

LIFT case study

At a glance

£416 returned for every
£1 invested

Nearly £13 million income
generated

Over £650,000 arrears
reduced

15,700 households helped

24 data led campaigns

2 years

1 team

1 LIFT platform

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

In less than two years, amidst the pandemic and cost of living crisis, East Riding of Yorkshire Council used very little resource to deliver over 20 different benefit take up campaigns. Their focus was on building the income of over 15,700 households who were missing out on support.

Using Policy in Practice's Low Income Family Tracker (LIFT) platform, the revenues and benefits team boosted residents' annual income by £12.9 million and reduced arrears by over £650,000.

East Riding of Yorkshire Council Income generated and arrears reduced using LIFT



LIFT helped East Riding to achieve a return of £416 for every £1 invested. Income of £13 million was generated and arrears were reduced by over £650,000

Challenge: Improve the financial resilience of residents and tackle arrears using limited resources

In late 2020 the council had arrears worth over £3.2 million:

- Over £2 million in council tax arrears
- Over £960,000 in housing benefit overpayments
- Over £252,000 in rent arrears

At the same time, 42% of residents were living below the poverty line.

Directed by its Financial Inclusion Strategy the council sought to increase the financial resilience of residents by targeting support to people in arrears, and encouraging the take up of unclaimed benefits, social tariffs and related support.

However, in order to put their plans into practice, they needed to generate impact without placing extra administrative strain on staff. This needed to be done whilst also managing demand for other council services and administering the government's COVID response grants for households and businesses.

Solution: LIFT platform easily identified households in need of extra support

Councils can use Policy in Practice's Low Income Family Tracker (LIFT) to proactively identify households who are struggling and offer them support. LIFT makes it easy to see which resident groups are best suited to different interventions, based on their household characteristics.

Offering proactive support enhances financial resilience by preventing debt and arrears. Boosting household income helps residents stay financially secure for longer, potentially reducing long term costs for the council in areas like housing and social care budgets.

The council's revenues and benefits team used LIFT to identify 15,700 households missing out on support. Armed with this information they launched 24 separate campaigns between 2020 and 2023 to tell the families of their benefit entitlement and encourage take up.

Households were contacted by letter or email and, in some wards where benefit take up was particularly low, social media campaigns were also carried out. The council's Your Money team also contacted people in person or over the telephone with the offer of a full benefit check and debt advice.

Benefit take up campaigns carried out include:

- Pension Credit take up campaigns (repeated six times)
- Severe Disability Premium of Housing Benefit take up campaign
- WaterSure and social tariff take up campaign
- Proactive targeting of Discretionary Housing Payments

Impact: Return of £416 for each £1 spent and nearly £13 million delivered to 15,700 residents

1. Pension Credit: over £4,800 gained per household, on average

Between February 2021 and July 2023 the council secured nearly £3 million for 623 households from six Pension Credit take up campaigns. This consists of:

- £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

Importantly, 12 carer households were also included in this group. Boosting carers' income can help them to care for longer and delay or reduce adult social care costs to the council.

Our research shows that the average care package cost is £40,000 so this means that East Riding's Pension Credit take up campaigns successfully delayed or reduced future care packages that would have cost £480,000.

Pension Credit take up campaigns was repeated over three years to encourage people to apply and capture people who became eligible.

2. Severe Disability Premium (SDP) of Housing Benefit: over £3,600 gained per household, on average

The council identified 40 households missing out on Severe Disability Premium. After helping them to claim they were awarded over £22,000 a year, as well as one-off backdated amounts totalling £11,000.

3. WaterSure: £180 gained per household, on average

Around 2,300 households took up £418,000 in support for their water bills through the WaterSure scheme. East Riding's campaign targeted nearly 8,000 eligible families and achieved an estimated 30% take up rate.

4. Proactive targeting of Discretionary Housing Payments: over £340 gained per household, on average

When the £20 uplift to Universal Credit was removed the council contacted around 140 tenants with arrears and no savings and invited them to apply for DHPs. An extra £47,500 income was secured for this group and arrears were reduced by £7,000. Crucially, none of these households have moved into temporary accommodation since the start of the campaign.

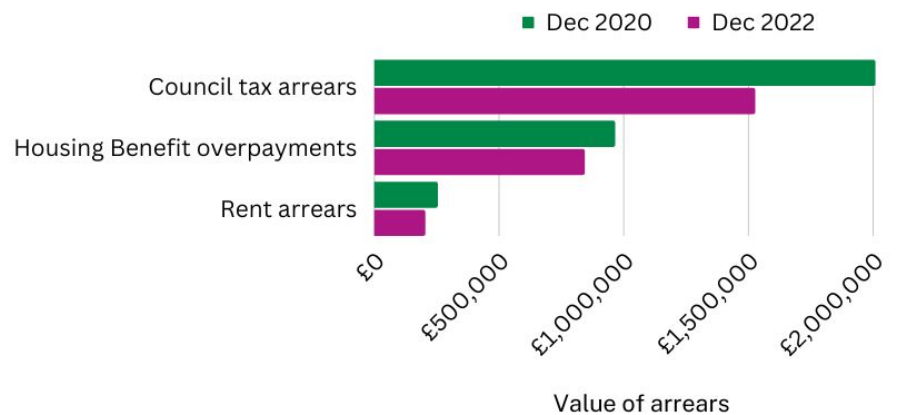
“Due to high workloads with the team and a huge demand for our *Your Money team* who offer FREE confidential advice to residents to maximise their incomes we have had to carefully select the cohorts to target, based on minimal impact to the teams.

“As such we regularly target those groups to claim benefits such as Pension Credit or additional support through the WaterSure tariff.

“It's excellent to see the result and the impact this is making to our residents and to the council services we provide.”

Lisa Martindale
Revenues and Benefits
Group Manager
East Riding of Yorkshire
Council

East Riding of Yorkshire Council Change in arrears achieved using LIFT



For every £1 invested the council saw a return of £416, boosting the income of residents

Income secured

LIFT campaigns have put £12.9 million into the pockets of residents across East Riding of Yorkshire since 2020.

The LIFT campaigns have brought in £3.4 million each year since 2020. Another 15 campaigns generated an extra £9.5 million and included helping eligible families to secure a Warm Homes discount, Household Support Grant or Emergency Assistance.

Arrears reduced

As a result of their LIFT campaigns and follow up work East Riding calculated that, by December 2022, they had reduced arrears for residents on Housing Benefit and/or Council Tax Support by over £650,000.

This consists of:

- £50,000 less in rent arrears
- £481,200 less in Council Tax arrears
- £121,412 less in Housing Benefit Overpayments

The use of LIFT seen the reach of one small team grow to make a large impact on residents. LIFT has also helped East Riding to deliver its Financial Inclusion Strategy and its priority to 'Protect the Vulnerable'.