

Letters that changed lives: Boosting Attendance Allowance take up in London

An evaluation of a pilot data driven Attendance Allowance take up campaign across five London boroughs for the Greater London Authority

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Executive summary

In the first half of 2024, the Greater London Authority partnered with Policy in Practice to run a data driven pilot campaign to increase the take up of Attendance Allowance in five London boroughs. These boroughs were Greenwich, Islington, Lambeth, Kensington and Chelsea, and Brent.

Policy in Practice analysed the participating authorities' benefits administration data to identify households likely to be missing out on Attendance Allowance and the participating boroughs with the assistance of Policy in Practice then sent two letters to each identified household telling them that they may be eligible for Attendance Allowance and explaining clearly how to submit a claim.

The campaign's goal was to increase the take up of Attendance Allowance amongst pension age households in the participating boroughs. As with past Pension Credit and other London-wide benefit take up campaigns facilitated by Policy in Practice with support from the GLA, the Attendance Allowance campaign demonstrates the incredible potential of targeted take up work through the proactive use of benefits administration data.

The campaign's initial stage, which ran from May to July 2024, involved identifying and contacting potentially eligible households. Campaign impact was then tracked up until December 2024.

- 5,789 pension age households were targeted across the five boroughs
- 240 of those households went on to successfully claim Attendance Allowance, a success rate of 4.2%
- £1.1 million in Attendance Allowance is claimed annually by these households
- £106 in economic impact was generated for every £1 spent on the campaign.
- £7.1 million is the total estimated lifetime value in Attendance Allowance claims if those who have now claimed continue to do so for the rest of their lives.

These results do not include the impact from any increases to Pension Credit, Council Tax Reduction, or Housing Benefit prompted by the new claims for Attendance Allowance, nor the likely fiscal impacts of increased benefit income helping pensioners to continue to live independently and be happier and healthier for longer.

One resident's story from an older woman living in Islington highlights the impact of this campaign. This woman had a health condition that was being exacerbated by stress caused by her low income, which left her unable to cover energy bills or taxis to her hospital appointments. After getting our letters, she got in touch with Islington Council:

'If this resident hadn't received the ... letter explaining what Attendance Allowance is, it's very unlikely that she would have contacted me to discuss her income. As it was, after being supported to claim Attendance Allowance and other related benefits, she received an extra £250 a week in benefits, allowing her to use taxis for her frequent hospital visits and can now meet her high energy bills. She told me that the extra money was a lifesaver.

Lynda Floyd, Islington Council

Every one of the 240 people who went on to claim Attendance Allowance after being targeted in this campaign will have a similarly powerful story to tell.

This campaign demonstrates the viability and impact of Attendance Allowance take up campaigns. It has already been emulated by other local authorities around the country, and a wider London campaign 16 different local authorities has recently been launched, with letters already sent to more than 12,500 residents potentially missing out on Attendance Allowance.

This is more than double the number of residents contacted in the pilot campaign, and we expect this number to grow in the coming weeks. If a similar rate of success is achieved during the current campaign, we can expect to see at least 500 new claims for Attendance Allowance across the participating boroughs, a transformative result.

Introduction

An estimated one in five pensioners in London is currently living in relative poverty.¹ Pensioners in the UK on the lowest incomes have also seen their incomes grow at a slower rate over the last 15 years compared to the wider population, as state pension increases are offset by falling levels of other means-tested benefits and they fail to benefit from rises in private pensions or employment income.² Yet at the same time, billions of pounds in support for pensioners are going unclaimed each year in Britain.³

Policy in Practice's previous research has shown that Attendance Allowance is a particularly under claimed pension age benefit across the UK, with **as many as 1.1 million pension age households missing out on more than £5 billion in Attendance Allowance each year.**⁴

The benefit is available to pension age people who need help with personal care due to an illness or a disability, and could be worth as much as **£5,470 a year.**⁵ A successful application for Attendance Allowance can also unlock top ups to existing claims for Pension Credit, Housing Benefit, and Council Tax Support, meaning that the true impact of claiming Attendance Allowance can be substantially higher than this figure.

Maximising pension age income by increasing take up of benefits is essential to reduce harm from a rising cost of living, debt, or other issues. The additional income to assist with the cost of illness or disability, which Attendance Allowance gives, can help pension age households with the cost of care, food, heating, and general participation in society. It can help pension age individuals with health needs to stay independent for longer, and reduce adult social care costs as a result. Yet the combination of a lack of awareness, confusion over eligibility, and the complexity of application means that many pension age people are currently missing out on this key support.

This combination of circumstances led to the Greater London Authority and Policy in Practice coming together in the first half of 2024 to run a pilot campaign to increase Attendance Allowance take up in five London boroughs: Greenwich, Islington, Lambeth, Kensington and Chelsea, and Brent. These councils' benefits administration data was processed and used to identify households who were likely to be eligible for but not

¹ Table 6_10ts, [Households below average income: for financial years ending 1995 to 2023](#), GOV.UK website, statistical release, Department for Work and Pensions (DWP), released 27 March 2025.

² J. Cribb and A. Henry and H. Karjalainen. (2024). How have pensioner incomes and poverty changed in recent years? London: Institute for Fiscal Studies. Available at: <https://ifs.org.uk/publications/how-have-pensioner-incomes-and-poverty-changed-recent-years> (accessed: 10 February 2025).

³ [Missing Out 2024: £23 billion of support is going unclaimed each year](#), Policy in Practice, released April 2024.

⁴ [People of pension age may be missing out on £5.2 billion](#), Policy in Practice, released December 2023.

⁵ Based on the 2025/26 Attendance Allowance rates; value of an annual claim at the higher rate of £110.40 a week.

claiming Attendance Allowance. Each identified household received two letters from their local council via Policy in Practice telling them about the benefit, and how they could submit a claim.

This report is an evaluation of this pilot Attendance Allowance take up campaign. It starts by outlining the methodology used to identify people missing out on Attendance Allowance, then moves on to discussing the campaign plan and sharing feedback from participating councils, before calculating the impact of the campaign to date.

Finally, we lay out some next steps for data driven benefit take up campaigns generally, and work targeting increased take up of Attendance Allowance specifically.

About Attendance Allowance

Attendance Allowance is the main disability benefit for pension age individuals who need support with day to day living.

It is available to anyone if they:

1. Have a disability or illness, including mental and physical disabilities, and
2. Their condition means they need extra support or supervision for normal activities during the day and/or the night, and
3. They have needed this support for at least six months.

An individual does not need to have someone caring for them to claim Attendance Allowance; what matters is that they need help, not whether they are currently getting any.

A range of conditions are covered by the need for support, including needing help with personal tasks like getting dressed, eating, or moving around, as well as having learning difficulties, being blind or deaf, or needing supervision in order to stay safe.

All new claims for disability support for pension age individuals will be for Attendance Allowance. Pensioners who are already receiving another working-age disability benefit such as Disability Living Allowance (DLA) or Personal Independence Payment (PIP) since before they reached pension age will usually continue to receive this benefit instead of Attendance Allowance, depending on when they were born.

People born before 8 April 1948 and in receipt of DLA will continue to receive the benefit as long as they remain eligible, while those born after that date and currently claiming DLA will eventually be moved to PIP upon notification from the DWP.

Regardless of whether a pensioner is currently claiming DLA or PIP, both benefits contain a mobility element that is not available within AA, meaning it is usually advantageous for pensioners in receipt of DLA and PIP to remain on these benefits rather than claiming Attendance Allowance.

For 2024/25, Attendance Allowance was paid at two different rates, depending on the level of help required:

- The lower rate of £72.65 a week is available for those who need help either during the day or the night (total income of £3,778 per annum)
- The higher rate of £108.55 a week is available for those who need help during both the day and night (total income of £5,645 per annum)

The benefit is not means tested, so any savings or other income are ignored. It is normally paid every four weeks, and the rates are increased every year as part of the usual benefit uprating process. For 2025/26, the lower rate of Attendance Allowance is set at £73.90 a week, and the higher rate at £110.40 a week.

The 2024/25 annual value of a successful claim for Attendance Allowance stood at £3,778 for those who get the lower rate, and £5,645 for those who get the higher rate. Both of these totals represented a significant proportion of average pension age income. DWP data on pensioner incomes shows that the median gross income for a single pensioner in London is £19,240.⁶

An award of lower rate Attendance Allowance in 2024/25 would therefore mean **an income boost of 20%** for the average single pension age individual in London, while a higher rate award would represent **an additional 30% of income**.

The extra income brought by a successful claim for Attendance Allowance is especially significant given the known extra costs of living with a disability, such as spending more on essential goods, heating, insurance, medical equipment and extra therapies.

Scope has estimated that **disabled households with at least one adult face £1,010 a month in extra costs**, and so require an additional £1,010 a month to have the same standard of living as non disabled households.⁷

Nearly two thirds of a disabled household's income after housing costs is spent on disability related extra costs.⁸ It can be expected that a similar proportion of a successful Attendance Allowance claim would go towards covering costs associated with living with a disability.

Importantly, receipt of Attendance Allowance can also act as a passport for top-ups to other benefits, increasing the value of a successful claim even further.

Additional supports unlocked by a successful claim for Attendance Allowance can include:

- Entitlement to a higher rate of Pension Credit, Housing Benefit, and/or Council Tax Reduction, where there is already an existing claim for those supports
- Entitlement to Carers Allowance for anyone looking after someone now claiming Attendance Allowance
- Entitlement to a Disabled Person's Railcard, which gives the holder and an adult companion one third off adult rail travel

⁶ Table 2.4, [Pensioners' Incomes financial years ending 1995 to 2024](#), GOV.UK website, statistical release, Department for Work and Pensions (DWP), released 27 March 2025.

⁷ [Disability Price Tag 2024](#), Scope, released September 2024.

⁸ [Disability Price Tag 2024](#), Scope, released September 2024.

- Support for an application for a Blue Badge, which allows holders to park in disabled parking spaces
- Exemption from the benefit cap where a person is eligible for Attendance Allowance and their partner is not yet pension age

These extra supports mean that the true financial value of a successful claim for Attendance Allowance can end up significantly higher than £5,645 a year.

Using data to target those potentially missing out on Attendance Allowance

The 2024 Attendance Allowance campaign was based on the innovative use of benefits administration data from the five participating councils, specifically the data generated as part of the councils' administration of Housing Benefit and Council Tax Reduction/Support.

Policy in Practice has extensive experience in working with this data and passing it through our specially developed policy engine which models every rules based element of the UK benefits system.

This process allows Policy in Practice to analyse the full circumstances of all households in the underlying benefits administration data and identify households of interest for specific pieces of analysis. The results are then displayed on Policy in Practice's Low Income Family Tracker (LIFT) platform, accessed by individual client councils and refreshed each month with their latest data.

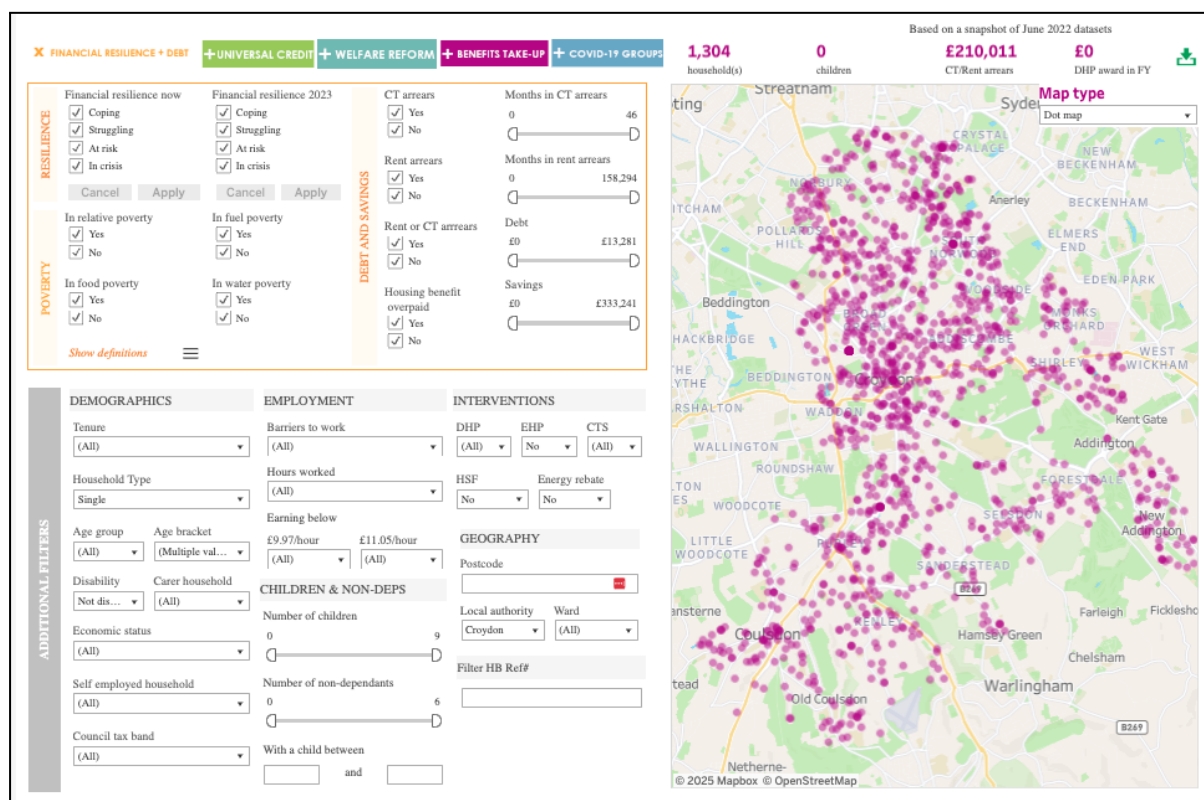
Four of the boroughs in the pilot campaign were existing LIFT clients, sending Policy in Practice their benefits administration data each month for analysis and display on their personal LIFT dashboard. The other non LIFT client provided its benefits administration data specifically for this campaign, sending one monthly snapshot for identification purposes and a number of others in the following months so that any new claims for Attendance Allowance among the target cohort could be tracked.

For this campaign, we identified older people within the five boroughs' data that were likely to be eligible for Attendance Allowance by flagging households who were:

- Aged 80 or older
- Single
- Not receiving Disability Living Allowance or Personal Independence Payment

The likelihood of having some kind of long term illness or disability that requires day to day help increases with age, meaning it makes sense to target an older cohort within pension age households. Couples were excluded to avoid impacting joint benefit claims or situations where one partner is caring for the other, while as discussed above, pensioners receiving DLA or PIP are generally better off staying on those benefits rather than claiming Attendance Allowance.

This process identified **a total of 5,789 households** across the five participating London boroughs. The total number of households contacted in each borough varied as a result of demographics, borough size and other factors.



Screenshot of demo LIFT dashboard (using demo data) filtered by criteria used for the Attendance Allowance take up campaign - single households aged 80+ and not receiving DLA /PIP

Two letters were sent to every identified household informing them of their potential eligibility for Attendance Allowance and the steps needed to apply; one initial letter and one reminder letter were sent after a set period had passed. Participating councils were given a letter template that they could then customise with their own logo and contact information, as well as including any signposting to internal or external support services to help with the application process.

Differences in internal capacity, team structure and preferences meant that participating councils offered different levels of further support to their respective letter recipients. Some councils directed those who received letters to call their specific benefits team number to find out more about the application process and receive advice, while one council gave the details of a named council team member who could serve as a personal point of contact for help with claiming. One council sent the letters without signposting to any specific internal support.

These variations may have contributed to the variations in take up observed from borough to borough which will be discussed below.

Letter template as edited by Brent Council and sent to their identified households

 Brent Council Brent Civic Centre Engineers Way Wembley HA9 0FJ 0208 937 1930 <<date2>> Dear <<FullName>> Important: You may be able to claim Attendance Allowance worth up to £5,644 a year We think that you may be able to claim Attendance Allowance if you are not already. This can help you with additional costs relating to a disability, health condition or daily living. How much you get depends on the level of care you need. What is Attendance Allowance? Attendance Allowance is extra income that you can apply for when you reach State Pension Age and need help with care, or regular support and supervision. Attendance Allowance ignores any income or <u>savings</u> so it is available to everyone of pension age who has needed support with daily activities for at least six months. Am I eligible for Attendance Allowance? You can get Attendance Allowance if you: • Have a disability or illness, including mental and physical disabilities and • Your condition means you need extra support or supervision for things like personal care, getting dressed and getting out of bed, during the day or at times during the night, for at least six months How much will I get? Attendance Allowance is paid at two different rates. What you may get depends on the level of care you need. It is normally paid every four weeks. From April 2024 the rates are: • Lower rate of £72.65 per week • Higher rate of £108.55 per week
How do I apply? You can apply for Attendance Allowance by ringing the free Attendance Allowance helpline on 0800 731 0122 and requesting a claim form. If you would like to talk to someone about claiming Pension Credit or Attendance Allowance at the Council please contact us on 020 8937 1930 and leave your name, address and mobile number. Our team will call you back. Yours sincerely Brent Council

After discussions with the participating boroughs who wanted to manage potential demands for support with Attendance Allowance applications resulting from residents receiving the letters, Policy in Practice decided to stagger the sending of the first wave of letters to identified residents in each borough.

The target group was split in three, with the first letters going out to the first third of residents at the beginning of May 2024, the second third of residents in late May 2024, and the final third of residents in June 2024.

At the time of this campaign, staggering could only be done via manual intervention from Policy in Practice, but as of March 2025 this has now been integrated into the Campaign Manager tool for local authorities to use as standard when launching and running future benefit take up campaigns.

Second reminder letters were then sent to all of the identified residents at the same point in mid July 2024. These letters were identical to the first letters except for the word 'Reminder' at the top.

The **total number of letters sent across the whole campaign was 11,578.**

Feedback from councils and residents

Participating councils were very positive about the campaign and shared the following feedback with us.

'These efforts highlight **the transformative power of proactive, data driven outreach**. This initial campaign was with a select group over 80, living alone and not on disability benefits. Given the success we will continue to widen the campaign, contacting additional groups using LIFT to help claim disability benefits. Islington's approach is a testament to how targeted campaigns, supported by the right tools, can make a tangible difference in the lives of older residents.'

Eileen Broderick, Income Maximisation Team Manager, Islington Council

We also heard about one resident we contacted who went on to claim Attendance Allowance as a result of the letters she received. She had some earnings from self employment but did not have enough money to pay her energy bills or taxi fares to the hospital for appointments about her health issues, causing stress which exacerbated her condition. After receiving our letter, she contacted her council and went on to successfully claim Attendance Allowance as well as other support she was eligible for.

'If this resident hadn't received the ... letter explaining what Attendance Allowance is, it's very unlikely that she would have contacted me to discuss her income. As it was, after being supported to claim Attendance Allowance and other related benefits, she received an extra £250 a week in benefits allowing her to use taxis for her frequent hospital visits and can now meet her high energy bills. She told me that **the extra money was a lifesaver**.'

Lynda Floyd, Islington Council

The impact of the campaign to date

Letters were sent to all identified residents in the participating boroughs between May and July 2024. Once this phase of the campaign was over, Policy in Practice began tracking new claims for Attendance Allowance among the targeted cohort. Tracking was done using benefits administration data from the participating councils and took place over the period to the end of 2024.

The four participating councils who were also LIFT clients were already sending us the necessary benefits administration data each month to allow for updating of their LIFT dashboards, while the one non LIFT client council sent us their data on two occasions for the purposes of tracking campaign impact.

Policy in Practice tracked campaign impact by extracting lists of those currently claiming Attendance Allowance in each borough from each month's benefits administration data, and comparing this to the list of households contacted as part of the take up campaign.

Data matching was carried out using the unique household benefits reference number to ensure that there was no duplication of successful claims. Where a household reference number appeared both on a borough's list of targeted households and a later monthly list of Attendance Allowance claimants in that same borough, we could conclude that they had made a successful claim for Attendance Allowance since receiving the letters.

The monthly benefits administration data also indicated the value of the Attendance Allowance claim, allowing for a calculation of the total claim value for each borough.

This data matching process was carried out each month for the four LIFT clients after we received their latest benefits administration process, and on two occasions for the non-LIFT client council. The last round of data matching was carried out in December 2024.

In general it took around three months after the letters went out before significant take up was seen among the targeted households. Attendance Allowance claims usually take around 30 working days to process, but we did hear some anecdotal evidence during the campaign that it was taking as long as 12 weeks before some claims were decided on.

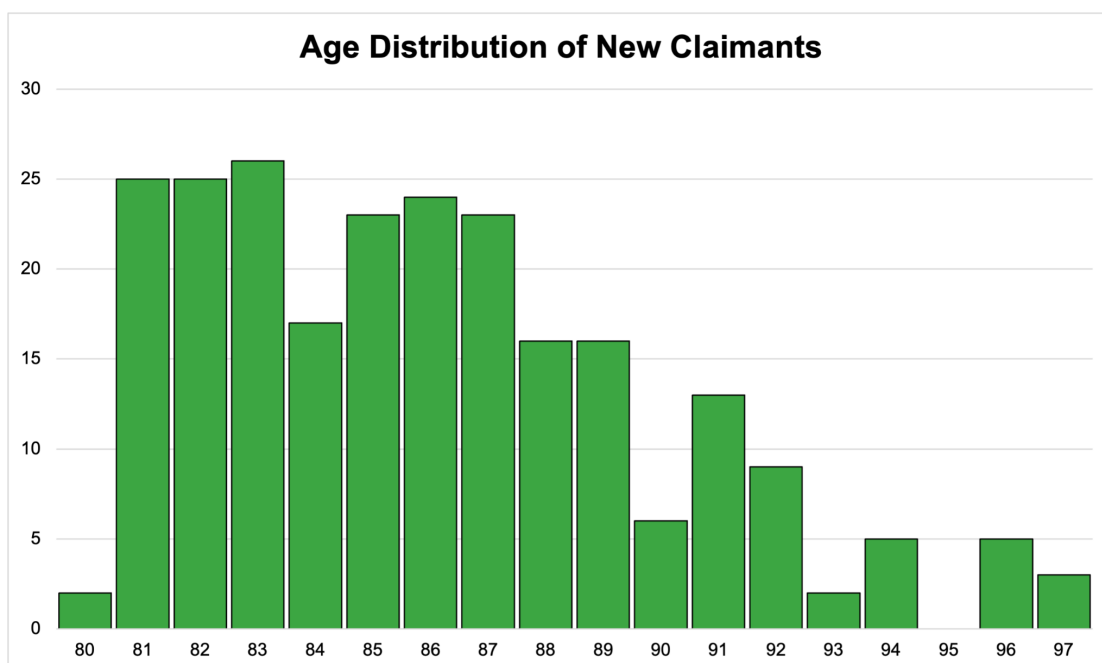
The campaign in numbers	
Councils participating	5
Households identified for outreach	5,789
Letters sent	11,578
Campaign cost	£10,240
New AA claims (after five months)	240
Success rate in take up of AA across boroughs	4.2%
AA amount claimed annually	£1.11 million
Return on investment for every £1 spent	£107
Estimated lifetime value	£7.14 million

This campaign has already delivered **more than £420,000 in cumulative Attendance Allowance claims to 240 households.**

The **total annual Attendance Allowance claim value generated by the campaign stands at £1.11 million.**

For every £1 spent on the campaign, over £106 in income was generated for targeted residents.

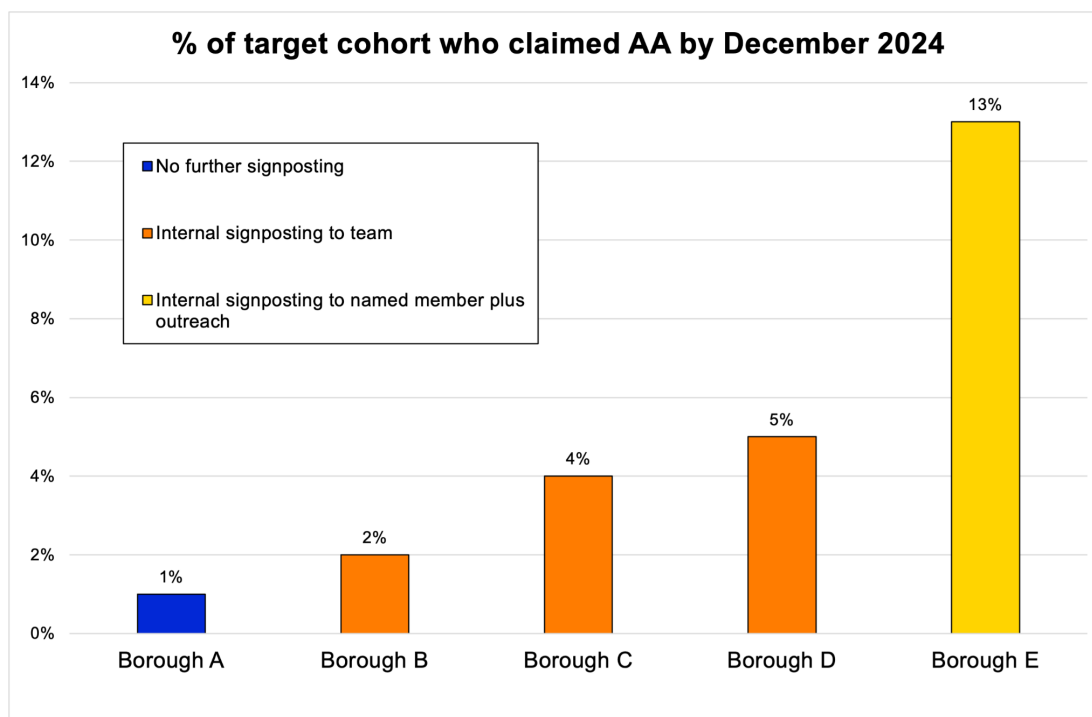
There was a roughly equal split between claimants receiving the lower and higher rate of Attendance Allowance. 70% of new claimants were female, and the average age across all new claimants was 86. The oldest new claimant was 97. The chart below shows the age distribution of all new claimants among the target cohort for this campaign.



It is also possible to break down new claims and impact by borough. Note that different numbers of households were identified and written to in each borough, which will impact the number of new claims and total impact per borough.

Borough	Total new AA claims (by Dec 2024) *	Total AA amount claimed to date (May-Dec 2024)	Estimated total annual AA claim value
Brent	62	£124,038	£289,394
Greenwich	41	£72,204	£191,725
Islington	94	£145,798	£428,847
Kensington & Chelsea	14	£22,124	£62,175
Lambeth	29	£58,388	£141,183
Total	240	£422,552	£1,113,324
* Different numbers of households were identified and written to in each borough, so no conclusions can be drawn about the boroughs' % take up from these numbers			

The proportion of the target cohort who went on to make a successful claim for Attendance Allowance varied from borough to borough. This range in take up could be due to several underlying factors, including but not limited to the differing levels of further follow up support offered to letter recipients. Councils varied in whether they included contact details for council support on their letters, as well as follow-up work.



Some councils included phone numbers for their internal welfare or income maximisation teams, while one designated one named team member as a personal point of contact for letter recipients who needed support for their application.

One council was not able to offer any internal support to letter recipients due to severe capacity issues. Councils also differed in their levels of follow up support. We know of at least one council that made follow up calls to letter recipients while also using the DWP Home Visiting Service to support targeted residents with their applications for Attendance Allowance.

It does appear that these factors may have had an impact on take up, and go some way towards explaining the variation in take up from council to council.

The lowest level of take up seen was 1.1%, and this was observed in the borough who, due to capacity issues, was unable to offer any further support to letter recipients beyond directing them to the Attendance Allowance claim form.

The highest level of take up for any council was 12.9%, and this was the council that directed letter recipients to a named council contact and also made use of the DWP Home Visiting Service. It is important to note that even where a council was not in a position to offer further support to residents who received a letter, some letter recipients did go on to successfully claim Attendance Allowance. These new claims will have a significant impact on those who went on to claim.

This campaign shows what can be achieved through locally led targeted take up campaigns.

London boroughs were willing to collaborate and use their existing benefits administration data proactively to contact residents who could be receiving vital support to make their day to day lives easier. The GLA was willing to support these efforts and allow boroughs to take advantage of economies of scale and use their resources effectively. The results speak for themselves.

Assessing the lifetime impact of the campaign

The estimated lifetime impact of the campaign can be calculated by working out the total value of Attendance Allowance that will be claimed if all new claimants continue to claim for the remainder of their lives.

The benefits administration dataset contains demographic information on the new claimants, specifically their gender and current age. ONS data can then be used to calculate estimated remaining years of life for each new claimant.⁹ This can be multiplied by the yearly value of the new Attendance Allowance claim for each individual to give an individual lifetime claim value estimate, before being totalled for an overall estimate of lifetime campaign impact.

Using this methodology, the **total estimated lifetime impact across all participating boroughs stands at £7.14 million** as of December 2024. The results by borough are below.

Borough	Lifetime AA claim value estimate as of December 2024
Brent	£1,862,887
Greenwich	£1,196,602
Islington	£2,787,504
Kensington & Chelsea	£400,233
Lambeth	£894,445
Total	£7,141,671

These lifetime estimates focus on the value of Attendance Allowance claimed only. As discussed above, a claim for Attendance Allowance can also unlock a range of further benefits, including top ups to any claims for Pension Credit, Housing Benefit, and Council Tax Support.

The lifetime value of any of these additional entitlements as a result of a new claim for Attendance Allowance due to this campaign cannot be calculated. Neither can the potential cost savings to adult social care services and the NHS stemming from new claimants living independently for longer. Finally, there is every chance that the additional care, support and

⁹ Tables on Cohort expectations of life for males and females in the UK, available at [Expectation of life, principal projection, UK](#), 2020 edition of the dataset, Office for National Statistics.

independence afforded by Attendance Allowance extends the life of this cohort of recipients.

This means that **the actual lifetime impact of this campaign will most likely be even higher than £7.14 million.**

Next steps

This campaign has demonstrated that the smart use of benefits administration data can help to tackle the estimated £5.2 billion in Attendance Allowance going unclaimed in the UK annually.

The approach adopted in this pilot has already been replicated, with Policy in Practice using the same methodology to identify and contact households potentially missing out on Attendance Allowance in several different client council areas around the UK.

In some instances, Policy in Practice has provided councils with combined lists of those potentially missing out on Pension Credit and Attendance Allowance at the same time, allowing for maximum potential impact for council outreach.

With the support of the GLA, a second London wide Attendance Allowance take up campaign is already underway in London. This wider campaign follows the same general plan as the pilot.

The targeting criteria has been refined slightly for this expanded campaign, with each council's benefits administration data currently being analysed to identify households that are single, aged 82 or older, and not in receipt of DLA or PIP.

As of early May 2025, **a total of more than 12,500 households from sixteen different boroughs** have been identified and contacted about their potential eligibility for Attendance Allowance.

If a similar level of take up is seen in this wider campaign as in the smaller 2024 campaign, we could expect to see at least 500 new claims for Attendance Allowance across participating boroughs.

This would mean 500 older Londoners having support for their health conditions, eating better, heating their homes, and living independently for longer. It would make families better able to pay for social care, and it means less pressure on local authority-funded adult social care teams. Letters are already going out to households identified as part of this campaign, and Policy in Practice will be tracking campaign impact from May 2025.

The 2024 Attendance Allowance take up campaign in London was run in parallel with several other benefit take up campaigns supported by the GLA. These included innovative campaigns focusing on targeting households potentially missing out on Healthy Start and/or Free School Meals.

The GLA has also supported Policy in Practice to run three rounds of pan London Pension Credit campaigns since 2022, which have already delivered £60 million in cumulative

impact for older Londoners. Please get in touch with us to find out more about these campaigns that have helped thousands of Londoners claim the benefits they are eligible for.

More broadly, Policy in Practice continues to work with one in three local authorities around the UK to analyse their benefits administration data and identify those who are missing out on a range of benefits, including Pension Credit, Free School Meals, Healthy Start, and Universal Credit.

We have been delivering successful take up campaigns at a local and regional level for over five years, and we know that they work. To date, this work has delivered as much as a quarter of a billion pounds in increased benefits for UK households.¹⁰

Future impact will be even greater, as we start to see the results of the latest pan London campaigns supported by the GLA, as well as the impact of Policy in Practice's new partnership with the Welsh government to identify households missing out on benefits in Wales.¹¹

Together, Policy in Practice and local and regional authorities can help to close the unclaimed support gap in the UK.

¹⁰ [What national Pension Credit campaigns can learn from local experience](#), Policy in Practice, October 2024.

¹¹ [Welsh government launches country wide benefit take up campaign to improve living standards](#), Policy in Practice, January 2025.

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' and children's social care, 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.

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