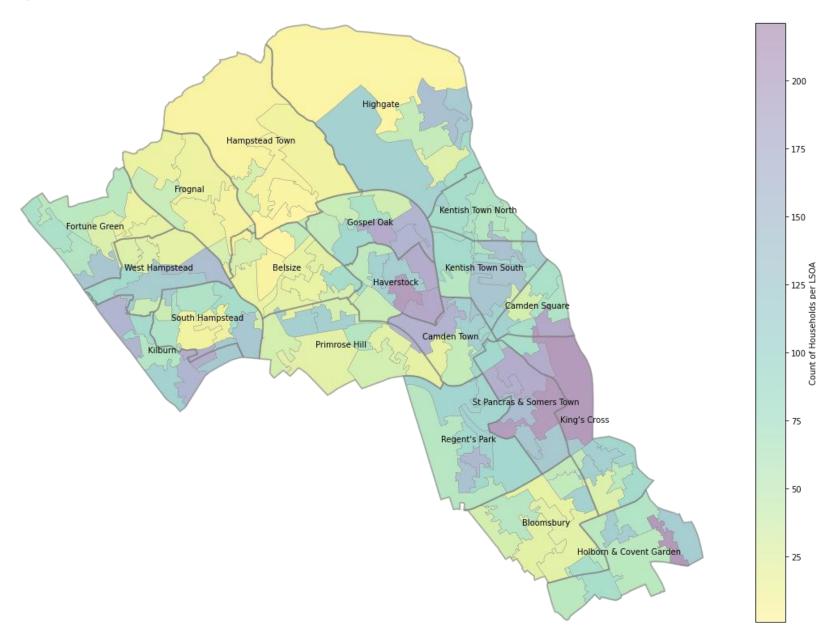
# **Fuel poverty**

Count of households in receipt of Housing Benefit or Council Tax Support and identified as in fuel poverty on Low Income Family Tracker (LIFT)

- LIFT data shows particular concentrations of fuel poor households in Gospel Oak, Haverstock, Camden Town, Camden Square, St. Pancras & Somers Town, King's Cross and Holborn & Covent Garden.
- There are also pockets of slightly higher levels of fuel poor households in the west of Camden e.g. Kilburn and West Hamstead.

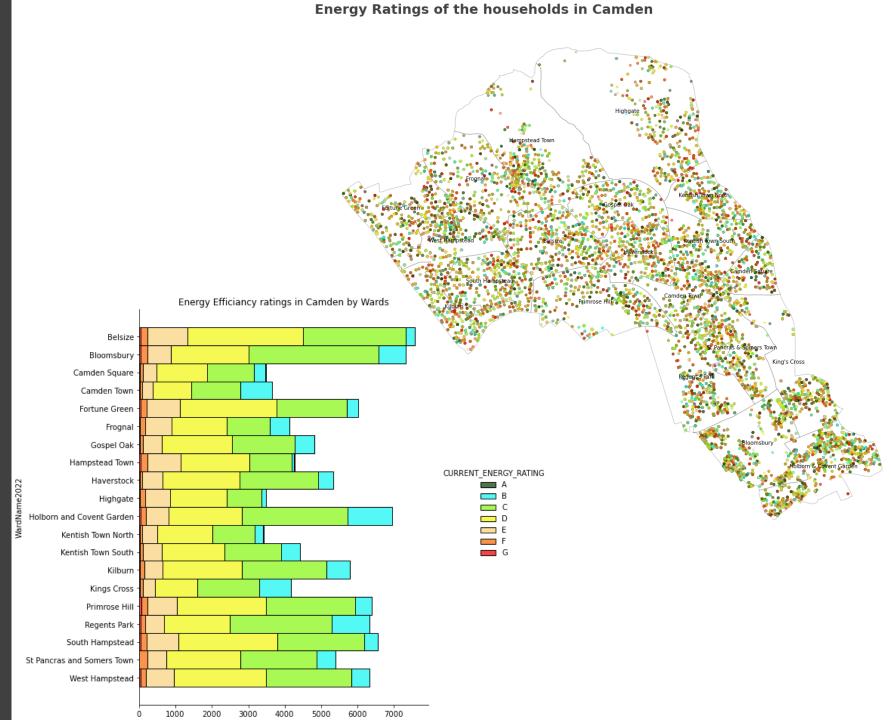
## Count of households in receipt of Housing Benefits or Council Tax Support and identified as being in FUEL POVERTY by LSOA

(September 2022)



## **Energy efficiency**

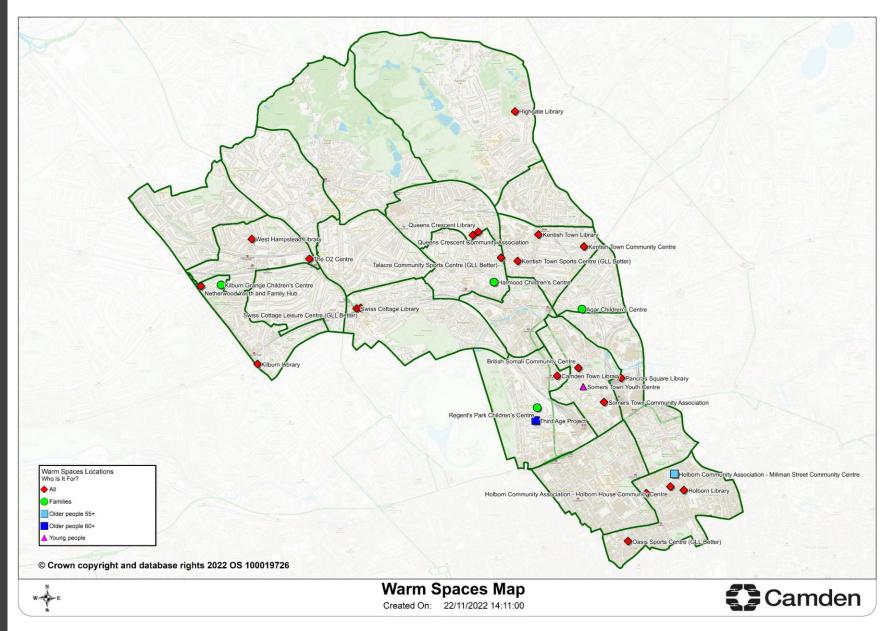
Data based on property energy efficiency certificates





## Warm spaces

Planned locations of borough warm spaces, based on analysis of available locations and need.





## Food poverty

Households in receipt of Housing Benefits or Council Tax Support identified as being in food poverty on Low Income Family Tracker

- The highest number of households identified in a single LSOA are in Holborn & Covent Garden
- Higher concentrations of household food poverty are also seen in Kilburn, Haverstock, Gospel Oak, Regent's Park, St Pancras & Somers Town, and King's Cross.



Count of households in receipt of Housing Benefits or Council Tax Support and identified as being in FOOD POVERTY by LSOA

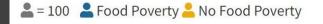
(September 2022)

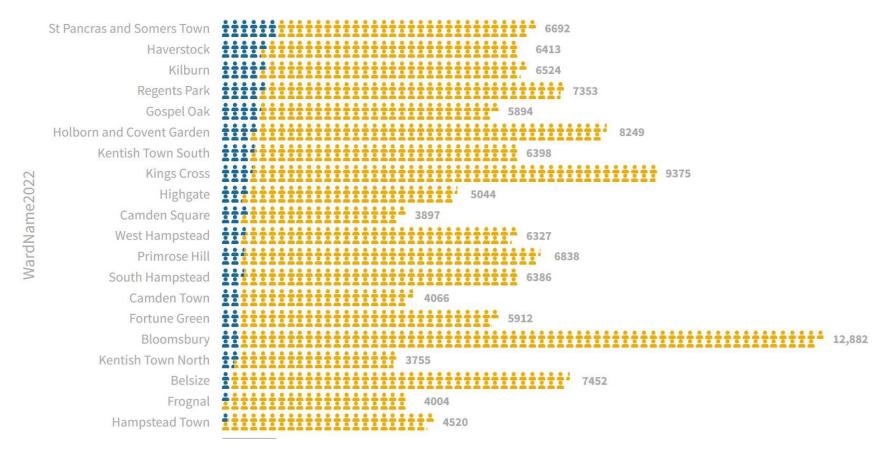


## **Food poverty**

Households in receipt of Housing Benefits or Council Tax Support identified as being in food poverty on Low Income Family Tracker

### **Food Poverty Data in Camden by Wards**

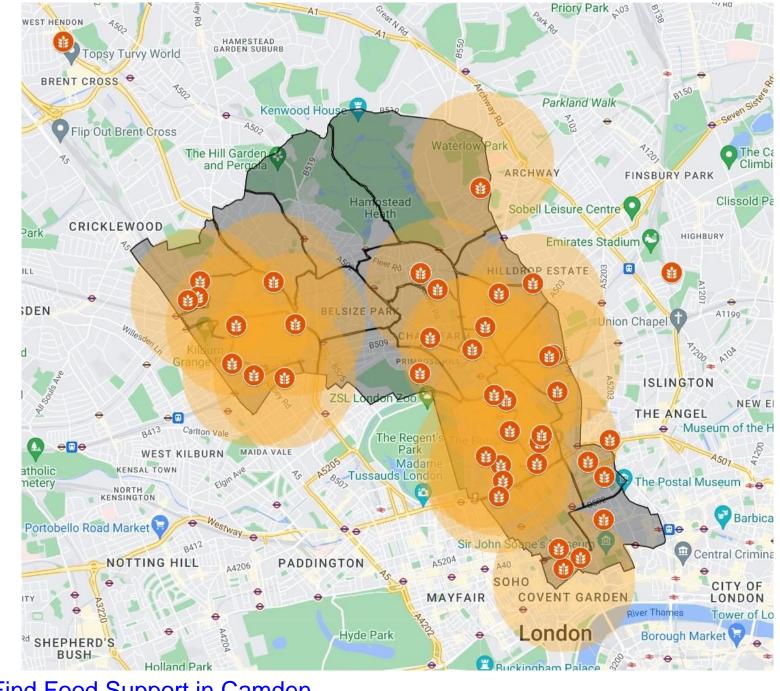






# Food organisations

Mapping of VCS food providers in the borough, inc. food co-ops, community centres, Trussell Trust, etc – providing either ongoing, emergency or other forms of support





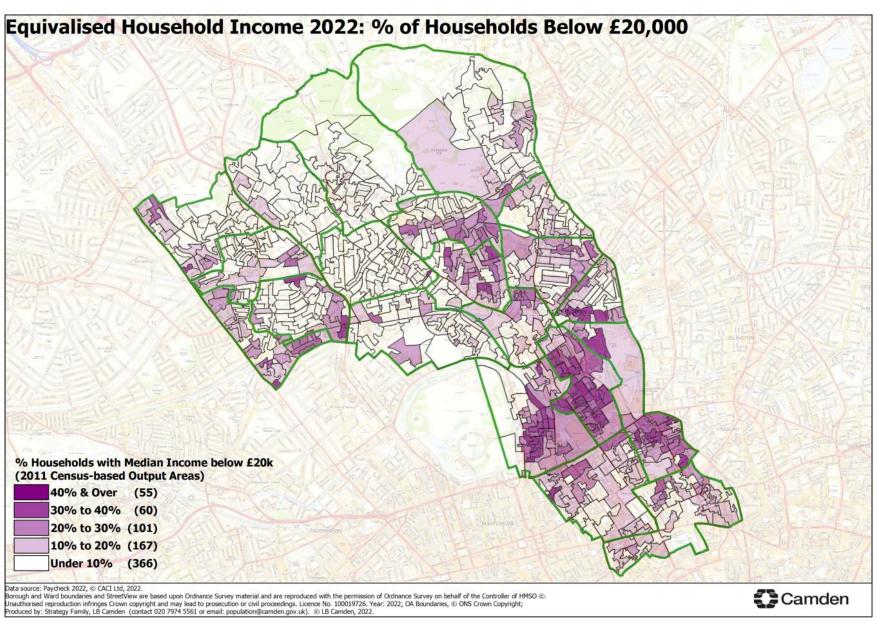
Find Food Support in Camden

## Household income

CACI Paycheck provides an estimate of household income (from all sources) for every postcode in the UK. It does not take taxes or housing costs into consideration. "Equivalising" reflects the notion that, for example, a household of five will need a higher income than a single person living alone to enjoy a comparable standard of living. CACI calculate an 'equivalence value' for households, based on the number and age of household members.

 The highest concentration of households with equivalised incomes below £20k are found in St Pancras and Somers Town, Regent's Park and King's Cross wards.



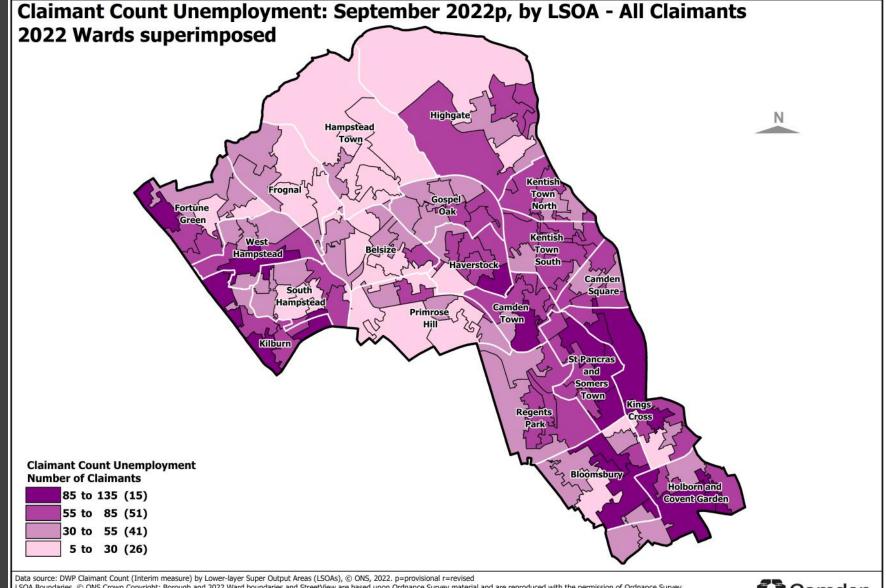


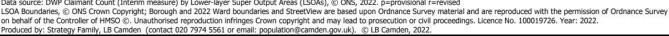
Unemployment

Data from Department for Work and Pensions (DWP) showing the number of people claiming unemployment benefits while looking for work

The areas with the highest concentrations of individuals claiming unemployment benefits are found in the south-east and north-west of Camden:

- **☐** Fortune Green
- **☐** West Hampstead
- □ Kilburn
- ☐ St Pancras & Somers Town
- **□** Bloomsbury
- ☐ King's Cross
- ☐ Holborn and Covent Garden



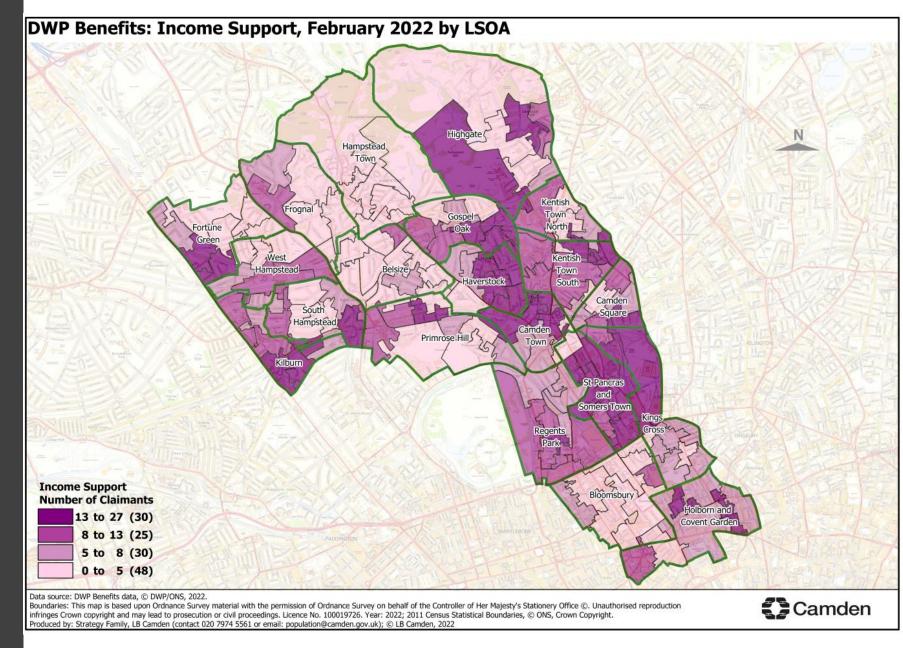






## **Income support**

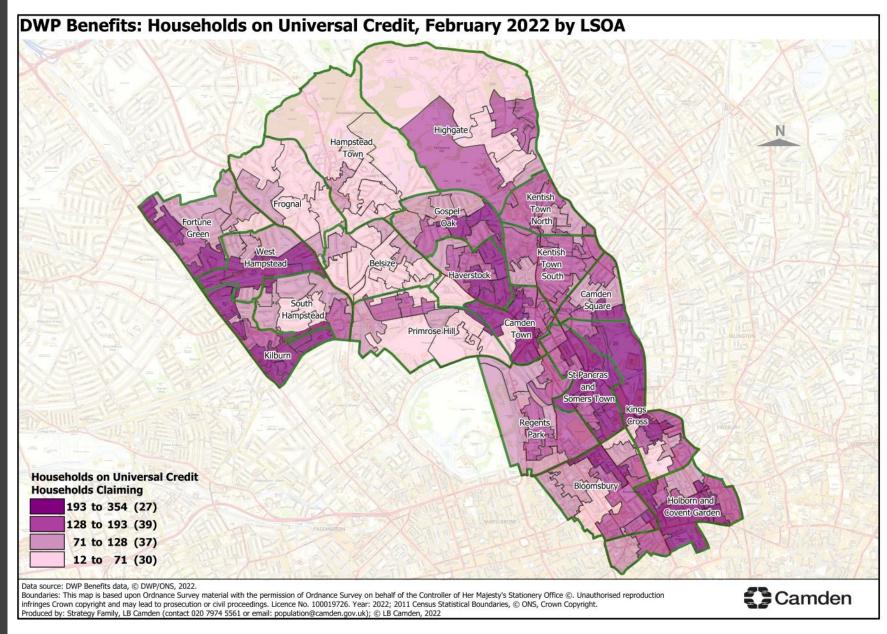
Data from Department for Work and Pensions (DWP) showing the number of people receiving income support.





## **Universal Credit**

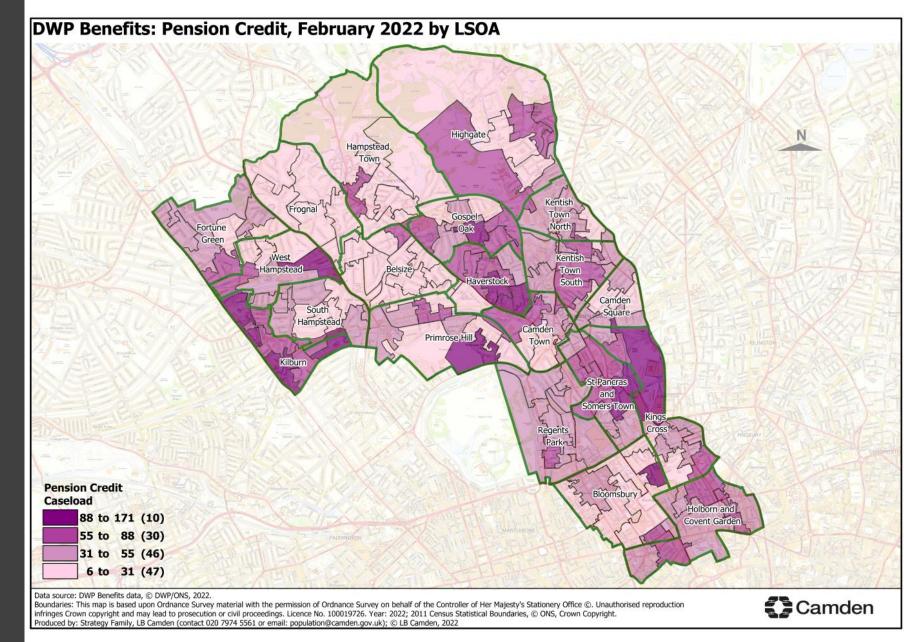
Data from Department for Work and Pensions (DWP) showing the number of people receiving Universal Credit payments.





## **Pension credit**

Data from Department for Work and Pensions (DWP) showing the number of people receiving pension credit.



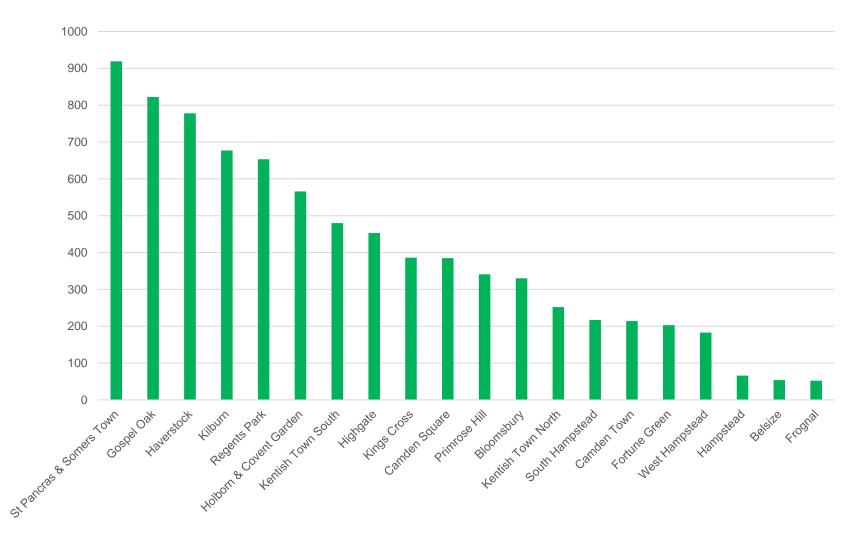


## Rent arrears

Latest data on council tenant rent arrears numbers by ward, for arrears over £100.

- This is another potential indicator of financial hardship.
- The highest level of rent arrears are in St. Pancras and Somers Town, Gospel Oak and Haverstock.
- (n.b. number of households in rent arrears is affected by location of council properties).

### Number of households in rent arrears over £100

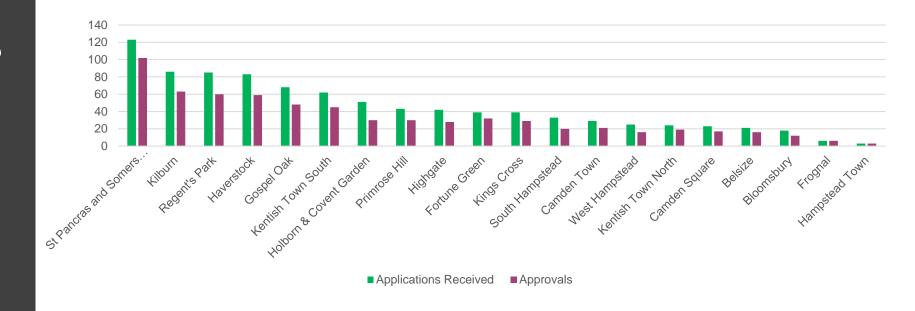


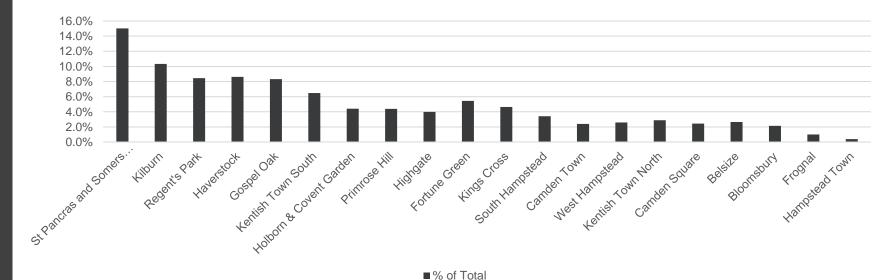


# Cost of living crisis payments

Data on council payments from the cost of living crisis fund to households applying for support.

 The highest level of applications and % of fund awarded have been in St Pancras and Somers Town, Kilburn, Regent's Park, Haverstock and Gospel Oak.







# Data glossary

## **Explanations of terms, definitions and sources**

**Statistical geographies**. There are 3 sets of census-based geography that are directly derived from census data:

- Output Areas (OAs) are the smallest unit, based on unit postcodes. They have a target usual resident population of between 100-625 and between 40-250 households.
- Lower-layer Super Output Areas (LSOAs) are comprised of OAs, with a population threshold of 1,000-3,000 and a household threshold of 400-1,200.
- **Middle-layer Super Output Areas** (MSOAs) are comprised of LSOAs, with a population threshold of 5,000-15,000 and a household threshold of 2,000-6,000.
- All 3 tiers nest exactly within the next tier up and all statistical areas nest within the local authority boundary.
- In 2001 and 2011, LSOAs nested within the Camden 2002 ward structure (18 wards), but with the change to 2022 wards (20 wards) there is no relationship to wards.

**LIFT – Low Income Family Tracker** – Policy in Practice data tool that combines Camden data (e.g. housing benefit and council tax information) with analytical model to understand financial resilience of families in borough.

**FSM – Free School Meals** – <u>link</u> to Camden guidance on criteria.