Essex County Council

Essential Living Fund Annual Report

April 2023 – March 2024

May 2024



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Executive Summary

The Essential Living Fund (ELF) is available to individuals and families who are in crisis and have exhausted all other options available, providing essential items such as clothing, bedding, furniture, white goods, and general living items. It is not designed to resolve wider poverty issues but provides immediate relief for households in crisis.

The Essex County Council budget for ELF for the financial year 2023/2024 was £8,647,322 (plus £542,000 for admin). The total spend for successful applications for the year is approximately £7.4 million. The total spend was £4.2 million for 2022/23 at the time of completing the report last year. **This is a 75% increase in spend.**

The need for the fund has increased hugely over the last four years. In response to the COVID pandemic in 2020, additional central government funding of £827,934 was allocated to ELF to support the crisis. Furthermore, in November 2021 utility payment allowances were increased and the criteria for who could access the scheme was broadened in response to the emerging cost of living crisis. **The continued financial instability for the UK has led to increased need.**

For example, **during 2023/2024 food and fuel vouchers for the fund in Essex were increased to allowing four vouchers weekly** for those in need between 1st November and 11th December 2023. They were then three vouchers available weekly until the end of the financial year. Access and awareness of the ELF has heightened; there was promotion on pharmacy bags launched on 3rd October 2023, aimed at reaching those with disabilities, pensioners, and carers. There were also 20,000 leaflets to publicise the fund distributed to partners across Essex on 1st December 2023.

Between April 2023 and March 2024, **there have been a total of 32,622 applications made to ELF; a 30% increase** compared to the previous year when there were 25,139 total. Comparing the number of applications in 2018/19, the number is nearly 19 times more this year.

Numbers of applications saw a slight decrease at the start of this year, after which they began to increase month on month, peaking in November with 4,023 total applications. There was another peak in January with 3,871 applications, after which numbers have lowered. **This shows a seasonal trend of there being heightened needs of residents of Essex in the winter months and at Christmas/New Year.** Of the total applications made in the 12-months, 24% were in the two individual months of November 2023 and January 2024.

70% of applications have been successful (total of 22,942), of which 50% were Lone Parents, 29% were Single applicants, 11% were Families, 6% from Pensioners and 3% from Couples. 37% of successful applications cited Exceptional pressure as the reason for applying, and 36% had the reason of Cost of living.

Methodology

This report is a retrospective analysis of ELF and examines the period of April 2023 to March 2024, comparing to previous years. It uses the fund's dataset supplied by Southend Borough Council who administer the scheme on behalf of Essex County Council.

This report is split into four main sections comprising of:

- Overview of the Fund
- Applications across Essex
- Successful Applications
- Unsuccessful Applications

Limitations to the data

The data is captured through two processes, the online applications where the applicant records information, and secondly the application officers who collate further information.

The data does have limitations in that the way in which individual items per application are recorded causes it to be difficult and complex to analyse items. For the purposes of this analysis the items have been broken down using the five main item categories that can be applied for, unless otherwise stated, as in previous analysis. Number of items, spend per item, and refusal codes are reliant on the raw data received.

There are small gaps in data, such as 245 applications currently not having a postcode attached. Whilst this does not impact the integrity of allocations made through ELF itself (accounting for less than 1% of total applications), it does potentially have an impact on the geographical analysis, though there is still sufficient data to do this. There are also 1,649 applications that do not have a reason for application. This is again very low proportionately; 0.5% of all applications and only for unsuccessful applications.

Please note that the analysis in this report has been conducted using the raw data supplied to the Performance and Business Intelligence Team. This to understand the data as far as possible to contribute to robust analysis.

Overview Essex ELF

Essex County Council (ECC) launched the Essential Living Fund in 2013, with the aim of supporting individuals and families who had become vulnerable due to temporary crisis.

Applying to the ELF

Southend Borough Council are Commissioned by ECC to manage the fund; process assessments, decision making, signposting and provide information, advice, and guidance where applications are unsuccessful. ECC also commission Community 360 to provide administration and co-ordinate across networks of Voluntary and Community Sector (VCS) organisations, to source furniture, household items and white goods for eligible applicants.

ELF does not provide loans or cash payments but does make provision for restricted prepaid cards for general living, such as fuel and food where needed.

ELF is primarily intended to help vulnerable people live as independently in the community as possible and was designed to provide support where all other options have been exhausted. Applicants must be aged 16 or over and a resident in one of the 12 districts within Essex. Applicants must also be on a low income or with little or no resources. Where applications are successful, second-hand items are sourced, and where they are not available, basic new items are purchased.

The fund aims to help:

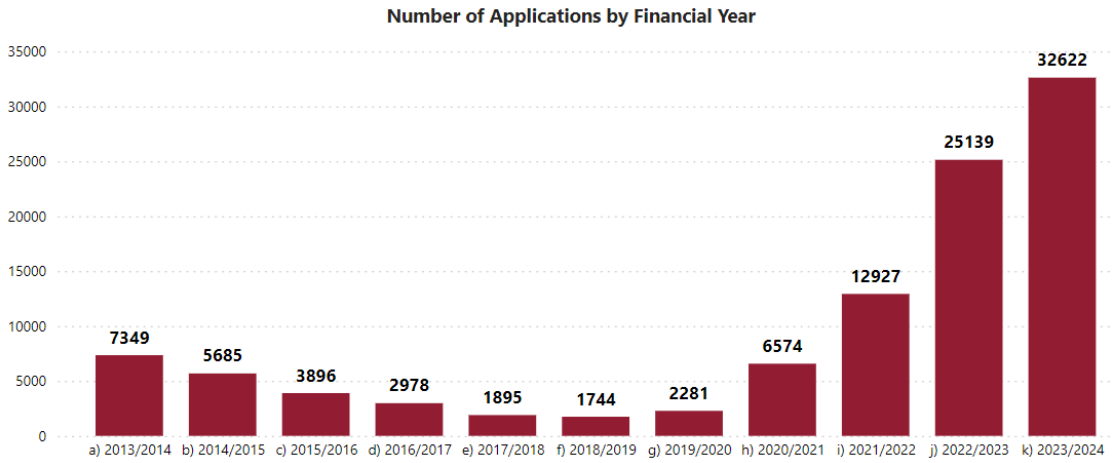
- Vulnerable persons established in the community following a stay in a specialist care setting (mental health unit, rehabilitation centre etc.), care home, hostel or similar.
- Those discharged from prison and youth offending institutions.
- Young people leaving local authority care.
- People remaining in the community rather than enter a specialist setting or care home in which they will receive care.
- Ease exceptional pressures on individuals or families.
- People setting up home in the community, as part of a planned resettlement programme, following an unsettled way of life.
- People to care for a prisoner or young offender on release on temporary license.
- People who are unable to meet their immediate short-term needs due to emergency, either in relation to expenses, or because of disaster. Post 2019 this included the pandemic and from November 2021 those impacted adversely by the cost-of-living crisis.

Essex ELF Overall Applications

Between 2013/14 and 2018/19, the annual number of ELF Applications were seen to decrease year on year. This was due to two factors: an up-turn in the economy and no proactive advertising of ELF. However, many households did benefit from ELF, evidencing there was still a need to maintain the fund.

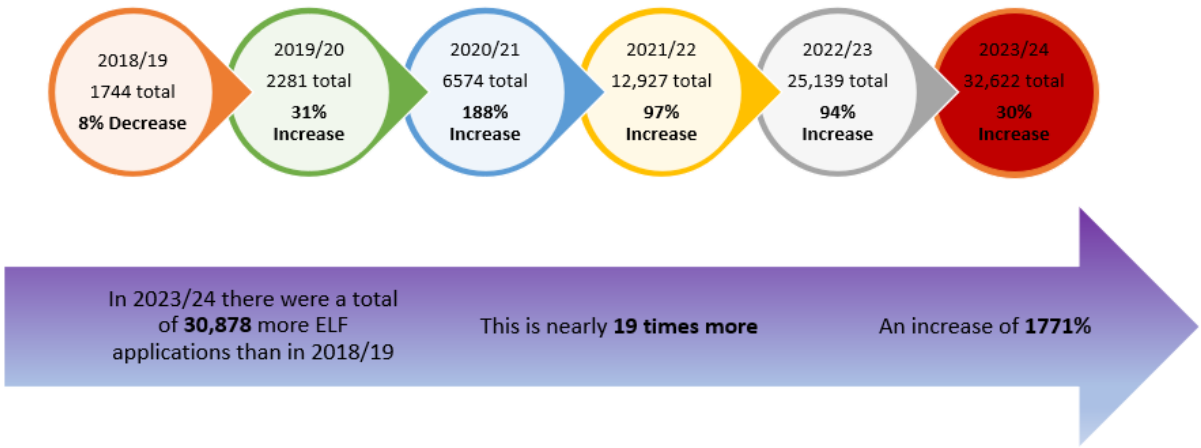
There was a substantial rise in applications in 2020/2021 and 2021/2022 due to the COVID pandemic, resulting in an increase in applications citing exceptional pressure as the reason. During 2021/22 there was significant effort put into promoting ELF via all partners, including foodbanks, and ECC social media campaigns and this would have added to the increase.

The increase has accelerated in 2022/2023 and 2023/2024, reflecting the huge additional pressure on households and the economy due to the cost of living and inflation rises.

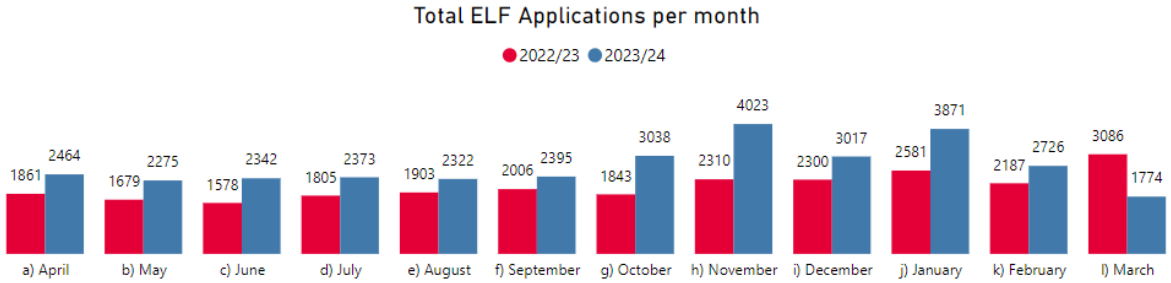


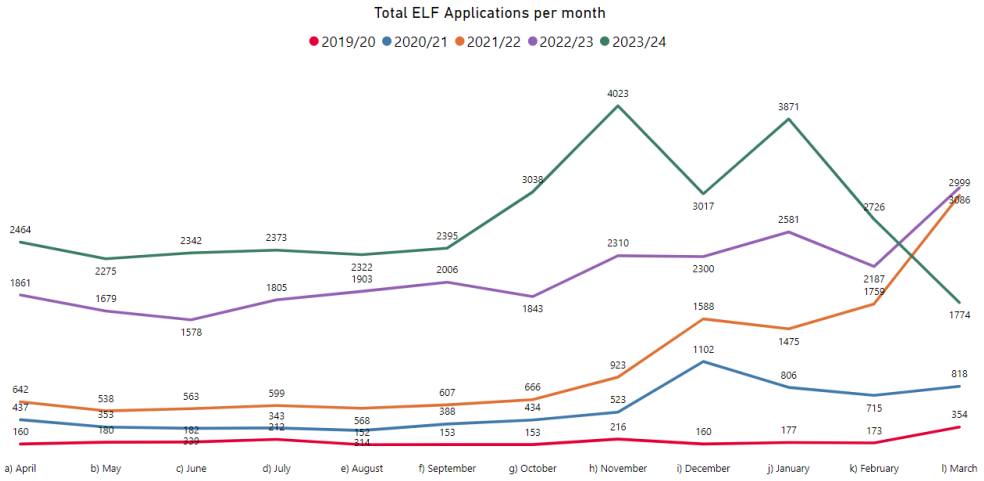
Comparing back to 2018/2019, there has been 19 times more total applications:

Increases year on year since 2018/2019



Applications by Month





The graphs above reflect the huge increase in ELF applications over the last five years broken down per month. There were low monthly numbers in 2019/20, generally below 150 and 200 each month, until the start of the COVID pandemic in March 2020 when there was a jump to 354 applications. Though there was a slight decline at the start of the 2020/21 year, from September 2020 onwards, applications have continued to increase into this year, with a peak of 4,023 in November 2023 the highest monthly number seen.

- It is important to note that although the numbers are seen to dip in March 2024, this is in part due to the deadline for applications for the financial year being 15th March.

The rise is particularly seen since November 2021, coinciding with the cost-of-living crisis, added to the impact of COVID, including the fact that the uplifts in Universal Credit benefit during the pandemic ceased in October 2021. The increase has continued significantly into 2023/2024, with there being a clear seasonal increase this year in the Winter period, with needs increasing due to Christmas/New Year and rising energy and utility costs being even more of an impact during the colder weather. This pattern is likely to continue each year.

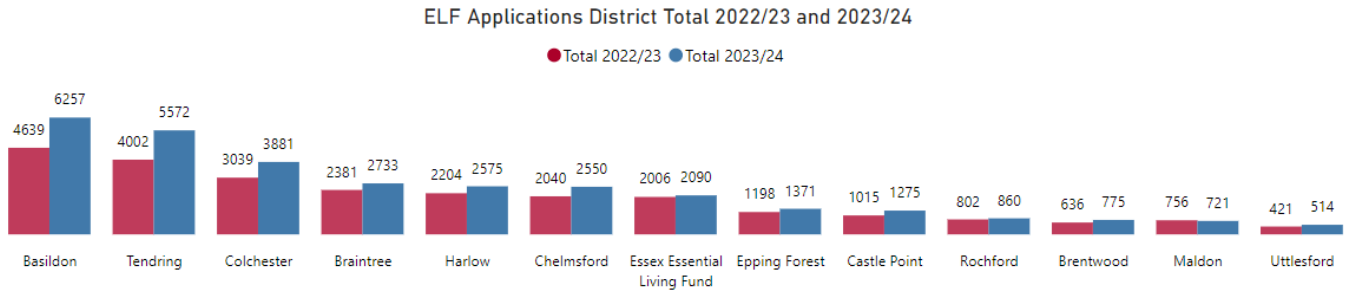
However, it is also an indication that the fund is reaching more individuals and being publicised successfully. During 2023/2024, applications for food and fuel vouchers in Essex were increased to four vouchers weekly for those in need between 1st November and 11th December 2023, and then three vouchers weekly until the end of the financial year. There were ELF promotions on pharmacy bags launched on 3rd October 2023, aimed at reaching those with disabilities, pensioners, and carers. There were also 20,000 leaflets to publicise the fund distributed to partners across Essex on 1st December 2023.

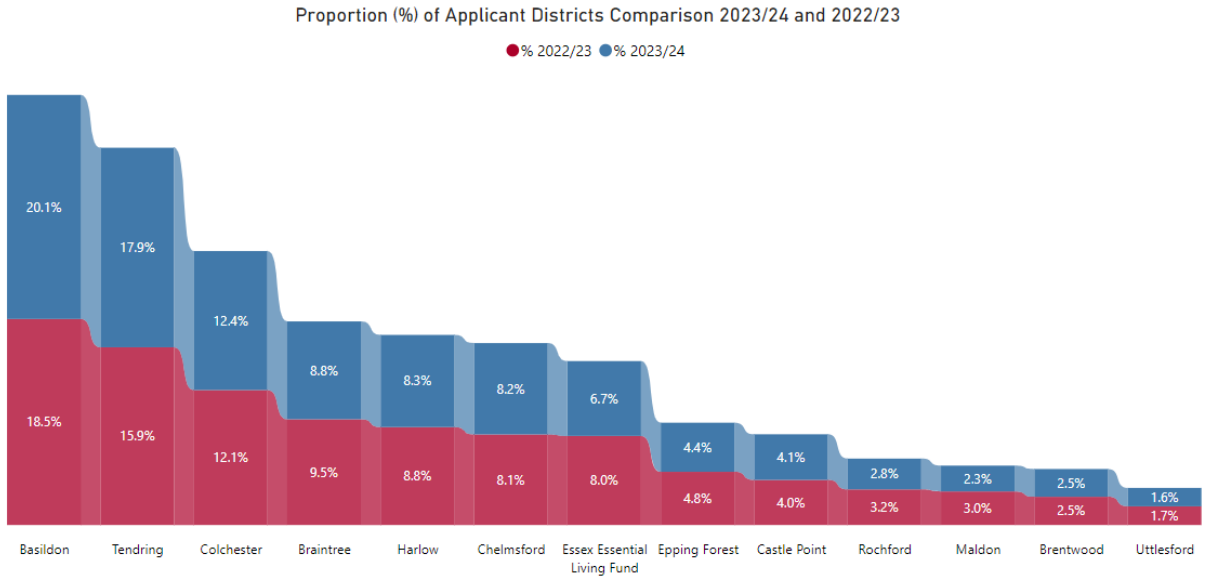
Applications by District

ELF aims to primarily help vulnerable people on low income or with little or no resources, and although there were increases in applications across all 12 districts and boroughs, the correlation of high application numbers in areas of high deprivation, for example Basildon and Tendring, continued to be reflected for 2023/2024.

As can be seen in the following graphs, Basildon continues to account for the highest proportion of all applications with 20% this year (18% last year), with Tendring continuing to increase in proportion, from 13% in 2021/2022 to 16% in 2022/2023, and this year 18%.

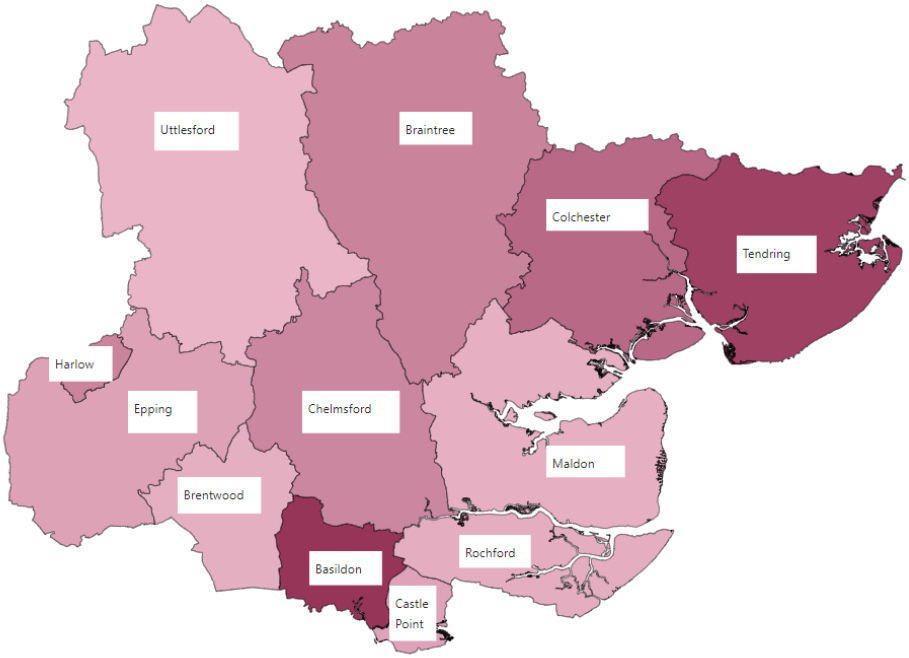
The other districts have generally stayed consistent proportionately compared to last year, and are in the same ranking order, except for Maldon dropping slightly proportionately, now having the second lowest as opposed to third lowest which is now Brentwood.



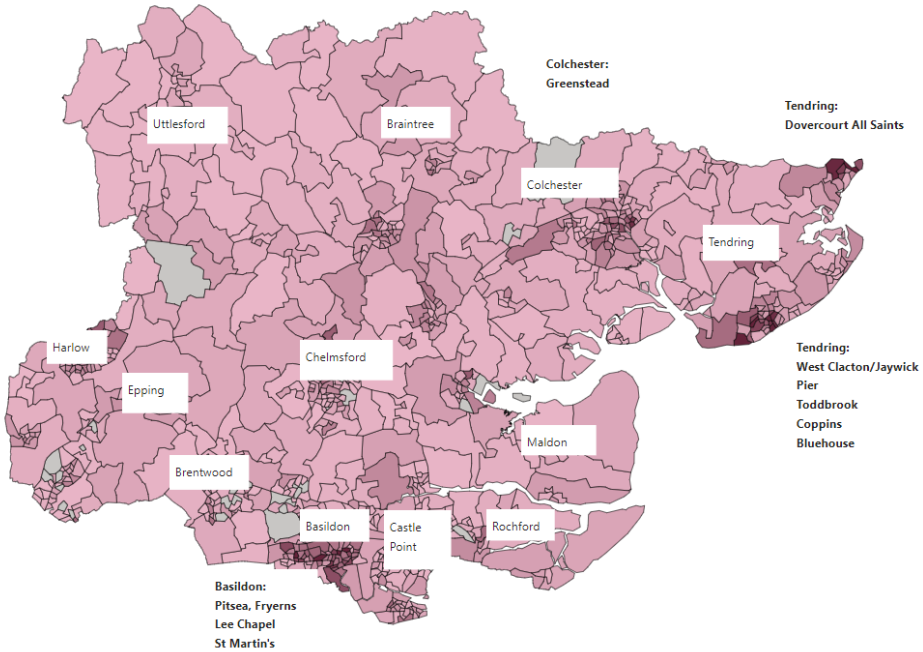


Geographical Areas – Heatmap

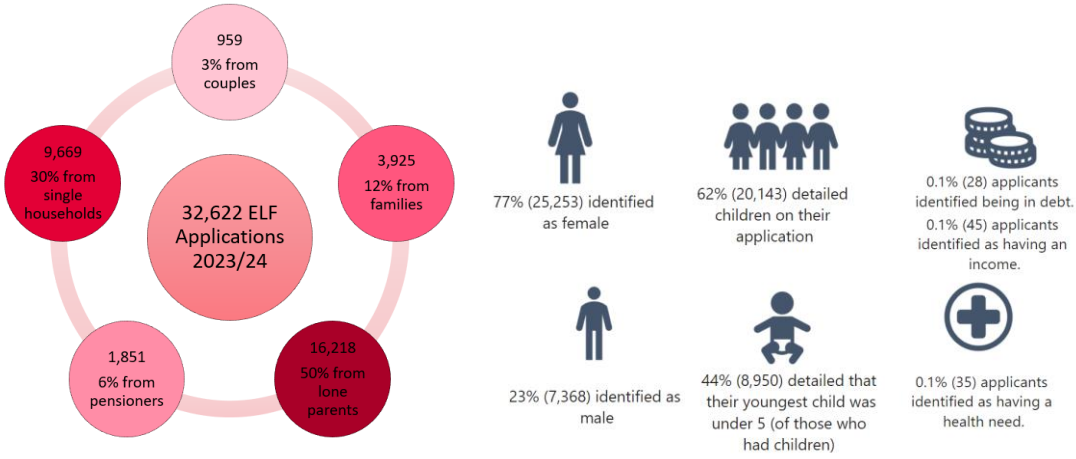
The following maps show all applications across Essex (using district, LSOA code and wards), confirming that the darker areas of Basildon and Tendring are the main application hotspots for Essex.



Initial observations are the ward areas below in Basildon, Colchester and Tendring are seeing the highest concentration of applications. Additional district breakdowns for successful applications are included further in the report.



Application Composition



The cohorts of households are overall consistent with last year proportionately, the majority being lone parents; 50% and single households; 30%, and the fewest from couples with 3%.

However, applications from Pensioners; although still low in number compared to other cohorts, have increased proportionately to 6% (1851), a one percentage increase proportionately year on year since 2020/21 when this was 3% (192) of the total. All cohorts have seen increases this year and peaks in November and January, but applications from pensioners have continued to remain higher than previously seen since October.

Of all applications, 62% (20,143) came from households that have children, of which 81% (16,218) are lone parents, 19% being families (proportionately the same as last year). There has continued to be a year-on-year increase in the proportion of applications from households with children; in 2013/14, this was 35%, incrementally rising each year to 52% in 2019/20, 58% in 2020/21, and consistently being 62% or 63% in the last three years.

Application Reasons

The top reason for all applications (whether successful or not) remains 'Exceptional Pressure;' 38%. There is now the reason of 'Cost of Living' which is second highest for this year; accounting for 31%. As in last year's report, the reason of 'Just about managing,' has continued to rise and now accounts for nearly a quarter. There are fewer of those in the category of 'Remain in community,' however this is likely due to the new reason of Cost of living being used. Please note that those showing as blank are in the majority those that are Withdrawn.

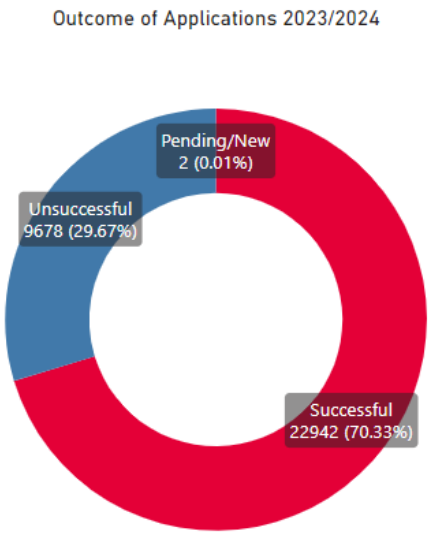
Application Reason	Reason 2022/23	% 2022/23	Reason 2023/24	% 2023/24
Exceptional Pressure	19433	77.3%	**12526**	**38.4%**
Cost of Living	0	0.0%	**10146**	**31.1%**
Just about managing exceptional award	2337	9.3%	**7606**	**23.3%**
Blank/Withdrawn	1309	5.2%	**1649**	**5.1%**
Remain in Community	1574	6.3%	**246**	**0.8%**
Set up in community – post hostel	82	0.3%	**111**	**0.3%**
Set up in community – resettlement programme	112	0.4%	**104**	**0.3%**
Emergency	144	0.6%	**84**	**0.3%**
Temporary License	5	0.0%	**50**	**0.2%**
Left Prison	67	0.3%	**33**	**0.1%**
Bike scheme	0	0.0%	**17**	**0.1%**
Ease Pressure from Covid	8	0.0%	**17**	**0.1%**
Set up in community – post institution	49	0.2%	**17**	**0.1%**
Left Local Authority Care	7	0.0%	**9**	**0.0%**
Set up in community – post care home	12	0.0%	**7**	**0.0%**
Total	25139	100.0%	**32622**	**100.0%**

Application Outcomes

Successful applications to ELF are not solely reliant upon meeting eligibility criteria. The applicants are required to provide evidence that they have tried other avenues of support and that ELF is the only option available to them.

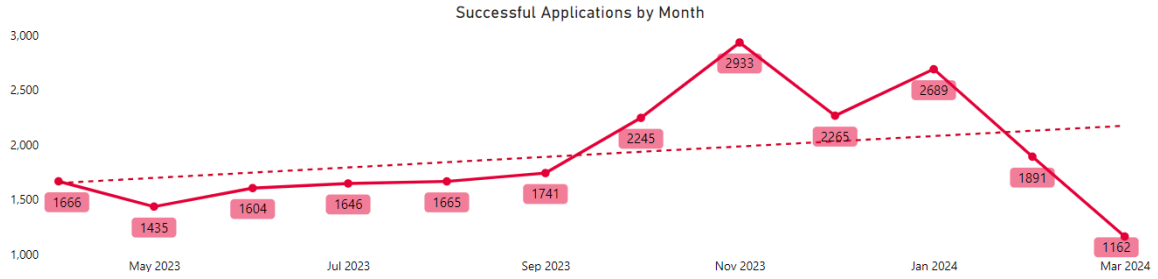
In 2023/2024, of all the applications processed through ELF, 70% have been successful (22,942), almost 30% unsuccessful (9,678), with just two applications shown as pending/new.

Those being successful have continued to increase year on year; from 56% last year, 52% in 2021/22, and 47% in 2020/21.



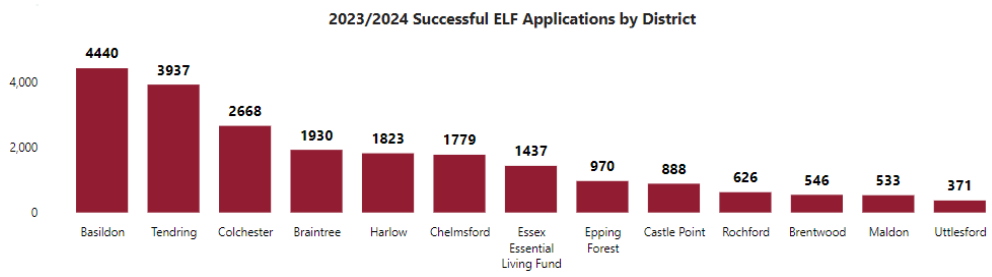
Successful Applications

As stated, for the year 2023/2024, 70% of applications were successful. After having a small decline at the start of the year in May, numbers of those successful saw a steady incline to September, and then increased noticeably in October and peaked at 2,933 in November (13% of the year's successful applications). Numbers then decreased, although with another peak in January. It is important to note that in March, the process for applications was closed on the 15th, which contributes to the low number seen at the end of the year.



Of the successful applications in 2023/2024, Basildon and Tendring continue to hold the highest proportions; with 20% from Basildon and 18% from Tendring. The Basildon proportion has risen slightly by 1% compared to last year. Tendring have increased by 3%, therefore now a close second to Basildon. As shown in the table, Tendring have had the biggest increase compared to their total last year, having 84% more applications than 2022/2023.

Although Uttlesford continue to see the lowest number and only 2% of all those successful, they have had a high proportional increase compared to last year; 66% more being successful. In comparison, Maldon, being the second lowest district, has had a lower increase of 28% more successful applications.



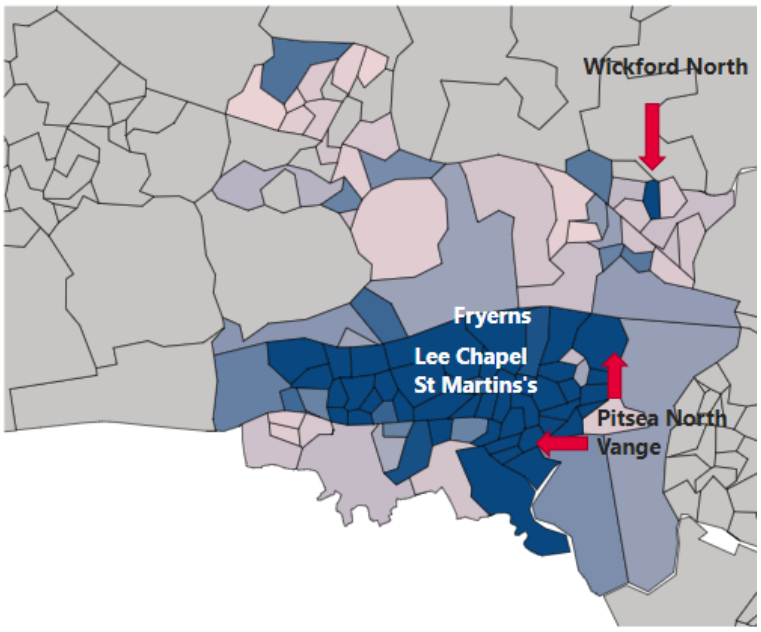
District	2023/24 Total Applications	2023/24 % Total Successful	*2022/23 Total Applications*	*2022/23 % Total Successful*	% Increase 2023/24 compared to 2022/23
Basildon	**4440**	**20%**	*2606*	*19%*	**70%**
Tendring	**3937**	**18%**	*2144*	*15%*	**84%**
Colchester	**2668**	**12%**	*1675*	*12%*	**59%**
Braintree	**1930**	**9%**	*1352*	*10%*	**43%**
Harlow	**1823**	**8%**	*1208*	*9%*	**51%**
Chelmsford	**1779**	**8%**	*1192*	*8%*	**49%**
Essex Essential Living Fund	**1437**	**7%**	*1154*	*8%*	**25%**
Epping Forest	**970**	**4%**	*674*	*5%*	**44%**
Castle Point	**888**	**4%**	*559*	*4%*	**59%**
Rochford	**626**	**3%**	*463*	*3%*	**35%**
Brentwood	**546**	**2%**	*370*	*3%*	**48%**
Maldon	**533**	**2%**	*415*	*3%*	**28%**
Uttlesford	**371**	**2%**	*224*	*2%*	**66%**
Total	**21948**	**100%**	*14036*	*100%*	**56%**

The maps and tables on the following pages highlight the hotspot areas within each Essex district where applications were successful, with tables showing the top wards. Please note any discrepancies in numbers may be where there are multiple LSOAs within a ward.

Geographical Areas – District Hotspots

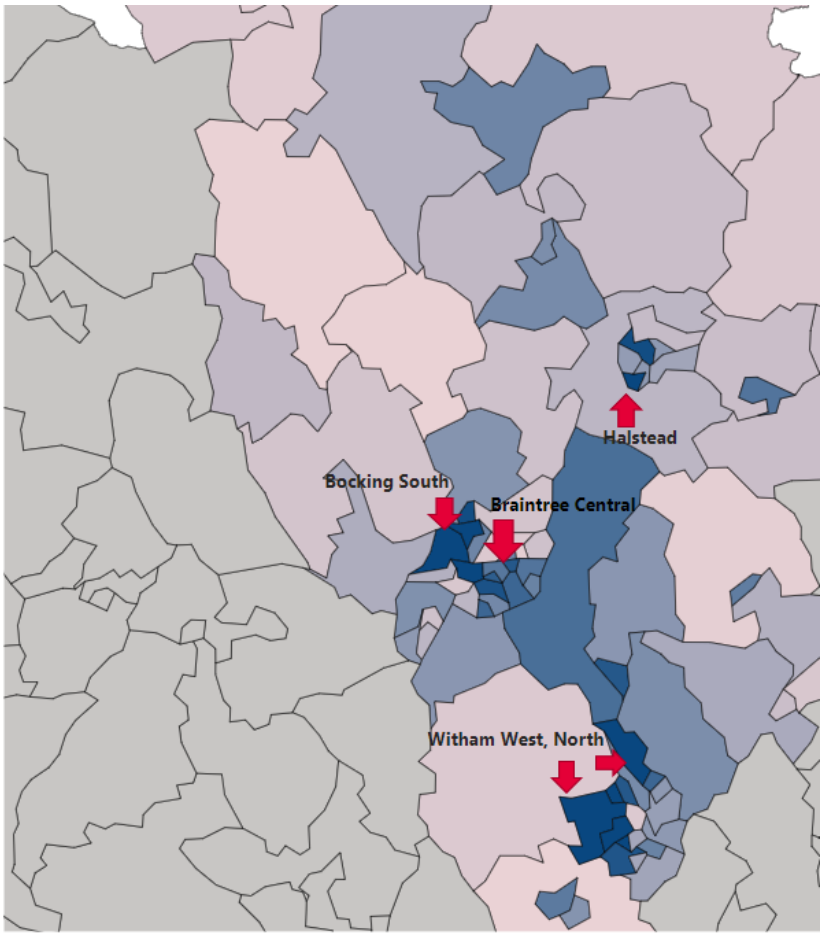
Basildon

Ward	Number of Successful Applications
Lee Chapel North	701
Pitsea North West	634
Fryerns	618
Vange	552
Pitsea South East	460
St Martin's	413
Laindon Park	407
Nethermayne	293
Wickford North	127
Crouch	102
Langdon Hills	95
Wickford Park	92
Billericay West	51
Burstead	51
Wickford Castledon	51
Billericay East	41
Total	**4688**



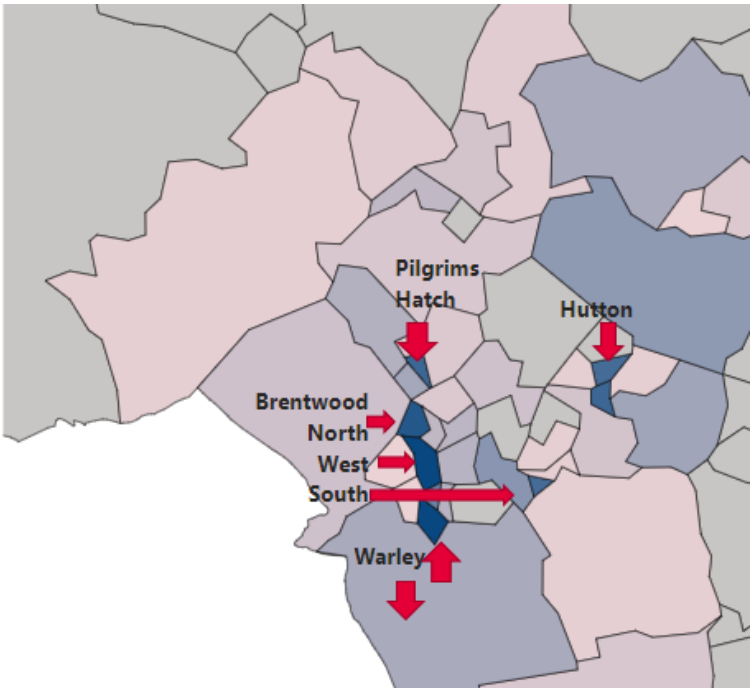
Braintree

Ward	Number of Successful Applications
Braintree Central & Beckers Green	217
Witham West	212
Bocking South	177
Witham North	176
Halstead Trinity	137
Witham Central	124
Silver End & Cressing	109
Braintree South	99
Great Notley & Black Notley	85
Bocking North	82
Witham South	80
Braintree West	78
Halstead St Andrew's	74
Hedingham	61
Hatfield Peverel & Terling	60
Bocking Blackwater	58
The Colnes	50
Coggeshall	46
Yeldham	32
Kelvedon & Feering	30
Rayne	16
Three Fields	16
Gosfield & Greenstead Green	11
Stour Valley North	10
Bumpstead	8
Stour Valley South	7



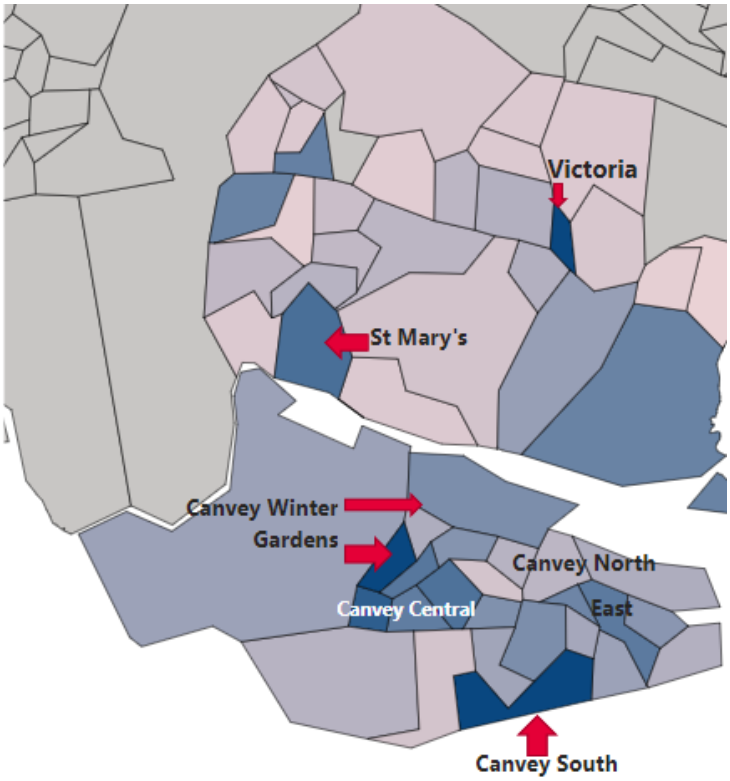
Brentwood

Ward	Number of Successful Applications
Warley	83
Brentwood West	81
Pilgrims Hatch	72
Brentwood South	71
Brentwood North	69
Hutton Central	45
Ingatestone, Fryerning and Mountnessing	41
Hutton North	39
Hutton East	19
Brizes and Doddinghurst	17
Tipps Cross	12
Herongate, Ingrave and West Horndon	7
Shenfield	7
South Weald	7
Hutton South	4



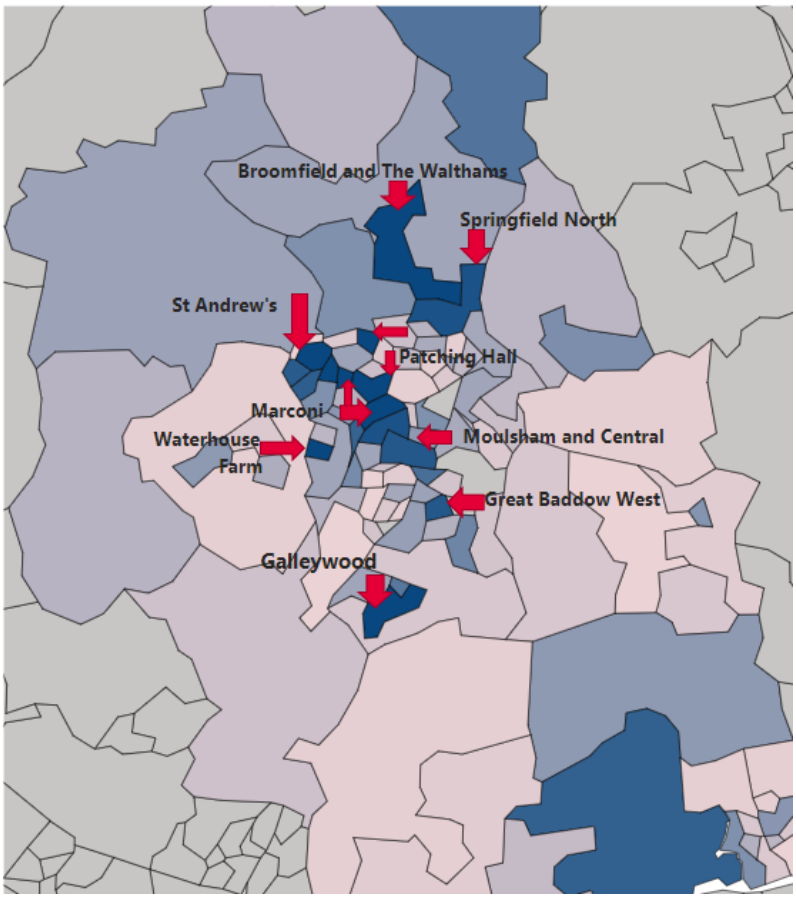
Castle Point

Ward	Number of Successful Applications
Canvey Island Winter Gardens	161
Canvey Island Central	138
Canvey Island South	126
Canvey Island East	85
Canvey Island North	65
St Mary's	62
Victoria	60
St James	51
Appleton	49
St Peter's	38
Canvey Island West	36
Boyce	34
Cedar Hall	32
St George's	22



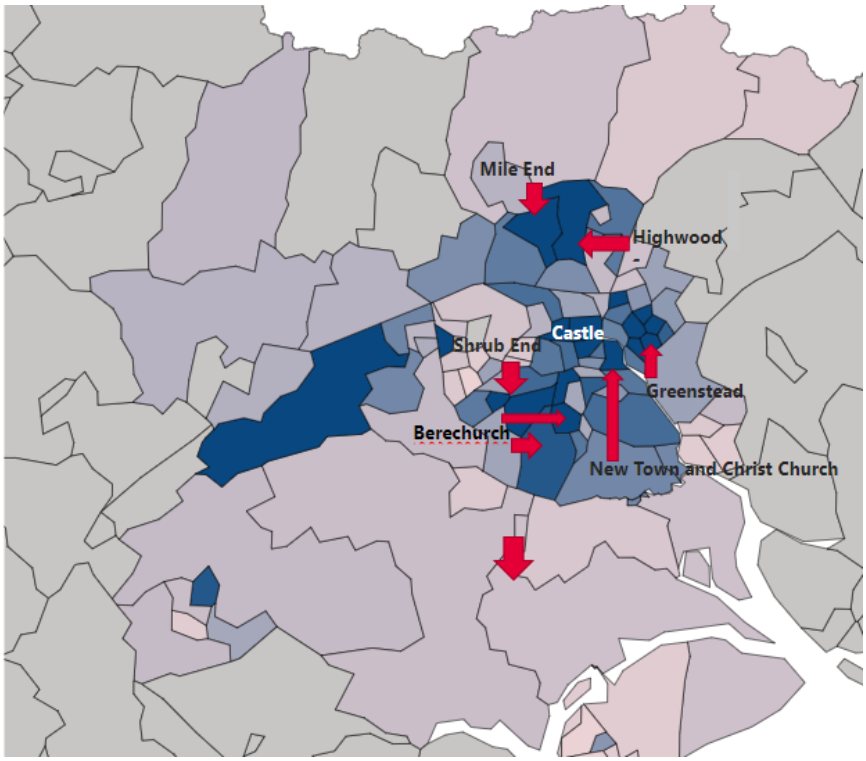
Chelmsford

Ward	Number of Successful Applications
St Andrews	229
Marconi	188
Patching Hall	148
Moulsham and Central	145
Broomfield and The Walthams	143
Waterhouse Farm	128
Galleywood	105
Springfield North	96
Great Baddow West	94
Chelmer Village and Beaulieu Park	82
Great Baddow East	76
Boreham and The Leighs	70
South Woodham-Chetwood and Collingwood	58
Rettendon and Runwell	51
Trinity	51
Writtle	41
Little Baddow, Danbury and Sandon	34
South Woodham-Elmwood and Woodville	33
Chelmsford Rural West	30
Bicknacre and East and West Hanningfield	28
Moulsham Lodge	23
Goat Hall	19
The Lawns	17
South Hanningfield, Stock and Margaretting	10



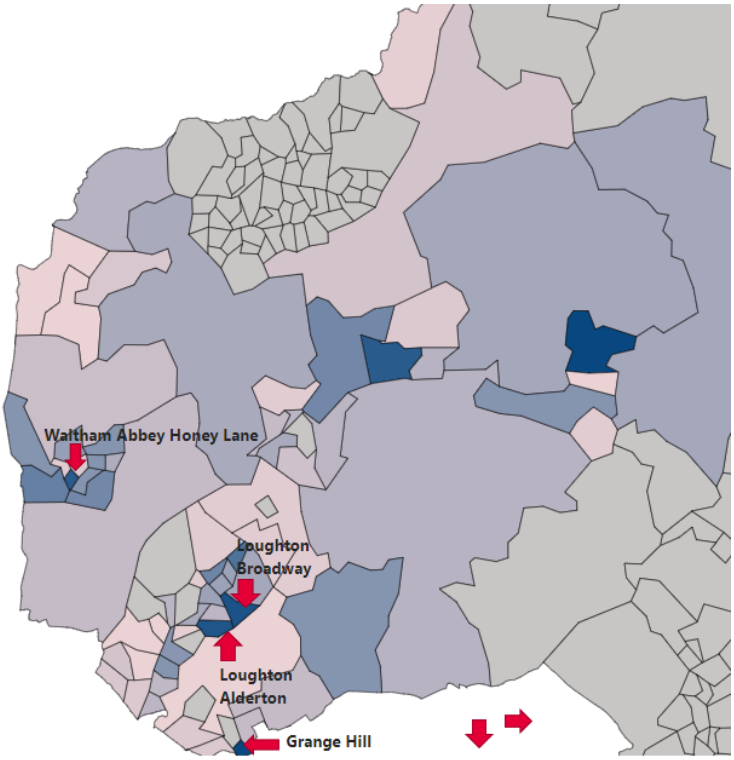
Colchester

Ward	Number of Successful Applications
Greenstead	606
Berechurch	268
New Town and Christ Church	263
Old Heath and The Hythe	254
Shrub End	234
Castle	217
Mile End	175
St Anne's and St John's	159
Highwoods	150
Lexden and Braiswick	89
Stanway	89
Marks Tey and Layer	87
Tiptree	81
Prettygate	56
Rural North	43
Mersea and Pyefleet	42
Wivenhoe	37



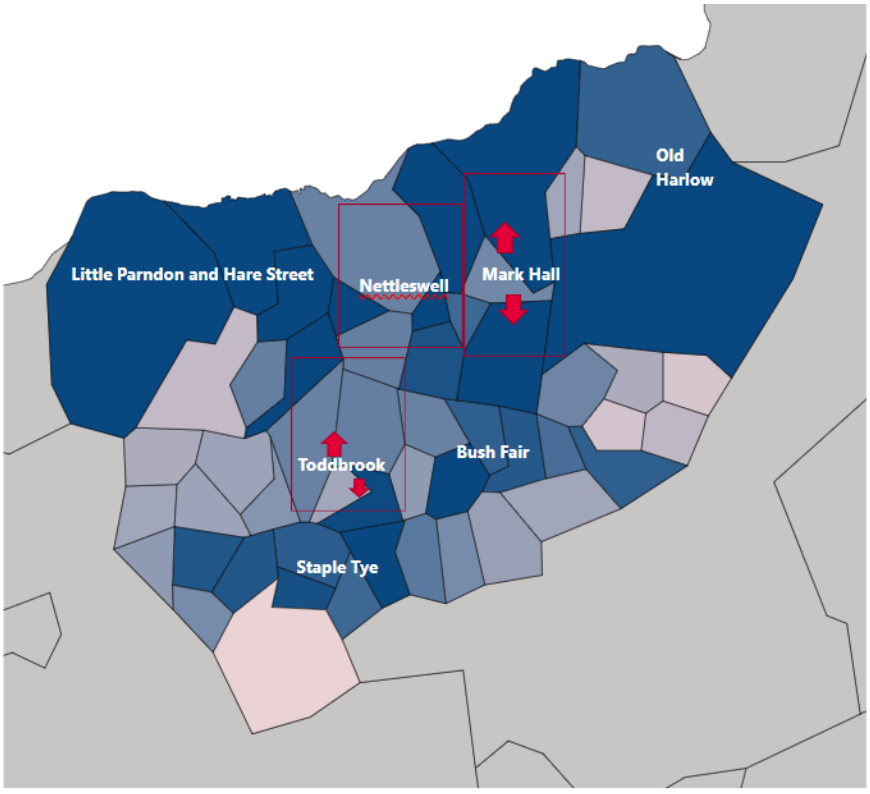
Epping Forest

Ward	Number of Successful Applications
Loughton Broadway	97
Waltham Abbey Honey Lane	97
Grange Hill	85
Loughton Alderton	71
Loughton Fairmead	64
Waltham Abbey Paternoster	60
North Weald Bassett	59
Waltham Abbey South West	53
Shelley	51
Epping Lindsey and Thornwood Common	50
Buckhurst Hill East	44
Epping Hemnall	33
Waltham Abbey North East	30
Loughton St Mary's	29
Chipping Ongar, Greensted and Marden Ash	27
Loughton Roding	24
Lambourne	23
Buckhurst Hill West	16
High Ongar, Willingale and The Rodings	16
Broadley Common, Epping Upland and Nazeing	15
Moreton and Fyfield	15
Passingford	12
Roydon	12
Chigwell Row	9
Waltham Abbey High Beach	9
Hastingwood, Matching and Sheering Village	7
Lower Nazeing	7
Loughton St John's	6
Theydon Bois	6
Chigwell Village	5
Loughton Forest	2
Lower Sheering	2



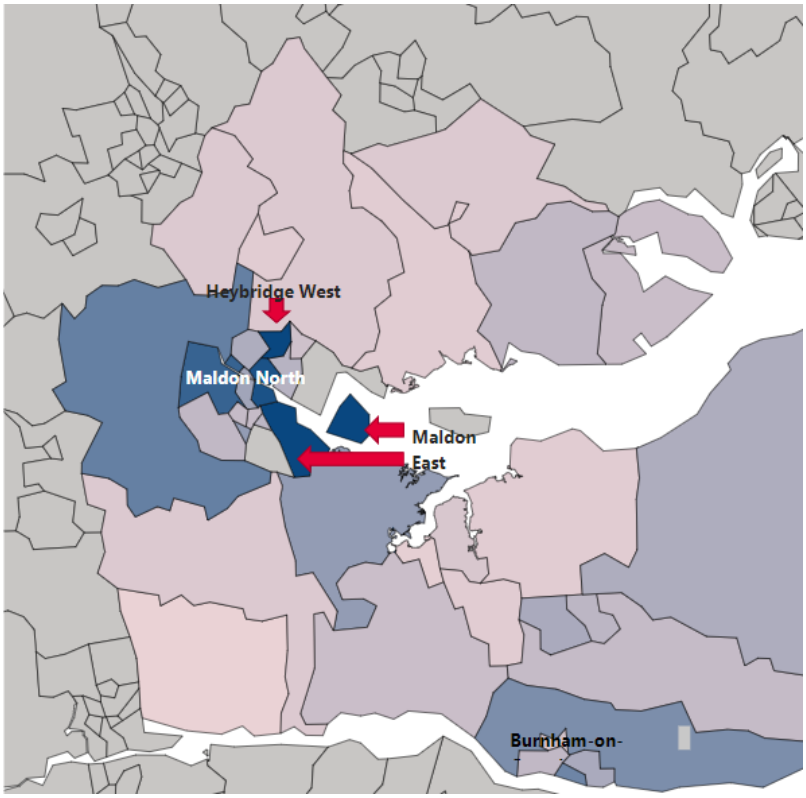
Harlow

Ward	Number of Successful Applications
Toddbrook	287
Mark Hall	267
Little Parndon and Hare Street	230
Netteswell	216
Staple Tye	214
Bush Fair	193
Harlow Common	144
Sumners and Kingsmoor	142
Old Harlow	126
Great Parndon	96
Church Langley	72



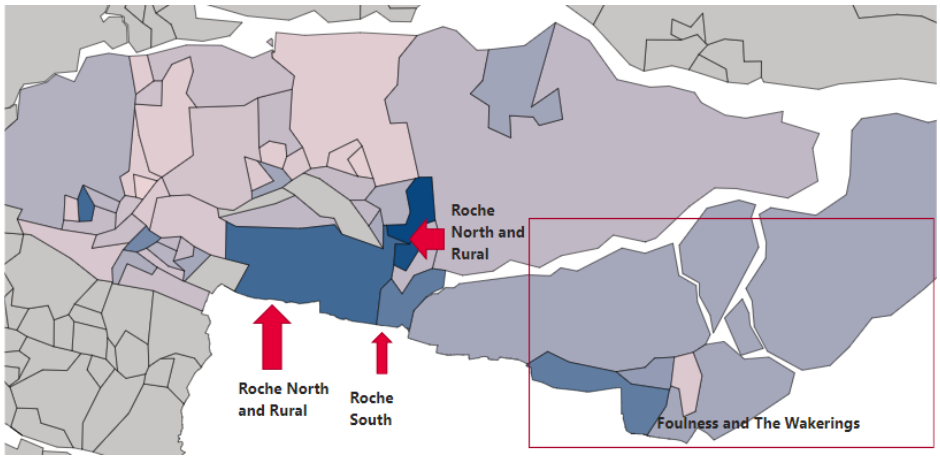
Maldon

Ward	Number of Successful Applications
Heybridge West	108
Maldon North	103
Burnham-on-Crouch South	53
Maldon East	52
Maldon West	39
Southminster	35
Wickham Bishops and Woodham	34
Burnham-on-Crouch North	31
Althorne	30
Maldon South	20
Heybridge East	19
Tolleshunt D'Arcy	17
Tillingham	14
Mayland	11
Tollesbury	8
Great Totham	7
Purleigh	5



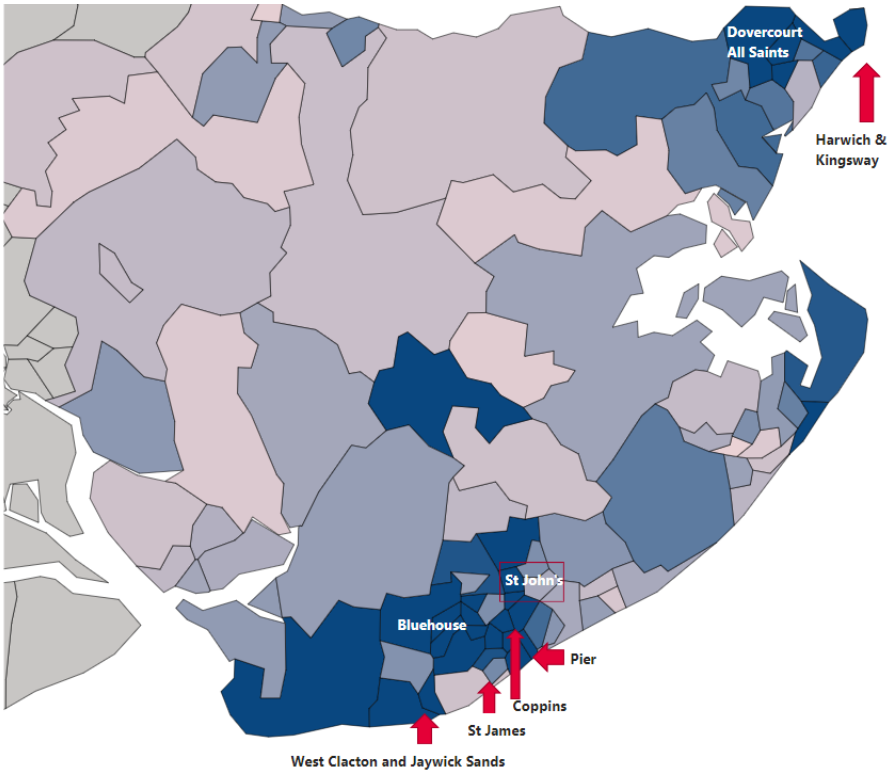
Rochford

Ward	Number of Successful Applications
Roche North and Rural	134
Roche South	101
Foulness and The Wakerings	87
Wheatley	58
Sweyne Park and Grange	46
Downhall and Rawreth	40
Lodge	39
Hawkwell East	33
Hockley	32
Trinity	28
Hullbridge	21
Hawkwell West	18
Hockley and Ashingdon	14



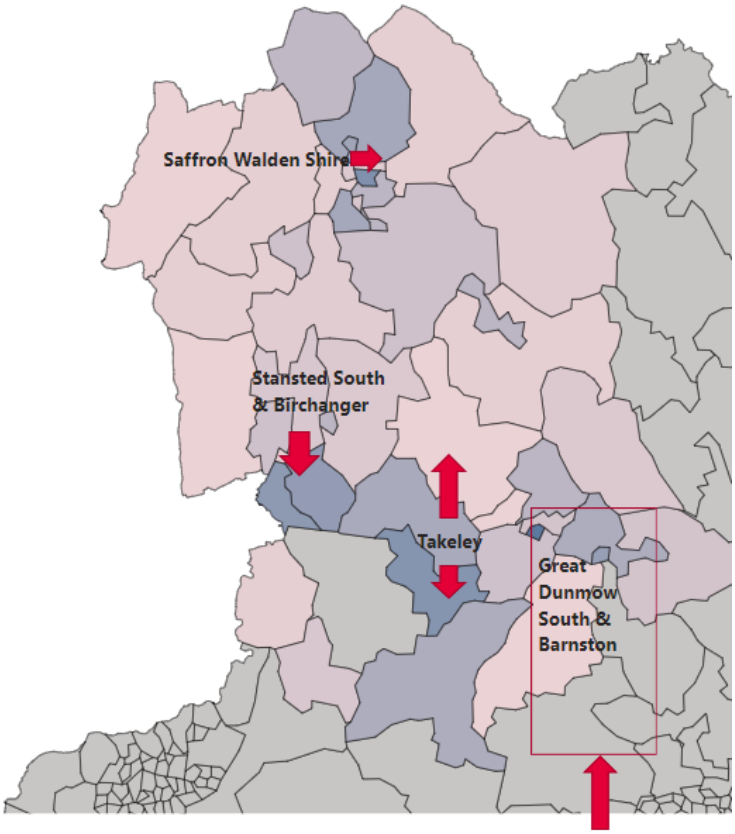
Tendring

Ward	Number of Successful Applications
Coppins	444
West Clacton & Jaywick Sands	437
Bluehouse	419
Harwich & Kingsway	341
St John's	304
St James	292
Pier	248
Dovercourt All Saints	229
Cann Hall	186
Dovercourt Vines & Parkeston	146
St Osyth	115
Dovercourt Bay	111
Walton	96
Burrsville	93
Dovercourt Tollgate	80
Lawford, Manningtree & Mistley	80
Weeley & Tendring	74
Brightlingsea	65
St Paul's	58
Alresford & Elmstead	48
Homelands	48
Frinton	45
Stour Valley	45
St Bartholomew's	43
Kirby Cross	42
Kirby-le-Soken & Hamford	37
The Oakleys & Wix	36
Eastcliff	28
Thorpe, Beaumont & Great Holland	27
The Bentleys & Frating	20
Little Clacton	14
Ardleigh & Little Bromley	13



Uttlesford

Ward	Number of Successful Applications
Great Dunmow South & Barnston	46
Saffron Walden Shire	41
Stansted South & Birchanger	41
Takeley	39
Saffron Walden Castle	34
Great Dunmow North	31
Flitch Green & Little Dunmow	26
Saffron Walden Audley	22
Felsted & Stebbing	17
Elsenham & Henham	15
High Easter & the Rodings	14
Stansted North	14
Thaxted & the Eastons	13
Littlebury, Chesterford & Wenden Lofts	11
Newport	10
Debden & Wimbish	7
Hatfield Heath	5
Clavering	4
Ashdon	3
The Sampfords	3
Broad Oak & the Hallingburys	2
Stort Valley	1



Successful Applications Profile

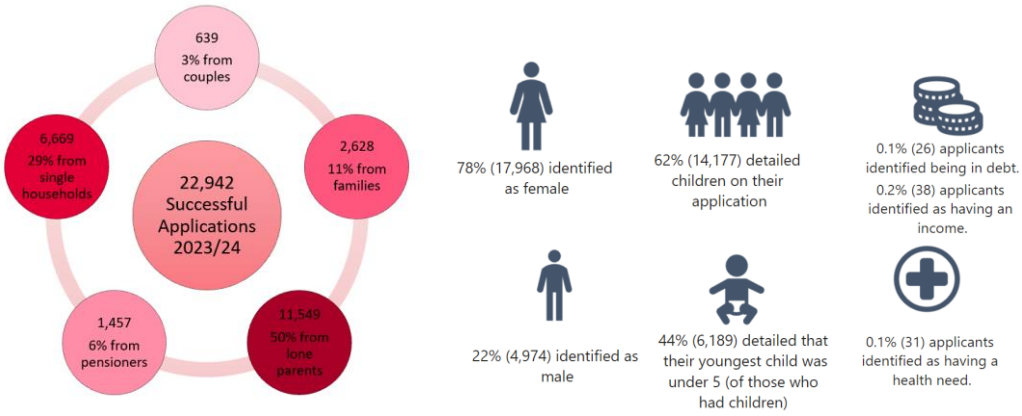
Summary

Of the 22,942 successful applications, the majority are from lone parents: 50% (11,549), the same proportionately as last year. Nearly a third; 29% (6,669), are from single households, similar to last year, though a very slight decrease from 30%.

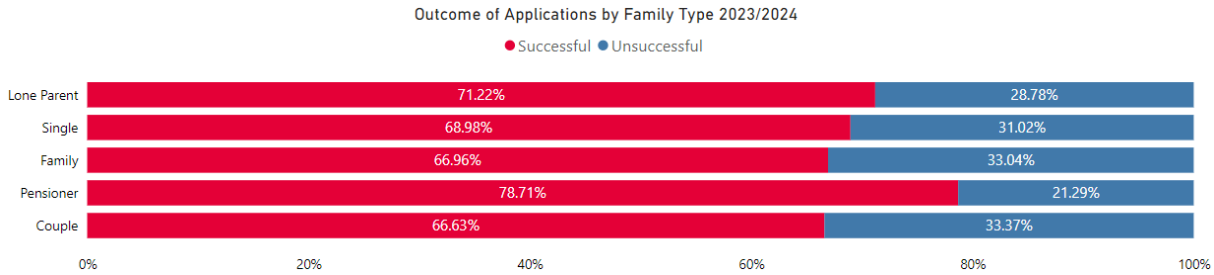
The lowest proportion of successful applications were from couples (639) and pensioners (1,457) at 3% and 6% respectively. Couples proportionately are the same as last year. However, as mentioned previously, the proportion of pensioners for all applications and successful ones, has gradually increased; having been 5% in the previous two years for successful applications, and 3% in 2020/21.

62% (14,177) of the households had children, the same proportion as last year. The majority; 81%, were lone parents, the other 19% from families.

Of note, within this year's successful applications, there are fewer individuals specifically identifying as being in debt (26 applicants, 34 last year), having an income (38 this year, 47 last year), and identifying as having a health need (31 this year, 34 last year). This may be indicative of the financial hardship that all residents of Essex are finding themselves in.



As seen in the following chart, whilst pensioners submitted the second lowest number of applications overall, they have had the highest successful conversion rate, with nearly 79% being successful. This is a continued increasing trend from last year when this was 62%. Couples' conversion rate has also increased to 66.6% (last year 55%) almost the same as 66.9% for families, the latter having had the lowest rate last year when it was 49%.



Successful Applications by Reason

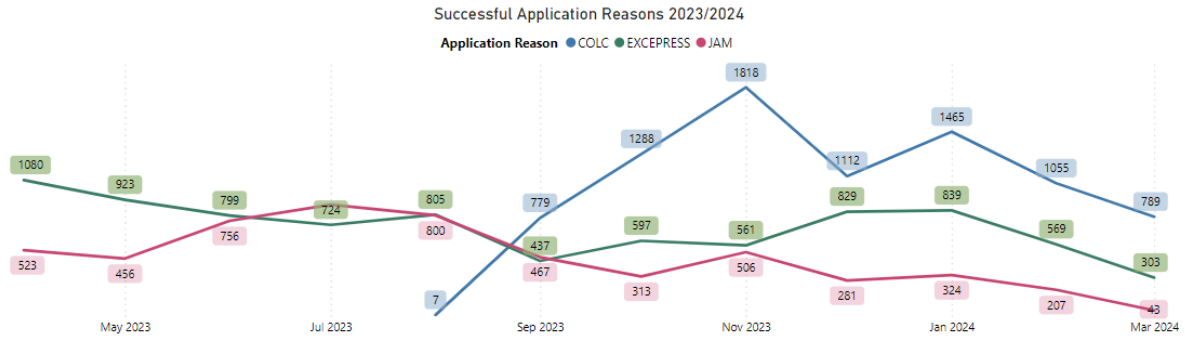
'Exceptional pressure' accounts for 36.9% (8,466) of all successful applications in 2023/2024. This is far lower than the 77% seen for this reason in successful applications last year.

However, this is due to an additional reason being used; that of Cost of Living (COLC), which had not been used in last year's data. This accounts for nearly the same proportion of successful application reasons; 36.2% (8,313 applications).

This is followed by 'Just about managing exceptional award' (JAM) with 24% of successful applications (1,625); proportionally higher than the 12% seen last year. These three reasons account for nearly all successful applications: 97%. Other reasons are very minimal; the 'Remain in community' has reduced from being 9% last year to just 1% this year.

Successful Application Reason	Total 2023/24	% 2023/24	Total 2022/23	% 2022/23
Exceptional Pressure	**8466**	**36.90%**	*10774*	76.76%
Cost of Living (COLC)	**8313**	**36.23%**	*N/A*	N/A
Just about managing exceptional award	**5561**	**24.24%**	*1625*	11.58%
Remain in Community	**233**	**1.02%**	*1242*	8.85%
Set up in community – post hostel	**101**	**0.44%**	*82*	0.58%
Set up in community – resettlement programme	**91**	**0.40%**	*72*	0.51%
Emergency	**57**	**0.25%**	*97*	0.69%
Temporary License	**38**	**0.17%**	*3*	0.02%
Left Prison	**26**	**0.11%**	*61*	0.43%
Set up in community – post institution	**16**	**0.07%**	*47*	0.33%
Bike scheme	**13**	**0.06%**	*0*	0.00%
Ease Pressure from Covid	**13**	**0.06%**	*7*	0.05%
Left Local Authority Care	**7**	**0.03%**	*7*	0.05%
Set up in community – post care home	**7**	**0.03%**	*11*	0.08%

The reasons being used are reflective of the current financial crisis that residents of Essex are finding themselves in.



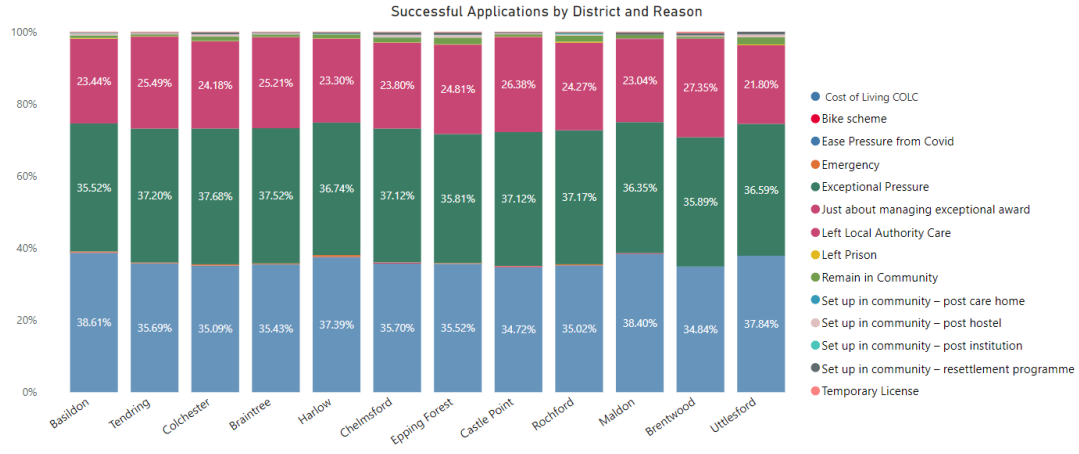
The Cost of Living reason (COLC) started to be used in August, and since then has seen the bulk of the applications as seen in the line graph. Exceptional pressure (EXCEPRESS) has remained consistently high, though saw a reduction in the three months after COLC was introduced. All have decreased since having peaks in November and again in January. The Just about managing (JAM) reason has particularly dropped since the start of 2024.

Please note: Categorisation of applicants does not reflect individual circumstances and each applicant will have their own personal story. For example, someone leaving an abusive relationship could opt to select 'resettlement in the community,' 'leaving hostel' or 'emergency.'

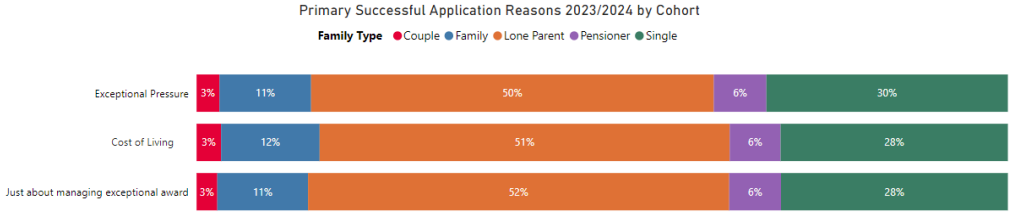
Successful Applications by District and Reason

Basildon and Tendring districts have continued to hold the highest proportions of all applications and of the successful ones, 20% are from Basildon and 18% from Tendring.

The highest proportion of reasons for Basildon is the Cost-of-living reason accounting for almost 39% of all the district's successful applications. Harlow, Maldon and Uttlesford are also seeing slightly higher numbers for this reason. Other districts are all seeing a slightly higher proportion being under the Exceptional pressure reason. Although, as it seems that the new Cost of living code was only in use from August 2023, this is likely why. Brentwood has the highest district proportion of those seen under the just about managing reason; 27% of their successful applications; a continuation of the trend for the district seen last year.

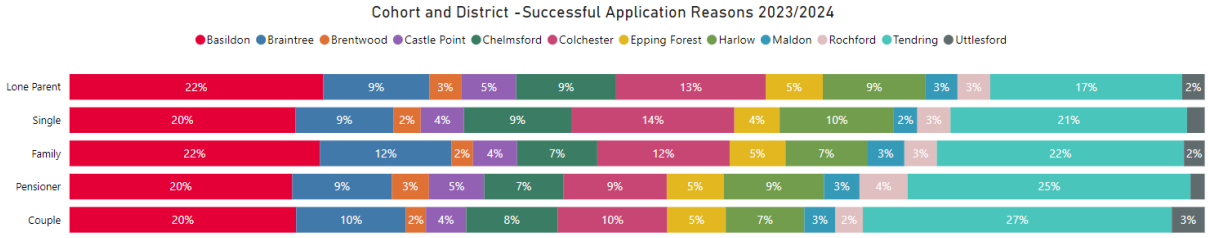


Successful Applications by Cohort, District and Reason

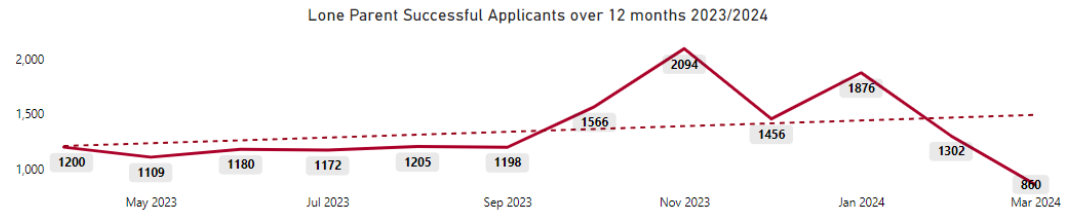


Across all cohorts, 'Exceptional pressure' and 'Cost of Living' have been the primary reason in successful applications. Lone parents account for around 50% of each of the three most used reasons. Below are breakdowns for each cohort, and the primary areas of geographic need.

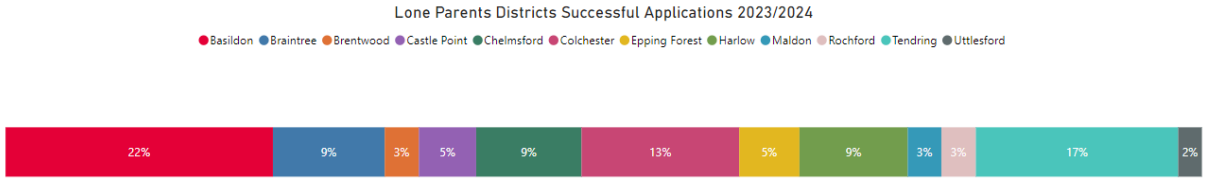
The following chart shows that the highest proportion of lone parent applicants are in Basildon, whereas Tendring has the highest proportion of single, pensioner and couples' applications. Equal proportions are seen in the two districts for family applications.



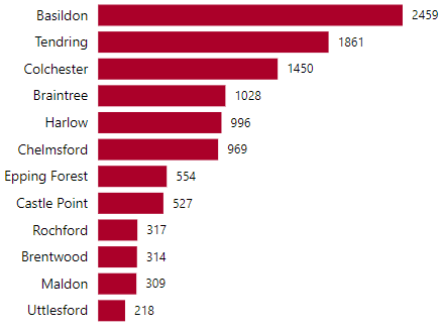
Lone Parents



22% (2,459) of all lone parent applicants are in Basildon, 17% (1,861) in Tendring. Numbers of successful applications for lone parents were stable for the first half of the year, then rising and having peaks in November and January. As with all applications, and all cohorts, a decline is seen at the end of the year, although will be partly due to the closure deadline in March.



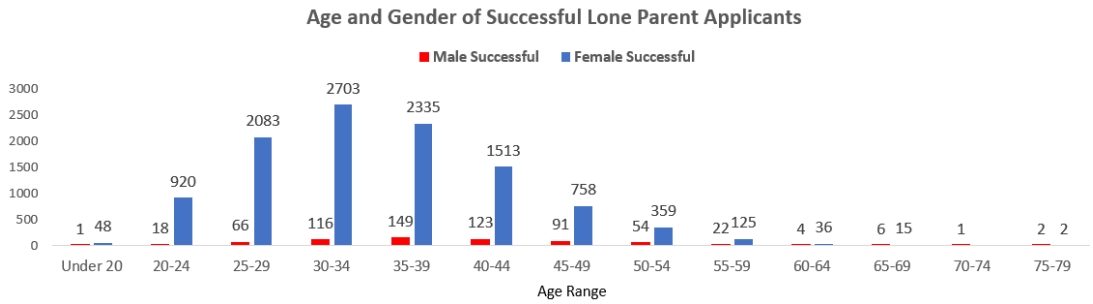
Seven of the top ten wards for lone parent successful applications are in Basildon areas; the highest number is in **Lee Chapel North** and Fryerns. Colchester Greenstead ward is third highest. There are two Tendring wards; Bluehouse and Coppins. In nearly all the ten wards, Cost of living is the highest reason, with Bluehouse, Laindon Park and Vange seeing a slightly higher number of Exceptional pressure:



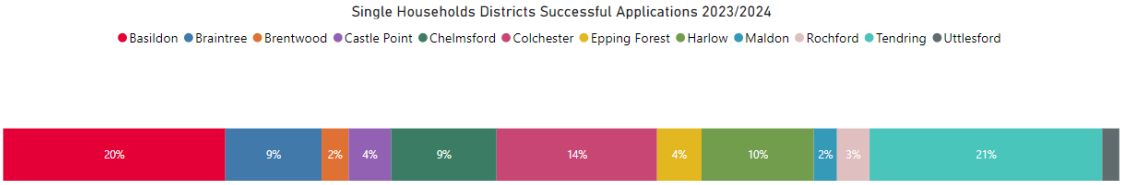
District	Ward	Successful Applications Lone Parents	% of Total Successful Lone Parents	Highest Reason for Application
Basildon	Lee Chapel North	394	3.58%	Cost of Living
Basildon	Fryerns	361	3.28%	Cost of Living
Colchester	Greenstead	323	2.94%	Cost of Living
Basildon	Pitsea North West	302	2.74%	Cost of Living
Basildon	Vange	272	2.47%	Exceptional Pressure
Basildon	Pitsea South East	253	2.30%	Cost of Living
Basildon	Laindon Park	222	2.02%	Exceptional Pressure
Basildon	St Martin's	215	1.95%	Cost of Living
Tendring	Bluehouse	209	1.90%	Cost of Living
Tendring	Coppins	202	1.84%	Exceptional Pressure

Demographics: 94% (10,897) of the lone parent successful applicants are female. Most of all lone parents are aged in their thirties; 46% (5,303). There are 27% (3,087) in their twenties, and 22% in their fourties (2,485)

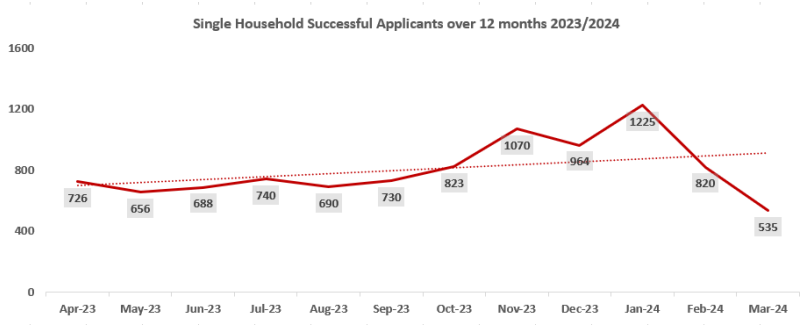
- *In unsuccessful lone parent applications, the same proportions are seen for gender, and very similar for age groups.*



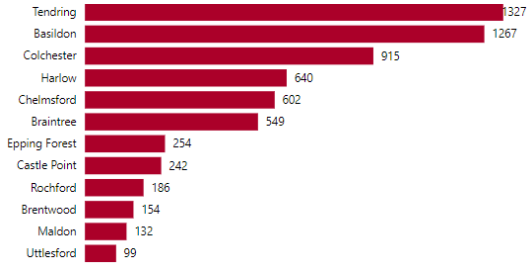
Single Households



Successful applications for single households are seen slightly more in Tendring; 21%, with 20% in Basildon. They had more of a peak in January after rising steadily to November since September.



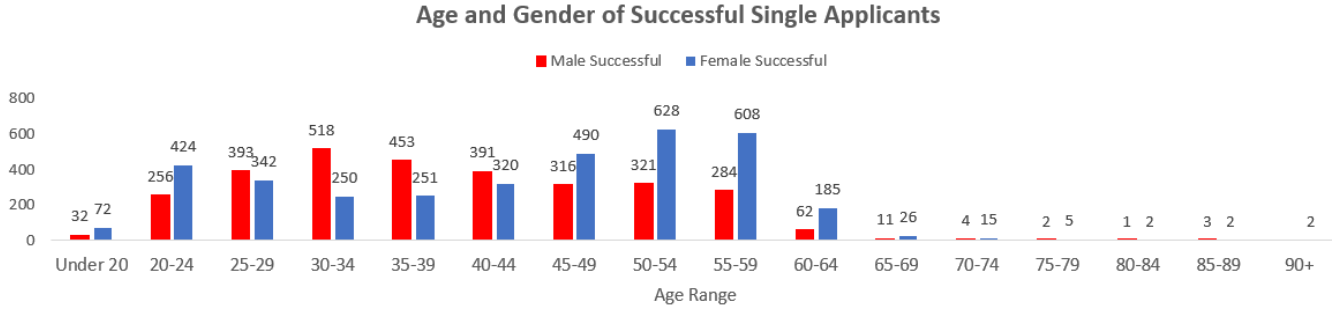
Six of the top ten wards for single person successful applications are in Basildon; the highest number is in **Pitsea North West**; having the highest number of both Cost of living and Just about managing reasons for this cohort. Greenstead in Colchester is second highest. Three are Tendring wards; West Clacton & Jaywick, Harwich and Coppins. In five of the ten wards, Cost of living is the main reason, with Fryerns, St Martin's, Greenstead, Harwich & Kingsway, and West Clacton seeing slightly higher number of Exceptional pressure:



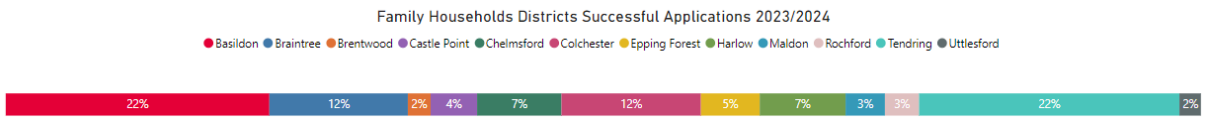
District	Ward	Successful Applications Single Households	% of Total Successful Single Households	Highest Reason for Application
Basildon	Pitsea North West	223	3.50%	Cost of Living
Colchester	Greenstead	182	2.86%	Exceptional Pressure
Tendring	West Clacton & Jaywick Sands	180	2.83%	Exceptional Pressure
Basildon	Lee Chapel North	154	2.42%	Cost of Living
Basildon	Vange	149	2.34%	Cost of Living
Basildon	Fryerns	146	2.29%	Exceptional Pressure
Tendring	Harwich & Kingsway	142	2.23%	Exceptional Pressure
Tendring	Coppins	138	2.17%	Cost of Living
Basildon	Pitsea South East	133	2.09%	Cost of Living
Basildon	St Martin's	121	1.90%	Exceptional Pressure

Demographics: Unlike other cohorts, there is a similar split of female and male successful applicants for single households, with 54% female (3,622), 46% male (3,047). Ages are more varied; the largest group being those in their fifties with 28% (1,841) of all those successful. People in the 40-, 30- and 20-year age ranges account for between 21-23% each.

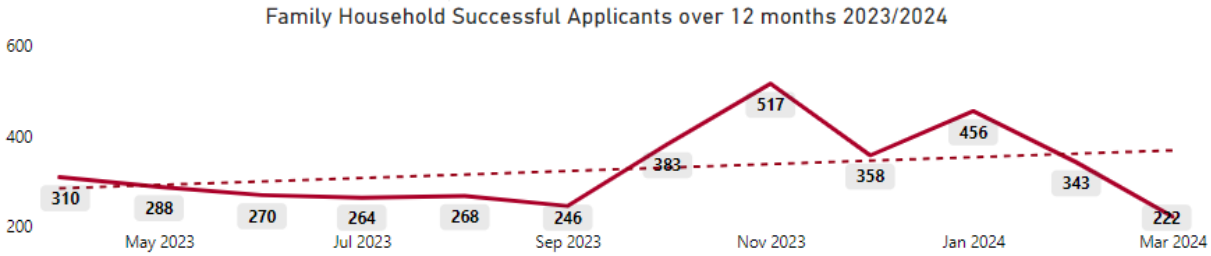
- *For unsuccessful single applicants 50% are male, 50% female. More are of a younger age; those in their twenties account for 28% (827), and 27% (816) in their thirties.*

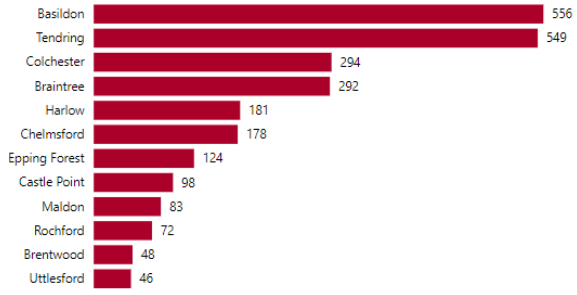


Family Households



Successful applications for families are seen highest equally in Basildon and Tendring; both having 22%. They had the same trend over time as lone parents with stable numbers until October, peaking particularly in November.



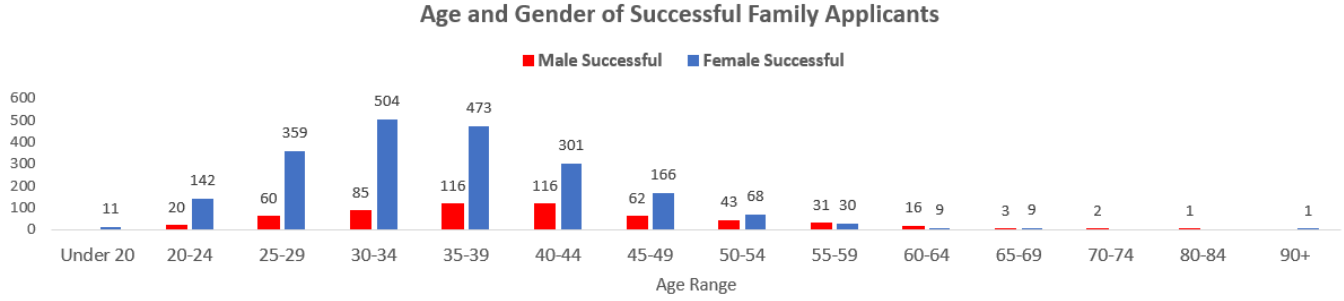


District	Ward	Successful Applications Family Households	% of Total Successful Family Households	Highest Reason for Application
Basildon	Lee Chapel North	101	4.01%	Cost of Living
Basildon	Vange	75	2.98%	Cost of Living
Basildon	Fryerns	67	2.66%	Exceptional Pressure
Tendring	Coppins	60	2.38%	Exceptional Pressure
Tendring	Bluehouse	58	2.30%	Cost of Living
Colchester	Greenstead	57	2.26%	Exceptional Pressure
Basildon	Pitsea North West	56	2.22%	Exceptional Pressure
Basildon	Laindon Park	51	2.02%	Cost of Living
Basildon	St Martin's	46	1.82%	Cost of Living
Tendring	Dovercourt All Saints	45	1.79%	Exceptional Pressure

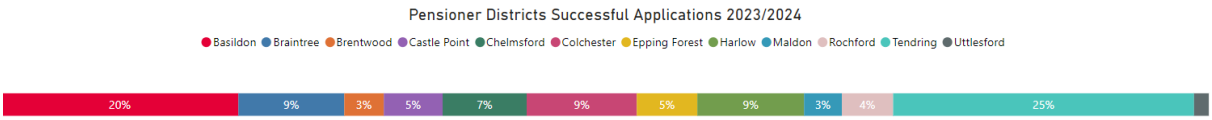
Six of the top ten wards for family household successful applications are in Basildon areas: the highest number in **Lee Chapel North**. There are three Tendring wards, and the one Colchester ward of Greenstead. In half of the ten wards, Cost of living is the highest reason, with Fryerns, Coppins, Greenstead, Pitsea North West and Dovercourt All Saints seeing slightly higher number of Exceptional pressure.

Demographics: Most successful family applicants are female; 79% (2,073), with 21% (555) being male. Majority are in their thirties; 45% (1,178). There are then 25% (645) aged 40 to 49, and 22% (581) in their twenties.

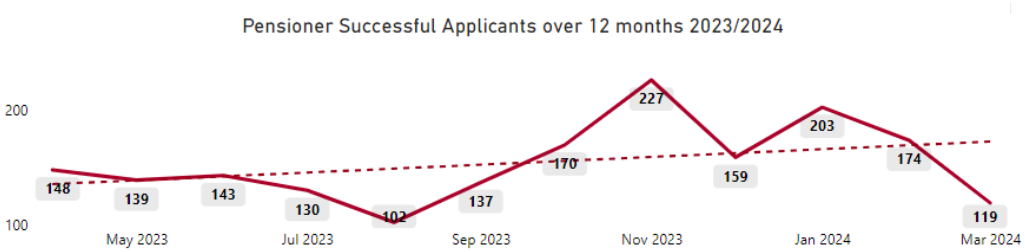
- *Almost identical proportions are seen for ages of unsuccessful family applicants; though slightly more males are unsuccessful; 26% (334).*

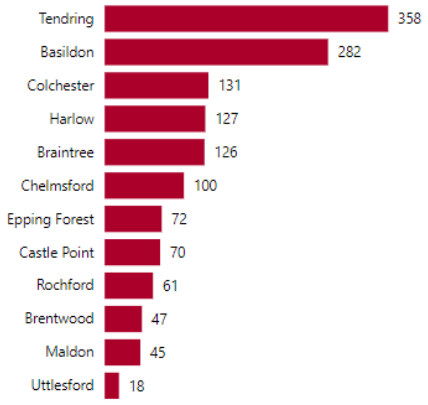


Pensioners



Successful applications for pensioners are seen highest in Tendring with 25%, next highest is Basildon with 20%. Other districts see generally low proportions of successful pensioner applications. Over the 12 months, numbers have increased especially since August.



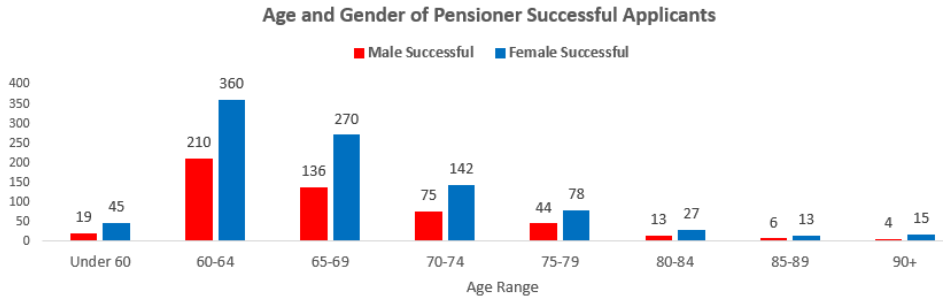


District	Ward	Successful Applications Pensioners	% of Total Successful Pensioner Applications	Highest Reason for Application
Tendring	West Clacton & Jaywick Sands	57	3.97%	Cost of Living
Basildon	Lee Chapel North	42	2.92%	Cost of Living
Basildon	Pitsea South East	36	2.51%	Cost of Living
Colchester	Greenstead	35	2.44%	Exceptional Pressure
Basildon	Pitsea North West	34	2.37%	Exceptional Pressure
Basildon	Vange	31	2.16%	Exceptional Pressure
Tendring	Coppins	29	2.02%	Exceptional Pressure
Tendring	Harwich & Kingsway	29	2.02%	Cost of Living
Tendring	Bluehouse	28	1.95%	Exceptional Pressure
Basildon	Fryerns	26	1.81%	Exceptional Pressure
Basildon	Laindon Park	26	1.81%	Exceptional Pressure
Harlow	Mark Hall	26	1.81%	Exceptional Pressure

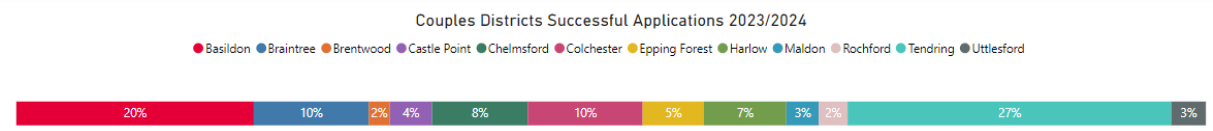
There are 12 top areas for Pensioners, of which four are in Tendring, the top area being **West Clacton & Jaywick Sands**. Six wards are in Basildon areas; the highest being **Lee Chapel North**, which features highly for all other cohorts except couples. There is also Greenstead in Colchester as with the previous three cohorts, and Mark Hall in Harlow which also is a top area for couples (see next section).

Demographics: The age of pensioners with successful applications are mostly in their sixties; 39% being between 60 and 64, 28% between 65 and 69. Nearly two thirds are female (65%, 950 total), and a third are male (35%, 507).

- *There are similar age and gender proportions for those pensioner applications that are unsuccessful.*



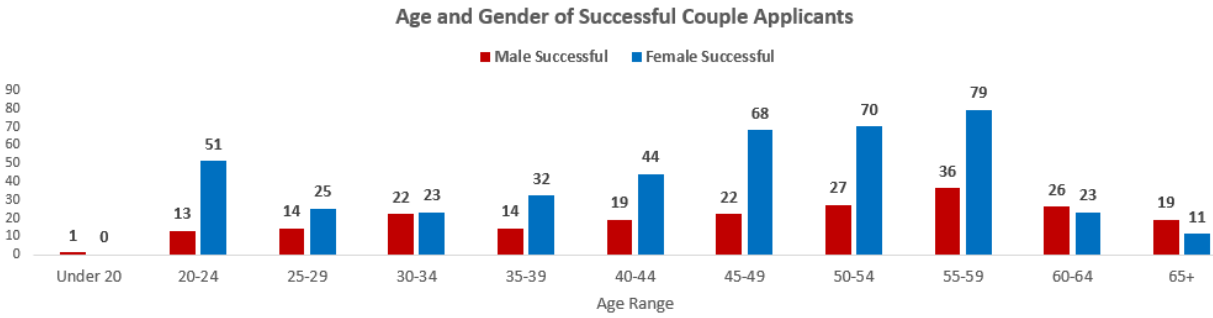
Couples



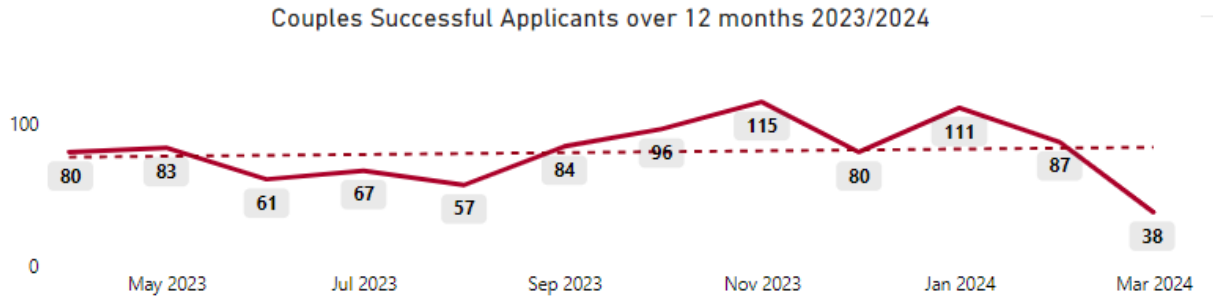
As with Pensioners, successful applications for couples are seen highest in Tendring with 27%, next highest is Basildon with 20%. Other districts see comparatively low proportions. This indicates that along with the pensioner applications, the couples applying for ELF are of older age groups.

Demographics: It is seen that females between 45 and 59 are the main applicants; this group accounting for 21% (217) of all the successful applications from couples. There are also a high number of females in the 20-24 age group. Although, the information given is for the person making the application so is not reflective of both persons in the household that have a need. 67% of all the successful couple applicants are female.

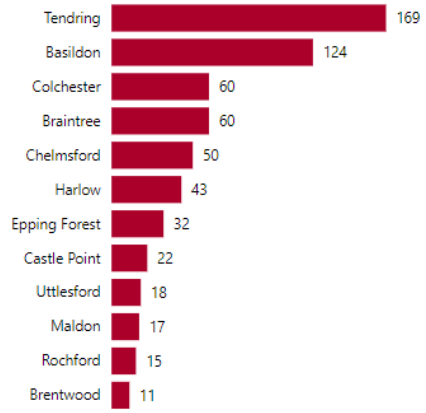
- *Comparing Unsuccessful applicants for couples, the age groups are similar, although there is also seen to be a high proportion of those in their twenties that are not successful: 26% (83) of all the unsuccessful couple applicants.*



Over the 12 months, numbers for couples have increased especially since August, peaking in November and nearly as high in January.



There are 13 top areas for Couples, of which seven are in Tendring, the highest area for Tendring again being **West Clacton & Jaywick Sands** as with Pensioners. The top three areas however are in Basildon, the highest number in **Vange**. Mark Hall in Harlow features here as with pensioners. There is also Braintree Central/Beckers Green, and Colchester area of New Town and Christ Church.



District	Ward	Successful Applications Couples	% of Total Successful Applications Couples	Highest Reason for Application
Basildon	Vange	25	4.03%	Cost of Living
Basildon	Pitsea North West	19	3.06%	Exceptional Pressure
Basildon	Fryerns	18	2.90%	Cost of Living
Harlow	Mark Hall	17	2.74%	Cost of Living and Exceptional Pressure
Tendring	West Clacton & Jaywick Sands	17	2.74%	Cost of Living
Tendring	Cann Hall	16	2.58%	Cost of Living
Tendring	Coppins	15	2.42%	Exceptional Pressure
Tendring	St James	14	2.25%	Cost of Living
Braintree	Braintree Central & Beckers Green	13	2.09%	Cost of Living
Colchester	New Town and Christ Church	11	1.77%	Cost of Living and Just about managing
Tendring	Bluehouse	11	1.77%	Cost of Living
Tendring	Harwich & Kingsway	11	1.77%	Exceptional Pressure
Tendring	Pier	11	1.77%	Exceptional Pressure and Just about managing

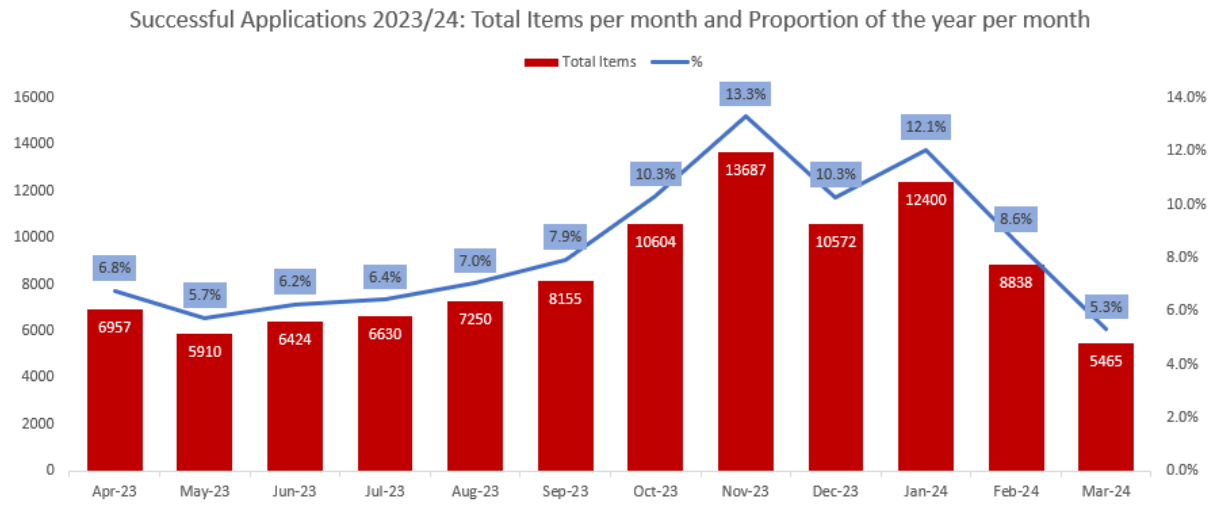
Items Awarded to Applicants

Totals

Applicants can apply for multiple items and across different categories of items within one application, dependent on their circumstances and needs.

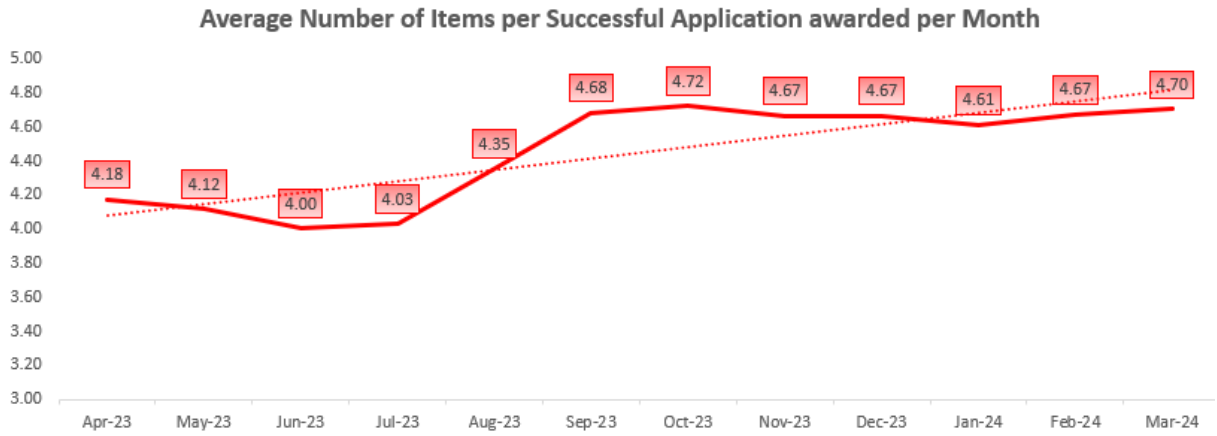
The number of items awarded increased significantly up to November where there was a peak of 13,687 items awarded, compared to 5,910 in May (this does not include those recorded under the Admin category). 13% of the year's total were awarded in November, gradually increasing from the 5.7% awarded in May. The number is then seen to decrease after November, although with another peak in January. March numbers are lower due to the application process for the year halting in mid-March.

This highlights the trend of need increasing in the winter months due to rising fuel and utility costs, and the added pressure around the Christmas and New Year season.



The average total number of items per application being issued each month, has been stable over the year, between four and five items per application on average. There was a slight fall in the summer months corresponding with the decline in numbers, but an overall increasing trend. Even though numbers have declined in total in February and March, the average

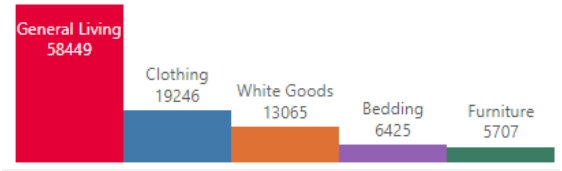
number of items has remained high, indicating an increase in numbers of items being requested per application.



Items requested this year fall within five main categories of Bedding, Clothing, Furniture, General Living and White goods. The Household category has not been used this year, and the Admin category is not included for this analysis. In total, across the **22,942 successful applications**, there were **51,138 requests using the five categories**. Due to multiple items under categories being requested, this then totalled **102,892 individual items under the five categories awarded to successful ELF applicants** in Essex during 2023/2024.

- The totals are approximately double the amount of the totals from last year; 24,954 under the six categories used last year, totalling 53,820 items awarded.

The following information relates to the 102,892 individual items, unless otherwise stated.





The majority item awarded continues to be under the category of **General living**; almost 57% of items (58,449 actual items across 22,426 applications), slightly higher than last year; 53%.

- General living items are treated as a priority and will include day to day living items such as groceries, nappies, toiletries, cleaning/hygiene products and fuel costs[1].
- There will be many applications where there are items being requested per family member, particularly in the case of food items under general living.
- For example, in 72% of the applications that have requested general living, there have been three items requested under this category within the one application.

[1] https://www.southend.gov.uk/extra-financial-help/essential-living-fund

The second highest category for 2023/2024 is **Clothing** with 19% of items awarded (19,246 actual items across 11,360 applications).

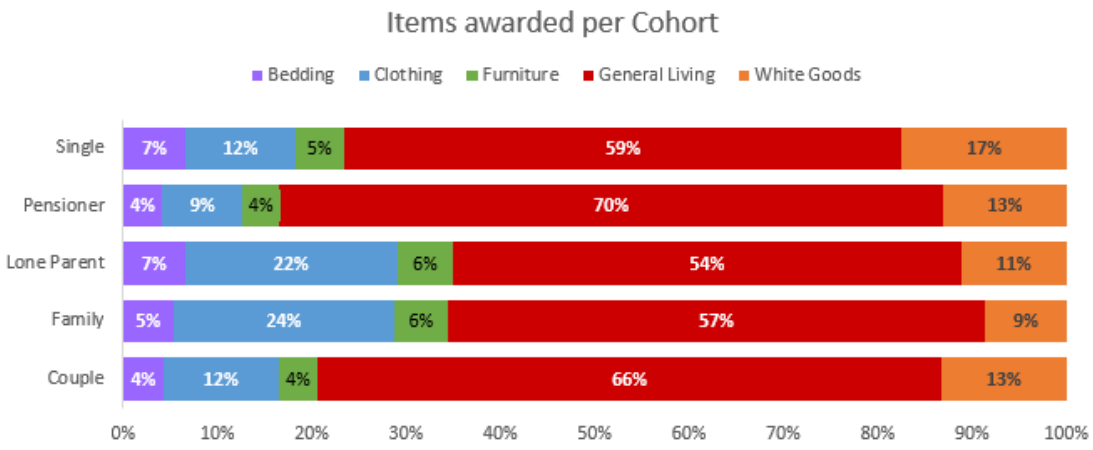
- This is a change from last year when this category saw only six actual applications.
- This may indicate changes in how items are categorised or recorded, better awareness of the fund, but also a reflection of the differing needs of people applying due to the financial crisis.

Third highest is **White Goods**, accounting for almost 13% of all items awarded (13,065 items across 8,107 applications). This was second highest category last year and accounted for 19%.

Bedding accounts for 6% (6,425 items across 4,671 applications), decrease from 14% last year.

Furniture is slightly lower with 5.5% (5,707 items across 4,576 applications), also reducing from 13.7% proportionately last year.

Cohorts



For all cohorts, most items that have been awarded are as expected under the General living category. The cohort with the biggest majority of this is that of Pensioners, 70% of all their items awarded being General living.

Lone parents have 54% of items being General living items; slightly lower than other groups, with 22% of their items being clothing. Although for Families, the proportion of clothing is slightly higher with 24%. Whereas Single households have the highest majority of the white goods with 17% of their items being under this category.

The following table reflects each of the five item categories, and the totals per category that have been awarded to each cohort.

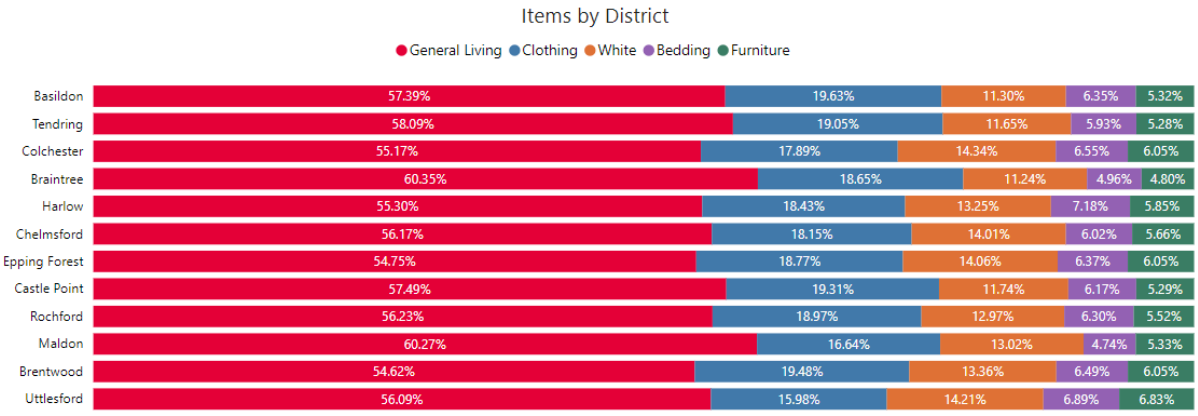
Lone parents are the majority group for each category as expected due to having the higher number of applications; they have nearly two thirds of the items under clothing for example, and approximately half of more in other item categories.

However, as pointed out above, single applicants have a clear second majority of white goods compared to the other cohorts, only 11% lower than Lone parents. Pensioners are seen to be

most in need of general living and white goods items. The requirements for Couples and families are more evenly spread across all categories.

Cohort	General Living	% of Total Items per Cohort	Clothing	% of Total Items per Cohort	White Goods	% of Total Items per Cohort	Bedding	% of Total Items per Cohort	Furniture	% of Total Items per Cohort
Couple	1711	3%	315	2%	344	3%	111	2%	109	2%
Family	6858	12%	2829	15%	1036	8%	634	10%	676	12%
Lone Parent	29838	**51%**	12458	**65%**	6203	**47%**	3641	**57%**	3297	**58%**
Pensioner	3870	7%	469	2%	718	6%	228	4%	213	4%
Single	16172	28%	3175	17%	4764	***36%***	1811	28%	1412	25%

Districts



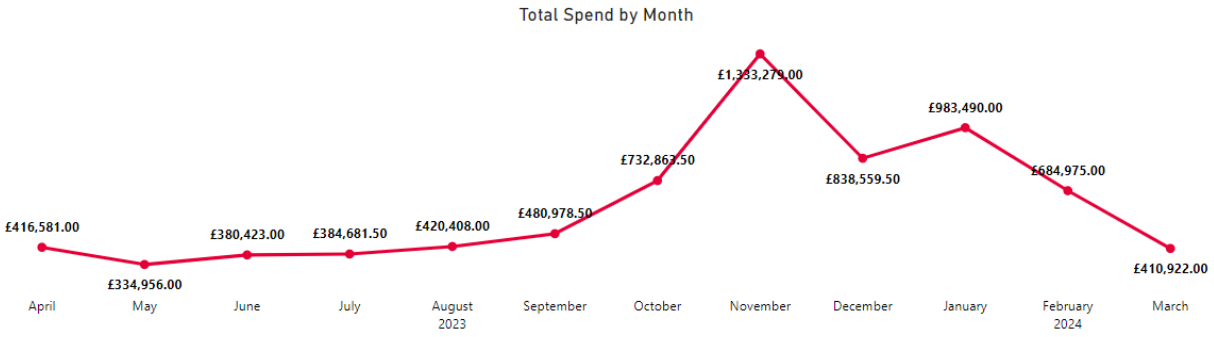
It can be seen in the chart that as expected, due to the high amount of General living items, all districts see the highest proportion of items awarded under this category, approximately all between 55% and 60% of the successful items. Braintree and Maldon districts see the highest proportion under this category.

Basildon and Brentwood see slightly higher proportions of Clothing, and Colchester and Uttlesford highest for White goods. Harlow see highest for Bedding, and Uttlesford for furniture items.

When examining the cohorts within the district areas as to the items they are being awarded proportionately; the following table shows notable areas:

	General Living	Clothing	White Goods	Bedding	Furniture
Couples	Rochford, Tendring	Harlow, Tendring, Epping	Brentwood, Chelmsford.	Brentwood, Castle Point, Harlow	Brentwood, Harlow
Families	Maldon, Braintree	Castle Point, Rochford	Brentwood, Epping, Chelmsford	Brentwood	Brentwood, Uttlesford, Colchester
Lone Parents	Maldon, Braintree	Brentwood, Basildon, Rochford, Tendring	Uttlesford, Colchester, Epping	Uttlesford	Uttlesford
Pensioners	Braintree, Castle Point, Rochford, Tendring	Uttlesford	Maldon, Colchester, Epping	Chelmsford, Epping	Uttlesford, Rochford, Epping
Single Persons	Braintree, Castle Point, Uttlesford, Basildon	Brentwood, Harlow, Tendring	Rochford, Colchester, Chelmsford, Maldon	Harlow, Brentwood, Maldon	Maldon

Total Amount Granted Successful Applicants



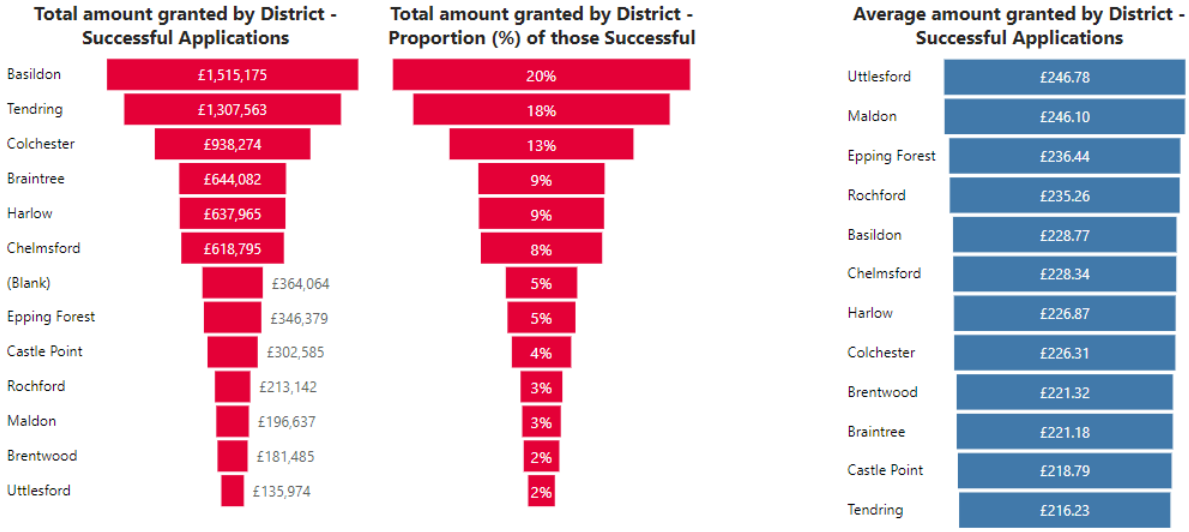
The total amount granted per month significantly increased up to November, and then is seen to decline, corresponding with the pattern in applications throughout the year. Please note that the totals discussed here includes Admin costs (due to the difficulty with the use of the raw data, it is not possible to separate this when it comes to total granted in each application).

The total that was spent in November 2023 (£1,333,279) is nearly four times greater than the spend earlier in the year in May 2023 (£334,956). The total amount spent in November alone accounts for 18% of the total yearly amount granted.

The total granted for the year is £7,402,117. The total was £4,218,388 for 2022/23 at the time of completing this report last year.

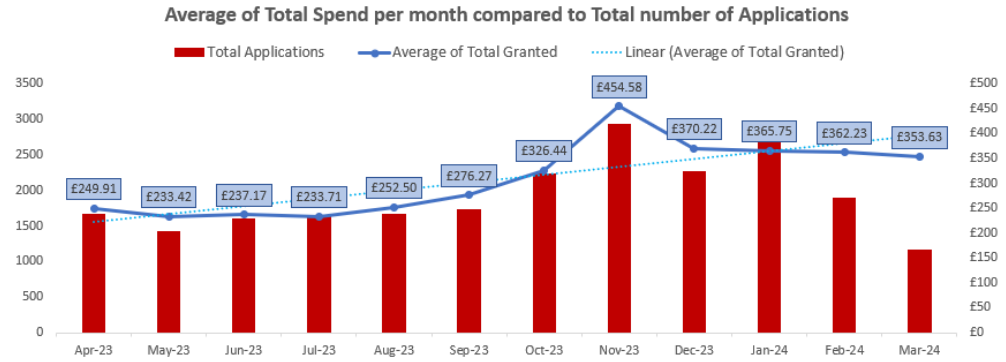
- This is a total of £3,183,729 more spend than last year.
- Which is a 75% increase compared to the spend last year.

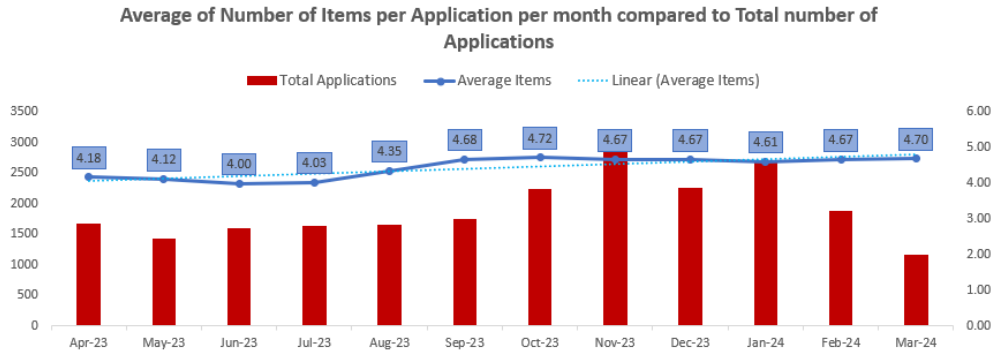
Basildon, with the highest number of successful applications, had the highest total spend for the year, accounting for 20% of the total amount (19% last year). Uttlesford accounted for the lowest proportion with 2%. As was seen last year, when considering average spend per application per district, the picture differs; Uttlesford has the highest average spend of nearly £247 per application, with Tendring having the lowest with £216.



The first graph below shows the total applications against average total spend per month. The trend of this overall correlates, with the average spend in November being at its highest when there is a peak in applications. The average spend then gradually declines between December and March, even when there is another peak in January.

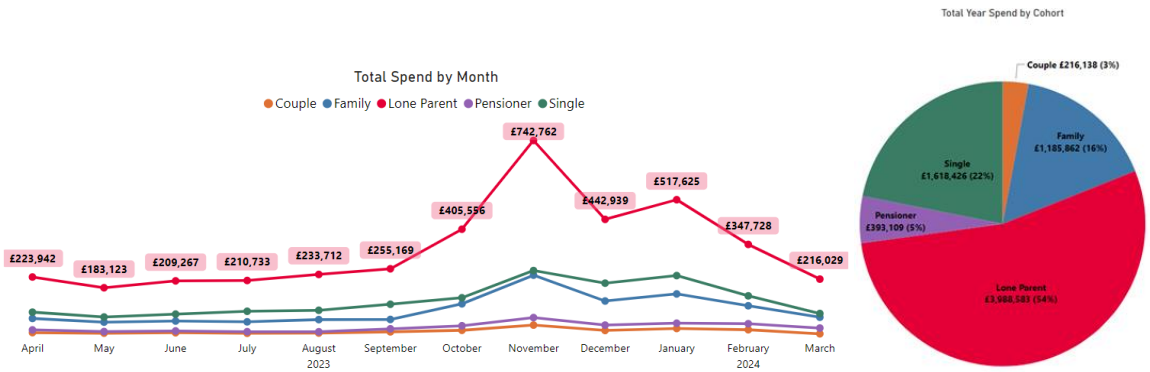
When considering the average number of items being awarded per application as in the second graph, this remains high after the peak in November, and in March when applications are lower, the average number of items per application is higher than November. Indicating that more items are being awarded per applicant even though the cost of them is lower.



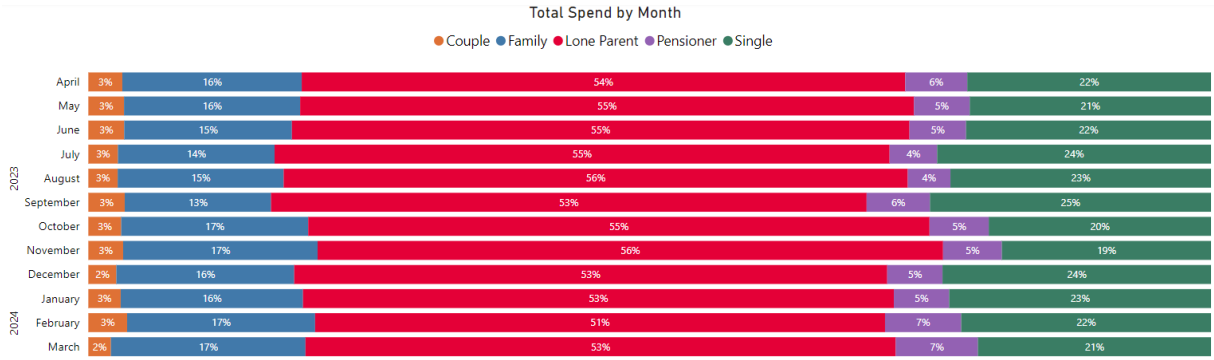


Spend per Cohort

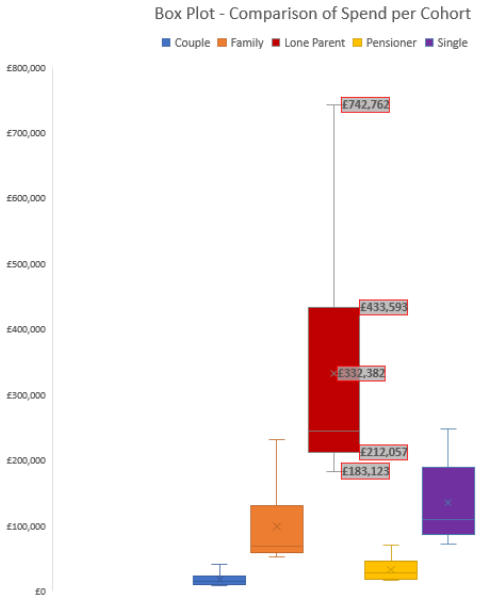
As with the trend in applications, all cohorts had a peak in November, and decreasing after this in terms of spend per month. The increase in spend is particularly seen for lone parents, and for single and family households, these three cohorts having similar trends in spend over time and clear peaks in November. Couples and Pensioners see this pattern to a lesser extent, both having a steadier trend over time without such extreme peaks and drops.



54% of the annual spend on successful applications is for lone parent families. This is followed by single households (22% of annual spend), family applicants (16%), pensioners (5%) and couples (3%). The proportions are almost identical to last year, although single households have decreased by 3% and families have increased by 3%.



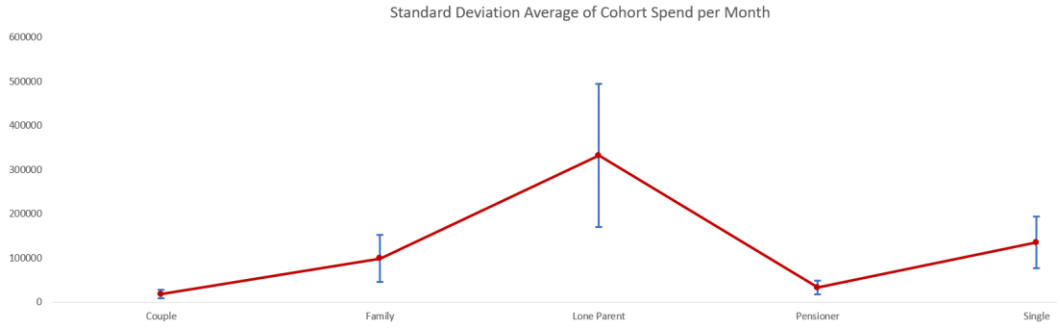
The proportion of the spend each month is seen to fluctuate for some cohorts. Whilst Couples stay at the 3% amount approximately, pensioners fluctuate between 4-6% for most of the year but rising to 7% in the last two months of the year, indicating increased need for this group. Both lone parent households and families had increases proportionately in the winter months and approaching Christmas, particularly in October and November. Subsequently, single person spend decreased in these months with increases before and after this period.



The following two charts show statistically how much of a significance there is for the cost being spent for lone parents against the other cohorts.

The red box on the boxplot for example, shows the average/median area of spend for lone parents; the line above the box reflects the maximum amount that the spend has reached for this cohort. The other cohorts are showing a much smaller range and area of average/median spend.

This is also seen clearly on the standard deviation chart where the cohorts of couples and pensioners have a far lower range than the others, with single households being slightly larger than families.



Spend per Item Category

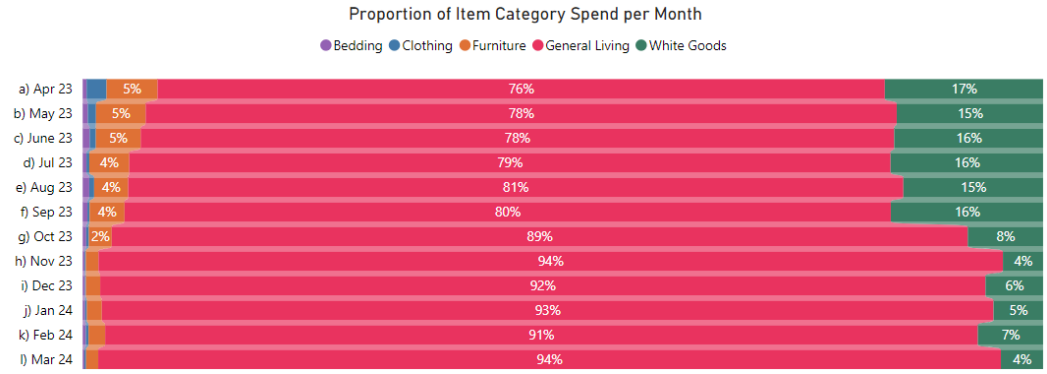
Split by item category, 88% of the total amount granted for the year for successful applicants, has been on General Living items. This is an increase from 65% last year.

Other categories are therefore lower than last year:

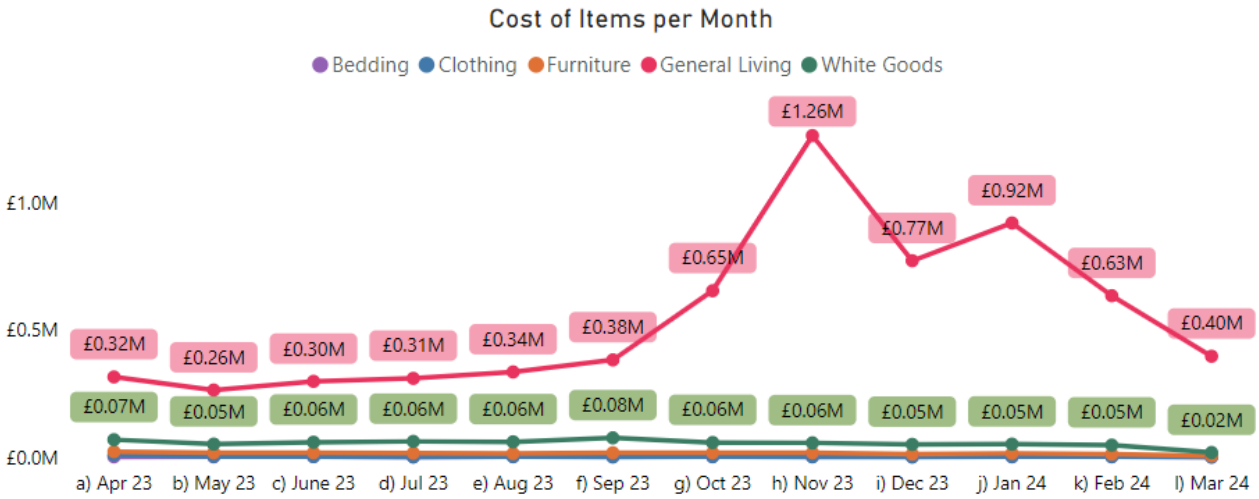
- White goods account for 9% this year, compared to 25% last year.
- Furniture is 2.5% of the total this year; 7% last year.
- Bedding and Clothing items were both less than 0% this year, also extremely low last year when they were 1% or lower.

The following graph reflects how the proportions per item have changed during the year; General Living items increasing from 76% to 94% over the 12 months.

Other items have decreased; particularly white goods from being 15% - 17% for the first half of the year, to being 4% - 8% for the last six months:



The following graph further illustrates the extent to which the general living items have increased, especially from September to November. Even though totals have dropped considerably since then, the March total is still higher than April; and this is considering that March applications are only up to March 15th.



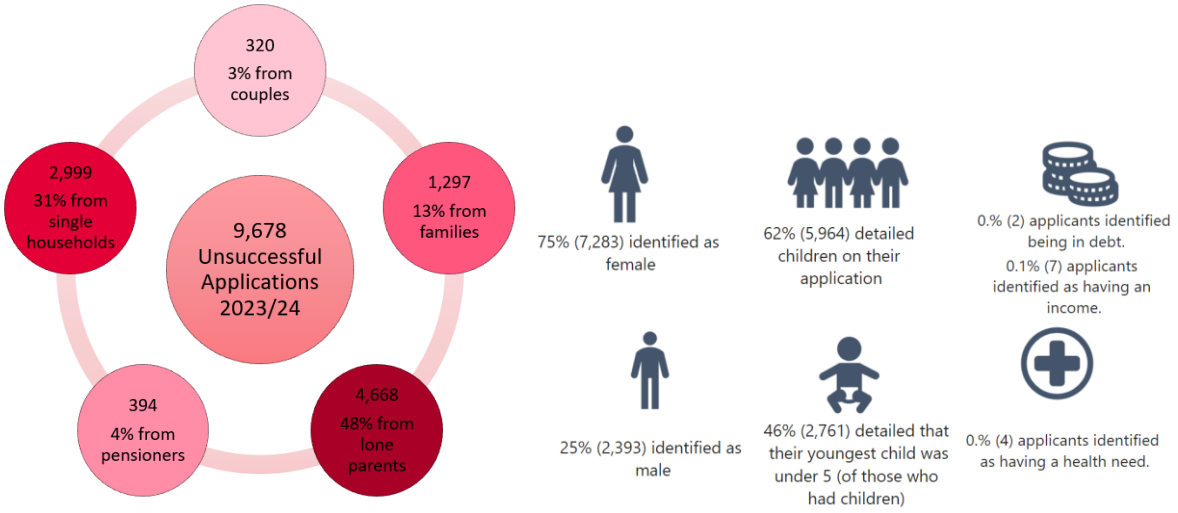
Unsuccessful Applicants

A successful application to the Essential Living Fund does not just rely on meeting the eligibility criteria; applicants also need to evidence that they have tried other avenues of support and that ELF is the only option available to them.

Where applications are unsuccessful, ELF advisors offer a variety of information and advice and where appropriate will signpost on to services that may be able to support an applicant's needs. This includes advice on benefits, finances and where to access resources/items that have been requested.

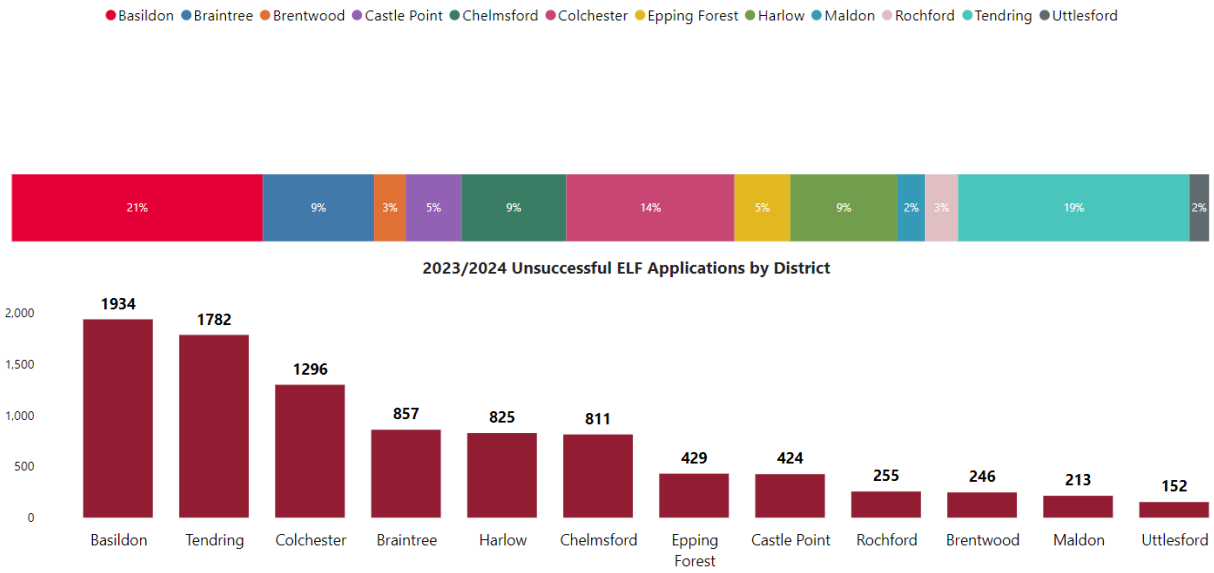
In 2023/2024, 30% of applications were unsuccessful (9,678), a 12% lower proportion than last year when there were 42% unsuccessful (10,647 total). The trend of more being successful has continued since 2021/22.

The proportion of cohorts being unsuccessful is similar to all applications and those that are successful: the highest majority being lone parents; 48%.



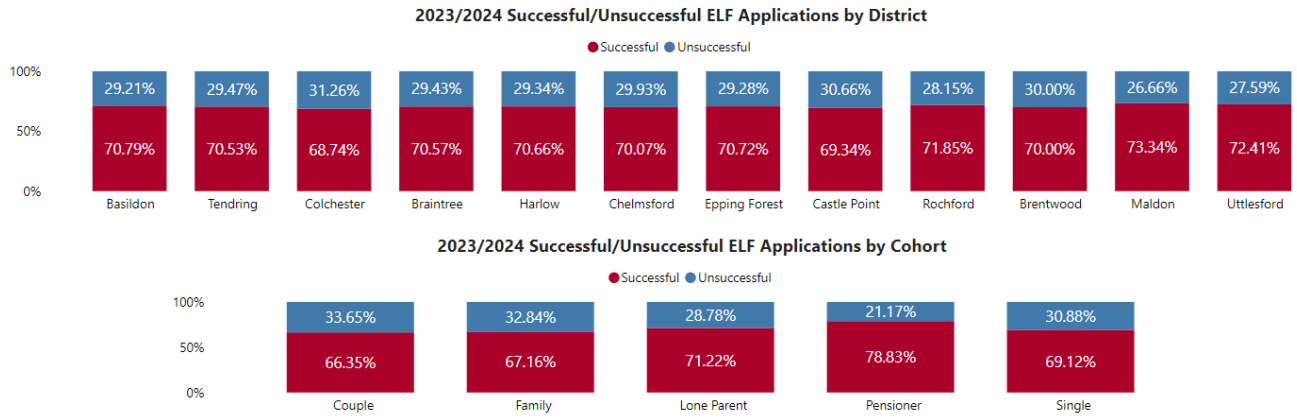
Unsuccessful Applications by District and Cohort

Having had the highest proportion of total applications and successful ones, Basildon accounts for the highest percentage of unsuccessful applications across Essex, with 21% (1,934). Uttlesford had the lowest accounting for 2% (152). The districts are proportionally similar overall as successful and all applications.



The first graph below shows the ratio per district of those Successful and Unsuccessful. Smaller areas of Maldon, Uttlesford and Rochford have the slightly higher success rate, whilst Colchester has the lowest rate.

The second graph shows this by cohort, with Pensioners having the highest success rate of nearly 79%, with Couples being the lowest with 66%.



Unsuccessful Applications by Reason

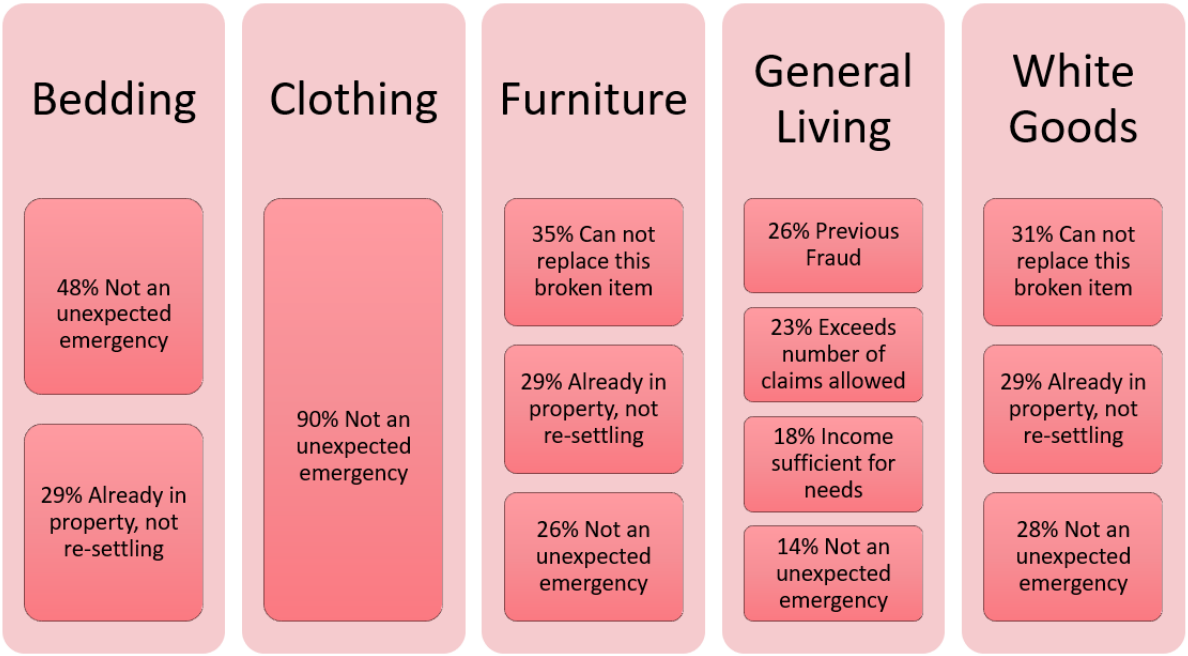
Of those that were unsuccessful, the majority were refused; 83% (7,660). Nearly 17% were withdrawn (1,559), and less than 1% were not eligible or cancelled (5).

There are 33 refusal reasons applied in 2023/2024. When examining the full dataset supplied, each item within the application is given a separate refusal code; a total of **57,585 individual items** within the unsuccessful applications.

Across all these items, the most used refusal reason is 'Not an unexpected emergency', 53% of all the items (30,344 total).

The second highest is 'Already in property, not re-settling,' accounting for 14% of refused items (7,883). The other significant reason used is 'Can not replace this broken item' used for 13% of the items (7,297 total).

When considering the different five item categories; the picture is different for the main reasons for being refused:



Please note, the figures reflected here are reliant on the quality and understanding of the raw data supplied.

Summary and Key Findings

The demand on ELF during the last four years has risen hugely, with increases since 2021 due to the impact of the COVID-19 pandemic, and the cost-of-living crisis which has continued to place financial pressure on households.

Last year in 2022/2023, applications for the year doubled. This year, they have risen again by nearly a third (30%). The total that has been spent on successful applications this year is unprecedented; approximately £7.4 million, which is £3.2 million more than last year, and a 75% increase.

50% of all applications continue to be from Lone parent households. 30% are from single households, 12% from families, 6% from pensioners and 3% from couples.

38% of reasons for all applications is **'Exceptional Pressure'**, followed by **'Cost of Living'**, which is an additional reason code for this year and accounts for 31%.

Basildon remains the district with the highest number of applications; 20%, and subsequently the most successful applications, items awarded, and money spent. **Tendring** is next highest and continues to increase proportionately year on year with 18%, followed by Colchester with 12%, Braintree 9%, Harlow 8%, and Chelmsford 8% of all applications.

70% of applications in 2023/2024 have been successful, 30% unsuccessful. A continuing trend of more being successful each year; 56% last year.

A higher proportion of pensioners were successful with their applications than any other cohort; 79%. This is alongside the proportion of applications rising slightly year-on-year for this group; indicating that the need for pensioners will continue to increase.

- 94% of **Lone parent** successful applicants are female, nearly half are aged 30-39. Hotspot areas for Lone parents are **Lee Chapel North and Fryerns in Basildon**, and **Greenstead in Colchester**.
- **Pitsea North West in Basildon** is a hotspot area for **Single person** successful applications. Ages are more varied, with most between 50 and 59, and more of an equal split of male and female single applicants.
- For **Family applications, Lee Chapel North** sees most successful applications. A high proportion are female; nearly 80%, and nearly half are aged in their thirties.
- A quarter of all **Pensioner** successful applicants are in **Tendring,** with **West Clacton & Jaywick Sands** being the top ward area. Two thirds are female applicants, with nearly 40% aged 60-64.
- Successful applications for Couples are also more in Tendring, again noticeably in **West Clacton & Jaywick Sands,** although the top ward area is **Vange in Basildon**. Two thirds are female, and the main age group is between 45 and 59.

Most items awarded for successful applications were under the **General living category (88%).**

The number of items awarded increased monthly up to a peak of 13,687 total items in November 2023, compared to 5,910 in May 2023. Totals lowered after this, though with another peak in January 2023. The average total number of items issued per application has been consistent over the 12 months, with the average staying high even when totals have decreased after the November peak.

The total amount granted for successful applications in November 2023 (£1.3 million) is nearly four times greater than the spend earlier in the year in May (£334,956). The total amount spent in November alone accounts for 18% of the total yearly spend.

Basildon has the highest total spend for the year, accounting for 20% of the total amount. The highest average spend is seen in Uttlesford district with £247 approximately per application, even though they have the lowest overall spend; 2% of the total. This is a continuing trend.

48% of unsuccessful applications were from lone parent families. The most common reason for items being unsuccessful is 'not an unexpected emergency' (53% of all items within unsuccessful applications). This is followed by 'already in property, not re-settling' (14%).

The Essential Living Fund scheme has been one of the key vehicles to ensuring those who became vulnerable during the pandemic and then the emerging cost of living crisis had access to support either directly from ELF or, if ineligible, signposted to appropriate support.

Awareness has improved due to promotions taking place, for example on pharmacy bags for in October 2023; and 20,000 ELF leaflets distributed to partners across the county in December 2023.

The ELF will continue to be delivered for 2024/2025 with an increased budget until September 2024. The fund will likely remain as being one of the key pathways to support individuals across Essex due to the continuing financial crisis and will be needed the most by those most vulnerable when entering the winter months.

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