

Case study



# Lambeth

Focussing cost of living support  
through data driven insights with  
Lambeth Council

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# Summary

## Challenge:

The UK cost of living crisis made it difficult for Lambeth Council to understand the real-time impact on residents, whilst frequent changes to the economy and government policy created a further barrier to accurately forecasting the consequences for households.

## Solution:

Following an initial profiling exercise on Lambeth Council's residents, Experian's Cost of Living Insight was provided to the Council through an intuitive dashboard that detailed: households likely to be immediately affected by the cost-of-living crisis; households that could be affected in the future; and geographical localities that need targeted support.

## Results:

### Lambeth Council were able to:

- ✓ Gain a deeper understanding of residents' needs and circumstances
- ✓ Identify vulnerable residents that required prioritisation for support and funding
- ✓ Integrate with additional data sources to further inform support initiatives
- ✓ Analyse inflation-related scenarios and impact across essential spend categories
- ✓ Discover the communications preferences of residents to optimise communications activity

# The challenge

The cost-of-living crisis emerged towards the end of 2021 and has experienced multiple developments since. Because of the frequent changes to the economy and government policy, it has been difficult for UK Councils to understand the impact on residents at any one point in time, and even harder to forecast what consequences lie ahead.

Because of the unstable nature of the crisis, data sources that don't keep pace with the economic and political situation can yield inaccurate insights and therefore suboptimal support strategies – this is something all councils want to avoid.

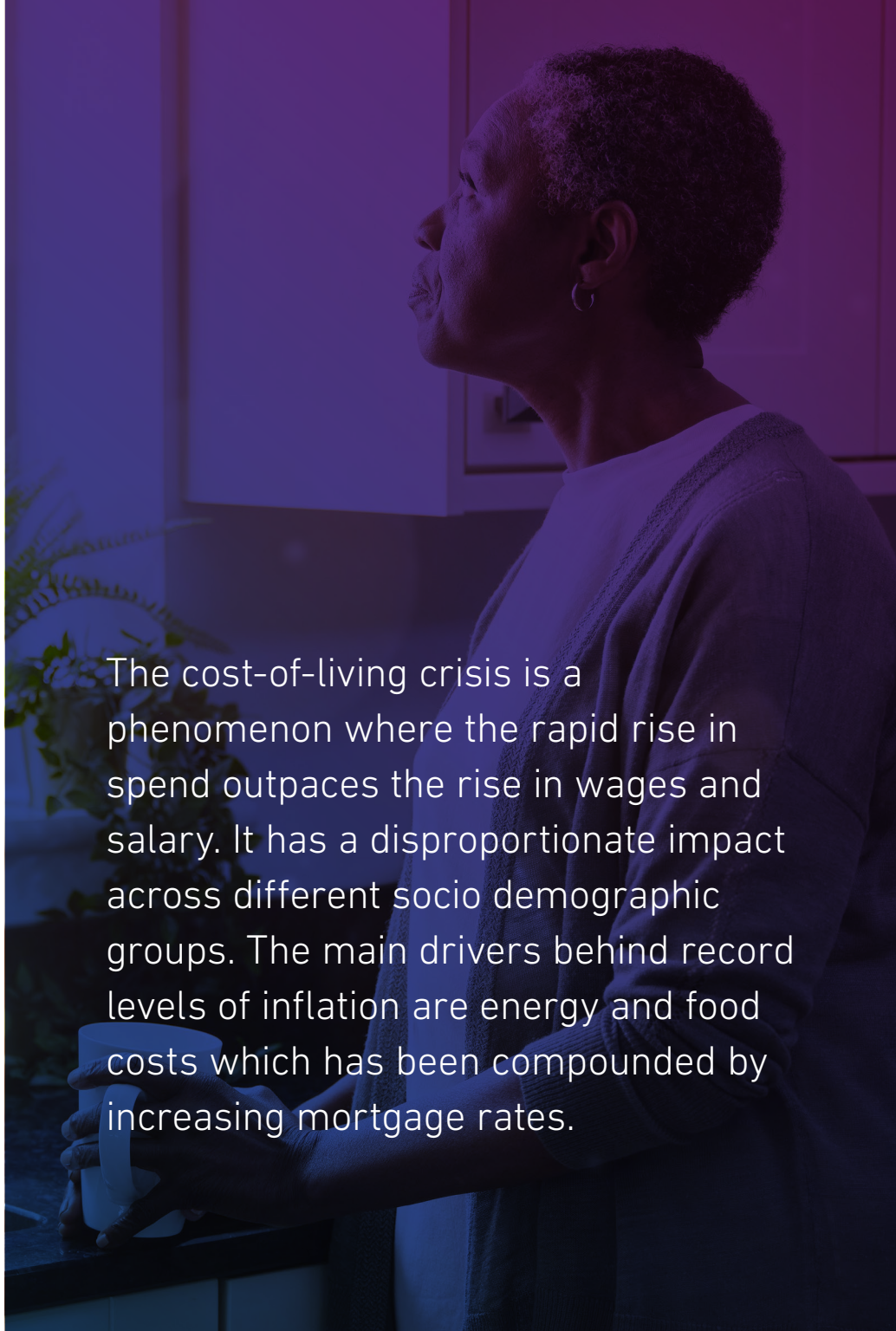
Because of the rising cost of essential items and services, many UK Households have suffered a reduction in disposable income. With less financial security, many households can be exposed to further difficulties including illness and poverty.

Understanding the rapidly changing nature of the crisis, Lambeth Council wanted insights to improve their understanding of how the crisis was affecting its residents and to understand

what is likely to happen to those residents if the situation changes. Having this insight would allow quicker and more accurate delivery of support initiatives.

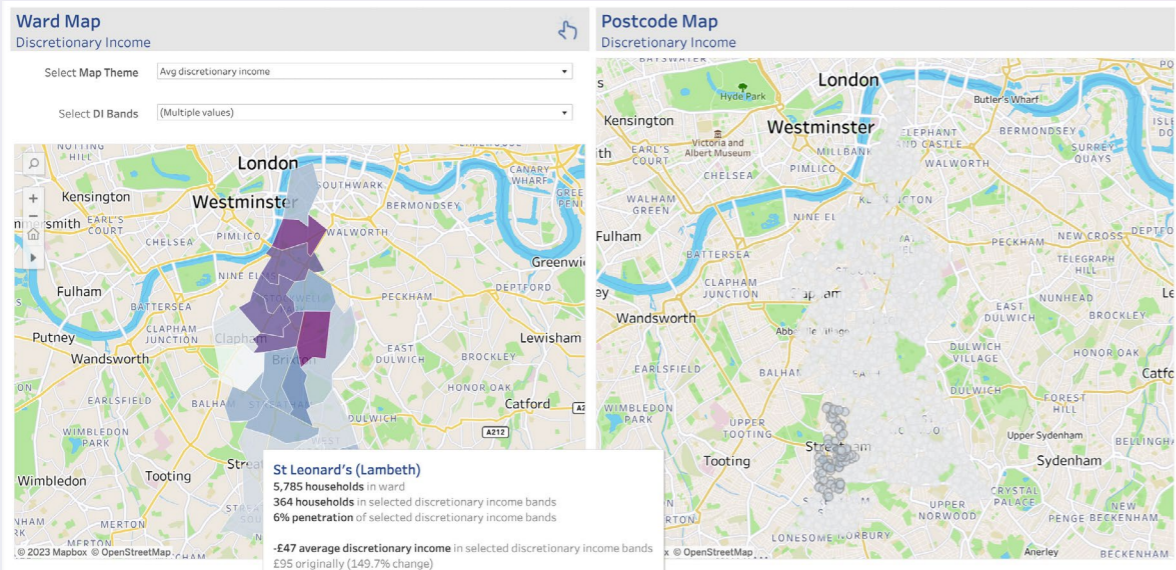
**Lambeth Council needed a solution that would help them to identify:**

- **households** likely to be immediately affected by the cost-of-living crisis;
- **households** that could be affected in the future; and,
- **geographical localities** that need targeted support.



The cost-of-living crisis is a phenomenon where the rapid rise in spend outpaces the rise in wages and salary. It has a disproportionate impact across different socio demographic groups. The main drivers behind record levels of inflation are energy and food costs which has been compounded by increasing mortgage rates.





# The solution

To better understand how Lambeth's residents were being impacted, the Data Analysis and Insights team at Lambeth Council required the development of a planning dashboard, that would help them visualise data they were modelling, to find and reach residents that may be financially struggling.

- Profile of Lambeth's residents based on demographics and modelled attributes covering finance, lifestyle, behaviours, and communication preferences.
- Tableau data visualisation tool provided for data analysis and modelling by the Council.
- 'Before & after' scenario functionality to explore the effects of inflation across six essential spend categories (Property, Finance, Food, Energy, Family and Transport) and predicted impacts on household discretionary income.
- Experian's own economic forecast provided quarterly, detailing the predicted impact of essential spend categories.



# Results

The cost-of-living insights and dashboard has helped the Data Analysis and Insights team at Lambeth Council inform their intervention strategies and take action in a number of projects and focus support on those most in need:

- ✓ **Deeper Understanding:** Insights provided a comprehensive view of residents' needs and circumstances, equipping the Council with valuable insights for informed decision-making.
- ✓ **Targeted Resource Allocation:** The insights granted the ability to better target Government support funding to residents that are most at risk of vulnerability. Broader improvements to resource allocation at a local level help Lambeth Council to concentrate their efforts and services where they have the most impact.
- ✓ **Integrated for Further Analysis:** By integrating Experian insights with other data sources, the Council was able to target initiatives such as energy efficiency packs for properties with low energy efficiency ratings.
- ✓ **Scenario Planning:** The dashboard allowed for further analysis and scenario planning which meant that residents affected by financial changes could be swiftly identified and provided proactive and targeted support through the Council.
- ✓ **Communications Efficiency:** Used in conjunction with the Mosaic segmentation, Lambeth Council was able to understand the communication preferences of its residents to improve the reach and engagement of its communications.

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At Lambeth Council, we have found the Experian tool to be highly effective in our research and modelling projects. Using this tool has been a seamless process, and we truly enjoy using it. Over the past few months, I have been focused on addressing the cost-of-living crisis in our borough, and the Experian insights and data has been crucial in helping us plan for potential increases and anticipate our residents' financial situations. The geographic breakdown of the data has been especially helpful, as it provides us with a more tangible basis for decision-making, beyond just tables or lists.

**Abbigail Sancto, Data Analyst**



# Overview of Lambeth Council

Lambeth Council is a local government authority in the UK that is responsible for providing a range of services to the residents of the London Borough of Lambeth. The council is based in Brixton and oversees a population of over 330,000 people.

The Council has a reputation for being progressive and innovative, particularly in areas such as sustainability and community engagement. Like many local authorities with constrained budgets, Lambeth Council has had to innovate to be able to effectively react to the pandemic, swiftly followed by the cost-of-living crisis. The Council is focussed on doing good for the community it serves and continues to explore new approaches to better understand and serve its residents.

**For more information, please visit**  
**[www.lambeth.gov.uk](http://www.lambeth.gov.uk)**



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