



Policy in Practice

Missing out 2024: Why people
don't claim £23 billion of
support they're eligible for

Wednesday 29 May 2024

Housekeeping

- Audio check
- Please ask questions throughout
- Poll and a short survey
- Aim to finish by 11.45
- Slides and recording will automatically follow
- Connect with us on X [@policy_practice](#) and LinkedIn (search policy-in-practice)



We empower people

A woman with dark skin and curly hair is looking at a laptop, while a woman with light skin and blonde hair sits next to her, gesturing with her hands. They are both focused on the screen. The background is a solid green color with a subtle circular pattern.

Policy

Missing out: £23 billion of support is unclaimed each year

Practice

We close the unclaimed support gap with data

Agenda

- New analysis on unclaimed benefits and support in the UK
- What support is going unclaimed, and why
- Policy and frontline work by Greater Manchester Poverty Action to tackle poverty
- Actions that policymakers, organisations and individuals can take
- Impact achieved to close the unclaimed support gap



Today's speakers



Janet Harkin
Chief Marketing Officer
Policy in Practice



Zoe Charlesworth
Associate Policy and
Research Consultant
Policy in Practice



Laura Burgess
Senior Policy and
Research Advisor
Greater Manchester
Poverty Action



Dan Oliver
Head of Programmes
Greater Manchester
Poverty Action



Richard Jones
Senior Policy and Data
Analyst
Policy in Practice



Zoe Charlesworth

Policy in Practice



National context

- Local government struggling to balance the books
- 22% of people, and 29% of children, live in poverty (JRF, 2024)
- Council tax debt increased by £510 million in 2022-23, up 10.3% on the previous year
- 3 million people in full time work are in problem debt (Stepchange, 2024)



Missing out 2024: £23 billion of support is unclaimed each year

Policy in Practice finds that the total amount of unclaimed income related benefits and social tariffs is now £22.7 billion a year

Authors: Deven Ghelani, Rachael Walker
Contributors: Janet Harkin, Rory Ewan, Kate Collins, Zoe Charlesworth, Jack Rowlands

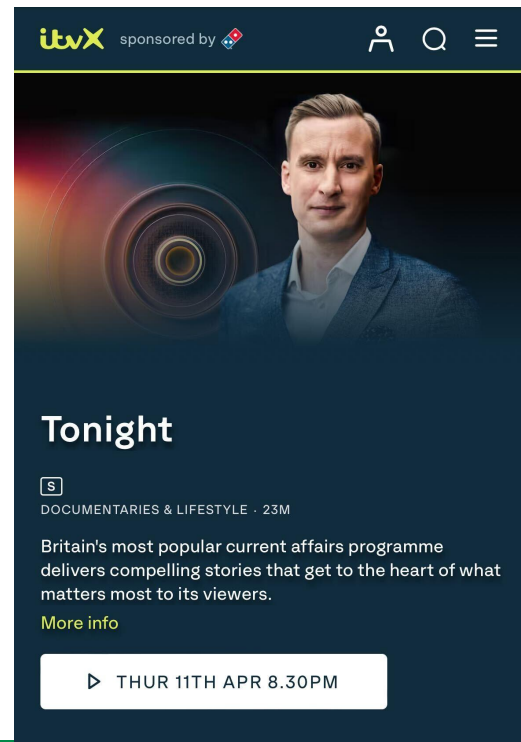
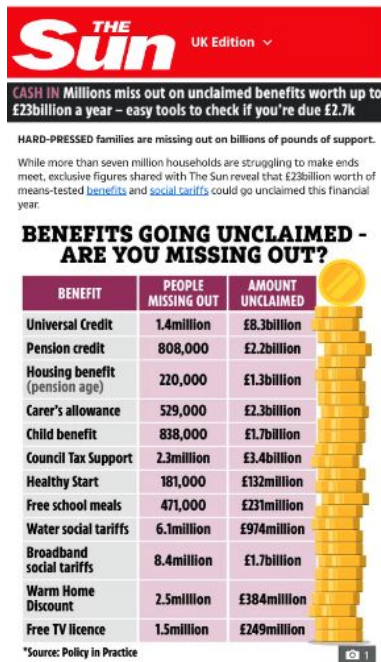


policyinpractice.co.uk

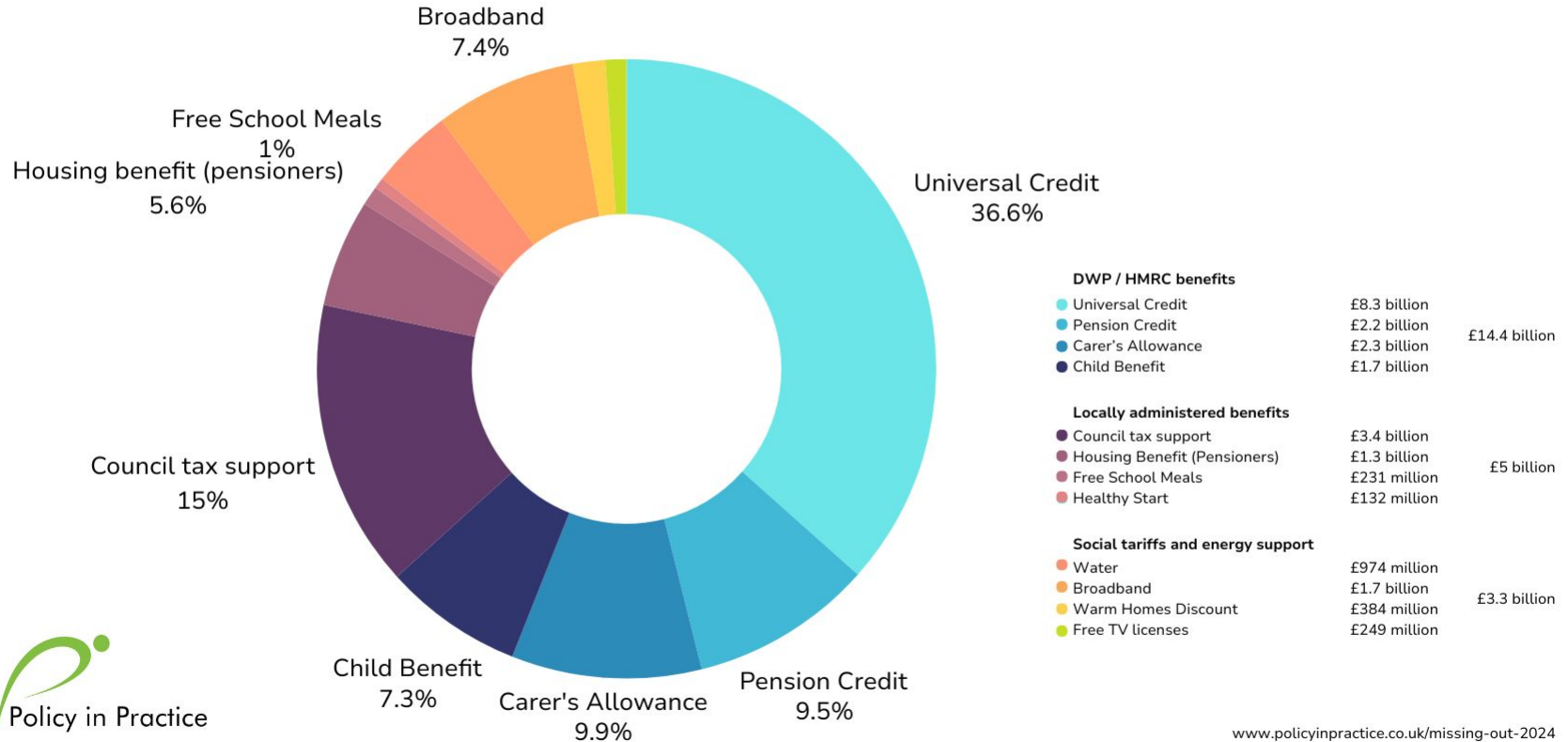
April 2024



£23 billion of income related benefits and social tariffs goes unclaimed every year



£23 billion unclaimed value by benefit value, April 2024



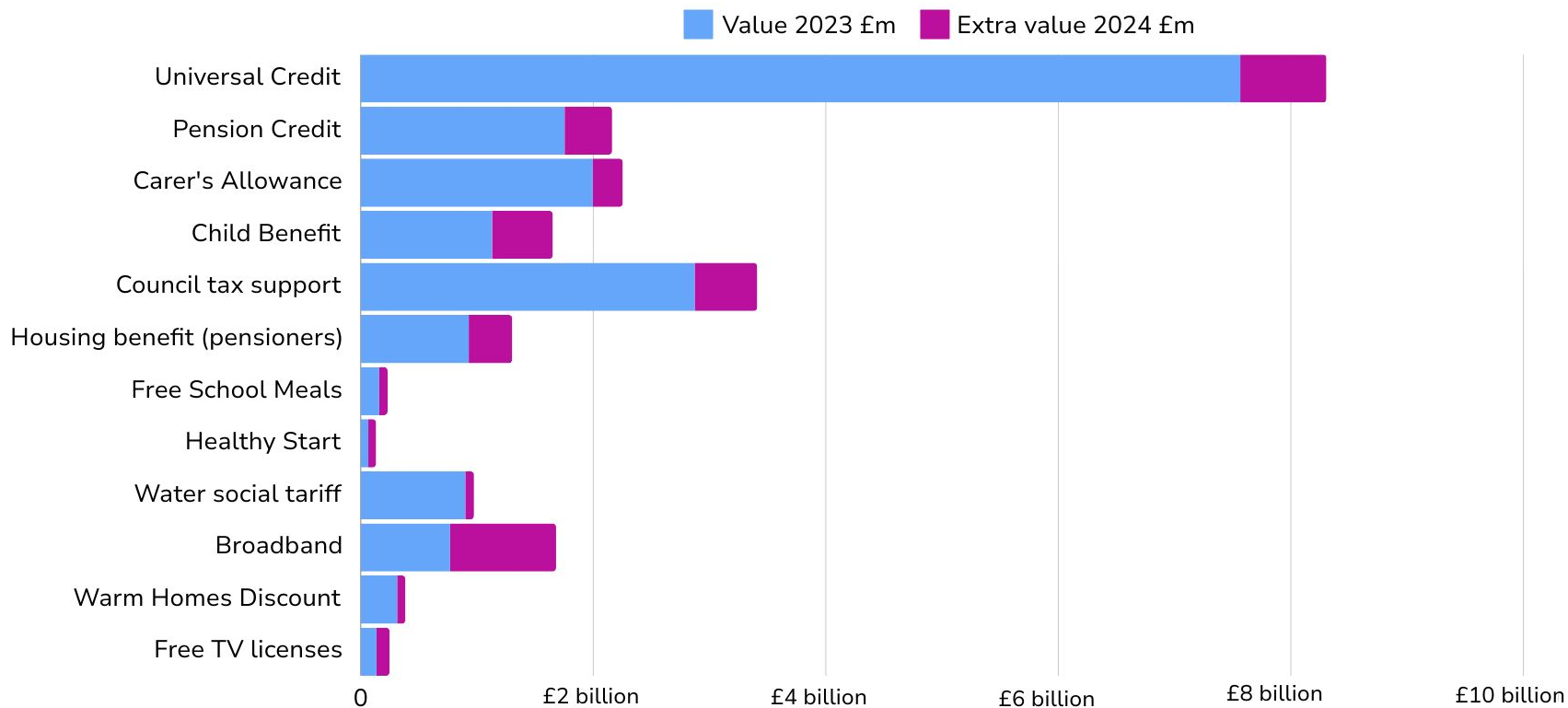
Unclaimed benefits and support in 2024

- £23 billion of benefits and support is unclaimed in 2024/25
- With an average value per claim of £2,703
- At least 8.4 million households are missing out

Missing out 2024: Unclaimed benefits and support in 2024 / 25			
DWP / HMRC benefits	£ million	Missed claims	Average / claim
Universal Credit	£8,306	1,439,019	£5,772
Pension Credit	£2,162	807,704	£2,677
Carer's Allowance	£2,254	529,306	£4,259
Child Benefit	£1,652	838,291	£1,970
Locally administered benefits	£ million	Missed claims	Average / claim
Council tax support	£3,411	2,254,099	£1,513
Housing Benefit for Pensioners	£1,274	293,646	£4,338
Free School Meals	£231	471,069	£490
Healthy Start	£132	181,255	£726
Social tariffs and energy support	£ million	Missed claims	Average / claim
Water	£974	6,088,693	£160
Broadband	£1,680	8,401,802	£200
Warm Homes Discount	£384	2,556,714	£150
TV Licences	£249	1,470,966	£170
Total	£22,709	8,401,802	£2,703



£23 billion unclaimed value by benefit, April 2024



Why has the number gone up from £19bn to £23bn?

1. **Uprating:** benefits and LHA
2. **Universal Credit rollout:** as more people become eligible for UC so the number of people missing out increases too
3. **DWP released more numbers:** we welcome their transparency
4. **We have improved our estimates:** in part due to new DWP numbers

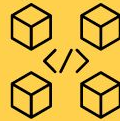


Why are benefits going unclaimed?



Awareness

Many claimants are simply unaware that certain benefits exist or assume that they won't be eligible



Complexity

Having to apply for half a dozen different benefits, navigating complex criteria, and proving eligibility are all barriers to claiming



Stigma

Negative perceptions around claiming benefits discourage eligible people from engaging with the benefit system

Awareness

- Many people are simply unaware that they can claim support, given their circumstances or income.
- Even higher rate taxpayers may be eligible for UC if they have less than £16k in savings, particularly if they rent or have children ([Policy in Practice, 2023](#))
- Universal Credit brought together six legacy benefits into one but some benefits weren't included
- People may not know that separate application processes for local support and social tariffs exist. Locally administered benefits have some of the lowest claim rates



Stigma

- A recent survey found that 1 in 4 people gave at least one stigma related reason for delaying or not claiming benefits they were eligible for
- This perception is driven by more negative media coverage around benefit claiming
- DWP said negative perceptions of Universal Credit when introduced contributed to low take up levels
- However, attitudes are shifting. Most people now support increased spending on social security. 4 in 5 people disagree that claiming benefits is something to be ashamed of
- Reluctance to claim due to stigma is less about what we think ourselves, and more about what we think others will think of us



Poll: What change to the benefit system
would you like to see?





GREATER MANCHESTER
POVERTY ACTION

Policy in Practice – Unclaimed Benefits

Laura Burgess, Senior Policy & Research Advisor
Dan Oliver, Head of Programmes

29 May 2024

What does GMIPA do?

- **We deliver** independent, evidence-based activities to address socio-economic disadvantage.
- **These focus** on maximising the financial resources available to households, amplifying the voices of people with lived experience, and working with our network of over 2500 stakeholders to achieve meaningful change.
- **This enables** us to support organisations across sectors to effectively target resources and to achieve sustainable solutions to poverty through strategic, policy and programmatic responses.





Our benefits uptake work

Advocacy, Policy & Research:

- Household Support Fund evaluation – Salford City Council
- Guidance and advice to local authorities
- Greater Manchester Combined Authority Financial Inclusion Stream

Programmes:

- Money Matters
- Money Advice Referral Tool (MART)
- Lived experience engagement (runs throughout all our work)



Salford City Council

Household Support Fund Evaluation

- Report commissioned by local authority to assess effectiveness of their Household Support Fund rollout, inform future local welfare provision and understand the priorities of people with lived experience of poverty in local welfare design.
- Our research found awareness of the benefit was patchy, with residents becoming aware of what is available to them in different ways: word of mouth, marketing and referrals.
- We found that residents experienced varying degrees of difficulty in applying for the benefits available to them and there was an unnecessary level of bureaucracy in the system.



Stigma

- Stigma was a recurring theme throughout our lived experience engagement for this piece of research.
- Participants referred to feelings of shame, embarrassment and judgement at having to "resort" to benefits at times of crisis, and found it difficult to accept that they needed help from the government.



Our recommendations

To ensure wider uptake of benefits:

- DWP devolution to give local authorities autonomy and flexibility over welfare support.
- Co-design the model and delivery of the welfare system with people who have lived experience of poverty.
- Local authorities to utilise local-level data to identify residents in receipt of specific benefits who may need more support and to make direct contact.
- Ensure application processes are straightforward to reduce barriers.
- Ensure multiple application methods.
- Provide holistic support.



Programmatic Response

Theory of change:

- Policy and research activity informs programmes, and vice versa
- Money Advice Referral Tool (MART)
- Money Matters
- Lived experience engagement



Money Matters

- Debt and benefit advice via trusted school settings.
- 12-month pilot in schools in Trafford - £160,000 in gains.
- School partnerships.
- Complementing existing advice offers.



Delivery Model



GMPA partner with local schools.



A Financial Inclusion Officer (FIO) builds relationships with staff and families and maintains a visible presence in the school, including at events such as parents' evenings and fairs.



The FIO provides one-to-one advice in the school and via telephone.



Ongoing support from the FIO and GMPA colleagues.



Case Study

Cherrelle was advised by a teacher to contact Money Matters. She was living in a private rented property with her partner and four children aged six, four and three (twins). Cherrelle said during our first conversation, “I think I am on the right benefits and I don’t really want to waste your time”.

A benefit check found that Cherrelle was not getting the correct entitlements. She was supported to apply for changes to her benefits and these were successful, resulting in a total gain of £11,297.40 per year.



“ —

“The financial help was very significant to me but it also reduced stress, which improved my mental health. When you are cold, sick, in debt and don’t have money, life is very tough. Money Matters helped a lot; having someone to talk to and help you really helped.”

Family who benefited from Money Matters with ongoing income gains worth approximately £1,992 per year.

Principles of the MART

- Increasing household income is the long-term solution to prevent and reduce poverty
- Emergency aid is not a sustainable response to poverty and often doesn't tackle the underlying cause
- Identifying appropriate forms of support can be a challenge

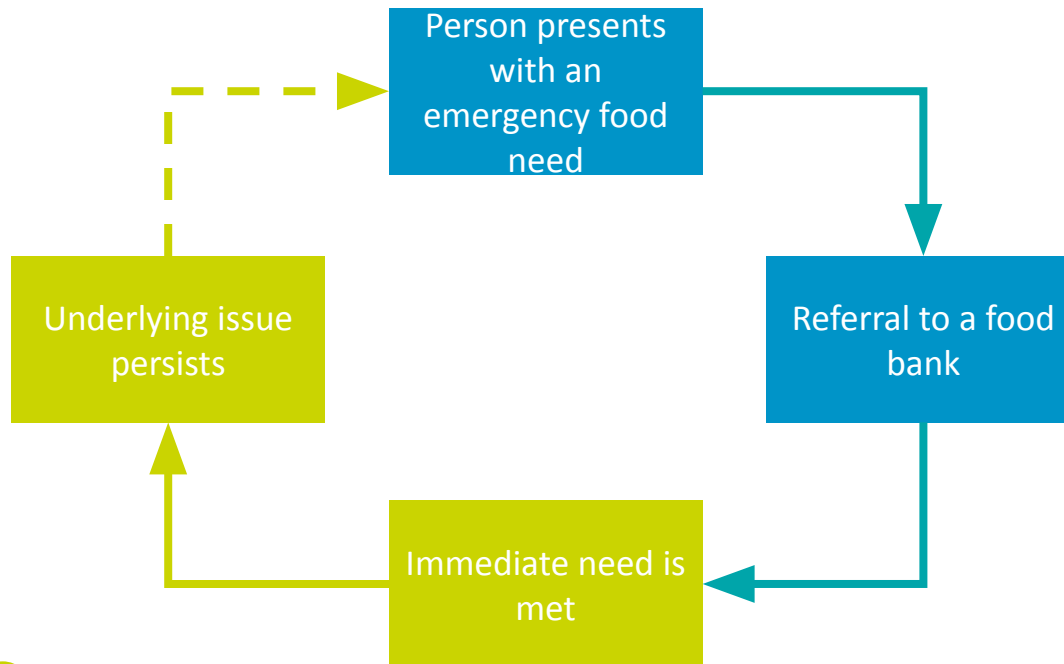


Aims of the MART

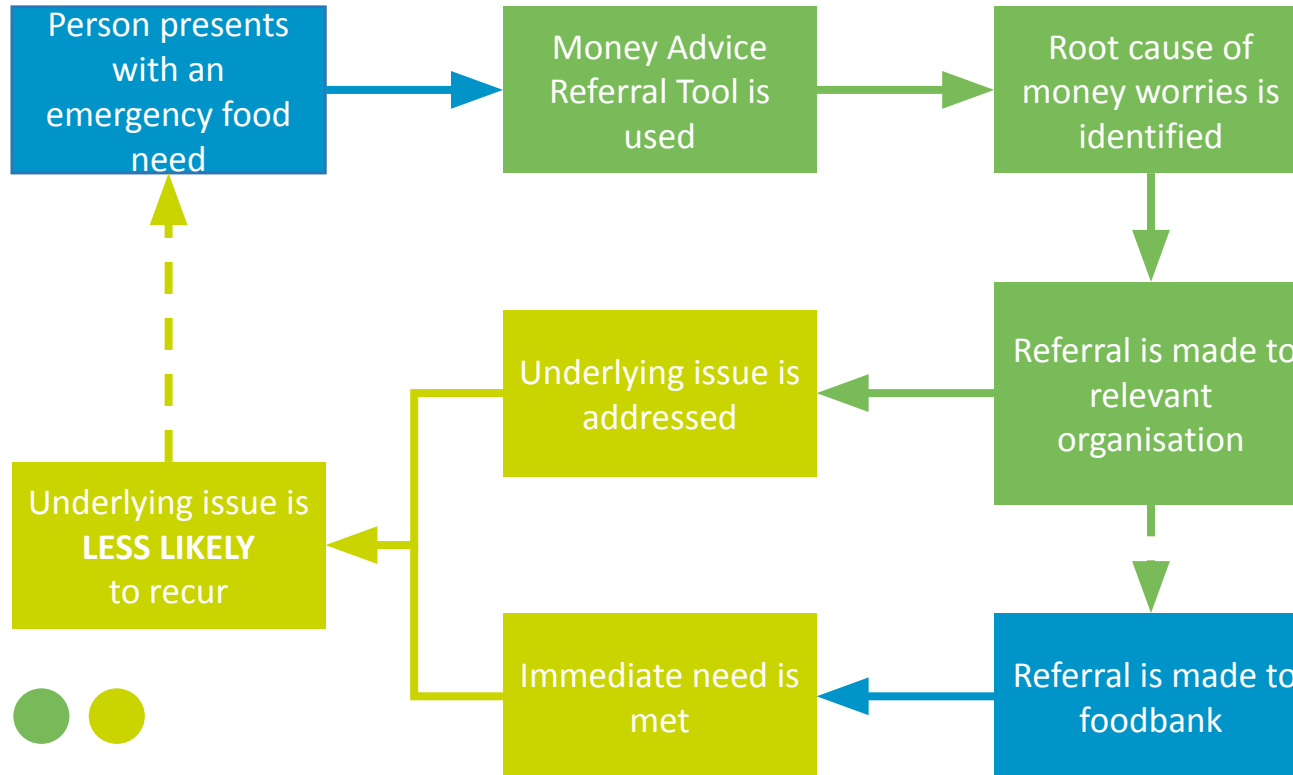
- To provide an 'advice first' approach
- To identify and address the root cause of money worries
- To provide referrers to foodbanks and other professionals with the knowledge they need to get someone to the right place for support



MART Model



MART Model



MART Model

- Step-by-step process
- Simple to use
- You don't need to be an expert
- Designed and monitored by local working groups



What's your situation?

I suddenly have no money

- Lost job
- Benefits stopped (sanctioned/failed a medical)
- Emergency/disaster (fire, flood, lost money)
- Relationship breakdown
- No recourse to public funds (NRPF)

See options **1** **2** **4** NRPF option **8** only

I'm waiting on a payment/decision

- New claim made for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1**

My money does not stretch far enough

- Deciding between food and fuel
- Low income or zero-hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (eg. bereavement, illness, new baby, reduction in benefit)
- Unsure how to manage my money/overspending

See options **3** **4** **6** **7**

I have debt

- Rent, council tax, gas or electricity arrears

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I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends & family
- Benefit repayments

See options **3** **5** **6**

I have other problems that are affecting how I manage my money

Other issues such as mental health, homelessness, addiction or gambling are hindering my finances.

See the **Other Support** section

What are some of your options?

1 Benefit advance or hardship payment: If you have applied for benefits and are waiting for your first payment you may be able to get an advance. This will have to be paid back. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not. You should get advice before accessing either of these.

Who can help? **CA** **NY**

2 Challenging a decision: You can challenge a benefit decision if your benefit has been stopped, sanctioned or reduced and you believe the decision is wrong. Most decisions need to be challenged within one month, or within 13 months if there are special reasons for delay.

Who can help? **CA** **NY**

3 Budgeting: Advice and support to manage the money you have more effectively.

Who can help? **CA** **NY** **AG** **LM**

4 Benefit check: A benefit check can ensure you are receiving your maximum entitlement and you can receive help to claim benefits. If you're pregnant or have child under four years old you can also ask the advisor about healthy start vouchers; www.healthystart.nhs.uk

Who can help? **CA** **NY** **AG** **LM** **AC** **RS**

5 Debt advice: Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice and financial statements.

Who can help? **CA**

6 Energy advice: If you are struggling to pay your energy bills (or having to choose between food or fuel) you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants. You may also be able to get support in making your home more energy efficient which will reduce your bills.

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7 Discretionary Housing Payment: Payments may be awarded when the council considers that you need further assistance to meet your housing costs. You must already be in receipt of any amount of either Housing Benefit or the housing element of Universal Credit. For full eligibility go to: gmipa.link/TradeDHP

Who can help? **CA** **NY**

8 Migrant Destitution Fund: Crisis grants of up to £80 per month are available for destitute migrants who are subject to migration controls and have no recourse to public funds

Who can help? **CA**

Who can help?

CA

Citizens Advice
0800 278 7803

TW

Trafford Welfare Rights
0161 912 2735

GD

Energyworks at Groundwork
gmipa.link/Groundwork

RS

Mcr Refugee Support
0161 668 0777

AC

African Caribbean Care Group
0161 226 6334

LM

LMCP
0161 226 4632

AU

Age UK Trafford
0161 746 9754

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Energy works at Groundwork

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Refugee Support

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AC

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LM

LMCP

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AU

Age UK Trafford

0161 746 9754



Money Advice Trafford

Version 1.1 - April 2023

Online version available at: gmpa.link/Trafford

User reporting: gmpa.link/monitor



Citizens Advice Trafford

Free, independent, confidential advice on welfare benefits, money advice, housing, homelessness, immigration, community care, employment and family issues. Provides specialist services in benefits, money advice, housing, community care and immigration.

Web: www.citizensadvice Trafford.org.uk

Tel: 0808 278 7803 (Mon to Fri, 8:30 to 5:30)

For Universal Credit Support: 0800 144 8 444

WhatsApp: 0161 850 5053



Trafford Welfare Rights

Welfare rights team of specialist welfare rights advisors provides a comprehensive advice service on the whole range of benefits provided by the Department for Work and Pensions and the local authority. Also support and/or representation at appeal hearings.

Tel: 0161 912 2735 (Mon to Fri, 9:00 to 1:00)

Email: welfare.rights@trafford.gov.uk

Created by Greater Manchester Poverty Action in collaboration with the Trafford VCFSE sector & Trafford Council. Thanks to the Trussell Trust for funding development of the MART.

How to access services



Energyworks at Groundwork

Energyworks provide advice, support and information to eligible households around energy efficiency in the home, applications for grants and additional support available as well as the installation of small measures such as LED lightbulbs.

Online referral: gmpa.link/Groundwork



Mcr Refugee Support Network

Help asylum seekers and refugees get the basic support they need to live with dignity. Includes advice on housing, employment, welfare and navigating the asylum process. Also handles applications to the Migrant Destitution Fund.

Tel: 0161 868 0777

Refer online: gmpa.link/MRSN



African Caribbean Care Group

Provides free confidential advice and support on a wide range of issues including: benefit advice and application support, housing, energy/utility bills and access, dealing with debts and problems paying bills, problems with your mental health.

Tel: 0161 226 6334 (Mon to Fri, 9:00 to 4:30)

Email: advocacy@accg.org.uk



LMCP

Free and confidential information and advice for South Asians on welfare benefits, budgeting, energy bills, dealing with personal debt, social care and housing.

Tel: 0161 226 4632 (Mon to Thu, 9:00 to 4:00)

Email: info@LMCP.co.uk

Other support

Age 50+ support



Age UK Trafford

Advice to over 50s on benefits, housing options, community care and a range of other issues.

0161 746 9754

Borrowing

If you do need to borrow money, Credit Unions (gmpa.link/CU) are local not-for-profit firms which can provide low-cost loans subject to affordability.

Domestic abuse

Trafford Domestic Abuse Service

Support to individuals and families who are suffering, or who have suffered from, domestic abuse.

0161 872 7368

Drug and alcohol

Achieve Recovery Service

Provides substance misuse treatment and recovery services to people affected by alcohol or drug misuse.

0161 358 0991

Gambling

NHS Northern Gambling Service

Provides specialist addiction therapy and recovery to people affected by gambling addiction and help to people close to those with gambling addiction.

0300 300 1490

referral.ngs@nhs.net

Housing/Homelessness

HOST (Housing Options Service Trafford)

Offers impartial and confidential advice and assistance on housing related issues.

0161 912 2230

host@trafford.gov.uk

Mental health

Samaritans

When life is difficult, Samaritans are here – day or night, 365 days a year

116 123

(24 hr helpline)

Blue Sci - Contact details at www.bluesci.org.uk

Provide mental health & wellbeing support at our four wellbeing centres.

Crisis Café - open seven days a week 7pm until 2am, 5pm start on weekends.

Tenants of social housing

Registered social landlords provide many of the advice services described throughout this tool. Tenants of these housing providers may want to check first with their provider what support it can offer them.

FAQ

Your Housing Group

0300 777 7777

0345 345 0272



GREATER MANCHESTER
POVERTY ACTION



[HOME](#) / [MART](#)

Money Advice Referral Tool (MART)

The Money Advice Referral Tool (MART) has been developed to boost household income and financial resilience by getting more money into people's pockets, and helping them access the support they are entitled to.

It gives links and information about the different money advice and related support services available, together with details of how to contact them.

MART was created via the Trafford Poverty Action Group, and has been developed in partnership with the [Greater Manchester Poverty Action Group](#) (GMPA).

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- Relationship breakdown
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Options

- [Benefit advance or hardship payment](#)
- [Challenging a decision](#)
- [Benefit check](#)

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- Benefit is delayed
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Options

- [Benefit advance or hardship payment](#)

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Options

- [Budgeting](#)

I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends and family
- Benefit repayments

Options

- [Debt advice](#)
- [Energy advice](#)
- [Discretionary Housing Payment](#)

Use of the MART

- Over 500 downloads of the MART across GM
- More than 400 confirmed users, including local authorities, NHS workers and school staff

“It sounded like a really good idea to have all the information in one place so that we can refer people on to whatever help they might need - feeding people is only one part of that. Usually there are underlying things [which explain] why they're presenting as needing food, and so it felt like a really good thing we could use to work alongside what we were already doing.”



Working with us

- GMPA consultancy work on local-level welfare support
- Training
- Programmes consultancy

If you are interested in working with us, please contact thomas@gmpovertyaction.org to book an initial conversation.



gmpovertyaction.org

Get in touch



laura@gmpovertyaction.org

daniel@gmpovertyaction.org



07831 926 853



gmpovertyaction.org



gmpovertyaction.org

Thank you for listening
Any questions?

Richard Jones

Policy in Practice



Complexity

- The benefit system is diverse and confusing, with legacy benefits, Universal Credit, contribution based benefits and non-means tested support all sitting alongside each other
- Eligibility is hard to understand, highly variable and not designed to accommodate changing circumstances
- Providing all the right information and all the evidence to support it to all the right people is difficult and time consuming



Fragmentation leads to more complexity

- In the years following welfare reform measures, we've seen increasing complexity throughout the benefit system, exacerbated by the move to online claims
- Some forms of support were deliberately devolved from the DWP to local authorities, some have been introduced to address gaps in national provision and some are administered regionally
- The interactions between different aspects of the increasingly fragmented welfare state inevitably increase the complexity of the system further



From Council Tax Benefit to Council Tax Reduction

- One central scheme with consistent eligibility replaced by 350+ schemes, each with their own criteria and varying levels of financial support
- Fragmentation creates resource-intensive duplication, inconsistency and more complexity
- Lower uptake for households receiving UC, and less overall support for many of those who do



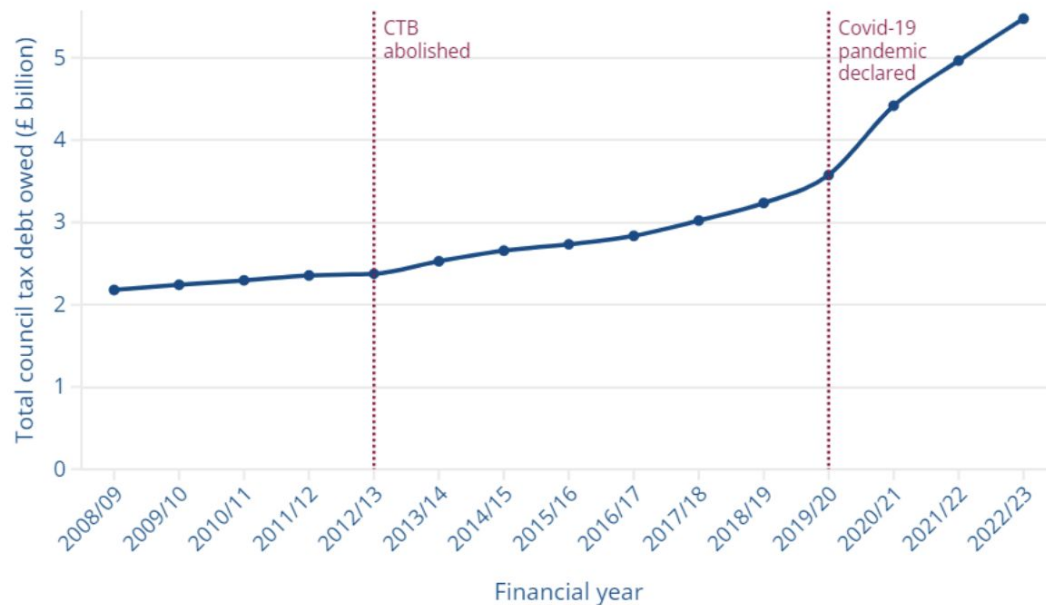
Monthly CTS award: out of work couple, Band D property



Source: www.policyinpractice.co.uk/the-cost-of-living-crisis-how-council-tax-support-can-help-to-alleviate-poverty/



Total council tax debt owed to English LAs, 2008/09 - 2022/23



Sources: Collection rates for Council Tax and non-domestic rates in England, 2008-23, DLUHC

www.citizensadvice.org.uk/policy/publications/council-tax-support-a-benefit-determined-by-postcode-not-need/



Local delivery

- Local services provide invaluable support to tackle stigma, raise awareness of entitlement, and help navigate complex claim processes
- Local services need to be empowered to carry out this work within their communities, and to target it at the people who need it most
- Taking the burden of responsibility off the individual is an important practical step in addressing the barriers that a complex benefits system creates



Actions for all

One action for families

1. Check your eligibility via a reputable, free calculator on [GOV.UK](https://gov.uk)

Two actions for local authorities and other organisations

1. Proactively identify and contact residents in need using data analytics
2. Check eligibility for all support on behalf of your customers

Three actions for policymakers

1. Reduce complexity: address the system as a whole
2. Raise awareness: change the messaging around benefits
3. Be proactive: Share data across the social security system



Closing the unclaimed support gap

Since we launched Missing out in April 2023:

- Over 270,000 households are better off by £260 million a year as a direct result of our LA partners using our LIFT platform
- We've helped LAs reduce arrears by around £12 million a year
- Organisations using our Better Off Calculator have helped over 500,000 people to claim nearly £0.5 billion a year
- One council has put £13 million into resident's pockets and cleared debts worth over £650,000. They returned £416 for every £1 invested
- **Change, however incremental, is possible**

Impact achieved in
one year

770,000
households helped

over £760 million
income secured

£12 million
local authority
arrears cleared



Discussion



Next steps

Take our very short survey when the webinar ends to:

- Give us feedback and ask further questions of our speakers
- Book a chat with the team



Scan to book a chat

Register for our next webinars:

- Unlocking £23 billion: How data and proactive engagement can enhance pre-arrears support on Wednesday 12 June
- Tackling child hunger by auto enrolment in Free School Meals on Wednesday 26 June
- Housing and innovation: New ways to tackle the cost of living crisis and rent arrears challenges on Wednesday 24 July



Thank you

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