

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE: An Update on the Council’s Work to Tackle the Cost of Living Crisis (CS/2023/12)	
REPORT OF Cabinet Member for Finance and Cost of Living	
FOR SUBMISSION TO: Resources and Corporate Performance Scrutiny Committee Cabinet	DATE: 10 th July 2023 12 th July 2023
STRATEGIC CONTEXT Camden Council has made tackling inequality a core part of our priorities and commitments – it is central to our purpose outlined in We Make Camden. There has been a persistent and increasing wealth and income inequality gap in the Borough – one that the Council has sought to tackle through our housing, employment, education, health, and other services. This cost of living crisis is an emergency that will cause long-term harm requiring both an urgent response and the design of our services to respond to poverty and inequality in our communities for the foreseeable future. We have pledged to work with all our residents, our voluntary sector, and across all our public services to ensure that no child, no resident, and no family in Camden go hungry or cold this winter. Alongside this, we are seeking to put in place services and support to enable people to access the help they need to avoid debt and be financially secure in the long term.	
SUMMARY OF REPORT: This report further outlines the work of the Council to tackle the cost of living crisis - and how we might allocate funds and resources to support ongoing emergency response aligned with our strategic work. The Cabinet Member for Finance and	

Cost of Living will provide an update on the use of Family Crisis Fund allocations in the Budget in March 2024.

Contact Officer:

Osian Jones
Head of Corporate Strategy
5 Pancras Square
London N1C 4AG
Osian.jones@camden.gov.uk
020 7974 3177

RECOMMENDATIONS

The Resources and Corporate Performance Scrutiny Committee is asked to consider the report and make any recommendations to the Cabinet.

The Cabinet is asked to:

1. Note the work of the Council, with input and oversight from the Cost-of-Living Members Group, to tackle the cost of living crisis in Camden;
2. Following the announcement made at Full Council in March 2023, agree that the Council will fund the costs associated with supporting universal free school meals in Primary Schools following the end of the funding provided by the Mayor of London, as set out in section 1;
3. Agree the allocation of funding for the Family Crisis Fund for the year 2023/24 to the following projects as outlined in section 3 of the report.

Signed: Jon Rowney, Executive Director Corporate Services

Date: 29/06/2023

1. CONTEXT AND BACKGROUND

- 1.1 Camden's communities have been experiencing an unprecedented cost of living crisis for over a year now. We have seen unprecedented hardship and need, and we have seen the real strength and commitment of staff, neighbours and communities to supporting the most vulnerable. This report provides an update from the Council on its work to address the crisis over the past year, a commitment to emergency funding for key programmes for the coming year, and a reflection on the work of Councillors and partners.
- 1.2 The cost of living increased sharply across the UK during 2021 and 2022, reaching an annual rate of inflation of 11.1% in October 2022 - a 41-year high. It eased but remained 10.1% in March 2023 - marking over seven months of double-digit inflation. Whilst the Office for Budget Responsibility (OBR) and the Bank of England expect the annual inflation rate to ease in 2023, this means that the price of food, goods and services will rise more slowly, not that prices will begin to fall. This means that families and communities in Camden will continue to feel the impact of increasing costs of food, heat, travel and other essentials for some time.
- 1.3 The impact of the crisis has been the hardest for those already struggling financially. Inflation is higher for the poorest tenth of households - and those households were already spending more of their income on housing costs, food and energy. This means that over the last year, more households have lost what savings they had, or been pushed into taking on high-cost debt. The scarring effect of this crisis on household debt and financial stability will have consequences for people and families for years to come. As a demonstration of this, the Trussell Trust reported that from April to September 2022, they provided almost 1.3 million emergency food parcels - a third more than during the same period in 2021 and 50% more than pre-pandemic levels.
- 1.4 We have seen, in particular, the impact of the cost of living crisis on disabled people and families. Over 27% of applicants for our cost of living crisis fund indicate they have a disability. We have seen evidence that people with disabilities are more likely to have higher utility bills or are impacted by the bedroom tax. Recently in a survey conducted by the House of Commons Petitions Team that focused on support for disabled people as a result of the cost of living crisis - the respondents indicated:
 - 97% of respondents said that they were concerned about the impact of the cost of living crisis on their physical health;
 - 94% of respondents said that they were concerned about the impact of the cost of living on their mental health;
 - 93% said they or the disabled person they knew or had cared for had to restrict their energy use;
 - 44% said they had restricted their use of therapies.

As a Council, we are working with our community partners, including Camden Carers, to understand how we can better target support to disabled people and their carers and think about long-term support for disabled people.

- 1.5 Camden is home to 37,680 physically trading businesses (UK Business: Activity, Size, and Location, Local Units, 2021 (ONS)), the second-highest number of businesses in London and the 3rd highest number of businesses in the UK after Westminster and Birmingham. Camden has some large and notable businesses, including global headquartering firms, but 86% of the 37,680 businesses in Camden are small, with fewer than ten employees. The retail, leisure, and hospitality sector accounts for just under a quarter of all businesses in Camden, employing an estimated 71,000 people or just under 20% of the workforce. These are sectors that have reported significant impact as a result of the cost of living crisis - in May 2023, it was reported that London had lost over 15% of pubs, bars, restaurants and nightclubs since the pandemic, with closures continuing in 2023. Working with our Business Board, we are continuing to offer support to small businesses in Camden and affected sectors.
- 1.6 Camden is often perceived as a wealthy Borough, but we have residents and communities experiencing significant poverty and hardship. From our data, over 24,000 households are on benefits (either housing benefit, universal credit and in receipt of our Council Tax Support scheme) - and of those on benefits, over 11,000 are understood to be in fuel poverty, over 4,600 (including 1800 children) are in food poverty and over 4,000 are in homes with Energy Performance Certificate (EPC) rating below DEFG. Our data estimates that over 3,700 households are at risk of financial crisis and negative budgets. The Council's data and data from our financial crisis fund indicate that families where a family member has a disability are more likely to experience hardship.
- 1.7 Camden's services have undertaken a significant amount of work across our communities to provide additional support and care to families and households during this time. In July, the Council established the Camden Cost of Living Crisis Fund to provide cash grants directly to households in financial hardship – this report also agreed to the establishment of a Cabinet-led response group on the Cost of Living Crisis¹ - the areas of focus of the Response Group have included:
- To maintain oversight of the Council's systemic response to the challenge of poverty and hardship in our communities.
 - To assure the strategic direction of travel of Camden's short-term response to the cost-of-living crisis.
 - To assure the strategic direction of travel of the broader long-term strategy to increase financial security within our communities.

¹ [14 Cost of Living Crisis Fund report.pdf \(camden.gov.uk\)](#)

- To deepen our understanding of the impact in Camden through insight from the community, services and partner organisations
- Provide feedback and direction to key projects that support delivery activity within services and portfolios, including those proposed under the Medium Term Financial Strategy and relevant We Make Camden missions and challenges.
- To have oversight of the deployment of resources to ensure maximum effect on organizational priorities and outcomes.
- To make recommendations to Cabinet for formal decision-making, including future investment in support.

This report is reflecting the work of the Response Group over the previous year of work. The Group has no formal decision-making powers but has had informal oversight of the Council's work, with decisions being taken in line with our constitutional decision-making rules. A focus on tackling poverty and inequality, and the harm caused by deprivation, building on the work of the Response Group, will be a key part of the Council's work to implement our We Make Camden missions.

- 1.8 The Cost of Living Members Response Group has provided advice and oversight as to how to implement the recommendations of the Camden Women's Forum research into the cost of living and its impact on women, children and families in Camden. Our data analysis has highlighted that women are coming into the cost of living crisis from a structurally and financially disadvantaged position. Women continue to earn less than men - for every £1 a man earns a woman earns 90p. The gender pension gap between men and women is 38%. Women are also at the sharp end of potential job losses – across 72% of regions across the UK, during the pandemic, women were more likely to be furloughed than men. Even inflation doesn't hit men and women equally, as women are generally the shock absorbers of poverty - 83% of women in a YouGov survey said they had the major responsibility for grocery shopping and were more likely to go without meals. The cost of products marketed to women has also increased at a higher rate – for example, the cost of women's formal shoes has increased between 75% between June 2020 and June 2021, whilst men's have increased 14% in the same period. 60% of informal carers are women, and childcare is increasingly unaffordable, taking an estimated 71% of families' weekly earnings in inner London. 90% of single parents are women, and 30% of single parents live in poverty. The report contains a series of local and national recommendations. The local recommendations have been endorsed by Camden Council, and the Council is taking action to respond to recommendations, including making permanent the Mayor of London's investment in universal free school meals for primary pupils. The Cost of Living Response Group has led the review and made recommendations as to the implementation of the Women's Forum report that have been considered in the proposed use of the Family Crisis Funds recommended in this report.

- 1.9 Regularly during 2022 and 2023, the Council came together to reflect on the cost of living crisis and our work to address both the crisis as it impacts households and families now - and our longer-term work to address debt and financial hardship in Camden. All Scrutiny Committees considered a report reflecting on the cost of living crisis early in 2023.

2. PROPOSALS AND REASONS

- 2.1 As part of establishing the Council's crisis response to the impact of the cost of living on our communities, the work of the Cost of Living Response Group was guided by a set of principles that were set out in our Council report in September 2022:

- We will seek to reduce the harm caused by the cost of living crisis to households and businesses over the winter and spring period;
- Support should be targeted at those most at risk, but all residents may need some form of advice, care and support;
- We should support resilience in our voluntary and community sectors and build their capacity for long-term crisis response;
- We should look to build long-term relationships with households around their income and well-being whilst meeting the immediate crisis;
- Crisis interventions should be aligned with long-term climate emergency and transition work and reduce households' energy bills long-term; and
- Council services will need to continue to ask for rents and payments and align these broadly with inflation in order to maintain our services and our financial resilience.

- 2.2 The Cost of Living Response Group has reviewed key programmes and activities as part of its work. The Council's response can be broadly divided into four key areas over which the Cost of Living Response Group has had oversight over the previous year. Where decisions are required, these are taken in line with the Council's formal delegations and constitutional mechanisms:

Money

Camden launched the Cost of Living Crisis Fund in September 2022, midway through the financial year 2022-23, making it an exceptional year with six months to spend what is normally a 12-month budget. Ensuring the funding reached as many citizens in severe financial hardship as possible in the shortened time frame was prioritised. The Council has enabled over 400 trusted partners to make crisis award applications to the Council - and the Council has run proactive outreach sessions weekly using a converted school bus since December 2022. Award volumes have risen from 100-200 per week in November, December and January to over 400 a week in March 2023. Approximately 40% of applications are received on outreach days. Over 5000 crisis awards have been made during the first six months of the operation of the fund. The Cost of Living Members

Group reviewed the delivery of the Crisis Fund and recommended its continuation for the year 2023/24, which was announced in the Budget in March 2023.

The Council has also agreed to continue to support and provide additional funds for our Household Support Grant programme, which also includes funding for holiday food vouchers for families with children eligible for free school meals. The Members Group reviewed proposals for the Household Support Grant ahead of plans being submitted to the Government in May 2023, advising on how funds could be advertised and targeted to the most at-need groups.

Food

The Council has a mature programme of activity to address food insecurity in the Borough. Households on Universal Credit, those where someone is disabled, and those with multiple children are most at risk of food poverty and food instability. The Council has both community crisis food provision (like food banks) but also longer-term support to seek to move families out of food poverty and food insecurity into being able to access nutritious food sustainably. The Council is funding and supporting over twelve food co-ops in the Borough to enable families to cheaply access nutritious food.

Across our early year's services and aligned with our school food programme, our nurseries and children's centres have been offering food and support, including stay-and-plays with snack tables and takeaway food, community lunches, and all our early year's centres have access to supplies of free sanitary products. At the Harmood Centre, there have been weekly Warm Space sessions providing food and meals, and it has been popular, with an average of sixteen families attending each week.

Using North London Waste Authority (NLWA) windfall funding in November 2022² the Council committed to funding access to school breakfasts across all schools in the Borough. As a result of funding discussions, all schools in Camden have or have planned immediate breakfast provision. There has been a step change in provision, and as we head into phase two of the work, the goal is to focus on having our most deprived primary schools offering free food on arrival to at least 20% of their roll. The Members Group reviewed delivery plans and overall ambition for the school's breakfast programme following the allocation of NLWA windfall funding.

Warmth

Since October 2022, Camden, working with our strategic and community partners, has supported over 50 "warm welcome" venues - linked to our cost of living community response. We understand that all spaces are continuing to

² ["Camden children and Council tenants to benefit from £0.5m waste windfall bonus", November 2022](#)

provide cost-of-living support over the summer and into the winter of 2023. We are regularly engaging with the organisations providing warm spaces (including our own library and children's services teams) to understand how services are being used. We are operating a warm-spaces network with regular sessions with the network to share feedback. We use the feedback from the network to continue to iterate and provide feedback on the activities and structures of warm spaces provision.

The Council, in November 2022, used North London Waste Authority (NLWA) windfall funding to support responsive retrofit and energy advice for our tenants, with a focus on our street properties.

Advice and Care

We know that the voluntary and community sector (VCS) is facing many challenges. We want to work with them to recognise and support addressing these pressures as far as possible. In December 2022³ we announced our £1m Resilience Fund alongside further funding for work around the cost of living crisis, independent advice and sustainable food access. As part of this, we also launched a 'Cost of Living Generalist Advice Fund' of £200,000 to mobilise and expand the provision of generalist debt, welfare benefits and housing advice through community-based outreach provided by the Camden Advice Network⁴.

Our current investment in the VCS includes our core funding programmes for independent advice, neighbourhood partners, equalities partners, infrastructure and volunteering, the Resilience Fund, as well as project funding including the We Make Camden Kit. We recognise the criticality of our strategic partners core work to tackle the root causes of inequality and injustice that feed into the disproportionate impact of the cost of living crisis.

2.3 The Cabinet Member for Finance and Cost of Living at the Budget setting Full Council in February 2023 announced a "Cost of Living" budget allocation and a number of investments to support ongoing work to tackle the cost of living crisis – the following were agreed as part of our 2023 Budget:

- Continuing to fund our £2m cost of living crisis fund;
- Continuing our investment in our Council Tax Support Scheme (over £29m in Council Tax support to the lowest income households);
- Continuing to invest in Sure Start provision;
- Continuing to fund the re-purchase of Council homes for use as temporary accommodation – the Council has already purchased 132 homes through

³ ["Camden launches £1m Resilience Fund to support the Borough's voluntary and community sector", December 2022 – decision - Decision - Community Impact Resilience Fund Round 2 Funding Awards - Camden Council](#)

⁴ ["Camden launches £1m Resilience Fund to support the Borough's voluntary and community sector", December 2022 - Decision - Community Impact Resilience Fund Round 2 Funding Awards - Camden Council](#)

our Temporary Accommodation Purchase Programme (TAPP) and also refurbished to bring into use a further 26 homes for use as temporary accommodation

- Continuing our commitment to £4m per year allocated grant funding for the voluntary sector;
- Continue to fund our £1m Community Impacts Resilience Fund for the voluntary and community sector in the Borough.

2.4 Alongside this, at Full Council in February 2023, the Leader of the Council announced the intention to create a one-off Cost of Living Family Crisis Fund utilising £1.3m of funding released as a result of the Mayor of London's commitment to fund universal primary free school meals for the academic year 2023/24. The Leader committed that universal primary school free school meals would continue beyond the academic year 2023/24 and that Camden would fund this if required. The Leader said in this announcement that the time-limited Family Crisis Fund would focus its support on:

- Supporting children and young people in secondary school entitled to free school meals or otherwise experiencing hunger and food poverty;
- Help with school clothing;
- Other support to families continuing to experience financial hardship as a result of the cost of living crisis.

The further criteria for this funding round are that:

- The funding is a one-off allocation to fund time-limited projects. Any extension to the projects will require additional funding decisions to be made.
- The funds must be used to meet an urgent need arising from the current cost of living crisis;
- The funds must be aligned to broader and long-term work to address poverty and inequality in Camden.

2.5 The proposed allocations for decision by Cabinet are outlined below.

3. OPTIONS APPRAISAL

3.1 The proposals outlined for the use of the Family Crisis Fund below recognise that the Council only has a limited amount of funding available through the Family Crisis Fund to provide additional support to Camden households – and that we are seeking to use this funding during this financial year recognising the additional pressure that continuing high levels of inflation are placing on families and households.

3.2 Options for alternative uses of the Family Crisis Fund include additional funding to existing programmes such as the Cost of Living Crisis Fund. However, recognising the under-addressed impacts of the cost of living crisis on families raised by the Women's Forum and other groups, including issues such as school

uniforms, access to food for secondary school pupils, and widening access to school holiday support.

- 3.3 Following this announcement, Council officers have developed a series of investment options for funding for the year 2023/24 aligned with the aims of the crisis fund - these are set out below. The proposals are for broad allocations of the fund to existing programmes and activities to support additional activity focused on addressing issues raised by the Camden Women's Forum and other concerns raised by community groups and partners regarding the impact of the cost of living crisis in Camden. The proposals for the allocation of funding are:

Secondary Free School Meals “Test and Learn” Programme

The Council is seeking to invest in discovery and experimentation work with secondary schools in Camden as part of understanding what works to ensure that young people in Camden experiencing hunger can access food at school. This involves both increasing uptake of formal free school meal eligibility, and increasing the uptake of available food in schools, and also supporting increasing school capacity around free school meals and addressing hunger.

Secondary-age young people are a diverse and complex group, and in order to respond to the challenge around investment in tackling child hunger in secondary schools, we are investigating options through a 'test and learn' pilot in year one (September 2023) to inform a sustainable approach. We will make a decision about that investment at next year's budget-setting Council meeting in March 2024 based on evidence for the long-term intervention gathered through 'test and learn'.

Cabinet is asked that the Family Crisis Fund will allocate £500,000 to the test and learn programme to utilise from September 2023 onwards to support the implementation of proposals to increase free school meals eligibility and take-up. Should any proposals funded during this test and learn period be suggested for long-term investment, the decision would be taken as part of the Budget decision for 2024.

Extending the Holiday Activity and Food Programme

The Holiday Activity and Food (HAF) programme is delivered by the Young Camden Foundation using a pass-through grant from Government. The programme is focused on children and young people aged 5 - 16 years, and the Young Camden Foundation works with Camden youth clubs and youth providers to develop a series of programmes and activities over the summer, winter and spring holidays to ensure children and young people have access to food, care and support outside of school.

Cabinet is asked to allocate £100,000 additional funding working with Young Camden Foundation could provide expanded access to the summer programme of Holiday Activity and Food Programme, particularly for young people with special educational needs and disabilities and to families who might not be eligible for free school meals but are on Universal Credit or who are experiencing other financial challenges.

School Clothing Support

The Camden Women's Forum recommendations from engagement with women and families experiencing financial hardship as a result of the cost of living crisis highlighted, in particular, the cost of school clothing for families. The Council is exploring a number of options for addressing the cost of school clothing. The cabinet is asked to allocate £200,000 from the Family Crisis Fund to support some of the following (final model to be determined in partnership with schools):

- Aligned an offer of school clothing grants with the free school meals eligibility engagement programme for families eligible and sign up for free school meals for their children. This could apply across both primary and secondary primary schools to increase take-up of eligibility and to address hunger in schools. Schools have expressed concern about a reduction in pupil premium as a result of a loss of children signing up for free school meals, and this grant can play a role in incentivising sign-up for free school meals;
- A school clothing grant for children at school transition points – with this funding being targeted at existing households in receipt of free school meals;
- A grant to schools to bulk purchase standard and bespoke items to support children and young people on low incomes – PE kit, ties and blazer patches – and proactive support and engagement with schools to consider where school-specific items could be replaced with generic options to reduce costs to families,

Family-Focused Responsive Retrofit

As part of the NLWA windfall fund, we funded the recruitment of an energy retrofit advice worker at a cost of £50,000 per year to work with households to provide advice on how to address poor heat retention in homes and try to minimise heating costs. This has been highly successful to date with proactive outreach to residents who are both on low incomes and living in energy-inefficient homes - there is currently a waiting list and backlog for advice and retrofit work once interventions have been reviewed and agreed upon. The advice worker has residents referred to them from the Green Camden Helpline, Contact Camden and Wish Plus and other sources. This further advice officer would support proactive outreach and engagement with a focus on families and

homes with children. The cabinet is asked to allocate £50,000 to support the recruitment of an additional officer.

Following this initial year's funding, the post would be supported within team staffing budgets.

Community Laundry Programmes

As part of the Camden Women's Forum research, the cost and labour of washing and drying clothes was raised as an issue for many families. There has been a pilot proposal suggested for the use of the Family Crisis Fund to pay for capital works and the installation of washing machines in communal buildings to enable families to access washing and drying facilities easily and cheaply. This is building on a community laundry programme that was in place at the Number 19 Community Space in Kentish Town. This funding would provide a "test and learn" for the effectiveness and utility of this kind of investment and how well it was used. Cabinet is asked to allocate an initial investment of £10,000 for the initial pilot, but a further £40,000 has been set aside to support further community laundry facilities in discussion with community groups as part of the tenant participation work occurring on our Estates and in our communities over the next six months.

- 3.4 Following agreement of these funds, officers will continue to work with community partners and across the Council to implement activities and resources aligned with this one-off funding.
- 3.5 The proposed funding allocated does not currently use the entire £1.3m available as part of the limited Family Crisis Fund allocation. The remaining funds will be allocated this year in response to further issues raised regarding the cost of living crisis and will be reported on as part of the Budget for 2024/25.

4. WHAT ARE THE KEY IMPACTS/RISK? HOW WILL THEY BE ADDRESSED?

- 4.1 The key risk is that the programmes funded through the Cost of Living Family Crisis Fund will need continued funding once the initial available funding is spent. Officers who have developed and agreed proposals for the use of funding are aware that the Fund is limited and that proposals requiring future funding will require either allocation from service budgets or to find alternative sources of funding.
- 4.2 The cost of living crisis has had a significant impact on our communities and will be with us for some time – the cost of food is rising at a slower rate but not decreasing, and it is unlikely that housing costs will decrease in the near future. For this reason, the Council is ensuring we both maintain an emergency response to the cost of living crisis and the harm it is causing and incorporating a

poverty, debt and hardship lens into how we deliver all our services. The Family Crisis Fund is one intervention amongst many the Council is undertaking, and the Council is managing the ongoing risk that the cost of living crisis poses to our residents and our services through adopting a poverty, inequality and disproportionality lens across the Council. We are continuing to build services and partnerships to enable us to tackle the long-term issues at the root of inequality in our Borough. These include:

Our Camden Food Mission

Food poverty is poverty. The biggest driver of food insecurity is families not having enough money to meet their needs each month. This is far more important than what is available in local supermarkets or a household's food awareness. The households most likely to experience food insecurity are those:

- receiving Universal Credit
- where someone is limited by disability
- with children, particularly single-parent households with multiple children

In our current system, community crisis food provision provides vital support but doesn't move people out of poverty or food insecurity, and choice is often limited. Food insecurity affects more than crisis food provision users, and the evidence shows that the cost-of-living crisis is making it harder for people to choose nutritious food.

Within our Food Mission, we have identified strategies across our priorities which we believe to be important to mission-based government:

- Making the most of all the levers at the Council's disposal, including procurement, buildings and land, and people
- Building a coalition of the willing across VCS, business, and other public bodies to connect around purpose
- Stepping out of siloes and connecting with the other missions and challenges, as well as different teams

Our Camden Debt Challenge

As part of the Debt & Financial Security Discovery, we have assembled a core team of subject matter experts within the Council to consider how we could better support people in debt. Our vision is to create a compassionate and joined-up system for people in Camden in debt - enabling the Council to collect income from people who can afford to pay but doing this in an empathetic, supportive and sustainable way that protects people from financial hardship. Work is ongoing as part of the discovery and learning phase of this work.

Our Universal Basic Services Pilot

As part of the development of Good Work Camden, the Council explored ideas for a Universal Basic Services pilot programme. Our existing welfare system does not provide people with an adequate safety net. The rise in food poverty, debt, and financial vulnerability during the cost of living crisis is evidence of this. There is now an opportunity to imagine and design a welfare state that is better suited to the current era and helps people navigate the challenges of the 2020s. Universal Basic Services (UBS) provides a framework for a welfare state that enables:

- Reduced poverty and inequality
- Increased economic security
- Improved health and wellbeing
- Stronger communities
- Environmental sustainability

The Council is exploring UBS as a framework for advocating for a more humane and dignified welfare state - we will be indicating further work in this area over the coming year in 2023.

5. CONSULTATION AND ENGAGEMENT

- 5.1 The recommended allocations for the use of the Family Crisis Fund are based on the community engagement undertaken as part of the Women's Forum Report⁵, which included interviews with over 100 women into the issues they and their families have experienced as part of the cost-of-living crisis in Camden. The proposed allocation of Family Crisis Fund resources is therefore aligned with community research and engagement into the impact of the cost of living crisis on members of our community and where the Council can make the most difference in addressing harm occurring now.

6. RESOURCE IMPLICATIONS

- 6.1 The report recommends that a number of projects are agreed as detailed in section three of the report. The one-off cost of the projects is estimated to be £0.9m.
- 6.2 The cost of the projects will be met from existing general fund resources. As stated in the report, the Mayor of London's commitment to fund universal primary free school meals for the academic year 2023/24 has resulted in the Council being able to use its own resources, previously earmarked to fund free school meals, to support the projects detailed in the report. The Council had previously earmarked £1.3m for this support.
- 6.3 The projects recommended in this report are time-limited and funded from one-off budget allocations. Additional funding will need to be identified and agreed in order to extend any of the projects.

⁵ [Appendix 1 - Camden Women's Forum - Cost of Living Inquiry Report - It's becoming a luxury to live.pdf](#)

7. LEGAL IMPLICATIONS

- 7.1 The Borough Solicitor has reviewed this report, and his comments are incorporated.

8. ENVIRONMENTAL IMPLICATIONS

- 8.1 This report and the proposed decision contain no significant environmental implications for Camden.

9. TIMETABLE FOR IMPLEMENTATION

- 9.1 Following the decision by Cabinet, the resources will be allocated immediately to support services and programmes as outlined above.
- 9.2 The Council will report back as part of the Budget 2024 report on the operation of programmes receiving Family Crisis Fund support.

ENDS