



Policy in Practice

Wednesday 24 April 2024

Housekeeping

- Audio check
- Please ask questions throughout
- Poll, download and a short survey
- Aim to finish by 11.45
- Slides and recording will automatically follow
- 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. A woman with light skin and blonde hair is sitting next to her, gesturing with her hands. They are both looking at the laptop 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

- National context and focussing on our new report - How £23 billion of income related benefits and social tariffs goes unclaimed every year
- Bracknell Forest Council case study - From tackling homelessness to unlocking £1m income and recovering over £550k of debt
- More information about LIFT, our Low Income Family Tracker.
Focussing on how LIFT can be used to identify vulnerable people and target support.
- Questions and answers with our panel



Today's speakers



Sophie Kaye
Senior Marketing Executive
Policy in Practice



Rachael Walker
Policy and Research Director
Policy in Practice



Sharon Warner
Head of Welfare
Bracknell Forest Council



Amy Bassi
Client Services Manager
Policy in Practice



Rachael Walker

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

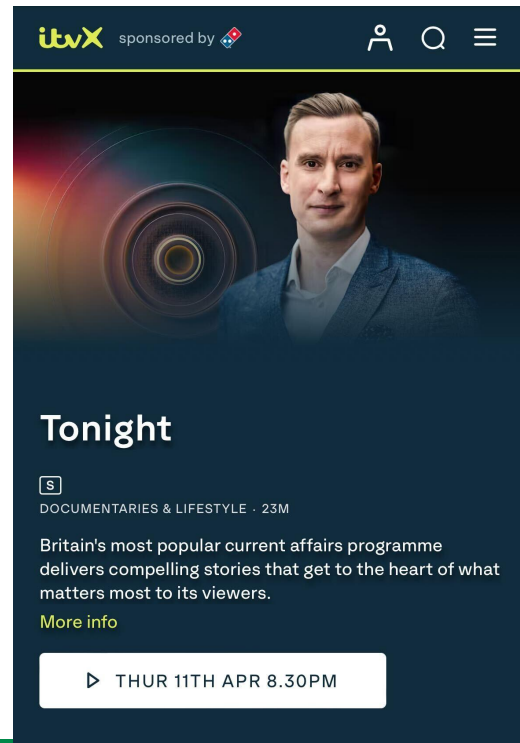
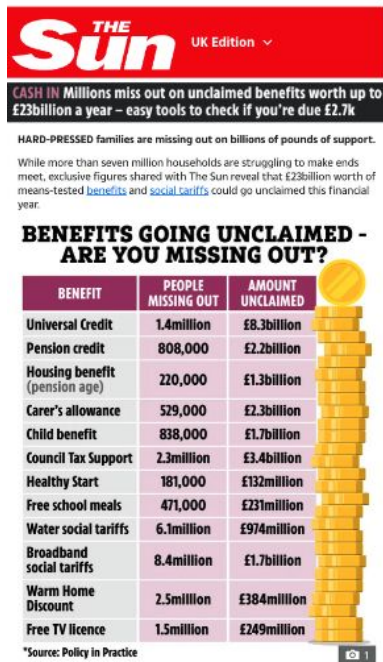


policyinpractice.co.uk

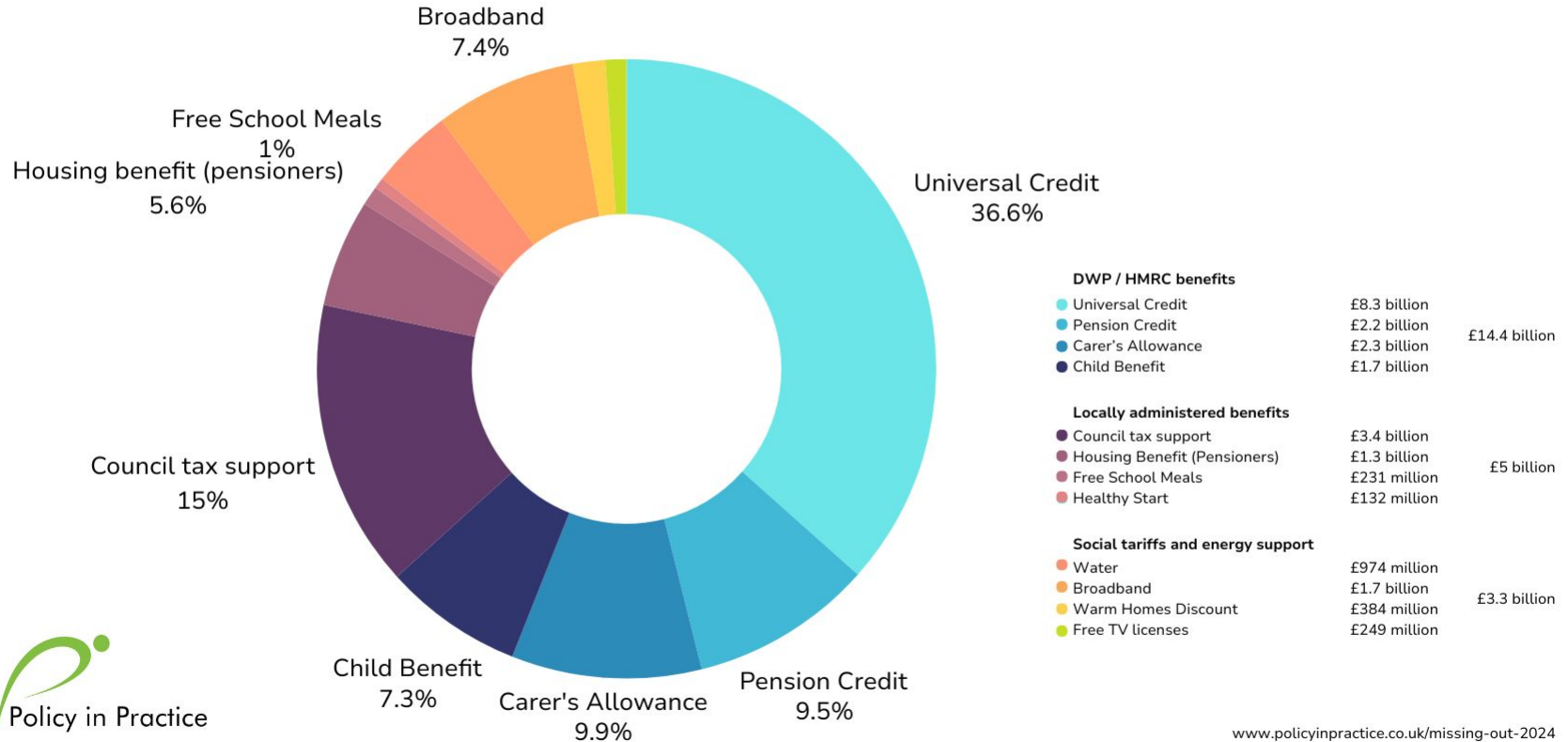
April 2024



£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 or 30% of UK households

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



Poll: In your experience what is the main reason why benefits are unclaimed?

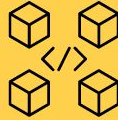


Why are benefits going unclaimed?



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

Sharon Warner

Bracknell Forest Council



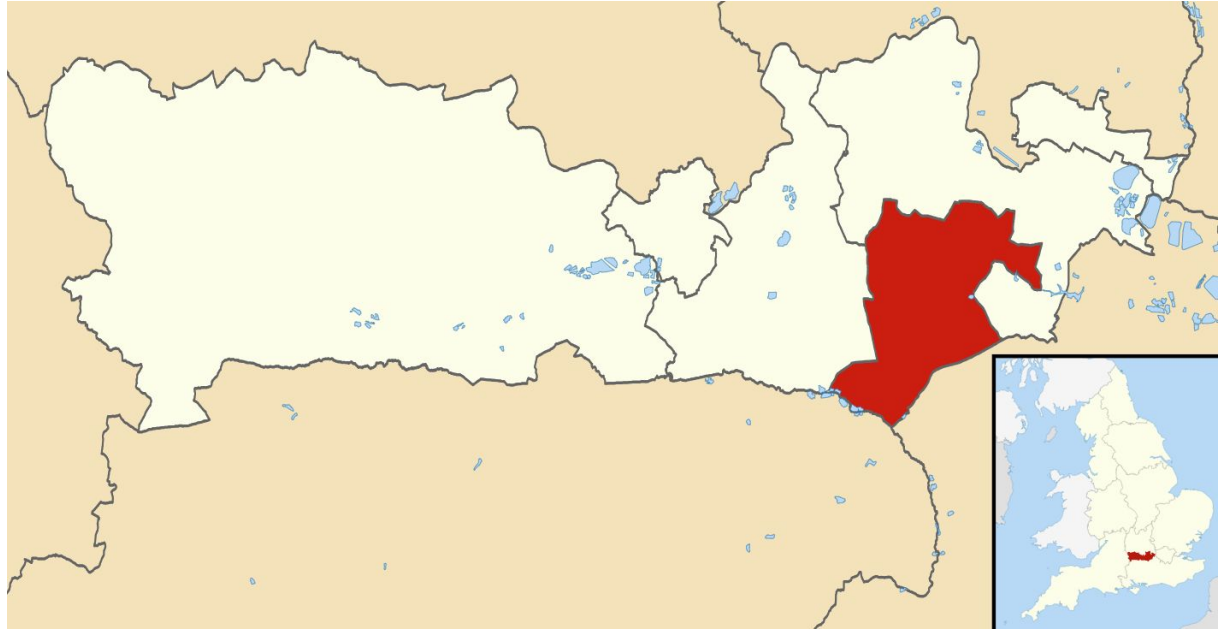
Bracknell Forest Council Campaigns

Sharon Warner
Head of Welfare



Context

- Using LIFT platform since 2021
- Small unitary authority
- Part of HSF distribution and development of welfare service



Campaigns and use

Secured over £780,000 across 240 residents and **recovered £550,500 in debts** between Dec '22 to Oct '23

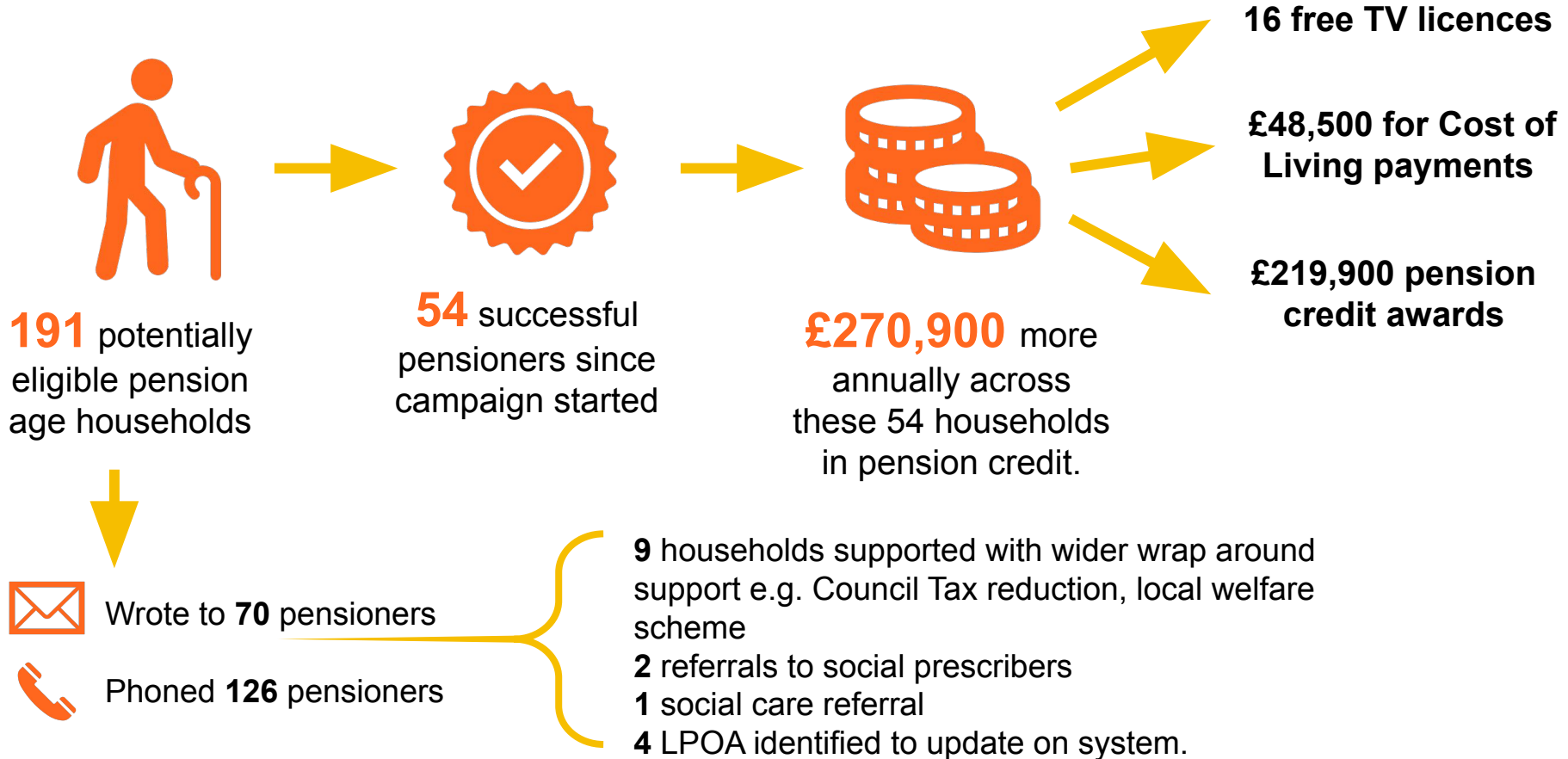


For every £1 spent on LIFT:

- £36 of income to residents
- £26 of arrears recovered

- Informed financial hardship needs analysis
- Discretionary housing payments
- Pension credit uptake
- Council tax support
- Fuel poverty vouchers
- Debt management

Pension Credit uptake - 2023



Sustainable Debt Support

61

Households



At Risk
Struggling
In Crisis



36 Council Tax Arrears



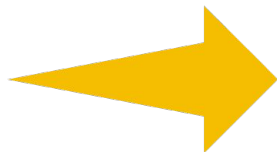
16 Housing Benefit Overpayment
& Council Tax Arrears



9 Housing Benefit Overpayment



- Up to £1000 payment towards arrears
- Dependent upon receiving debt advice
- Payment made directly from HSF



£27,477
Awarded



**£729.20 Average Housing
Benefit Payment**



**£662.21 Average Council
Tax Payment**

“ Thank you so much.
Words will never express
how grateful I am for all your
support. You have given me
the tools to see things
differently and the strength
to keep going. ”

“ Thank you for all the help and
advice that you have given to us
to help my Mum. It was very kind
of you as we didn't realise that
there were so many extra
benefits that my Mum was
entitled to. ”

Amy Bassi

Policy in Practice



LIFT lets you explore your data over time

Local authorities can

- Combine their datasets with our policy engine to get smarter insights
- See how individual households are impacted by policy changes, now and in the future
- See who is eligible for but missing out on support
- Understand current and future service need
- Effectively distribute discretionary support (such as HSF)



Use LIFT to tackle homelessness like Bracknell Forest

- Identify households at risk of homelessness within 56 days
- Filter by:
 - Financial resilience
 - Tenure type
 - Debt
 - Employment
 - And more

The screenshot displays the LIFT interface, which is used to identify households at risk of homelessness. The interface is divided into several sections:

- Top Bar:** Shows summary statistics: 31,836 households, 21,540 children, £9,702,349 CT/Rent arrears, and £83,951 DHP award in FY. It also includes a 'Map type' dropdown set to 'Dot map'.
- Filters:**
 - FINANCIAL RESILIENCE + DEBT:** Includes checkboxes for 'Financial resilience now' (Coping, Struggling, At risk, In crisis) and 'Financial resilience 2023' (Coping, Struggling, At risk, In crisis). It also has checkboxes for 'In relative poverty' and 'In food poverty'.
 - DEBT AND SAVINGS:** Includes checkboxes for 'CT arrears', 'Rent arrears', 'Rent or CT arrears', and 'Housing benefit overpaid'.
 - DEMOGRAPHICS:** Includes dropdowns for 'Tenure' (set to 'All'), 'Household Type' (set to 'All'), 'Age group' (set to 'All'), 'Age bracket' (set to 'All'), 'Disability' (set to 'All'), 'Carer household' (set to 'All'), 'Economic status' (set to 'All'), 'Self-employed household' (set to 'All'), and 'Council tax band' (set to 'All').
 - EMPLOYMENT:** Includes dropdowns for 'Barriers to work' (set to 'All'), 'Hours worked' (set to 'All'), and 'Earning below' (set to 'All').
 - INTERVENTIONS:** Includes dropdowns for 'DHP' (set to 'All'), 'EHP' (set to 'No'), 'CTS' (set to 'All'), 'HSF' (set to 'No'), and 'Energy rebate' (set to 'No').
 - GEOGRAPHY:** Includes a 'Postcode' field and dropdowns for 'Local authority' (set to 'Croydon') and 'Ward' (set to 'All').
 - ADDITIONAL FILTERS:** Includes checkboxes for 'Private tenant' (checked), 'Temporary accommodation', 'Supported housing', 'On UC, tenure unknown', and 'Owner-occupier'.
- Map:** A map of Bracknell Forest showing the distribution of households at risk of homelessness. The map is overlaid with a grid of dots, with a higher concentration of dots in the central and eastern parts of the town.



Move on from temporary accommodation

- Identify households potentially suitable to move on from TA
- Filter by:
 - Families in work
 - Families in PT work
 - Families not in debt or hit by welfare reforms

The screenshot displays a web-based filtering tool for households in temporary accommodation. The interface includes several tabs: Financial Resilience + Debt, Universal Credit, Welfare Reform (active), Benefits Take-up, and COVID-19 Groups. The Welfare Reform tab is highlighted with a red box. Below the tabs, there are sections for Financial Resilience, Poverty, Debt and Savings, Demographics, Employment, Interventions, and Geography. The map on the right shows the distribution of households in the Croydon area, with 42 households and 137 children identified. The map is based on a snapshot of June 2022 datasets.

WELFARE REFORM FILTERS:

- CT arrears: ☒ Yes, ☐ No
- Rent arrears: ☒ Yes, ☐ No
- Rent or CT arrears: ☒ Yes, ☐ No
- Housing benefit overpaid: ☒ Yes, ☐ No

DEBT AND SAVINGS:

- Months in CT arrears: 0 to 46
- Months in rent arrears: 0 to 158,294
- Debt: £0 to £13,281
- Savings: £0 to £333,241

ADDITIONAL FILTERS:

- Demographics: Tenure (Private tenant), Household Type (All), Age group (All), Age bracket (All), Disability (All), Carer household (All), Economic status (All), Self employed household (All), Council tax band (All)
- Employment: Barriers to work (All), Hours worked (All), Earning below (£9.97/hour to £11.05/hour), Children & Non-Depts (Number of children: 3 to 9, Number of non-dependants: 0 to 6, With a child between [] and [])
- Interventions: DHP (All), EHP (All), CTS (All), HSF (No), Energy rebate (No)
- Geography: Postcode, Local authority (Croydon), Ward (All), Filter HB Ref#

Map Data:

- 42 household(s)
- 137 children
- £29,781 CT/Rent arrears
- £0 DHP award in FY

Map type: Dot map



Help people who are in debt and recover arrears

RESILIENCE

Financial resilience now

☐ Coping
☒ Struggling
☒ At risk
☒ In crisis

Cancel Apply

Financial resilience 2023

☐ Coping
☒ Struggling
☒ At risk
☒ In crisis

Cancel Apply

CT arrears

☒ Yes
☐ No

Rent arrears

☒ Yes
☒ No

SVINGS

DEBT AND SAVINGS

CT arrears

☒ Yes
☐ No

Months in CT arrears

0 46

Rent arrears

☒ Yes
☐ No

Months in rent arrears

0 158,294

Rent or CT arrears

☒ Yes
☐ No

Debt

£0 £13,281

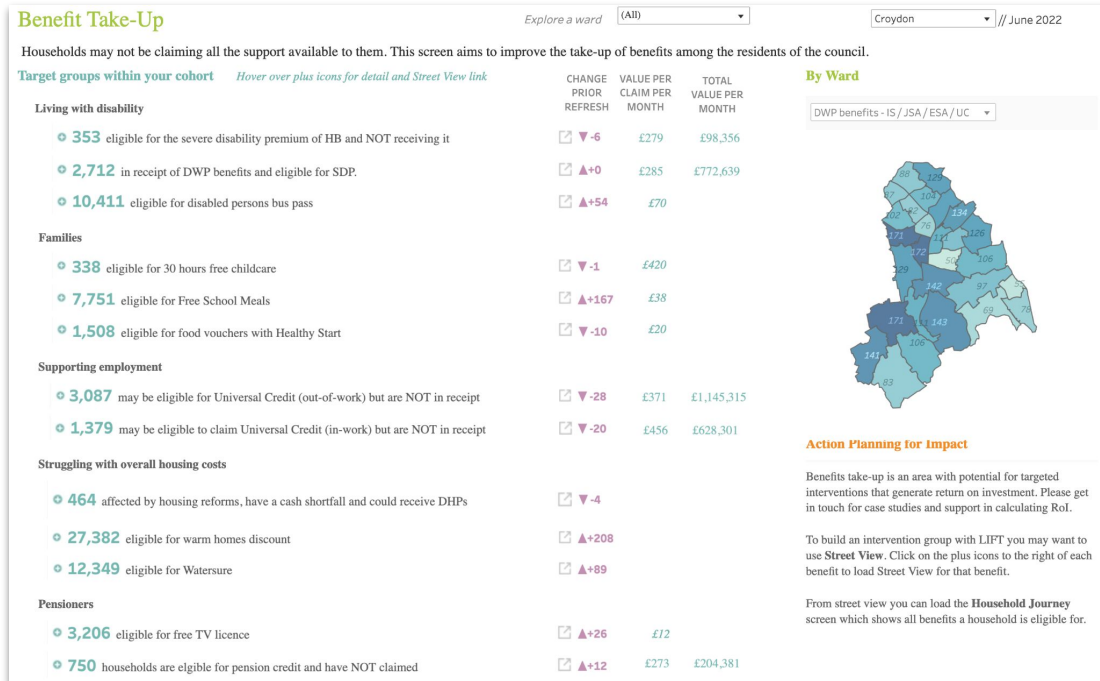
Housing benefit overpaid

☒ Yes
☐ No

Savings

£0 £333,241

Identify households that are eligible for support yet missing out in your area



Five frequently asked questions about LIFT

1. What data sets does LIFT use?
2. Is it ok to use our data in this way?
3. How frequently is my data refreshed?
4. I'm not a local authority, how can I get LIFT?
5. We don't have a lot of resource, how can we get the most from LIFT?



Use data for good in your area, like Bracknell Forest Council

- The total amount of unclaimed benefits and social tariffs is now £22.7 billion a year
- This has increased from last year due to uprating, UC rollout and more numbers from DWP which allowed us to do more sophisticated analysis
- Benefits are unclaimed due to lack of awareness, system complexity and stigma
- Organisations like Bracknell Forest Council are leading the way in using data to close the unclaimed benefits gap and, in doing so, reduce arrears
- In less than a year they secured over £780,000 across 240 residents and recovered £550,500 in debts
- For every £1 spent on LIFT they achieved £36 of income to residents and £26 of arrears recovered
- Their successes can be replicated elsewhere



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

Register for our next webinars:

- Missing out 2024: Why people don't claim £23 billion of support they're eligible for on Wednesday 29 May
- Tackling child hunger by auto enrolment in Free School Meals on Wednesday 26 June



Scan to book a chat



Thank you

Sharon Warner, Bracknell Forest Council

Rachael Walker, Policy in Practice

Amy Bassi, Policy in Practice

hello@policyinpractice.co.uk

0330 088 9242

