



Cumbria Community Foundation Winter Warmth Fund and Appeal.

Evaluation Report: September 2025.



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The money means I can keep my fire going for longer. I can get it going a bit earlier in the morning and keep it going a bit later at night. We are extremely rural here and it is bitterly cold in the winter.

(Beneficiary telephone interview participant)

Summary.



It was wonderful, I can't tell you. I cried when I found out I was eligible. It stopped me worrying about how I am going to manage. It's made such a difference to my life, not worrying as much about how I was going to spin my money out. I still wear lots of layers to keep warm. I still don't go mad. I don't have my heating on all the time; I wouldn't heat every room.

(Beneficiary telephone interview participant)

Introducing Cumbria's Winter Warmth Appeal and Fund.

Cumbria Community Foundation (CCF) has run its Winter Warmth Appeal and Fund every year since 2010.



How does it work?

CCF runs an annual campaign from October to March to encourage donations to the appeal. CCF then works with partners to distribute these donations as grants to older people who are most in need (based on some eligibility criteria) through the Winter Warmth Fund.



How are donations encouraged?

To incentivise donations, CCF runs a match funding challenge for 4-5 week period during November/December each year. CCF secures match funding pledges from businesses, funders and donors, then uses these funds to match donations £1:£1 during the challenge period.



CCF manages different donations and funds

Different donations and funds often come with their own requirements, such as around where the money is spent and reporting. The Winter Warmth Fund and Appeal has been used as a conduit to manage funds such as the Household Support Fund on behalf of a local authority.



Who helps deliver the Fund?

Older people aged 60 and over apply for a grant each year through a number of delivery partners across Cumbria: Age UK Barrow, Age UK North Cumbria (formerly Age UK Carlisle and Eden), Age UK South Lakeland and Copeland Age & Advice Service. Delivery partners undertake an assessment before awarding the grant. Age UK Barrow and Age UK South Lakeland have now merged to become Age UK South Cumbria, however this is not reflected in this evaluation report as this occurred after the 2024/2025 awarding period. Previously Age UK West Cumbria distributed grants in the former district of Allerdale, but closed in May 2024 - Age UK North Cumbria covered this area in 2024/25.

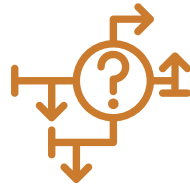
Introducing the evaluation.

The Cumbria Winter Warmth Appeal and Fund has not had a full evaluation since it started



Why now?

Cumbria Community Foundation (CCF) has wanted to evaluate the Winter Warmth Fund and Appeal for some time. With local government reorganisations, government announcements and uncertainty around the Winter Fuel Payment and who would be eligible, it was considered particularly timely to understand 'the full value' of the Winter Warmth Appeal and Fund with a view to gathering more support from future funders and donors.



What is being evaluated?

- What has been achieved in terms of outputs and outcomes
- The 'value' of Winter Warmth Fund in broad terms, from grants awarded to impact on beneficiaries
- Effectiveness of the delivery model - what is working well and what could be improved



How will it be used?

- To inform and influence key decision-makers locally and regionally - policy makers, local authorities, donors, funders and more
- To identify recommendations on changes to the model and delivery to make it more effective and have more impact

The evaluation approach.

Three core methodological approaches inform findings in this evaluation report



Data

Including local population statistics and data provided by CCF on beneficiaries and donations. Where possible, analysis in this report is based on raw data rather than headline statistics within annual reports unless stated otherwise.



Surveys

An online survey for individuals (including beneficiaries, donors and wider residents) was developed with 206 responses received, the majority of which were donors. An online stakeholder survey was also produced for delivery partners, corporate donors and other local organisations which had 24 responses (all representing local community groups/organisations).



Qualitative feedback

- Semi-structured telephone interviews with 61 beneficiaries in 2024/25
- An initial workshop with CCF team and delivery partners (and attendance at the annual review meeting)
- Two focus groups with the CCF team
- Ten individual/paired depth interviews with delivery partners, corporate donors, local authority and wider stakeholders (identified by CCF)



Who has contributed to this evaluation?

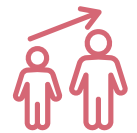
- CCF team
- Delivery partners
- Local Authorities
- Corporate funders
- Other funders
- Individual donors
- Beneficiaries
- Local community groups and organisations

The research shows that the Winter Warmth Fund is needed in Cumbria.



National research reveals the impact that cold homes can have

Many older people in the UK worry about heating their home and paying their bills; homes that are cold due to fuel poverty exacerbate health inequalities and impact on mental health too



Cumbria has a significantly larger older population compared to nationally

Close to a third of the county's residents are aged 60+



And they are likely to live in rural, sparse areas

Cumbria's population density is 5x lower than nationally and 4 of 6 former district areas in Cumbria are predominantly rural



Those who don't live in rural areas are likely to be living in deprivation

Barrow-in-Furness is one of the most deprived areas in the country, particularly when it comes to 'extreme levels' of deprivation in certain pockets



Four in five Cumbria homes are too big for the people living in them (under occupancy)

Due to a combination of more detached housing and more one and two person households than nationally



Cumbria households are twice as likely to rely on oil, bottled gas or other solid fuel to heat their home

They are also more likely to be living in fuel poverty (cannot afford to adequately heat their home)

"Housing conditions play a crucial role as many older residents in Cumbria live in poorly insulated homes that are expensive to heat, increasing the likelihood of cold-related illnesses. The region's rural geography also presents a challenge, with limited access to healthcare services making it harder to receive timely treatment during winter months."

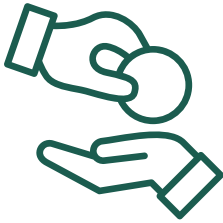
(CCF team)

"We have an ageing population. Housing standards are not the best. A lot of older people are living in quite big houses that are very poorly insulated. Fuel poverty is a major issue, especially in rural areas."

(Statutory funder)

Last winter in numbers.

In 2024/25:



£486,000

Raised in total



£225,000

In match funding pledges



£253,000

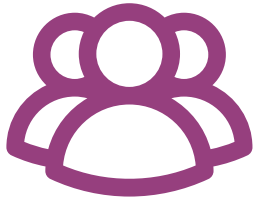
Given out to individuals

(Underspent funds are carried forward to award grants in the next year')



£662,000

Unclaimed benefits secured by delivery partners



1,570

Residents of Cumbria supported

Of the 1,227 households receiving the grant:

1 in 4

With someone over the age of 80

3 in 4

Someone lived on their own

3 in 10

In a deprived area (top 20% nationally)

1 in 2

Were in receipt of pension credit

2 in 5

Live in a hard-to-heat home

1 in 20

Rely on oil or gas to heat the home

It has a real impact on older people in Cumbria.

Based on feedback from a telephone survey of more than 60 beneficiaries of the 2024/2025 grant:



The grant has meant residents are able to put their heating on, or on for longer

Some are also able to have more hot meals or afford more/better quality food



Receiving the grant has a positive impact on older people's mental and physical health

Beneficiaries report having reduced anxiety levels and being more able to get up and about; in particular, staying warmer has a positive impact on those with health conditions



For some, it is the difference between heating or no heating at all

Some beneficiaries would not have put their heating on at all (or very infrequently) without the grant, or would have had to go without something else, sometimes food



Others say they could "manage without", but 'managing' can sound pretty bleak

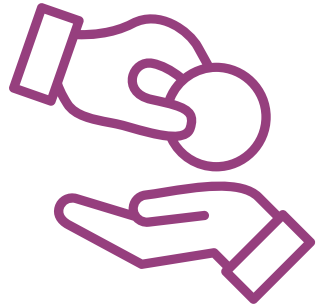
Managing might be: staying in bed all day, wrapping up in multiple layers and blankets or living in/only heating one room



I don't have the same anxiety about not being able to pay the bills and I don't restrict too much how much I put my gas fire on. I have a disability and I can go cold quickly. I used to have lots of old jumpers and I would put one on top of the other [to keep warm]. On really bad days, I have gone to bed. You have to find ways to get warm or you get ill.

(Beneficiary telephone interview participant)

The Appeal: Fundraising has been a real success.



£3.57 million

Has been raised in donations in the last 15 years



£1.81 million

From individual donations



£1.76 million

From other sources including local authorities, charitable trusts, community groups and businesses



The Appeal has grown significantly over the last 15 years and appears more successful than similar schemes in other areas around the country

- £1.9 million raised in the last three years, more than the total raised across the previous 11 years - this figure includes funds managed on behalf of local authorities in response to cost of living crisis etc
- Cumbria's total is significantly higher than that raised from similar schemes in other areas (of those publishing)



Match funding is particularly successful

- Match funding pledges have increased year-on-year, with £225k pledged in 2024/25 out of £486k raised in total
- Match funding has helped to secure donations from corporate, other funders and statutory organisations
- In addition, the majority of individual donations received are during the match funding period

The Appeal: Fundraising challenges.



There is some evidence of donations dropping after the 2022/23 peak (in response to the cost of living crisis)

- Individual donations, both the total donated and the number of donors, have been dropping year-on-year since 2022/23
- A drop in individual donors last year was expected to some degree, due to the government winter fuel payment eligibility changes
- It is a challenging time financially for businesses, meaning it may be difficult to raise new or additional corporate donations
- A significant amount of funding was received from both local authorities through the Household Support Fund in 2024/25 and there is no guarantee this will be repeated, and some suggestion that at least some of this funding will not be available in the coming year



Individual donations rely on the same people and one in four are unsure if they will donate this winter

- The number of individual donors is at its lowest for 10 years, the majority (88%) are repeat donors and the amount they donate has fallen
- The Appeal's main donor base is individuals who donate all or part of their own government winter fuel payment; the uncertainty around and changes to this payment may impact on individual donations; households also continue to experience energy and cost of living increases which impacts on their ability to give



Becoming the local fundraising charity of choice has also been a challenge

The Appeal has struggled to encourage local fundraising at scale

The Appeal: Fundraising recommendations.

Project data, survey data and wider stakeholder feedback suggests the following opportunities:



Increase awareness and target other potential individual donors

- Some individual donors feel like it could benefit from broader publicity with many unaware of the full scope of support provided to beneficiaries
- Four in five donors are aged 70+, so there is potential to engage a wider demographic, particularly working-age residents
- One in ten donors live outside Cumbria, indicating an opportunity to reach individuals with personal or emotional ties to the region



Adjust the messaging

- Some feedback suggests the Appeal may be perceived as targeted primarily at older people who do not need their Winter Fuel Allowance (reflected in the current donor demographic), so there is an opportunity to broaden this messaging to actively encourage donations from younger and more diverse residents
- Greater emphasis could be placed on the wider impact of the Fund, including how it connects beneficiaries to delivery partner services and provides broader support beyond financial assistance



Encourage external partners and stakeholders to promote

Prior to local government reorganisation, the County Council's "Winter Ready" leaflet was distributed to every household, coinciding with a noticeable increase in enquiries to delivery partners. There is clear potential to engage external partners and stakeholders to help promote the Appeal more widely. This could not only boost donor awareness but also improve visibility among potential beneficiaries.

The Fund: The Fund delivers more than just a financial grant.



The grant brings people into delivery partner services

Over 15,000 grants have been issued since the start of the Winter Warmth Fund and the offer of a financial grant means more older people are contacting delivery partners, sometimes for the first time



Delivery partners can identify issues and offer wider support which can have more long-lasting impact

The Fund helps beneficiaries to secure unclaimed benefits, access energy advice and signposting to other services. One delivery partner reports that seven in ten grant beneficiaries were provided with information and advice.



Whilst the main focus of the Winter Warmth Fund is to deliver individual grants, there are other elements to it

For example, in 2024/25 a small grant was given to Future Proof Cumbria for an energy advice service and installation of draughtproofing measures. The Fund partnered with Electricity North West, resulting in an increase in sign-ups to their Extra Care register, which supports vulnerable individuals during power outages.



But evidencing this wider value is not easy

The grant given to older people is relatively small and delivery is already resource-intensive. Delivery partners are not always capturing (or it is not always easy to pull out) data linking the Winter Warmth Fund to their wider services. It is difficult to then always claim this as a direct impact of the Winter Warmth Fund too - some beneficiaries are already accessing partner services and are then signposted to the grant.



In the last 3 years alone...

£1.77 million

Has been secured in unclaimed benefits

The Fund: CCF and delivery partners are trusted to deliver.



CCF and delivery partners share a common goal and feel the open and honest partnership is a key strength

It is clear that everyone involved is focused on improving the lives of older people struggling through the winter. There is a good working relationship between CCF and the delivery partners built on openness and trust, with delivery partners recognising the fit with their wider services and the impact it has on bringing residents into their services.

The Winter Warmth Fund and its partners have a good reputation, with this coming through in surveys and qualitative feedback from:



Organisational donors/statutory funders

Who see the Fund as a long-established partnership which they trust to deliver



Individual donors

Are confident that their donation will make a difference and had many positive comments about Winter Warmth Fund



Beneficiaries

Many interviewed commented on how helpful delivery partners have been to them outside of the Winter Warmth grant



Cumbria Community Foundation is considered to be a trusted and professional organisation, and the delivery partners are seen as appropriate and trusted partners to deliver this support

In addition, CCF produce fund reports each year which are sent out to all donors and funders, and are published on the CCF website, something that many other similar schemes in other areas of the country do not.

The Fund: Grant making challenges.



There are some unintended consequences of the Fund's delivery model

- Whilst running the donations appeal and issuing grants concurrently is necessary, this presents challenges as the uncertainty around how much will be available for grants makes it difficult for delivery partners to manage and creates inconsistency in grants delivered
- Whilst CCF trust the delivery partners to deliver in a way that works for them, and delivery partners value the autonomy they are given, grant values are prioritised differently and different approaches to applying priority criteria are creating inequities between areas; lighter touch assessments by some delivery partners may also mean not all beneficiaries are benefitting from more detailed assessments
- The priority criteria were created following a request from delivery partners who were concerned that beneficiaries may be becoming reliant on the grant, however the data challenges the perception that most beneficiaries are repeat applicants and the priority criteria appear to be causing some confusion and inequity
- The grant currently covers around 1-2 months of Winter energy bills, leaving some beneficiaries unable to heat their homes sufficiently



It seems the delivery model is at capacity and delivery partners would struggle to do more

- It is difficult to reach potential new beneficiaries in some areas and delivery partners do not currently have the capacity to do more to help reach these people (and there is currently no resource given from the Fund to delivery partners to do this)
- The closure of Age UK West Cumbria presented a significant challenge in 2024/25 and is likely to have contributed to a decrease in the number of beneficiaries reached in the former district of Allerdale
- Whilst the administration fee (per grant) given to delivery partners was increased a year ago, it still does not necessarily cover their costs; in the 2024/25 review meeting it was agreed that delivery partners should receive a fee for both successful and unsuccessful grant applications (as applicants may still be taken through the process and given information and advice, even if they are not eligible, which takes time)

The Fund: Grant making recommendations and potential options.



Options to potentially improve inefficiencies and improve delivery:

- Releasing the initial grant allowance to delivery partners earlier and on a set date each year may help reduce inefficiencies for delivery partners (as potential beneficiaries start enquiring from summer onwards)
- Applying stricter guidelines and/or training to delivery partners around the application process, in particular how priority criteria are applied, may ensure a more consistent approach and reduce inequalities amongst different areas
- Ensuring all all applicants, including repeat applicants, are asked more assessment questions may further improve access to wider services (e.g. to help identify social isolation)
- Reviewing the administration fee given to delivery partners (although it may be that this review should take place after the 2025/26 delivery if it is agreed that delivery partners are to be given the fee for any contact about the Winter Warmth Fund)



Options for how funds are distributed and more people are supported:

- Funding delivery partners directly to increase capacity within their Information and Support services, which in turn should bring more beneficiaries into the Fund
- Providing resource to delivery partners to carry out promotion and awareness raising activities to potential beneficiaries, particularly under-served areas (and this was discussed in the 2024/25 review meetings)
- Increasing the value of individual grants
- Widening scope of the Fund to give grants to local community groups who support older people and/or make home energy improvements
- Raising awareness of the wider impact of the Fund, e.g. helping people who should be on benefits but aren't to reduce the burden on local authority services

Impact on beneficiaries.

Delivery partners ensure the application process is easy.



9 in 10 beneficiaries agreed that the application process worked well*



It was easy. I just saw a girl at Age UK. She filled everything in for me, it was quite easy.



It was easy because Age UK filled it out. I'm rubbish at forms.



Three-quarters (77%) agreed they received the money quickly

18% can't remember/not sure and three said it took quite a long time



9 in 10 beneficiaries agreed that the staff were helpful and knowledgeable*

In fact, many beneficiaries commented on how helpful delivery partners have been generally and how they have helped them with various different things



They are very nice. They have helped me with lots of things actually. My benefits, staying in my own home. They've been a big help to me.



They helped me to apply for attendance allowance and for allowance for my sons disabilities. We would have struggled to do that, but they came round and did it all with us.

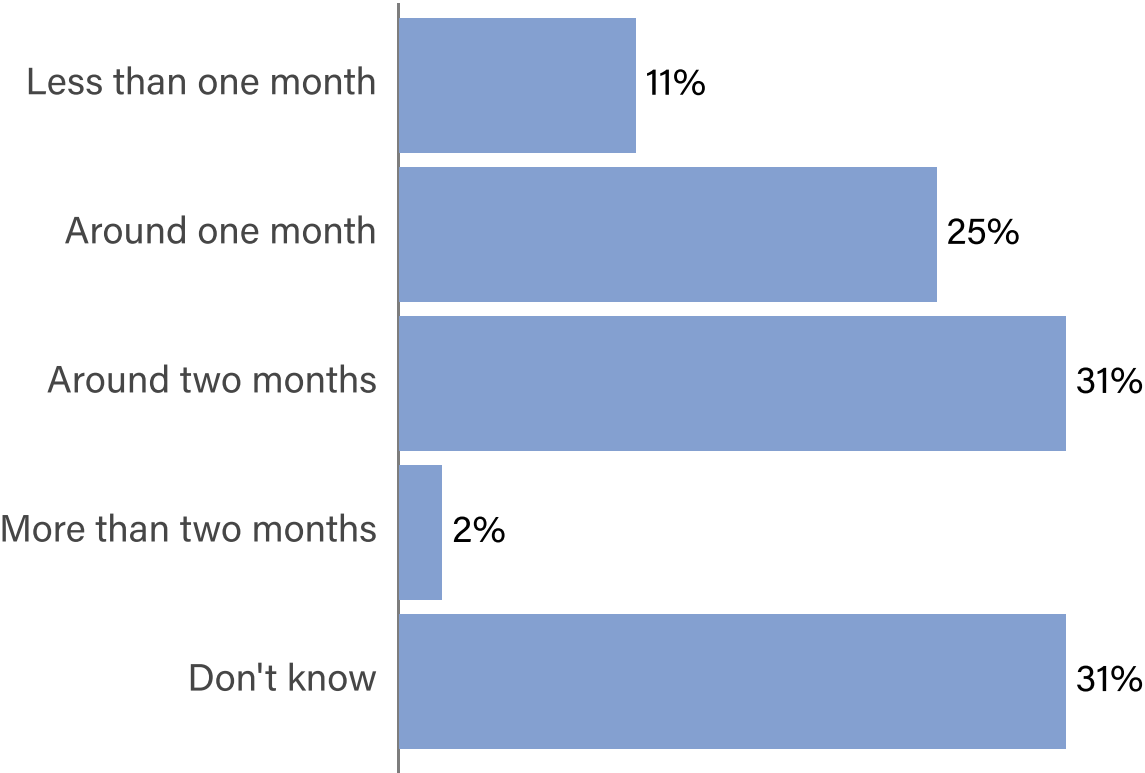
*Five beneficiaries (8%) could not answer as they did not apply themselves and only one did not agree that the application process worked well/that the staff were helpful and knowledgeable.

The grant generally covers around 1-2 months of energy bills.



For most who could answer, the grant from Winter Warmth Fund covers between one to two months of their winter energy costs

Q: Approximately how much of your winter energy costs did this money cover?



This fits with the average monthly energy bills

In July 2025, the average monthly cost for gas and for a 3-bed house with 2-3 occupants in the UK is £143.29 if paying by Direct Debit. For a flat or 1-bed house with 1-2 occupants, the average monthly cost is £102.88.

(Source: <https://www.britishgas.co.uk/energy/guides/average-bill.html>)

I'm on a prepayment meter so I can see what I am spending everything on. I keep a really close eye on it. £200 does not last very long.
(Beneficiary telephone survey)

The grant is enabling older people to be warmer in winter.



Almost all beneficiaries surveyed say that the grant has meant they are able to put their heating on, or on for longer during winter



It means I can keep the fire going for longer during the day. Whereas if I didn't get it, I would be restricting my heating to later on in the day. With getting that extra bit, I can get the fire going earlier in the morning and keep it going later at night.



I need the fire on all the time when the winter comes. I am bed-ridden and I am here night and day. I haven't got central heating, just one little fire. I couldn't have put my fire on if I hadn't got that extra money.



And some reported that it also means they are able to have more hot meals, afford more or better quality food or use the hot water



I use my hot water more. Putting your hands in cold water makes you shiver. And I might have a hot shower twice a week rather than once a week, it's a luxury. I think of being warm as a luxury.



It just makes you feel less frightened to put your heating on instead of putting on three dressing gowns. And I was more able to have hot meals.

Impact story: "I might treat myself to some fish".



Robert*

- Male, aged 84
- Lives in Penrith
- Lives alone
- Receives pension credit
- Received £200 grant in 2024/25
- Has previously received a Winter Warmth grant

Energy costs

Grant covers around two months of energy bills

Received other help from Age UK

- First found out about the grant from Age UK
- Found the application process easy and received the money quickly



I found about it from Age UK. They have done a lot for me.

Still tries to minimise his energy usage as he is fearful of getting into debt



On a weekend I have a shower. My daughter does my washing and my drying. I don't always put my heating on, I just fill a hot water bottle and sit with a blanket. These are big flats and they take a lot to warm up. My daughter says I am not to do that, I am to put my heating on but I am worried about paying the bills and getting into debt.

Uses some of the money to buy better food



[The grant] is very, very helpful. I have been able to buy a bit of extra food, and different food. It means I might think I could treat myself maybe to some fish or a chop instead of just beans and egg on toast. It has been an absolute godsend.

Others say they could manage without it, but 'managing' can sound pretty bleak.

Whilst some report that they probably could manage without it (and are aware that it is not guaranteed), the reality of 'managing' can be pretty bleak, for example beneficiaries said that without the grant, to keep warm they would:



Stay in bed all day



I used to have lots of old jumpers and I would put one on top of the other [to keep warm]. On really bad days, I have gone to bed, I had to. You have to find ways to get warm or you get ill.



Wrap up in multiple layers and blankets



Before I got it, I was in the house with lots of layers and a fleece jacket. And I had to switch my heating off and I wouldn't make as many hot meals.



Live in or only heat one room



It's difficult at times to keep warm. I live in an old house and it gets really cold up here. I tend to live in the living room because that's the warmest part of the house. That's where I sleep too. I just try to heat that room.

And although beneficiaries say the money is a big help, many are worried about getting into debt and therefore still restrict their energy use



I still wear lots of layers to keep warm. I still don't go mad. I wouldn't heat every room anyway. I have only got a gas fire in my living room, a storage heater in the spare bedroom, I've no heating at all in my bedroom, a gas radiator in the kitchen.

Impact story: "Without it, I would have had to stay in bed all day".



Susan*

- Female, aged 80
- Lives in Barrow
- Lives alone
- Receives pension credit
- Received £200 grant in 2024/25
- Has previously received a Winter Warmth grant

Energy costs

Grant covered two months of bills - energy bills are around £90 a month

Easy application process

- First found out about the grant from a friend
- Found the application process very easy and received the money within a couple of weeks

Benefited from wider services

- Age UK conducted benefits check (in previous year) and discovered she was eligible for pension credit
- Given leaflets about energy saving and received an energy check visit (unsure which organisation this was from)

Positive impact on physical and mental health



[If I hadn't got the grant], I would have just gone to bed and stayed in bed all day. I have asthma and I am a diabetic so I need to keep warm. My fingers go dead in the cold, because I have a calcium deficiency. When it is really cold, I have been to bed with my socks and gloves on. I just turn everything off and go to bed. [The grant] takes the pressure of you, you are not thinking to yourself, I will have to go to bed now, I can't afford to put my heating on.



My friend told me about it at the Knit and Natter group we used to go to every Thursday. It was very easy. I thought it would be difficult.



Age UK did a benefits check. I only get £12.12 on my pension credit, but it means I don't have to pay my council tax. I was so grateful. And I had a fella round my house and he gave me a heat blanket.

For some, it is the difference between heating or no heating.



Some beneficiaries would not have put their heating on at all (or very infrequently) without the grant, or would have had to have gone without something else, such as food



If I didn't have it, I would have to go without my fire or something to eat. It helps me a real lot.



[If I didn't get it] I would still put my heating on, but something else would have to go, like food. Or I might have to rely on my family.



It makes a lot of difference. Before, I would have had to turn my heating off and sit with a coat on and something over my legs. And it changes what I buy for food. I was finding that rather than standing out there [in the cold kitchen] to do potatoes and vegetables, I was getting the Wiltshire Farm Foods because they only take a couple of minutes in the microwave.



The difference is whether I have my fire on or not. If I didn't have it, I probably would have limited how much I put my fire on a lot more than what I did. I really don't know how I would have kept warm without it.



And it was particularly helpful for those who did not qualify for the Winter Fuel Allowance due to changes in eligibility last year



It's the difference between having your heating on or not. In winter it's cheaper to sit in the car to keep warm, or to drive in the car to a shop to get warm up and not buy anything than it is to put the heating on. I absolutely relied on this grant this winter as I missed out getting the government grant by £3.

The grant has a positive impact on mental and physical health.



Reduced anxiety levels and more able to get up and about

Many beneficiaries report that receiving the Winter Warmth grant greatly reduced the stress and anxiety around being able to pay their bills. Having a warmer house also means that beneficiaries can get up and out of bed, and can warm their house for visitors.

It meant that I was not sitting and worrying about how I was going to pay for things over winter. I am unwell and also had a stroke this year. I really was worrying about how I was going to afford things.

I don't have the same anxiety about not being able to pay the bills. I still do restrict how much I put my gas fire on and watch [my usage] but I wouldn't get too worried if I turned my gas fire on in the afternoon and let myself get nice and warm, which is a pleasure in the winter. It lifts you if you can get warm.



Keeping warm is particularly important for those with physical health conditions

Several beneficiaries contacted through the telephone survey have medical conditions, or live with people who have medical conditions that are made worse if they are cold.

It helped quite a bit. I could keep the place a bit warmer. I am on blood thinners so I need to keep warm. My body warmth drops quick.

We need to keep warm, me especially with my respiratory condition. It's when you go from a warm room to a cold room, that's when it gets to you, it makes me struggle [to breathe].

My ex husband is now living with me as he needs care. I could keep him warm too as he is needs oxygen for 18 hours a day and cannot be cold.

Impact story: "It means I don't worry as much about my bills".



Mary*

- Female, aged 76
- Lives in Barrow
- Lives alone
- Receives pension credit
- Received £200 grant in 2024/25
- Has previously received a Winter Warmth grant

Energy costs

Electricity and gas bills are just over £100 a month

Applying for the grant

- First found out about the grant a few years ago when she was in the Age UK office and was advised to apply
- Found the application process very easy and received the money quickly

Impact

- Reduced anxiety over bills
- Felt able to put the heating on for an extra hour or so per day
- More confident to use energy to make hot meals



I was a bit nervous [about applying] the first time because I thought I might not be old enough, but when I went and spoke to someone, there were no problems at all, they were very nice.



It's brilliant, you know you can put the heating on. Sometimes you get so cold, you can't help but turn it on, especially over the really cold winter evenings. [Without it], I would probably put it on less. I tend to put my heating on for an hour in the morning to warm my bathroom up and for a couple of hours in the evening to warm the bedroom up. The rest of the time, I will wear one of my warm dressing gowns. You have to put plenty of layers on to keep warm.



I don't worry as much about my bills when I know I am getting [the grant] and I know I can put the heating on for an extra hour. I like to cook proper food, like stews, using cheaper meat. They can last me a few days, but you have to cook them for a few hours and I wouldn't do that if I didn't have the money to help me.

All new applicants are offered a free benefits check, and some will go through a longer holistic assessment.



New applicants are offered a benefits check and made aware of wider support

Delivery partners will often complete a wider assessment with new applicants to understand:

- the extent to which the individual is struggling financially and reasons for this
- if they are receiving all the financial support they are eligible for (benefits and other grants)
- their home life and social life, and whether they could benefit from any wider support

A full assessment is not necessarily completed for all new applicants, although all will be offered the benefits check.



While we are having the discussion about the evidence we need for eligibility and the financial side, if there any kind of triggers, we will take them on as a referral for our generic benefits assessment. And we would also assess them for any other grants we might have available.

(Delivery partner)



In the survey, several beneficiaries say a delivery partner helped them to secure more benefits and grants

Sometimes unclaimed benefits will be identified when people contact a delivery partner to enquire about Winter Warmth grant; in other cases, the eligibility for Winter Warmth grant is identified when the delivery partner is completing a financial assessment with a client.



I went out to see a lady yesterday and she recently had a stroke. She's in a wheelchair. She lives on her own. I was doing a benefit check for her, and I talked to her about the winter warmth grant, took her income details and she just actually qualified under the current criteria.

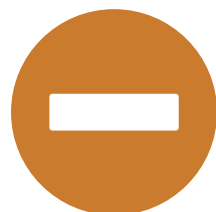
(Delivery partner)



Age UK came to see me. I am completely disabled. They sorted all my benefits out so that I can get everything I am entitled to.

(Beneficiary telephone survey)

But some older people do not feel comfortable sharing financial information or asking for financial support.



There are still barriers for some people regarding claiming benefits or 'accepting charity'

Whilst delivery partners say most people are willing to undergo a benefits check, some individuals do not feel comfortable receiving benefits, potentially due to stigma or pride, or a concern about the process being overly onerous.



Clients can sometimes be reluctant to share their financial information with us. We post them out information if they're a bit reluctant, we keep the case open to follow up, we give them a few touch points.

(Delivery partner)



I don't take from charity very well. I'd rather do it myself. But I am in my 60s and I can't work because I have arthritis in my spine. I don't usually take from charity. It's pride I suppose.

(Beneficiary telephone survey)



49% of beneficiaries were not aware that Winter Warmth Fund relies on local public fundraising, which may impact whether people expect to be eligible

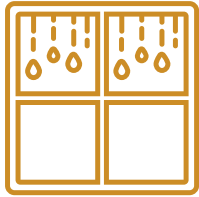
Particularly last year, with the change in eligibility for the Winter Fuel Allowance; several mentioned that they thought the money came from the government or from Age UK.



Some people confuse it with the government allowance as well. People were saying, no, I'm not entitled to it now because the government cut it last year.

(Delivery partner)

Keeping houses warmer helps to reduce damp and mould issues.

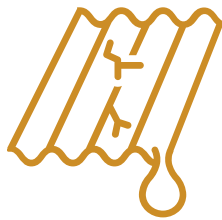


Several beneficiaries mentioned they have houses that can be difficult to heat and can be damp or mouldy



I have got one of these big through lounges. One of my radiators isn't very safe, there's a massive hole behind it. My gas fires have been capped off because the chimney breast collapsed and I can't get the insurance to pay for it. I've just got one big radiator in this massive living room. I have got mould because everything is so damp. I have 25% damp all through the house.

(Beneficiary telephone survey)



But they are unable to afford to heat their whole house (or pay to maintain or improve their properties)



We were supposed to have cladding put on, but the leaky roof on our house causes lots of problems. We are stuck until this can be sorted, but I can't afford the £8,000 to have it replaced.

(Beneficiary telephone survey)



Being able to put the heating on, or on more often, can go some way to prevent issues of damp/mould



We've been into properties where elderly people are just heating one room, because that's all they can do. And the rest of the house is falling into disrepair, it's not being maintained because it's not getting heated. That'll lead to further problems in the future.

(Wider stakeholder)

There is some limited evidence that Winter Warmth Fund is improving social isolation.

41% of beneficiaries surveyed reported that they found out more about local services and support through the process (e.g. warm spots, food bank, local groups etc)

And repeat beneficiaries may only be given a 'light touch assessment' which may mean they do not go through the complete process each year, and therefore increased social isolation may not be picked up.



They just wanted to check that nothing had changed.



No, I can't remember them mentioning that. In the winter I don't get out much. I would like to go to places where there are people. I can still drive. You know, for coffee or what have you. I would like to know about things like that.

However many of the beneficiaries said they could not, or would not access many of these local services even if made aware

Barriers to accessing support mentioned by beneficiaries include:

- Not able to leave the house
- Too far to travel to places
- Perception that these things are 'not for me'
- Feel others are more in need



No they didn't, but I wouldn't use the food banks or things, I leave them for other people who are more needy than me.



They did mention this but I can't use them because I can't drive and it is often a long way to go on the bus to these things.



They did tell me about things like that but I am not a social person. I live on my own in a very rural area and I don't get on with people very well.

And limited evidence that the Winter Warmth Fund directly helps improve energy awareness and usage.

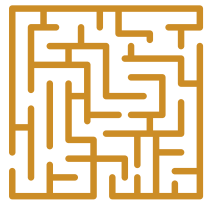


38% of grant beneficiaries surveyed said they learned more about energy efficiency during the application process

- And this was usually through being given a leaflet
- However, many said they already feel they know about this or had previously been given support by the Council or via a home energy check (but they were not always sure who it was that did this)



They gave me a brochure. It is useful although a lot of it is common sense.
(Beneficiary telephone survey)



However, this is an area where the system already feels messy and complicated

- There are several different grants available for improving energy efficiency of houses and various different local providers
- Some delivery partners have their own funding pot from elsewhere to conduct home energy checks
- A couple of beneficiaries mentioned their bills have actually increased since having their heating systems changed to 'air flow' systems



I had someone come to visit me this year. She left me a draught excluder. I have got it on my living room door. And she left me some light bulbs.
(Beneficiary telephone survey)



We got some funding from an energy company to do some home energy checks and give out carbon monoxide alarms.

(Delivery partner)



We have Warm Homes funding from Age UK National to supply free equipment and energy saving advice to people on a low income, living with a disability or both.

(Delivery partner)

Adding beneficiaries to Electricity North West's Extra Care Register was a new additional service this year.

Electricity North West (ENW) donated to Winter Warmth Appeal this year. ENW's Extra Care Register is a priority services register that helps to support and keep people safe when there is a planned or unplanned power outage. In addition to trying to reach all people eligible for the register, ENW are regulated to update customer details at least every two years.



Delivery partners explained the register and asked each beneficiary if they would like to be added to the Extra Care Register; contact details of those who agreed were then passed on to ENW



653 residents have either been added to the register or had their details updated



We don't see it as a donation, we see it as a joint working agreement, a collaboration. If we can help support older people now with a top up to help them with their immediate fuel challenges, but then help them longer term by adding them to our extra care register, then it's mutually beneficial for everybody involved. And to have a charity's voice advocating, saying this is a good idea, that is so important. Trust is huge.

(Corporate donor)



This is a huge success for us, especially for Cumbria. It gets harder and harder to find the people who we believe should be on the register.

(Corporate donor)

Beneficiaries feel more could be done to increase awareness of the Winter Warmth Fund and Appeal locally.

And wider stakeholders also feel more could be done to increase the awareness of the Fund and Appeal:



Potential beneficiaries

Suggestions include:

- working with corporate donors and other local organisations to promote through their channels
- resourcing delivery partners either to increase capacity within information and advice or social engagement services



Donors and wider stakeholders

Individual donors, corporate donors and some wider stakeholders are not aware of the wider services offered; knowing more about what the Winter Warmth Fund does for older people may help increase support.



Don't just rely on word of mouth. Let more people know about it. I wouldn't have heard about it if my friend hadn't been talking about it.

(Beneficiary telephone survey)



We've got a waiting list of about eight weeks for our information and advice support. Potentially there are some people sitting on the waiting list that we have not been able to have a discussion about the Winter Warmth.

(Delivery partner)

Understanding the need.

National research reveals the impact that cold homes can have.



Close to half of older people in the UK are worried about heating their home and paying their bills

- 48% of people aged 60+ in the UK are worried about their ability to heat their home and 45% worried about paying their bills
- Additionally, 43% had to cut back on heating or powering their homes, 37% are worried about the impact of cutting back on their health and 21% report that their home is too cold most or all of the time

(Source: Age UK Cold At Home report, February 2024)



Homes that are cold due to fuel poverty exacerbate health inequalities

- Cold homes can cause/worsen respiratory conditions, cardiovascular diseases, poor mental health, dementia and hypothermia
- In 2019, it was estimated the NHS spends £2.5 billion per year on treating illnesses that are directly linked to cold, damp and dangerous homes
- Estimates suggest that 10% of excess winter deaths are directly attributable to fuel poverty and 22% to cold homes
- Living with a disability increases the risk of experiencing fuel poverty

(Source: Institute of Health Equity 'Fuel poverty, cold homes and health inequalities in the UK' report, 2022)



Fuel poverty impacts on mental health too

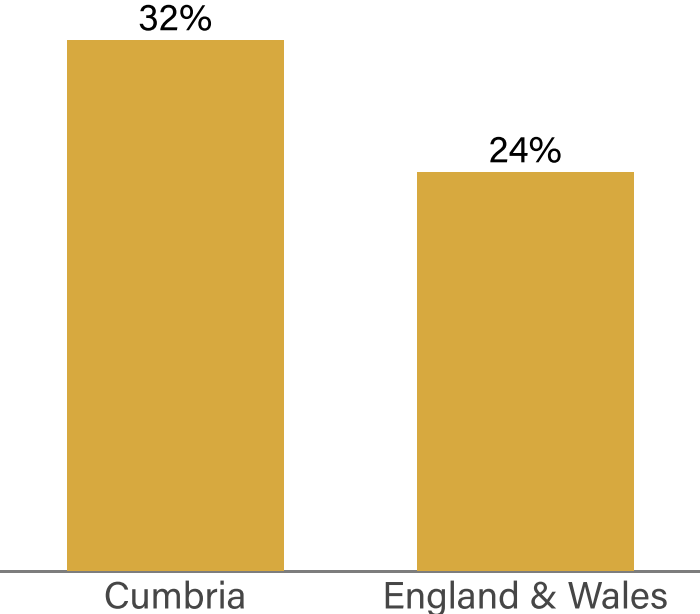
A recent study found that fuel poverty can affect mental health in four ways: home environment (including 'spatial shrink' where people heat and use fewer rooms), behaviour (impacts of poor sleep, reduced recreational activities and 'extreme' planning for use of heat and appliances), social (including stigma, isolation and impact on relationships), and economic (constant 'mental maths' and money worries).

(Source: Natalie Bennett, NIHR ARC North East and North Cumbria, and Sam Khavandi, ARC Greater Manchester, 2024)

Cumbria has a significantly larger 60+ population than national.

Close to a third of the 500,000 people in Cumbria are aged 60+

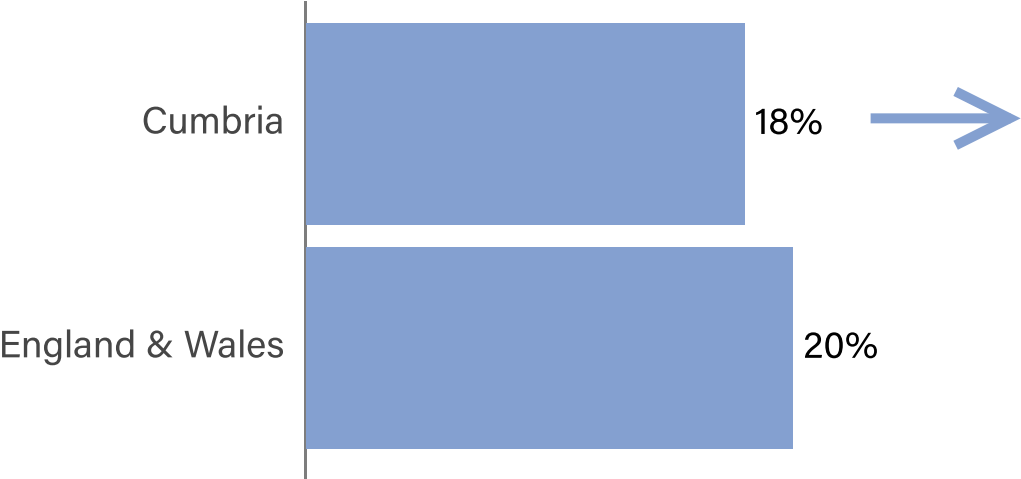
% of total population aged 60+



But Cumbria's overall population is not ageing any more than nationally (18% increase in 65+ over last 10 years vs 20% across Eng & Wales)



% increase in 65+ population over the last 10 years



However, Eden has seen the biggest increase in 65+ population over the last 10 years (25%)



And South Lakeland has the oldest population in Cumbria

- 14% are aged 75+ vs 9% nationally
- 14th biggest 65+ population out of 331 local authority areas in UK

Source: ONS Census 2021

Population density in Cumbria is 5x lower than the national.

This means there are 74 people per km² in Cumbria, compared to 395 nationally



Population density varies wildly across the county - Eden is the second least densely populated area in England

Number of people per km²

● Barrow-in-Furness ● Eden



865



26



It takes longer for Cumbria residents to travel for key services

On average, it takes 26 mins for someone in Cumbria to travel to key services by public transport, compared to 18 mins nationally. This rises to 46 mins for residents in Eden.



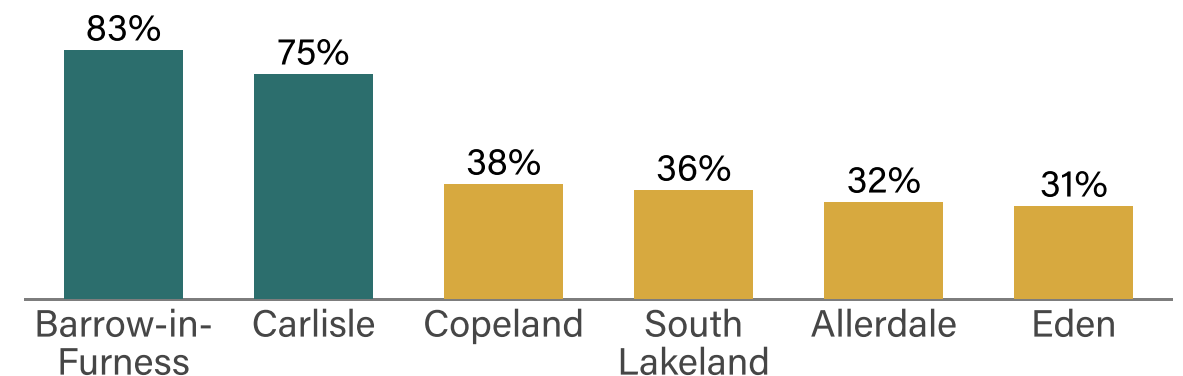
Half (49%) of Cumbria is rural, compared to 17% of England

% of local areas by urban:rural classification

● Urban ● Larger Rural ● Smaller Rural



Barrow-in-Furness and Carlisle are significantly more urban than other Cumbria districts though

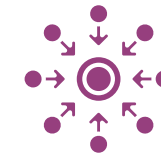
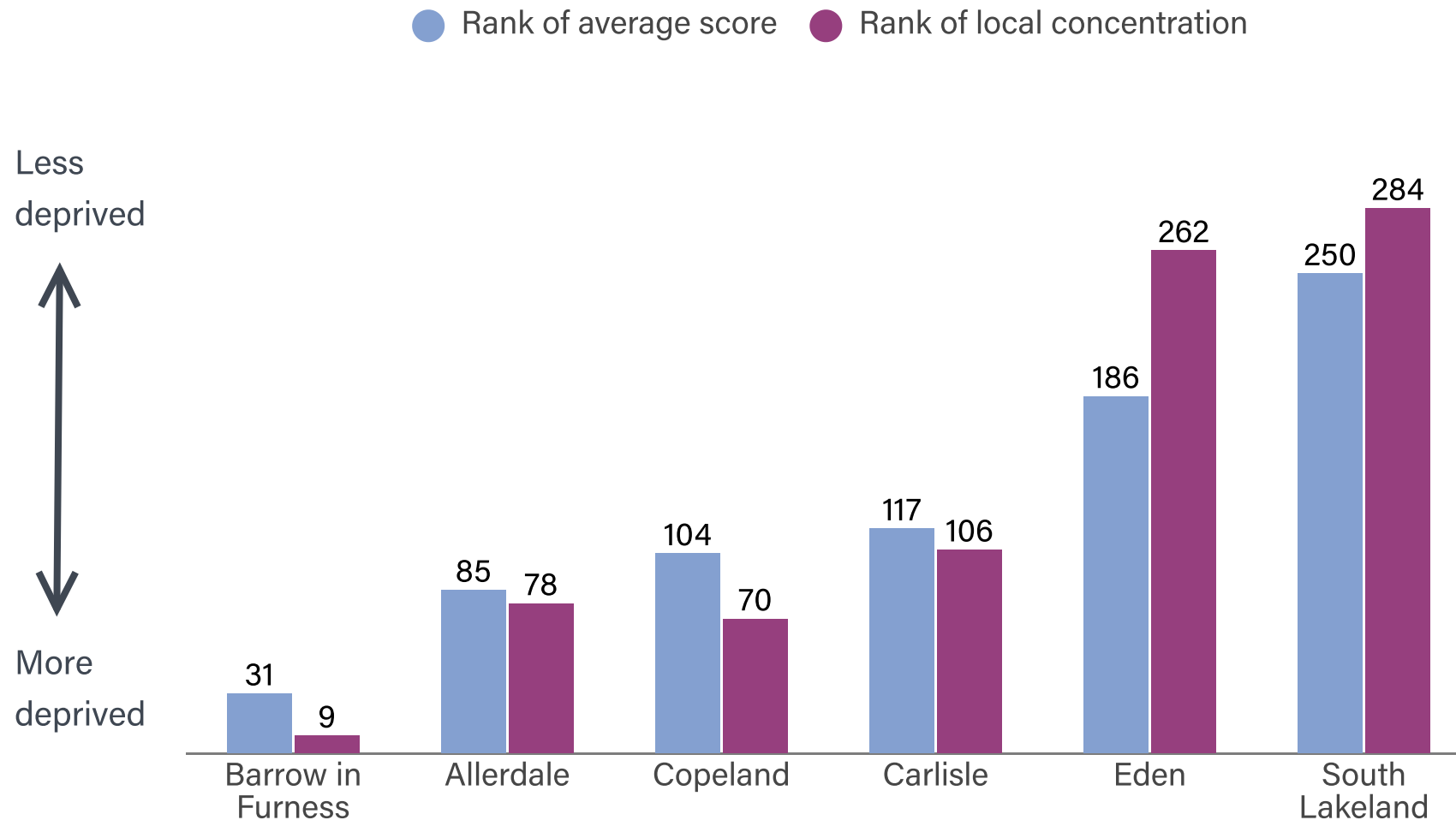


Source: ONS Census 2021

There are varying levels of deprivation in Cumbria.

The Index of Multiple Deprivation (IMD) is a recognised measure of deprivation in the UK, accounting for factors including income, employment, education, health and living environment.

IMD ranks by district (out of 317 nationally, where 1 = most deprived)



Barrow-in-Furness ranks as even more deprived when 'local concentration' is accounted for

This accounts for areas with 'extreme levels' of deprivation, by comparing the most and least deprived parts of a district

Source: Index of Multiple Deprivation 2019

Four in five Cumbria homes are under-occupied.

Under-occupancy is when a household has more bedrooms than needed based on the number of people occupying the property



81% of households in Cumbria are under-occupied, compared to 69% nationally

It is highest in Copeland and Eden (84%)



The proportion of dwellings across Cumbria with an EPC rating of C+ is significantly lower than the half (50%) of dwellings across England

Barrow-in-Furness has the 10th lowest proportion out of 331 districts across the country

Is this a combination of...?



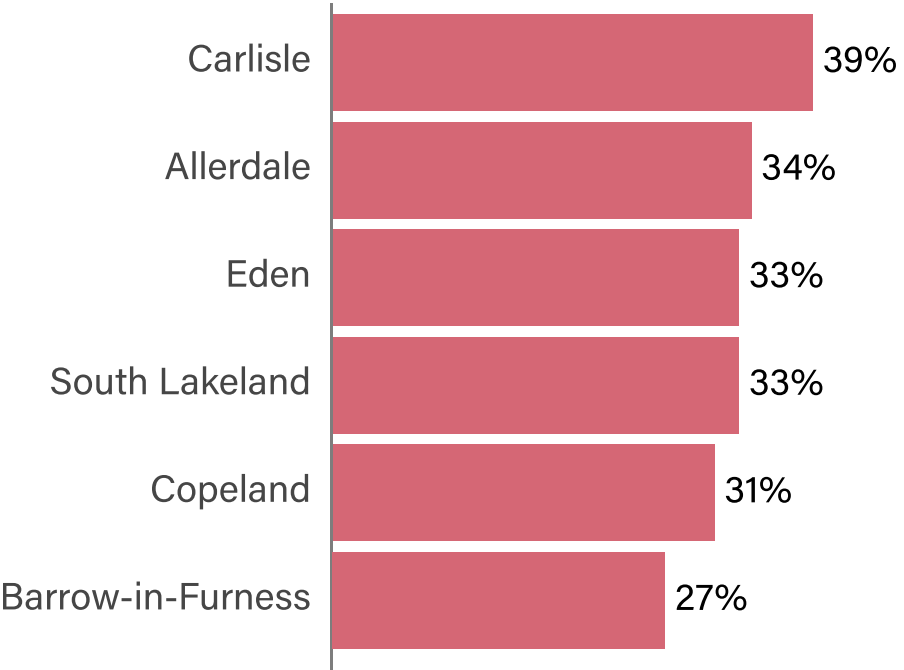
Higher proportion of detached housing

27% of all accommodation in Cumbria, compared to 23% nationally



Higher proportion of one- and two-person households

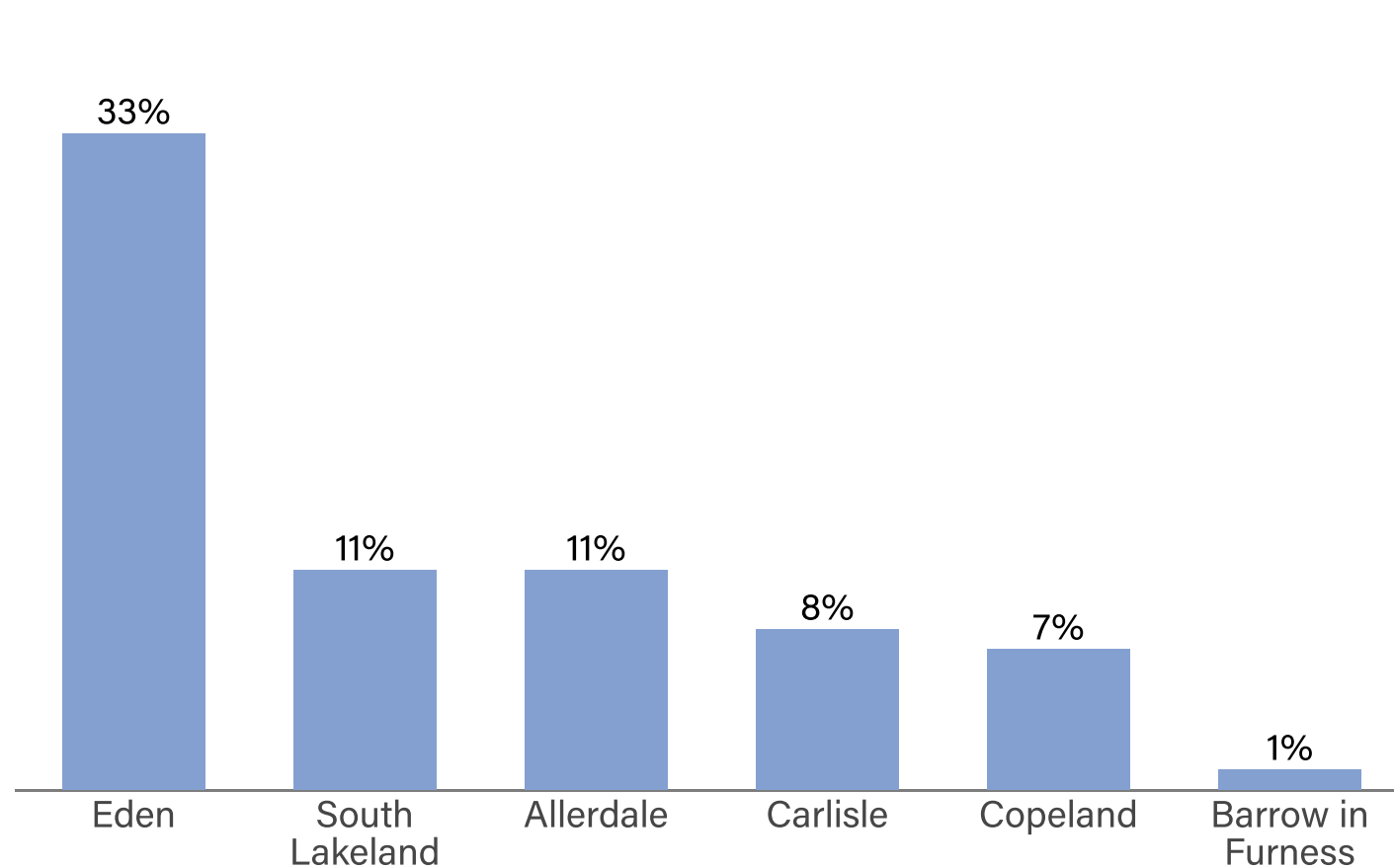
71% of all Cumbria households consist of one or two people, compared to 64% nationally (16% of Cumbria households are one-person aged 66+, compared to 13% nationally)



Source: ONS Census 2021

11% of Cumbria households rely on oil, bottled gas, wood or solid fuel; close to double the national (5.5%).

A third of households in Eden rely on an alternative form of heating (oil, wood, solid fuel or bottled gas)



Cumbria residents are more likely to be in fuel poverty* compared to the national

- 14.5% of households in Westmorland and Furness and 14.4% in Cumberland are in fuel poverty, compared to 13.1% nationally
- It is as high as 32% in one area of Barrow-in-Furness

(Source: Dept for Energy Security & Net Zero 2022)

* Fuel poverty is the inability of a household to afford adequate warmth in their home, or to meet other essential energy needs, due to a combination of low income, high energy prices, and poor energy efficiency of the dwelling

Source: ONS Census 2021

Close to 1 in 5 Cumbria residents have a limiting health condition.

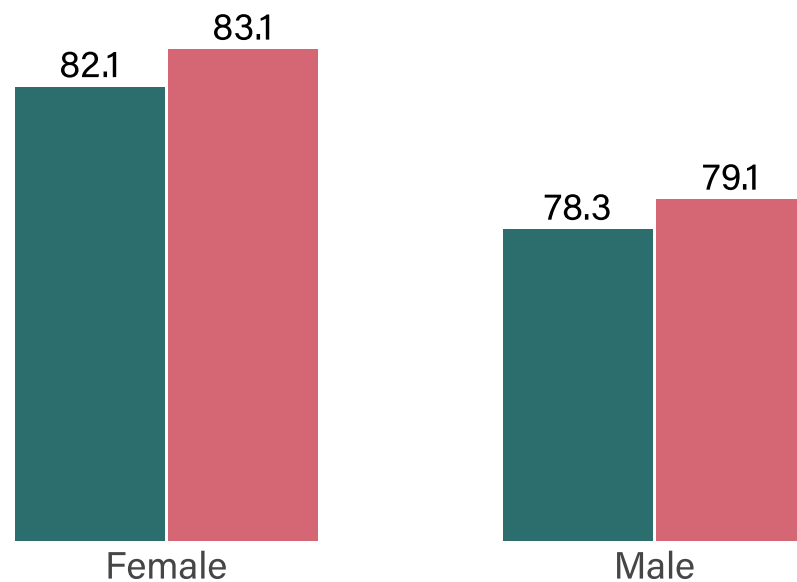
19% of Cumbria residents are disabled according to the 2021 Census (11% are limited a little, 8% are limited a lot). This is higher than nationally (17.5%).



Typically, Cumbria residents are expected to live one year less compared to nationally

Average life expectancy in years

● Cumbria ● England



Source: Fingertips Public Health Profiles (2021-23)



Winter mortality does not appear to be any more of an issue in Cumbria relative to the rest of the country

The winter mortality index* is 4.4% in Westmorland and Furness and 8.2% in Cumberland, compared to 8.1% nationally

* The winter mortality index measures the excess deaths during winter months compared to the average number of deaths in the rest of the year. This is expressed as a percentage of non-winter deaths.

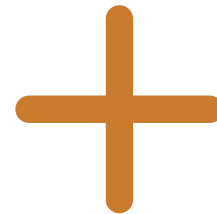
Addressing the need.

The Fund uses a partnership model to deliver support to older people in Cumbria through the winter months.

Although there is much more to the Winter Warmth Fund than this, essentially the partnership model is...

Cumbria Community Foundation

- Raises funds from individual, corporate, charitable, community and statutory donors (through Winter Warmth and match-funding Appeal)
- Overall responsibility of managing the Fund and allocating grant allowances to delivery partners
- Collating and reporting outputs and outcomes to donors



Delivery partners

Age UK in Cumbria and Copeland Age and Advice Service are responsible for:

- Checking eligibility of applicants
- Offering free benefits checks to applicants
- Processing applications
- Delivering financial grants to individuals
- Signposting to other services/activities

Eligibility criteria:

Criteria published widely and on CCF website:

- Aged 60 or over
 - Cumbrian resident
 - Receive state pension and/or Pension Credit
- Or
- Struggle to maintain a basic acceptable standard of living during the winter due to the cost of heating your home and the restrictions of cold weather

Priority is given to the most vulnerable, for example those aged 80 and over, who have chronic underlying health conditions, who live in a hard-to-heat home, who use electrical medical equipment or who have savings of less than £10,000.

Introduced in 2024/25, beneficiaries who refuse a free benefits check are excluded from applying in the following year.

Beneficiaries come into the Winter Warmth Fund through a variety of ways.

Pro-actively contact delivery partners

Many beneficiaries pro-actively contact one of the delivery partners to specifically apply or enquire about the grant; in the survey, most say they heard about it via word of mouth or from a delivery partner



A friend of mine went to an arts and crafts course and there was a man there talking to them about it and she told me about it.

(Beneficiary telephone survey)

Identified by delivery partner staff members

Those who have not specifically enquired about the Winter Warmth grant are often told that they may be eligible when accessing others services provided by the delivery partner



I was in contact with Age UK because they were helping me with things about my husband because he has been ill and he is in a care home now so they told me that I could get it.

(Beneficiary telephone survey)

Referred in by other local organisations and service providers

Other local organisations, such as Citizen's Advice, GPs, hospital discharge etc are aware of the Winter Warmth grant and will refer people in



In the last few years we have been working a lot closer with the Care Coordinators in all the GP practices. They identify people and put their names forward.

(Delivery partner)

Winter Warmth sits alongside other grants and support in a messy and disjointed system.



There are other potential sources of financial support nationally and locally, including:

Government Winter Fuel Payment

Eligibility criteria tightened for Winter 2024; due to be widened again for Winter 2025

Citizen's Advice pre-payment fuel vouchers

Household Support Fund (HSF)

In 2024, one local council also used the Household Support Fund to fund Age UK North Cumbria and Copeland Age and Advice Service to give out additional grants to individuals



I think there's lots of agencies doing things to try and help change things, but not necessarily working together to do that. It would be good to look at it holistically, but that's not how our packages of funding are created."

(Statutory funder)



Various potential sources of energy efficiency and support, including:

Age UK Home Energy Checks

Funded by Age UK (national)

FutureProof Cumbria

Funded by various local organisations including local Councils and small amount of funding from Winter Warmth Fund

Citizen's Advice energy service

Provide own information and advice service, and work in partnership with Electricity North West to provide 'Take Charge free energy and money advice service

And Warm Spots

Funded by various different organisations, including CCF and local Councils

Similar support schemes run in other parts of the country.

Based on a desk review of 18 similar schemes run by community foundations across England:



It appears many other areas run a similar grant (or at least started as a similar grant)

Most are called 'Surviving Winter'



And they seemed to start at a similar time

Website overviews suggest they started around 2010 or 2011 in most cases



Lack of available information on some suggests they may be low key or not actively communicated

In some cases, it seems to be just a holding page or news article during a donations appeal



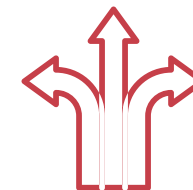
CCF produce fund reports each year which are sent out to all donors and funders, and are published on the CCF website

Something that many other similar schemes in other areas of the country do not appear to do



Areas we've found similar grant schemes run by a Community Foundation

- Berkshire
- Cambridgeshire
- Cornwall
- Dorset
- Essex
- Gloucestershire
- Herefordshire
- Hertfordshire
- Kent
- Leeds
- Leicestershire & Rutland
- Lincolnshire
- Norfolk
- Somerset
- Suffolk
- West of England
- Wiltshire
- Worcestershire



The way each winter grant scheme runs does vary, with a focus on individuals and/or groups

Some winter grant schemes focus on supporting individuals.



Some also support older people

And at least one also provides additional support to them, including meals, befriending support, advice on benefits and help finding local support services



But others have a wider focus on 'vulnerable' residents

This typically includes health/disability, supporting families and young children and 'disadvantaged' households



Other areas appear to offer larger grants to individuals

Whilst all schemes do not actively promote this, a number offer individual grants of up to £500 or £600 (suggesting the exact value will be based on criteria); there is one example of a scheme offering £200 grants but this area receives significantly less donations than Cumbria



It is clear that other schemes use delivery partners too

With Citizens Advice and Age UK being the main partners



There is at least one example where applications are only received from 'third party professionals'

These third parties include social prescribers, health workers, support workers and advice services; this scheme had a wider focus on vulnerable households which might be why it limits referrals in this way

Whereas other schemes support community groups.



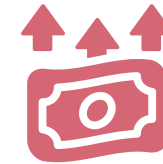
Some do this as they feel community groups are best placed to help vulnerable/older people and offer additional support

Examples of projects funded include activities that help to reduce isolation for older and vulnerable people, provide a hot meal or warm clothing, or help vulnerable people to access local services and information that may prevent a crisis situation arising (Norfolk Community Foundation)



One scheme focuses on supporting charities and local voluntary groups "experiencing financial hardship"

"People rely more than ever on the services of local charities and voluntary groups"
(Berkshire Community Foundation)



Small grants typically go up to as much as £10k

Although most appear to be a maximum of £3k to £5k



Suffolk Community Foundation: an example of a scheme supporting both individuals and groups

- Individual eligibility criteria not dissimilar to that in Cumbria, e.g. aged 66+, maximum household income of £20k or maximum savings of £5k
- Three delivery partners manage applications and payments
- More than half of funding raised though goes to community organisations/groups supporting older people

Other winter grant schemes appear to be smaller in scale.

There is no evidence of a similar community foundation scheme raising more donations than Cumbria's Winter Warmth Appeal

An example of annual funds raised in different areas

(although only a selection appear to publish/promote the funds they raise):

£15k

Which is used to 'contribute to projects' which support local people during the winter

"More than £50k"

Which "helps hundreds" of individuals over the age of 60 living in fuel poverty through £200 grants

£104k

108 households then received a grant; £62k was distributed between 10 community organisations

£241k

- Which was then distributed to fund 63 community groups to support people through colder months
- This equates to an average of around £4k per project



Some other schemes appear to be funded entirely by local authorities with no public donations



This may be why there is limited information on fundraising achieved from some schemes

Over 15k grants have been given since the Fund started.

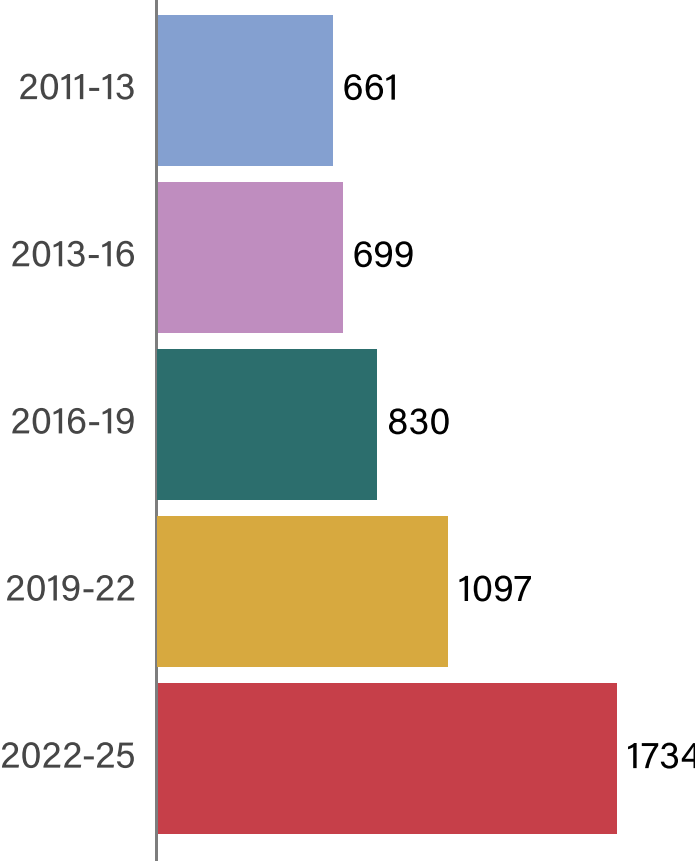
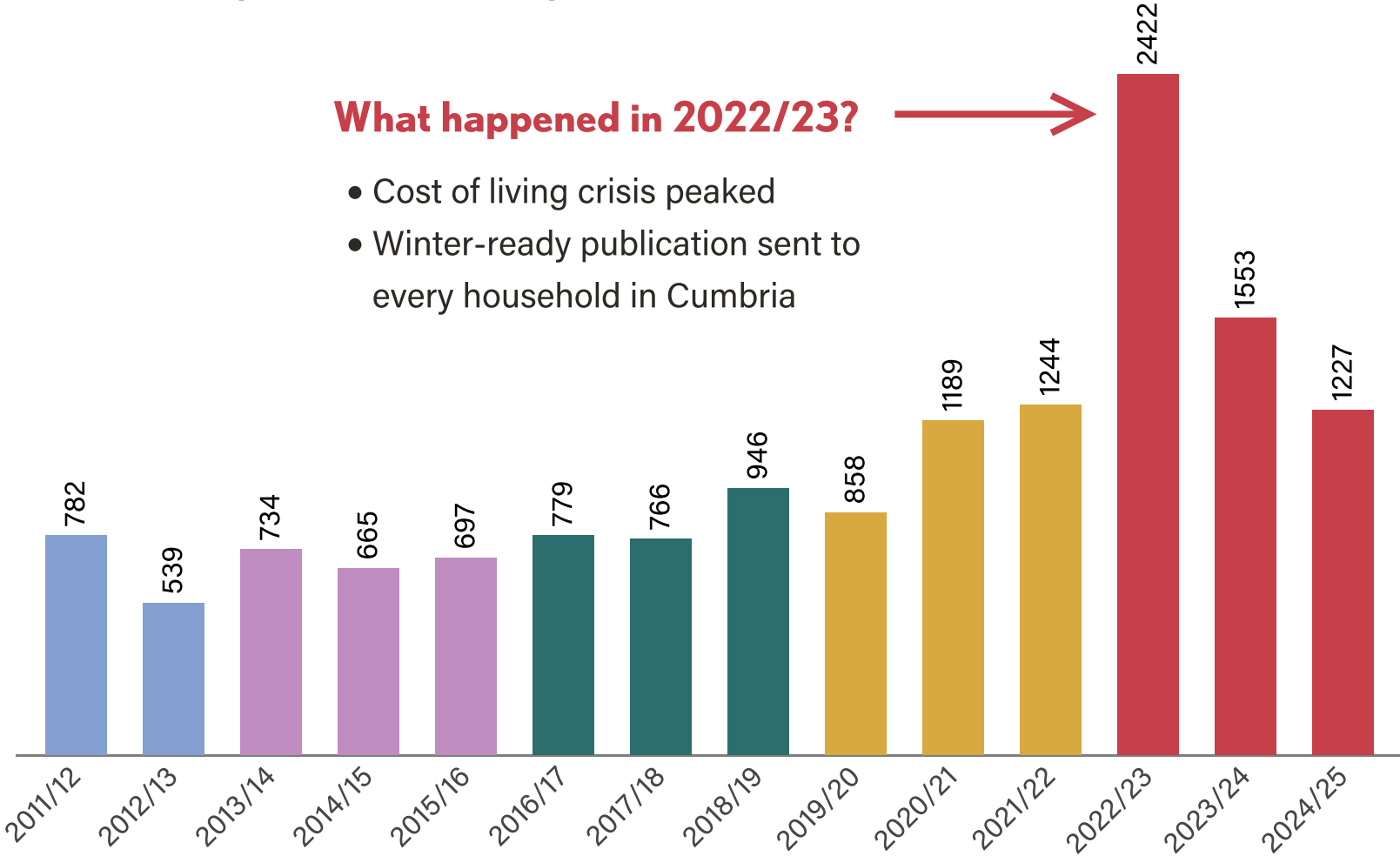
14,401 grants have been issued to Cumbria residents over the last 14 years; the number each year has generally increased, peaking in 2022/23 when an additional 830 grants were given through a dedicated Household Support Fund funded by Cumbria County Council



Average number of grants issued annually per 3-year period

What happened in 2022/23? →

- Cost of living crisis peaked
- Winter-ready publication sent to every household in Cumbria



The grant has supported more than 11k people across all years.

11,416

Estimated number of people supported across households receiving the grant since the start of the Winter Warmth Fund

This estimate accounts for those who had received a grant in the previous year. Based on available data, a proxy calculation has been applied using a rolling 3-year proportion of households that did not receive the grant in the previous year.



1570

Number of people supported through the grant in 2024/25

More than half (911) were in one-person households



Spotlight on: 2022 Household Support Fund

Cumbria County Council Household Support Fund (countywide) was received and distributed slightly earlier than the normal Winter Warmth Fund grants in 2022. This was managed under a specific fund agreement and aimed to support people through the energy and cost of living crisis. An individual could receive both the Winter Warmth Fund grant and the Household Support Fund grant.

830 Number of grants issued

82% Of the grants awarded at £200

77 Average age of a grant beneficiary

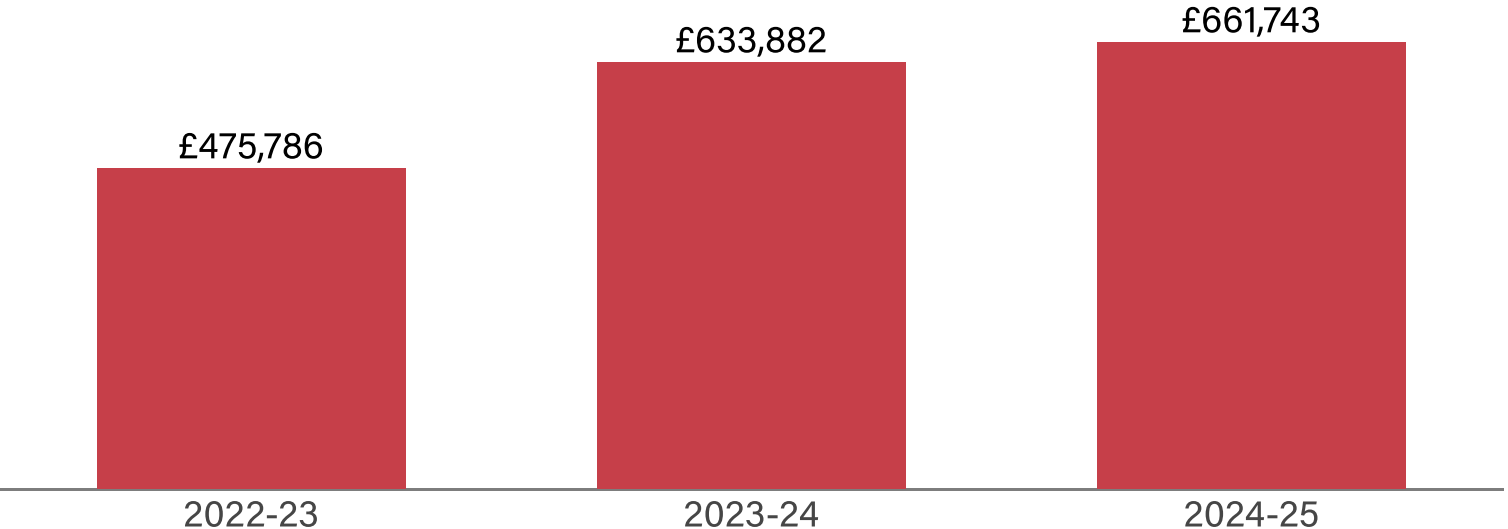
55% Beneficiaries living alone

20% Beneficiaries not in receipt of pension credit but eligible

Delivery partners have secured **£1.77 million** in unclaimed benefits over the last three years.

Over the last three years, **£1.77 million** has been secured for grant beneficiaries in unclaimed and backdated benefits through free checks by delivery partners

Total unclaimed and backdated benefits secured by delivery partners over last 3 years



The amount of money delivery partners have recovered on the back of this is a bigger story perhaps than actually the number of people we kept warm because it's millions over the years.

These backdated benefits have helped people get the money they're entitled to. This support has lifted many out of poverty and put money back into local communities.
(CCF team)

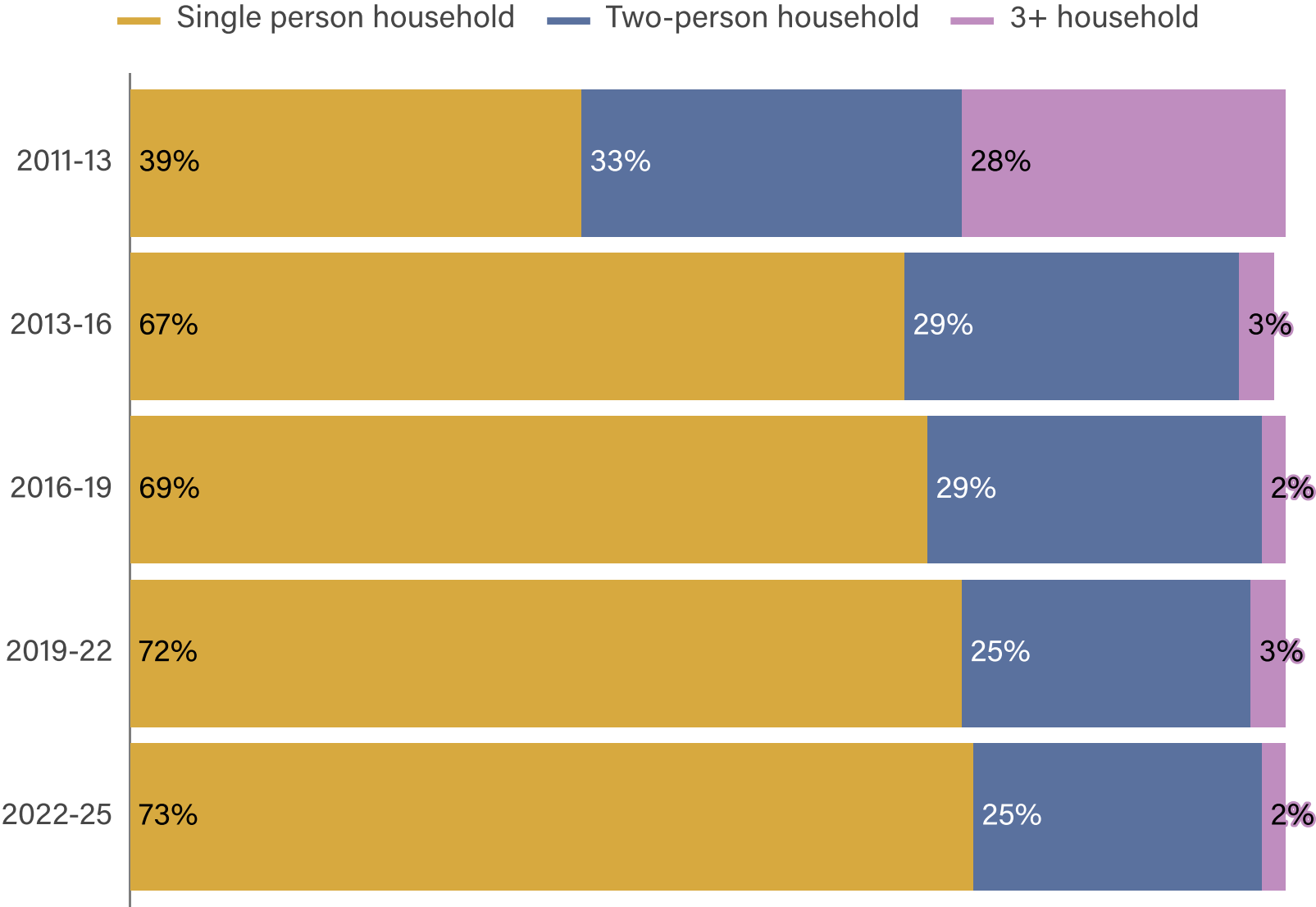


And introducing the new criteria that anyone refusing a benefits check will not be eligible for the grant next year should hopefully help to overcome some barriers and ensure even more people are getting all the help they are entitled to

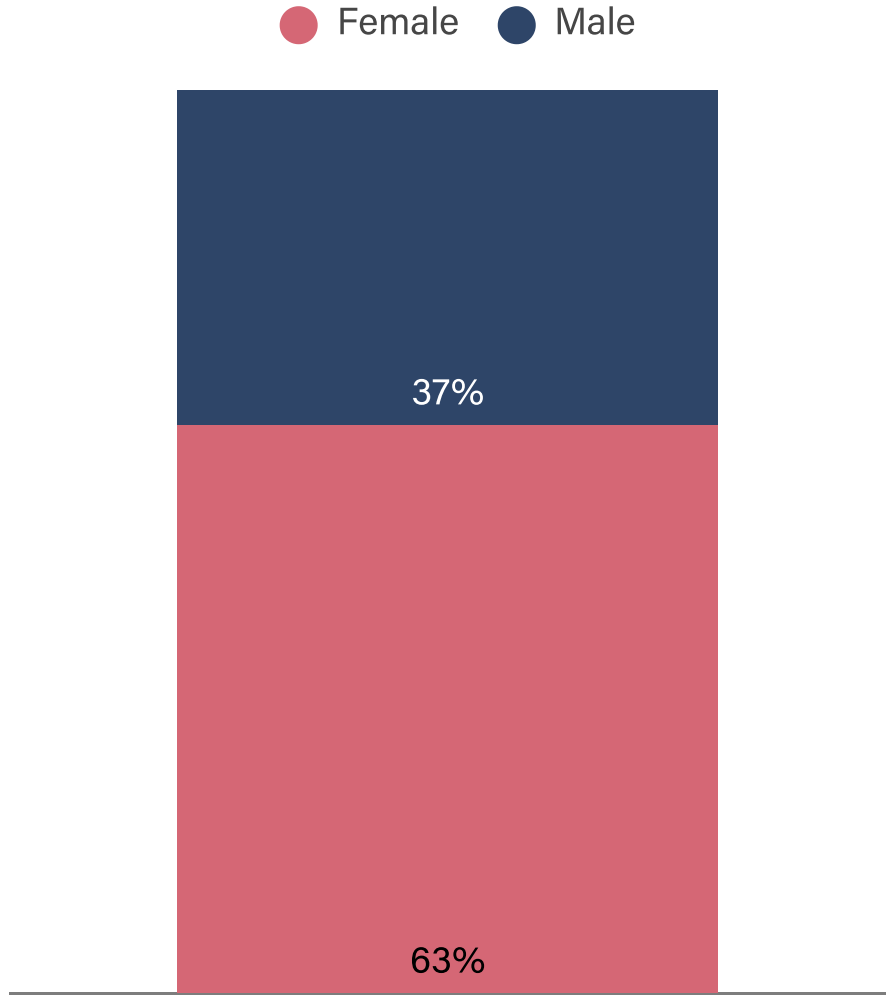
**Who has the Winter Warmth Fund
helped?**

Single households are most likely to receive the grant.

In the last three years, close to three in four grants went to a single person household



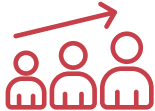
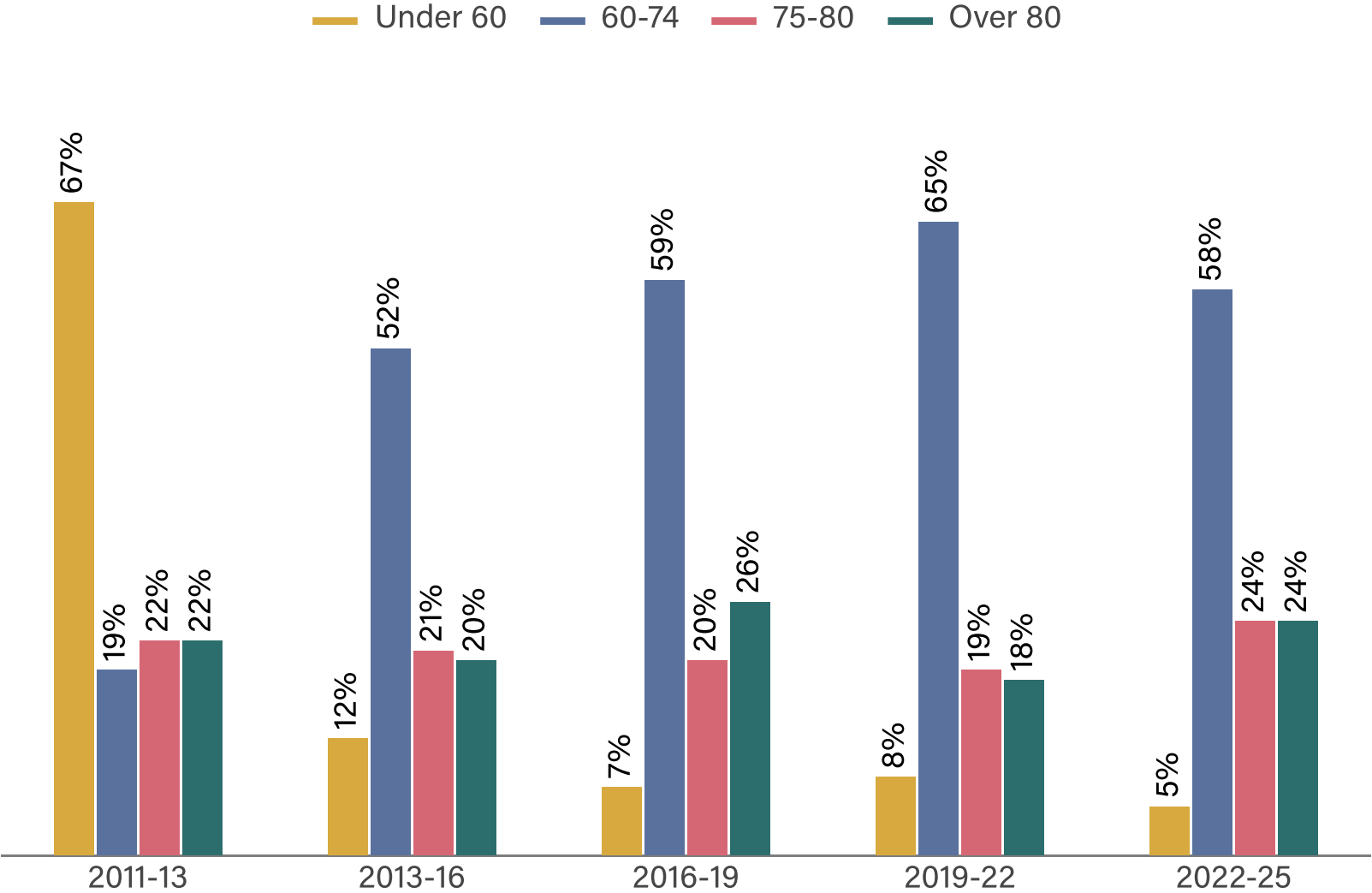
Grants also more likely to go to female residents



Almost 3 in 5 grants go to residents aged 60-74.

In the last three years, one in four grants went to a household with somebody over the age of 80 living there

% of grants given to households with different age groups in them



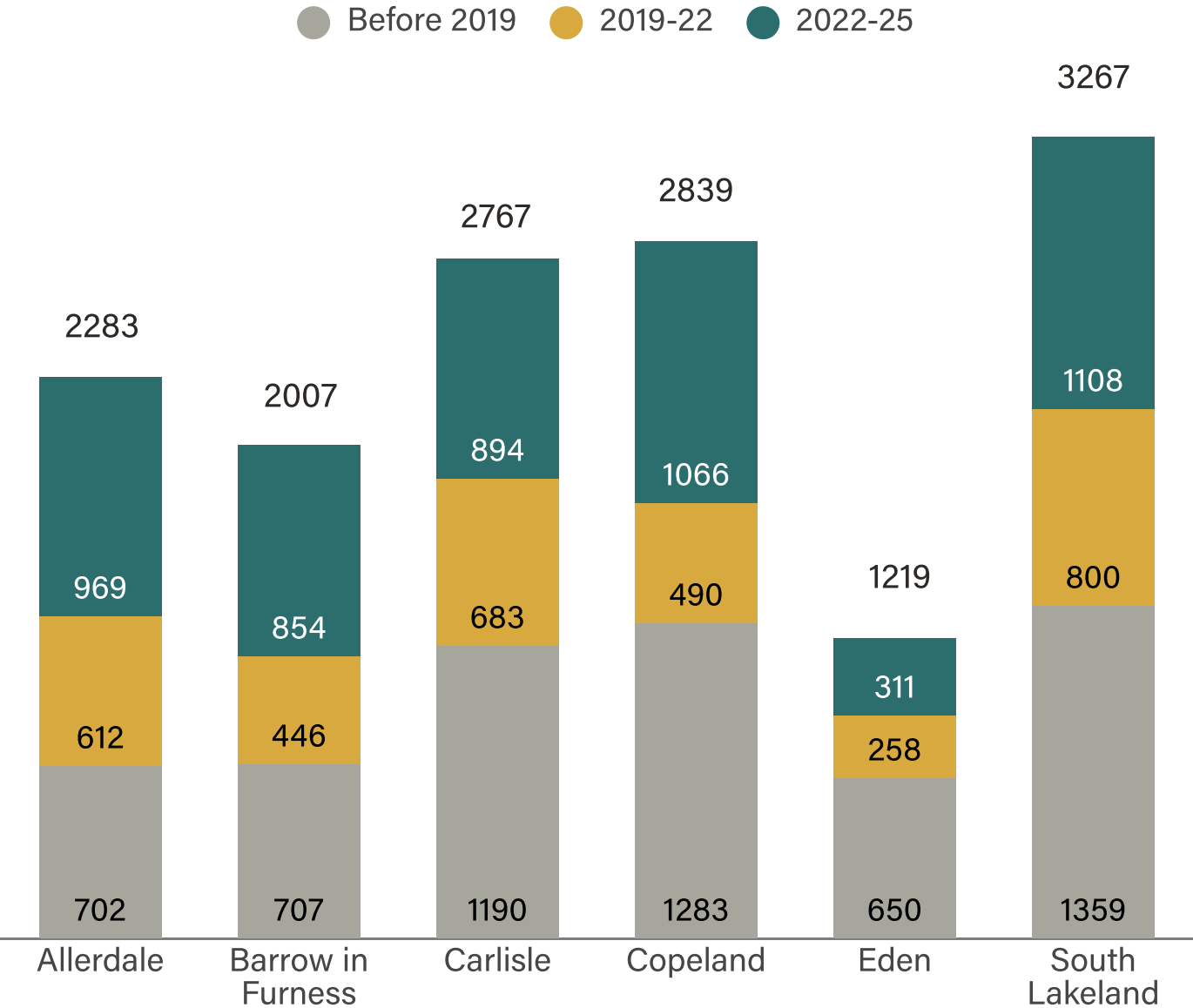
In the first couple of years of the Winter Warmth Fund, vulnerable residents of all ages were supported over winter



23% of grants in the last 3 years have gone to single or two-person households who are aged 80+

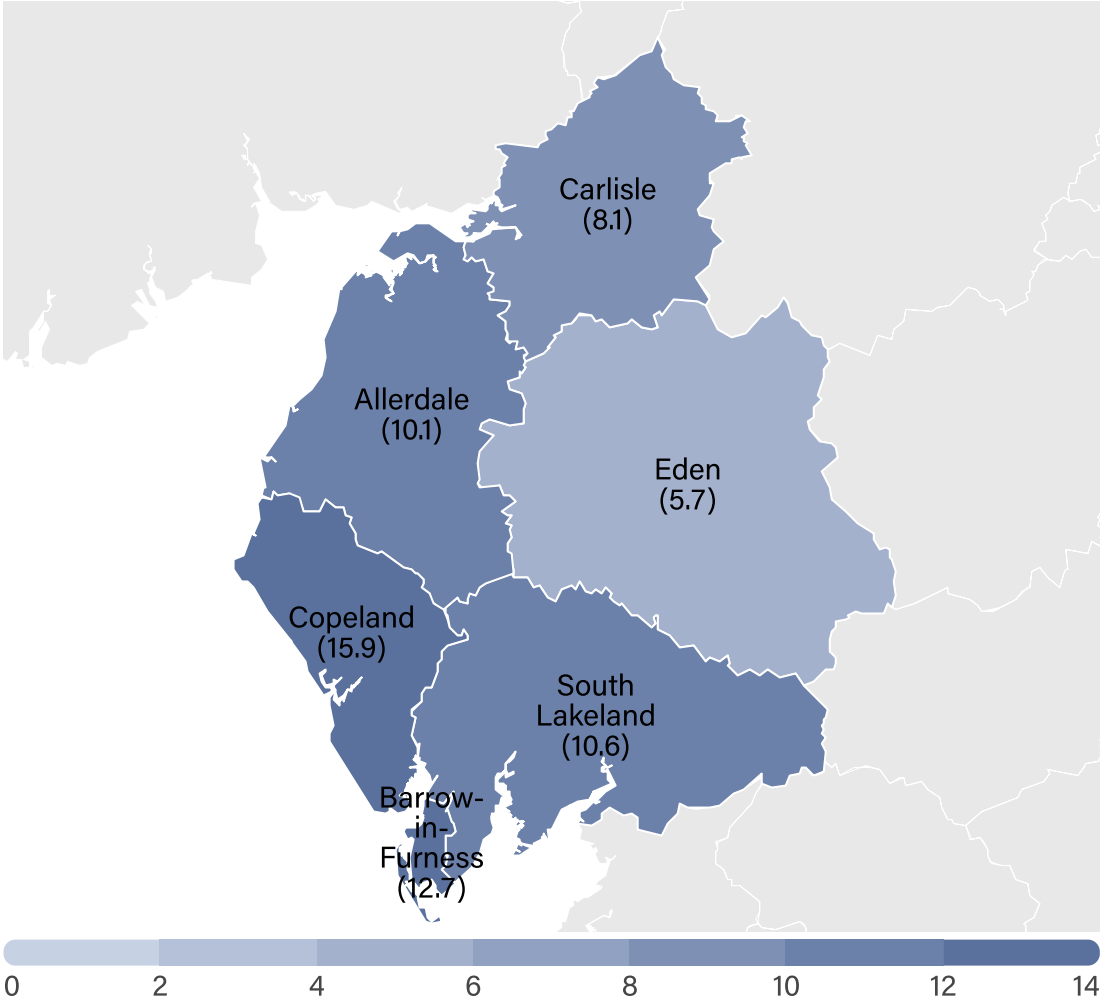
Residents in Eden are less likely to receive a grant.

The most grants have been issued in South Lakeland and Copeland



Winter Warmth grants are lower in Eden even when population size is accounted for

Number of grants issued over the last 3 years per 1000 population



Delivery partners report that engagement has historically been lower in some areas of Cumbria.



Some delivery partners feel they could do more to reach these areas, but do not currently have the resource to do this



Certain groups can be harder to engage, such as those living in very isolated places and those digitally excluded



Organisational and geographical changes at delivery partners have impacted on take-up across areas of Cumbria too

- Fewer grants than expected were awarded in Allerdale in 2024 as Age UK West Cumbria closed and then Age UK Carlisle and Eden (as it was then) expanded to work in Allerdale, but some residents were not aware that there was still an Age UK covering their area
- Money was allocated to Age UK Carlisle & Eden rather than a set amount for each district until 2024/25, which may have contributed to the lower take-up of grants in Eden for example



Regardless of the Winter Warmth, we have always struggled in terms of numbers for Eden. Across all services we get less referrals. There are pockets of affluence but there are pockets of deep poverty as well, and a lot are still not on mains gas.

(Delivery partner)



Our caseworkers don't have the time to go out and do as many talks as we could do. I know we went and did one talk and we've got about 15 grants from through just that one. If we had time to do ten of those, can you imagine how many people we would potentially get?

(Delivery partner)



We are reaching the right people, but are we reaching enough of the right people? Where are those people stuck in the house, not asking for help, not engaging with other services? That's a challenge for any service.

(Delivery partner - focus group)

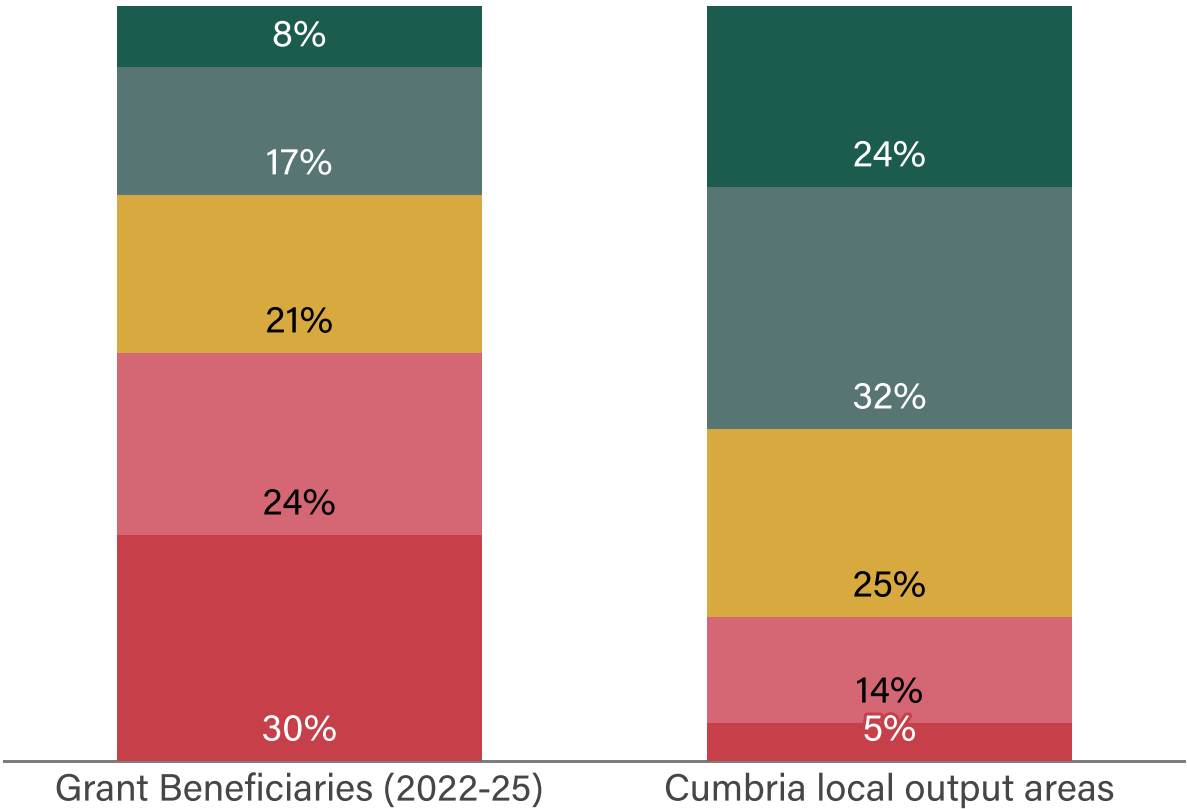
3 in 10 grant beneficiaries live in one of the most deprived areas.



Grants more likely to reach residents in the most deprived areas

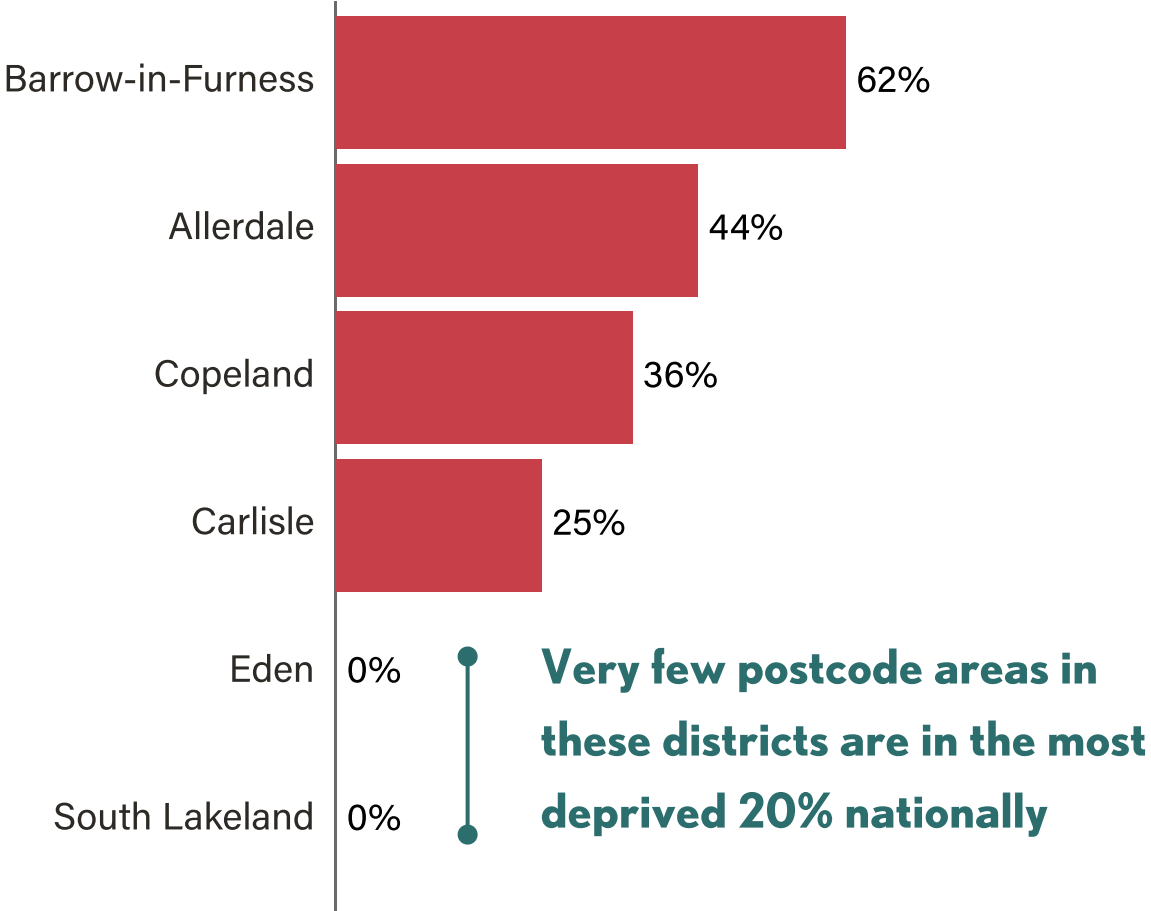
Grant beneficiaries by level of deprivation, compared to deprivation levels across small areas in Cumbria

- Most deprived 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- Least deprived 20%



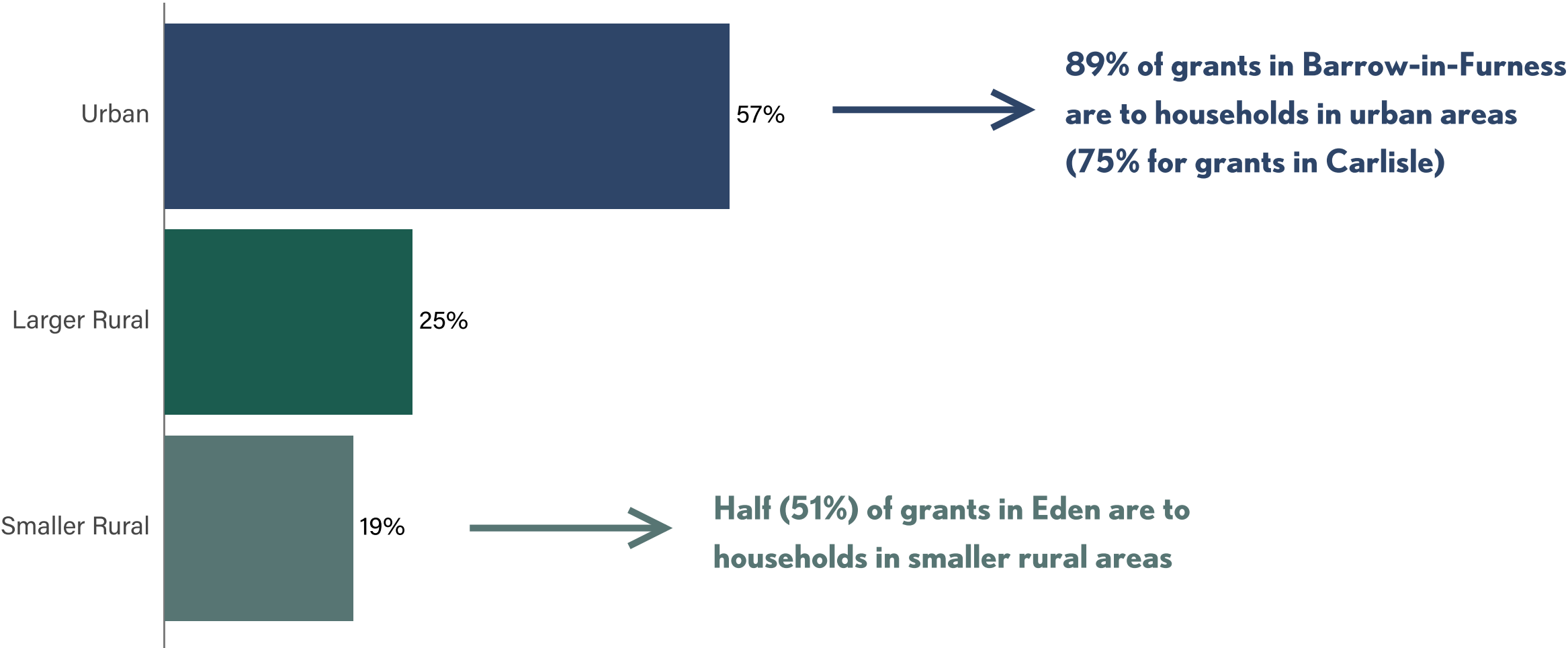
The likelihood of a grant beneficiary living in deprivation varies by district - significantly higher in Barrow-in-Furness

Proportion of grant beneficiaries (last 3 years) by district who live in one of the most deprived 20% areas nationally



Grants are more likely to have gone to urban areas relative to Cumbria's population.

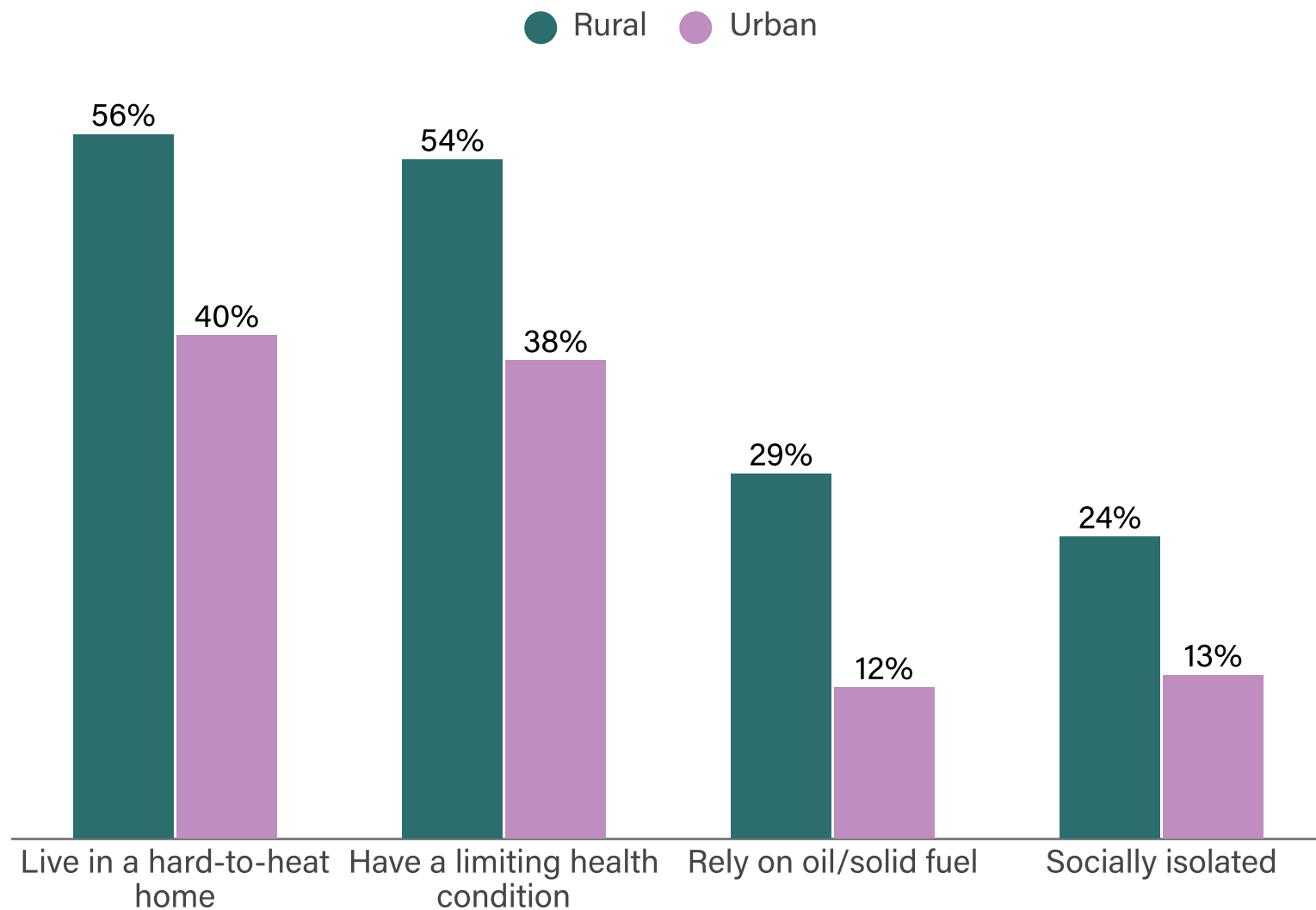
57% of grants went to a household in an urban area of Cumbria, higher than the 51% of the Cumbria population who live in an urban area



Those in rural areas more likely to live in a hard-to-heat home.

They are also more likely to have a limiting health condition, rely on oil/solid fuel and feel socially isolated

% of grant beneficiaries recorded as following over last 3 years by rural-urban:



Those in Copeland and South Lakeland in particular are more likely to experience these issues*

81% of beneficiaries from South Lakeland over the last 3 years have had a limiting health condition, 76% live in a hard-to-heat home and 58% rely on oil/solid fuel (88%, 75% and 19% respectively for Copeland grant recipients)

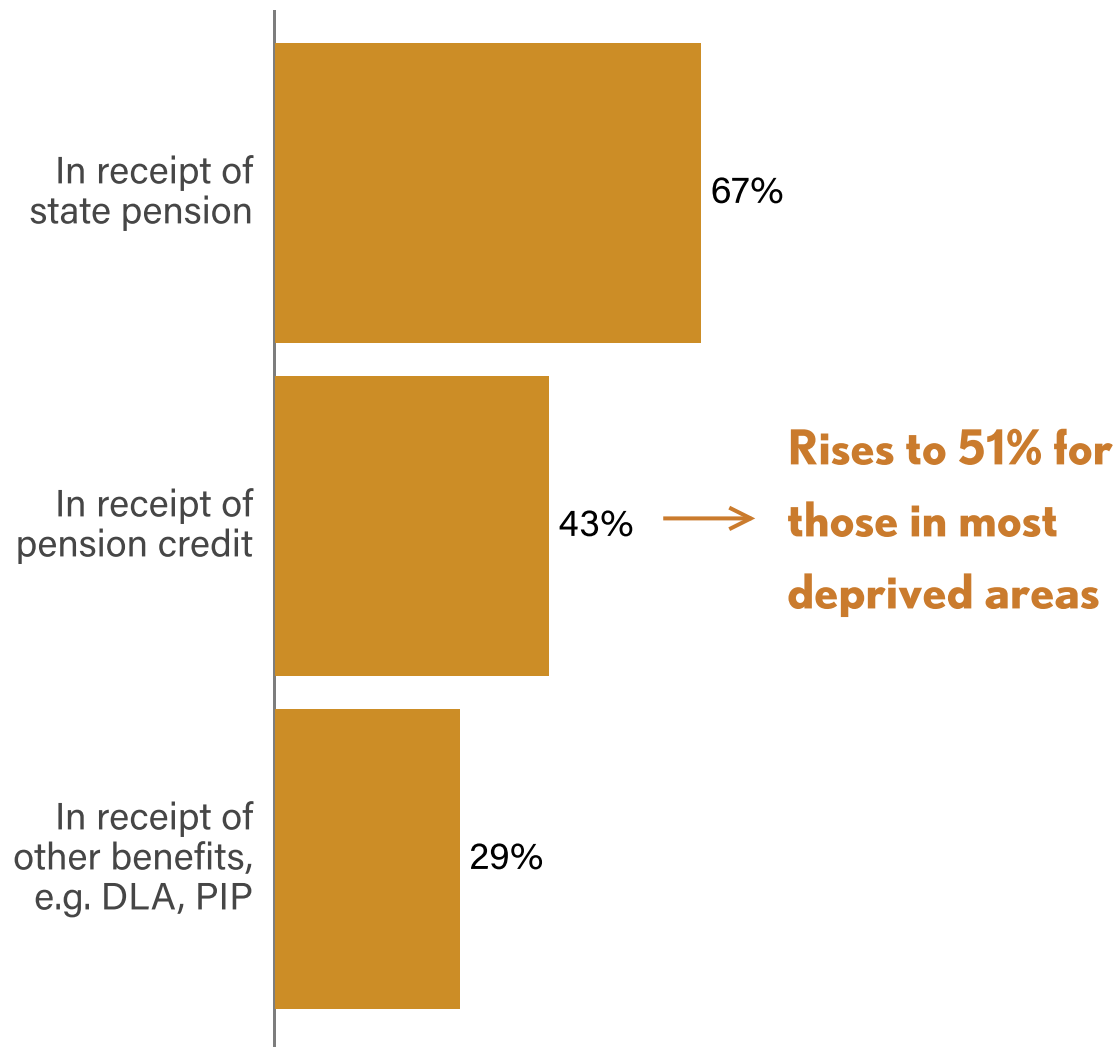


I have a coal fire and my heating just works from that. Once the fire goes down, I've no heating. I did try logs as well but they are expensive and you don't get many in a bag. (Beneficiary telephone survey)

*This assumes that all delivery partners are consistently capturing this data for all beneficiaries

Two in five grant beneficiaries also receive pension credit.

Looking at the last 3 years, 67% of grant beneficiaries are in receipt of the state pension and 43% receive pension credit



National research shows that a significant number of eligible state pensioners do not claim pension credit

In 2023 it was reported that 850,000 eligible households across England were not claiming pension credit (Source: gov.uk 2023)



9% of Winter Warmth beneficiaries over the last 3 years were identified as not receiving pension credit when they should

- Two thirds of these beneficiaries are living in hard-to-heat homes
- Three in four live alone
- One in five received the higher value grant of £300



But the proportion of state pensioners claiming pension credit across Cumbria is lower than regionally and nationally

- 9% of state pensioners in Cumbria* receive pension credit, compared to 13% across the North West and 12% across Great Britain
- This has fallen over the last six years, but the rate of fall in Cumbria is similar to the North West and nationally

*Average of 6 constituency areas, with the rate ranging between 6% and 10% (Source: DWP Stat X-plore)

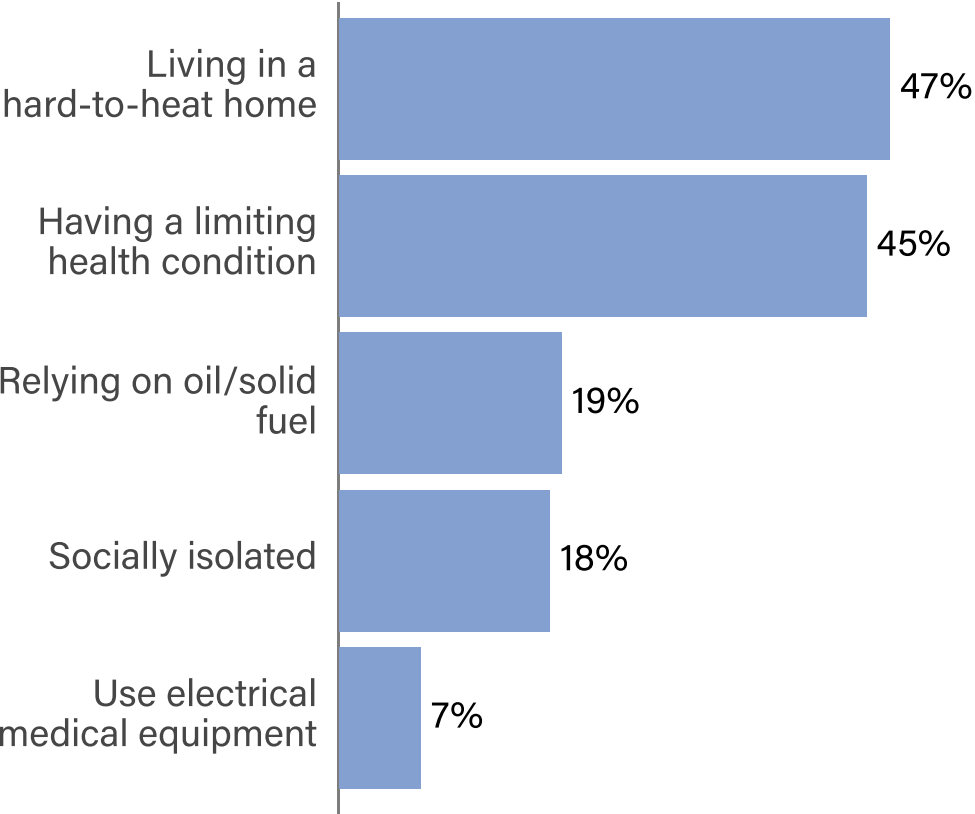
The Winter Warmth Fund does not just support those receiving the state pension.

Beneficiaries not yet reaching state pension age are more likely to live in a hard-to-heat home or have a limiting health condition

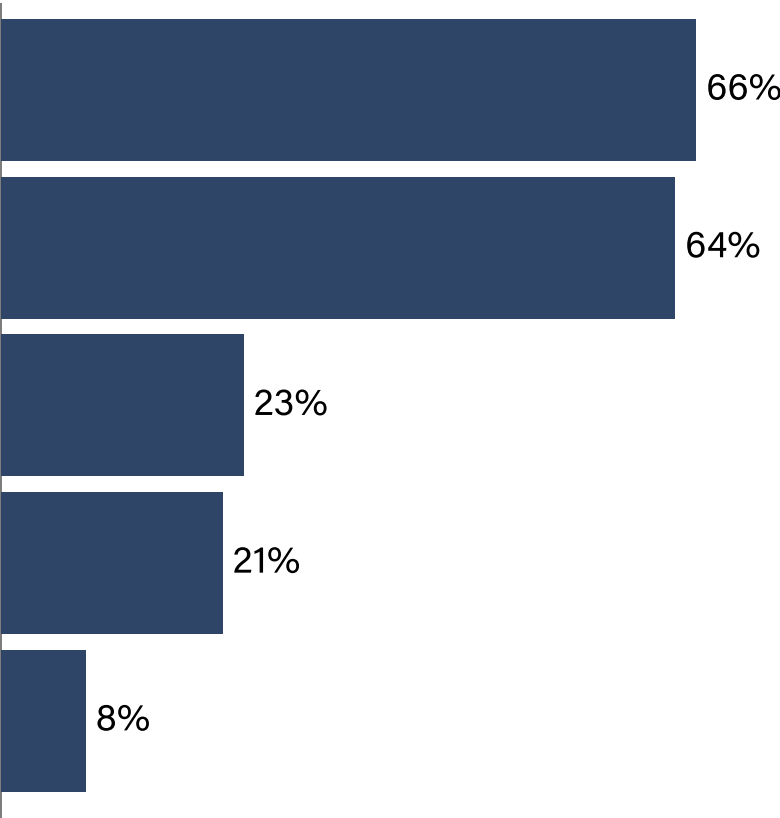


Nearly half of all beneficiaries live in a hard-to-heat home and a similar proportion have a limiting health condition

% of beneficiaries recorded as the following over last 3 years



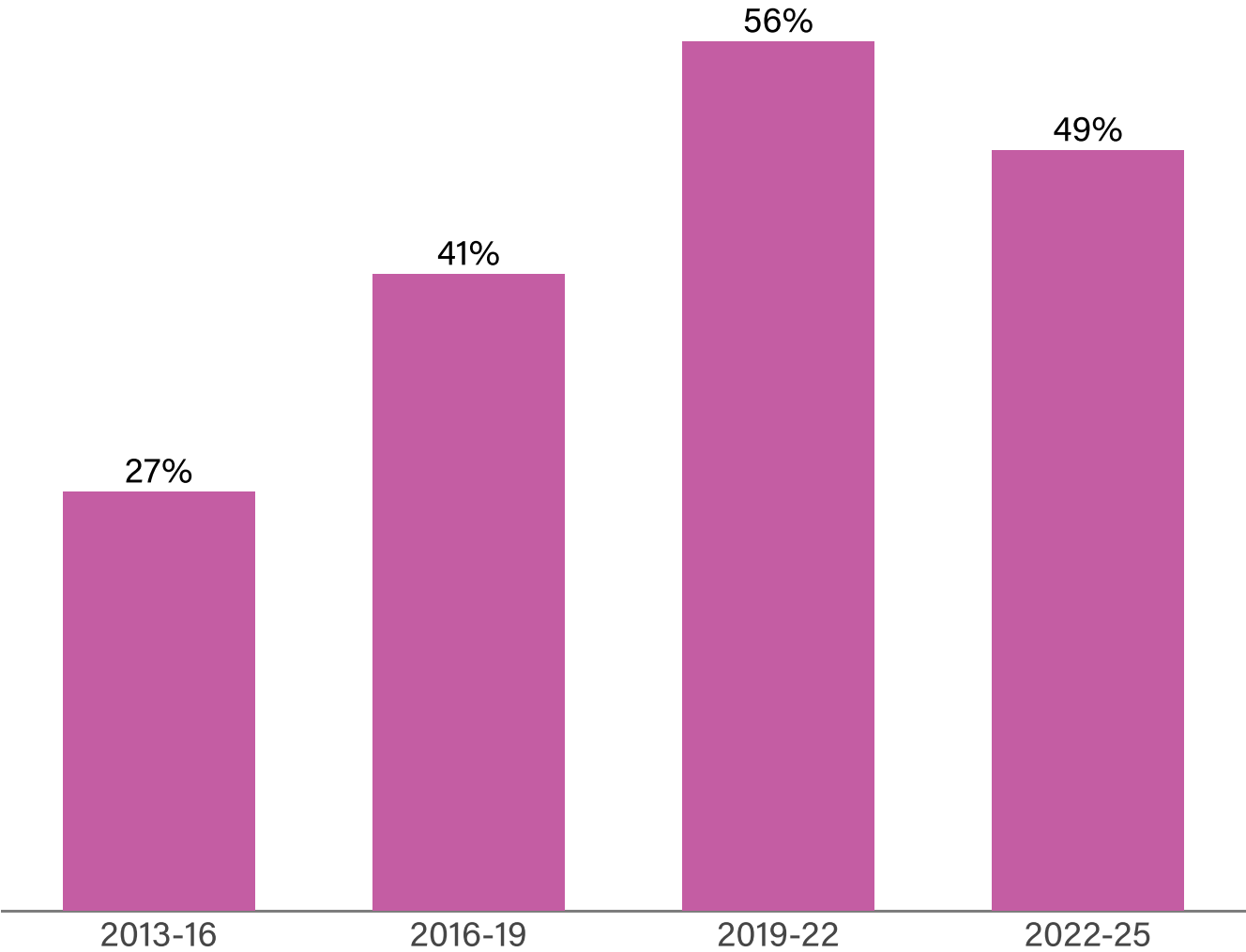
With the likelihood of experiencing these rising if they do not receive the state pension or pension credit



Around half had received the grant in the previous year.

49% of beneficiaries over the last 3 years had also received a grant in the previous year

% of beneficiaries also receiving the grant in the previous year



Single households are more likely to have received a grant in the previous year

In the last three years, 52% of single households had received a grant in the previous year, compared to 39% of two-person households




Useful to know: due to an Age UK reorganisation across Cumbria, all beneficiaries in Allerdale were recorded as new in 2024/25

- This was for GDPR and data sharing reasons
- This is likely to impact on the proportion of repeat grants reported between 2022 and 2025 in this chart

Two levels of grants are issued - majority receive the lower grant.

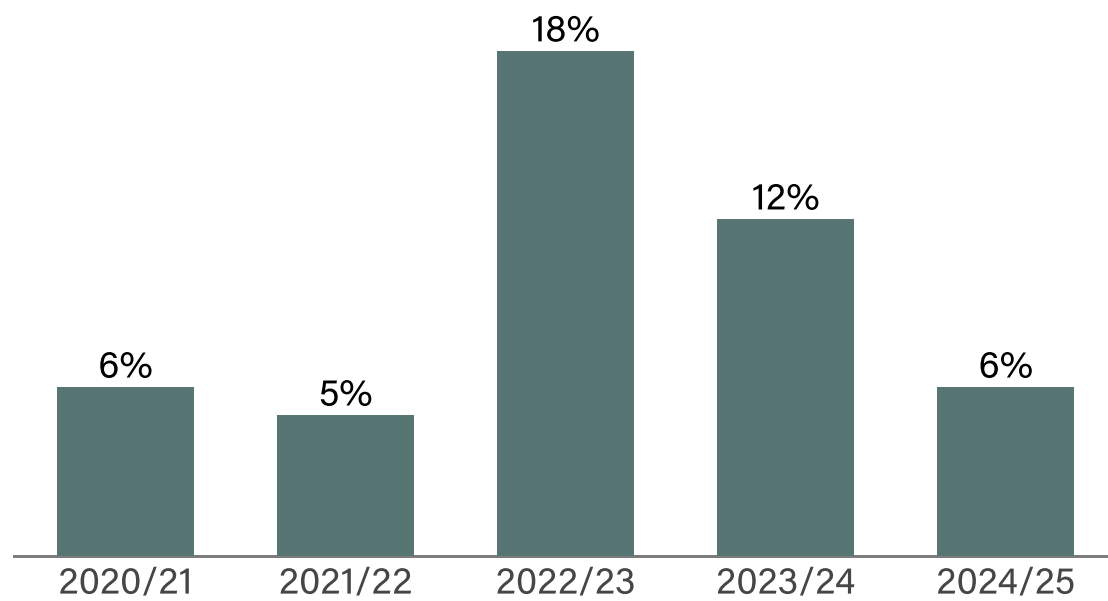
Across all years, nine in ten grants issued were the lower value (initially £150, increasing to £200 in 2022/23)

Split of grant value issued by period:



Higher value grants were more likely to be issued in 2022/23 during the peak of the cost of living crisis

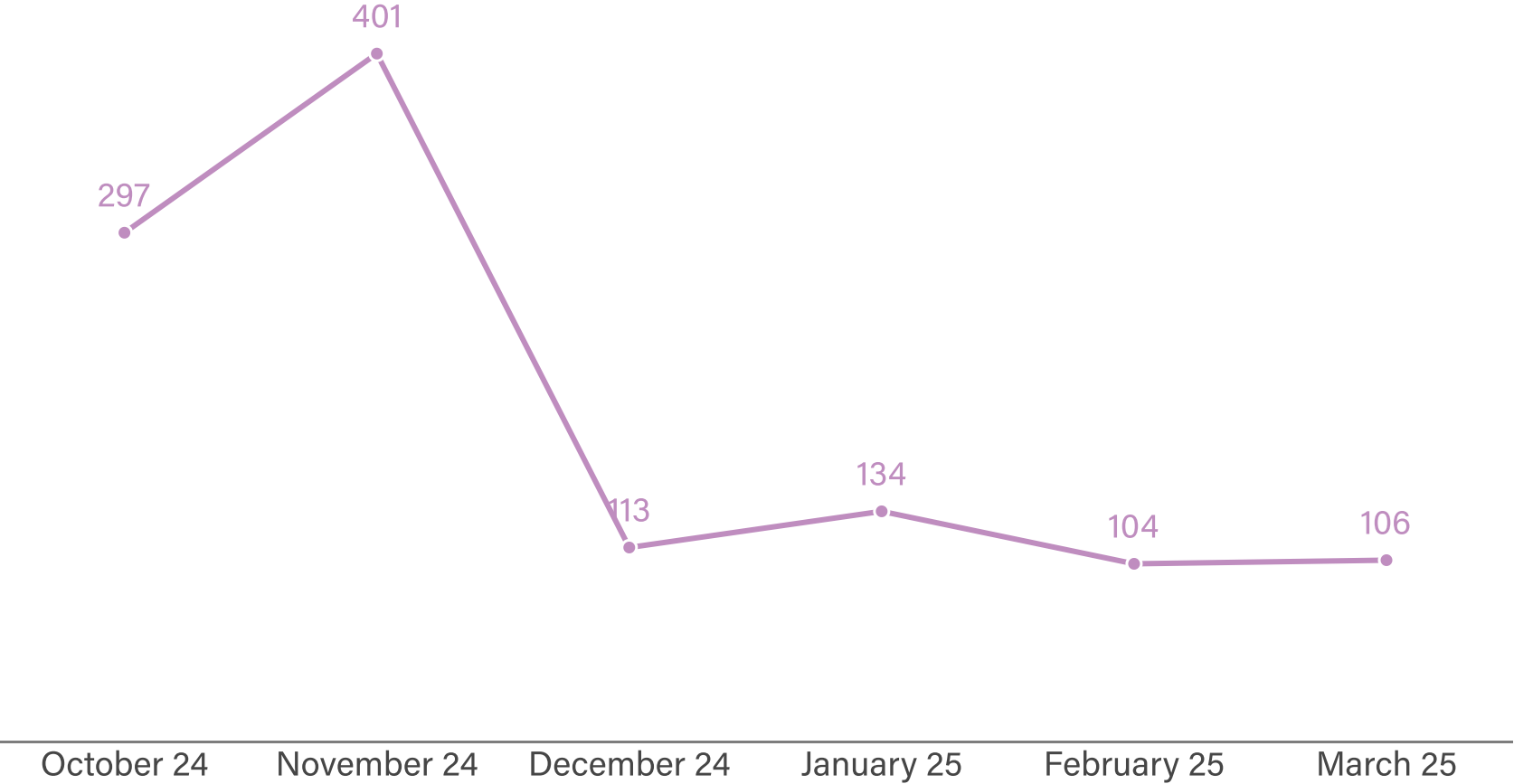
% of grants issued at higher value over last 5 years



The busiest period for grants issued is October and November.



Number of grants issued by month (2024/25)



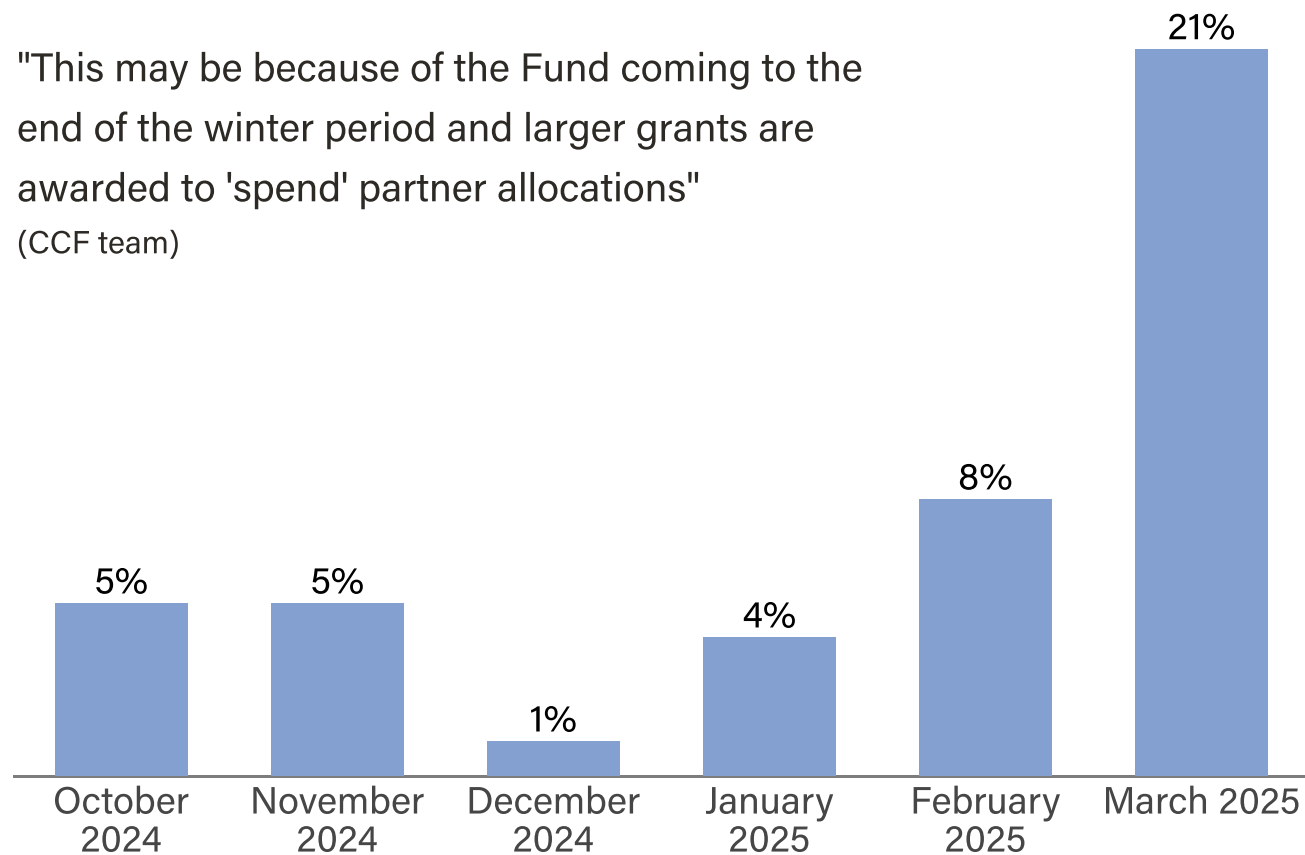
The date that the grants 'open' is not fixed, but is typically at some point in October each year

One in five grants issued in March are for the higher amount.



% of grants issued each month which are the higher value (£300) in 2024/25

"This may be because of the Fund coming to the end of the winter period and larger grants are awarded to 'spend' partner allocations"
(CCF team)



Are there any households more likely to receive the larger grant?

In the last 3 years:



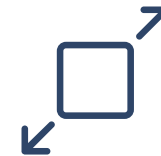
Over age of 80

26% of households with someone over the age of 80 received a £300 grant, compared to 10% of those aged 60-80



Living in rural areas

18% of those in rural areas received a £300 grant, compared to 10% of those in urban areas



In larger households

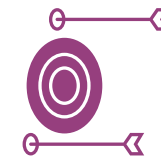
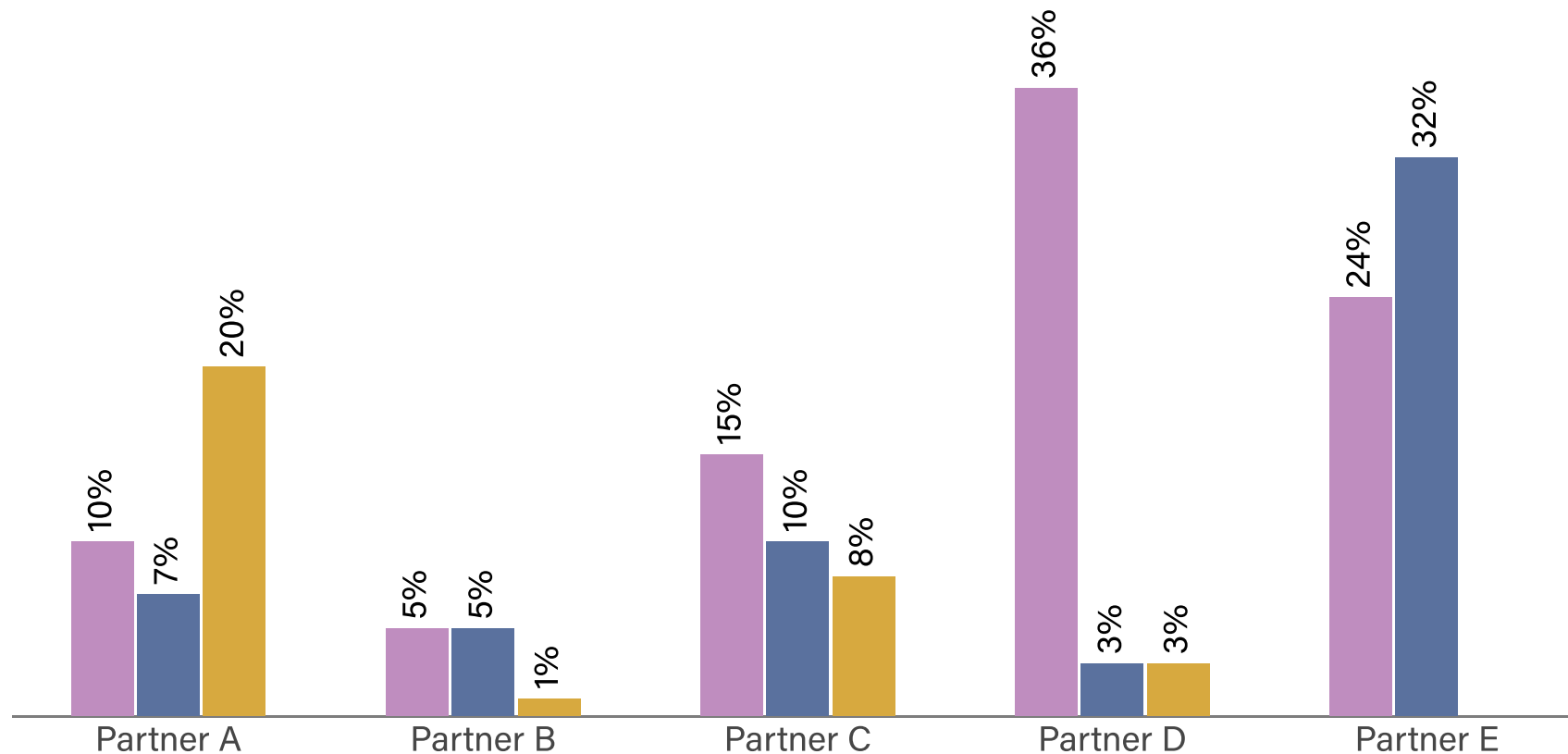
21% of those in a 3+ person household receive a £300 grant, compared to 13% of one-person households

How much a beneficiary is likely to get varies by delivery partner.



% of grants issued over last 3 years which are for the higher amount (£300) by delivery partner (anonymised)

● 2022/23 ● 2023/24 ● 2024/25



Inconsistency highlights:

- Partner A has increased the proportion of higher value grants issued in 2024/25 compared to previous years
- Partner B has consistently issued very few higher value grants
- Partner C has gradually reduced the proportion of higher value grants issued over the last three years
- Partner D was more likely than any other to issue higher value grants in 2022/23, but has given very few in the last two years
- Partner E was more likely than others to consistently issue more higher value grants (before closing in 2024/25)

Stakeholders and some delivery partners value the open criteria.

All feel the current eligibility criteria is appropriate

- Delivery partners and stakeholders like that the main eligibility criteria is so open
- Delivery partners value the autonomy they are given to decide if someone is eligible

BUT...

It is open to interpretation

- Delivery partners receive many enquiries from residents who are not eligible but feel they should be eligible according to the published criteria
- It is left to the judgement of individual delivery partner advisors to decide whether someone is eligible and/or who is eligible for the higher grant



A lot of it can be a judgement call from advisors and I like that it gives us that autonomy because there will always be someone that doesn't fit but you feel is deserving.

(Delivery partner)



We do have people [who are not deemed to be eligible] say, well I've looked at that criteria and it says I'm eligible.

(Delivery partner)



Capital is the main reason people are not eligible. They might have a low income but they've got a lot of capital and they think they are entitled to it.

(Delivery partner)

Individuals who fit into one of the new priority groups, introduced in 2023, are eligible for the higher grant.

Priority criteria

Following feedback from delivery partners in 2023, new priority criteria were created to try to reach individuals most in need and try to reduce the reliance of repeat beneficiaries on receiving the grant.

Priority criteria:

- aged 80 and over
- who have comorbidity or chronic underlying health conditions, particularly respiratory or coronary
- who live in a hard-to-heat home e.g., solid walled property, or a property with poor insulation
- who are dependent on heating oil, solid fuel, or do not have central heating
- who use electrical medical equipment e.g., home dialysis machines, oxygen concentrators and artificial ventilators
- who have savings of less than £10,000 if an owner-occupier
- who have not previously received a grant



People might be eligible for it year on year. But if people become reliant on it, we are setting them up to fail if it becomes unavailable. Then that person is suddenly a lot more vulnerable than they ever have been. And if we have checked their income, they are on all the relevant benefits, undertaken budgeting then there should be enough disposable income. But as per the original criteria, they are still eligible.

(Delivery partner)

The assessment sheet suggests that beneficiaries in one of the priority groups can be given the £300 grant (unless there are other exceptional circumstances).

But the priority criteria appear to be creating inequalities.



Applying only the priority criteria means fewer people will be eligible and there will be a much bigger underspend (unless much more work is done to find those people)



We tell people who are not one of the priority groups to ring back in a couple of months. But if we have funds remaining once we've gone through all the priority groups, do we say yes to this person now? Because that defeats the object. We almost felt penalised last year because we didn't spend the same amount of funds, but that shows we have done this piece of work.

(Delivery partner)



Not all delivery partners are taking the same approach to applying the criteria (and one doesn't apply it at all)



We haven't had to apply [priority criteria] as we have always had enough money to cover everybody who is eligible. I think you'd only want to be using that kind of priority system if you were worried that there wasn't going to be [enough money].

(Delivery partner)



This means that a resident in one area could get the grant but would be turned down if applying in another area, and that those applying later may be more likely to get a higher grant



By the time I got it, I had already paid my winter bills, it was well after winter because Age UK turned me down at first. They said I had too much money, Then out of the blue, I got £300 in my bank account from Age UK.

(Beneficiary telephone survey)

Raising funds for distribution.

Raising funds: setting the scene.



Analysis of fundraising data is based on a dataset provided by CCF covering a 15-year period

This has enabled detailed analysis of trends over time and includes data on match funding



Data on funds raised includes both donations through the Winter Warmth Appeal and additional money raised to provide grant support to households who are 60+ years of age and face fuel poverty or hardship

These additional funds include the 2022 Household Support Fund and community investment funds through Geological Disposal Facility (GDF) Community Partnerships in West Cumbria

What are the donor categories used in this report?



Individual

Residents of Cumbria or those with a connection to the area



Corporate

Local businesses or businesses working in the area



Local Authority

Including the county council, unitaries and parish councils



Charitable Trusts



CCF Donor Funds

Funding has already been given to CCF to manage and distribute, and the donor has requested some of it is given to the Fund



Community Groups

Including village halls, rotary clubs and other local groups



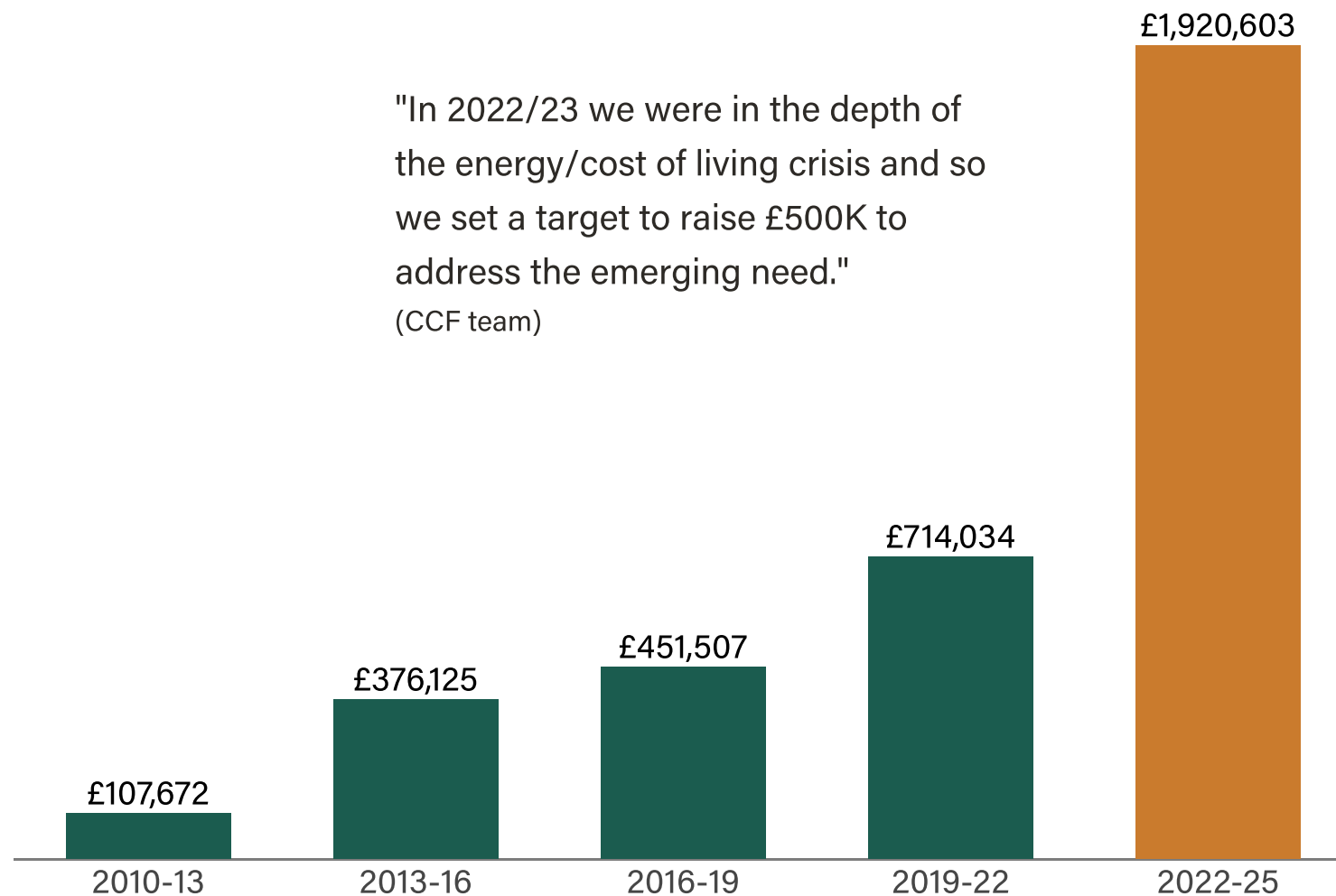
GDF Community Investment Panels

Additional funding applications for certain areas of Cumbria

£3.57 million has been raised since the start in 2010.

This includes donations and funds managed on behalf of specific donors, including local authority household support funds and community investment funds. The total has significantly increased in the last three years, with the amount raised in 2022-25 nearly three times more than the amount in 2019-22.

Total value of money raised (£s) by three-year period

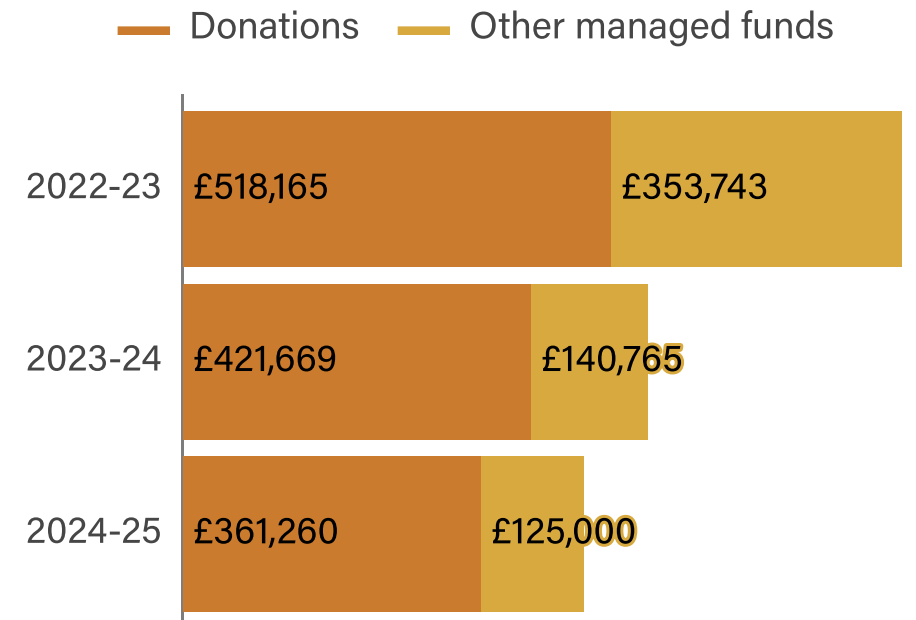


"In 2022/23 we were in the depth of the energy/cost of living crisis and so we set a target to raise £500K to address the emerging need."
(CCF team)



But this peaked in 2022/23 and included a dedicated £200k household support fund

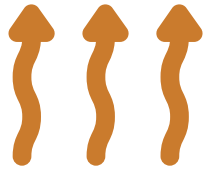
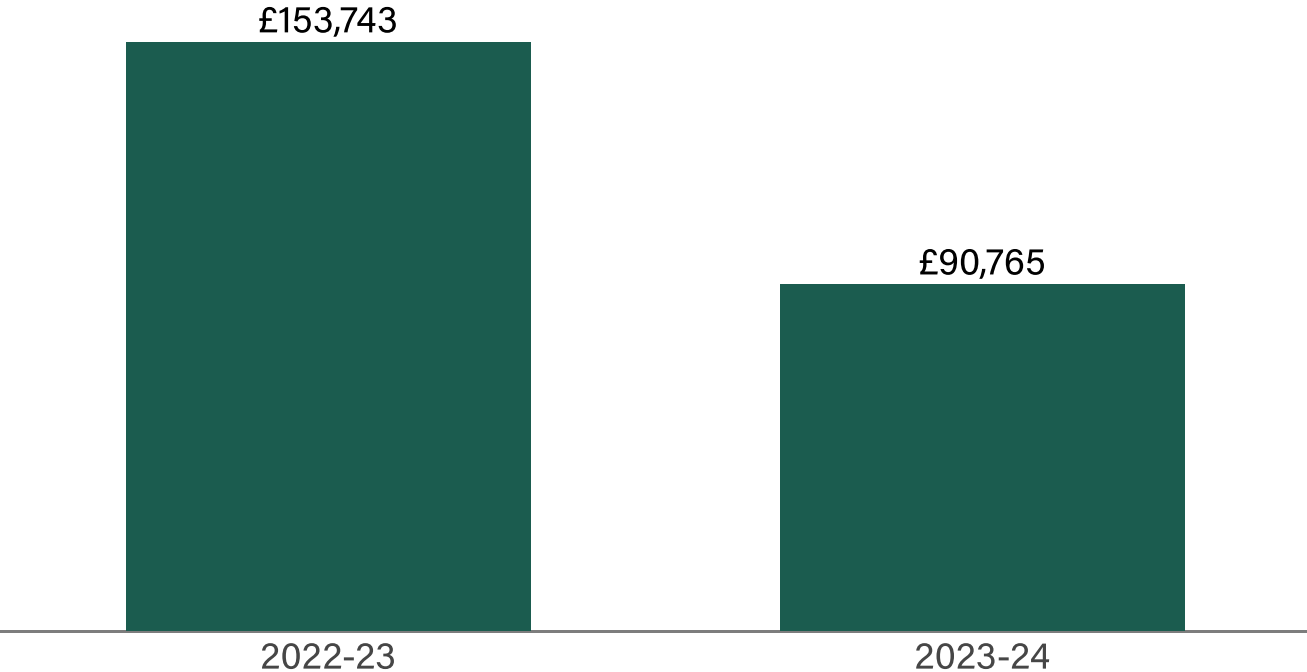
A significant portion of this is from other managed funds, including a dedicated £200k Household Support Fund from Cumbria County Council in response to the cost of living crisis



Across 2022 and 2023, close to £250k was raised through GDF community investment funds.

Successful funding applications to the three Geological Disposal Facility (GDF) Community Partnerships in West Cumbria resulted in £244,508 additional funding for the areas of Allerdale, Mid Copeland and South Copeland

This funding was specifically ringfenced for those areas



And there are a number of examples of funds being used in ways other than grants to support older people through winter

In 2024/25, through specific funder agreements, the Winter Warmth Fund:

- Managed funds on behalf of both Cumberland Council and Westmorland and Furness Council to support the vulnerable elderly
- Worked with Electricity North West to ensure more older people are included on their Extra Care Register

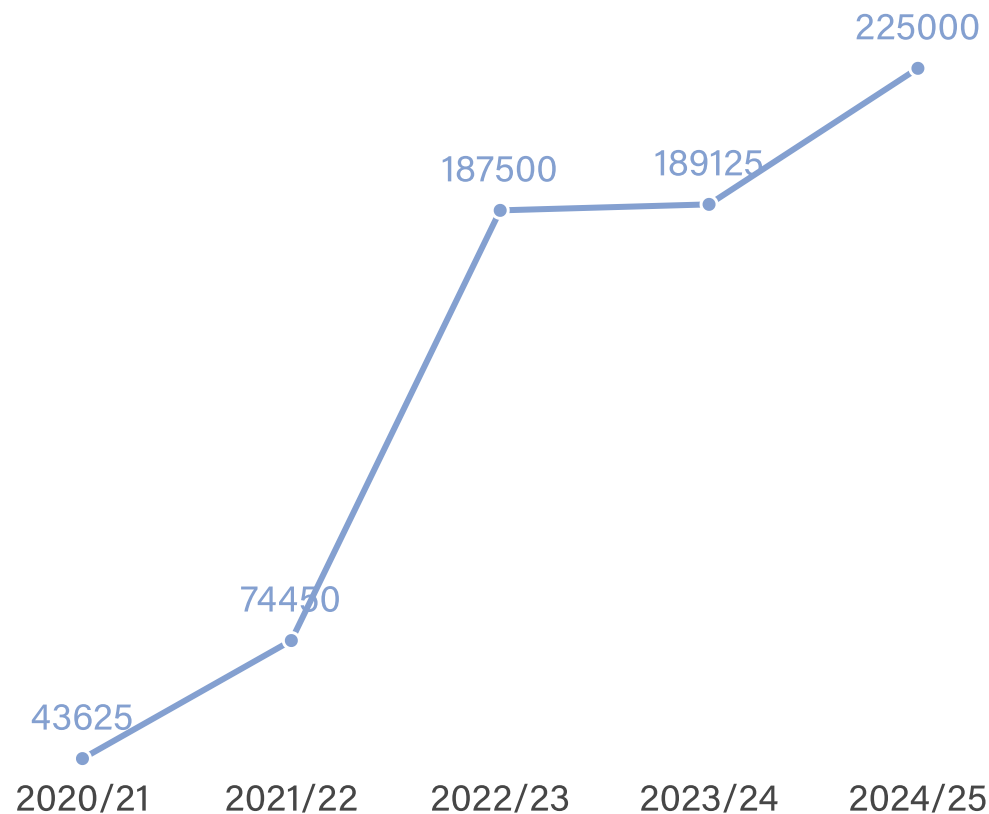
Match funding pledges have risen year-on-year since it started.

A match funding element was introduced where pledges from match funding champions create a pot, which is used to double donations, £1 for £1 over a 4-5 week period. The aim is to bring in new donors and encourage people to give more.



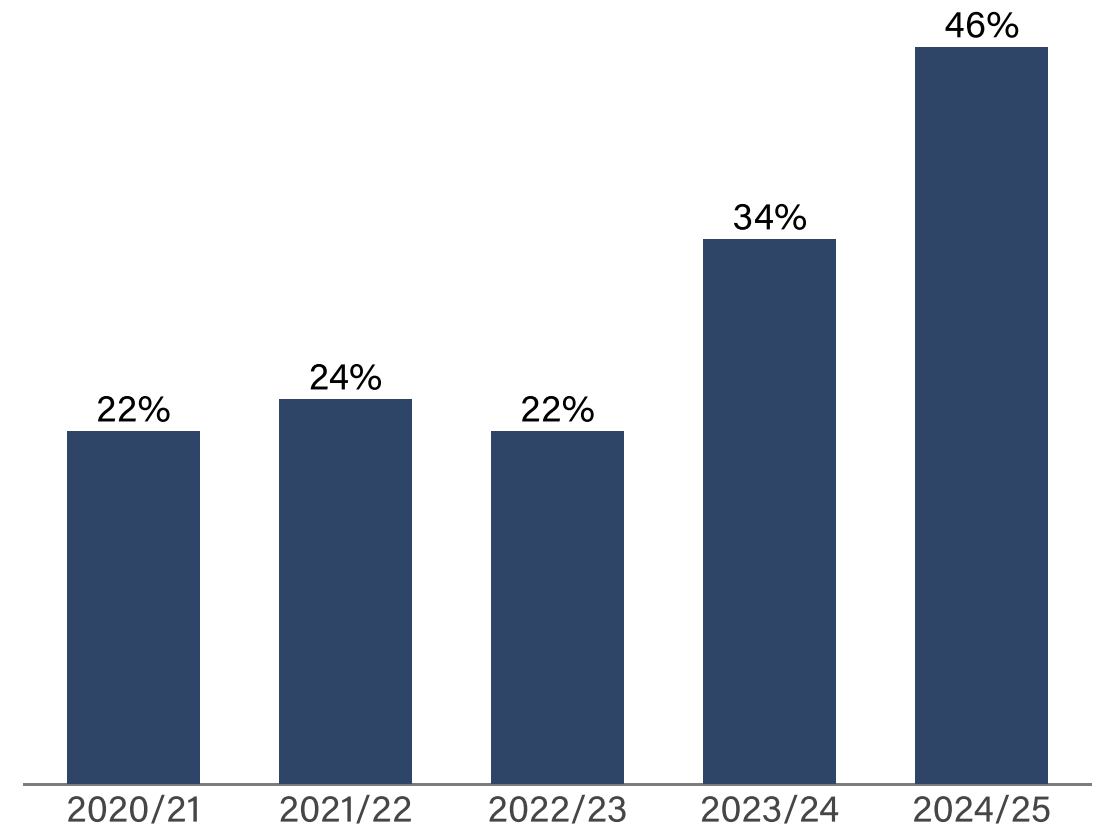
Match funding pledges increased significantly in 2022/23 and continue to do so

Total match funding pledges by year (£s):



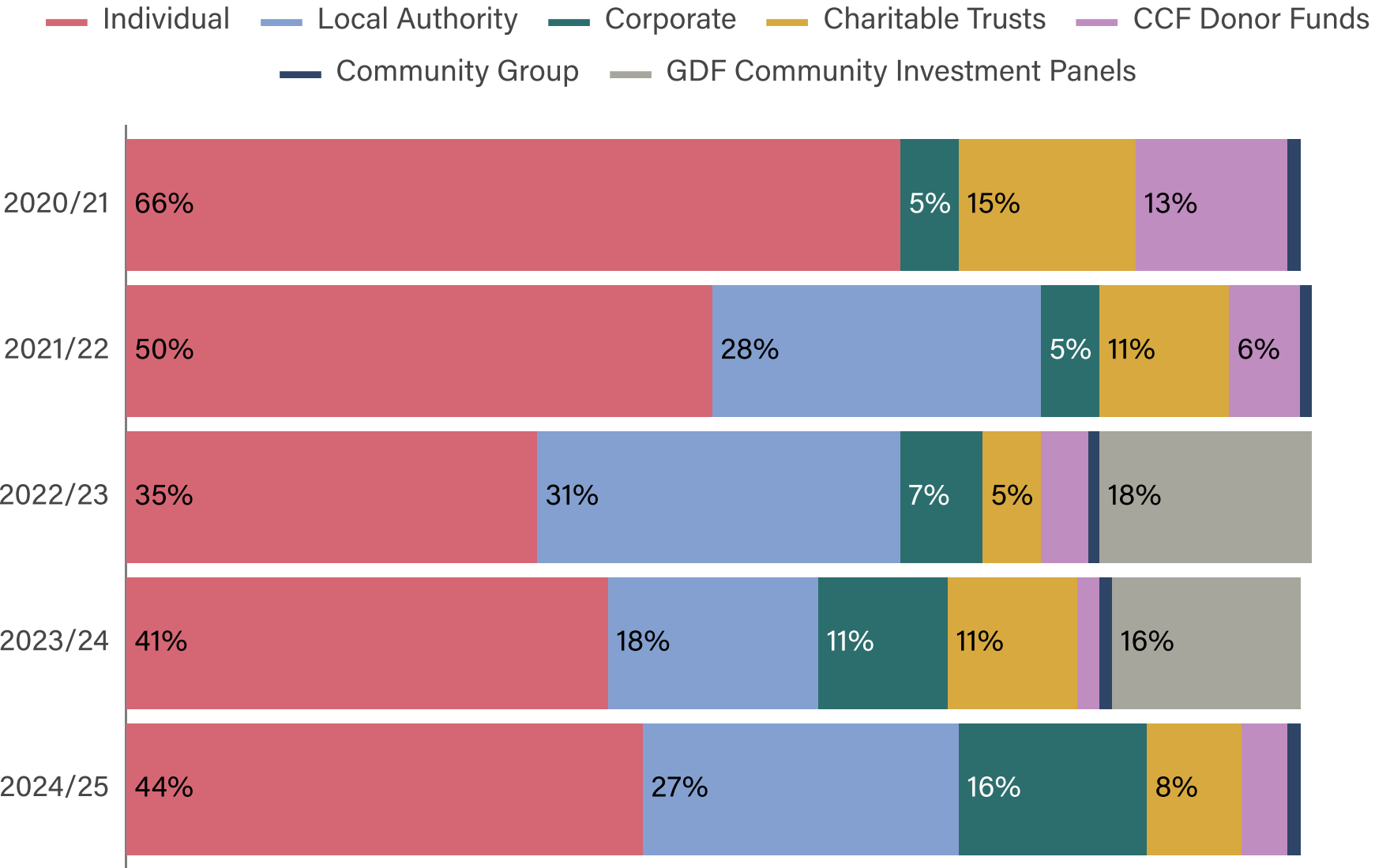
Nearly half of all donations in 2024/25 were from match funding pledges

% of all donations from match funding pledges



Individuals are the biggest contributor of funds, followed by public sector organisations and corporate businesses.

Chart based on total value of donations, not number of contributors



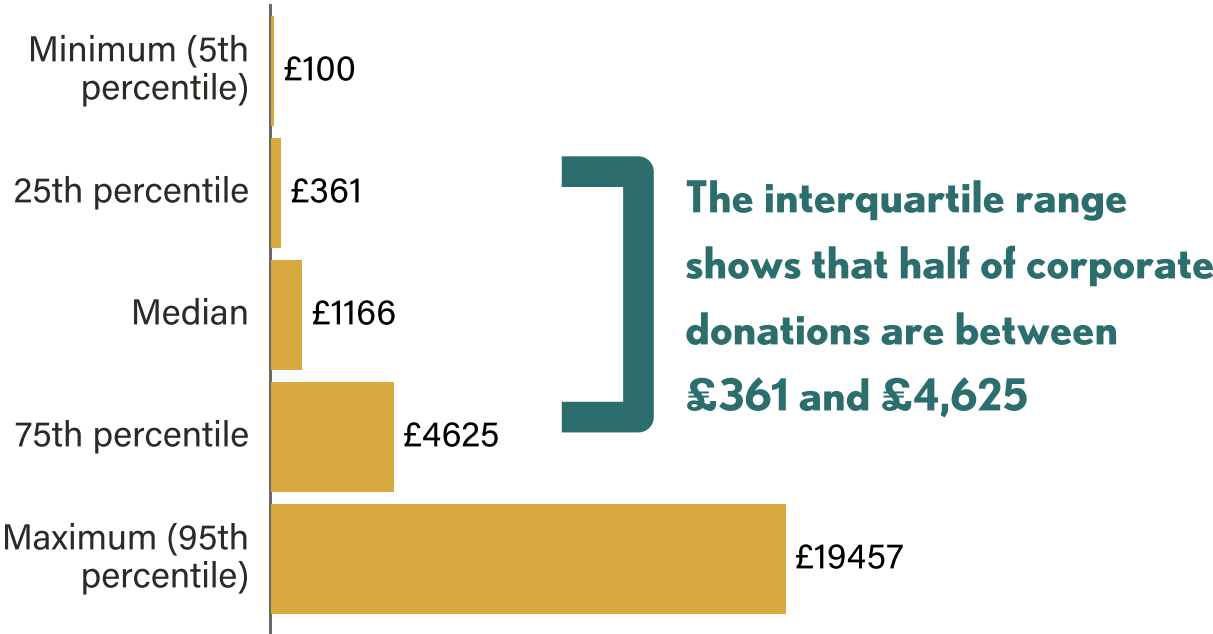
1,400 of all donors across the last 15 years are individuals

- There have also been:
- 64 Corporate Businesses
 - 45 Community Groups
 - 24 Charitable Trusts
 - 15 Local Authorities (inc. Town and Parish Councils)
 - 10 CCF Donor Funds
 - 3 GDF Community Investment Panels

There were 22 corporate donors in 2024/25.

This is the highest number of corporate donors in a year since the Winter Warmth Appeal started; there have been 68 corporate donors in total

In 2024/25, a corporate donor gave on average just over £1k to the Winter Warmth Appeal



£67,500

The most donations received by one corporate donor, WCF, since the start of Winter Warmth Appeal

There were 12 donations from Charitable Trusts or CCF donor funds in 2024/25.

£59,100

Total donated in 2024/25

£40,000 from Charitable Trusts and £19,100 from CCF donor funds

£480,524

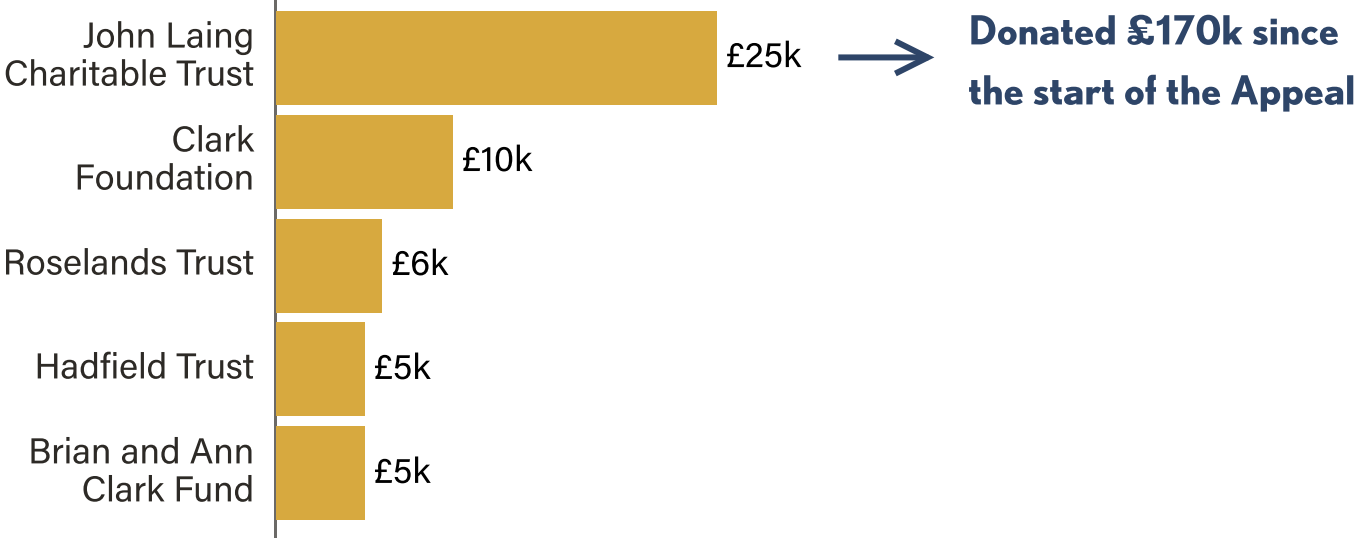
Total donated since the start of the Winter Warmth Appeal

£354,403 from Charitable Trusts and £126,121 from CCF donor funds

"The John Laing Charitable Trust is delighted to be able to match funds for the Foundation's Winter Warmth Appeal. This support will provide some relief during the winter months to vulnerable people in the community, including many struggling to cope with increased fuel prices."
(John Laing Charitable Trust; CCF Annual Fund Report 2023-24)



Biggest charitable trust donors and CCF donor funds in 2024/25:



"We have been pleased to support the Winter Warmth Appeal since 2010. It is a proven way to actively help enrich the lives of so many elderly and vulnerable people in our region which is the main objective of our charity."
(Roselands Trust; CCF Annual Fund Report 2023-24)

The cause aligns with corporate and statutory donor priorities.

The key reasons corporate and statutory donors give to the Winter Warmth Appeal:



The cause is aligned to own organisations' priorities or CSR agenda

Supporting people out of fuel poverty, especially through the cost of living crisis is either a key priority for their organisation or it aligns with their corporate social responsibility (CSR) agenda.



We had some funding and I looked round for local partners. Looking at what was going on locally, what were the issues. Energy prices were ramping up, we have a lot of older people in the area, a lot of older, energy inefficient housing, rural communities. The Fund ticked every box..

(Statutory donor)



It supports local people



Match funding is a big driver (for some)



I think CCF are a very successful, professional, very committed organisation. And I think the delivery partners are very effective locally. Professional organisations with extensive contacts and very committed staff, so for me that was a bonus.

(Statutory donor)



CCF and delivery partners are trusted to manage and deliver

- It is a long-established Fund and partnership
- CCF are a well-known and well trusted local organisation
- Delivery partners are well placed to reach and support people
- Nice, simple, effective idea
- Easier than doing it themselves



Our heritage and our roots are in Cumbria. It is perfectly aligned with our values.

(Corporate donor)

Securing corporate and statutory donations is a challenge in the current climate.



Some donors interviewed do intend to continue to donate



But some are unsure and securing corporate and statutory donations is a challenge in the current climate



"Going forward, there may be competing priorities [for the funding]. There's an argument, for example, that you could give it to someone like Future Proof Cumbria to do the more sustainable work in people's houses. "

(Statutory donor)



There were very few suggestions for improvements from stakeholders interviewed, although some did mention they would like more pro-active communications from CCF

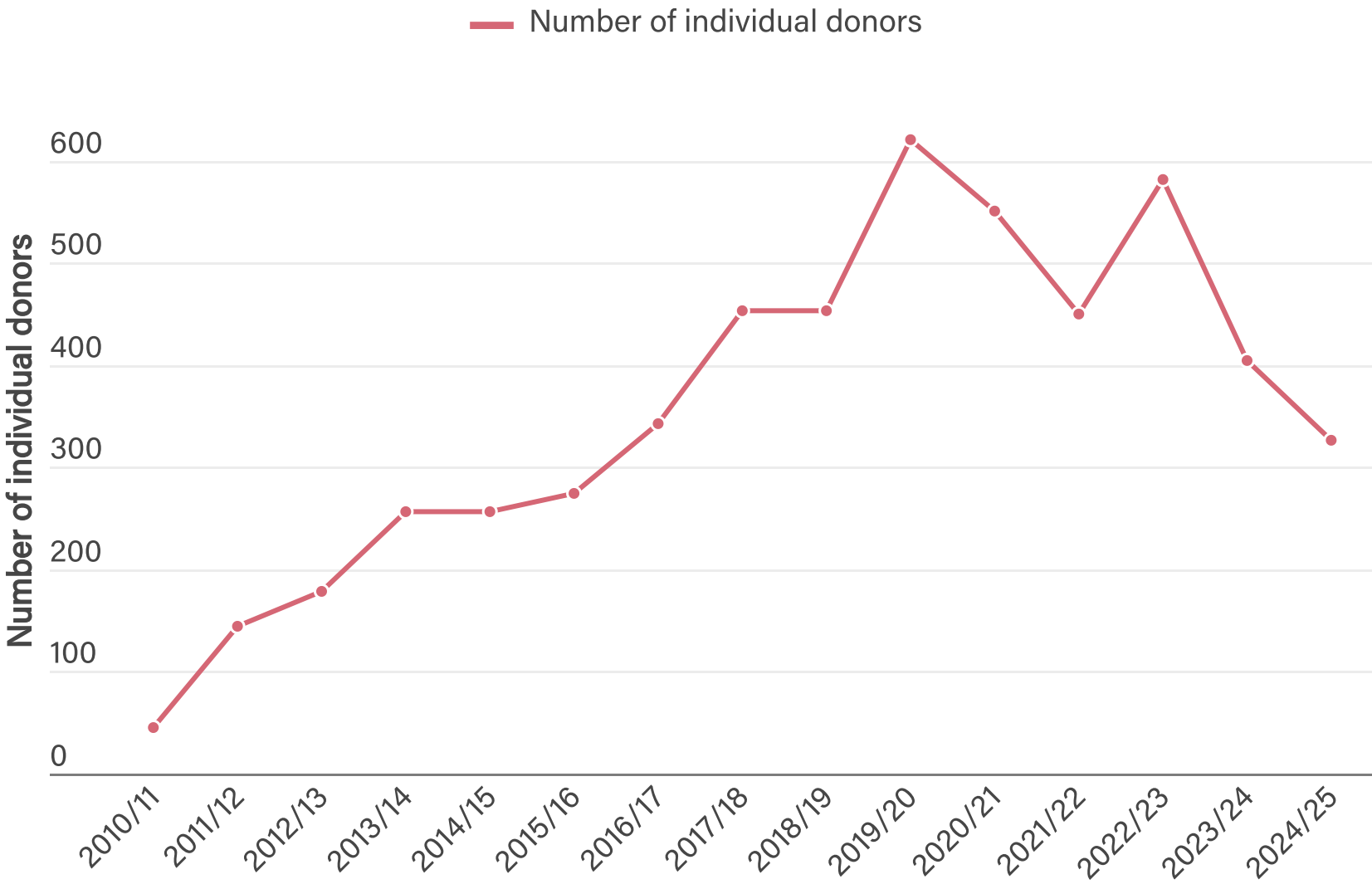


Communications is maybe an opportunity [for CCF] to improve going forward. We haven't had much communication at all during the awarding window. It would have been nice to maybe be kept more in the loop. The only communication has been when I've reached out for an update.

(Corporate donor)

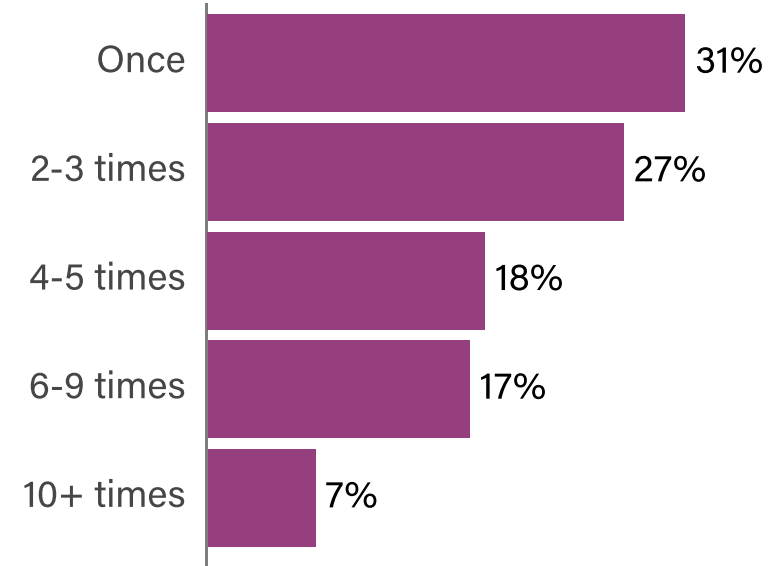
Number of individual donors at its lowest for close to 10 years.

327 individuals donated in 2024/25, down from 404 in the previous year; the last time it was lower than this was in 2015/16 (275)



Context: the impact of introducing means-testing of the government winter fuel payments is likely to have impacted on this drop in individual donors in 2024/25

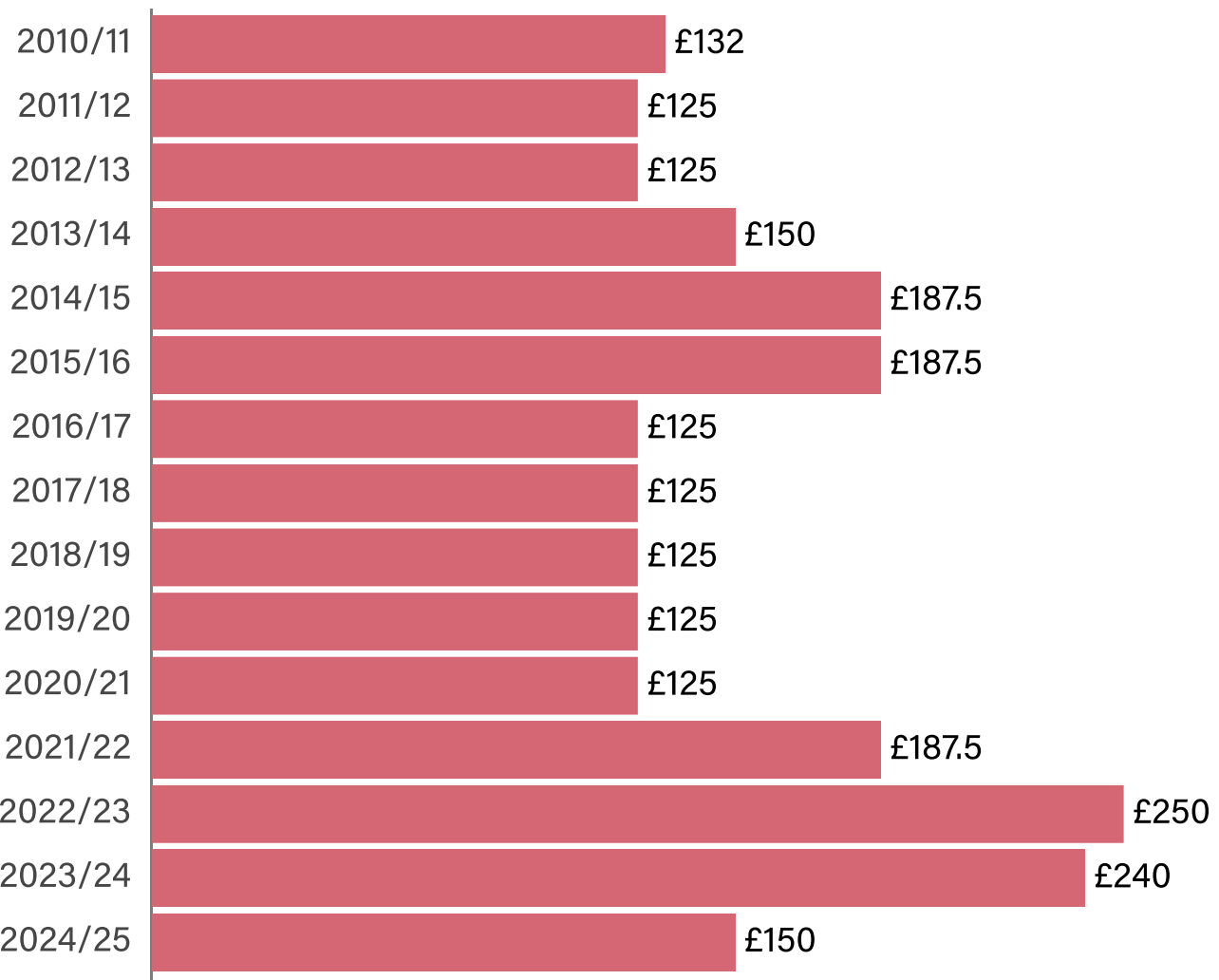
One in four donors since 2010 have donated in 6+ winters



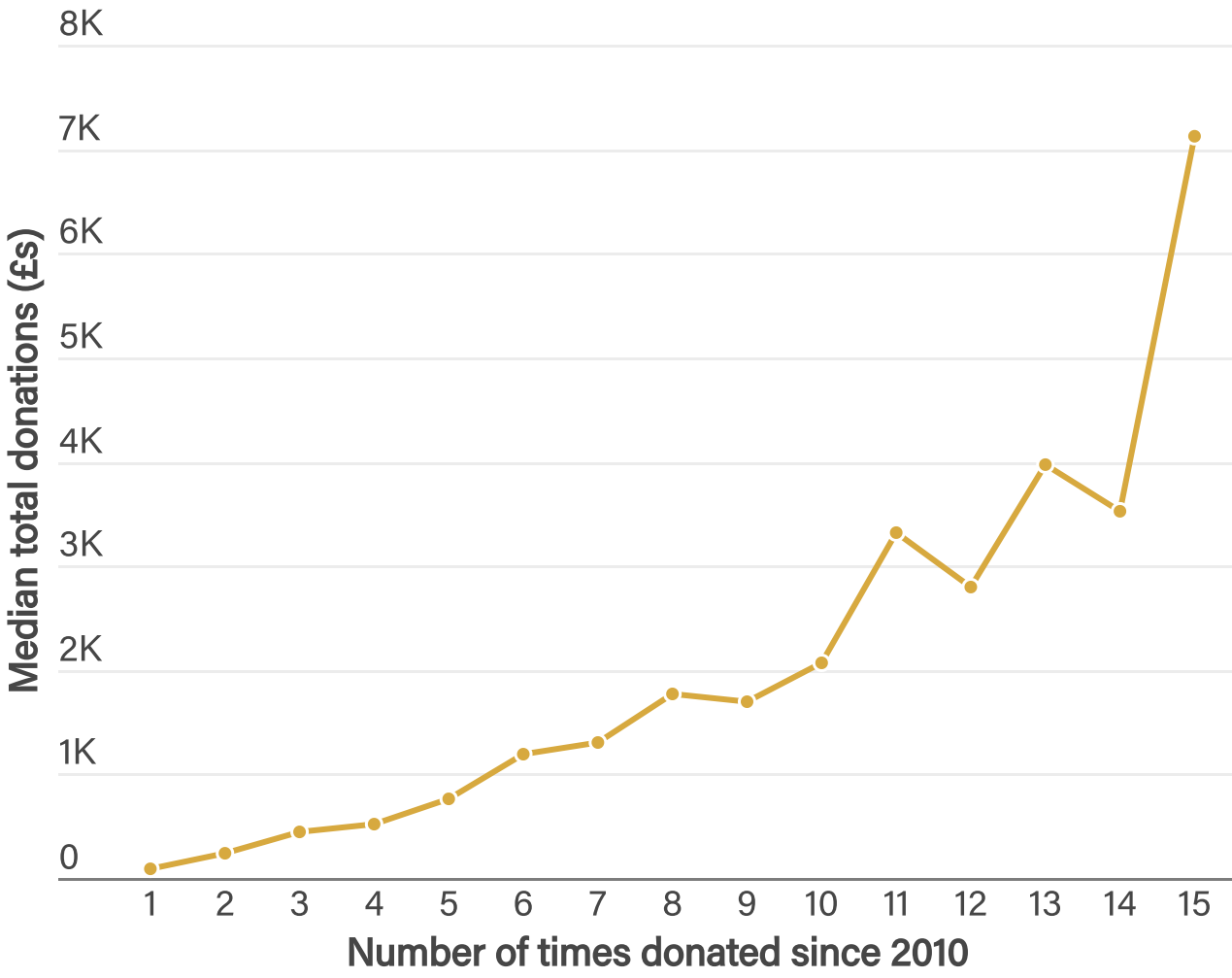
The average individual donor has given **£375**.

In 2024/25 the average donation was **£150**, down on the previous three years

Median individual donation (£s)

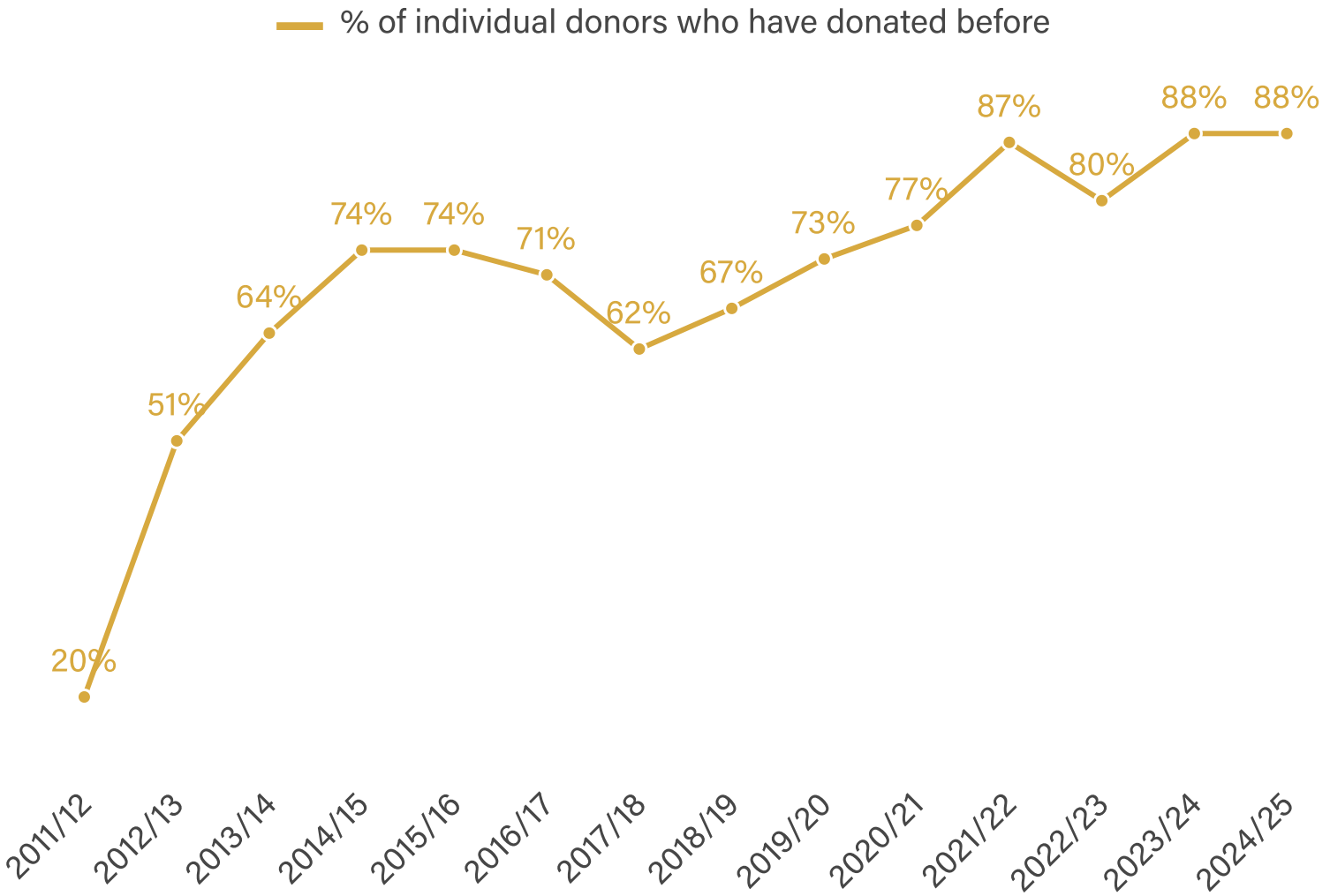


The total amount donated by an individual naturally increases the more they donate - those donating more than **5 times** have typically contributed at least **£1k** overall



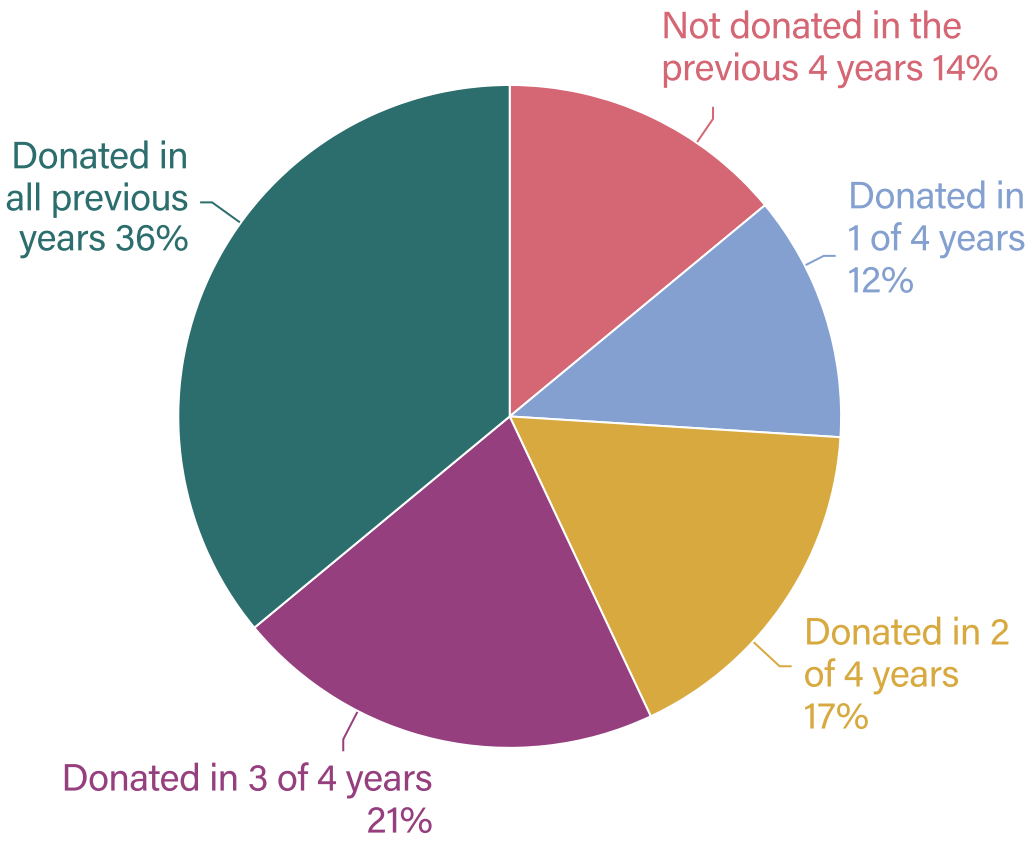
Is the Winter Warmth Appeal increasingly reliant on repeat donors?

9 in 10 (88%) individual donors in 2024/25 had previously donated to the Winter Warmth Appeal



Over a third of donors in 2024/25 donated in each of the last 5 years

% donating in the 4 years prior to 2024/25

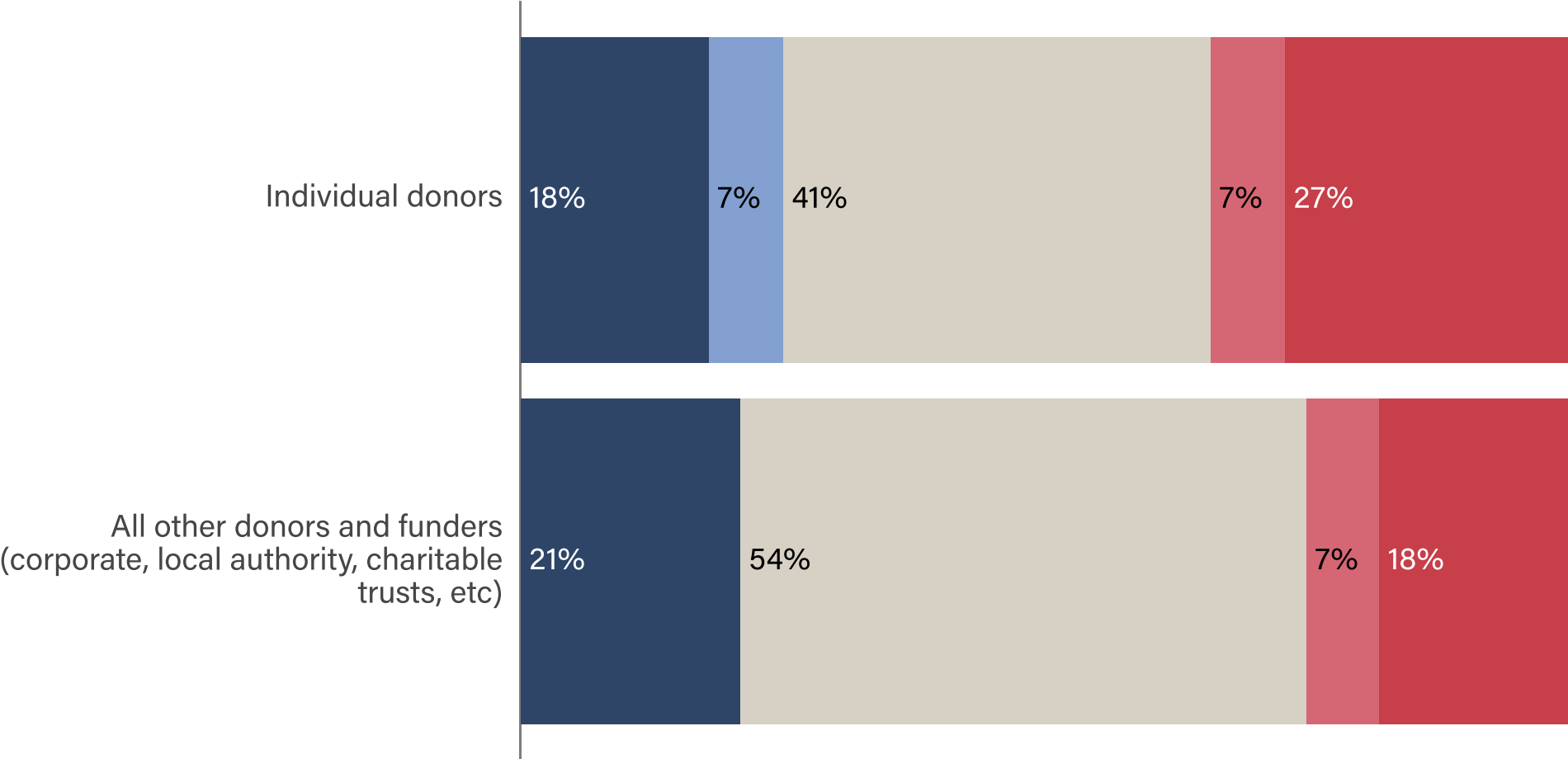


A third of individual donors gave less in 2024/25.

Although this was expected given the change in the government's winter fuel payment eligibility (means-tested)

How level of donations per donor changed in 24/25 compared to the previous year (of those donating in both years)

— Significant increase (more than 25%) — Increase (6% to 25%) — No change (-5% to 5%)
— Decrease (-6% to -25%) — Significant decrease (more than -25%)

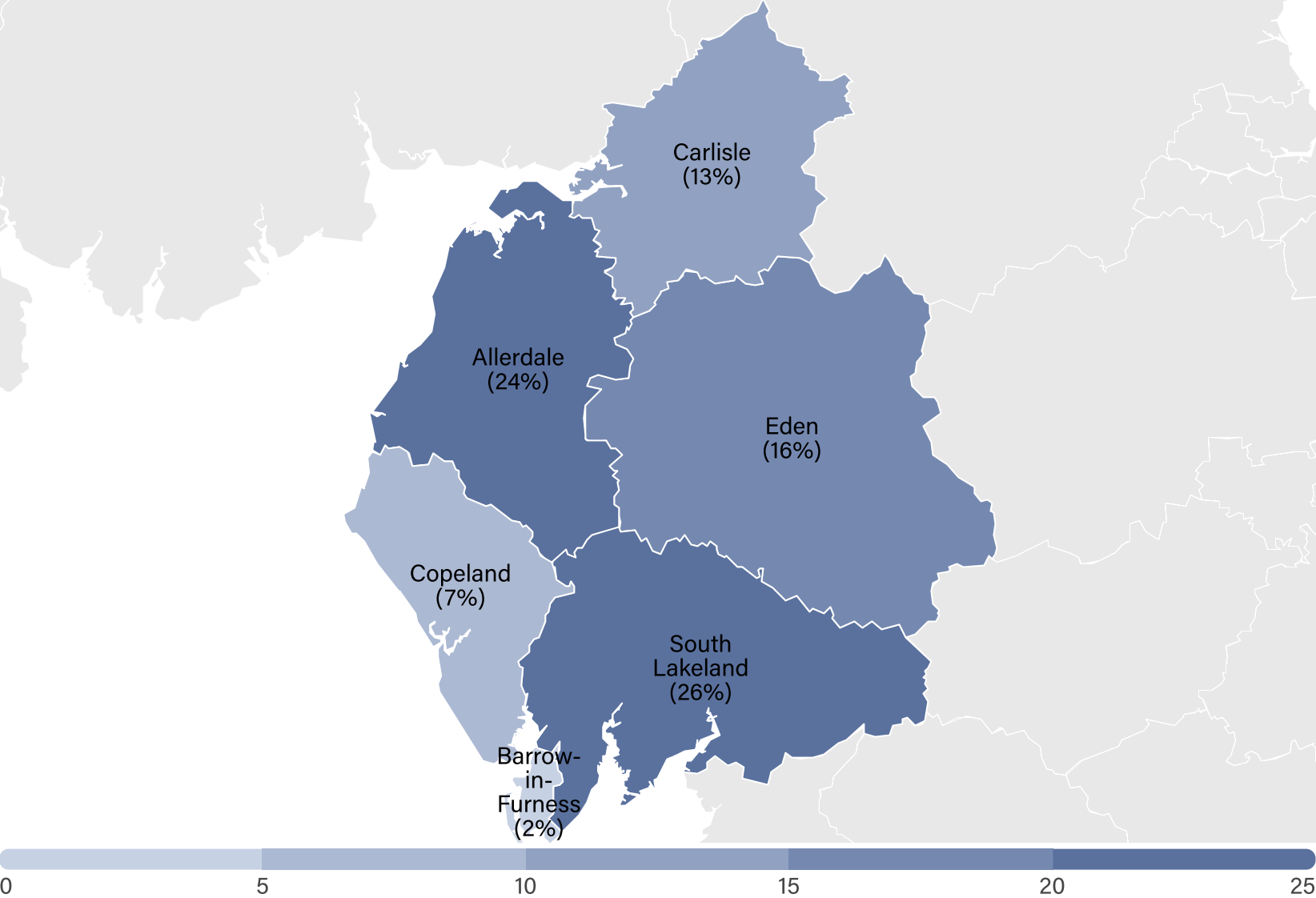


One in five gave significantly more in 2024/25 than they had in the previous year

But a similar proportion gave significantly less

Individual donations to the Winter Warmth Appeal are highest in Allerdale and South Lakeland.

Proportion of individual donors by area (2022-25)



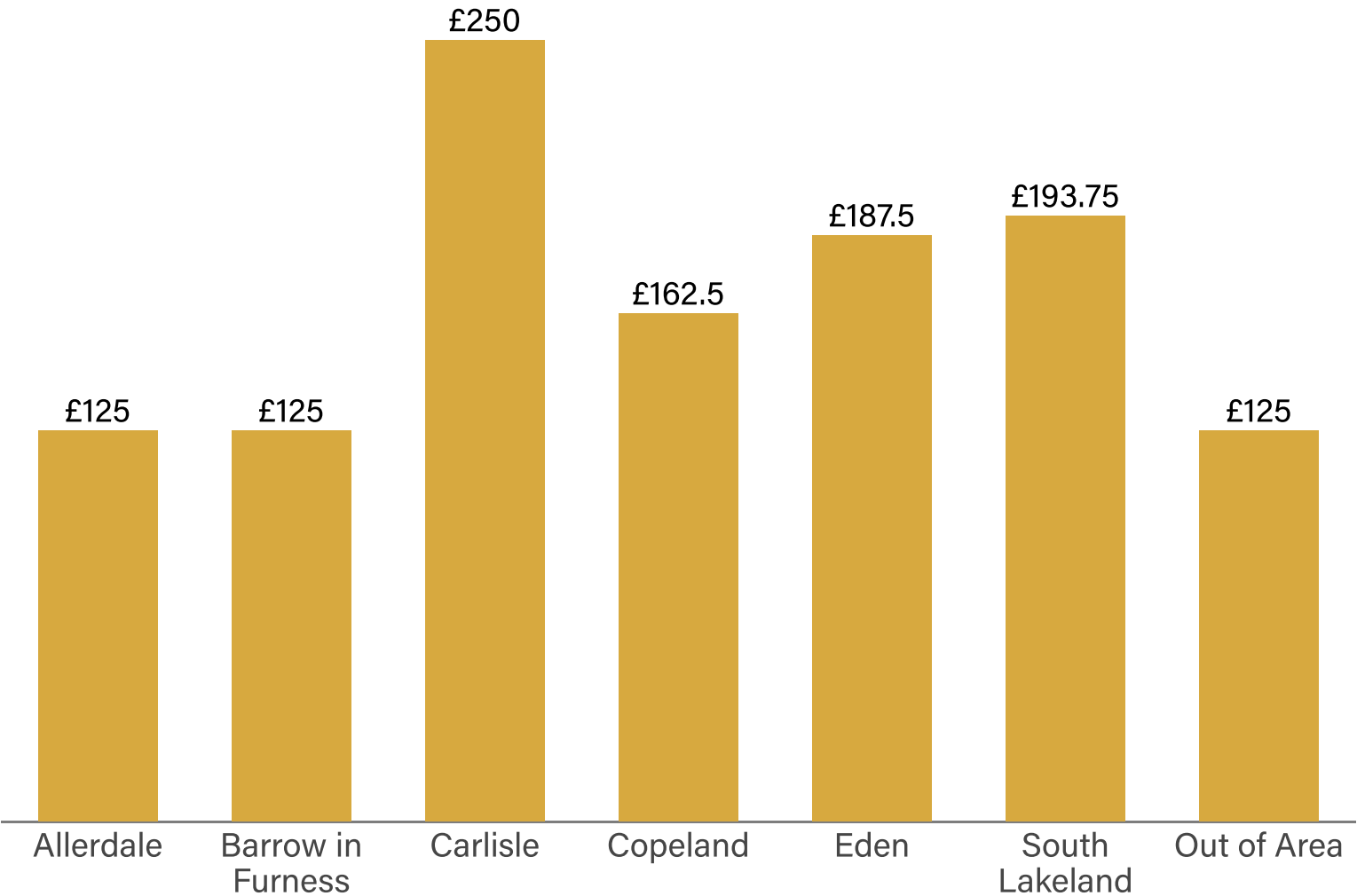
One in ten (11%) donors do not live in Cumbria

Survey feedback from donors suggests this is due to a connection with the area, either as someone who used to live in Cumbria or someone who regularly visits the Lake District on holiday

The average individual donation varies by Cumbria district.

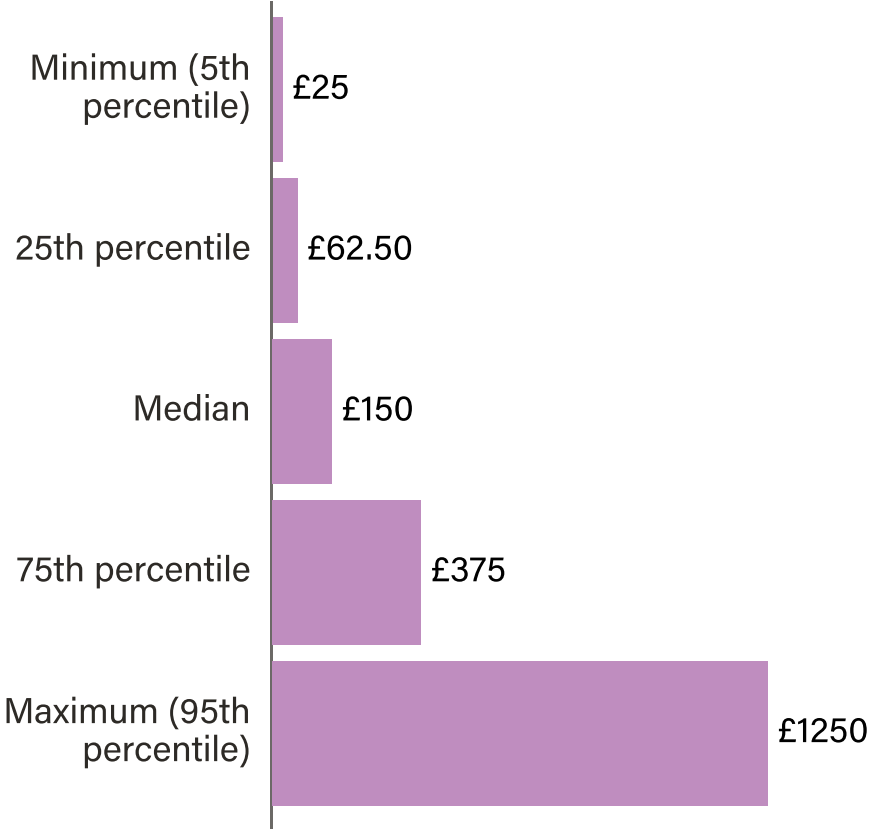
The average (median) individual donation in 2024/25 was £150, rising to £250 in Carlisle

Average donation (median £) from individual donor by area in 2024/25



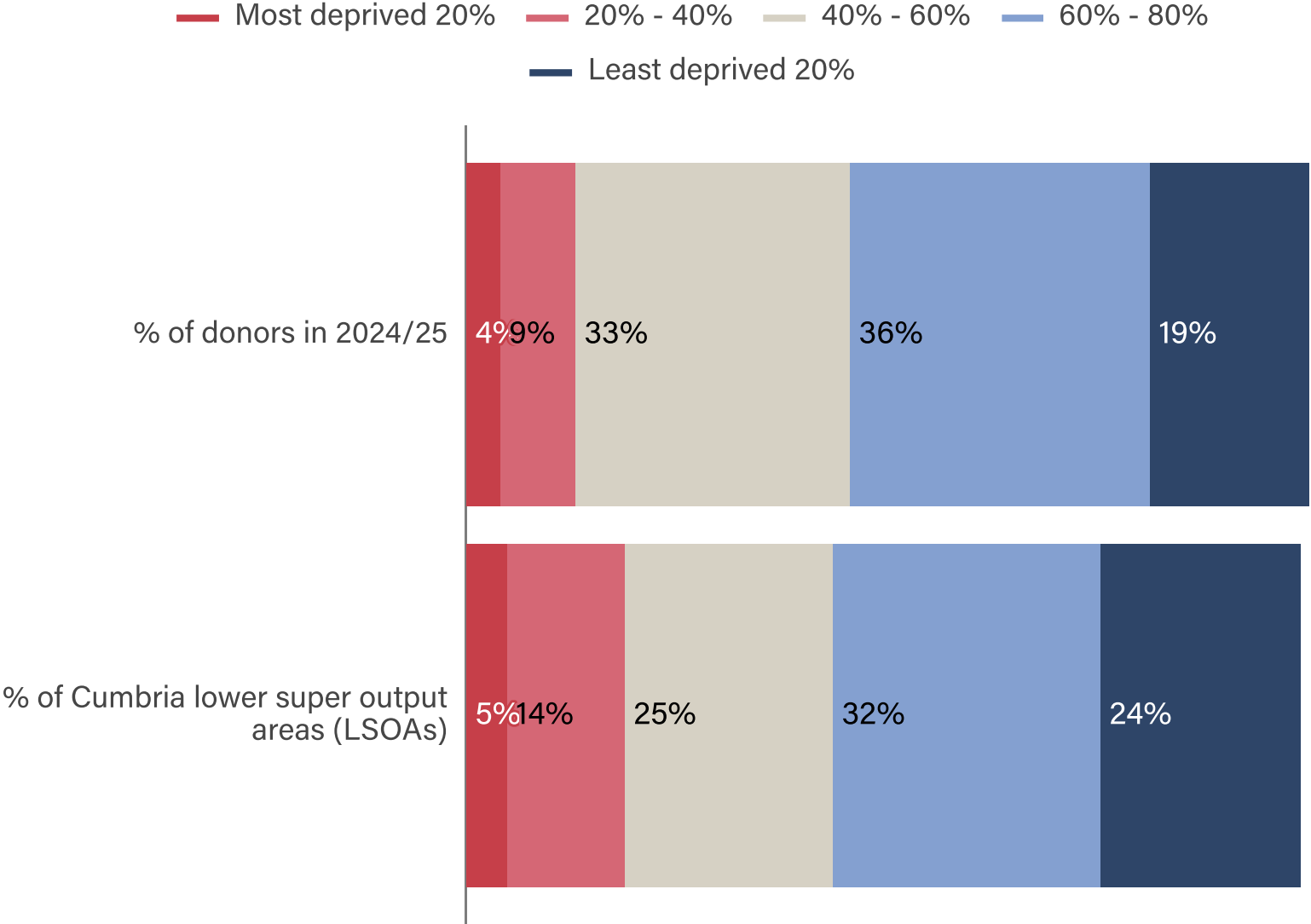
Some individual donors might give as little as £25 or as much as £1,250

Range of individual donations in 2024/25



The deprivation split of donors is similar to the local population.

Proportion of individual donors in 2024/25 by deprivation level

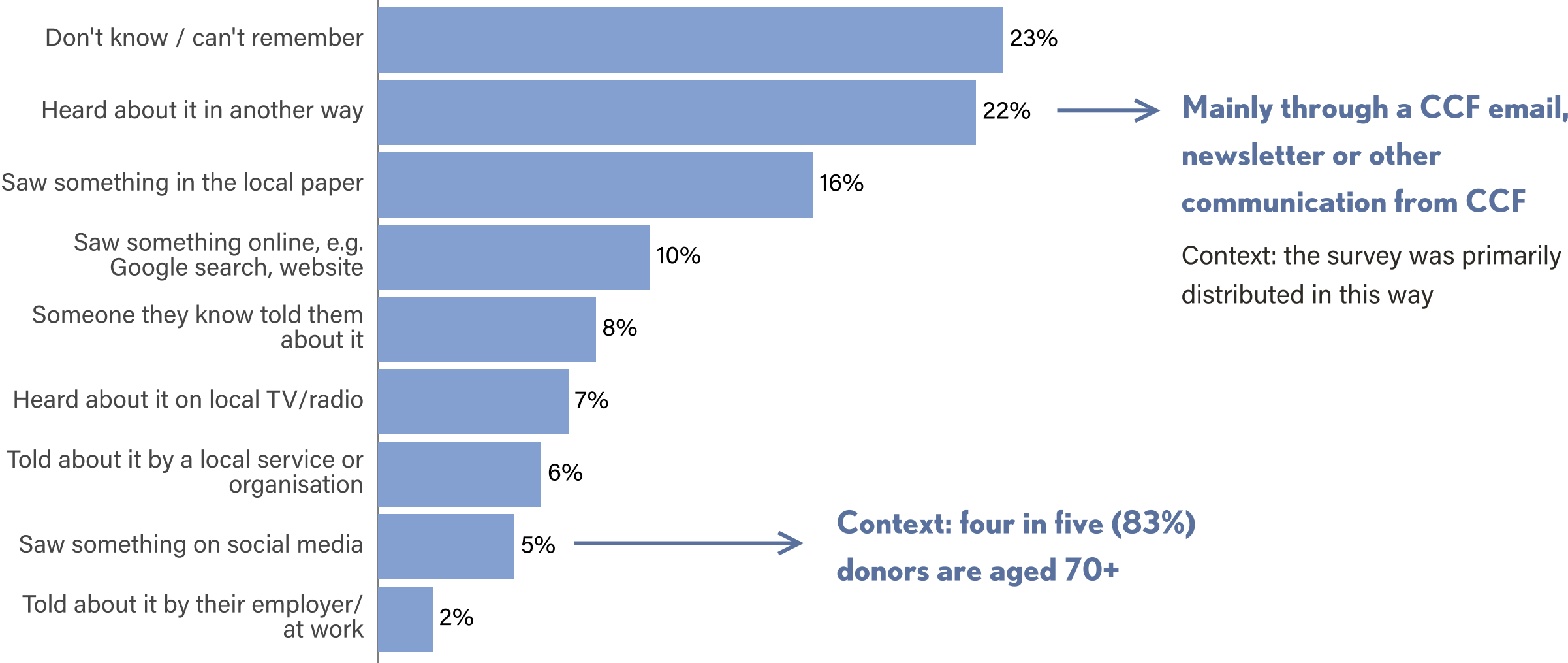


What is a lower super output area (LSOA)?

A small geographic unit in England and Wales used for statistical analysis, designed by the Office for National Statistics (ONS), typically of 1,000 to 3,000 residents or 400 to 1,200 households

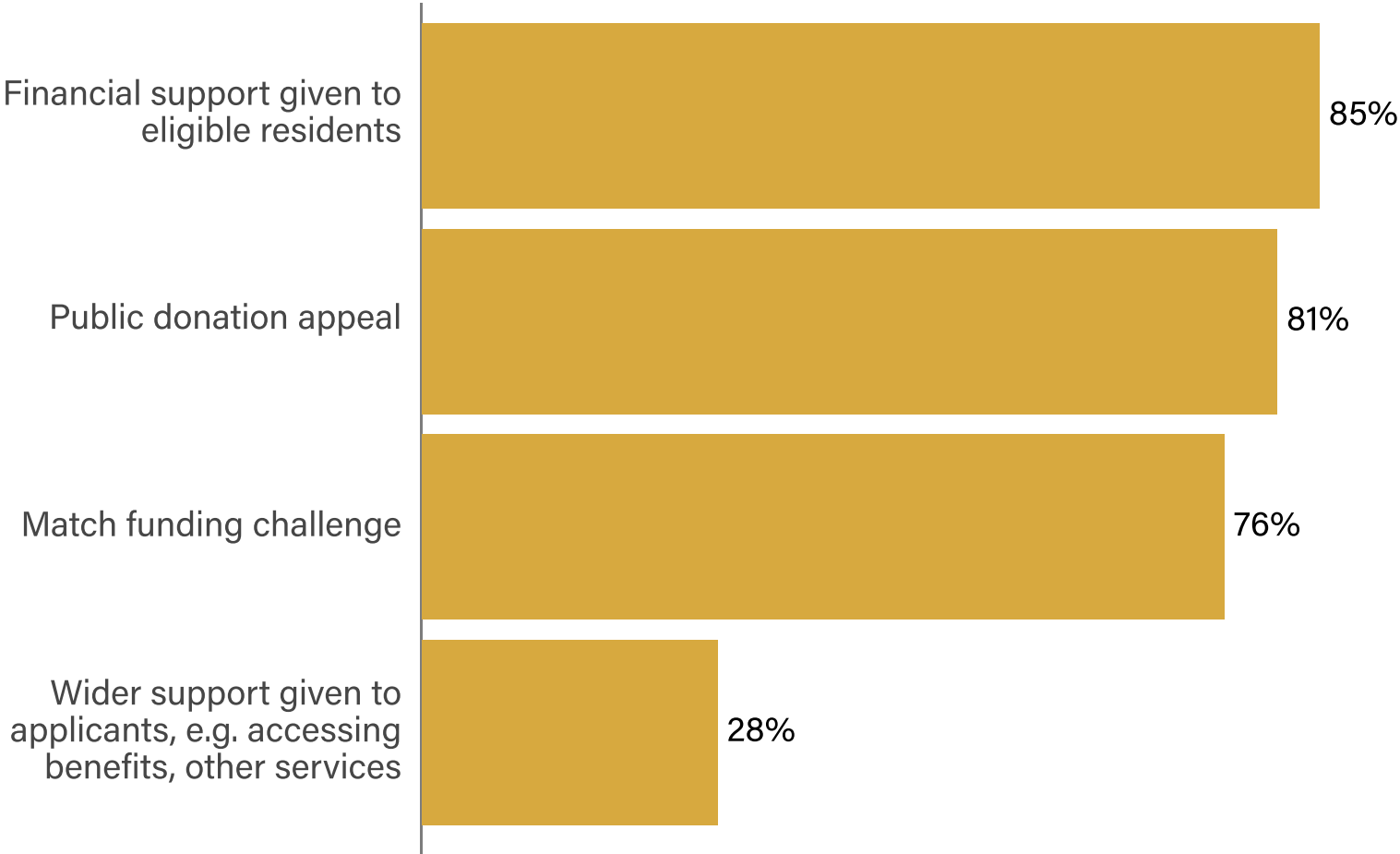
Individual donors find out about the Winter Warmth Appeal through a range of ways.

Whilst nearly one in four (23%) don't know or can't recall how they first found out about it



Even donors have low awareness of the wider support offered through Winter Warmth Fund.

Awareness of different aspects of Winter Warmth Fund and Appeal (amongst individual donors)



But three in four are aware of the match funding challenge where donations are matched during a fixed period

Some comments in the survey suggested more could be done to promote and communicate

"Needs as much publicity as possible for potential donors, especially the matched funding"
(Individual donor survey feedback)

Changing the messaging may help to encourage donations from new donors and fundraising efforts.



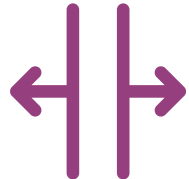
Increasing awareness of Winter Warmth Appeal generally, and also of the wider support it provides, may help increase donations from new donors and encourage more to fundraise for the Winter Warmth Appeal



The Foundation do a fantastic job at corporate level of getting all the big Cumbrian companies involved to support the Foundation. They are extremely well supported, but within Joe Public, probably not so much.
(Corporate donor)



I wish more people knew about it. You should try to get more information about it in the local papers or at the local agricultural shows, with other charity displays.
(Individual donor survey feedback)



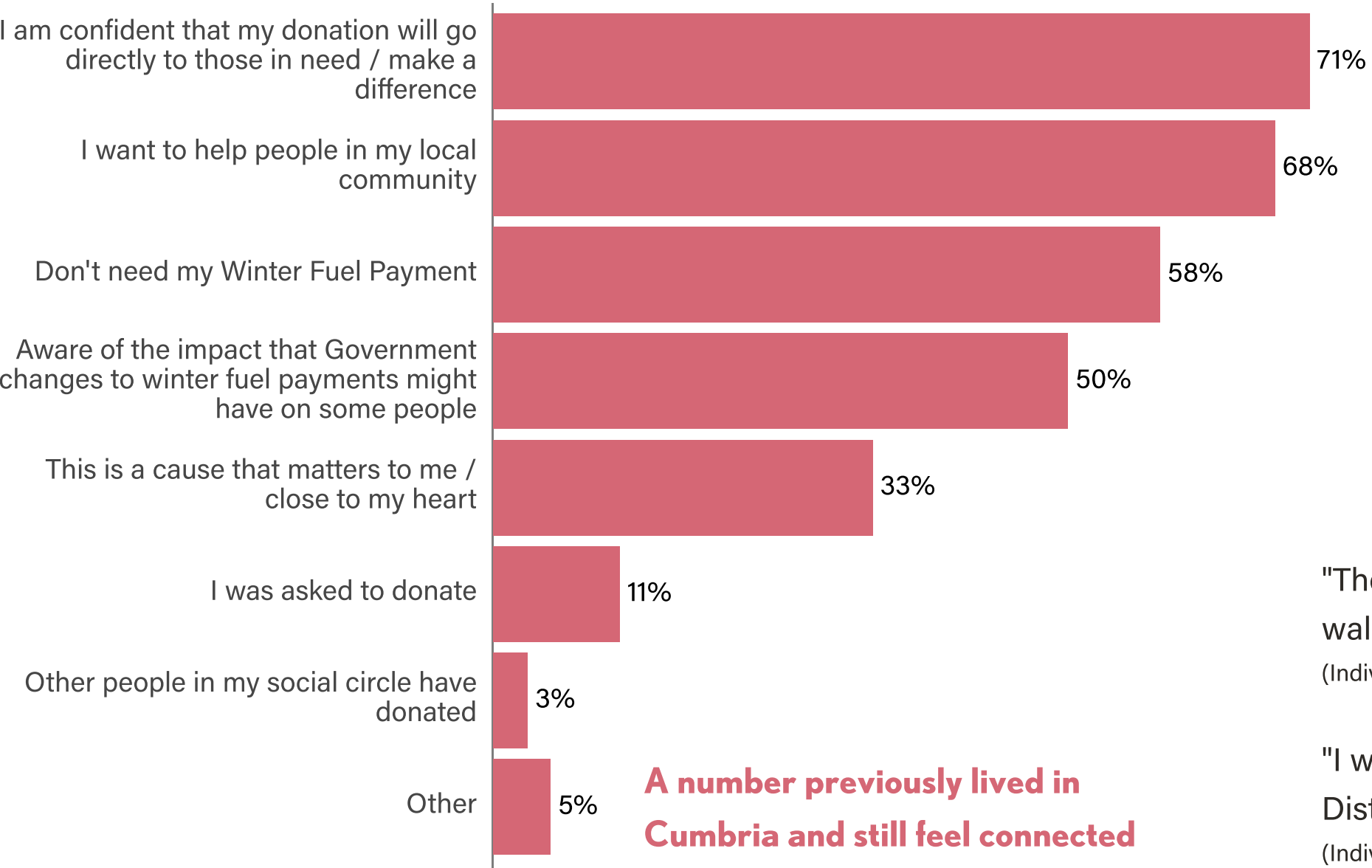
Shifting the perception that donations are aimed at residents who don't need their government payment may help



A lot of our staff fundraise and it tends to be for air ambulances, Macmillan's, local hospices, that kind of thing. Maybe they don't fundraise for the Winter Warmth Fund because the messaging is around donating your fuel allowance. To me, and I'm quite heavily involved in it, that's where it's targeted rather than a general fundraising.
(Corporate donor)

Donors are confident that their money will go to those in need.

Reasons for donating (individual donors)



A third of donors indicate that they donate because it is a cause that matters to them

"The Lake District is a place I like to visit and walk/backpack in and feel an affinity for"
(Individual donor survey feedback)

"I was born and brought up in the Lake District, left in 1970 and want to help"
(Individual donor survey feedback)

A number previously lived in Cumbria and still feel connected

And feel that it will make a difference.

Agreement with statements about their donation:

93%

"I feel like my donation is making a difference"

93%

"I feel my donation is valued and appreciated"

90%

"I understand how my donation is used"



But less than one in five (18%) prioritise donating to the Winter Warmth Appeal over other charities and causes



How important is helping older people in Cumbria stay warm and well during the winter?

- 74% feel it is very important - it should be one of the biggest priorities in the area
- The majority of others (24%) feel it is quite important, i.e. there are some other issues which are a bigger priority



"A much needed service and I have every confidence in the integrity and purpose of Cumbria Community Foundation"

(Individual donor survey feedback)

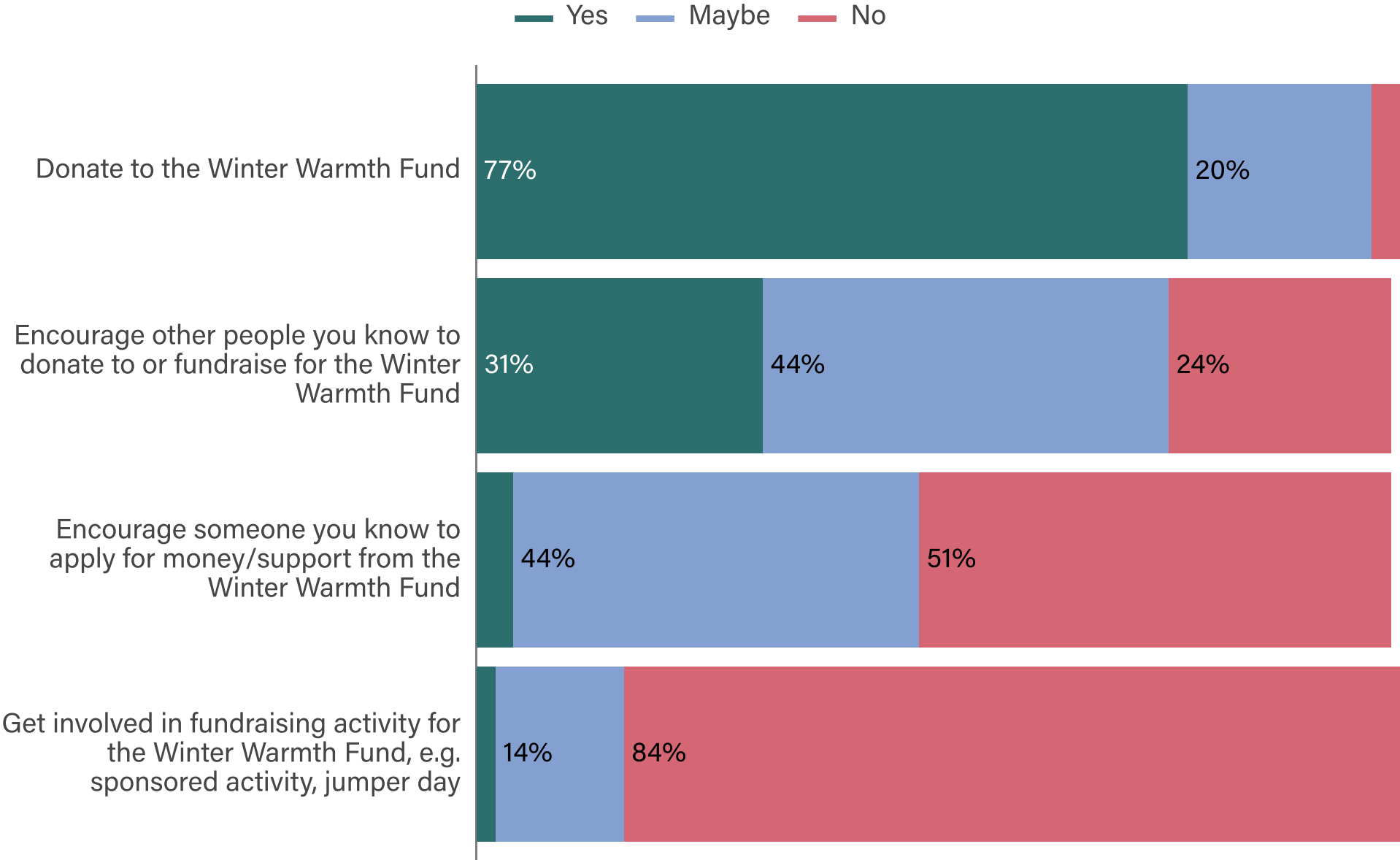


"I support national charities so it's good to be able to make a donation to support those nearer home as well."

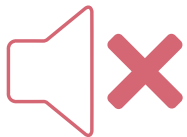
(Individual donor survey feedback)

Three in four expect to donate again next winter.

"Do you think you will do the following this coming winter?"



But they are much less likely to encourage others to donate and the majority do not expect to get involved in fundraising activity



They are also unlikely to encourage someone they know to apply for support

Impact on CCF and delivery partners.

This is not just a winter project for CCF.



For the Cumbria Community Foundation team, the Winter Warmth Fund and Appeal is a year-round project

For CCF, the delivery of the Fund and Appeal is a year round process and over the year, many members of the CCF team can be involved:

- Developing relationships, e.g. with corporate organisations, statutory services, charitable trusts and foundations
- Securing match funding pledges and managing match funding challenge to incentivise donations
- Applying for statutory, charitable and corporate funds as required
- Collecting data and case studies to create reports for donors
- Collecting and processing donations from individuals - with members of the whole CCF team taking individual donations over the phone
- Allocating funding to delivery partners
- Publicising and promoting Winter Warmth Appeal
- Project reviews with delivery partners

CCF's administration fee covers all aspects of raising and distributing funds. In some years the fee has been covered by specific donations.

There is potential risk to reputation if funds aren't raised

Not knowing how much they will raise and how many people will apply poses both a challenge and a potential risk to CCF's reputation. Any unspent funds from the year before are carried forward to enable CCF to start awarding grants in the Autumn. Future grantmaking then depends on the amount of funds raised that winter.



Raising funds and developing relationships with new donors can take a significant amount of time. We produce a Fund report each year as it is important that we report on all outputs and outcomes achieved by our delivery partners.
(CCF team)



Another key element of the Appeal is the annual launch and associated publicity. Last year we wrapped a lighthouse in Whitehaven with a giant scarf to attract more press and media coverage.
(CCF team)



There is always a risk to it. We were very uncertain last year about securing the donations because of the changes [to the government grant]. We also never know how many people will apply for grants either.
(CCF team)

Delivery partners take different approaches to assessing eligibility.



The process differs for different delivery partners

The process for gathering eligibility information differs slightly for different delivery partners:

'Light-touch' approach at the start

Two delivery partners start with a 'light touch assessment' to establish potential eligibility and gather income details, age, health conditions (either through asking applicants to fill in a form or capturing this information during the initial call); potential beneficiaries are then called by advisors/volunteers to check this information and complete application.

More comprehensive approach (for new applicants)

The other two partners pass all applicants to their Information and Advice team and new applicants are taken through a holistic assessment and application.

Repeat applicants

As all information is kept on file, repeat applicants are generally only asked to confirm nothing has changed during the previous year.



Our helpline advisors try and understand what is behind that presenting issue. Somebody's asking for a winter warmth grant. Well, are they struggling? What's going on there? They ask them questions in regards to benefits but they also ask about their home life, their social life and they do a mini assessment basically.

(Delivery partner)



Impact of different approaches

- Light touch approach reduces burden on resources
- Can sometimes be difficult to assess eligibility from light touch approach (e.g. amount held in capital)
- Some individuals may miss out on a full assessment



We don't know the whole capital with the light touch assessment. We have to do some careful questioning to uncover this. You don't want to interrogate people, but I have a responsibility to make sure the grant money is going to those most in need.

(Delivery partner)

The grants period is very resource intensive for delivery partners.



The data shows the busiest period for grants issued is October and November

But potential beneficiaries start to contact delivery partners from July



Delivery is very resource intensive from September to around January

For delivery partners, the process involves:

- Managing enquiries and referrals
- Checking eligibility, completing and checking applications
- Potentially following up with a home visit
- Process individual grant payments
- Preparing data for CCF
- Project review meetings



I know that when it's gone, it's gone. So I always ring up to find out when I can apply.
(Beneficiary telephone survey)



One of the biggest challenges is when people start ringing in. It takes a lot of time up for our reception before the money comes in. The phone tends to get a bit blocked.
(Delivery partner)

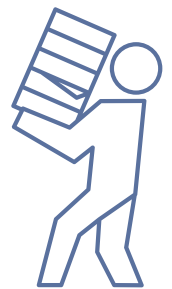


[Delivery] takes a lot of staff time and our costs aren't covered [by the admin fee].
(Delivery partner)

The uncertainty of the amount that will be raised and when this will be received can make grant delivery difficult to manage.

The 'live' nature of Winter Warmth Appeal and Fund, and the fact that no-one knows how much is going to be raised or how many applicants there will be, causes uncertainty and inefficiencies

CCF use the 'carry forward' to give delivery partners the first chunk of their allowance in October; subsequent allowance(s) are paid out at a later date when funds are raised.



Previous applicants know it is first come, first served, so delivery partners get bombarded with enquiries



People who know about it are banging on our doors in September. We will have people queuing in reception asking for it.
(Delivery partner)



Delivery partners do not know exactly when they will receive their allowance and how much it will be



It could be helpful to know in advance when we will receive funds. We often chase CCF but I am not sure they actually know the date.
(Delivery partner)



Difficult for delivery partners to know whether to prioritise or give out bigger grants



It's really difficult to prioritise. You don't want to spend too much too early. You don't want to not give out the three hundreds, but you don't want to spend all your money and you don't know what you are going to get.
(Delivery partner)

Despite these challenges, all delivery partners feel there are benefits to being part of the Winter Warmth Fund.

Delivery partners feel the Winter Warmth Fund:

Fits very well with their wider service

Brings new people to their services

Increases awareness of potential support



Improves their reputation

Amongst older population and wider stakeholders

Can be helpful for other projects

Proof they are a trusted delivery partner, increased numbers of people reached and the mechanism can be applied to other projects

“ We don't make any money from it. There have been debates over the years about whether we're going to do the Winter Warmth, because of all the work it entails. But whilst we might not financially benefit from it, there are other benefits to be had from it. Reputation, working together, bringing people into the service, all those things.
(Delivery partner)

“ If we're a delivery partner, we're quite confident that the money is reaching older people in this area. It means that older people are being supported and that helps us to achieve our aims in terms of that preventative approach.
(Delivery partner)

“ It is a hook for older people that potentially may not have come to us originally. It provides us with increased opportunities for engagement with a cohort of people that we may not have reached otherwise. And even if we have seen them before, it encourages contact from them.
(Delivery partner)

All feel the partnership model works well.



CCF and all delivery partners feel they have a good working relationship built on openness and trust



Generally speaking, I think the relationship with CCF is a positive and one of mutual trust and respect.
(Delivery partner)



CCF trust the delivery partners to deliver, and give them the autonomy to do this in a way that works for them



We trust our delivery partners and there's no right or wrong way. I don't mind how the grant is given out, I want it to be as less work as possible for them.
(CCF)



Delivery partners value the ability to shape the Winter Warmth Fund

CCF and delivery partners hold an annual review meeting to discuss challenges and potential improvements, and changes such as the priority criteria have been made based on feedback from delivery partners.



CCF are very good at two-way discussions and giving us flexibility. We have made big changes to how we deliver it over the last 3-4 years, such as with the eligibility criteria.
(Delivery partner)



Wider stakeholders also feel the partnership model works well

- CCF is well respected and manages Winter Warmth Fund well
- Delivery partners are seen as professional and committed and the right organisations given their reach, expertise and wider offer

And all want to retain the core offer of the Winter Warmth Fund.

CCF

CCF want to keep the original focus of giving out financial grants to older people in need



Delivery partners

At current levels, delivery partners wouldn't have the capacity to deliver wider services as part of the Winter Warmth Fund (unless provided with more resource)



Donors and funders

Donors and funders do not feel the Winter Warmth Fund needs to be doing more



We could give grants to groups, we could give top up grants to the delivery partners because we know they'll be getting more people accessing their services because they've come in for the winter warmth grant. But for me, and our comms to our donors, it's about giving it to those older people in need. And that's still my focus. The key focus has got to be what we set it up for initially.

(CCF)



I don't think it needs to do anything more. I think it is doing a lot. The fact that it links in with Age UK, it's got that signposting, income maximisations, tackling social isolations and spotting issues. There's a massive preventative role there.

(Statutory donor)