



Policy in Practice

Social safety nets
The importance of Local Welfare
Assistance and Household Support Funds

Wednesday 26 April

We believe in the
power of technology
and data to
change lives



Policy in Practice: What we do



Policy

A team of professionals with extensive knowledge of the welfare system. We're passionate about making social policy work



Analytics

We help over 100 local authorities use their household level data to identify vulnerable households, target support and track their interventions



Software

Our benefit calculator engages over 10,000 people each day. We identify the steps people can take to increase their income, lower their costs and build their financial resilience



Today's speakers



Janet Harkin
Chief Marketing Officer
Policy in Practice



Jonathan Flowers
Senior Advisor
Policy in Practice



Zoe Charlesworth
Associate Policy and
Research Consultant
Policy in Practice



Abimbola Lawal
Emergency Support Scheme
Programme Manager
Royal Borough of Greenwich



Housekeeping

- Audio check
- Please ask questions throughout
- Download and a short survey at the end
- Aim to finish by 11.45
- Slides and recording will automatically follow
- Follow us on Twitter [@policy_practice](https://twitter.com/policy_practice)



Agenda

- Understanding the strategic context for social safety nets and the best way for local authorities to respond
- Why we need localised support schemes and how effective they are
- How research findings on LWA can inform Household Support Fund scheme
- Case study: Royal Borough of Greenwich's support scheme



Over to Jonathan



The strategic context

- A very difficult time for people ...
 - The Resolution Foundation expects absolute poverty to increase by 2.9 million people between 2021-22 and 2023-24, from 17% to 21%
 - *"I was panicking. What am I going to do? How are we going to live? At that point, we had nothing."*
- ... crashing into a very difficult time for those who serve them
 - Charities/Citizens Advice
 - Housing Associations
 - Local Authorities, particularly



The strategic context

- Difficulties for councils (and others)
 - Decade of austerity
 - “Unprotected” in the budget
 - Timing and nature of funding (pots, short term)
- And despite all this, £19 billion of benefits are unclaimed each year



The tactical response

- Holistic thinking
 - Complex personal/family situations meet complicated support systems
- Using evidence and data to navigate the complexity
 - It works, and is not expensive
 - (But) it requires a conscious effort
- Moral imperative
- Prioritise those most in need



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Focus on focus



Over to Zoe



Increasing importance of locally based support

The role of councils in supporting household in crisis has increased in recent years

- The Resolution Foundation expects absolute poverty to increase by 2.9 million people between 2021-22 and 2023-24, from 17% to 21%
- The lowest real rate of benefit support for over 40 years
- This essential role has been recognised by central government through reliance on councils to distribute COVID-19 support and cost of living support payments (extended to 2023 – 2024)
- Other discretionary support administered by councils include DHP and S13a CT payments
- BUT councils face increasing strain on budgets



Local Welfare Assistance

Local Welfare Assistance (LWA) was originally provided at the discretion of the local councils but in the last few years has been supplemented, across all councils, by the HSF

- Government abolished dedicated funding for LWA from 2014/15. As a result 1 in 7 councils do not provide LWA (outside HSF)
- For localised LWA, each council decides its own priorities for assistance, amount set aside for LWA, and method of assistance
- Typically, local schemes will have similar goals (to help in a crisis) but differ in limitations to support



The Household Support Fund

The Government has provided centralised funding for LWA through the HSF since October 2021

- Provided and distributed on a year to year basis
- Accompanying proscription and guidance for distribution
- Based on poverty levels
- £842 million for 2023 - 2024



Research about the effectiveness of local support schemes

There is no centralised data on the use of discretionary support and little research into impact

London Councils and the Greater London Assembly wished to:

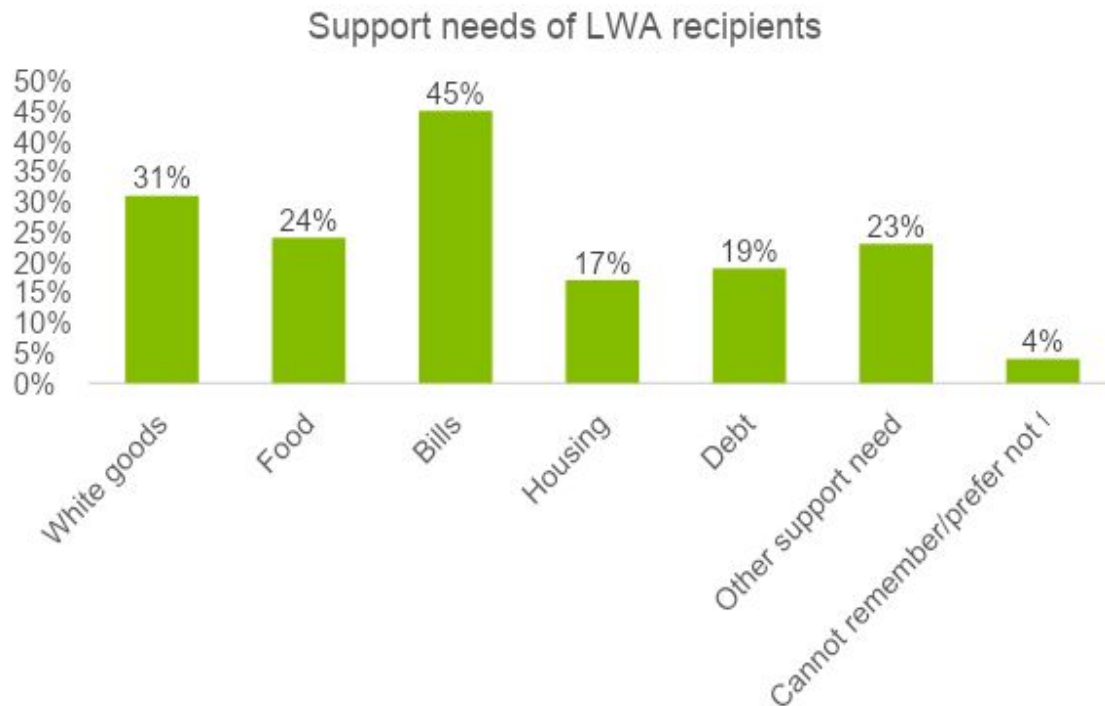
- Create a data framework for all councils to adopt
- Evidence the impact of local support (LWA/HSF) using the data framework
 - Findings fed into a final evaluation framework
 - Findings fed into recommendations for service delivery for discretionary support

7 participating London Boroughs, 502 surveys, 36 in-depth interviews



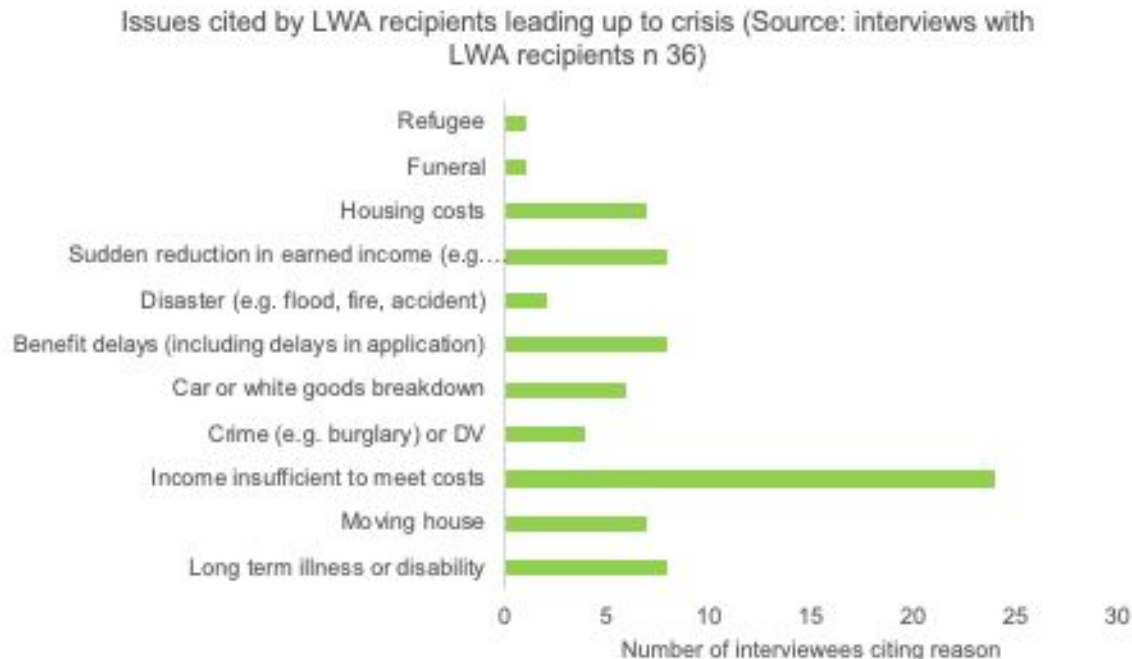
Findings: Nature of crisis

Immediate need for support



Findings: Longer term drivers of crisis

Background drivers to crisis



Findings: LWA works and is valued by recipients

- Councils are delivering a good, sometimes excellent, service that is making a difference to residents
- Residents were appreciative of both the financial support and the support from the council service

"I don't think there is [anything they could have done better] because I was so impressed. I didn't expect it. I think that was just I don't think they could have done anything else."

- Intervention at the point of crisis, even when of a relatively low monetary value, makes a considerable difference to the life of the recipient

"I was panicking. What am I going to do? How are we going to live? At that point, we had nothing. And then when we got that phone call, the relief was just amazing."



Findings: Impact

There is an impact of LWA on rent arrears

- LWA recipients typically had a higher level of arrears than other low- income households
- Rent arrears of LWA recipients decreased by £76 compared to an average increase of £12 for all low-income households

Average level of arrears amongst LWA recipients compared to all households represented in the benefit administration datasets



Findings: Impact

Awards of LWA prevent escalation of crisis and protect residents from harmful consequences

Alternative paths identified by LWA recipients all risk causing harm:

- 9% would have taken out a loan with a commercial loan company or doorstep lender
- 28% would have relied on a loan from family or friends
- 34% would have lived without essential household goods
- 37% would have left bills unpaid



Findings: Impact

The mental health impact of knowing that a safety net exists appears to be significant

"It made a huge difference.... Words can't really express what it meant to me....I don't think I'd have gone back to work if I hadn't got out of that rut. Longer terms it's definitely impacted."

"When you go through traumas, and you go through things in life you feel like there is literally nobody there. The people I spoke to from the council made me feel like I could and that I do exist for a reason and that I shouldn't have to feel like this. I felt equal and I felt better for that... it's made me look at myself a bit more and realise that I am not the problem, I am not bad. There are good people out there who genuinely want to help... I don't feel like I have to reach rock bottom to reach out."

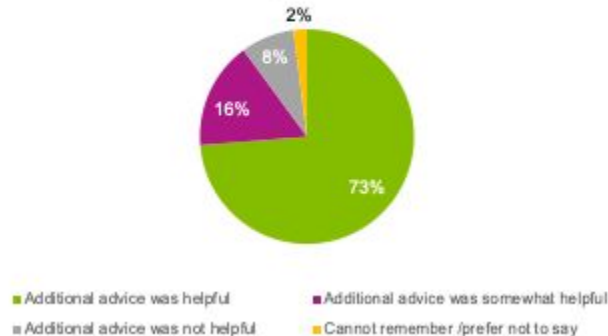


Findings: Impact

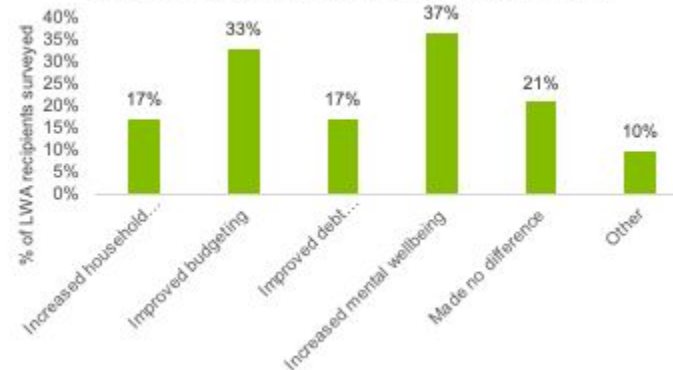
Application for LWA gives councils an opportunity to engage with residents and provide, or signpost to, relevant support

- 37% of recipients received additional support
- There is significant variation in support provision across councils

Helpfulness of additional advice or support at the point of LWA presentation

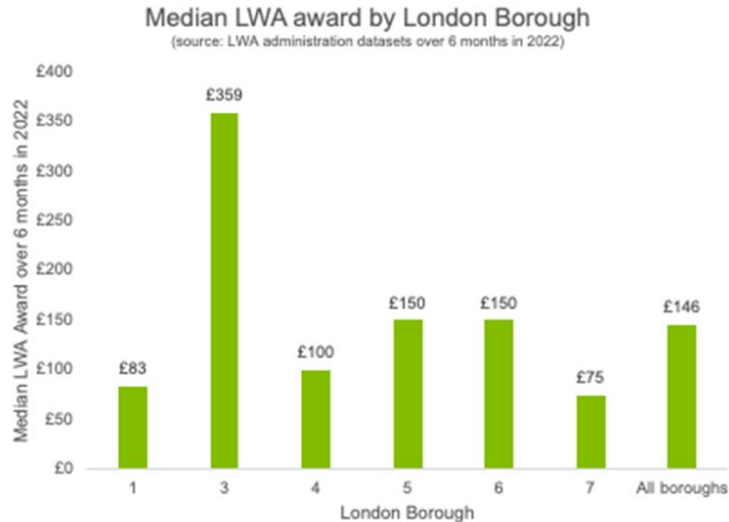


Impact of additional support provided to LWA recipients

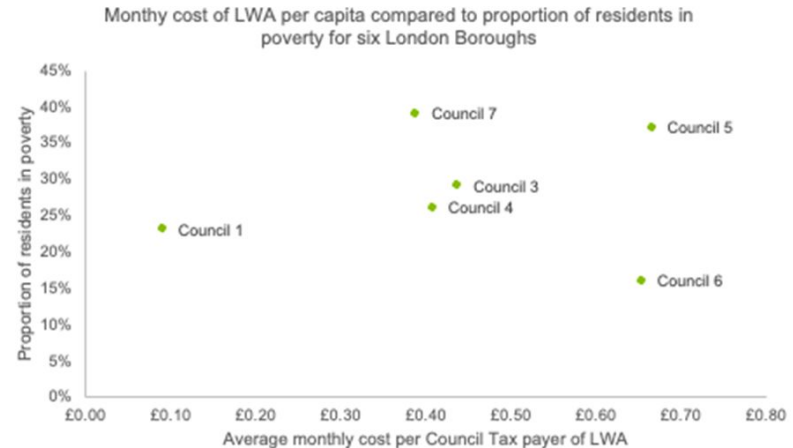


Findings: Cost

Awards are for a relatively low amount (average £146)



The budget for LWA does not appear to be related to poverty



Recommendation: Central government

Provide long term ring fenced funding for Local Welfare Assistance to ensure that all councils can provide some level of crisis support to low income residents

- Based on poverty/need metrics
- Guidance rather than proscriptive
- Common data collection



Recommendations: Councils

Use council data to target information/support at points of crisis

- As arrears increase and payments are missed
- Moving into or out of temporary accommodation
- When an HB stop notice indicating move to UC is received
- Households in crisis (income below needs)

Ensure all LWA applicants have access to additional support

- Only 37% of LWA recipients in the pilot received additional support
- Provide benefit health checks for LWA applicants
- Provide comprehensive support packs



Recommendations: Councils

Review application processes to ensure they do not cause barriers to application

- Provide a choice of communication and application channels
- Ensure that application processes do not create barriers for specific groups
- Remove exemptions to support (NRPF, students, repeat applications)
- Ensure the application process itself does not cause additional cost or stress for the resident and assess additional support needs at the point of application



Recommendations: Councils

Review support and delivery mechanisms to ensure they best meet the needs of residents

- Enable choice: cash is preferred (53%) and can be most cost effective. It allows the recipient to shop around and use low-cost outlets and spread the support across competing needs (such fuel and food)
- Remove burdens to accessing support (eg PayPoint codes, specific shops, disability, quotes for goods/work)
- Ensure support limits reflect household circumstances



Recommendations: Councils

Work with other councils to implement a common evaluation framework

Current variation in LWA datasets means evidencing impact is complex and time consuming

- The lack of a linking reference creates barriers to a holistic view of the resident and cross-departmental support provision
- There is significant variation in the type of data and amount of data retained on LWA recipients. This creates barriers to evaluation

London Councils is keen to help interested boroughs implement the evaluation framework and recommendations. Contact sam.ashton@londoncouncils.gov.uk



Over to Abbie



Emergency Support Scheme (ESS)

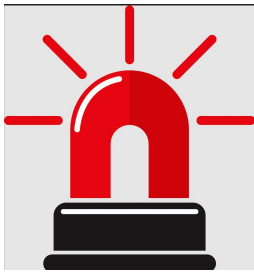
Abimbola Lawal – ESS Performance Manager

26th April 2023



Aims and Objectives

- Understand what ESS is and how ESS helps residents
- Share cases of residents and outcomes



Acronym Alert

UC	Universal Credit
FBV	Food Bank Voucher
CSA	Community Support Award
ESP	Emergency Support Payment
CTS	Council Tax Support
WRS	Welfare Right Team
UST	Universal Support Team
ESS	Emergency Support Scheme

ESS Key facts

- Royal Greenwich provides an Emergency Support Scheme
- ESS provides local discretionary based support for residents without the financial means in emergency situations
- ESS started running in 2013 and receives over 5,000 applications per year
- ESS provides support through Community Support Award and Emergency Support Payment
- ESS is awarded to households on benefit and low to no income
- ESS identifies problems and signpost residents to other departments for help
- Teams ESS has referred clients to and has been supported are WRS, UST, MAT, HIS etc



The issue we see in practice

- New admission into temporary accommodation increased from 1,000 to 1,900 which leads to an increase in CSA claims
- Over 160 TA families placed in travel lodge are support weekly by ESS with an average of £100

ESS Applications stat

- ESS received 250 applications per month pre covid
- Increased to 750 applications per month post covid
- 50% - 60% of applications are usually successful
- ESS expenditure on average is £80,000 per month

ESS stats – Increase in the use of Scheme

Year	Number of claims	Total awarded
2019 - 2020	3771	£394,990
2020 - 2021	4993	£520,779
2021 - 2022	5142	£643,497
2022 - 2023	6801	£884,178

Case Examples – Cost of living & CSA

Cases	Outcome
Single parent, 61 years, unable to work. Multiple physical and mental health conditions. Applied for ESS multiple times. She is in receipt of legacy benefits, including HB and CTS. There is a shortfall in her rent and CT Client has rent and council tax arrears. She has 2 non-dependents aged 22 and 21 who are in receipt of UC. No assets or savings. Client is a private tenant in a large, poorly insulated property. She has prepayment meters for gas and electricity and substantial arrears and has made multiple applications for fuel vouchers from Live Well Greenwich and SELCE and is reluctant to approach them again. Client has high monthly water bills, water arrears and is not on a water meter.	• ESS = £300 • Food Bank Voucher issued = £50 • Increased on-going entitlement to HB = £1,710.96 per year • Increased on-going entitlement to CTS = £343.20 per year • Backdated award of housing benefit = £3,367.36 one off • Rehoused in a council property and was awarded CSA

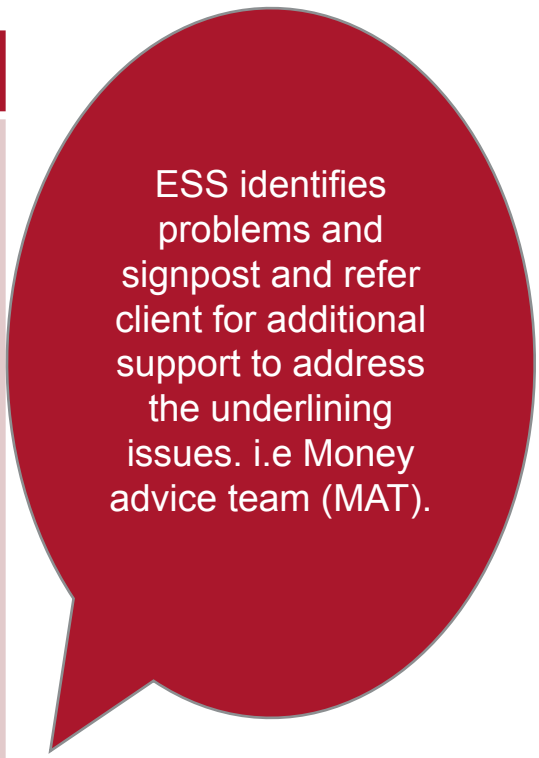


- ESS does not provide ongoing support but refers client to teams that can provide support to address underlining issues. i.e Money advice team (MAT).

- Client was rehoused with RBG and was awarded CSA

Case Examples – TA and Cost of living

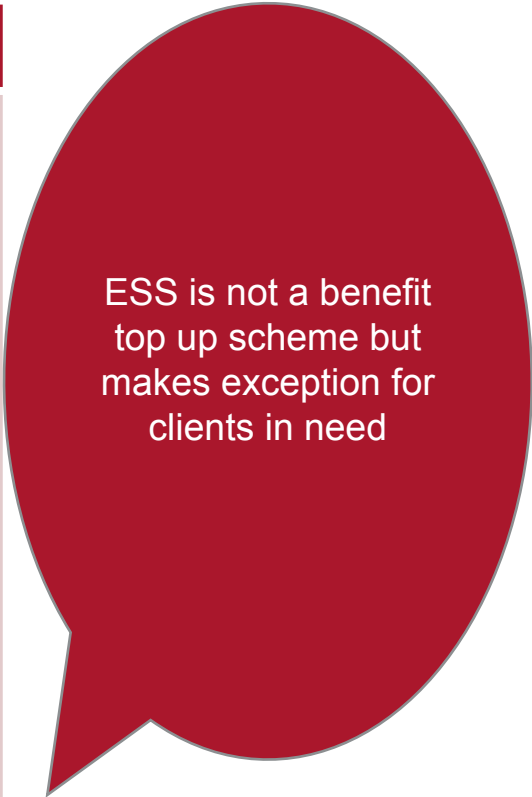
Cases	Outcome
Single parent with a 15 years old child, in education and has Asthma Client was unemployed and looking for Job Mental health and Mobility issues. In receipt of PIP and UC and was still paying council tax despite being out of work. Client is a Housing Association tenant and has rent arrears of £1,200. She has prepayment meters for gas and electricity and had substantial arrears. Client has high monthly water bills, water arrears.	• Assisted with cash • Referred to MAT and was assisted Thames water help scheme and payment match scheme • Live well grant of £200 • CTS of £868.2 / year • British gas energy fund grant £802.12 / one off



ESS identifies problems and signpost and refer client for additional support to address the underlining issues. i.e Money advice team (MAT).

Case Examples – TA (Travel Lodge)

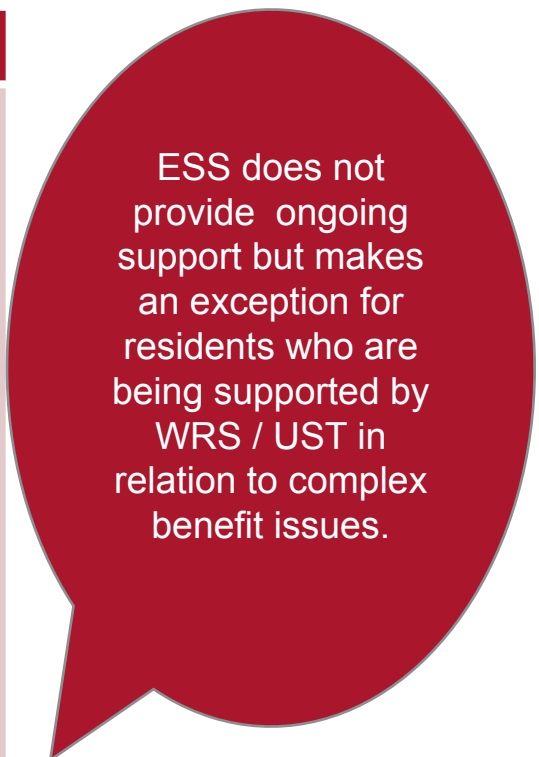
Cases	Outcome
Single Parent with 2 dependent children IRO Universal credit and Child Benefit Client is living in temporary accommodation in Travelodge and always move around The hotel only provides breakfast, client has no access to cooking facilities and must order take away for herself and her children She is constantly running out of money to keep up dinners and lunch because there are no cooking facilities and need fund for transportation	• ESS = £100



ESS is not a benefit top up scheme but makes exception for clients in need

Case Examples – Ongoing support

Cases	Outcome
An extremely vulnerable client – could not access to his benefit / cash and other source due to his severe mental health condition. He was yet to be sectioned DWP provided a payment exception voucher but it was in his previous name and client could not access his benefit as he did not identify with his previous name and had no id to support his previous name.	• RBG liaised with Oxleas to undertake mental health capacity assessment • ESS Awarded smaller amount (£50/ 3days) as he did not have mental capacity to spread the award over a long period • WRS liaised with DWP to resolve his benefit issues.



ESS does not provide ongoing support but makes an exception for residents who are being supported by WRS / UST in relation to complex benefit issues.



ESS contact for Greenwich Residents

Phone: 020 8921 2098

Web:

https://www.royalgreenwich.gov.uk/info/200246/benefits_advice/1376/emergency_support_scheme

Monday to Friday, 10am to 4pm

Designing the best social safety net

- Local discretionary support has changed; it is now needed for basics, not just an emergency
- A new approach to designing discretionary support schemes is needed involving a strategic cross-council approach and long-term funding
- Some key recommendations:
 - Use council data to target information/support at points of crisis
 - Ensure all LWA applicants have access to additional support
 - Review service design: application processes and delivery mechanisms to reduce barriers
 - Review data capture to ensure that it supports a cross-council approach to vulnerable
 - Embed an evaluation process
- Share good practice and use to design other schemes

LWA is very valued by recipients!



Questions and answers



Next steps

Take our very short survey when the webinar ends to:

- Give us feedback (thank you) and ask further questions of our speakers
- Request a follow up call to talk about how the solutions shown could help you

Register for our next webinar: **What English councils could learn from Council Tax interventions in Wales** on Wednesday 24 May from 10:30 to 11:45

Watch: [Better Off Calculator](#) to support budgeting and maximise income

Watch: [LIFT](#) to identify vulnerability, target support and track change

Download: product brochure



Thank you

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