

Essex County Council

Essential Living Fund Annual Report

April 2025 – March 2026

May 2026

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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 total cost for ELF for the financial year 2025/26 is **£9,010,525** at time of reporting (7th April 2026). This is slightly lower (£249,000 less approximately) compared to 2024/25 which saw a total of **£9,259,523**. This is a change in the trend that has previously been seen of overall spend increasing each year; last year having a 25% increase, and 2023/24 spend having been 75% more than 2022/23.

- However, the fund was ceased for 2025/26 on or around the 3rd of March 2026, so almost a full calendar month less.
- When considering the cumulative total at end of February 2026 it sat at £8,809,225. Higher than the total was at end of February 2025 when it was £8,631,430.

The need for the fund has not lessened, with this year's actual number of applications being an unprecedented total of 41,243, which is just over 6,000 more than last year when the total was 35,198. Note that this is all applications; whether successful or unsuccessful.

The need for the fund increased greatly since the COVID pandemic, with additional central government funding in 2020 of £827,934 being 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.

- Access and awareness of the ELF have 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.

Numbers of applications were stable for the first half of the year, increasing in October and November, and then decreasing down to March. **This shows a continued seasonal trend of there being heightened needs of residents of Essex in the winter months and at Christmas/New Year.**

74% of applications have been successful (total of 30,584), a decrease from last year when this was 77%. Of which 46% were Lone Parents, 32% were Single applicants, 11% were Families, 8% from Pensioners and 3% from Couples. 81% of successful applications cited Cost of living as the reason for applying and 18% had the reason of Exceptional pressure.

Demographic data for the year shows no discrepancy of groups being successful when considering ethnicity, sexual orientation, disability/long term illness (where known).

Methodology

This report is a retrospective analysis of ELF and examines the period of April 2025 to March 2026, 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.

Power-Bi has been utilised to collate the data for the last two years. This has resulted in more efficient and accurate data analysis, considering the complexity of the raw data.

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 262 applications currently not having a postcode attached. This has improved year on year though, and being such a small proportion (lower than 0.1%) does not have an impact on analysis, as they do have a Local Authority recorded.

There are also 2,100 applications that do not have a reason for application. This is again very low proportionately; 0.05% of all applications and generally 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, which is also uploaded to Power-Bi. Both the raw data and the dashboard have been used to examine and understand the data for 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, to access essential items. It has been primarily funded through the Department for Work and Pensions (DWP) Household Support Fund.

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.

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:

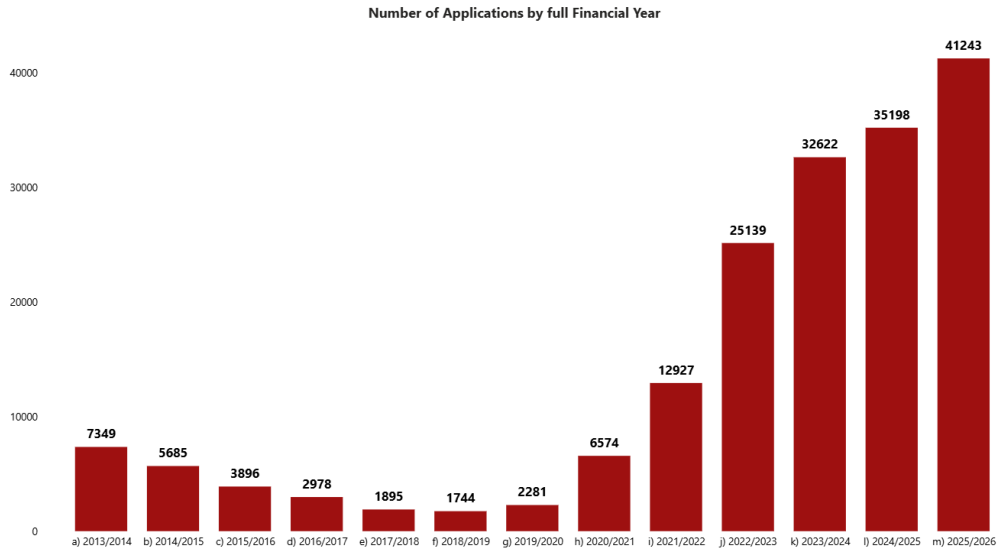
- Vulnerable persons established in the community following a stay in a specialist care setting (mental health unit, rehabilitation centre etc.), care home, hostel or similar.
- Those discharged from prison and youth offending institutions.
- Young people leaving local authority care.
- People remaining 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 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.

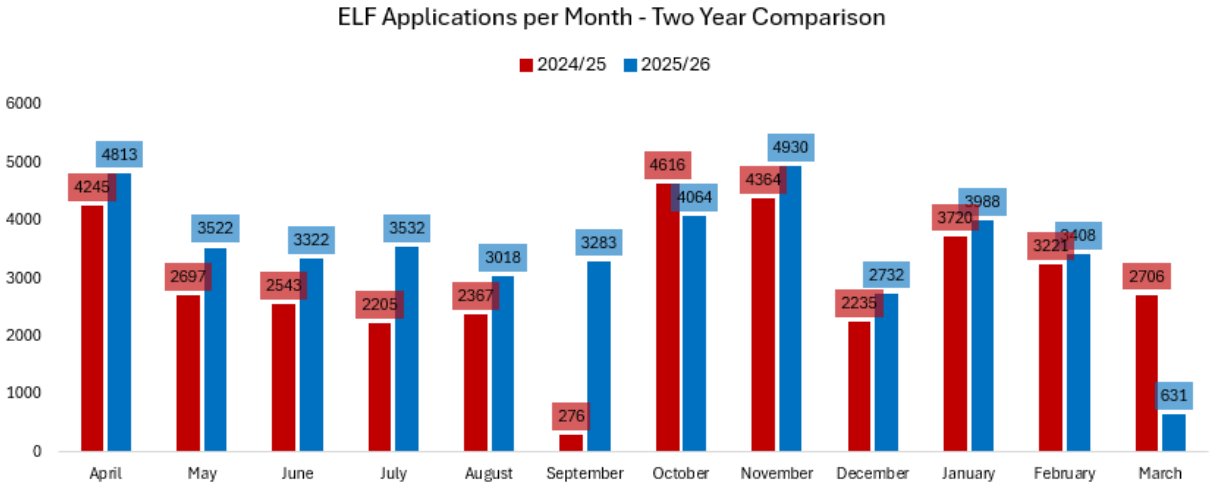
The increase accelerated particularly over the last four financial years, with 2025/26 seeing a particular jump in overall application numbers, an increase numerically of 6,045, which is a 17% increase compared to last year. This continues to reflect the huge additional pressure on households and the economy due to the cost of living and inflation rises. This is likely to continue due to further economic and political unrest locally, nationally and worldwide.

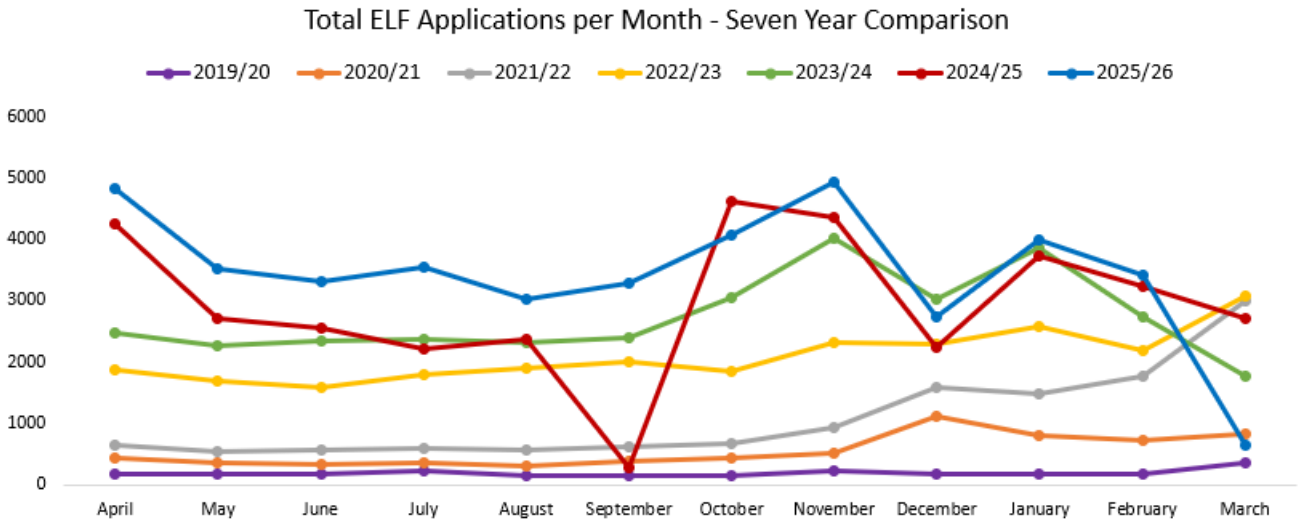


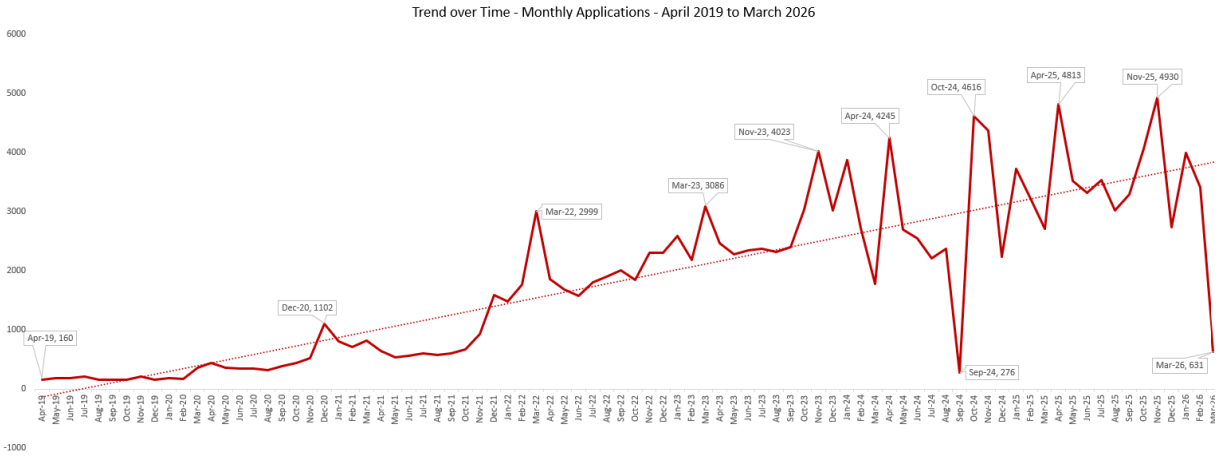
Comparing back to 2018/2019, there has been 22 times more total applications:



Applications by Month







The graphs above reflect the huge increase in ELF applications over the last seven 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.

During 2025/26 there was a peak of 4,930 in November 2025; the highest monthly number seen. March has seen a reduction in the last three years due to there being a cut-off for the financial year of applications part-way through March.

The rising trend overall is particularly seen from November 2021 onwards, coinciding with the cost-of-living crisis, adding to the impact of COVID, and the fact that the uplifts in Universal Credit benefit during the pandemic ceased in October 2021.

The increase continued significantly into the last four financial years, with there being a clear seasonal rise in the Winter period, with financial 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 for any similar funding.

However, the increases are also an indication that information around 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.

As well as being publicised on local government websites, it is also on charity sites and other internet news and social media sites.

https://brightlingsea.info/brightlingsea-news/1m-help-announced-for-essex-pensioners-as-part-of-9-4m-fund/

https://www.essexlive.news/news/cost-of-living/dwp-urging-brits-contact-local-9605839?int_source=mantis_rec_top&int_medium=web&int_campaign=more_like_this_top

https://www.billhelp.uk/southend-on-sea-borough-living-fund-grants/

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, have continued to be reflected for 2025/26.

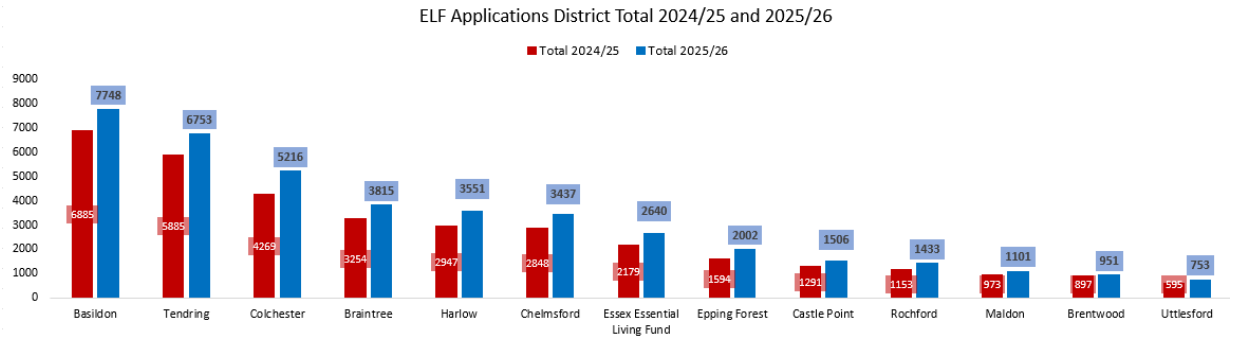
As can be seen in the following graphs, Basildon continues to account for the highest proportion of applications with 18.8% this year, with Tendring still second highest with 16.4%. There has been almost a 1% decrease in the proportion held by Basildon (was 19.6% last year). There has in turn been a slight uplift proportionately across most of the other districts, such as Colchester increasing by 0.5%, and Epping Forest by 0.4%.

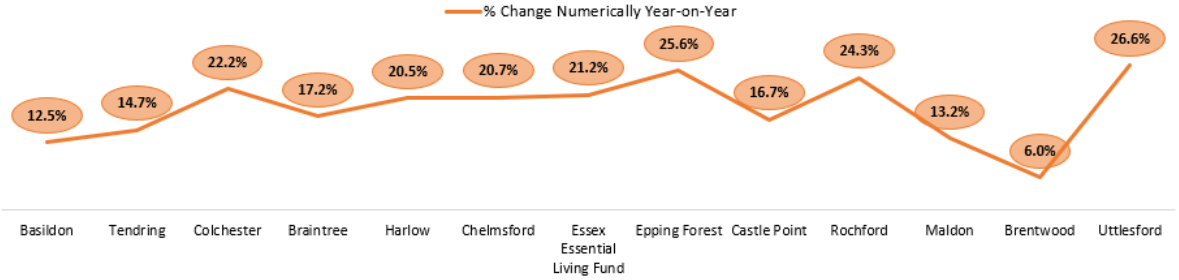
However, the ranking of the districts remains the same as last year, with Basildon and Tendring being the outliers, with Colchester third highest and the gap lessening between each of them.

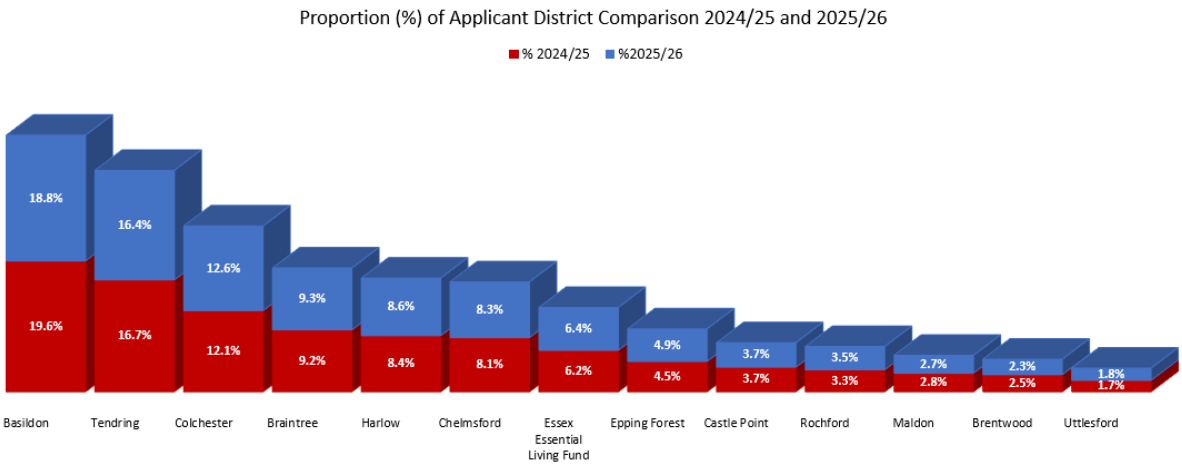
The lower volumes areas remain the same; Rochford, Maldon, Brentwood and Uttlesford.

Of note, when considering the numerical difference of the totals for the year of individual districts compared to last year; all areas have seen increases. However, it is the smaller areas that have seen a higher numerical change proportionately in contrast to their total in 2024/25 (see second graph below). Uttlesford and Epping Forest have seen 27% and 26% increase in number for example.

Colchester has seen 22% numerical increase on their total last year, so may be an area of need going forward.

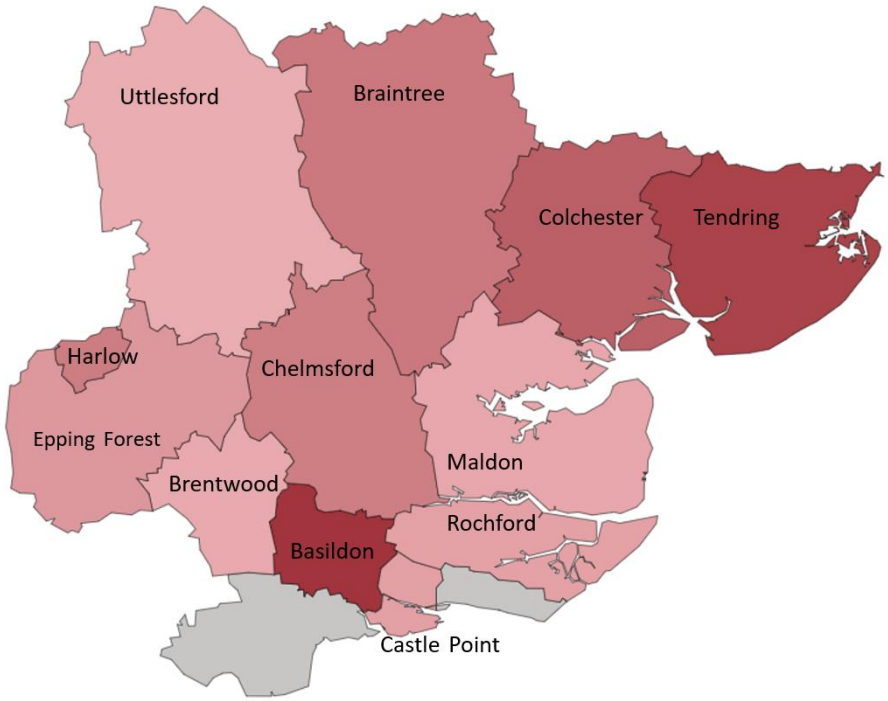




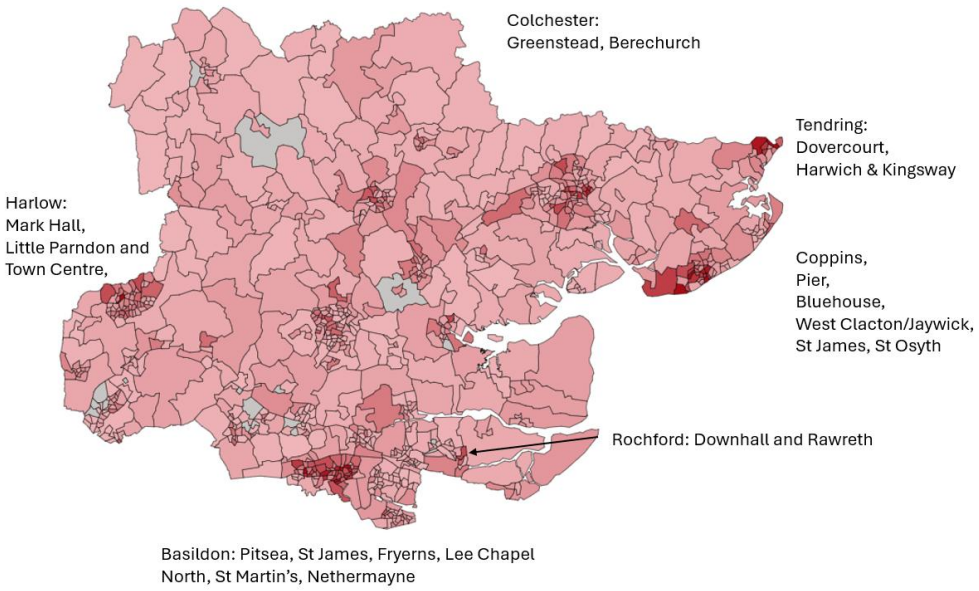

Proportion (%) of Applicant District Comparison 2024/25 and 2025/26
% 2024/25
%2025/26
18.8%
16.4%
12.6%
9.3%
8.6%
8.3%
6.4%
4.9%
3.7%
3.5%
2.7%
2.3%
1.8%
19.6%
16.7%
12.1%
9.2%
8.4%
8.1%
6.2%
4.5%
3.7%
3.3%
2.8%
2.5%
1.7%
Basildon
Tendring
Colchester
Braintree
Harlow
Chelmsford
Essex Essential Living Fund
Epping Forest
Castle Point
Rochford
Maldon
Brentwood
Uttlesford

Geographical Areas – Heatmap

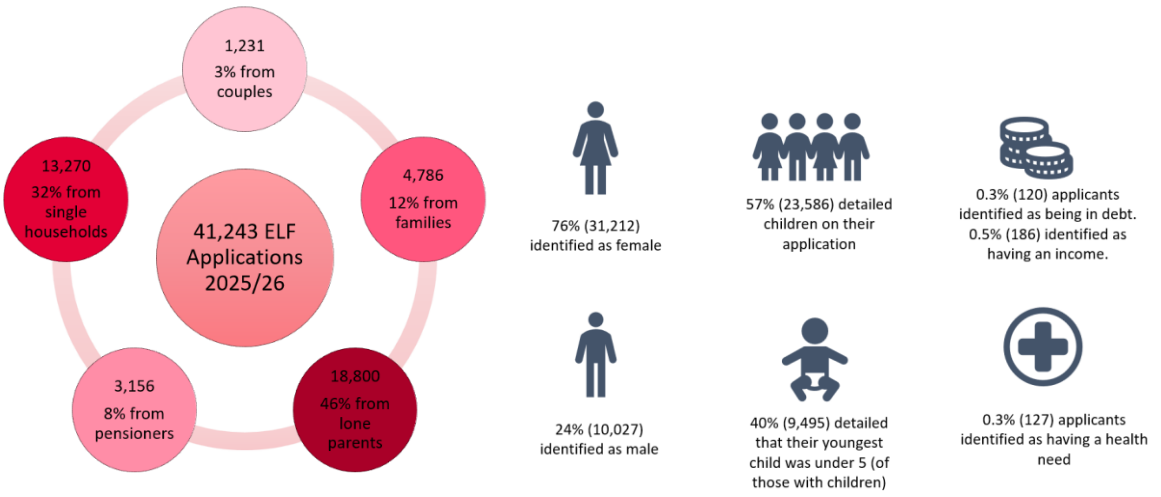
The following maps show all applications across Essex (using district, LSOA code and wards), confirming that the areas of Basildon and Tendring are the main application hotspots for Essex.



Initial observations are the ward/LSOA areas below in Basildon, Colchester, Tendring and Harlow are seeing the highest concentration of applications. Rochford has a noticeable hotspot area this year. 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; 46% (slight continued decrease from 48% last year) and single households; 32% (30% last year), and the fewest from couples with 3% (same as last year).

All cohorts have seen numerical increases this year and have the same peaks in November and January. However, as discussed in previous reporting, applications from Pensioners; although still low in number compared to other cohorts, have continued to increase proportionately from 7% to 8%. They have had a one percentage increase proportionately year on year since 2020/21 (when they accounted for 3% (192) of the total).

Of all applications, 57% (23,586) came from households that have children, which is a proportional decrease from 60% last year, likely accounted for by the increase in pensioner applications. The majority of those with children are lone parents; 80% (18,800), 20% being families (4,786); proportionately the same as last year.

Application Reasons

The primary reason for all applications is that of 'Cost of Living', which came into use during the 2023/24 year. This accounts for almost 77% of all applications (whether successful or not). Higher than last year when this was 70%, and far higher than 2023/24 when this reason accounted for 31% of applications.

Other reasons have subsequently decreased over the last two years. 'Exceptional Pressure' was the main reason in 2023/24 when it accounted for 38% of all applications, decreasing to 22.5% last year, and 17% this year. The 'Just about managing' reason has similarly decreased hugely from 23%, to 1% to 0.3%. Please note that those showing as blank in the following table are majority those that are Withdrawn.

Application Reason	Reason 2024/25	% 2024/25	Reason 2025/26	% 2025/26
Cost of Living	24686	70.1%	**31645**	**76.7%**
Exceptional Pressure	7937	22.5%	**6978**	**16.9%**
Blank/Not recorded	1664	4.7%	**2100**	**5.1%**
Just about managing exceptional award	360	1.0%	**117**	**0.3%**
Set up in community – resettlement programme	118	0.3%	**96**	**0.2%**
Set up in community – post hostel	110	0.3%	**85**	**0.2%**
Remain in Community	152	0.4%	**71**	**0.2%**
Emergency	54	0.2%	**58**	**0.1%**
Left Prison	24	0.1%	**24**	**0.1%**
Ease Pressure from Covid	21	0.1%	**21**	**0.1%**
Set up in community – post institution	17	0.0%	**20**	**0.0%**
Temporary License	44	0.1%	**19**	**0.0%**
Bike scheme	6	0.0%	**8**	**0.0%**
Set up in community – post care home	3	0.0%	**1**	**0.0%**
Left Local Authority Care	2	0.0%	**0**	**0.0%**
Total	35198	100.0%	**41243**	**100.0%**

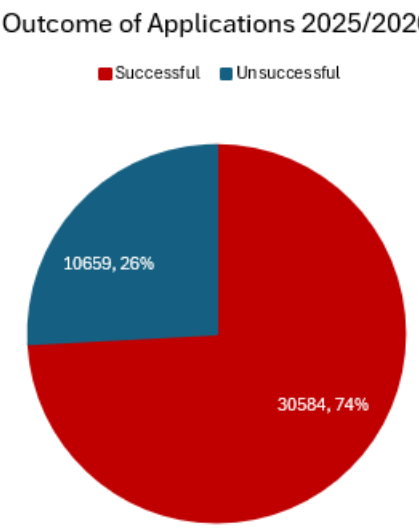
Application Outcomes

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 2025/26, of all the applications processed through ELF, 74% have been successful (30,584), with 26% unsuccessful (10,659).

This is a slight decrease in proportion of those successful; last year it being 77% (26,977), with 23% unsuccessful (8,221).

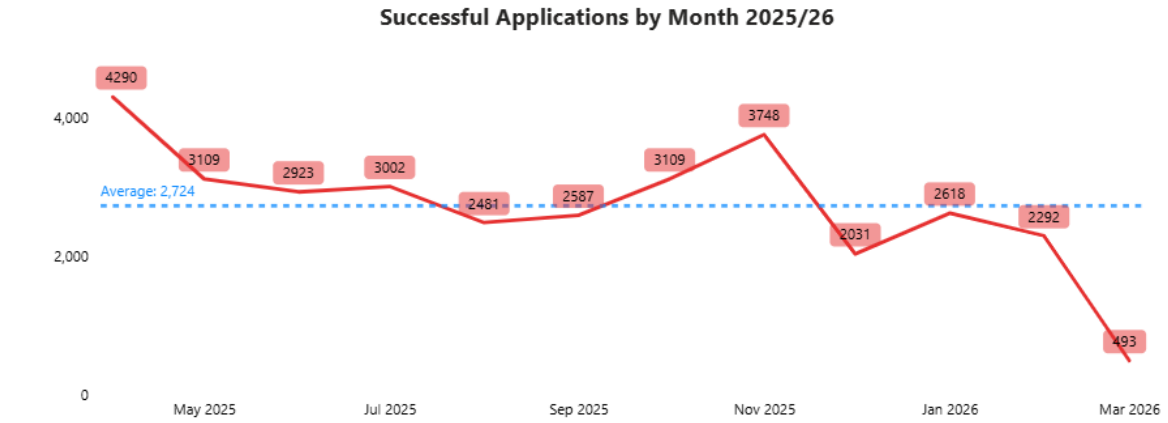
Those being successful had previously increased year on year; 70% in 2023/24, 56% in 2022/23, 52% in 2021/22, and 47% in 2020/21.

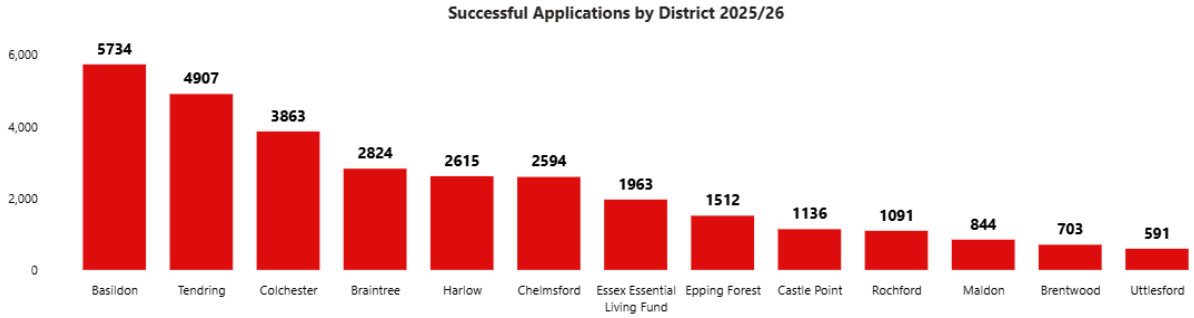


Successful Applications

As stated, for the year 2025/26, 74% of applications were successful. Numbers were relatively steady for much of the first two quarters of the year, between 2,500 and 3,100 up to October. The average overall per month being 2,724 (compared to last year's average of 2,248).

Numbers increased in October and November, followed by lower numbers, although a slight incline in January, with a decline in March when applications were closed early for the year.



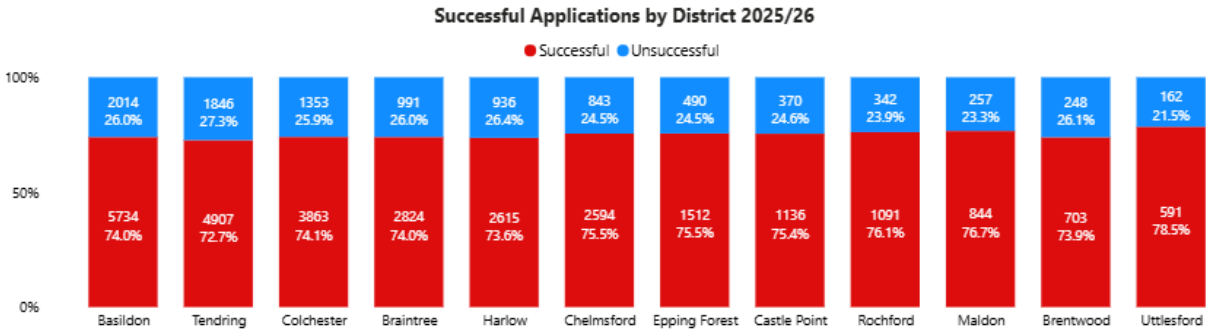


Basildon and Tendring continue to hold the highest numbers and proportions of those successful; with 19% from Basildon (same as last year) and 16% from Tendring, the latter dropping slightly by 1% proportionately compared to last year.

Smaller areas and those with lower numbers of successful applications have had the bigger proportional increase when comparing last year's numbers (see following table). For instance, Uttlesford, though only holding 2% of the successful applications this year, have had a 26% rise numerically (469 last year, 591 this year).

District	2025/26 Total Applications	2025/26 % Total Successful	2024/25 Total Applications	2024/25 % Total Successful	% Increase 2025/26 compared to 2024/25
Basildon	5734	19%	5230	19%	10%
Tendring	4907	16%	4492	17%	9%
Colchester	3863	13%	3256	12%	19%
Braintree	2824	9%	2491	9%	13%
Harlow	2615	9%	2271	8%	15%
Chelmsford	2594	8%	2194	8%	18%
Essex Essential Living Fund	1963	6%	1661	6%	18%
Epping Forest	1512	5%	1249	5%	21%
Castle Point	1136	4%	998	4%	14%
Rochford	1091	4%	905	3%	21%
Brentwood	844	3%	702	3%	20%
Maldon	703	2%	757	3%	-7%
Uttlesford	591	2%	469	2%	26%
Total	30584	100%	26977	100%	13%

It is also interesting to note that the smaller districts and those with the lower numbers of applications, have higher success rates, with Uttlesford again being an example of this, 78.5% of their applications being successful, compared to Basildon and Tendring that have 74% and 72% successful:

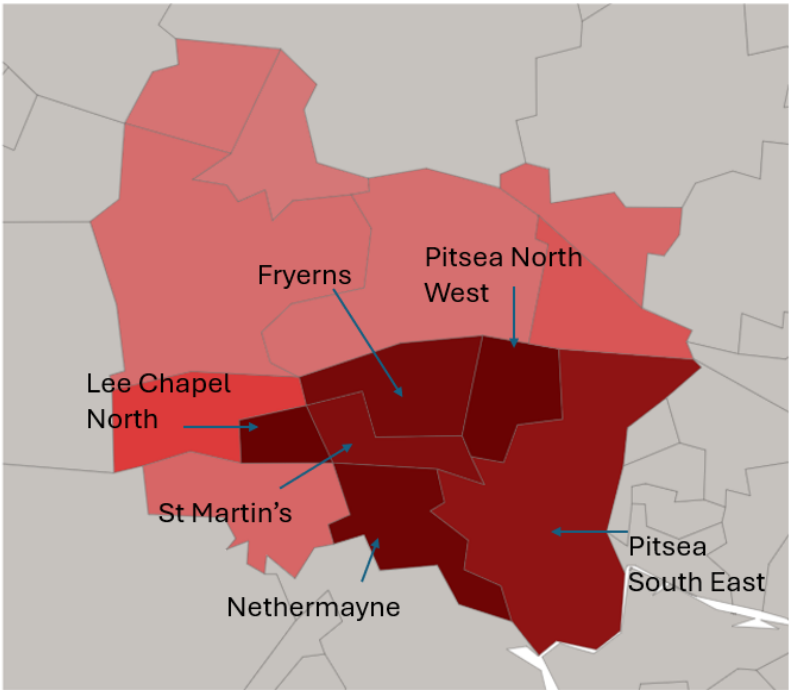


The maps and tables on the following pages highlight the hotspot areas within each Essex district where applications were successful, with tables showing the top wards. Please note any discrepancies in numbers may be where there are multiple LSOAs within a ward.

Geographical Areas – District Hotspots

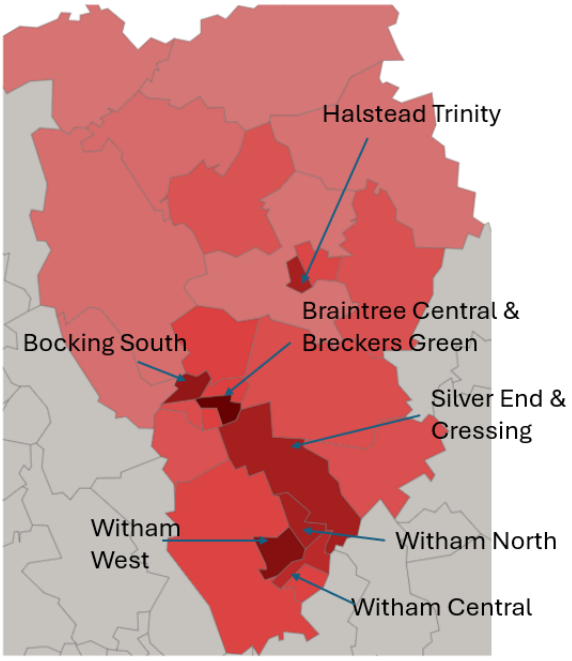
Basildon

Ward	Number of Successful Applications
Lee Chapel North	817
Pitsea North West	810
Nethermayne	795
Fryerns	769
St Martin's	738
Pitsea South East	695
Laindon Park	441
Wickford Park	275
Langdon Hills	177
Wickford North	162
Burstead	135
Castledon & Crouch	124
Billericay West	102
Billericay East	76



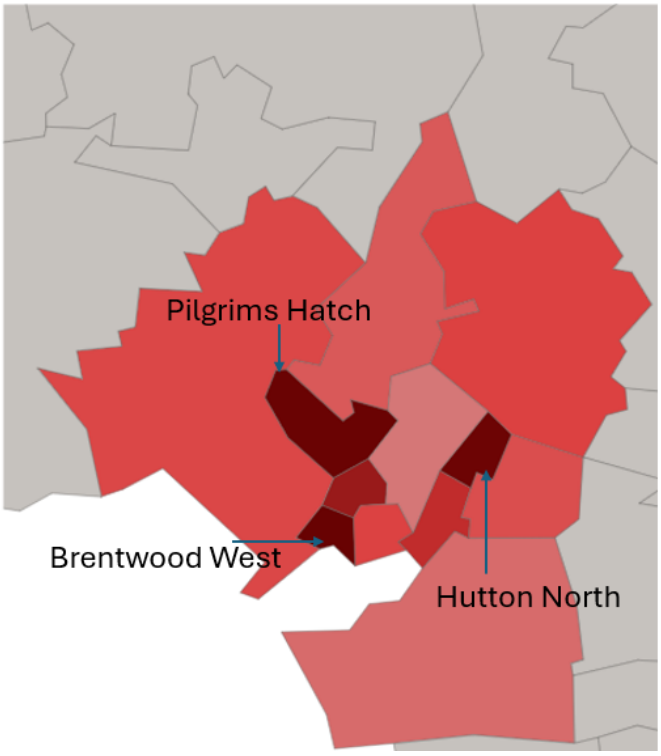
Braintree

Ward	Number of Successful Applications
Braintree Central & Beckers Green	279
Witham West	245
Bocking South	228
Silver End & Cressing	208
Halstead Trinity	207
Witham North	205
Witham Central	182
Bocking North	130
Bocking Blackwater	128
Braintree South	128
Witham South	124
Hatfield Peverel & Terling	121
Halstead St Andrew's	116
Braintree West	101
Coggeshall	97
Kelvedon & Feering	95
The Colnes	91
Great Notley & Black Notley	88
Hedingham	86
Yeldham	36
Three Fields	27
Rayne	23
Stour Valley South	17
Bumpstead	16
Gosfield & Greenstead Green	16
Stour Valley North	6



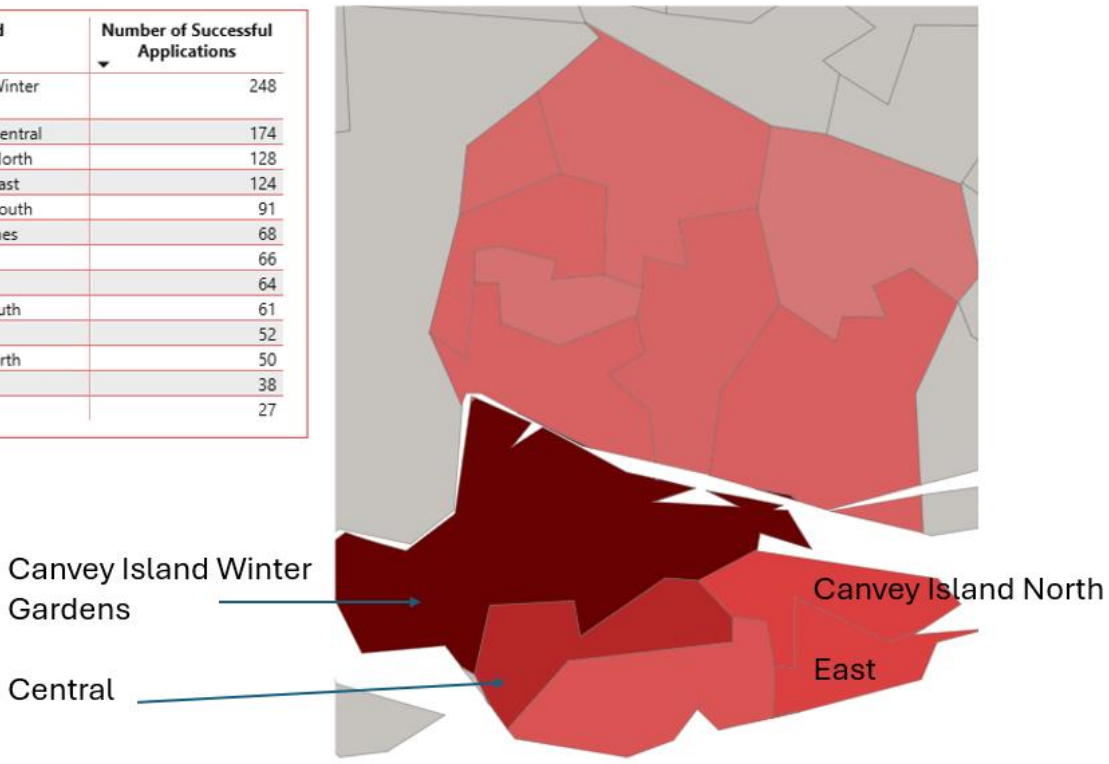
Brentwood

Ward	Number of Successful Applications
Brentwood West	100
Pilgrims Hatch	99
Hutton North	98
Warley	85
Brentwood North	80
Hutton South	64
Ingatestone, Fryerning & Mountnessing	47
Brentwood South	46
Brizes, Stondon Massey & South Weald	42
Hutton East	37
Blackmore & Doddinghurst	28
Herongate, Ingrave & West Horndon	14
Shenfield	5



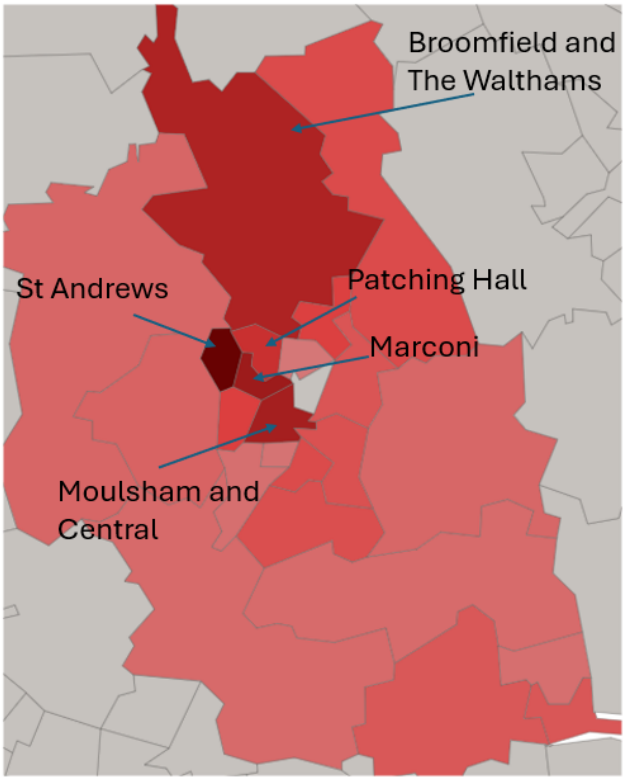
Castle Point

Ward	Number of Successful Applications
Canvey Island Winter Gardens	248
Canvey Island Central	174
Canvey Island North	128
Canvey Island East	124
Canvey Island South	91
Hadleigh St James	68
St Mary's	66
Tarpots	64
Thundersley South	61
St George's	52
Thundersley North	50
Appleton	38
St Michael's	27



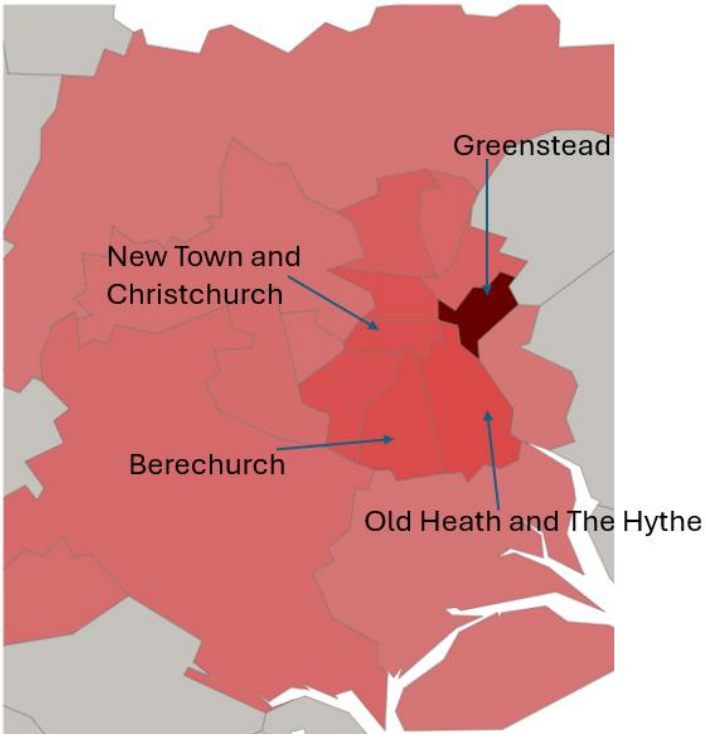
Chelmsford

Ward	Number of Successful Applications
St Andrews	321
Marconi	252
Moulsham and Central	242
Broomfield and The Walthams	230
Patching Hall	195
Waterhouse Farm	156
Springfield North	154
Boreham and The Leighs	127
Great Baddow West	127
Galleywood	116
Great Baddow East	112
Chelmer Village and Beaulieu Park	102
South Woodham-Chetwood and Collingwood	95
Rettendon and Runwell	94
Trinity - Chelmsford	68
Writtle	67
Chelmsford Rural West	58
Little Baddow, Danbury and Sandon	57
South Hanningfield, Stock and Margaretting	48
Bicknacre and East and West Hanningfield	45
South Woodham-Elmwood and Woodville	36
Goat Hall	35
Moulsham Lodge	25
The Lawns	16



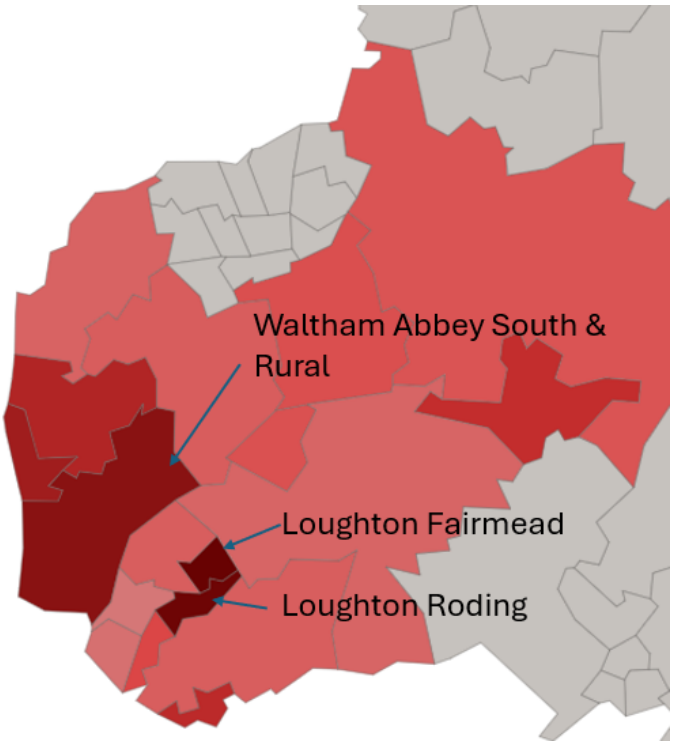
Colchester

Ward	Number of Successful Applications
Greenstead	926
Old Heath and The Hythe	389
Berechurch	366
New Town and Christ Church	340
Shrub End	327
Castle	326
Mile End	244
St Anne's and St John's	206
Highwoods	180
Marks Tey and Layer	148
Stanway	138
Tiptree	126
Prettygate	105
Lexden and Braiswick	104
Mersea and Pyefleet	76
Rural North	76
Wivenhoe	60



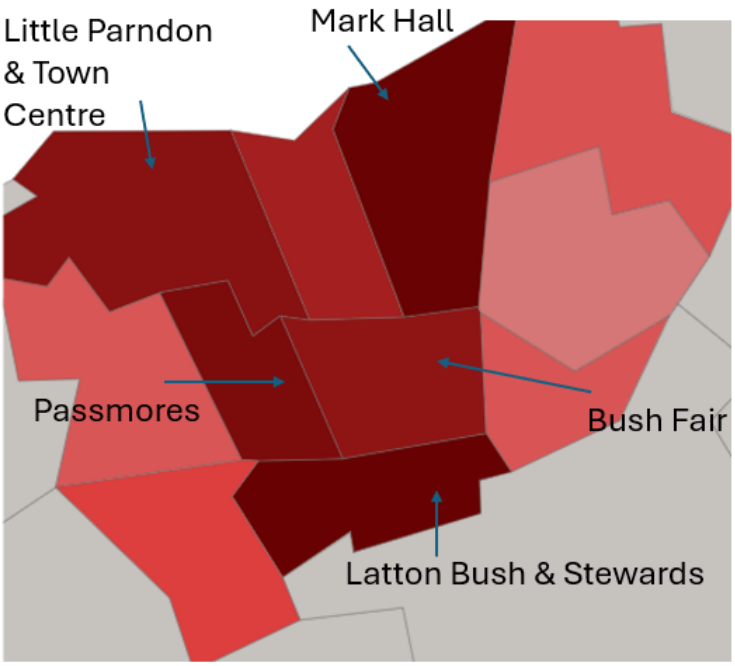
Epping Forest

Ward	Number of Successful Applications
Loughton Fairmead	193
Loughton Roding	188
Waltham Abbey South & Rural	167
Waltham Abbey West	149
Waltham Abbey North	136
Grange Hill	127
Ongar	122
Buckhurst Hill East & Whitebridge	83
North Weald Bassett	70
Epping East	67
Rural East	62
Epping West & Rural	49
Chigwell with Lambourne	48
Loughton St John's	47
Roydon & Lower Nazeing	40
Theydon Bois with Passingford	37
Buckhurst Hill West	21
Loughton Forest	10



Harlow

Ward	Number of Successful Applications
Latton Bush & Stewards	362
Mark Hall	361
Passmores	338
Little Parndon & Town Centre	323
Bush Fair	315
Netteswell	289
Sumners & Kingsmoor	212
Old Harlow	167
Church Langley South & Potter Street	157
Great Parndon	156
Church Langley North & Newhall	79



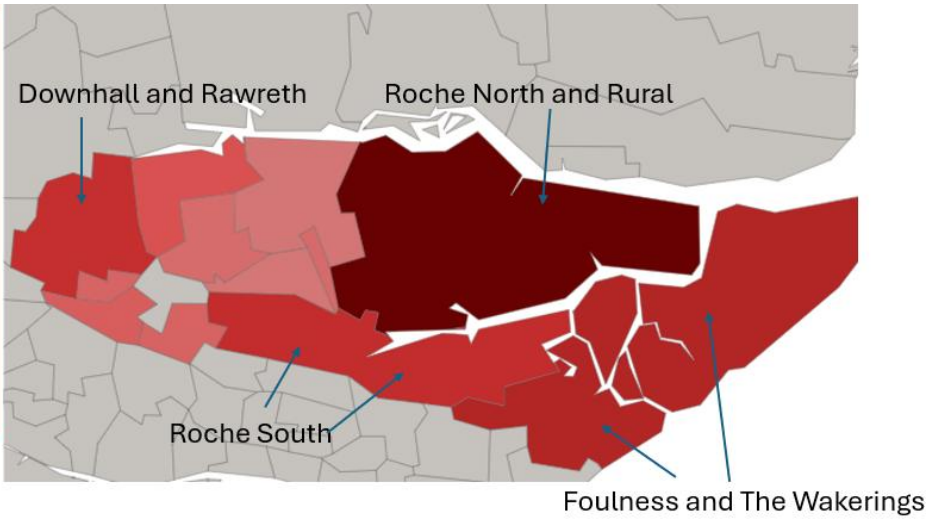
Maldon

Ward	Number of Successful Applications
Heybridge West	130
Maldon North	107
Burnham-on-Crouch North	86
Maldon West	83
Southminster	72
Burnham-on-Crouch South	67
Maldon East	49
Wickham Bishops and Woodham	47
Maldon South	46
Heybridge East	40
Tolleshunt D'Arcy	38
Great Totham	34
Althorne	31
Purleigh	26
Tillingham	21
Mayland	18
Tollesbury	9



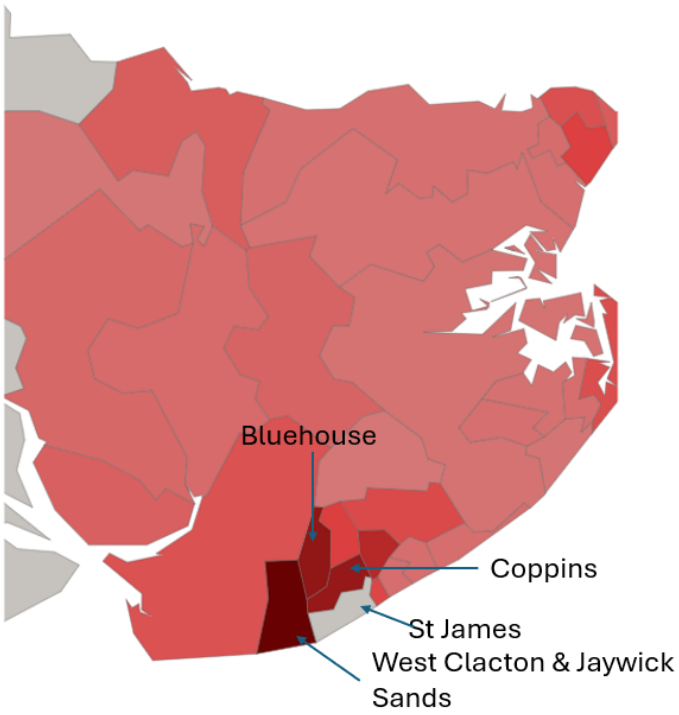
Rochford

Ward	Number of Successful Applications
Roche North and Rural	219
Foulness and The Wakerings	158
Roche South	145
Downhall and Rawreth	142
Hullbridge	87
Wheatley	67
Lodge	59
Sweyne Park and Grange	56
Trinity - Rochford	55
Hawkwell East	47
Hockley	46
Hockley and Ashingdon	30
Hawkwell West	28



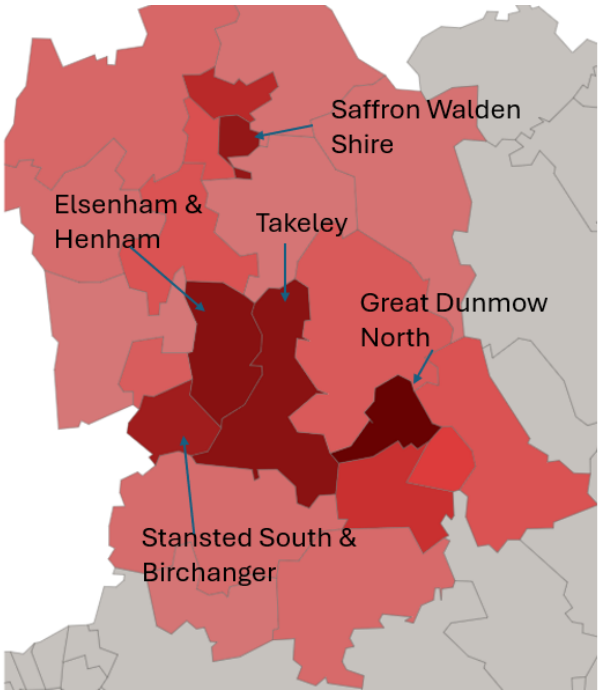
Tendring

Ward	Number of Successful Applications
West Clacton & Jaywick Sands	517
Bluehouse	432
St James - Tendring	429
Coppins	421
St John's	353
Harwich & Kingsway	346
Cann Hall	255
Dovercourt All Saints	250
Pier	221
Burrsville	208
Walton	194
Dovercourt Vines & Parkeston	186
St Osyth	176
Dovercourt Bay	139
Lawford, Manningtree & Mistley	129
Brightlingsea	120
Weeley & Tendring	105
Alresford & Elmstead	90
The Bentleys & Frating	82
Dovercourt Tollgate	68
Homelands	67
St Bartholomew's	66
St Paul's	66
Eastcliff	64
Kirby Cross	62
Stour Valley	56
Kirby-le-Soken & Hamford	54
The Oakleys & Wix	51
Thorpe, Beaumont & Great Holland	44
Frinton	40
Ardleigh & Little Bromley	35
Little Clacton	30



Uttlesford

Ward	Number of Successful Applications
Great Dunmow North	77
Elsenham & Henham	67
Takeley	66
Saffron Walden Shire	63
Stansted South & Birchanger	59
Saffron Walden Castle	51
Great Dunmow South & Barnston	46
Flitch Green & Little Dunmow	38
Saffron Walden Audley	26
Felsted & Stebbing	24
Newport	24
Thaxted & The Eastons	20
Stansted North	18
Littlebury, Chesterford & Wenden Lofts	12
High Easter & the Rodings	10
Broad Oak & the Hallingburys	9
Clavering	8
Ashdon	5
The Sampfords	5
Debden & Wimbish	3
Hatfield Heath	3
Stort Valley	2



Successful Applications Profile

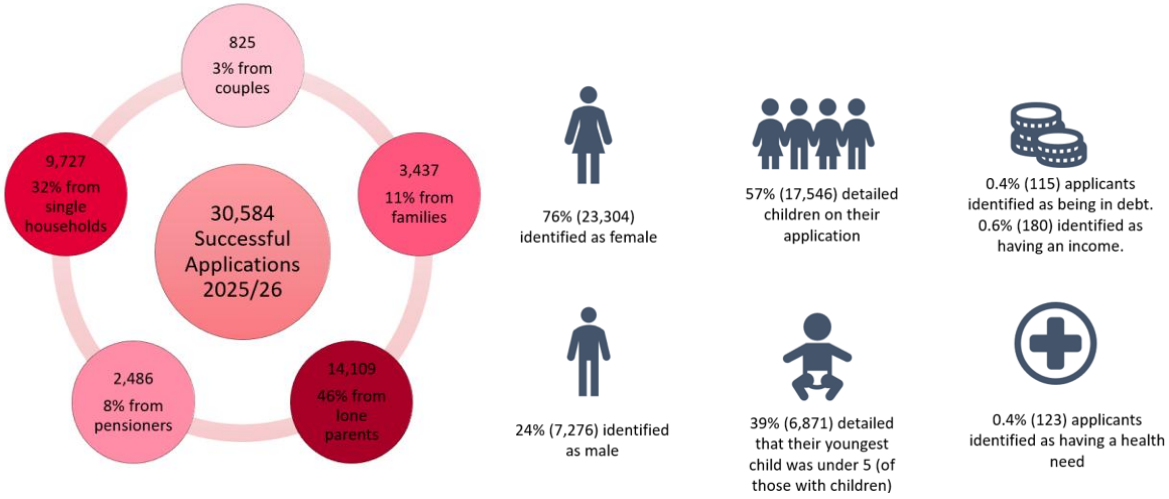
Summary

Of the 30,584 successful applications, the majority are from lone parents: 46% (14,109), slightly lower proportionately than last year when this was 48%. Nearly a third; 32% (9,727), are from single households, increase from 29% last year.

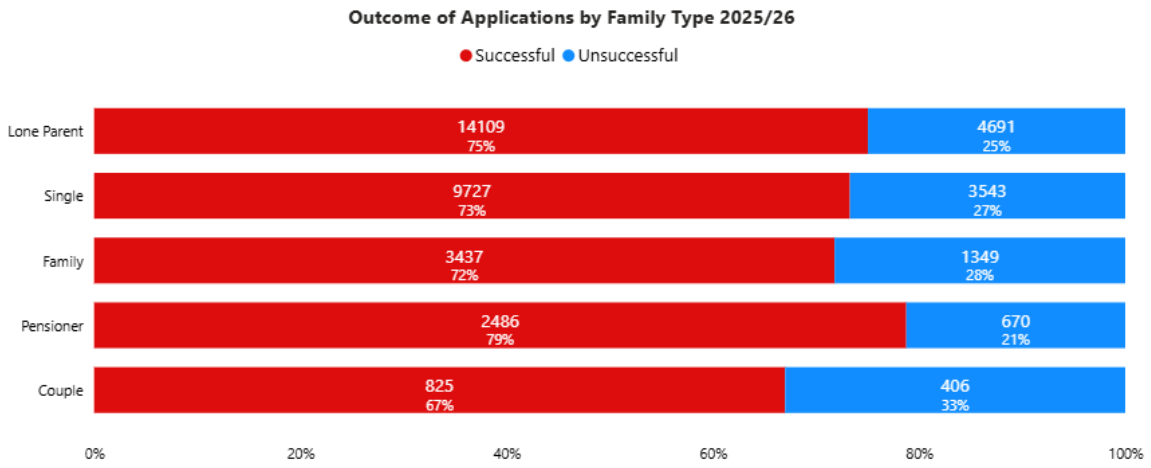
The lowest proportion of successful applications were from couples (825) and pensioners (2,486) at 3% and 8% respectively, both proportionately the same as last year. The proportion of pensioners for successful applications, had been gradually increasing year on year; having been 6% in 2023/24, 5% in the previous two years, and 3% in 2020/21. It has stabilised this year for those being successful, although still increasing when considering all applications.

57% (17,546) of the households had children, slightly lower proportionately than the 60% last year. The majority; 80%, were lone parents, the other 20% from families (same as last year).

There are more individuals specifically identifying as being in debt (115 applicants, 35 last year), identifying as having an income (180 this year, 60 last year), and identifying as having a health need (123 this year, 45 last year). This may be indicative of the financial hardship that all residents of Essex are finding themselves in.



As seen in the next chart, whilst pensioners submitted the second lowest number of applications overall, they have had the highest successful conversion rate, with 79% being successful. This is lower than last year when 86% of theirs were successful but is a continued trend of pensioners having the highest success rate.



Successful Applications by Reason

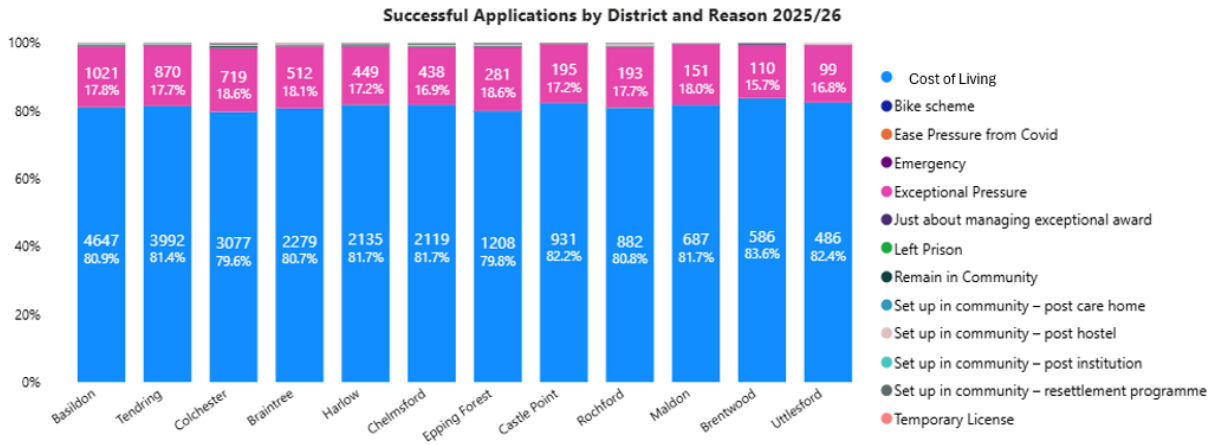
As discussed earlier in the report, the 'Cost of Living' (COLC) reason is now the primary reason for all applications, and for successful applications where it has been used by 80.7% of individuals. This is an increase from last year when this accounted for 75.5% of those successful. The COLC reason was introduced part way through the 2023/24 financial year, therefore all other reasons have decreased proportionately. 'Exceptional pressure' now accounts for 18% compared to last year's 22.6% for example.

Successful Application Reason	Total 2025/26	% 2025/26	Total 2024/25	% 2024/25
Cost of Living (COLC)	**24681**	**80.70%**	*20109*	*74.54%*
Exceptional Pressure	**5503**	**17.99%**	*6097*	*22.60%*
Set up in community – resettlement programme	**93**	**0.30%**	*117*	*0.43%*
Set up in community – post hostel	**85**	**0.28%**	*106*	*0.39%*
Remain in Community	**67**	**0.22%**	*132*	*0.49%*
Just about managing exceptional award	**55**	**0.18%**	*264*	*0.98%*
Emergency	**28**	**0.09%**	*43*	*0.16%*
Left Prison	**22**	**0.07%**	*23*	*0.09%*
Set up in community – post institution	**18**	**0.06%**	*15*	*0.06%*
Temporary License	**15**	**0.05%**	*43*	*0.16%*
Ease Pressure from Covid	**10**	**0.03%**	*18*	*0.07%*
Bike scheme	**5**	**0.02%**	*5*	*0.02%*
Set up in community – post care home	**1**	**0.00%**	*2*	*0.01%*
Blank/Not Recorded	**1**	**0.00%**	*1*	*0.00%*
Left Local Authority Care	**0**	**0.00%**	*2*	*0.01%*
Total	**30584**	**100%**	*26977*	*100%*

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, 19% of those successful are from Basildon and 16% from Tendring.

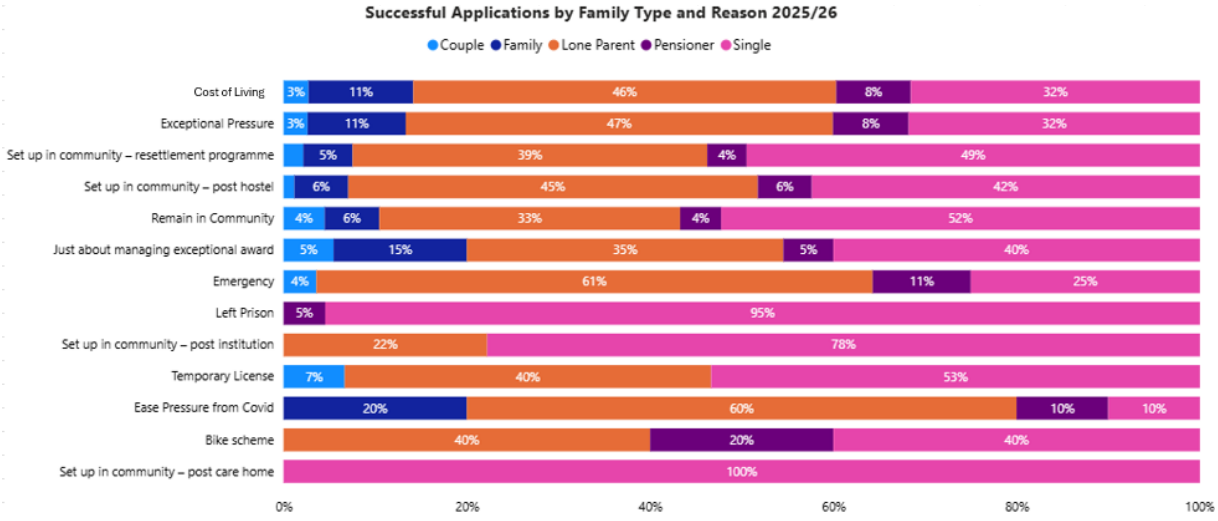
Across all districts the primary reason is Cost of Living, all seeing between 80% to 84% in this category. All then have around 16-19% under the Exceptional Pressure reason.



Of note, as shown in the following table, districts other than Basildon and Tendring have some of the higher numbers of the lesser seen reasons. Colchester has the highest number of resettlement programme reason, remain in community, and left prison reasons for example. Epping Forest has higher numbers of setting up in community post hostel, and resettlement programme compared to other areas:

District	Bike scheme	Cost of Living	Ease Pressure from Covid	Emergency	Exceptional Pressure	Just about managing exceptional award	Left Prison	Remain in Community	Set up in community – post care home	Set up in community – post hostel	Set up in community – post institution	Set up in community – resettlement programme	Temporary License	Total
Basildon	1	4647	2	9	1021	13	5	12		13	7	10	1	5741
Braintree		2279		3	512	5	1	5		9	3	4	3	2824
Brentwood	1	586			110	2		1				1		701
Castle Point		931	1	2	195			1				3		1133
Chelmsford		2119		2	438	3	3	6		9		12	2	2594
Colchester		3077	2	2	719	9	6	13	1	13	3	18	2	3865
Epping Forest	2	1208		3	281	4		2		7		7		1514
Harlow		2135	2	1	449	5	2	6		2	2	8	2	2614
Maldon		687			151	1		1		1				841
Rochford		882	1	1	193	2	1	1		7		3		1091
Tendring		3992	2	1	870	9	1	8		11	3	9		4906
Uttlesford		486		1	99	1				3				590

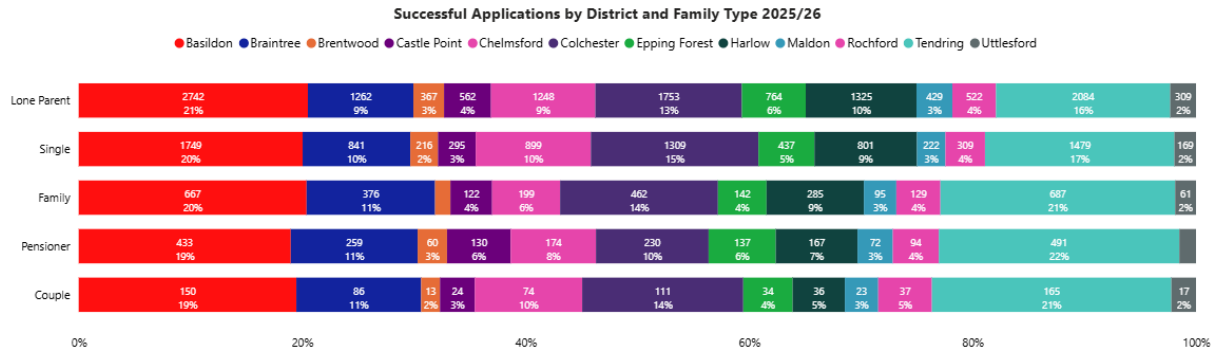
Successful Applications by Cohort, District and Reason



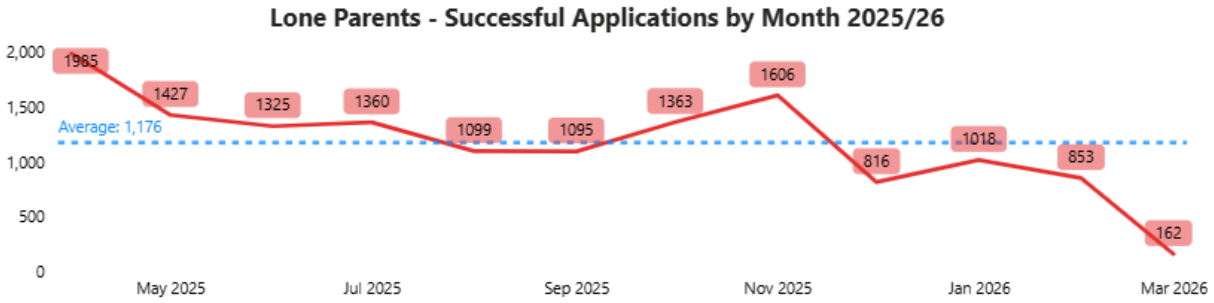
Reason	Couple	%	Family	%	Lone Parent	%	Pensioner	%	Single	%	Total	%
Cost of Living	670	81.2%	2823	82.1%	11394	80.8%	2010	80.9%	7785	80.0%	24682	80.7%
Exceptional Pressure	144	17.5%	590	17.2%	2565	18.2%	455	18.3%	1749	18.0%	5503	18.0%
Set up in community – resettlement programme	2	0.2%	5	0.1%	36	0.3%	4	0.2%	46	0.5%	93	0.3%
Set up in community – post hostel	1	0.1%	5	0.1%	38	0.3%	5	0.2%	36	0.4%	85	0.3%
Remain in Community	3	0.4%	4	0.1%	22	0.2%	3	0.1%	35	0.4%	67	0.2%
Just about managing exceptional award	3	0.4%	8	0.2%	19	0.1%	3	0.1%	22	0.2%	55	0.2%
Emergency	1	0.1%	0	0.0%	17	0.1%	3	0.1%	7	0.1%	28	0.1%
Left Prison	0	0.0%	0	0.0%	0	0.0%	1	0.0%	21	0.2%	22	0.1%
Set up in community – post institution	0	0.0%	0	0.0%	4	0.0%	0	0.0%	14	0.1%	18	0.1%
Temporary License	1	0.1%	0	0.0%	6	0.0%	0	0.0%	8	0.1%	15	0.0%
Ease Pressure from Covid	0	0.0%	2	0.1%	6	0.0%	1	0.0%	1	0.0%	10	0.0%
Bike scheme	0	0.0%	0	0.0%	2	0.0%	1	0.0%	2	0.0%	5	0.0%
Set up in community – post care home	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%	1	0.0%
Total	825	100.0%	3437	100.0%	14109	100.0%	2486	100.0%	9727	100.0%	30584	100.0%

Across all cohorts, as expected, 'Cost of Living' is the primary reason in successful applications. Lone parents account for nearly 50% of the two most used reasons, and single applicants almost a third of each. The next section of the report contains breakdowns for each cohort, and the primary areas of geographic need.

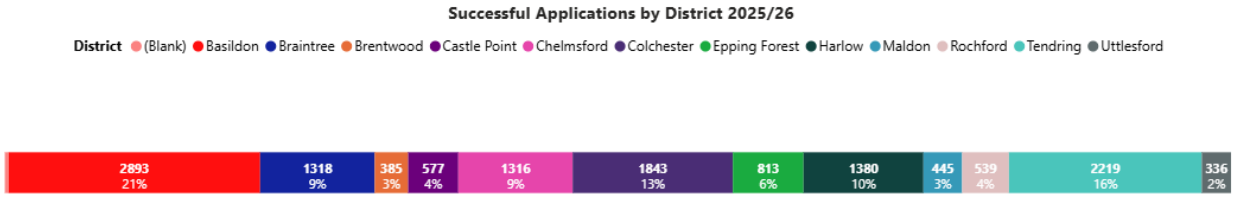
The following chart shows that the highest proportion of lone parent applicants, as well as single applicants are in Basildon, as has previously been the trend. Tendring has the highest proportion of pensioner and couples' applications, and this year the highest (by 1%) for family applications which was previously seen in Basildon.



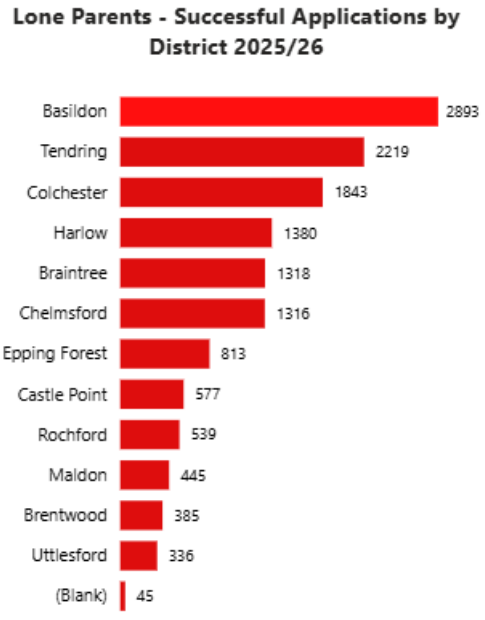
Lone Parents



21% (2,893) of all lone parent applicants are in Basildon, 16% (2,219) in Tendring. Numbers of successful applications for lone parents were stable for most of the year, with a peak in November. On average, there have been 1,176 per month over the year (1,089 last year).



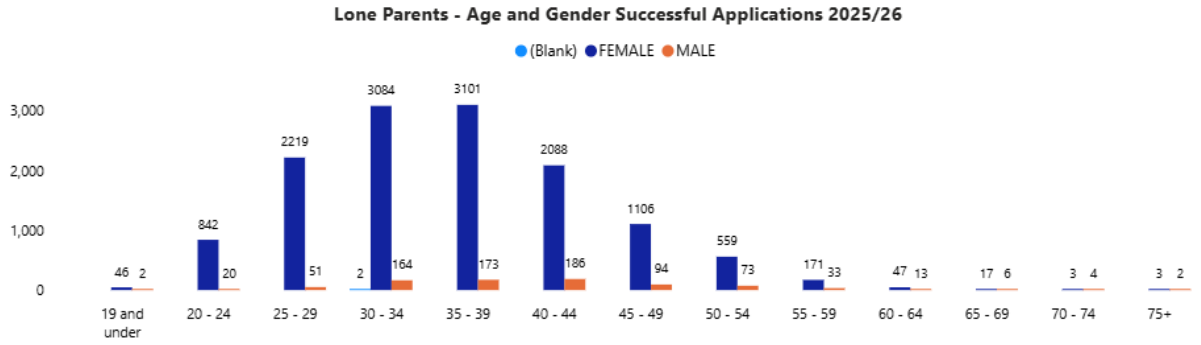
Seven of the top 10 wards are again in Basildon areas: the highest number in **Lee Chapel North**, **Fryerns and Nethermayne** areas. Colchester **Greenstead** ward is fourth highest (third last year). There are two Tendring wards; **Bluehouse** and **Coppins**.



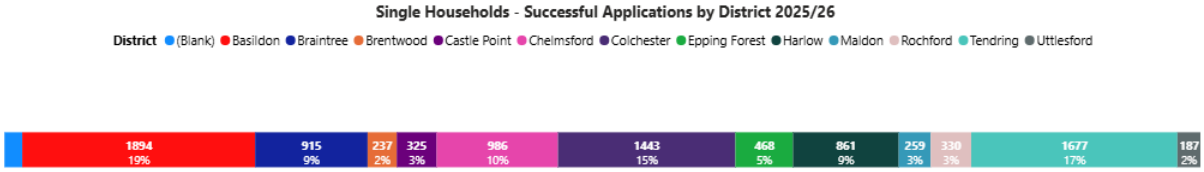
District	Ward	Successful Applications Lone Parents	% of Total Successful Applications Lone Parents
Basildon	Lee Chapel North	420	3.0%
Basildon	Fryerns	394	2.8%
Basildon	Nethermayne	383	2.7%
Colchester	Greenstead	379	2.7%
Basildon	Pitsea North West	356	2.5%
Basildon	St Martin's	327	2.3%
Basildon	Pitsea South East	295	2.1%
Basildon	Laindon Park	207	1.5%
Tendring	Coppins	192	1.4%
Tendring	Bluehouse	191	1.4%

Demographics: 94% (13,286) of the lone parent successful applicants are female. Almost half of all lone parents are aged in their thirties; 46% (6,524). There are 22% (3,132) in their twenties, and 25% in their forties (3,474). Proportionately almost identical to last year.

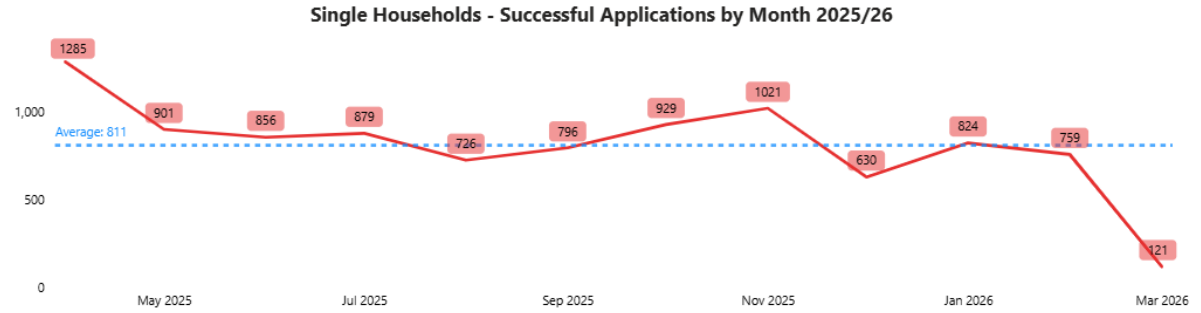
- In unsuccessful lone parent applications, the same proportions are seen for gender, and very similar for age groups.



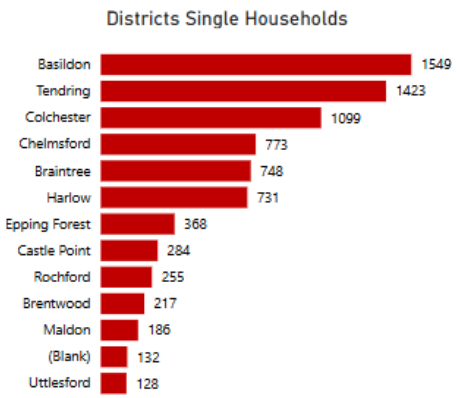
Single Households



Successful applications for single households are seen slightly more in Basildon; 19%, with 17% in Tendring. They have followed the same pattern as other cohorts, having a peak in November. They had on average 811 per month, compared to 658 last year.



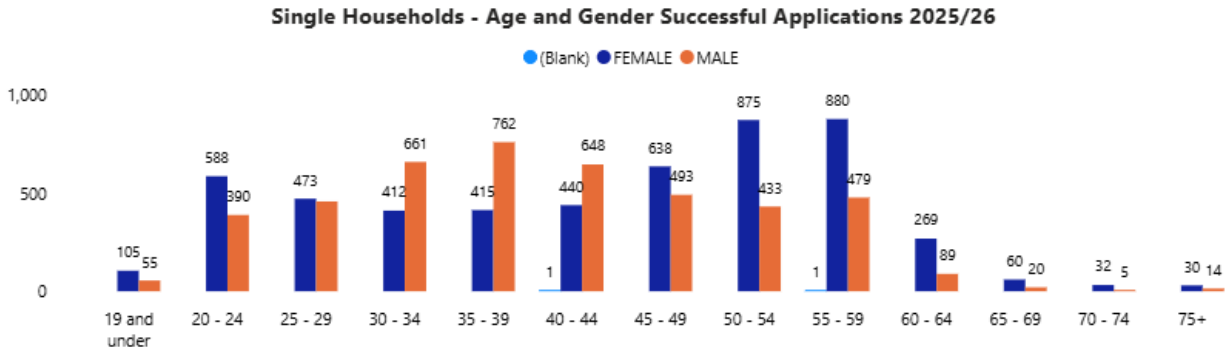
Greenstead in Colchester is the highest ward; having been second highest last year. Six of the top ten wards for single person successful applications are in Basildon; the highest number is in **Pitsea North West**. The wards are very similar to last year; two being Tendring wards; **West Clacton & Jaywick**, and **St James,** same as seen last year.



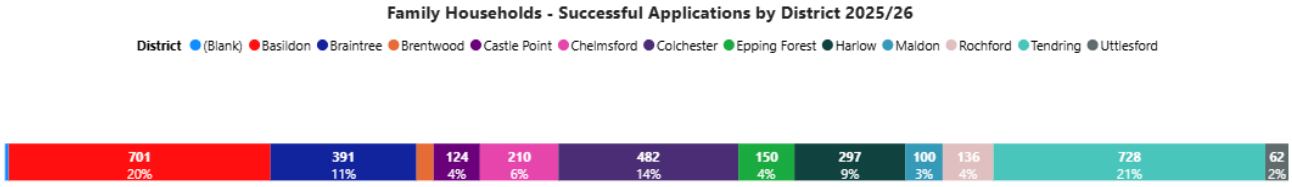
District	Ward	Successful Applications Single Households	% of Total Successful Applications Single Households
Colchester	Greenstead	374	3.8%
Basildon	Pitsea North West	298	3.1%
Basildon	Nethermayne	276	2.8%
Basildon	St Martin's	247	2.5%
Basildon	Pitsea South East	237	2.4%
Basildon	Lee Chapel North	214	2.2%
Tendring	West Clacton & Jaywick Sands	212	2.2%
Basildon	Fryerns	211	2.2%
Tendring	St James	188	1.9%
Colchester	Castle	159	1.6%

Demographics: Unlike other cohorts, there is a more even split of female and male successful applicants for single households, with 54% female (5,217), 46% male (4,508), the same proportions as last year. Ages are more varied than other cohorts; the largest group continuing to be those in their fifties with 27% (2,668) of all those successful. People in the 40-, 30- and 20-year age ranges as seen last year, account for between 20-23% each.

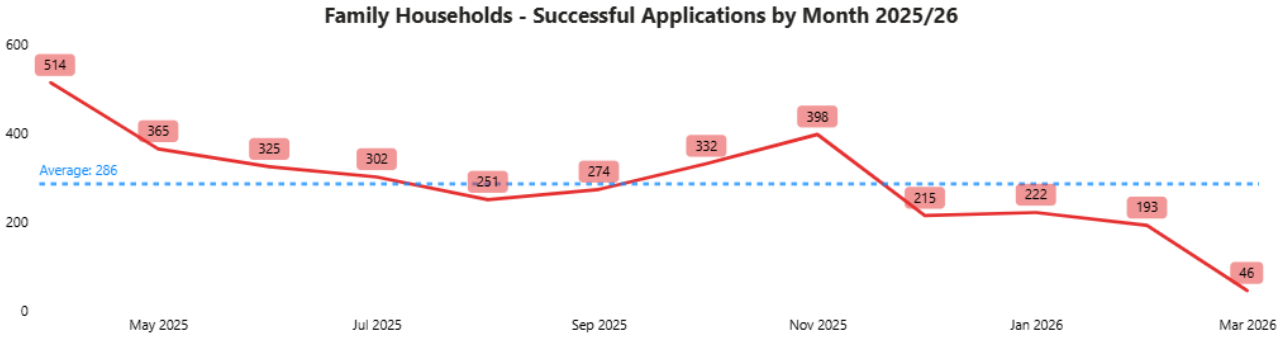
- For unsuccessful single applicants 49% are male, 51% female. Slightly more are of a younger age; those in their thirties accounting for 26% (910).

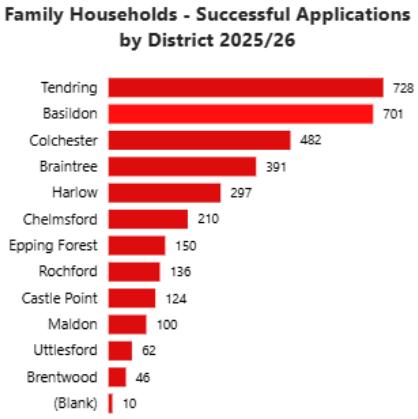


Family Households



Successful applications for families are seen highest in Basildon with 20% (701) and Tendring with 21% (728), slight change from 22% and 19% respectively, highlighting the increased proportion overall in Tendring. They had the same trend over time as other cohorts.



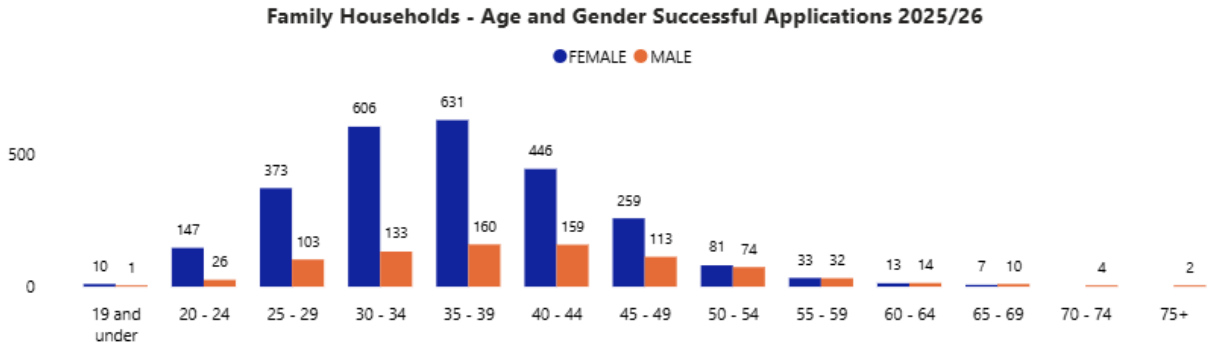


District	Ward	Successful Applications Family Households	% of Total Successful Applications Family Households
Basildon	Lee Chapel North	115	3.3%
Basildon	Fryerns	105	3.1%
Colchester	Greenstead	98	2.9%
Basildon	Nethermayne	82	2.4%
Basildon	Pitsea North West	77	2.2%
Basildon	St Martin's	76	2.2%
Tendring	Bluehouse	71	2.1%
Basildon	Pitsea South East	70	2.0%
Tendring	Coppins	64	1.9%
Tendring	St John's	64	1.9%

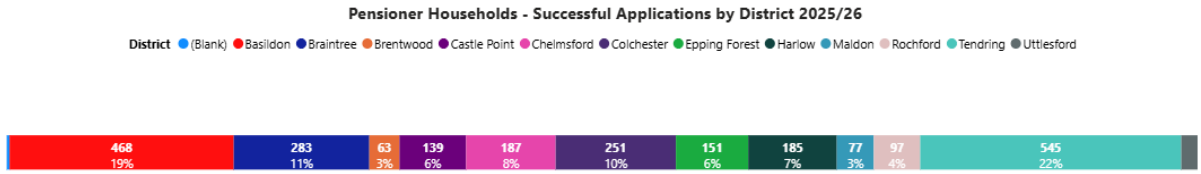
Six of the top ten wards for family household successful applications are in Basildon areas: the highest number continues to be in **Lee Chapel North**. There are three Tendring wards, and one Colchester ward of **Greenstead** (**Berechurch** not in top 10 this year.)

Demographics: Most successful family applicants are female; 76% (2,606), with 24% (831) being male, same proportionately as last year. Majority of applicants continue to be in their thirties; 44.5% (1,530). There are 28% (977) aged 40 to 49, and 19% (649) in their twenties.

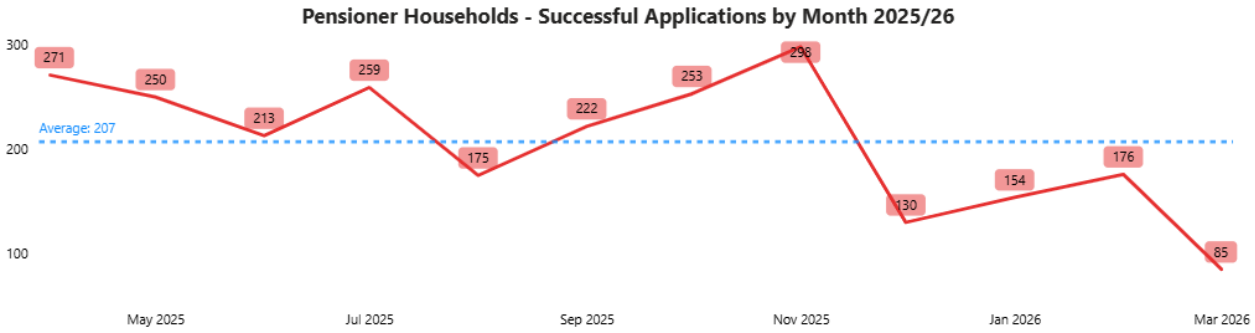
- Similar proportions are seen for ages of unsuccessful family applicants; though slightly more males are unsuccessful; 27% (362).

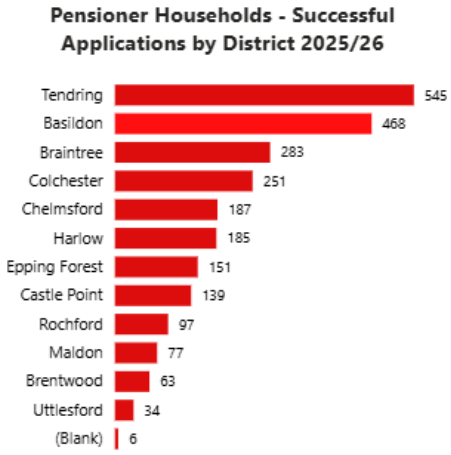


Pensioners



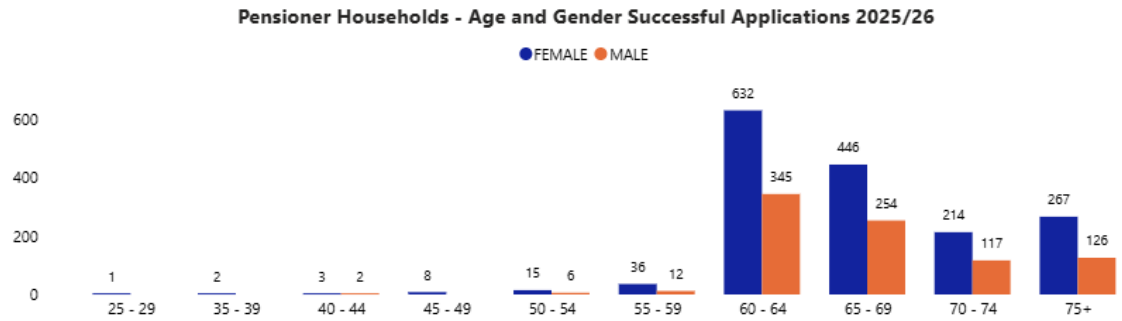
Successful applications for pensioners continue to be seen highest in Tendring with 22% (545 total), though proportionately 1% lower than last year. Next highest is Basildon with 19% (468), also 1% lower than last year. Other districts see generally low levels of successful pensioner applications, although Braintree and Chelmsford have increased by 1%, and Colchester by 2% this year. Trend over time is the same as other cohorts.





District	Ward	Successful Applications Pensioner Households	% of Total Successful Applications Pensioner Households
Basildon	Pitsea South East	78	3.1%
Tendring	West Clacton & Jaywick Sands	78	3.1%
Basildon	Pitsea North West	62	2.5%
Basildon	St Martin's	60	2.4%
Basildon	Lee Chapel North	53	2.1%
Basildon	Laindon Park	52	2.1%
Colchester	Greenstead	43	1.7%
Tendring	Bluehouse	41	1.6%
Basildon	Fryerns	41	1.6%
Basildon	Loughton Fairmead	36	1.4%

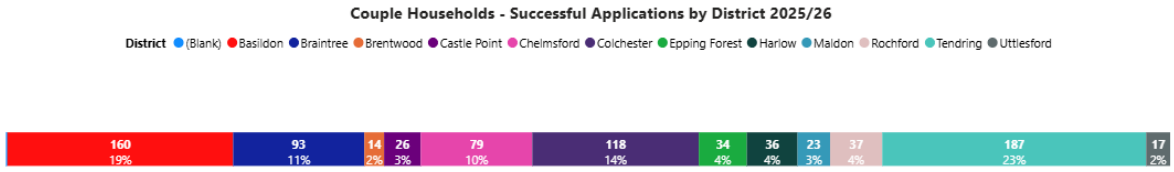
Of the top 10 areas, two are in Tendring, as opposed to three as seen last year, Coppins no longer being in the top 10. The top area is now **Pitsea South East**, with **West Clacton & Jaywick Sands now second highest**. Seven wards are now from Basildon areas, and one from Colchester.



Demographics: The age of pensioners with successful applications are mostly in their sixties; 39% being between 60 and 64 (977 total), 28% between 65 and 69 (700). 29% are 70 or over (724). Nearly two thirds are female (65%, 1,624 total), and a third are male (35%, 862), which is the same proportionately as last year. Please note that some of the applicants are in lower age groups, likely due to incorrect recording on the system.

- The gender split is similar for those unsuccessful; 68% female, 32% male. Age group proportions are like those successful.

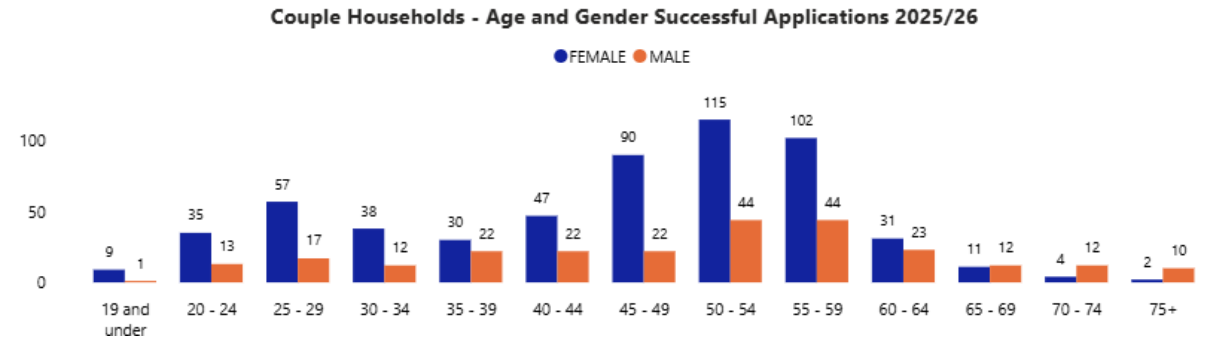
Couples



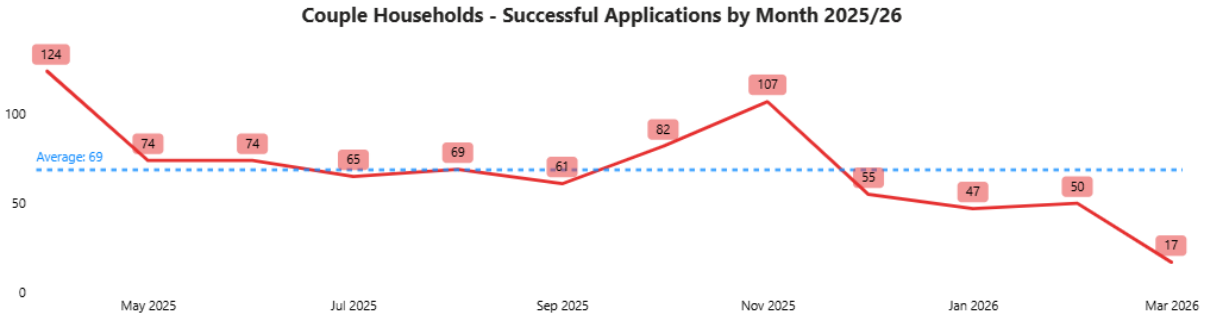
As with Pensioners, successful applications for couples are seen highest in Tendring with 23%, next highest is Basildon with 19%, the latter dropping by 3% from last year and Tendring by 1%. Chelmsford and Colchester have both increased by 3% proportionately from last year, and Harlow by 2%. Other districts see comparatively low proportions.

Demographics: 69% of all the successful couple applicants are female, 3% more than last year. It is seen that females in their fifties are the main applicants; this group accounting for just over a quarter; 26% (217) of all the successful applications from couples. Overall, 37% of all the couple applications are aged 50-59. This continues the trend seen last year when the majority age of the Couple households had become slightly older, with only 33% in their fifties in the 2023/24 year.

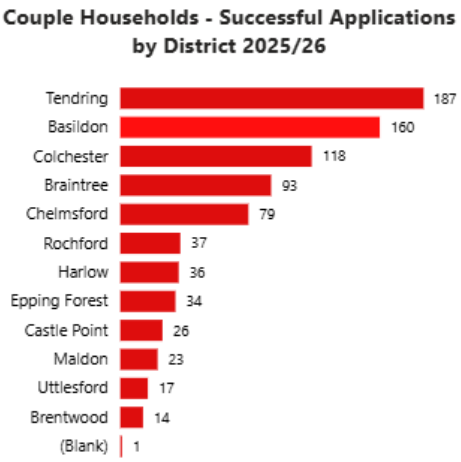
- Although, the information given is for the person making the application so is not reflective of both persons in the household that have a need.
- Comparing Unsuccessful applicants for couples, the age groups differ, with those in their twenties being one of the majority groups with 24% (compared to 15% successful), though the highest volume is those in their fifties with 29%. Those in their fourties account for 22% of unsuccessful applications. The gender split is similar; 63% female, 37% male.



The trend over time is like that of the other cohorts, the average per month being the lowest at 69, compared to Pensioners with 207 per month.



The top ward area for Couples is **Greenstead** in Colchester, which was not in the top 10 last year. There are six wards in Basildon, with **St Martin's** being second highest overall, this ward was tenth highest last year. Tendring has four ward areas in the top areas, with **Bluehouse** being the highest for the district, and **West Clacton & Jaywick** not being as high as previously seen for couples. This indicates potential new areas of need.



District	Ward	Successful Applications Family Households	% of Total Successful Applications Family Households
Colchester	Greenstead	32	3.9%
Basildon	St Martin's	28	3.4%
Tendring	Bluehouse	26	3.2%
Basildon	Nethermayne	19	2.3%
Basildon	Fryerns	18	2.2%
Basildon	Pitsea North West	17	2.1%
Tendring	St James	16	1.9%
Tendring	Harwich & Kingsway	15	1.8%
Basildon	Lee Chapel North	15	1.8%
Basildon	Pitsea South East	15	1.8%
Tendring	West Clacton & Jaywick Sands	15	1.8%

Diversity Factors

Ethnicity: The following table shows that the proportions of those being successful versus unsuccessful are even for ethnic groups. However, due to the high proportions; over a third in both categories; being unrecorded/not provided by the applicant, this skews the data and makes robust analysis difficult to determine.

There are no notable differences for Global majority groups being unsuccessful compared to successful.

Ethnicity	Successful	% of Successful	Unsuccessful	% of Unsuccessful	Total	% of Total
White : British	16904	55.3%	5577	52.3%	22481	54.5%
Not Provided	11779	38.5%	4460	41.8%	16239	39.4%
White : Any other background	556	1.8%	169	1.6%	725	1.8%
Black-Black British : African	263	0.9%	82	0.8%	345	0.8%
Mixed : White and Black carribean	271	0.9%	73	0.7%	344	0.8%
Black-Black British : Caribbean	153	0.5%	37	0.3%	190	0.5%
Mixed : Any other mixed background	141	0.5%	42	0.4%	183	0.4%
White : Irish	113	0.4%	44	0.4%	157	0.4%
Asian or Asian British : Any other background	83	0.3%	36	0.3%	119	0.3%
Asian or Asian British : Bangladeshi	64	0.2%	35	0.3%	99	0.2%
Mixed : White and Black African	59	0.2%	26	0.2%	85	0.2%
Black-Black British : Other	56	0.2%	19	0.2%	75	0.2%
Asian or Asian British : Pakistani	48	0.2%	21	0.2%	69	0.2%
Mixed : White and Asian	51	0.2%	16	0.2%	67	0.2%
Asian or Asian British : Indian	36	0.1%	17	0.2%	53	0.1%
Chinese	7	0.0%	5	0.0%	12	0.0%
Total	30584	100.0%	10659	100.0%	41243	100.0%

Sexual Orientation: Similarly, there is no disparity seen for sexual orientation and whether successful or unsuccessful. Again, there are over a third for each category that are not provided, 40% overall for all applications. Proportions are very similar to last year's findings.

Sexual Orientation	Successful	% of Successful	Unsuccessful	% of Unsuccessful	Total	% of Total
Bisexual	478	1.6%	155	1.5%	633	1.5%
Gay or Lesbian	394	1.3%	138	1.3%	532	1.3%
Heterosexual or Straight	16817	55.0%	5482	51.4%	22299	54.1%
Not Provided	11974	39.2%	4531	42.5%	16505	40.0%
Other	203	0.7%	79	0.7%	282	0.7%
Prefer not to Say	718	2.3%	274	2.6%	992	2.4%
Total	30584	100.0%	10659	100.0%	41243	100.0%

Disability/Long Term Health: In 38% of **all applications** (15,765 total), the person applying has declared a disability/long term health condition, almost the same as last year's 39%:

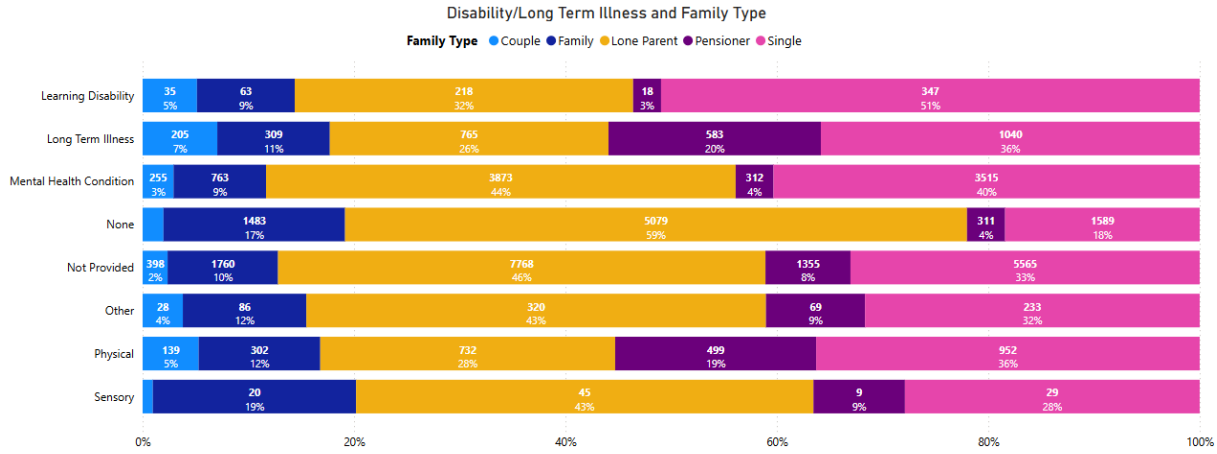
- 21.1% have declared a mental health condition (8,718 applicants), 21.6% last year
- 7% have a Long-term illness (2,902 applicants), 6.9% last year.
- 6.4% have stated they have a physical disability (2,624 applicants), 6.6% last year.
- 1.8% have 'Other' disability (736 applicants), 1.7% last year
- 1.7% have a learning disability (681 applicants), 1.7% last year

- 0.3% have a sensory condition/disability (104 applicants), 0.3% last year.

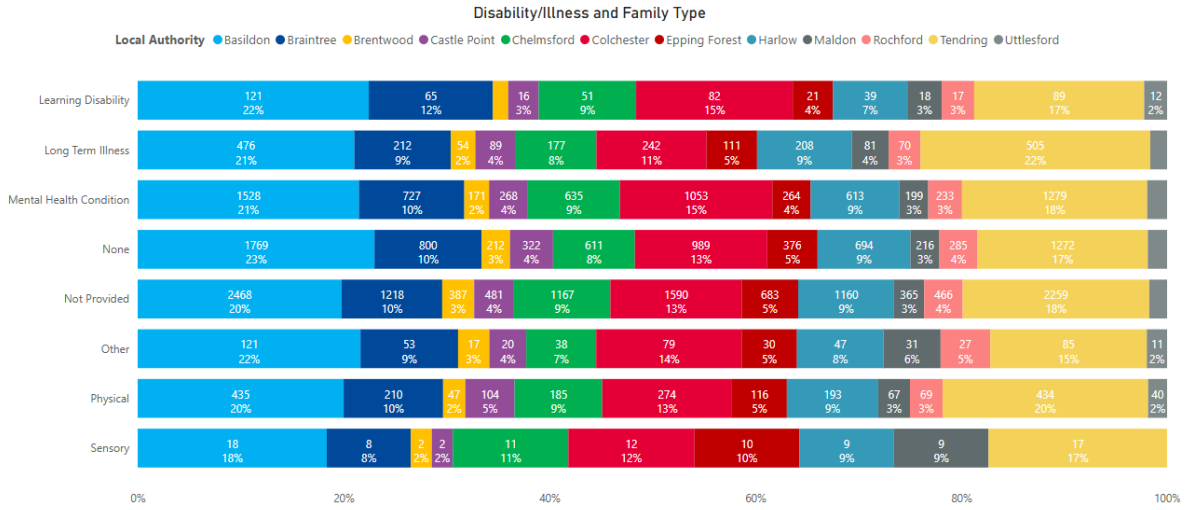
The following table shows that again there appears to be no disparity between successful and unsuccessful applications for those recording a disability or health condition, the proportions being similar across all groups. For those with a long-term illness or a physical disability, the proportion of those successful is slightly higher than those unsuccessful. This was also seen last year.

Disability/Condition	Successful	% of Successful	Unsuccessful	% of Unsuccessful	Total	% of Total
Learning Disability	475	1.6%	206	1.9%	681	1.7%
Long Term Illness	2193	7.2%	709	6.7%	2902	7.0%
Mental Health Condition	6435	21.0%	2283	21.4%	8718	21.1%
None	6572	21.5%	2060	19.3%	*8632*	*20.9%*
Not Provided	12249	40.1%	4597	43.1%	*16846*	*40.8%*
Other	563	1.8%	173	1.6%	736	1.8%
Physical	2019	6.6%	605	5.7%	2624	6.4%
Sensory	78	0.3%	26	0.2%	104	0.3%
Total	30584	100.0%	10659	100.0%	41243	100.0%

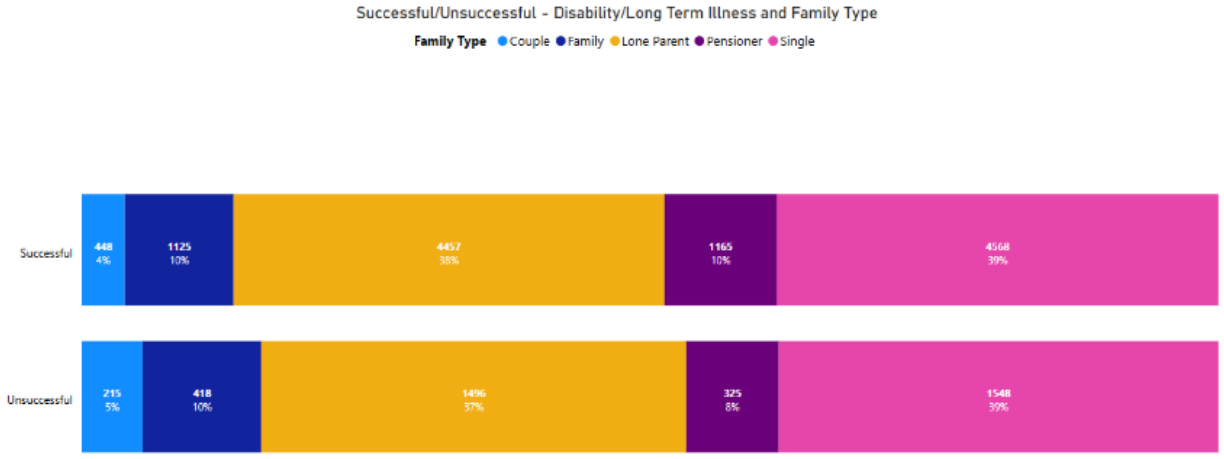
The following chart shows that Single applicants have the largest proportion of learning disabilities, long term illness, and physical disability. Lone parent applicants have highest proportion of mental health condition with 44% of all declaring this. They also have the majority of 'Other' disability category, and Sensory disability. This pattern was the same last year.



From a geographic perspective, Basildon, Tendring and Colchester have the higher proportions of those with learning disabilities, long term illness and mental health conditions, as expected as they have most applications overall. Though numbers are low for sensory conditions, the areas of Essex where applicants have this is more evenly spread, with Epping and Maldon having larger proportions under this category than the other disability types.



The following shows that where there is a disability or illness recorded by an applicant, there is no notable difference between those successful or unsuccessful for each of the family types (the chart is showing only where there has been a disability recorded for the applicant). Last year, there were proportionately double the number of pensioners being successful than unsuccessful when reporting a disability, this is not the case this year, with only 2% more of those being successful.

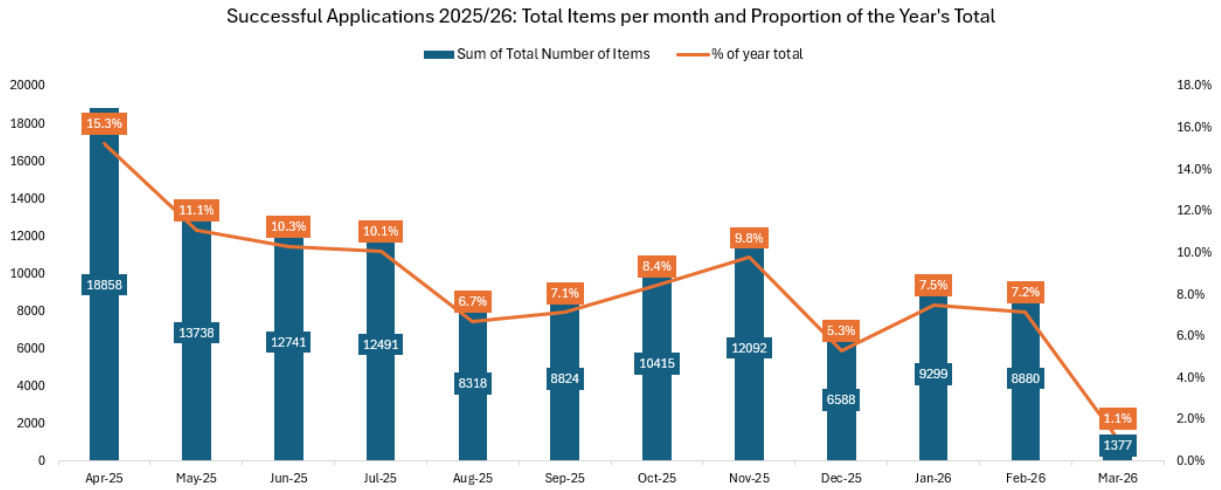


Items Awarded to Applicants

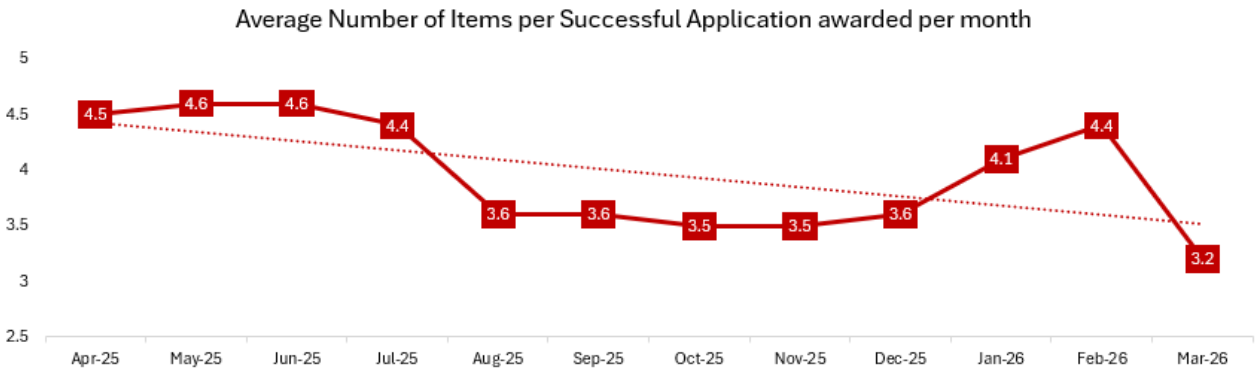
Totals

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

15% of all items were awarded in April, after which numbers stabilised, decreased in August, and the rose again up to November, fitting with seasonal trend and run-up to Christmas and colder months. Numbers were then lower at the end of the year, and far lower in March due to the application process for the year halting part-way through the month.



The average total number of items per application being issued each month has been more sporadic this year, after having generally been 4.5 and 4.8 per month last year. From August 2025 onwards, the average of items has been lower, at around 3.5 until this increased up to 4.4 in February. This is even though there was an increase in the actual number of items being awarded in October and November, but this fitting in with there being an increase in applications overall in these months, so fewer items per requested per person.



Items requested fall within **five main categories of Bedding, Clothing, Furniture, General Living and White goods.**

In total, across the **30,584 successful applications**, there were **120,189 items requested under the five categories**. This is 3,994 **less** items than last year, a 3.2 decrease.

The following information relates to the 120,189 individual items, unless otherwise stated.



The proportions of the items awarded are very similar to last year. The majority item awarded continues to be under the category of **General living**; 60% of items (72,655 actual items), this was also 60% last year (74,464 items).

- 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.

The second highest category remains as **Clothing** with 13% of items awarded (16,091 items), a slight decrease from 15% last year (18,370).

Third highest continues to be **White Goods**, accounting for 11% of all items awarded (12,921 items), decrease from 13% last year (15,523).

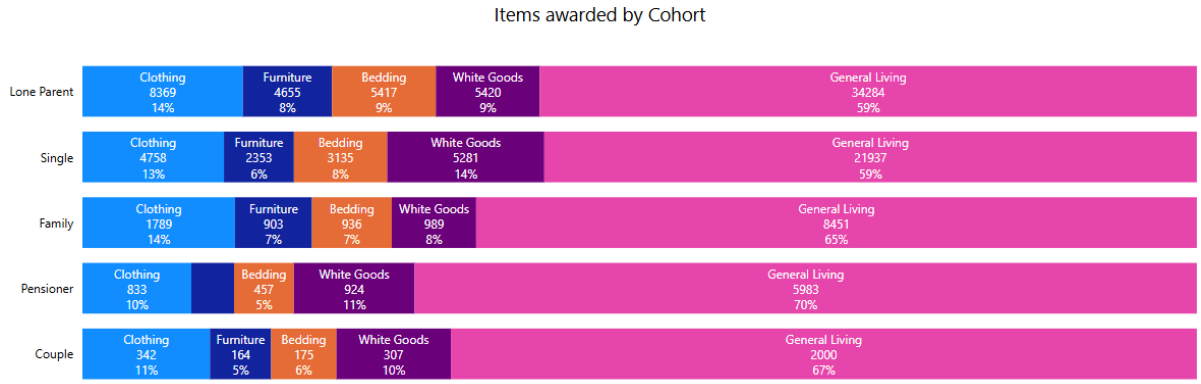
Bedding accounts for 8% (10,120 items), slight increase from 7% (8,515) last year.

Furniture accounts for 7% (8,402 items), also with an increase from 6% (7,307) last year.

Therefore, whilst the amounts of Bedding and Furniture items are the lower volume categories, both have increased in number and proportion this year, whilst the other categories have all decreased numerically.

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

Cohorts

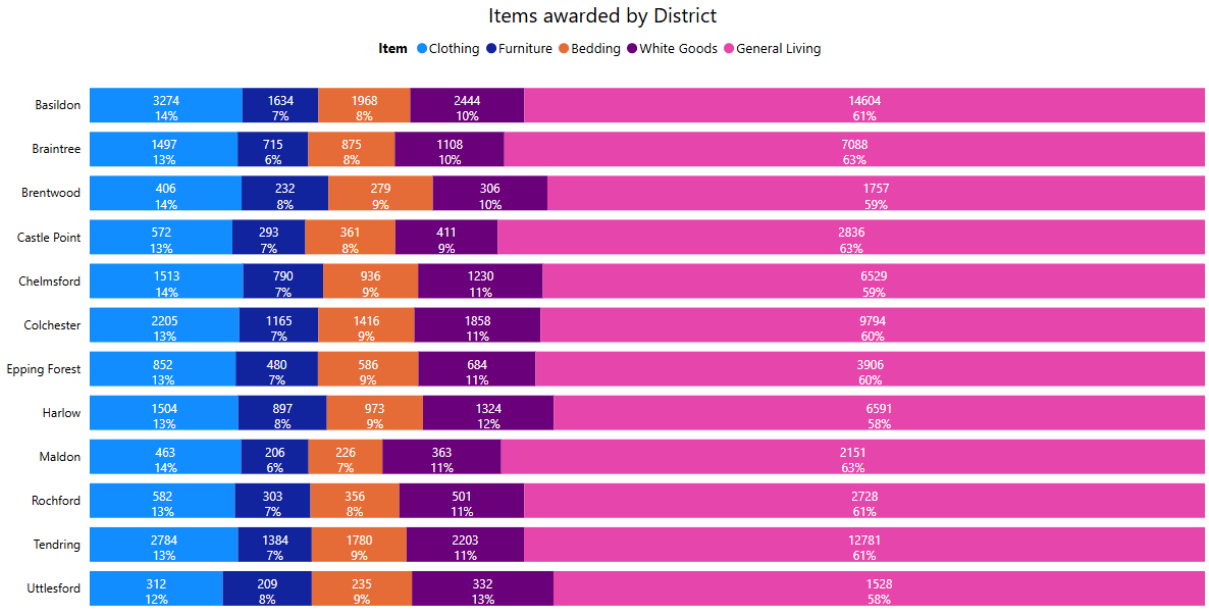


For all cohorts, most items that have been awarded are as expected under the General living category. The cohort with the biggest majority of this continues to be Pensioners, 70% of all their items awarded being General living (72% last year). Couples similarly have 67% under this category (68% last year).

Lone parents: though they have most successful applications, have one of the lower proportions of General Living items; 59% (like last year's 58%). 14% of their items being clothing, a decrease from 17% last year. Whereas furniture and bedding have both increased by 2% to 8% and 9% respectively, with white goods dropping by 2% to 9%.

Families have similarly had small increases in clothing, bedding and furniture. Single households continue to have the highest proportion of the cohorts under the white goods category, with 14% of their items.

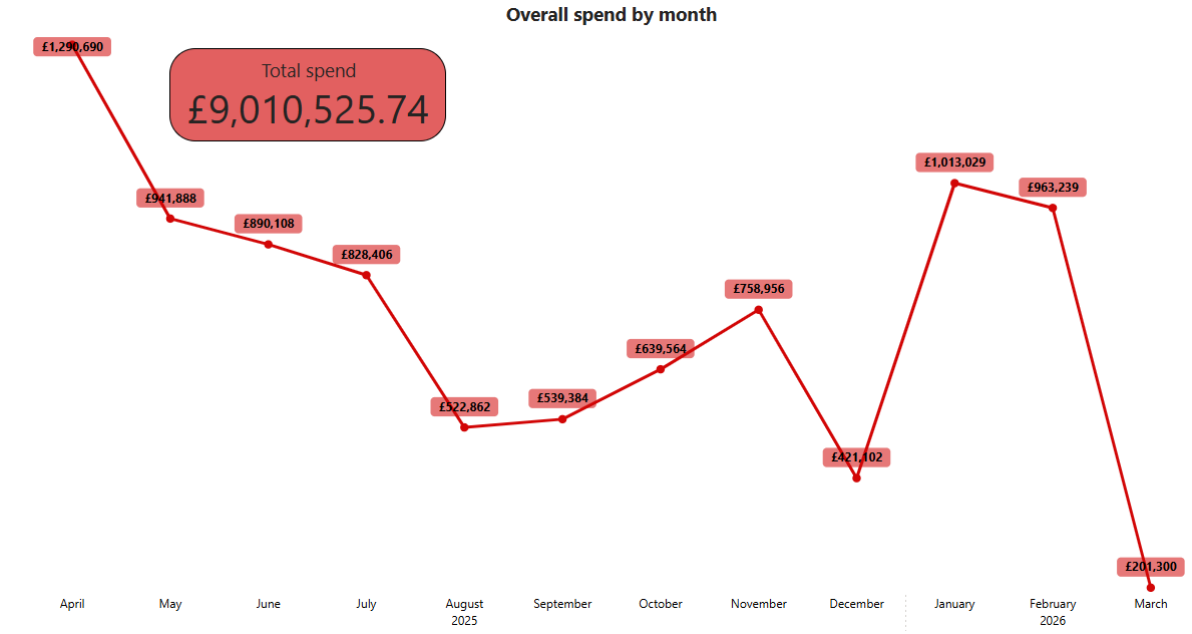
Districts

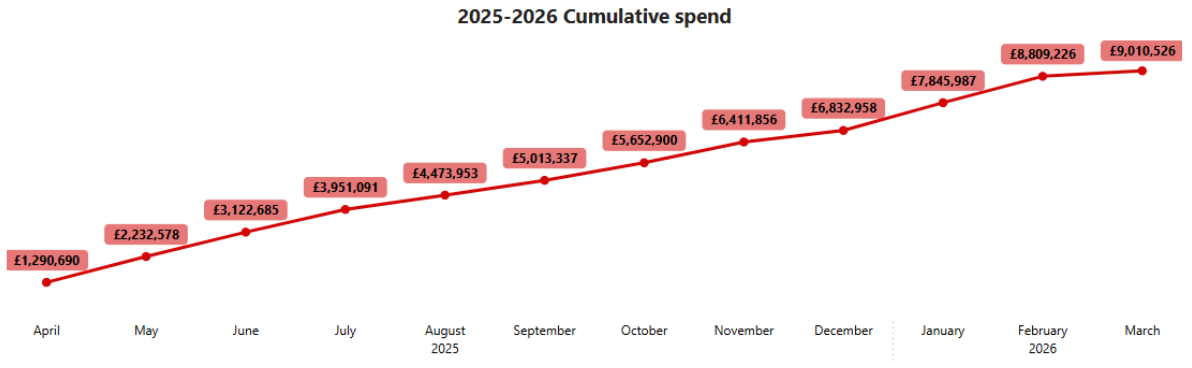


It can be seen in the chart that as expected, due to the high amount of General living items, all districts see the highest proportion of items awarded under this category, approximately all between 58% and 63% of the successful items. Braintree, Castle Point and Maldon districts see the higher proportions under this category.

Basildon, Brentwood, Chelmsford and Maldon see slightly higher proportions of Clothing which is a continuing trend from last year for the first two areas. Uttlesford and Harlow are highest for White goods (the former being one of the highest last year also). All areas see between 6% and 8% for furniture, whilst all are between 7% and 9% for bedding.

Total Amount Granted Successful Applicants

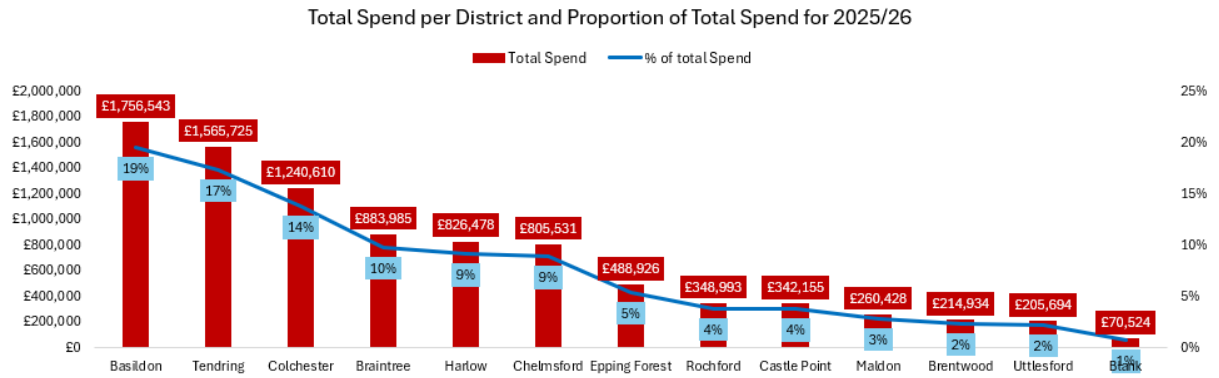


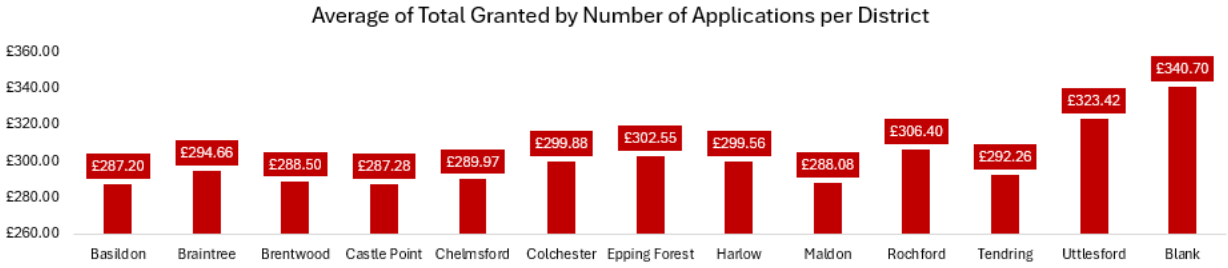


The total amount spent in 2025/26 is £9,010,525.74. This is £248,998 less than 2024/25 which was £9,259,523. This is a 2.7% decrease year on year, likely impacted by the low level of applications processed in March 2026.

Basildon, with the highest number of successful applications, had the highest total spend for the year, accounting for 20% of the total amount (also 20% last year). Uttlesford accounts for

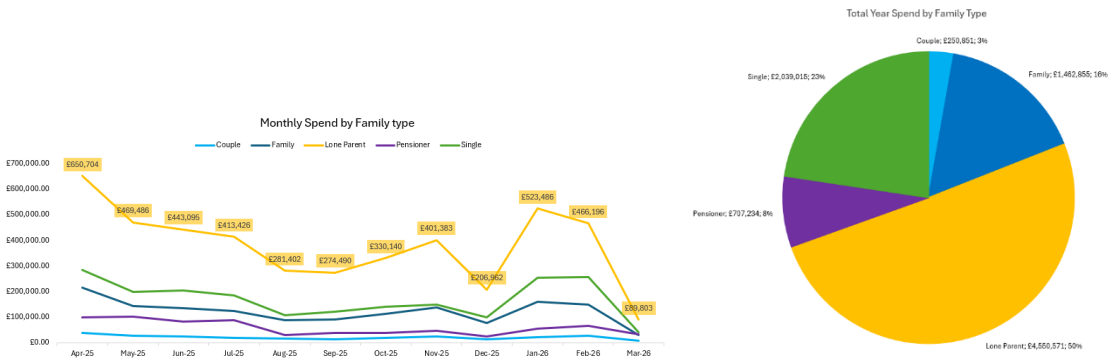
the lowest proportion with 2%. As was seen last year, when considering average spend per application per district, the picture differs; Uttlesford has the highest average spend of £323 per application, with Basildon having one of the lowest with £287.





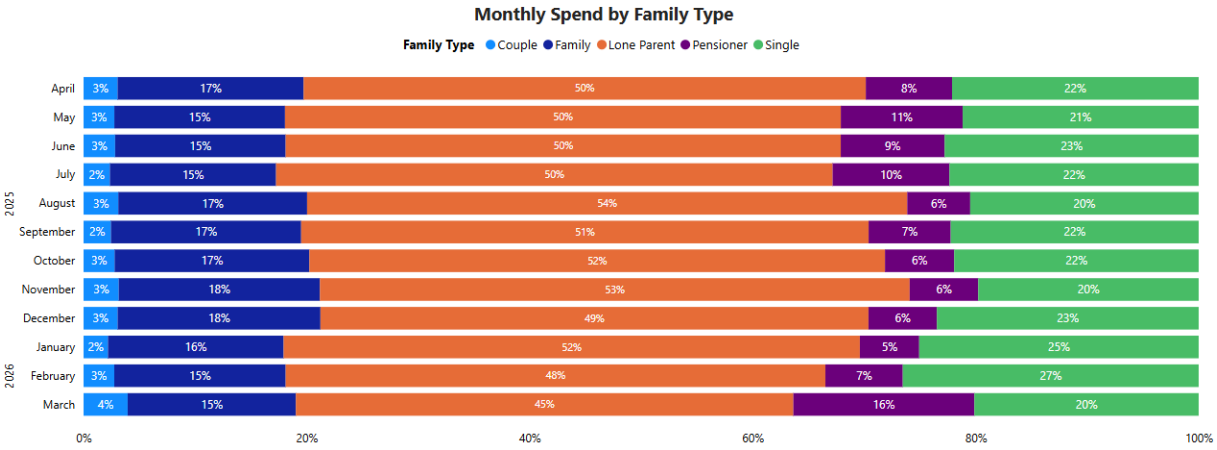
Spend per Cohort

As with the trend in applications, all cohorts had a peak in spending in November, and January, after a gradual drop down to September. The increase in spend is particularly seen for lone parents and single applicants, with the other cohorts having similar peaks but steadier.



50% of the annual spend on successful applications is for lone parent families. This is followed by single households (23% of annual spend), family applicants (16%), pensioners (8%) and

couples (3%). The proportions are almost identical to last year, Single persons increasing 2% proportionately, and lone parents decreasing slightly by 2%.



The proportion of the spend each month is seen to fluctuate for some cohorts. Whilst Couples stay at the 2-4% amount approximately, pensioners fluctuate between 5-10% for most of the year but rising to 16% in March, potentially due to awareness of the applications process closing for the year. Single applicants increased towards the end of the year, up to 27% by February. Lone Parents account for around 50% per month for much of the year.

Spend per Item Category

Split by item category, 89% of the total amount granted for the year for successful applicants, has been on General Living items. Almost the same as last year's 87%. White Goods account for 8% (10% last year). Bedding, Clothing and Furniture all account for less than 1%.

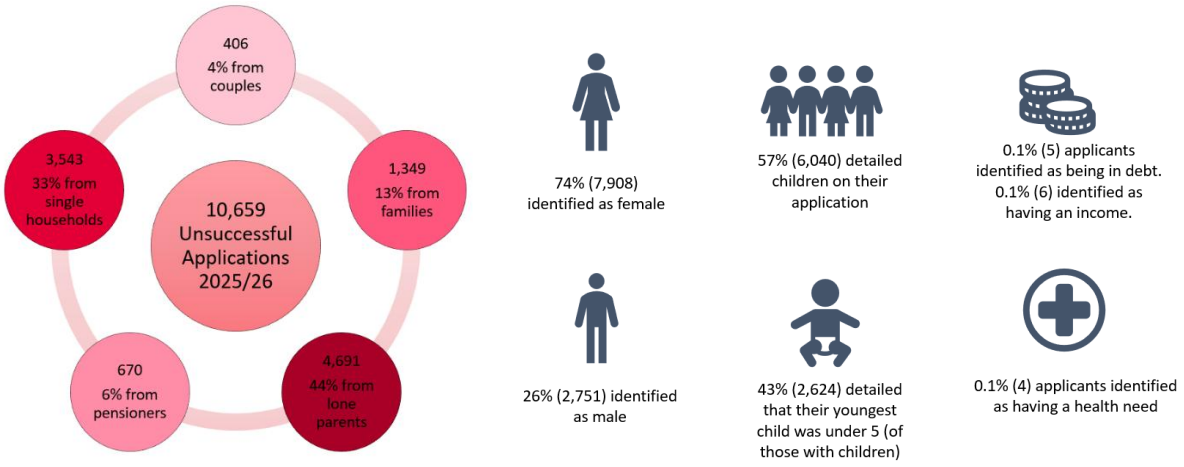
Unsuccessful Applicants

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.

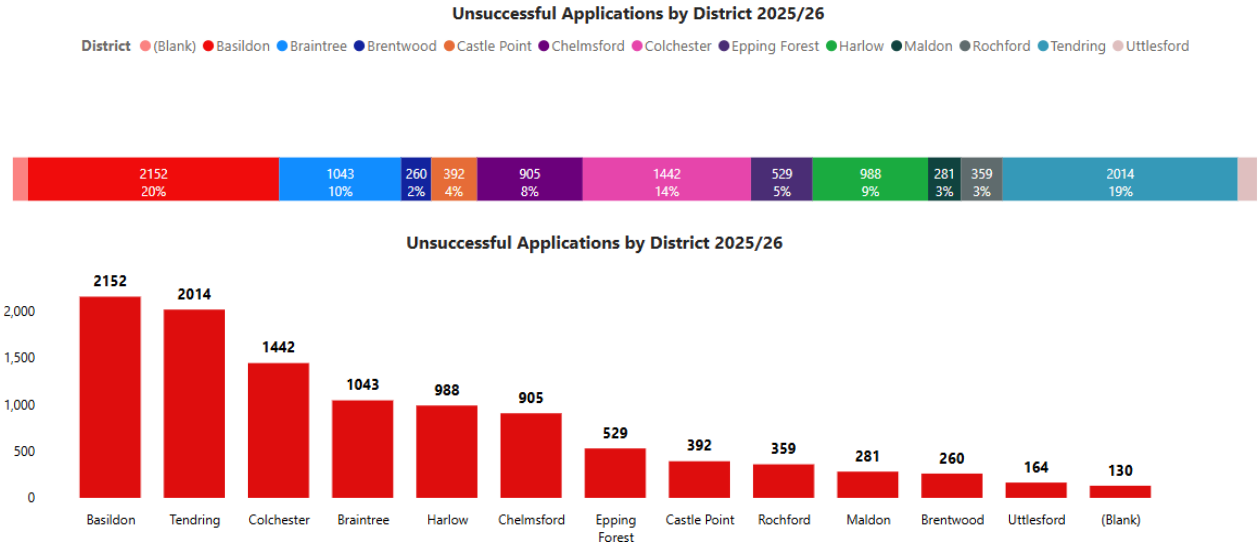
In 2025/26, 26% of applications were unsuccessful (10,659), a 3% higher proportion than last year when there were 23% unsuccessful (8,221 total). This is the first year since 2020 where there has been an increase of those unsuccessful compared to the previous year.

The proportion of cohorts being unsuccessful is like all applications and those that are successful: the highest majority being lone parents; 44%. This has slightly fallen from 47% last year, with there being an increase this year for pensioners being unsuccessful with 6% compared to 4% last year.



Unsuccessful Applications by District and Cohort

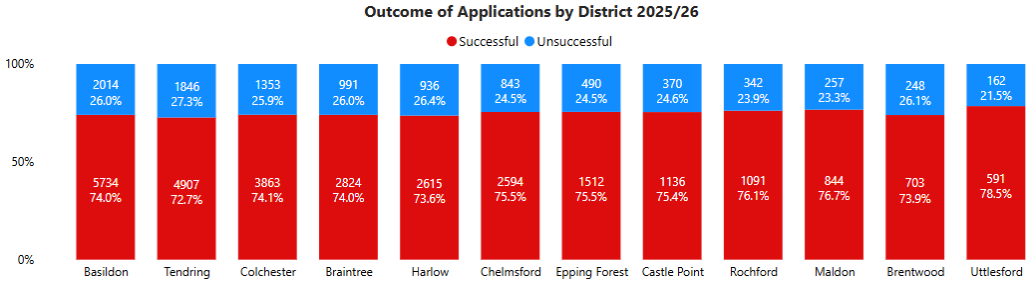
Having had the highest proportion of total applications and successful ones, Basildon accounts for the highest percentage of unsuccessful applications across Essex, with 20% (2,152), almost the same proportion as last year (21%). Uttlesford continues to have the lowest, accounting for 1.5% (164). The districts are proportionally similar overall as successful and all applications.

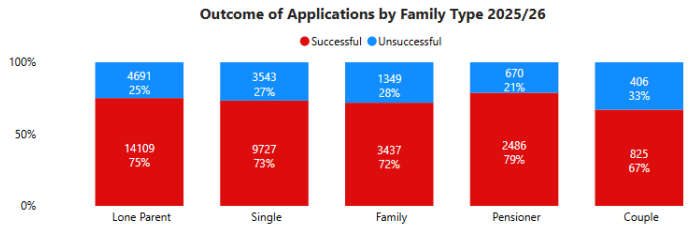


The following graphs show the ratio per district and cohort of those Successful and Unsuccessful.

All districts sit between 72 and 79% success rate, slightly lower than the range last year of 75-80%. it is the smaller areas of Uttlesford and Maldon that have the slightly higher success rate, whilst Tendring has the lowest rate.

Pensioners continue to have the highest success rate of 79% (though a drop from 86% last year), all other cohorts being under 80%, Couples being the lowest with 67%.





Unsuccessful Applications by Reason

Of those that were unsuccessful, the majority were refused; 80% (8,559). 20% were withdrawn (2,099), and one application was recorded as not eligible.

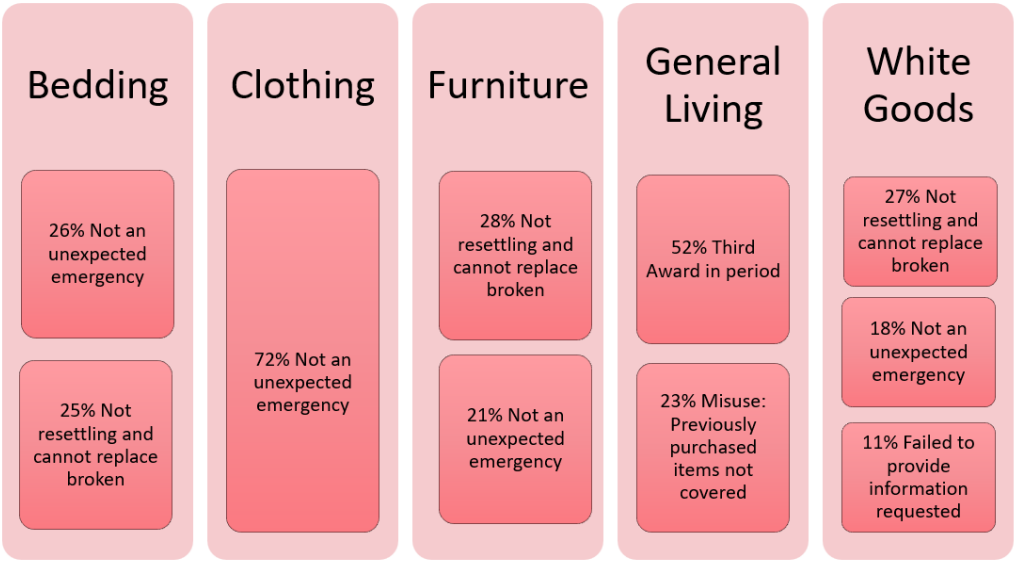
There are 32 refusal reasons applied in 2025/26. When examining the full dataset supplied, each item within the application is given a separate refusal code; a total of **29,397 individual items** within the unsuccessful applications.

Across all these items, the most used refusal reason is 'Third Award in period' which is a new reason being used this year, accounting for 30% of all item refusals (8,881 total). This is like last year when the highest reason was 'Second Award in period' with 26%.

Second highest reason as was seen last year, is 'Not an unexpected emergency', 18% of all the items (5,276 total).

The next highest, again same as last year, is 'Misuse: Previously purchased items not covered' with 17% (4,958).

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 five 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.

In 2022/23, applications for the year doubled compared to the previous year. In 2023/24 they rose by 30%. 2024/25 saw an 8% increase of applications to the fund. This year there has been a 17% rise, with an unprecedented total of 41,243 applications overall, around 6,000 more than last year.

The total that has been spent on successful applications this year is approximately £9 million, which is slightly lower than last year (approximately £249,000 less). However, the fund was ceased for the year on or around the 3rd of March which will have an impact.

The majority: 46% of all applications continue to be from Lone parent households. 32% are from single households, 12% from families, 8% from pensioners and 3% from couples.

77% of reasons for all applications is **'Cost of Living'**, which was a reason code introduced during the 2023/24 financial year. The reason of '**Exceptional Pressure'** remains second highest and accounts for 17% this year.

Basildon remains the district with the highest number of applications; 18.8%, and subsequently the most successful applications, items awarded, and money spent. **Tendring** is next highest with 16.4%, followed by Colchester with 12.6%, Braintree 9.3%, Harlow 8.6%, and Chelmsford 8.3% of all applications.

74% of applications in 2025/26 have been successful, 26% unsuccessful. A lower proportion being successful compared to last year when the total was 77%.

A higher proportion of pensioners were successful with their applications than any other cohort; 79%. Though this was higher last year (86%), this is a continued trend of pensioners having the higher proportion of successful versus unsuccessful. Alongside the proportion of applications rising slightly year-on-year for this group; this indicates that the need for pensioners will continue to increase.

- 94% of **Lone parent** successful applicants are female, nearly half are aged 30-39 (46%). Hotspot areas for Lone parents are **Lee Chapel North, Fryerns and Nethermayne in Basildon**, and **Greenstead in Colchester**.
- **Greenstead** is the highest area for **Single person** successful applications, followed by **Pitsea North West in Basildon**. Ages are more varied, with a slight majority aged 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, closely followed by **Fryerns**. A high proportion are female; 76%, and nearly half are aged in their thirties; 44.5%.
- Almost a quarter of all **Pensioner** successful applicants are in **Tendring;** 22%, with **Pitsea South East** being the highest area this year, with **West Clacton & Jaywick Sands** being second highest. Just over two thirds (68%) are female applicants, with nearly 40% aged 60 to 64.
- Successful applications for Couples are also more in Tendring, although this year the top area being **Greenstead Colchester**, which differs from last year when it did not feature in the top 10 for couples. **St Martin's in Basildon**, and **Bluehouse in Tendring** are next highest. 69% are female, and the main age group is between 50 and 59.

89% of this year's **spend** was on items under the **General living category. With 60% of all items being awarded under this category.** The average total number of items issued per application has been sporadic over the 12 months, with the average being lower during the peak months of November for example.

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 £323 approximately per application, even though they have the lowest overall spend; 2% of the total. This is a continuing trend.

44% of **unsuccessful applications** were from lone parent families. The most common reason for items being unsuccessful is 'Third award in period' (30% of items with unsuccessful applications), second highest is 'Not an unexpected emergency' (18%). This is followed by 'Misuse: Previously purchased items not covered' (17%).

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.

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