



Policy in Practice

Policy review of 2023 and
what 2024 may hold

Wednesday 6 December 2023

Housekeeping

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



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



Policy in Practice: What we do



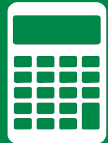
Policy

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



Agenda

Look back at 2023

- The cost of living and the cost for local government
- £19 billion of support is unclaimed
- How different organisations are closing this gap
- Data at the core: two big questions
- Safeguarding and data

Look forward to 2024

- What 2024 may bring for people
- What 2024 may bring for organisations



Today's speakers from Policy in Practice



Rachael Walker
Policy and Research
Director



Jack Rowlands
Senior Policy and
Data Analyst



Tylor-Maria Johnson
Senior Policy and
Data Analyst



Paul Garlick
Operations Director



Abigail Everett
Client Services
Manager



Poll: What has been the biggest challenge
for your organisation in 2023?



Rachael Walker

Policy in Practice



2023: The cost of living

The most important issues facing the UK today (ONS, November 2023)

1. Cost of living: 89%
2. NHS: 87%
3. Economy: 74%

Food prices
28% increase from
2021-23. 1.5m food
parcels in last six
months

**6 in 10 adults spending
less on non-essential
goods and services**

**105,000 households in
temporary
accommodation
65,000 include children**

**Millions missing out on
billions:**

**£19bn in unclaimed
benefits**



2023: The cost for local government

Delivering cost of living support, while balancing budgets impacted by poverty:

- Children's and adults' social care costs
- More than £500 million increase in Council Tax arrears
- Targeted support, cost avoidance and prevention

**£1.7bn a year spent on
Temporary
Accommodation**

**Growing demand, and
cost of Social Care -
with no national budget**

**Rise in S114's or
"effective bankruptcy"**

**Discretionary support
delivery - e.g. HSF,
DHP, LWA**



Jack Rowlands

Policy in Practice



£19 billion of income related benefits and social tariffs goes unclaimed every year

 Policy in Practice

Missing out: £19 billion of support goes unclaimed each year

Policy in Practice finds that the total amount of unclaimed income-related benefits and social tariffs is now £18.7 billion a year

Alex Clegg, Deven Ghelani, Zoe Charlesworth, Tylor-Maria Johnson



policyinpractice.co.uk

April 2023

 Policy in Practice

MSE

People of pension age may be missing out on £5.2 billion

Report written in partnership with Money Saving Expert
Authors: Zoe Charlesworth, Deven Ghelani



policyinpractice.co.uk

December 2023

Beat the pollen!

Experts' top tips to avoid symptoms of hay fever



Duwayne Brooks on his friend Stephen Lawrence

Monday
1 May 2023
£2.80 (€3.20)
From £1.57 for subscribers



The Guardian

Newspaper of the year

Households missing out on £19bn in benefits

Exclusive
Patrick Butler
Social policy editor

Millions of UK households are collectively missing out on at least £19bn a year in unclaimed welfare benefits, at a time when many are forced to use food banks or run up debt as they struggle with rising living costs, according to new estimates.

Lower income households are not claiming benefits and other support for which they are eligible, according to a study by the consultancy Policy in Practice. Some families could be missing out as much as £4,000 a year.

The sheer complexity of the benefits system, lack of public awareness of the available support and fear of being perceived as "benefit scroungers" all contribute to the high level of unclaimed or underclaimed benefits, says the analysis.

It estimates that 1.1 million households are eligible for but do not take up the main working-age benefit, universal credit, resulting in £7.5bn going unclaimed each year. Nearly 1 million families do not claim council tax support (£2.4bn), while 5 million miss out on nearly £1bn of support for water, energy and broadband bills.

"It is shocking that £19bn of benefits and support is unclaimed at any time, let alone during a cost of living crisis," said Deven Ghelani, director of Policy in Practice. "Missing out on eligible benefits could be the difference between households keeping their heads above water and feeling they are drowning," he added.

Benefits advisers told the Guardian they typically secured fairly small extra payments for clients of £10 to £20 a week, which would nonetheless have a transformative effect. "It can mean the family can eat properly, get the heating on, get the bus, take the children to school, all the things we take for granted," said one adviser.

But the study found that even bigger sums were not

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Angry birds

Warm spring weather brings cheer (for some)

News Page 14 →



Missing out: £19 billion of support goes unclaimed each year

Policy in Practice finds that the total amount of unclaimed income-related benefits and social tariffs is now £18.7 billion a year

Alex Clegg, Deven Ghelani, Zoe Charlesworth, Tylor-Maria Johnson



Benefit	Eligible households not claiming	Estimated unclaimed (£m)
DWP/HMRC benefits		
Universal Credit	1,255,000	£7,565
Carers Allowance	500,000	£1,996
Pension Credit	850,000	£1,754
Child Benefit	765,000	£1,130
Housing Benefit (pension age)	260,000	£929
Locally administered benefits		
Council Tax Support	2,729,00	£2,873
Free School Meals	244,689	£159
Healthy Start	211,558	£65
Social tariffs and energy support		
Water social tariffs	5,714,000	£900
Broadband social tariffs	5,334,332	£768
Warm Home Discount	2,092,138	£314
Unclaimed energy vouchers	380,000	£152
Free TV licence	850,000	£135
Total	21,185,716	£18,740

Note: The total shown for the number of eligible households not claiming more accurately represents the total number of claims to be processed. Many households will be eligible for and missing out on more than one benefit.

Less discretionary funding in 2024 means the unclaimed £19 billion support is even more important

- This year we identified £19 billion of unclaimed benefits across the UK
- Some protection offered by 6.7% uprating to benefits
- People not within the benefits system face a cliff edge, either at £16,000 in savings or at the income threshold
- Local authorities are starting to make a dent in the unclaimed support:
 - GLA delivered £4,000 of Pension Credit per year to 2,300 pensioners in London
 - East Riding of Yorkshire identified £180 of yearly WaterSure for 2,300 households
 - £5.2bn in unclaimed Attendance Allowance, worth £5,306 to 1.1m pensioners
 - Use of benefits data can identify cohorts most in need of a letter or call



Putting income maximisation on the front line

- Councils and organisations could do more to get benefits checks into the user journey, for example in forms for other support payments or in their customer service teams
- Providing help to people presenting in crisis is vital
 - The LHA uplift will steer 3,920 families from temporary accommodation
 - Households need help to know how much their housing allowance is and what other benefits they can get to cover their costs and protect their tenancy
- Household Support Fund looks like it will not be renewed - but more can be done
 - Benefits data can identify rent shortfalls, debt, UC deductions and non dependents



Tylor-Maria Johnson

Policy in Practice



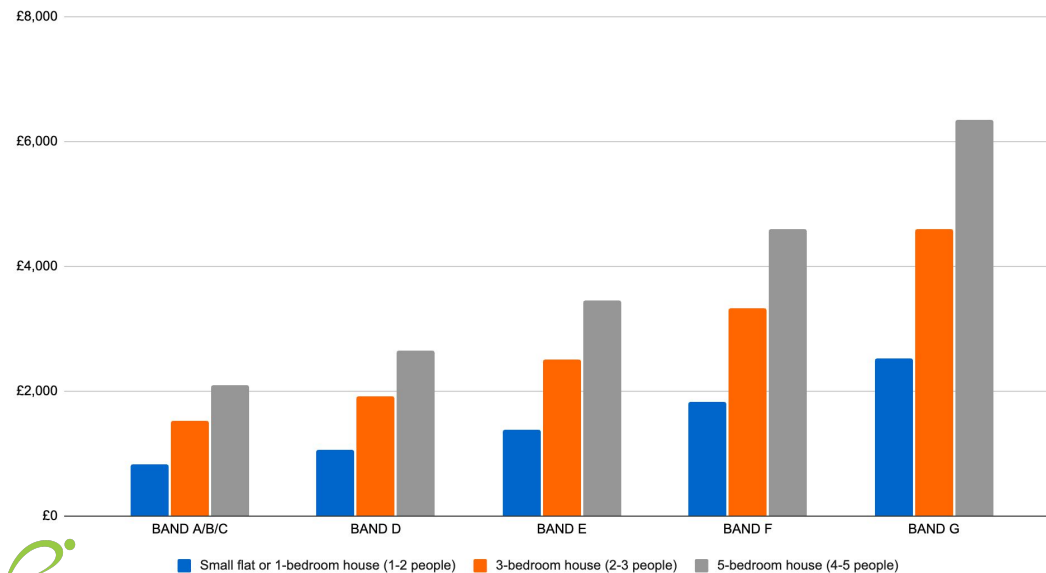
Bills are rising yet millions go unclaimed in social tariffs

- **Energy:** Lower Energy Price Cap does not mean household savings
- **Water:** Water companies to propose 40% increase to household bills
- **Unclaimed support:** Millions of households missing out on billions in support to help with bills
- How companies, councils and residents are using data to access unclaimed support



Energy inefficient homes: Larger families living in older properties could see annual bills reaching £6,356 this winter

Estimated energy costs by EPC rating and household size from Oct 2023



How water companies compare

Water and sewerage standing charges



Water standing charges

£25 to £50

Sewerage standing charge

£60 to £110

Average annual bill 2024

£680

Social tariffs



Least generous schemes offer
15 % off household bill

Most generous schemes offer
100% off household bill

6 offer price caps

All offer WaterSure Tariff

Debt Support



All offer WaterDirect

All offer payment plans or breaks

9 offer Restart or Matching Payment scheme

9 offer hardship funds to clear debts



Water bills to jump by 40% yet £900 million of water social tariffs unclaimed

October 24, 2023

Tylor-Maria Johnson

Water bills will soar by 40% this winter yet £900 million of social tariffs is unclaimed a year. Read how data analysis is helping

[READ MORE](#)



£466 million in energy vouchers and the Warm Home Discount goes unclaimed each year

£900 million of water social tariffs goes unclaimed each year



Leading companies improving customer experience and delivering support using the Better off Calculator



“We are really delighted to be working with Policy in Practice and their benefit calculator because we know a lot of people are struggling that actually don't know what they're entitled to. We have introduced the calculator to really help us understand what else we can do to **maximise their income and make a difference.**”

Sharon Gill, EDF Energy



“The fantastic bit is customers are getting more than just applying for their tariffs. They've been directed to the right support that's available for them as we've identified potential missing benefits. 96% of customers that applied for tariffs were eligible for benefits.

That's £7.2 million which works out at nearly £1,400 on average per household.”

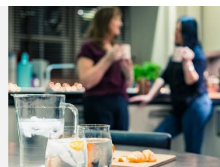
Lisa Connell, Northumbrian Water Ltd



Low income discount

If your household income is less than £17,005 or you receive Pension Credit? You can receive up to 50% off your bill

[Apply now](#)



Debt support

We can refer you to our free debt advice and support organisations to help you manage any debt

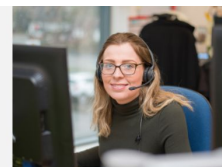
[Find out more](#)



Benefit checker

Check to see if you're receiving all the benefits you're entitled to. You may be able to get more help from the Government

[Try Policy in Practice's calculator](#)



Money and mental health advice

We can offer advice and support, especially if you're feeling stressed and anxious about money

[Find out more](#)

Paul Garlick

Policy in Practice



Data at the core: two big questions

- **How do we overcome data governance barriers?**
 - Work closely with DWP and HMRC
 - Work closely and support council's IG and legal teams
 - Keep data sharing front of mind
 - Show the impact of the work being done with data
- **Why does data sharing remain essential?**
 - Still dealing with fallout from Covid and cost of living crisis
 - Smaller teams and strained budgets mean targeting is essential
 - Trust in data - build relationships with residents
 - Focused effort and no wasted conversations
 - Look at the results! £19bn is unclaimed, we secured £109m in London PC take up





DWP says yes to using data

- From April 2023 councils are sole data controllers once they receive data transfer from DWP
- DWP communication and MoU changes have impacted councils but this gave a huge green light to using their data in LIFT
- DWP re-use form being returned within days
- Local authorities and Policy in Practice gave a joint presentation to DWP on the use of data in LIFT. We covered:
 - Benefit and tariff take up, debt collection, welfare support, employment, housing and homelessness and prevention work streams
- UC LCTR data can now be used for Local Welfare Provision
- DWP have committed to keep moving towards full UC data share and working with local authorities around this



How organisations are making a difference with data

- Anglian Water's 'apply once' process signposts customers to over £3.5 million in benefits and support
- Exclusive: We've just kicked off work with one local authority to build a smoother customer journey that incorporates national, local and discretionary schemes to boost resident's incomes
- See more inspiration from our 12 Days of Christmas 2023 campaign

12 Days of Christmas

Good news stories from our clients in 2023



Abigail Everett

Policy in Practice



Joining data together to tackle safeguarding: MAST

- Every national child protection review and inquiry dating back to the 1970s has raised issues with information sharing between key safeguarding partners
- Echoed in Child Safeguarding Practice Reviews 2018-2021
- We built MAST to connect data and support safeguarding practices



What is MAST?

- Data driven solution that lets partners with mandatory responsibility for safeguarding securely share data, underpinned by a documented information governance structure
- Gives immediate, real time access to safeguarding activity across the last 12 months (updated daily)
- Searchable by both **person** and **address**
- A unique digital approach
 - Fast tracked as part of the LGA's Social Care Digital Innovation Accelerator 2020/21
 - Publicly funded
 - Co-designed by social workers, information governance experts and multi agency safeguarding professionals
 - Built by technical experts
 - Developed in 12 months & built to scale



Highlights for MAST in 2023

- Shortlisted for National Technology Awards 2023, LGC Awards 2023 and referenced in a Department for Education report to Parliament
- West Midlands MAST is now live!
- Engagement with South Wales partners
- Development and business case work
- Raising awareness of the challenge and solution



MAST feedback from frontline users



"This system could help to gather key safeguarding information before visiting properties which will allow officers to be more informed"

Complex Needs Officer

"Important for cross-referencing and saving time between agencies. Often referrals are made for individuals already known to services"

Station Commander

"It's going to allow us to help more children. There are children living in situations... other partners might go out to and see that aren't known to us."

**Social Worker -
Children's Social Care**

"MAST may be the elixir to the information sharing conundrum that continues to blight practice despite the issue being widely reported and captured in case review on case review, year on year"

**Principal Officer for
Safeguarding**



MAST in 2024

- Empower regions to share their data to support their vulnerable residents
 - Rollout across the West Midlands
 - Rollout across South Wales
 - Engagement with other prospective partners
- Development features such as geographic mapping, analytics, reporting and expansion of the datasets shared



New study launched to investigate links between poverty and child welfare

September 29, 2023

Magdalena Rossetti Youlton

The links between child welfare and financial precarity will be explored with University of Kingston in this new two year study using data

[READ MORE](#)



Rachael Walker

Policy in Practice



Poll: What do you think the biggest challenge for your organisation will be in 2024?



What 2024 may bring for people

Policy changes we know about:

- Benefits will be uprated, as will pensions, and the National Living Wage
- £2.5 billion in additional support will be available to remove barriers to work
- Increases to free childcare in April and September 2024
- Income maximisation campaigns

2.3 million households
begin Managed
Migration to Universal
Credit

Changes to Work
Capability Assessments -
380,000 risk losing £390
a month

Increase in LHA to the
30th percentile - lifting
9% of households out of
a rent shortfall

Another £234 million in
benefit take up following
our campaigns?



What 2024 may bring for organisations

As many local authorities turn 50 in 2024 we can expect to see

- Continued trends in Council Tax Support towards banding, automation and increased generosity - are you ready for 2024-5?!
- Focus on public sector productivity
- Local services continuing to deliver support at pace

Council Tax Support
changes to
accommodate
automation and
managed migration

Targeted use of data to
increase benefit take up
and support cost
avoidance

Short notice
discretionary schemes

A general election



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 chat about how our solutions could help you

Register for our next webinar (rom 10.30 to 11.45):

- **How the debt sector is connecting people to support** on Wed 31 Jan 2024

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

Rachael Walker

Jack Rowlands

Abigail Everett

Paul Garlick

Tylor-Maria Johnson

All from Policy in Practice

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