

Automating access to water social tariffs

A pilot study with Thames Water in Richmond and Wandsworth

Kindly supported by the Trust for London

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Background and context

UK water bills are set to rise in April 2025, with the average household facing an annual increase of [£133 per year](#). As a result, the number of households relying on social tariffs is expected to grow by 600,000 this year, rising from [1.6 to 2.2 million](#) people, and could reach nearly 3 million by 2030.

Thames Water is increasing the support available to customers in difficulty, primarily through social tariffs. However, despite extensive outreach efforts, take up of social tariffs has suffered from [low awareness](#), and customers sometimes struggle to complete an application.

Thames Water has a data sharing agreement with DWP to ask who is in receipt of means tested benefits, such as Universal Credit or Pension Credit. The data only provides a Yes/No indicator of receipt, which lacks the detail needed to effectively target social tariffs to those most in need.

Water bills are increasing this April. This project shows that auto enrolment is possible and will help people who are already struggling to pay their water bills.

Auto enrolment onto a social tariff will reduce hardship and boost engagement with residents, while lowering administration costs for water companies.

We want to bring more water companies and local authorities together to make life easier for them and their residents.

Deven Ghelani, Director and Founder, Policy in Practice

Auto enrolment approach

This paper presents the methodology and results of a pilot project with Thames Water in partnership with Richmond and Wandsworth Councils to identify candidates for auto enrolment in social tariffs.

Thames Water holds data on customers struggling to pay their water bills. Local authorities hold benefits administration data, which can be used to better identify and target support to households who are struggling financially. In this context, a data sharing agreement has been established between two local authorities (Richmond and Wandsworth Councils) and Thames Water, under the Digital Economy Act.

- Thames Water shared data on residents facing difficulties in paying their water bills, specifically those already in arrears or at risk of falling into arrears.
- Local authority data was processed by Policy in Practice, a third-party provider of social policy analytics, to proactively identify eligible residents and match them across the two datasets.

Only eligible households in water arrears matched to means tested benefits data will be auto-enrolled by Thames Water at this time. Eligible households at risk of falling into water arrears may be auto-enrolled in a later stage of this project.

Headlines

1. For the 2,934 matched customers in arrears, we have identified 1,234 (42.1%) households eligible for and not currently claiming a social tariff. These customers will be auto-enrolled in March, each household receiving £316 on an annual basis. The annualised impact of auto enrolment in March worth over £390,000.
2. Taking into account rising bills, 345 additional households in arrears could be auto-enrolled from April, while also increasing the average saving to £420 per year. The total annualised impact from April would be £664,000.
3. A further 624 households could potentially be auto enrolled if we include those at risk of arrears, taking the total impact to over £930,000 on an annual basis.

Past efforts to increase take up

Previous efforts to increase take up in Richmond and Wandsworth have included

- a) an auto enrolment campaign, working with the DWP between May and October 2024 to identify households eligible for WaterSure, which boosted take up by 784 households (6.2%); and
- b) a targeted take up campaign, where Richmond and Wandsworth council used LIFT to identify households likely to be eligible for a social tariff and contacted them to encourage them to apply, boosting take up by 262 households (2.0%).

Table 1 below shows households in March, October and December 2024, and the percentage of change after each auto enrolment campaign.

Table 1: Past efforts to boost take up

	Households in receipt of a social tariff			Growth	
	March 24	October 24	December 24	March - October	Oct - December
WaterSure	246	323	341	31.3%	5.6%
WaterHelp	12,329	13,036	13,280	5.7%	1.9%
Social Tariffs	12,575	13,359	13,621	6.2%	2.0%

Initial and potential impact of auto enrolment

In contrast, auto enrolment using benefits data is expected to increase take up by 1,234 households (9.1%), receiving an average of £316 on an annual basis, amounting to £390,000 for residents in Richmond and Wandsworth.

Table 2: The impact of auto enrolment

	All households	Enrolled households	Growth
March 24 baseline	12,575		
DWP auto enrolment	13,359	784	6.2%
Targeted take up in R&W	13,621	262	2.0%
auto enrolment: Arrears only in March	14,855	1,234	9.1%
auto enrolment: Arrears only in April	15,200	1,579	10.6%
Total potential impact of auto enrolment (including those at risk of arrears in April)	15,824	2,203	16.2%

This figure is expected to rise to 1,579 (10.6%) households from April, receiving an average of £420 on an annual basis, amounting to £664,000. Including those households at risk of arrears, this figure would rise by an additional 624 households to 2,203 (16.2%) households. The total potential impact of auto enrolment on customer bills in Richmond and Wandsworth could be worth over £900,000.

Table 3: The impact of auto enrolment of households in water arrears

	Enrolled households	Growth	Average impact	Total impact
auto enrolment: Arrears only in March	1,234	9.1%	£316	£390,394
auto enrolment: Arrears only in April	1,579	10.6%	£420	£663,931
Total potential impact of auto enrolment (including those at risk of arrears in April)	2,203	16.2%	£424	£933,556

WaterHelp: The impact of auto enrolment to residents eligible for WaterHelp is expected to be £313 for 1,202 customers today, rising to £416 for 1,550 customers in April. This would be a total annual discount of £376,226 today, rising to £644,800 in April.

WaterSure: Meanwhile, the impact of auto enrolment to residents eligible for WaterSure is expected to be £442 for 32 customers today, rising to £665 for 29 customers in April. This would be a total annual discount of £14,144 today, rising to £19,285 in April.

As well as reaching more households in need, at the point that bills increase, Thames Water expects to see administration costs fall relative to reactive applications generated through mass marketing efforts.

Matching the datasets

4. Thames Water identified 20,895 residents in Richmond & Wandsworth (9,577 metered and 11,318) as candidates for auto enrolment.
 - a. 12,034 customers in arrears; 4,829 metered and 7,205 unmetered
 - b. 8,861 customers at risk of arrears; 4,748 metered customers and 4,113 unmetered

5. Richmond & Wandsworth council hold data on households claiming means tested benefits. For December 2024 this represents 27,621 households.
6. Policy in Practice was able to accurately match 2,934 (24.4%) households in water arrears and claiming means tested benefits. 834 (9.4%) households at risk of falling into arrears were also matched.

Impact on customers in water arrears

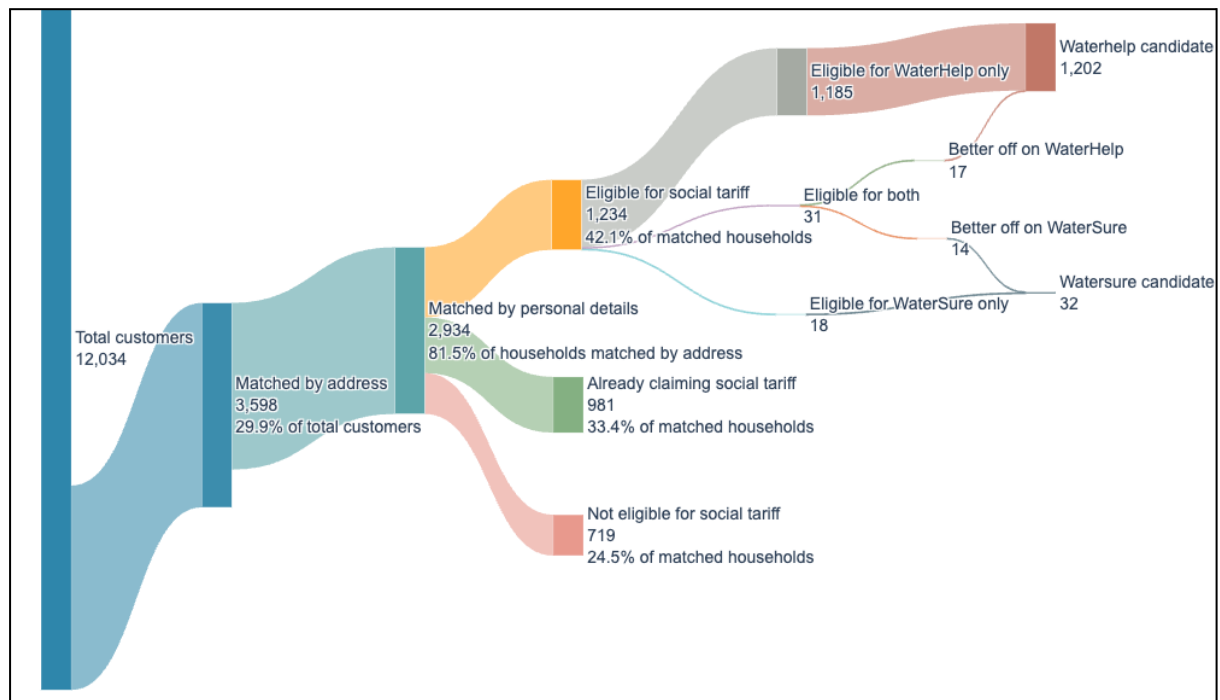
7. 1,202 households are eligible for WaterHelp, made up of 1,185 eligible for WaterHelp only, and 17 eligible for both WaterHelp and WaterSure but better off on WaterHelp.
8. 32 are eligible for WaterSure, made up of 18 eligible for WaterSure only, and 14 eligible for both but better off on WaterSure.
9. 668 people in water debt or at risk are also in council tax arrears and could benefit from referral to debt advice.

Table 4: Matched households in arrears

Eligibility status of matched households	Number of customers	Percentage
Richmond and Wandsworth matched	2,934	24.4%
Eligible for a social tariff	1,234	42.1%
- WaterHelp	1,202	97.4%
- WaterSure	32	2.6%
Note: 31 customers are eligible for both tariffs, 17 would be better off under WaterHelp, 14 would have a lower bill under WaterSure		

We excluded 981 customers already on a social tariffs, and 719 households not eligible for a social tariff. Figure 1 below shows the breakdown of matching and assessment onto WaterHelp and WaterSure.

Figure 1: Eligibility after matching households in arrears with benefits data



Customers at risk of water arrears

For customers identified by Thames Water as being at risk of falling into arrears:

10. 457 households are eligible for WaterHelp, made up of 447 eligible for WaterHelp only, and 10 eligible for both social tariffs but better off on WaterHelp.
11. 11 households are eligible for WaterSure, made up of 5 eligible for WaterSure only and 6 eligible for both but better off on WaterSure.
12. 130 households at risk of water arrears are currently in council tax arrears, and could benefit from proactive engagement with income maximisation and referral to debt advice.

Table 5: Customers at risk of falling into arrears

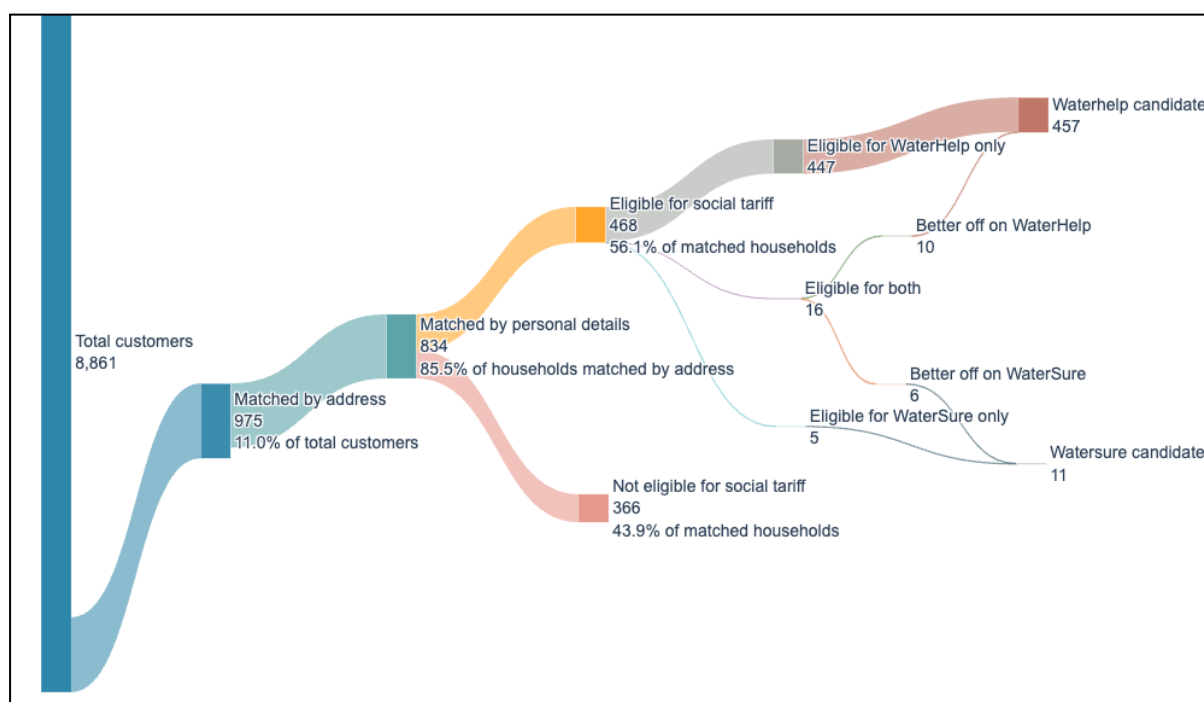
Eligibility status of matched households	Number of customers enrolled at risk of arrears	Percentage
Richmond and Wandsworth matched	834	9.4%
Eligible for a social tariff	468	56.1%
- WaterHelp	457	97.6%
- WaterSure	11	2.4%

Note: 16 customers are eligible for both tariffs; 10 would be better off under WaterHelp, 6 would have a lower bill under WaterSure

For the 834 matched customers at risk of arrears, we identified 468 (56.1%) households eligible for and not currently claiming a social tariff. 366 matched households were not eligible.

As these calculations are not an exact science, and as water bills are due to rise, Thames does not want to commit to rolling out a process to auto enrol customers who are predicted to be in arrears at this stage. Instead they plan to undertake research that will attempt to prove the benefits of predicting and preventing arrears in a data led, controlled study.

Figure 2: Eligibility of households at risk of arrears using benefits data



The estimated impact of rising bills in April

We will remodel the eligibility for WaterHelp and WaterSure in April using updated billing data, and taking into account actual price increases, and updated benefits administration data which takes into account uprating of benefits, and other impacts such as rent, council tax, and living wage increases.

In advance of this, we have estimated the impact of rising bills on eligibility. We modelled a 38% increase in bills, a 2% increase in disposable income and a rise in the WaterSure threshold to £639.

We expect that 345 additional households in arrears, and 156 households at risk of arrears, will be eligible for a social tariff in April. These 501 newly eligible households represent an increase in enrolled customers of 16.2% compared to now. The increase is driven by increased eligibility for WaterHelp, with five fewer households assigned to WaterSure, because they are instead eligible for and better off on WaterHelp.

Bill savings through auto enrolment for households in water arrears

- The impact of auto enrolment on residents eligible for WaterHelp is expected to be £313 for 1,202 customers today, rising to £416 for 1,550 customers in April. This would be a total annual discount of £376,226 today, rising to £644,800 in April.
- Meanwhile, the impact of auto enrolment to residents eligible for WaterSure is expected to be £442 for 32 customers today, rising to £665 for 29 customers in April. This would be a total annual discount of £14,144 today, rising to £19,285 in April.

Households in council tax arrears or facing a cash shortfall

We can use benefits administration data to identify other households struggling to make ends meet. We use LIFT to identify households in council tax arrears, and households who are facing a cash shortfall from month to month, and match these to households in (or at risk of) water arrears.

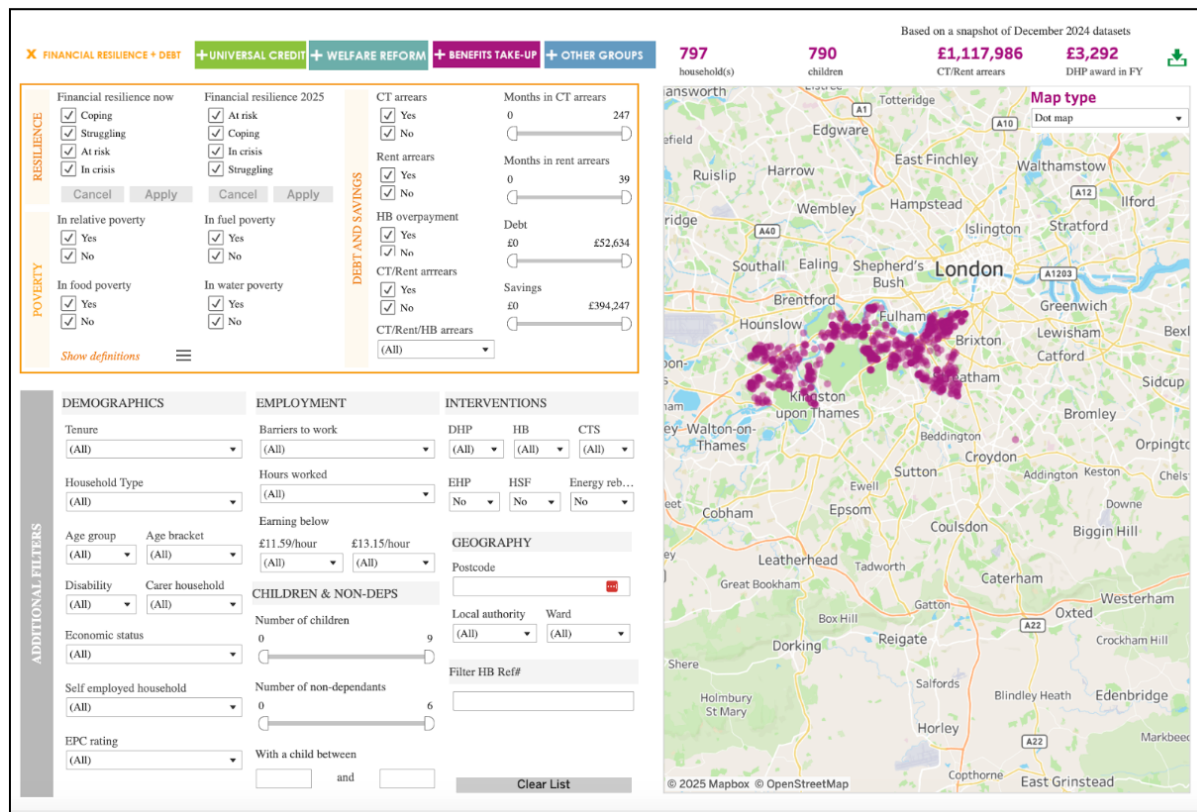
Table 6: Benefits dataset

Financial resilience risk group	Richmond & Wandsworth households	Eligible for WaterHelp	Percentage
Cash shortfall	3,113	3,103	99.7%
Struggling	958	931	97.2%
Coping	23,550	9,108	38.7%
Total	27,621	13,142	47.6%

LIFT can identify 3,113 households in Richmond and Wandsworth that are facing a cash shortfall from month to month. 3,103 (99.7%) of these households are likely to be eligible for WaterHelp (based on an estimated water bill). They do not yet appear in the Thames Water data, but could be considered to be at risk of falling into arrears.

We are able to match the data on households in (or at risk of) water arrears to households facing council tax arrears. There are 668 households in council tax arrears that match to households in water arrears, and a further 130 households that match to households at risk of water arrears, for a total of 798 households.

Figure 3: Screenshot of LIFT street view



Thames Water plans to undertake further research on how best to support these customers to reduce the impact of arrears, and Richmon and Wandsworth Councils are exploring how to offer them additional help through the local authority (e.g. income maximisation or supportive engagement). The council can use LIFT's street view functionality to identify these customers, and engage them to offer free debt advice.

Matching to Thames Water data

Policy in Practice successfully matched 3,736 (18.0%) households against 20,895 records shared by Thames Water.

- 2,934 (24.4%) out of 12,034 households in water arrears
- 834 (9.4%) out of 8,861 households at risk of falling into water arrears

Households that went unmatched will be because many households in water arrears are not claiming means tested benefits.

The matching process is detailed in the Appendix. Our approach will have caught the vast majority of households able to be matched. Unmatched households are likely a combination of households whose names do not match between the Thames Water data and LIFT (particularly with non-English names) or households where the address match was erroneous and could potentially be improved as we move beyond the pilot stage. The match rates for households at risk of falling into arrears is expected to be lower than those in arrears, as these households are less likely to be on means tested benefits.

Assumptions made

The calculation of water poverty, i.e. of water bills being greater than 5% of net disposable is detailed in the appendix. We had to make assumptions related to households with a disability, households with non-dependants, and owner-occupiers.

- Over 300 households may be eligible because they have a disability that may require additional water use. We have not been able to identify these households because we lack data on the nature of their disability.
- Non-dependant income is not known for households on Universal Credit. Because the Non-dependant deduction is being taken from housing costs, we add the same amount back to household income. This change means 8 households lose eligibility.
- Benefits data does not hold information on mortgage costs so we do not have accurate housing costs for owner-occupiers. Of the 124 matched owner-occupiers not currently on a social tariff, 74 are eligible for WaterHelp before accounting for housing costs. Using the local housing allowance (LHA) as a proxy for housing costs, we find that 44 additional households are eligible for WaterHelp. This increases the number of households eligible for WaterHelp to 118. These additional 44 households are not included in the numbers in this report but are flagged in the accompanying Excel in the "Owner-occupier sensitivity" sheet.

Eligibility analysis for customers already on a social tariff

We looked at whether our analysis of benefits data supported the award of social tariffs. Of the 1,866 Thames Water customers in arrears who are already on a social tariff, Policy in Practice can match 981. Of these, 247 are assessed to be eligible for a social tariff. However, when we use the same criteria for social tariffs as was applied at the time, we find around two-thirds are eligible for a social tariff.

- 944 are on WaterHelp, Policy in Practice finds 208 (22.0%) are eligible for WaterHelp (noting that the eligibility criteria has changed).
- 566 (60.0%) of these households would be eligible for WaterHelp under the old criteria (gross household income of less than £21,749 per year).
- 37 are on WaterSure, Policy in Practice finds that 24 (64.9%) are eligible for WaterSure.

The impact on customers not known to Richmond and Wandsworth councils

Richmond and Wandsworth have data on only 45% of Universal Credit recipients. This is because the DWP only shares data on people who make an active claim for council tax support.

There is a strong case for DWP to share data on all Universal Credit recipients with local authorities. They could use this data to auto-enrol claimants onto council tax support, and better model their council tax support scheme. Both the legal basis and mechanism for sharing the data is already in place, so increasing access to the data appears to be a policy decision.

Greater access to this data would also streamline access to support for families and households eligible for social tariffs, potentially doubling the number of households that could be helped through auto enrolment. It would also improve the efficiency of administration for Thames, and save time and effort for the consumer.

Appendix 1: Data tables

Thames Water dataset

Thames Water Arrears Dataset	Unmetered customers	Metered customers	Total	Percentage
Richmond and Wandsworth customers in arrears	7,205	4,829	12,034	
- Already in receipt of a social tariff	1,377	489	1,866	15.5%
- Not in receipt of a social tariff	5,828	4,340	10,168	84.5%
At risk of arrears	4,113	4,748	8,861	

Benefits dataset

Financial resilience risk group	Richmond & Wandsworth households	Eligible for WaterHelp	Percentage
Cash shortfall	3,113	3,103	99.7%
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Total	27,621	13,142	47.6%

Matched households in arrears

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Richmond and Wandsworth matched	2,934	24.4%
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Matched households at risk of arrears

Eligibility status of matched households	Number of customers enrolled at risk of arrears	Percentage
Richmond and Wandsworth matched	834	9.4%
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- WaterHelp	457	97.6%
- WaterSure	11	2.4%

Note: 16 customers are eligible for both tariffs; 10 would be better off under WaterHelp, 6 would have a lower bill under WaterSure

Appendix 2: Matching process

Of the 20,895 households in or at risk of arrears, we were able to match 4,373 (20.9%) addresses in the benefits data. The remaining 79.1% of households will be a combination of:

1. Households in arrears but not on means tested benefits. Of the approximately 220,000 households in Richmond and Wandsworth, Policy in Practice only has visibility of under 13%.
2. Households claiming Universal Credit that are not claiming council tax reduction. Because DWP does not include these households in the Universal Credit Data Share, local authorities do not receive their data and therefore they are not part of the LIFT data. There are over 20,000 households in this category for Richmond and Wandsworth.
3. Households that exist in the benefits data but have mismatched addresses in the two datasets (that cannot be resolved using Policy in Practice's address matching tool).

Matching process

The first step is to attempt to match households in each dataset using their name, date of birth, and address. The approach used was to match households by address first, then validate the match using their family name and date of birth.

Address matching

The core approach to matching by address is to use Policy in Practice's internal matching tool that first standardises and then attempts to match an address to AddressBase, a national address database maintained by the Ordnance Survey. If a match is found we can obtain a Unique Property Reference Number (UPRN) for the address. We can use this UPRN to match to external datasets that contain UPRNs.

This tool works in 3 main steps:

1. Parse the input address into standardised components (unit, house number, road, city, etc.).
2. Query AddressBase using the input address postcode to return a batch of candidate address matches.
3. Attempt to find a unique match between the input address and one of the addresses in the postcode batch.
4. We believe we can improve match rates further by introducing probabilistic matching techniques, for the pilot we wanted to use relatively restrictive matching approaches.

We apply this tool to the addresses provided in the benefits administrative data. 22,714 out of 27,621 (82.2%) of addresses were able to be matched to a UPRN.

We also applied the tool to the Thames Water customer data to attempt to provide greater coverage of UPRNs, which had the following results:

- The Thames Water customer data has UPRNs for 18,307 out of 20,895 (87.6%) customers.

- Our address matching tool was able to obtain UPRNs for 1,477 additional customers (7.1%, increasing total coverage to 94.7%).
- 184 of these were matched in the benefits data. 110 of these could be matched to an individual in LIFT.
- There were also 1,322 addresses where the tool found a different UPRN to the one in the Thames Water data.
- In 349 of these cases the UPRN derived using Policy in Practice's matching tool was matched in the benefits data. 142 of these were able to be matched on personal details. In 72 cases, the Thames Water-provided UPRN had a match in the benefits data, 63 of which matched on personal details.

Thames Water should let us know if they want to learn which addresses we were able to match to a UPRN, or to investigate those households where Policy in Practice identified a different UPRN. We aim to improve the UPRN match rates for the April analysis.

Personal details matching

To handle false positives in the address matching stage, we verify that the personal details of the customer match either the claimant or partner in LIFT. Various data issues mean that a naive approach to matching on personal details is likely to miss a significant number of genuine matches. These include:

- Swapped first names and surnames in either dataset
- Misspelled names in either dataset
- Swapped information between claimant and partner in LIFT

To handle these issues we employ several rules. A person is considered to match if any of the following criteria are met:

1. The customer's surname has an exact match in LIFT.
2. The customer's surname is contained in the claimant's or partner's surname.
3. The claimant or partner's surname is contained in the customer's surname.
4. The customer's email address contains either the claimant's or partner's surname.
5. The date of birth matches and one of the following criteria are met:
 - a. The customer's first name is contained in the first name or surname of either person in LIFT
 - b. The customer's surname is contained in the LIFT first name or surname of either person in LIFT
 - c. The "string distance" between the customer's surname and the surname of either person in LIFT is 2 or less
 - d. The "string distance" between the customer's first name and the first name of either person in LIFT is 2 or less

Of the 4,373 households matched by address in both the arrears and at risk of arrears datasets, 3,768 (86.2%) were matched by personal details. The unmatched households are likely a combination of:

1. Households that should match but fail to be captured by the personal details criteria above.
2. Households who have recently changed their address.
3. Households where the address match was erroneous.

Appendix 3: Eligibility criteria

We assess the eligibility of matched customers for two types of social tariff:

1. WaterHelp: households are eligible if their water bill is over 5% of their equivalised net household income.
2. WaterSure: households are on a metered tariff, have 3 or more children below 19, and receive one of the following means tested benefits (we are unable to assess the health condition-related criteria):
 - a. Child Tax Credit (receiving more than the family element)
 - b. Housing Benefit
 - c. Income-based Jobseeker's Allowance
 - d. Pension Credit
 - e. Income Support
 - f. Working Tax Credit
 - g. Universal Credit

Claiming WaterHelp provides customers with a 50% discount, whereas WaterSure caps bills at £471 per year.

Appendix 4: Definition of financial resilience risk groups

Cash Shortfall - Combines households 'In Crisis' and 'At Risk'

In crisis - household take home income (per month) is not enough to meet only their rent and their Council Tax liability and they do not have enough savings to meet 3 months' worth of expected expenditure.

At risk - household take home income (per month) is less than their expected expenditure, and they do not have enough savings to meet 3 months' worth of their expected expenditure.

Struggling - household take home income (per month) is between zero and £100 greater than their expected expenditure and they do not have enough savings to meet 3 months' worth of expected expenditure.

Coping - household take home income (per month) is greater than expected expenditure by over £100. Or household take home income is less than £100 above expected expenditure and they do have 3 months' worth of savings.

Appendix 5: Calculation of equivalised net household income

Thames Water defines net household income as the gross income of all household members minus income taxes, national insurance, disability benefits and housing costs. Since these components are all relevant for assessing benefit claims, Policy in Practice can calculate income according to this definition for each household, which is defined as a 'benefit unit' in LIFT. This definition means that the definition of a household may differ in a small number of circumstances, however we do not expect this to have a material impact on results.

This calculation reflects the following components:

- Take home income: This is the sum of:
 - Net earnings: benefit claimants must report income from all sources, after taxes and national insurance contributions; and
 - Income from benefits: In general, the benefits datasets report the amount of each benefit that claimants are receiving. For 'passported' claims (e.g. Pension Credit), meaning that DWP has assessed the claimant to be eligible for a benefit that automatically entitles them to the maximum amount of housing benefit. In this instance, the amount of the passported benefit is not reported, but our policy engine applies the correct amount.
- Non-dependant income: Earnings and benefits for non-dependants are reported for legacy benefits so are added to household income. For Universal Credit, a flat deduction is applied so this is added back to household income. See the note below for more details.
- Disability benefits: These are included in income from benefits so can be trivially subtracted from this.
- Housing costs: Council tax liability (net of any council tax reduction) and rental costs are included in the benefits data. However, mortgage costs are not included so we do not know full housing costs for owner-occupiers. For these households we ran a sensitivity analysis which assumes their mortgage costs are equal to the local housing allowance (LHA) that applies to each households' local area.

Note on non-dependant income

In addition to the main claimants, households on benefits may have additional adults who live in their home. These non-dependants are expected to contribute towards housing costs so housing benefit (or the housing element of Universal Credit) is correspondingly reduced to account for this, known as a non-dependant deduction. For legacy benefits this deduction is based on the income of all non-dependants so this information is reported in the corresponding dataset. However, Universal Credit simplifies the calculation by applying a flat deduction (currently £91.47 per month) to the housing element for each non-dependant in the household. This means that non-dependant income is not reported for these households, so we simply add any deduction back to the household income.

Equivalisation

To enable fair comparisons between households net household income is equivalised based on the number of individuals in the household. Net household income is divided by an equivalisation factor, calculated using the [modified OECD equivalence scale](#):

- 1.0 to the first adult;
- 0.5 to the second and each subsequent person aged 14 and over;
- 0.3 to each child aged under 14.

Appendix 6: Data sources

Thames Water customer data

Data on Thames Water customers in arrears in Richmond and Wandsworth was shared with Policy in Practice for the purposes of this pilot project. The key information included is name, address, metered status, current social tariff status and annual bill amount.

Benefits data

Data on households on means tested benefits is provided by local authorities to Policy in Practice as part of their subscription to the Low Income Families Tracker (LIFT) product. Richmond and Wandsworth gave consent for this data to be used for this project.

The core datasets used to power LIFT are:

1. The single housing benefit extract (SHBE). This holds information on households who are claiming legacy benefits.
2. The council tax reduction scheme (CTRS). This holds information on households claiming council tax reduction.
3. Universal credit data share (UCDS). This is a daily data feed provided by DWP to local authorities holding information on universal credit who are also claiming council tax reduction.

Local authorities also provide certain additional datasets. The one relevant for this project is:

4. Council tax arrears. Local authorities share a list of housing benefit claimants who are in council tax arrears.



Appendix 7: Marketing collateral

If Thames Water decides to auto-enrol everyone in arrears who is eligible for a social tariff, the impact is summarised below.



Thames Water uses benefits administration data to auto enrol over 1,200 customers onto their social tariff

Challenge

Rising bills, low awareness and administrative complexity are tackled through data sharing enabled by the digital economy act

Results at a glance

1,234 residents in debt identified as eligible for auto enrolment; each set to gain at **£420 each** on average per annum. The overall impact on residents is over **£500,000** and is set to grow further in future campaigns.



About Policy in Practice

Families on the lowest incomes have the most complicated finances, often because government departments aren't able to talk to each other effectively.

Policy in Practice sets out to make government policy simple to understand, empowering people with the clarity and confidence they need to make positive decisions. As a team of policy experts, we have developed services that overcome departmental silos to help people to tackle rising living costs and build resilience, enable councils to be proactive and track the impact of their intervention, and improve safeguarding decisions while saving social workers' time.

Better Off is a software tool used by millions of people and thousands of advisors each year to help assess eligibility for the widest possible range of support without needing to be experts in the benefit system. It is free for individuals and available for advisors as an API and a self serve tool for their organisation's website.

LIFT (Low Income Family Tracker) is an analytics platform used by nearly a hundred local authorities. It combines their benefits administration data with advanced analytics to identify and support people with low financial resilience. It enables councils to increase take up of financial assistance to prevent homelessness, arrears and to increase take up of support.

MAST (Multi Agency Safeguarding Tracker) is a service backed by the LGA and NHS Digital that links data across adults, childrens, fire, police and health on a daily basis. This helps frontline staff to proactively identify where there are multiple contacts with the same individual or family to make better informed safeguarding decisions.

Contact us

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