



Policy in Practice

How East Riding of Yorkshire
Council grew the income of
15,700 households by £13m

Wednesday 28 February 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
- Follow us on Twitter [@policy_practice](https://twitter.com/policy_practice)



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



Policy in Practice: What we do



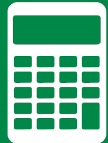
Policy

A team of professionals with extensive knowledge of the welfare system. We're passionate about making social policy work



Analytics

We help over 100 local authorities use their household level data to identify vulnerable households, target support and track their interventions



Software

Our benefit calculator engages over 10,000 people each day. We identify the steps people can take to increase their income, lower their costs and build their financial resilience



Agenda

- The national and local context for unclaimed benefits and support
- Focus on how one local authority achieved a return on investment of £416 for each £1 spent when tackling its unclaimed support gap
- A quick look at the solution used by local authorities
- Questions and answers
- Next steps



Today's speakers



Janet Harkin
Chief Marketing Officer
Policy in Practice



Rachael Walker
Policy and Research
Director
Policy in Practice



Paul Furness
Debt Management Operations
Manager
East Riding of Yorkshire
Council



Sam Fathers
Head of Business
Development (South)
Policy in Practice



Rachael Walker

Policy in Practice

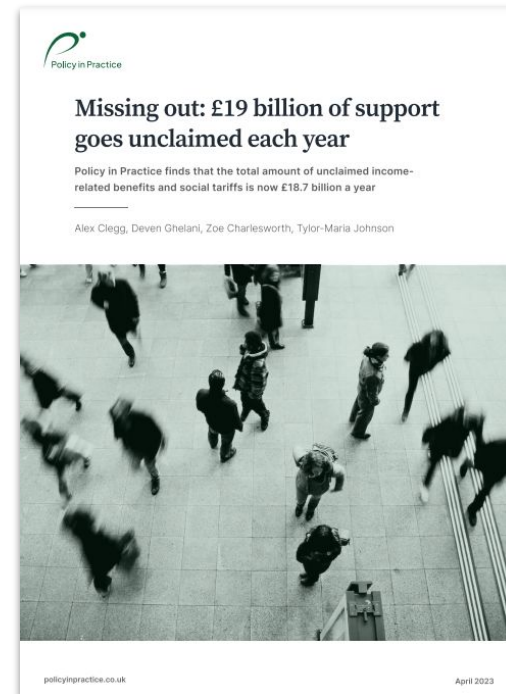


The national context

- 14 million people (22%) in the UK are living in poverty (JRF, 2024)
- In March 2023, 19% of adults in households with lower incomes were behind on priority bills and 23% had no savings (Health Foundation, 2023)
- Council Tax debt increased by £510 million in 2021-22 (£5.5bn in total)

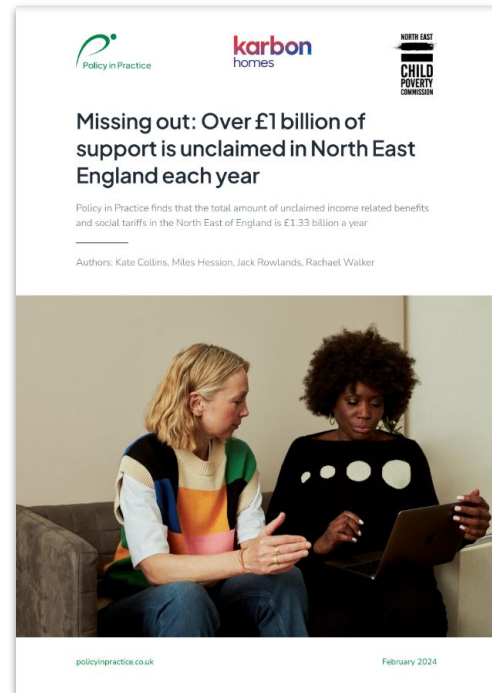
Meanwhile...

- £19 billion in support is unclaimed in the UK every year



The local context

- £63 million a year is unclaimed in East Riding of Yorkshire
- £970 million a year is unclaimed in Yorkshire
- £1.3 billion a year is unclaimed in the North East



Poll: What barriers to running benefit take up campaigns do you have in your organisation?



Paul Furness

East Riding of Yorkshire Council





East Riding of Yorkshire Council

LIFT PLATFORM

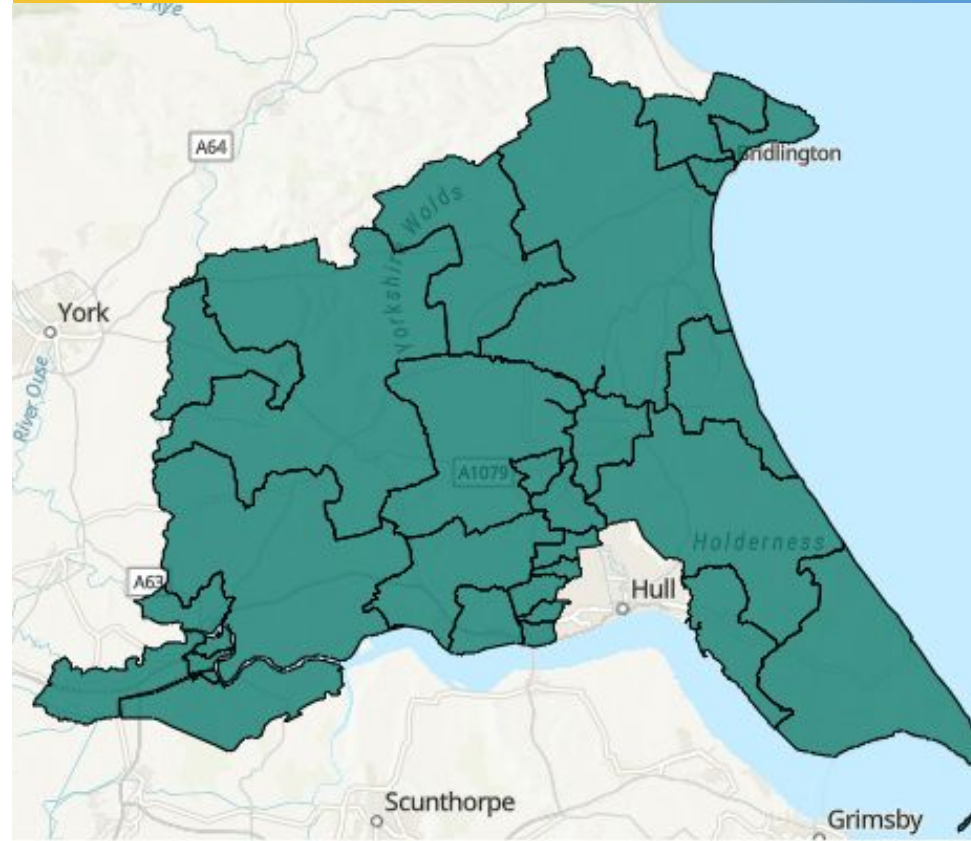
Paul Furness, Debt Management Operational

Agenda

- Demographics
- Arrears and Poverty
- Financial Inclusion Strategy
- LIFT Platform
- Campaigns
- Return on Investment
- Income Secured
- Impact

East Riding of Yorkshire

- East Riding of Yorkshire has a population of over 346,000 people
- It is a unitary authority in the North of England
- It covers an area of 2,409 km²



Overview



- Over 20 benefit take up campaigns delivered in less than two years
 - Focus on building income of over 15,700 households
- Boosted residents' annual income by £12.9 million
 - Reduced arrears by over £650,000
- Used Policy in Practice's Low Income Family Tracker (LIFT) platform
 - Generate impact without extra administrative strain on staff
 - Manage demand for other council services
 - Used GovDelivery email to keep costs down
 - Resources to manage LIFT

Arrears of CTS customers and poverty

- Over £2 million in council tax arrears
- Over £960,000 in housing benefit overpayments
- Over £252,000 in rent arrears
- 42% of residents were living below the poverty line



LIFT platform

- East Riding of Yorkshire uses LIFT to identify struggling households
 - Offers proactive support to enhance financial resilience
 - Prevents debt and arrears
- Boosts household income for long-term financial security
 - Potentially reduces long-term costs for council



Campaigns

- 15,700 households identified as missing out on support
 - 24 campaigns launched between 2020 and 2023
 - Households contacted by letter, email, or social media
 - Your Money team offered full benefit check and debt advice
 - Aim to run a new campaign each month



Your Money Campaigns

- Pension Credit
- Benefit Cap
- Residents who have non-dependents who are NEETS
- Debt targeting



Category	Amount
Yearly Pension Credit payments	£1,631,901
2023 Cost of Living payments	£560,700
2022 Cost of Living payments	£404,950
Backdated Pension Credit	£358,392
Free TV licence savings	£35,775

Pension Credit Campaigns

- £3 million secured for 623 households
 - £1,631,901 in yearly Pension Credit payments
 - £560,700 in 2023 Cost of Living payments
 - £404,950 in 2022 Cost of Living payments
 - £358,392 in backdated Pension Credit
 - £35,775 saved by 225 households now getting a free TV licence
- 12 carer households included
 - Boosting carers' income can help them to care for longer
 - Delay or reduce adult social care costs to the council

WaterSure and Warm Homes Discount

- Due to high volume, we email potential eligible households, where email address held
- Use FREE Govdelivery
- Social Media posts to promote take up
- Inclusion in Your East Riding magazine
- Aim – to data share with Yorkshire Water



Discretionary Housing Payments Campaign

- Over £340 gained per household, on average
 - Council contacted around 140 tenants with arrears and no savings
 - Invited them to apply for DHPs
 - Extra £47,500 income secured for this group
 - Arrears reduced by £7,000
 - None of these households have moved into temporary accommodation

We now run campaigns frequently

Income Secured for Residents

Campaign Type	Income Secured
LIFT PC Campaigns	£3.4 million per year
Other LIFT Campaigns	£9.5 million
Total	£12.9 million

- Help provided for Warm Homes discount, Household Support Grant, and Emergency Assistance

Arrears Reduced for the Council

Type of Arrears	Arrears Reduced
Rent Arrears	£50,000
Council Tax Support Scheme Arrears	£481,200
Housing Benefit Overpayments	£121,412
Total	£650,000

Return on Investment

Investment	Return	Benefit
£1	£416	£13 million to 15,700 residents
Pension Credit	£4,800 per household	

- Return of £416 for each £1 spent
Nearly £13 million delivered to 15,700 residents
- Pension Credit
Over £4,800 gained per household, on average

Success and Future Aims

- 15,000 households identified as missing out on support
 - 24 separate campaigns launched to encourage benefit take up
- £416 return for each £1 spent on takeup campaigns
 - Nearly £13 million in support delivered
- Events – from April hold events in the community utilising LIFT data, including voluntary section groups, Housing, Learning & Development, Digital Skills Officers

Households Identified	Campaigns Launched	Return per £1 Spent	Support Delivered
15,000	24	£416	£13 million

Sam Fathers

Policy in Practice



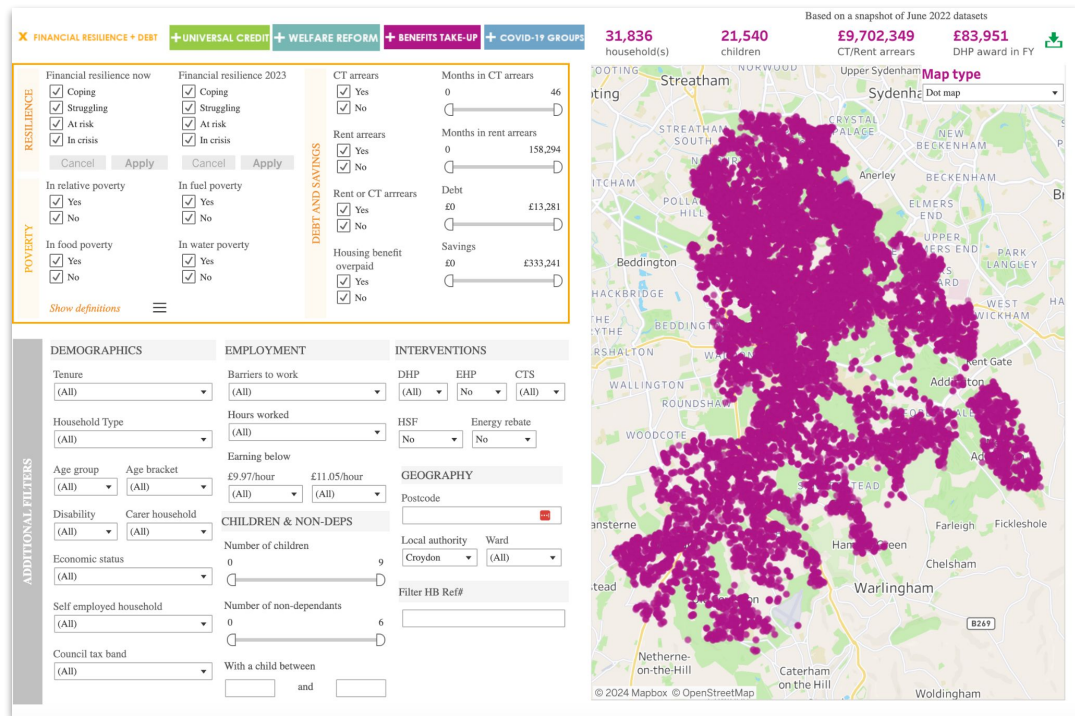
LIFT lets you explore your data over time

- LIFT lets councils 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. Use the information to identify the most vulnerable families, target support to them and track the impact of interventions over time
- Our clients use LIFT to
 - Tackle problem debt and arrears
 - Maximise the income of households
 - Evidence return on investment in support
 - Identify and support families at risk of eviction
 - Avoid unnecessary cost by preventing hardship
 - Understand current and future demand for services



LIFT: Identify vulnerable people

- Over 100 different layable filters
- Easily segment into target groups
- Proactively identify those most at risk or those missing out on benefits



LIFT: Identify vulnerable people

RESILIENCE

Financial resilience now	Financial resilience 2023	CT arrears
<input type="checkbox"/> Coping	<input type="checkbox"/> Coping	<input checked="" type="checkbox"/> Yes
<input checked="" type="checkbox"/> Struggling	<input checked="" type="checkbox"/> Struggling	<input type="checkbox"/> No
<input checked="" type="checkbox"/> At risk	<input checked="" type="checkbox"/> At risk	
<input checked="" type="checkbox"/> In crisis	<input checked="" type="checkbox"/> In crisis	

Cancel Apply

SAVINGS

Rent arrears
<input checked="" type="checkbox"/> Yes
<input checked="" type="checkbox"/> No

DEMOGRAPHICS

Tenure

(All)

☐ (All)

☐ Council tenant

☐ Social tenant

☒ Private tenant

☐ Temporary accommodation

☐ Supported housing

☐ On UC, tenure unknown

☐ Owner-occupier

Cancel Apply

(All)

CHILDREN & NON-DEPS

Number of children

3 9

FINANCIAL RESILIENCE + DEBT

Financial resilience now	Financial resilience 2023	CT arrears
<input type="checkbox"/> Coping	<input type="checkbox"/> Coping	<input checked="" type="checkbox"/> Yes
<input checked="" type="checkbox"/> Struggling	<input checked="" type="checkbox"/> Struggling	<input type="checkbox"/> No
<input checked="" type="checkbox"/> At risk	<input checked="" type="checkbox"/> At risk	
<input checked="" type="checkbox"/> In crisis	<input checked="" type="checkbox"/> In crisis	

Cancel Apply

POVERTY

In relative poverty	In fuel poverty	In food poverty	In water poverty
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

Show definitions

DEBT AND SAVINGS

Rent arrears	Rent or CT arrears	Housing benefit overpaid
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

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

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

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:

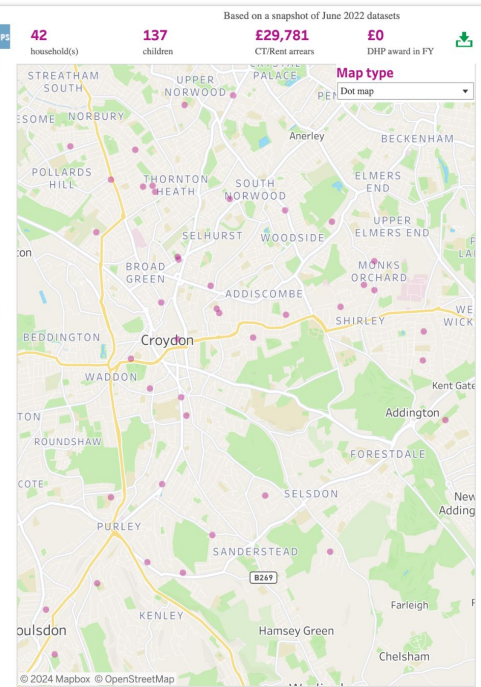
Local authority: Croydon

Ward: (All)

Filter HB Ref#

CHILDREN & NON-DEPS

Number of children: 3



LIFT: Target support

- Proactively target financial and non financial support
- Wrap around support to those who need it most
- Early Intervention to avoid costly and damaging crisis support
- Targeted messaging based on household **requirements**
- Auto award of some supports such as FSM and DHP

Based on a snapshot of June 2022 datasets

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

Map type Dot map

FINANCIAL RESILIENCE + DEBT **+ UNIVERSAL CREDIT** **+ WELFARE REFORM** **+ BENEFITS TAKE-UP** **+ COVID-19 GROUPS**

RESILIENCE

Financial resilience now

☐ Coping ☒ Struggling ☒ At risk ☒ In crisis

Financial resilience 2023

☐ Coping ☒ Struggling ☒ At risk ☒ In crisis

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

Savings

£0 £333,241

Housing benefit overpaid

☒ Yes ☒ No

POVERTY

In relative poverty

☒ Yes ☒ No

In fuel poverty

☒ Yes ☒ No

In food poverty

☒ Yes ☒ No

In water poverty

☒ Yes ☒ No

DEBT AND SAVING

Show definitions

ADDITIONAL FILTERS

DEMOGRAPHICS

Tenure

Private tenant

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 £11.05/hour

(All)

INTERVENTIONS

DHP

(All)

EHP

No

CTS

(All)

HSF

No

Energy rebate

No

CHILDREN & NON-DEPS

Number of children

3

Number of non-dependants

0 6

With a child between

and

GEOGRAPHY

Postcode

Local authority

Croydon

Ward

(All)

Filter HB Ref#

© 2024 Mapbox © OpenStreetMap

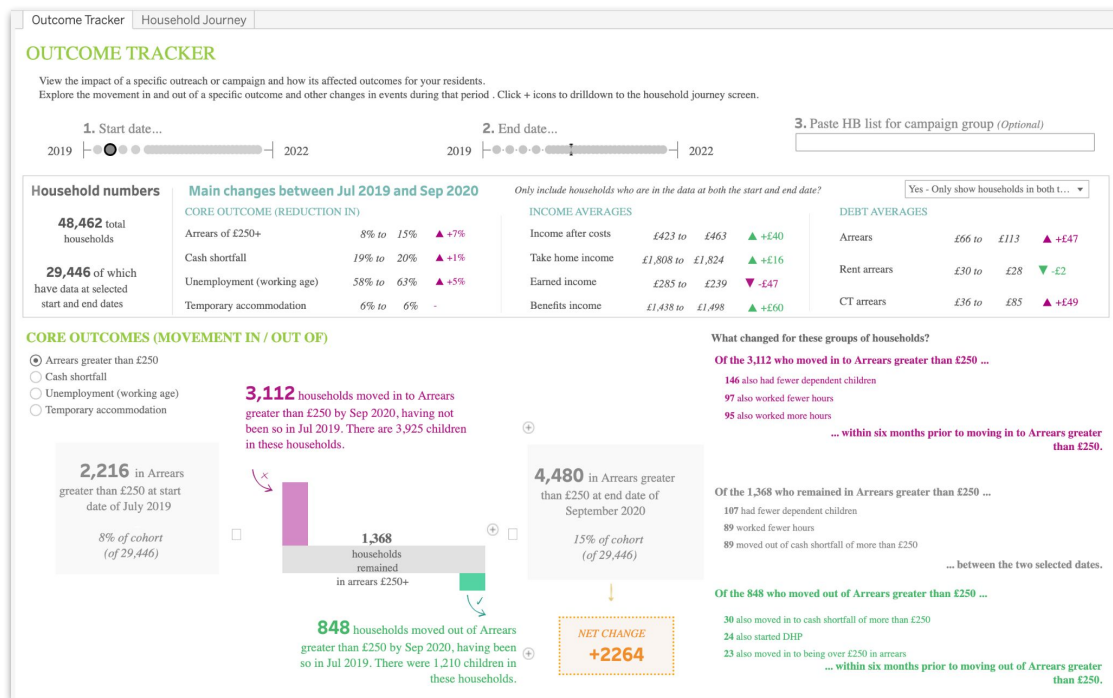
Success achieved from central vs local campaigns

- Central government campaigns such as those run by DWP to encourage Pension Credit take up generate broad awareness. An untargeted letter campaign in 2021 achieved take up of around 13%
- By comparison, highly targeted take up campaigns run by Policy in Practice's clients achieve an average take up rate of over 30%
- People like local support and often need help with applications. Councils and frontline organisations are perfectly placed to help



LIFT: Track change

- Monthly updates allow regular performance checks
- Metrics include benefit take up, income, debt, employment and homelessness
- Easily evaluate campaign performance



Closing the unclaimed support gap in your area

- The cost of living crisis is not going away anytime soon. Local authorities and frontline organisations play a crucial yet increasingly difficult role, using limited resources
- We know £19 billion of benefits and support is unclaimed in the UK each year. This money can help build resident's income and help councils to recover arrears
- East Riding of Yorkshire Council generated £13 million income for residents and recovered arrears worth £650,000 for the council using data and a LIFT platform from Policy in Practice. Return on investment of £416 per £1 spent was achieved
- Their stunning success can be replicated elsewhere



Questions and answers



Next steps

Take our very short survey when the webinar ends to:

- Give us feedback (thank you) and ask further questions of our speakers
- Request a follow up call to chat about how our solutions could help you

Register for our next webinars:

- **Modelling council tax support schemes: automation, banding, generosity and beyond** on Wednesday 27 March
- **Data driven success: From tackling homelessness to unlocking £1m income and recovering over £550k of debt** on Wednesday 24 April



Thank you

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Sam Fathers, Policy in Practice

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