

# Cost of living

Borough and ward map data pack

*Belsize*

January 2023



# 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 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)

[DWP income support](#) (February 2022, LSOA)

[DWP Universal Credit](#) (February 2022, LSOA)

[DWP pension credit](#) (February 2022, LSOA)

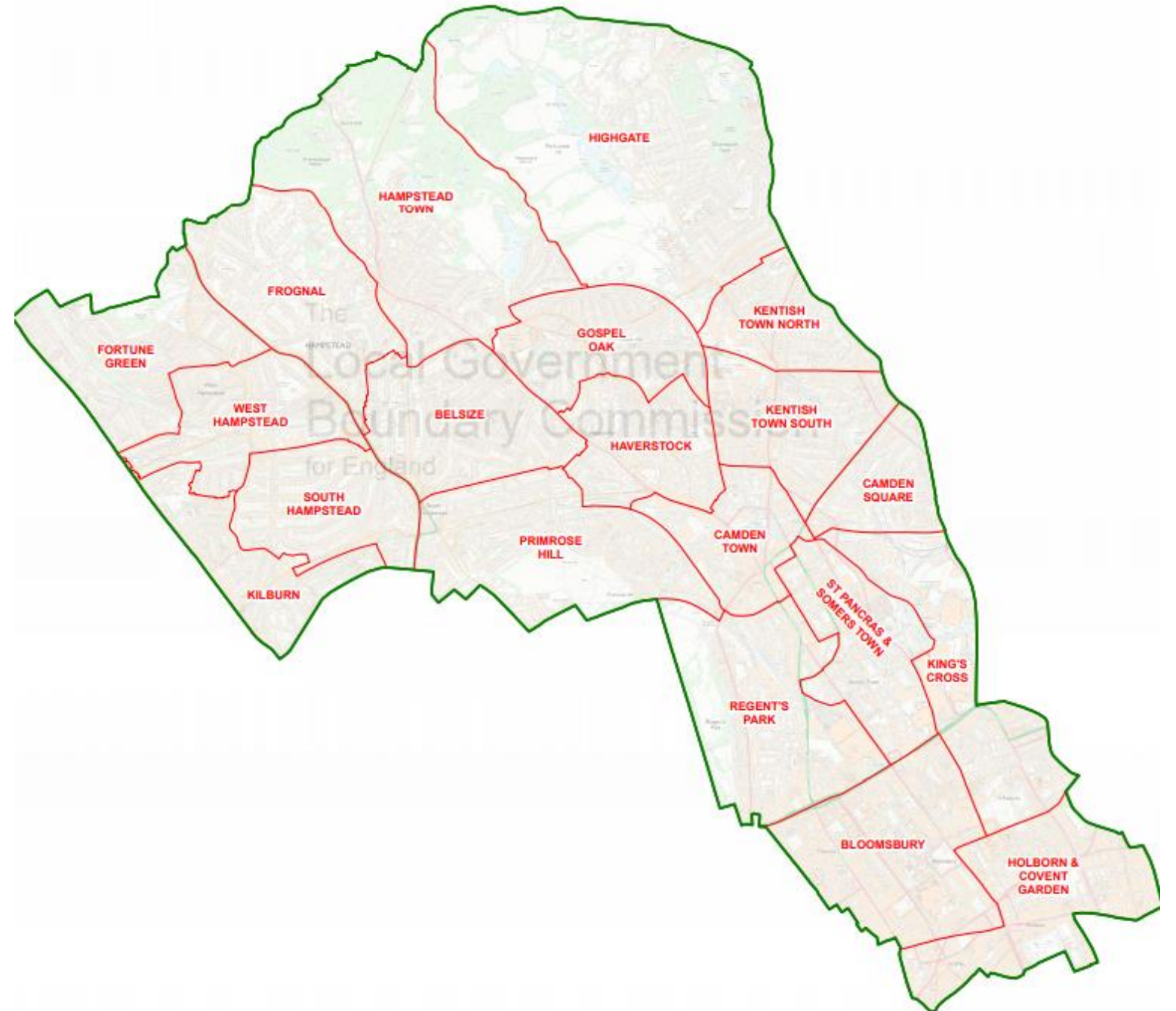
[Rent arrears over 7 weeks – ward table](#)

[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.





# Belsize

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

- Holy Trinity Primary – 56.5%
- Camden average - 40%

## Warm places in ward

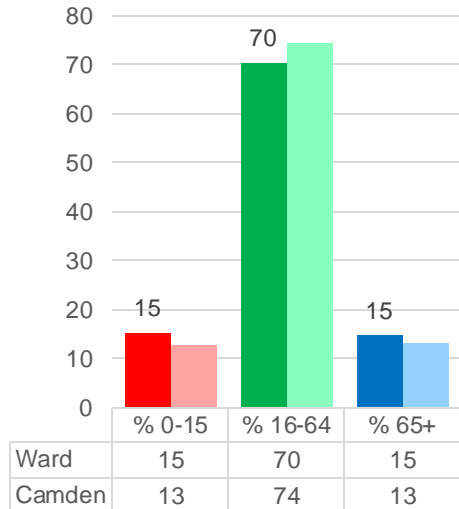
- None identified.

## Food providers in ward

- None identified.



## Population



Belsize has 16,386 residents, and a smaller proportion are working age compared to Camden as a whole. [Link to slide.](#)

Population	Ward	Camden
Total	16,386	274,795

## Fuel poverty

Office for National Statistics and Low Income Family Tracker data suggests there are lower levels of fuel poverty in the ward. LIFT data identifies 201 households in fuel poverty, ranking Belsize 18<sup>th</sup> out of 20 wards. [Link to slide.](#)

## Energy efficiency

Belsize has a higher proportion of homes rated D-G for energy efficiency, based on energy performance certificate data: 59% of homes, compared to borough average of 52%, ranking the ward 4<sup>th</sup> out of 20. [Link to slide.](#)

## Food poverty

Low Income Family Tracker data suggests 109 households are experiencing food poverty in Belsize ward, ranking it 18<sup>th</sup> out of 20 wards based on this data. [Link to slide.](#)

## Unemployment and benefits

There are lower concentrations of individuals receiving all kinds of benefits in the ward. [Link to slide.](#)

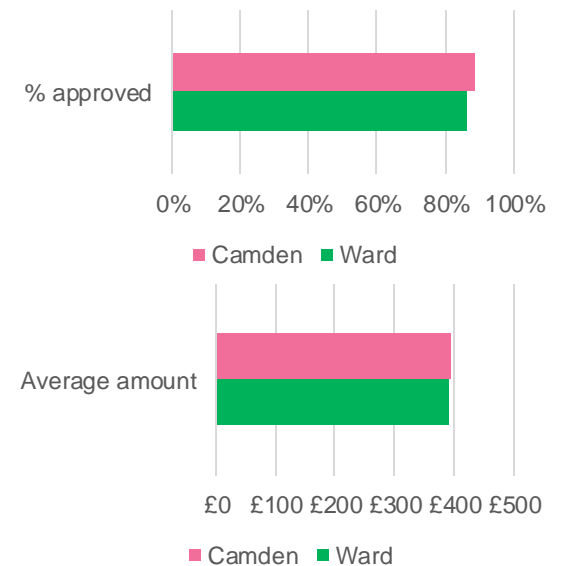
## Tenancies in arrears

Over 19 tenancies are in rent arrears over 7 weeks in the ward. This is the lowest number in Camden wards, but it should be noted that it is dependent on the location of Camden properties. [Link to slide.](#)

Tenancies in arrears > 7 weeks	Ward	% of tenancies in arrears	% of Camden
No. households	19	7.6%	0.6%
Ranking (out of 20)	20	20	

## CoL crisis fund

As of 23<sup>rd</sup> January, there have been 62 applications so far for cost of living crisis fund support from residents of Belsize. Of decisions taken, 86% have been approvals, with an average amount of £391 being awarded. [Link to slide.](#)



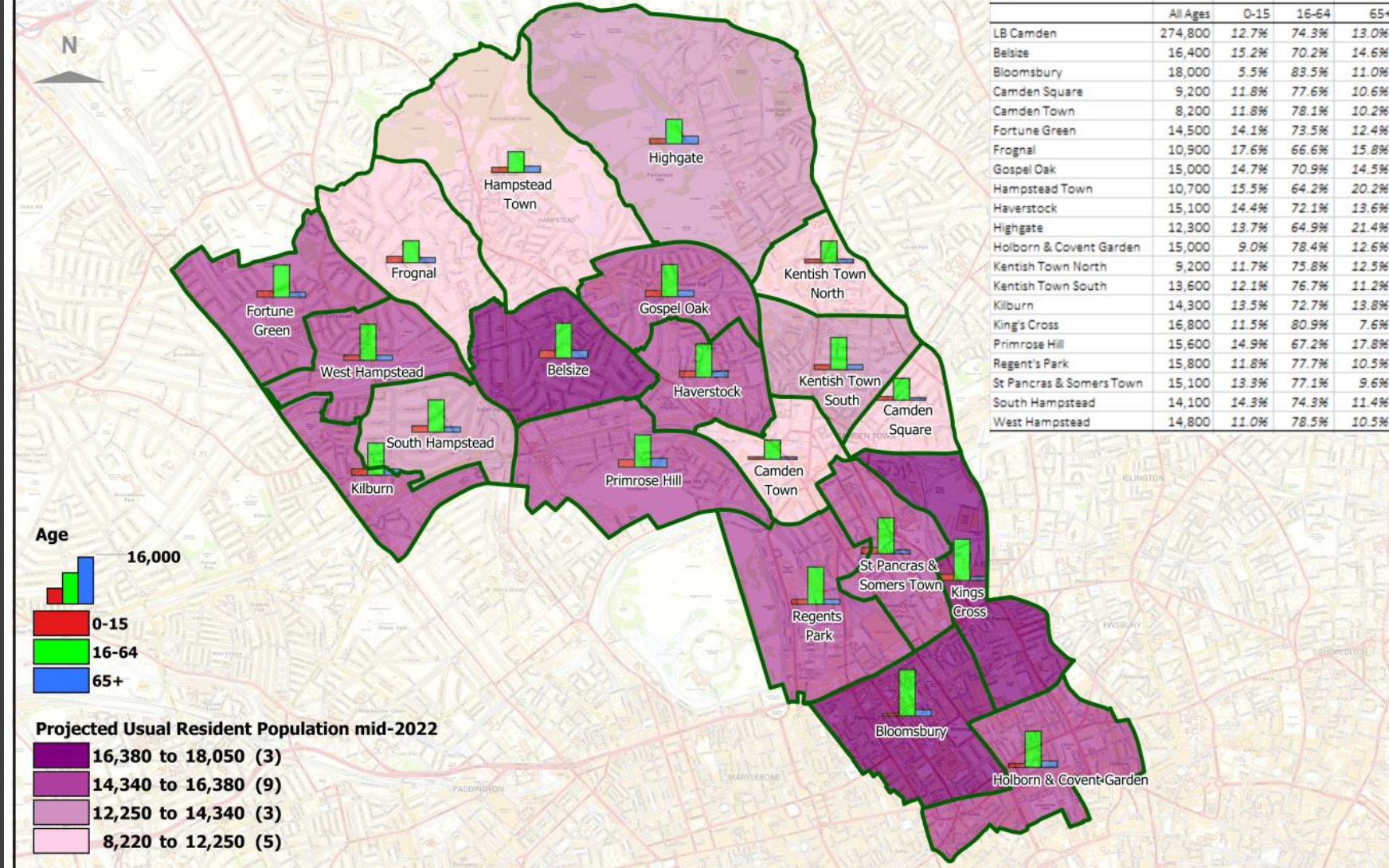
COL Awards	Ward	Ward as % of Camden	Camden
Applications	62	1.9%	3277
Decisions	58	1.9%	2987
% approved	86%		89%
Average amount	£391		£395



# 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

## GLA 2020-based Ward Population Projections at mid-2022, with Wide Age Group Charts (#)



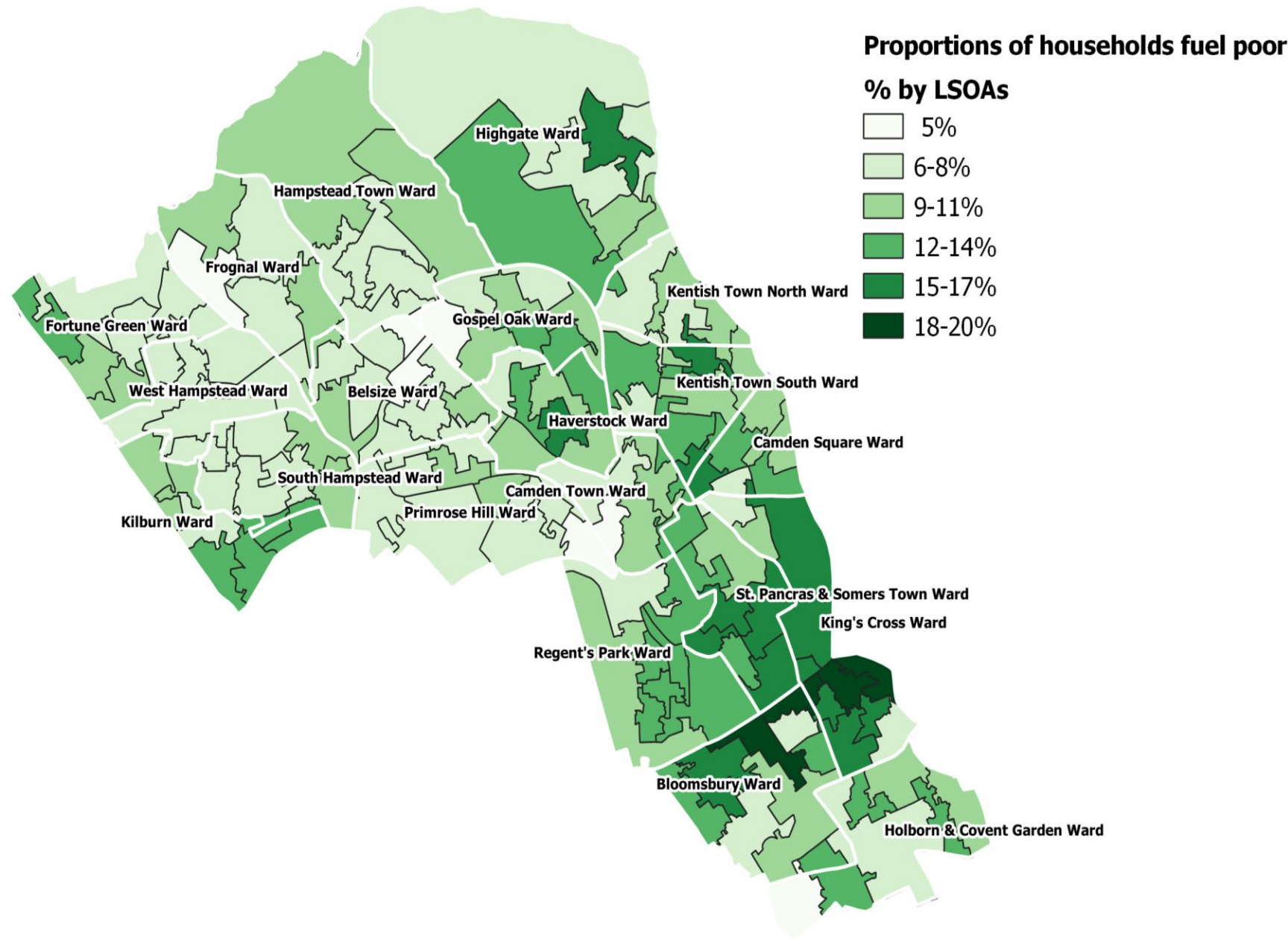
Data source: GLA 2020-based Projections 'Camden Development, Migration Scenario 2', © GLA, 2022. Usual resident population. Note. Does not include data from the 2021 Census. Boundaries: This map is based upon Ordnance Survey material with the permission of Ordnance Survey on behalf of the Controller of Her Majesty's Stationery Office ©. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. Licence No. 100019726. Year: 2022; 2011 Census Statistical Boundaries, © ONS, Crown Copyright. Produced by: Strategy Family, LB Camden (contact 020 7974 5561 or email: population@camden.gov.uk); © LB Camden, 2022





# 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**.





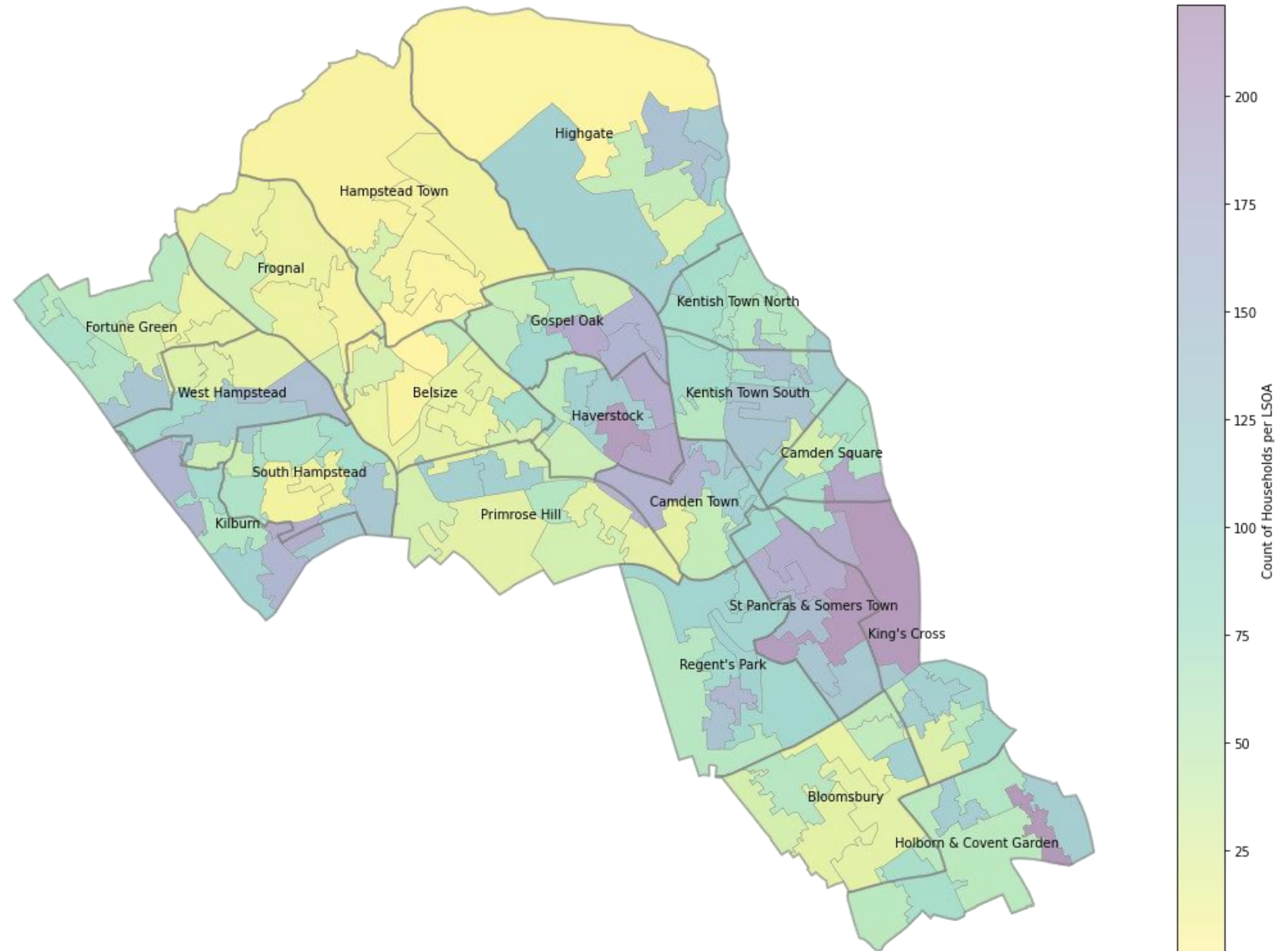
# Fuel poverty

*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

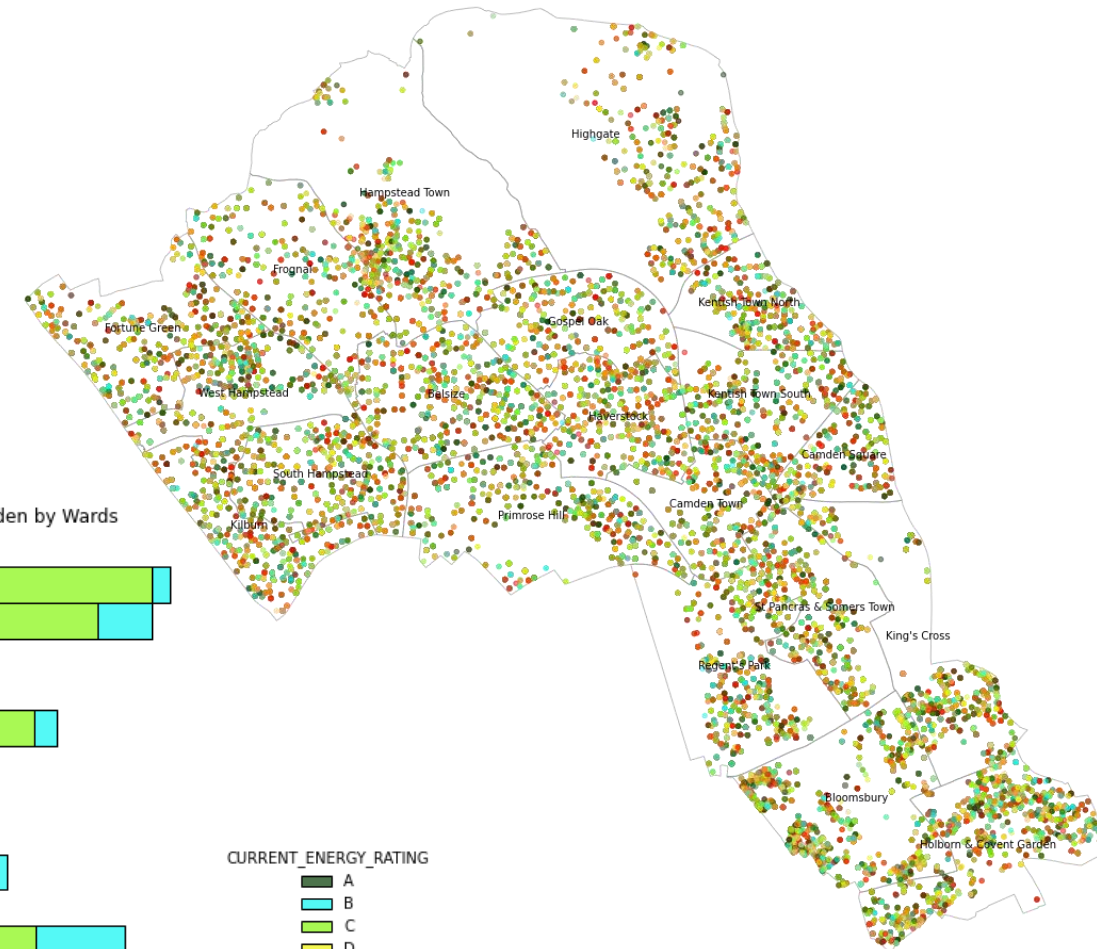
(September 2022)



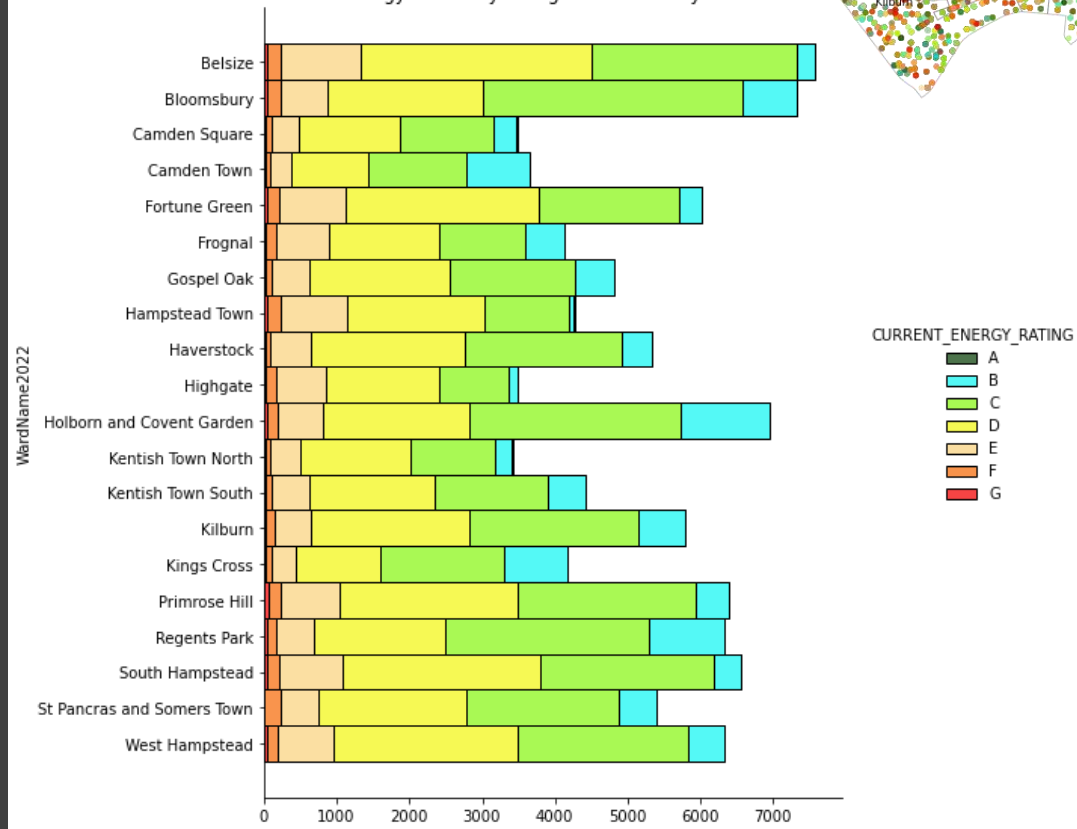
# Energy efficiency

Data based on property energy efficiency certificates

## Energy Ratings of the households in Camden



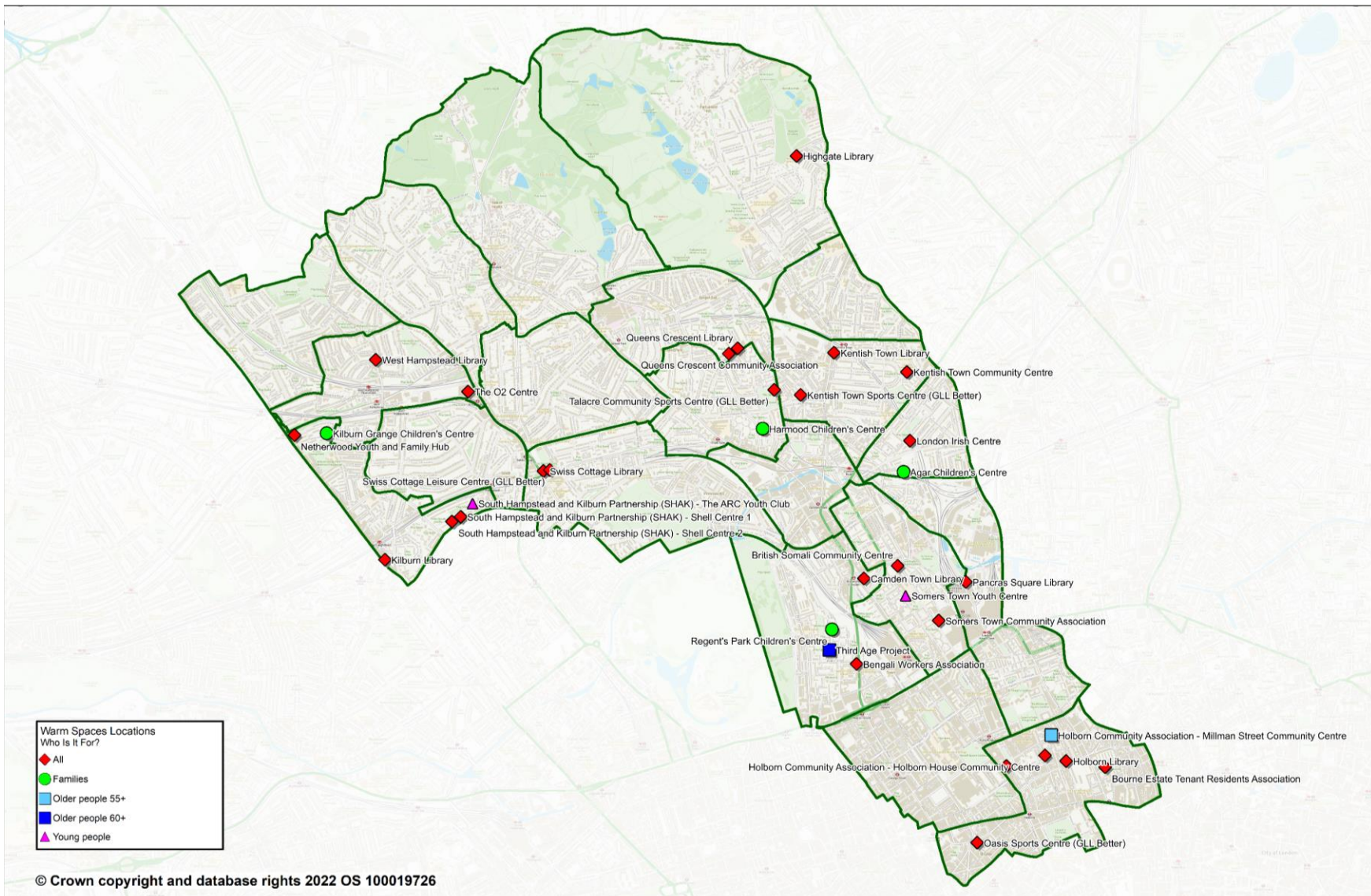
Energy Efficiency ratings in Camden by Wards





# Warm spaces

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



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**Warm Spaces Map**  
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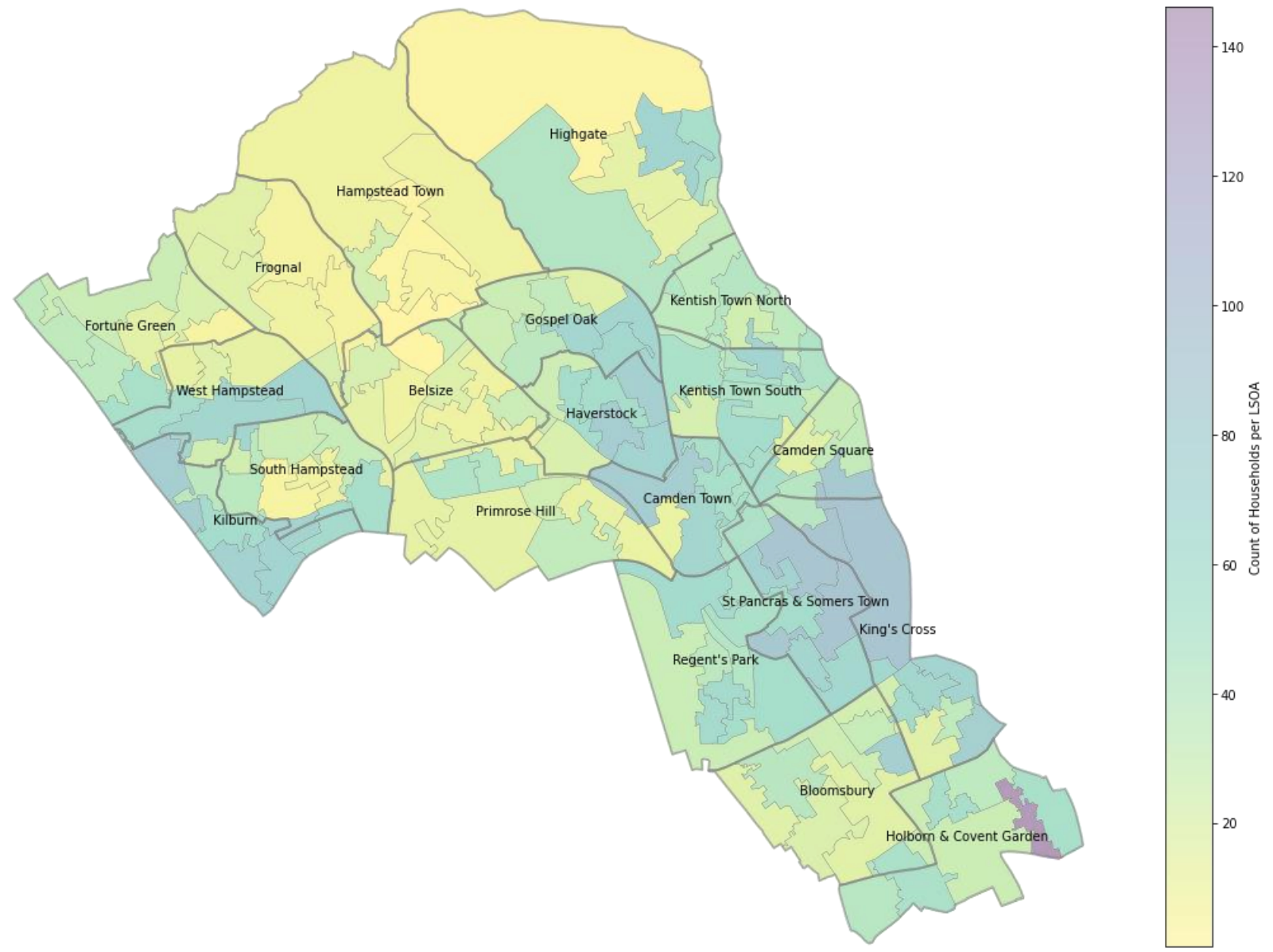


# Food poverty

*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)

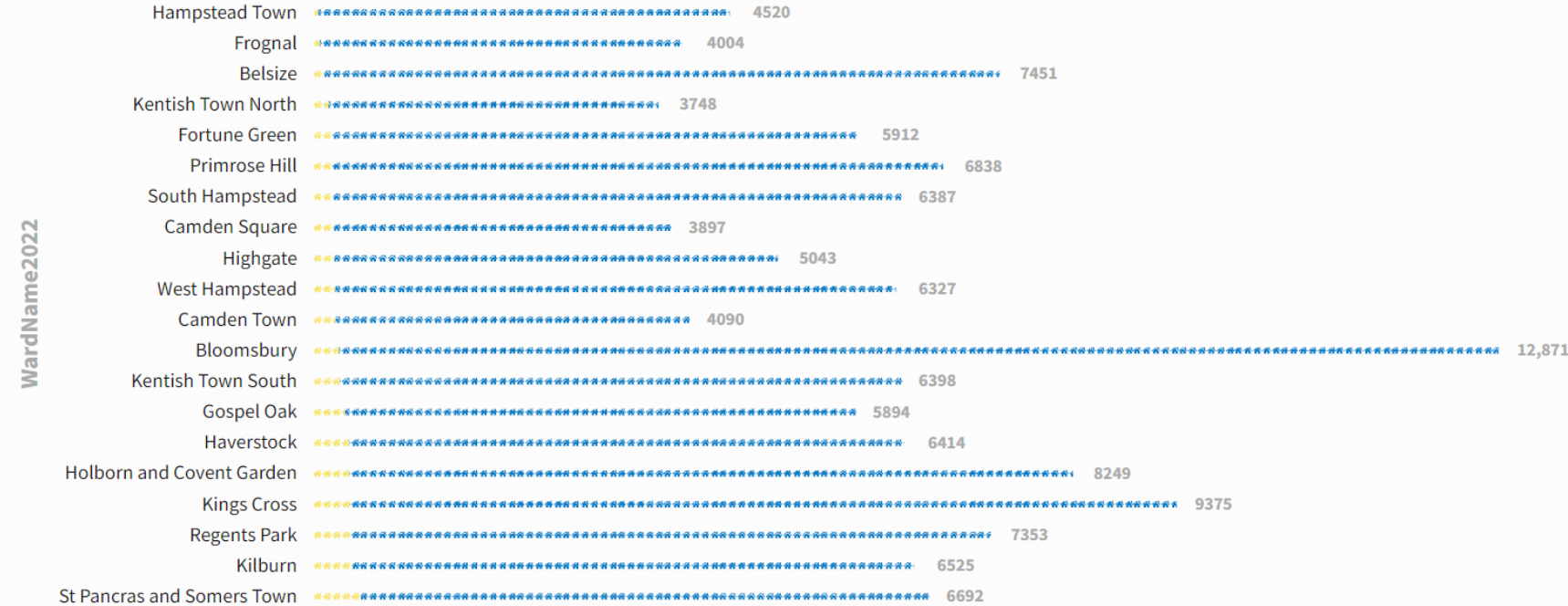


# Food poverty

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

## Food Poverty in Camden by Wards

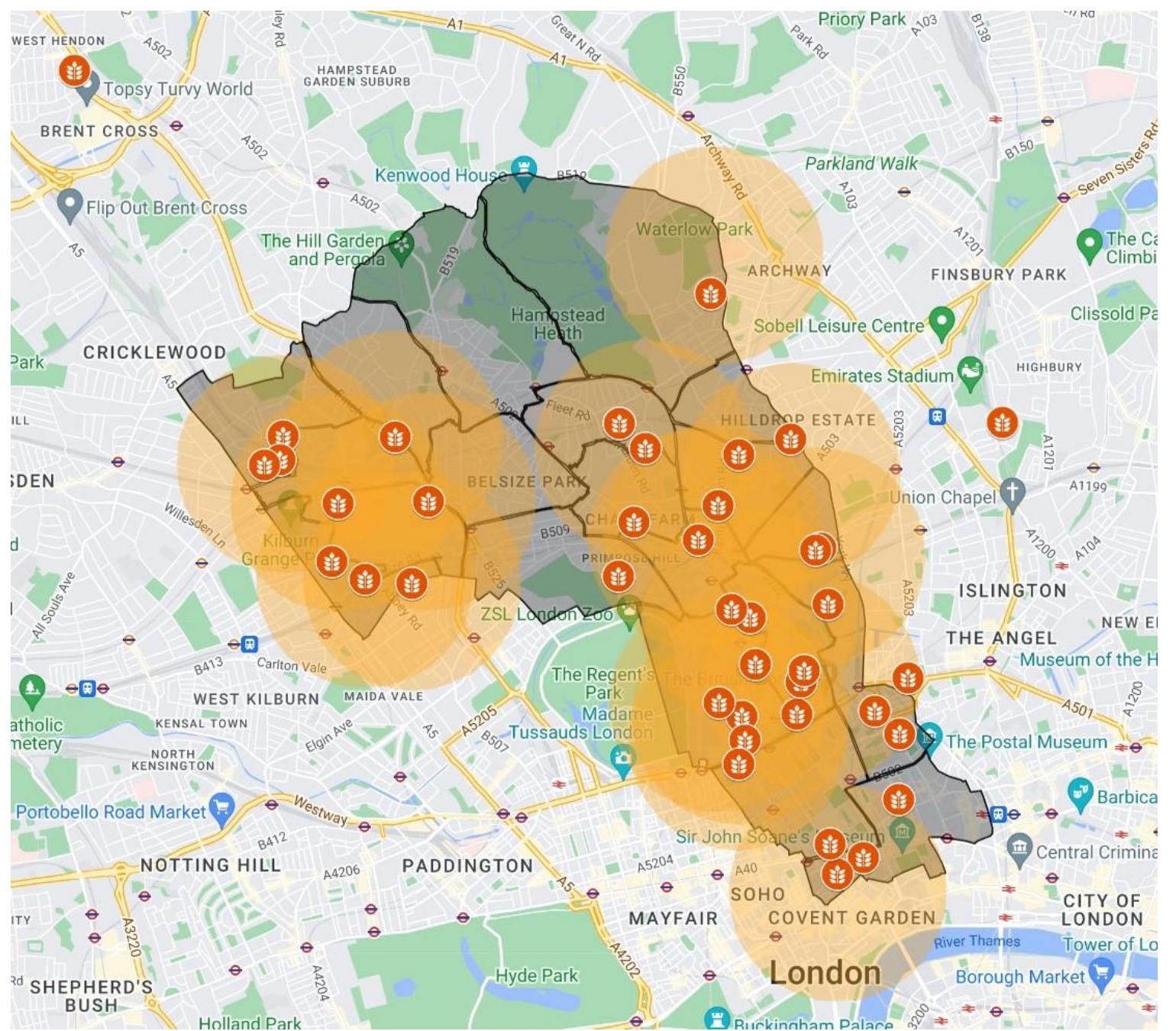
🏠 = 100 🏠 Food Poverty 🏠 Non Food Poverty





# 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*



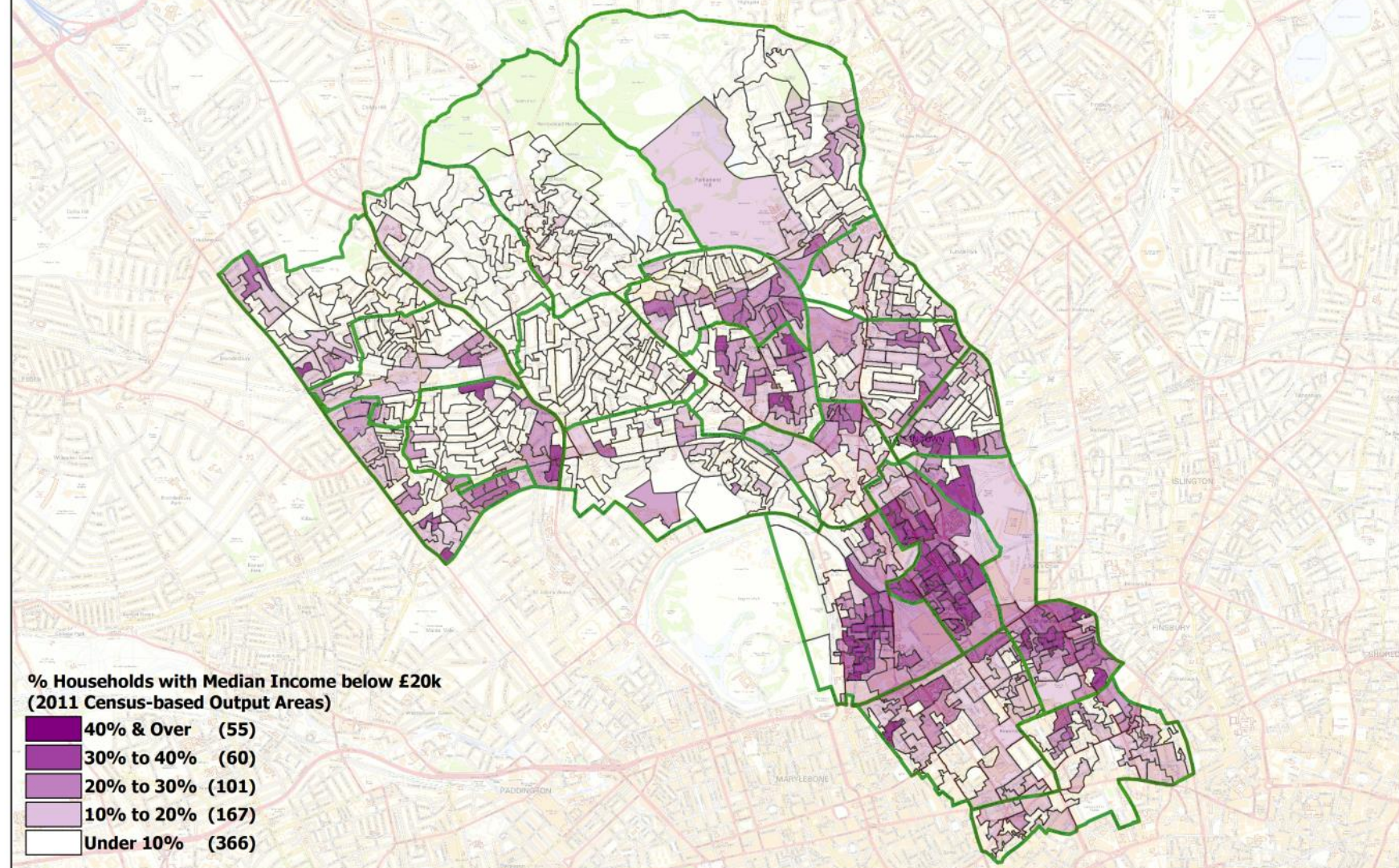


# Household income

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.

**Equivalised Household Income 2022: % of Households Below £20,000**



Data source: Paycheck 2022, © CACI Ltd, 2022.  
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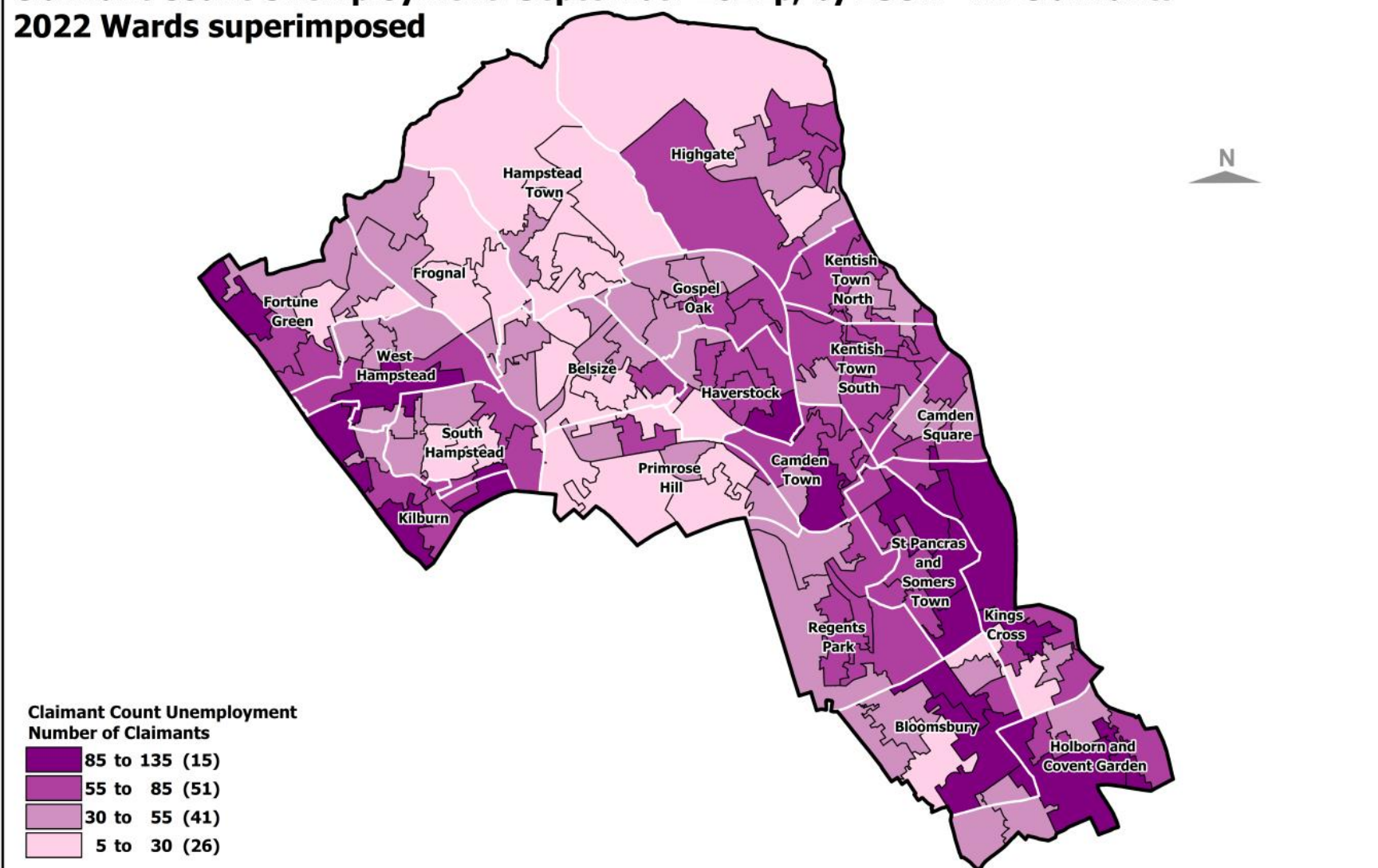
# Unemployment

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

**Claimant Count Unemployment: September 2022p, by LSOA - All Claimants**  
**2022 Wards superimposed**



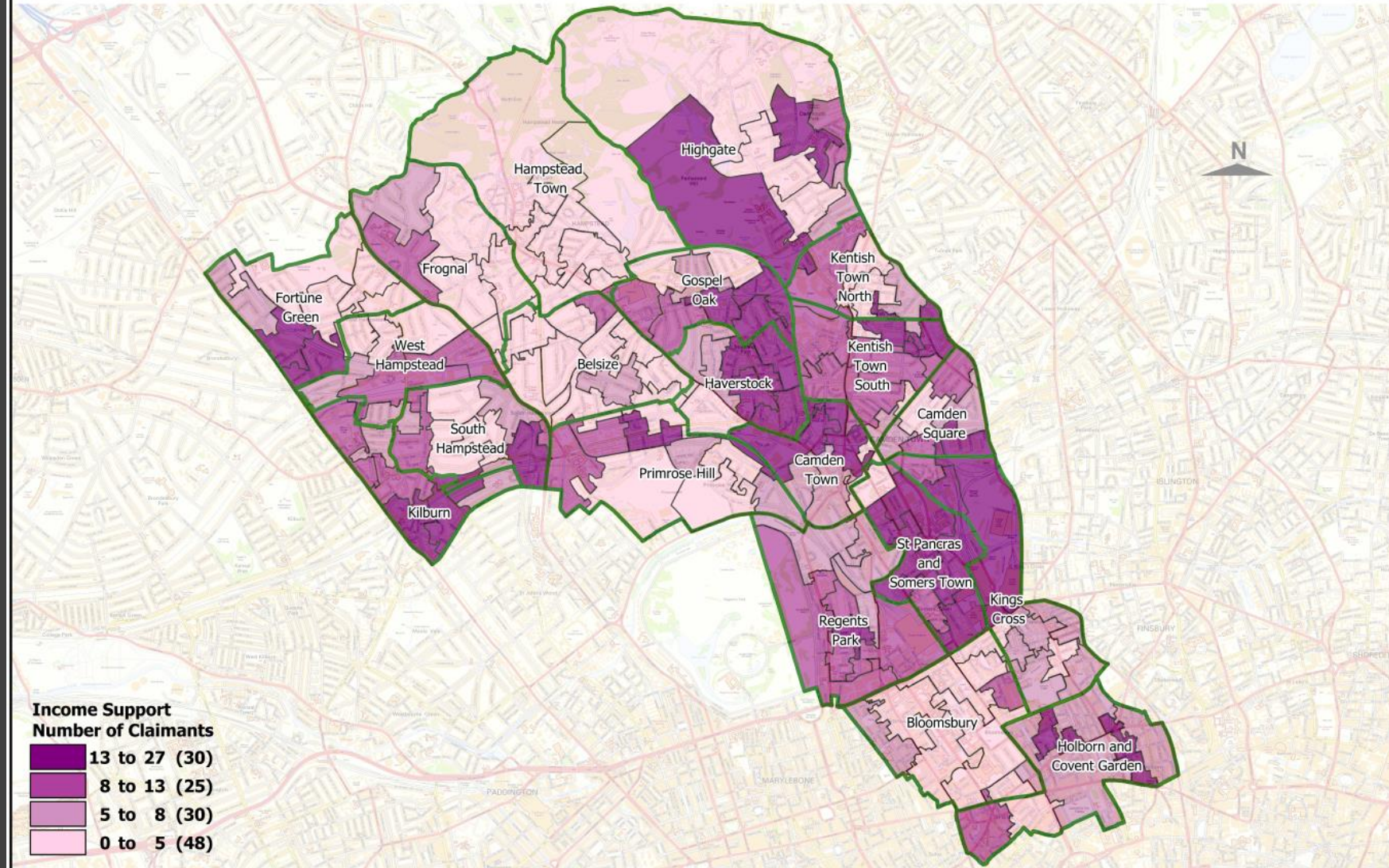
Data source: DWP Claimant Count (Interim measure) by Lower-layer Super Output Areas (LSOAs), © ONS, 2022. p=provisional r=revised  
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# Income support

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

## DWP Benefits: Income Support, February 2022 by LSOA



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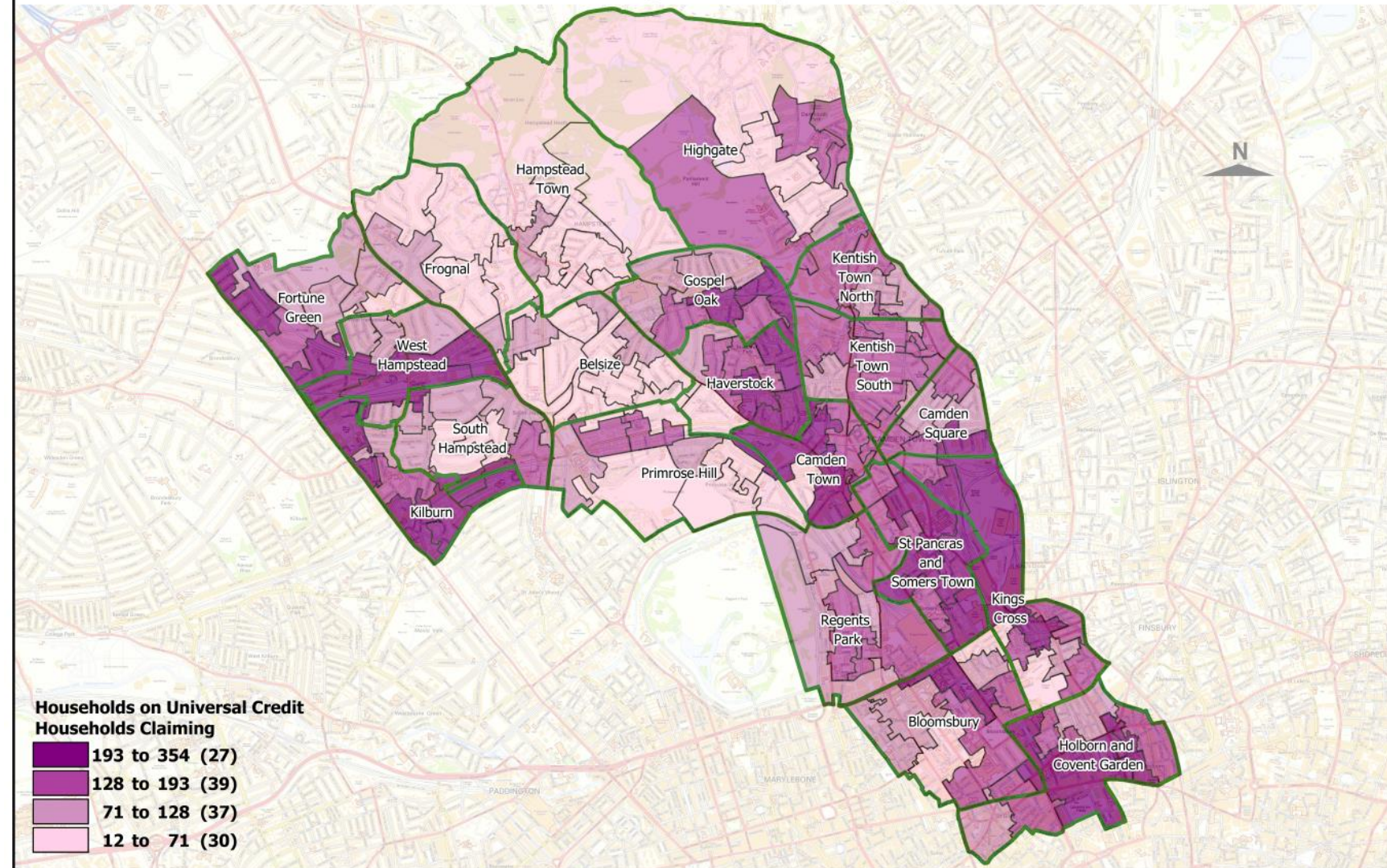




# Universal Credit

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

## DWP Benefits: Households on Universal Credit, February 2022 by LSOA



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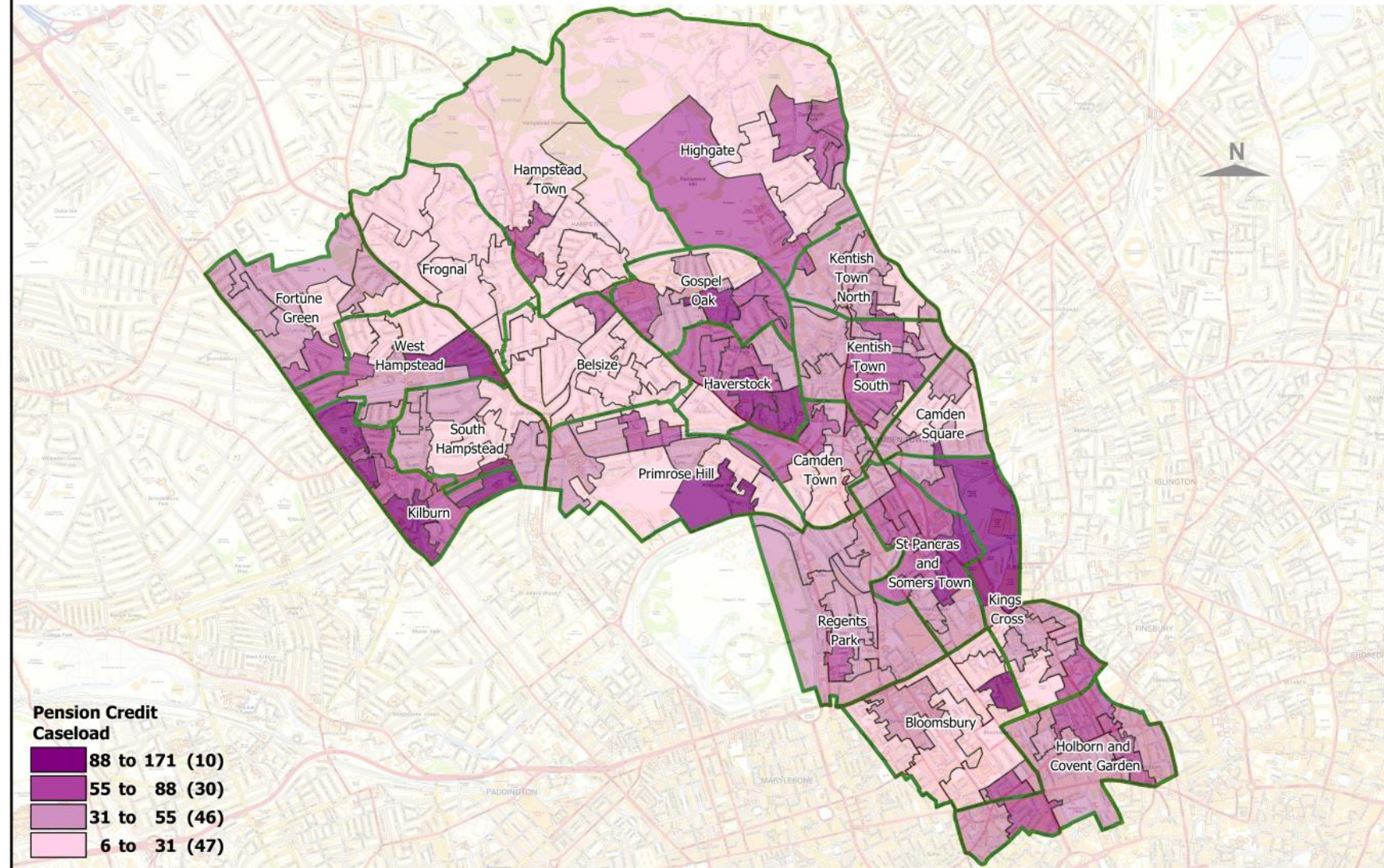




# Pension credit

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

## DWP Benefits: Pension Credit, February 2022 by LSOA



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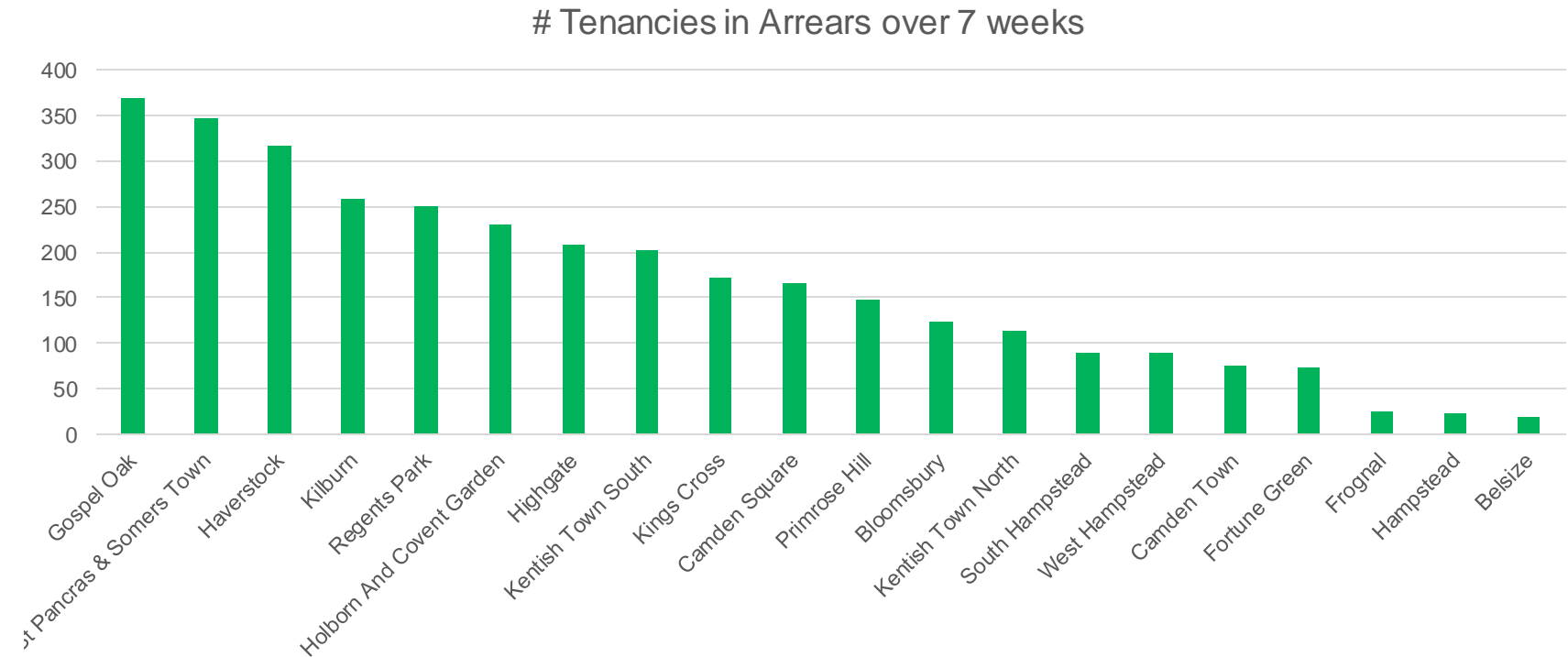


# Rent arrears

*Latest data on council tenant rent arrears numbers by ward, for arrears over 7 weeks.*

- 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).

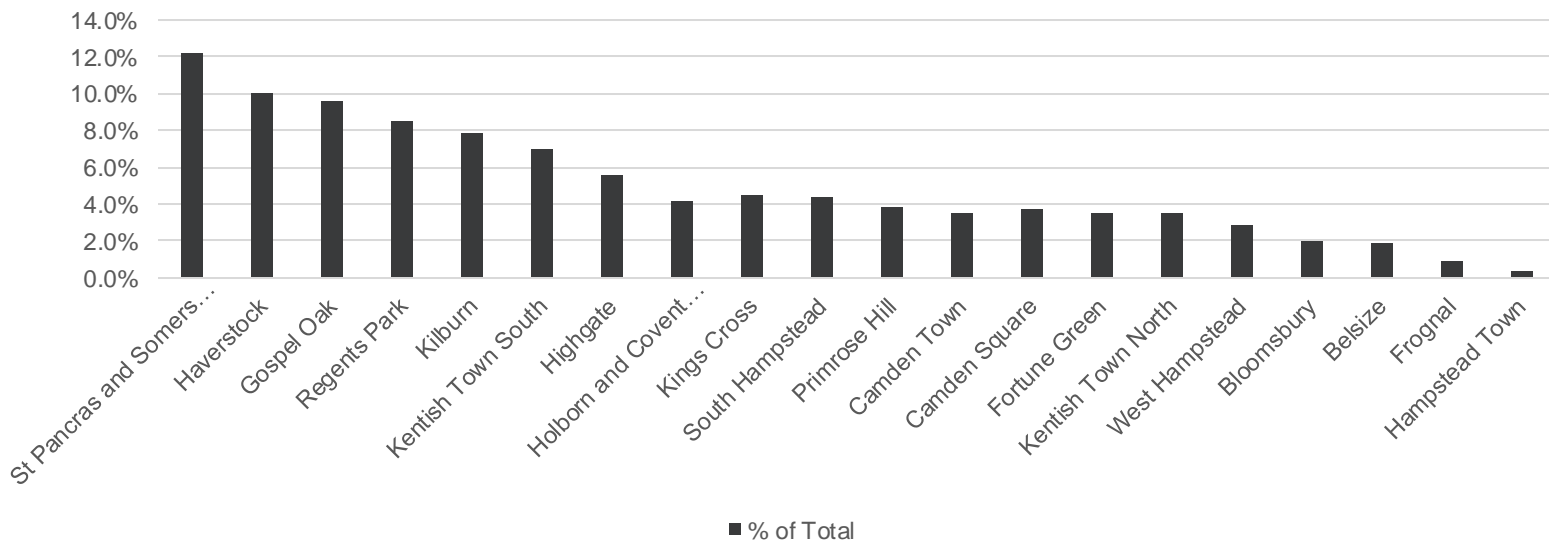
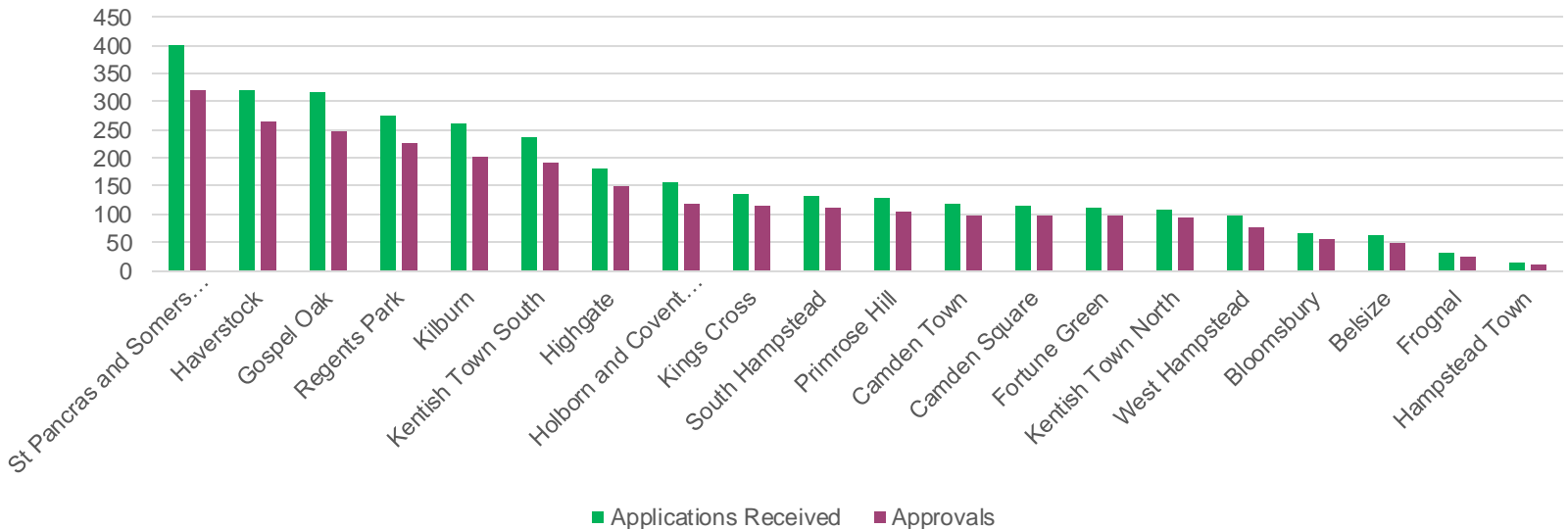
## Number of households in rent arrears over 7 weeks



# 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.**





## 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** – [link](#) to Camden guidance on criteria.