

Preventing debt and homelessness this winter: impact case studies from leading organisations

Wednesday 26 November 2025

Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will follow
- Connect with us on LinkedIn

We empower people

Policy

~~£23 billion~~ **24.1 billion**

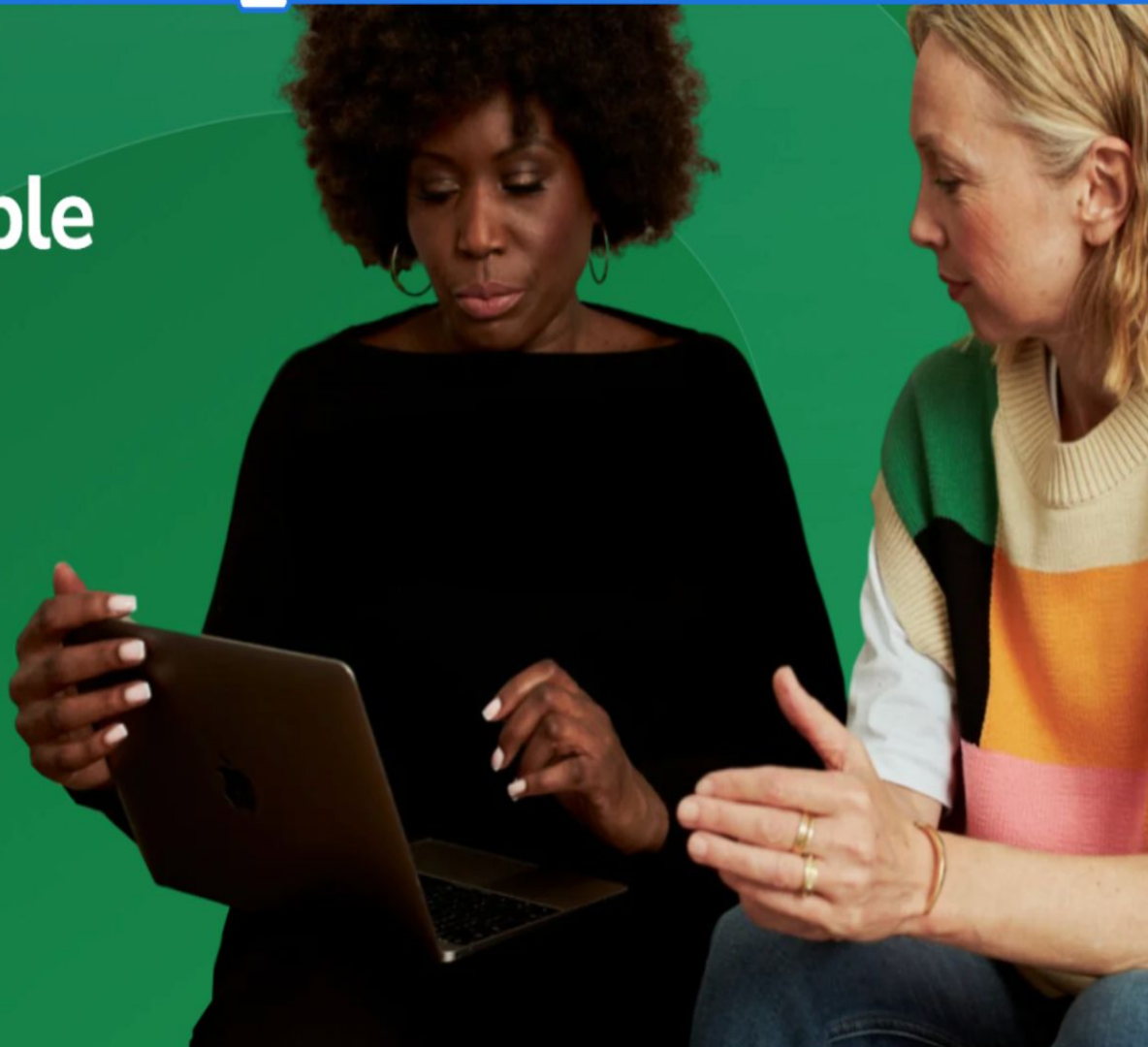
£23 billion of support is unclaimed each year

[Read our analysis](#)

Practice

Smart products help our clients efficiently close this unclaimed support gap

[View our Better Off platform](#)



Today's speakers



Martin O'Donnell
CPO and Co-Founder,
DebtStream



David Gil Welsh
Director of Pricing, Data
and Analytics,
Lantern Group



Glyn Ashman,
Income Maximisation
Lead, London
Borough of Hackney



Ian Cheatle
Senior Manager,
Customer
Propositions,
Nationwide



Rob Johnson
Senior Business
Development &
Partnership Manager,
Policy in Practice

- **Introduction: Sector challenges and income maximisation**
Richard Jones, Senior Policy and Welfare Analyst, Policy in Practice
- **Evolving to Meet the Needs of Today's Customers: Digital-first support for financially vulnerable customers**
Martin O'Donnell, CPO and Co-Founder, DebtStream
David Gil Welsh, Director of Pricing, Data and Analytics, Lantern Group
- **Personal independence payment benefit take up campaign for temporary accommodation residents**
Glyn Ashman, Income Maximisation Lead (Benefits and Homeless Prevention Service), London Borough of Hackney
- **Nationwide: Helping UK residents access their unclaimed benefits**
Ian Cheatle, Senior Manager, Customer Propositions, Nationwide
- **Better Off platform: Typical use cases**
Rob Johnson Senior Business Development & Partnership Manager, Policy in Practice
- **Open discussion and Q&A**



Martin O'Donnell

CPO and Co-Founder, DebtStream

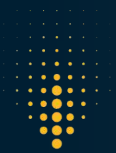
David Gil Welsh

Director of Pricing, Data and Analytics,
Lantern Group

**Evolving to Meet the Needs
of Today's Customers**

policyinpractice.co.uk





LANTERN

DEBT WITH A HUMAN TOUCH

Evolving to Meet the Needs of Today's Customers

Digital-first support for financially vulnerable customers

In partnership with

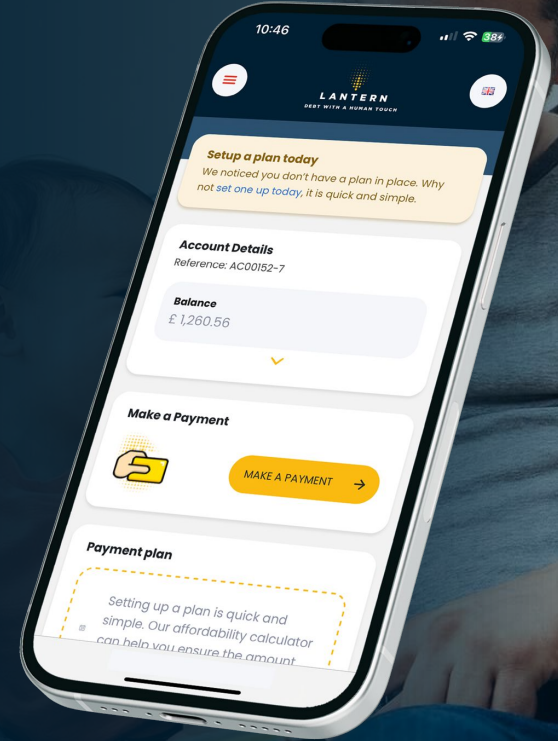

DebtStream



Why We're Evolving: Changing Customer Expectations

Adapting to a world where digital is the default

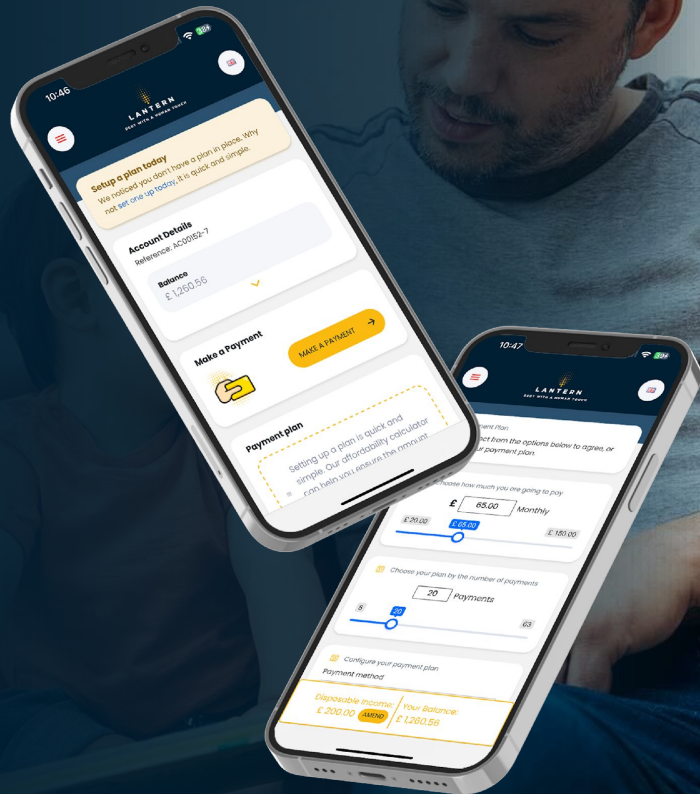
- Customers increasingly choose mobile first, self-service and on-demand information within their daily lives, this is no different in Collections & Recoveries.
- Support must feel transparent, less stressful and in their control.
- Lantern and DebtStream worked together to modernise the journey within the Lantern operation, moving from friction to empowerment.



What We've Built: Digital Tools That Empower Customers

Making it easier for customers to manage their finances, their way.

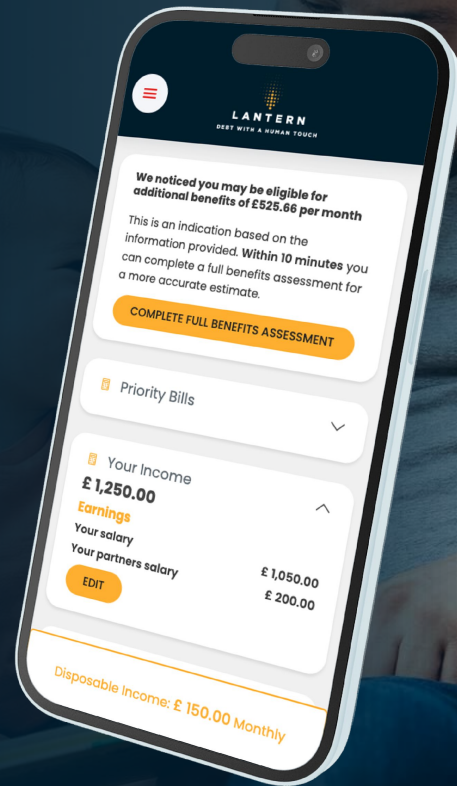
- Self-Service Portal: Enabling data driven, personalised self-service journeys using the white label DebtStream platform, enabling journeys to adapt for different customer needs.
- Flexible Payment Options: Introducing methods such as Apple Pay and Google Pay, to remove friction and allow customers to pay their way.
- Enabled self-service Income & Expenditure assessments that supports the customer setting up an affordable payment plan.



Improving Financial Outcomes: Policy in Practice Integration

Supporting customers beyond repayment, towards better financial wellbeing.

- A key focus with this technology transformation was identifying areas to add additional support for customers, leveraging data we were already collecting.
- To support this we embedded Policy in Practice in the DebtStream platform, leveraging existing I&E data collected through self-service.
- This enabled us to identify unclaimed benefits to help increase disposable income, supporting customers as they move towards becoming debt free.



Why it is important to give customers these tools

A vast number of benefits is going unclaimed

£11.1bn

Universal Credit

£3.3bn

Council Tax Support

£2.4bn

Carer's allowance

£1.5bn

Child Benefit



Awareness

Many people don't know some benefits exist, or they assume they won't qualify.



Complexity

It's hard for people to claim benefits when they have to apply for several different ones, many people meet barriers when applying.



Stigma

Negative perceptions surrounding the process of claiming benefits can deter eligible individuals from engaging with the benefits system.

What we have seen so far

Supporting customers build financial resilience

- 305 households completed the full calculator.
- Of those 270 households were eligible for benefits (whether claiming or not).
- The total amount of benefits identified was £212,369 per month.
- Of the 305 households 218 were identified as missing out on £107,028 per month.
- This is an average of £490.05 per month per household.
- To date £1,284,336 has been uncovered in annual unclaimed benefits.

£490

Per month per
household

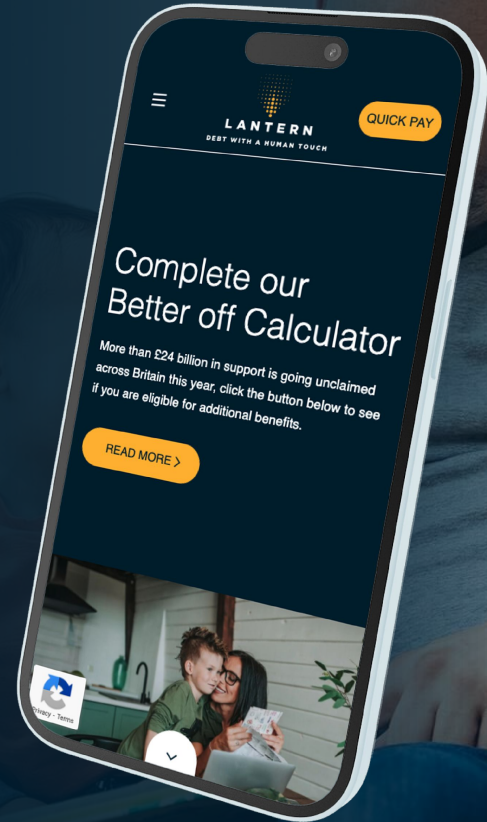
c£1.28m

In benefits
annually

What's Next: Personalised support for our customers

Making customers aware of how we can help them

- Proactive journeys to support customers with tailored support paths including income maximisation, such as when in breathing space.
- Other channels to drive benefit entitlement such as QR codes on our communications, or our main website.
- Continuing to work with our partners like DebtStream to offer personalised support, based on the channel of their choice.



Glyn Ashman

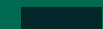
Income Maximisation Lead,
Hackney Benefits and Homeless
Prevention Service

Personal Independence Payment
benefit take up campaign for
temporary accommodation
residents





Personal Independence Payment benefit take up campaign for temporary accommodation residents



Hackney Benefits and Homeless Prevention Service
Glyn Ashman - Income Maximisation Lead



What we'll be showing

- Service context
- Why Temporary Accommodation and PIP
- Campaign summary
- Outcomes
- What we have learnt
- Next Steps

“

*Everything that everybody does should be geared
around **preventing homelessness***

”

Hackney Benefits and Homelessness Prevention Service



Hackney Here to Help Team

Hackney Here to Help was set up in November 2022

- Key part of delivering on the Strategic Poverty Reduction Framework
- Focus on increasing benefits entitlement uptake - income maximisation
- Universal access - any resident in need
- Single point of access - one application form for many types of help
- Community Outreach
- Data led Benefit uptake campaigns
- Integrated, multidisciplinary team

Benefit uptake so far



- Incoming case work
- Pension Credit
- Attendance Allowance
- Non-dependant deductions
- Free School Meals
- Council Tax Reduction
- Thames Water Social Tariff Auto-Enrolment

£6.5m
in Benefits
take up

£3.3m
from take up
campaigns

£3.2m
from
incoming
cases

Why Personal Independence Payments for TA

- Part of a wider campaign to improve financial resilience for those in TA with an aim to reducing debt and increasing likelihood of move on
- PIP is hard to access but is significant as it increases income and has other gateway benefits such as exemption from Benefit Cap which is directly relevant to move from TA to PRS
- Proven track record of success - AA campaign and officer engagement

£1.95m

take up from
incoming cases

£0.23m

from Attendance
Allowance
campaign



Barriers to accessing Disability benefits

- In 2024, of the 721,100 PIP new claims made, 332,800 were declined (46%)
- 21% of those declined requested a **mandatory reconsideration** (MR) and had their negative decision reversed (**so 262,800 did not challenge the decision**)
- 34% of those who are unsuccessful at the MR stage went on to lodge an **appeal**
- Around 68% of these were then awarded PIP at appeal
- This rises to **90+% if they are represented!**



Current PIP 2025/2026 rates (weekly)

Daily Living:

Enhanced rate (12 point): **£110.40**

Standard rate: (8 points): **£ 73.90**

Mobility:

Enhanced rate (12 points): **£ 77.05**

Standard rate (8 points): **£ 29.20**



Our starting cohort and scoping

187 residents in TA receiving ESA/UC LWC but not getting PIP

- A random sample of 24 were taken from this group and sent Texts/Emails telling them that we would be calling them to discuss take up
- Calls made by disability officers to establish level of engagement and likely level of eligibility.
- 30% level of engagement giving a projected cohort of 56 (TOO BIG)
- Main campaign cohort reduced to 30 (by matching to rent arrears) in order to manage capacity



How we engaged with residents

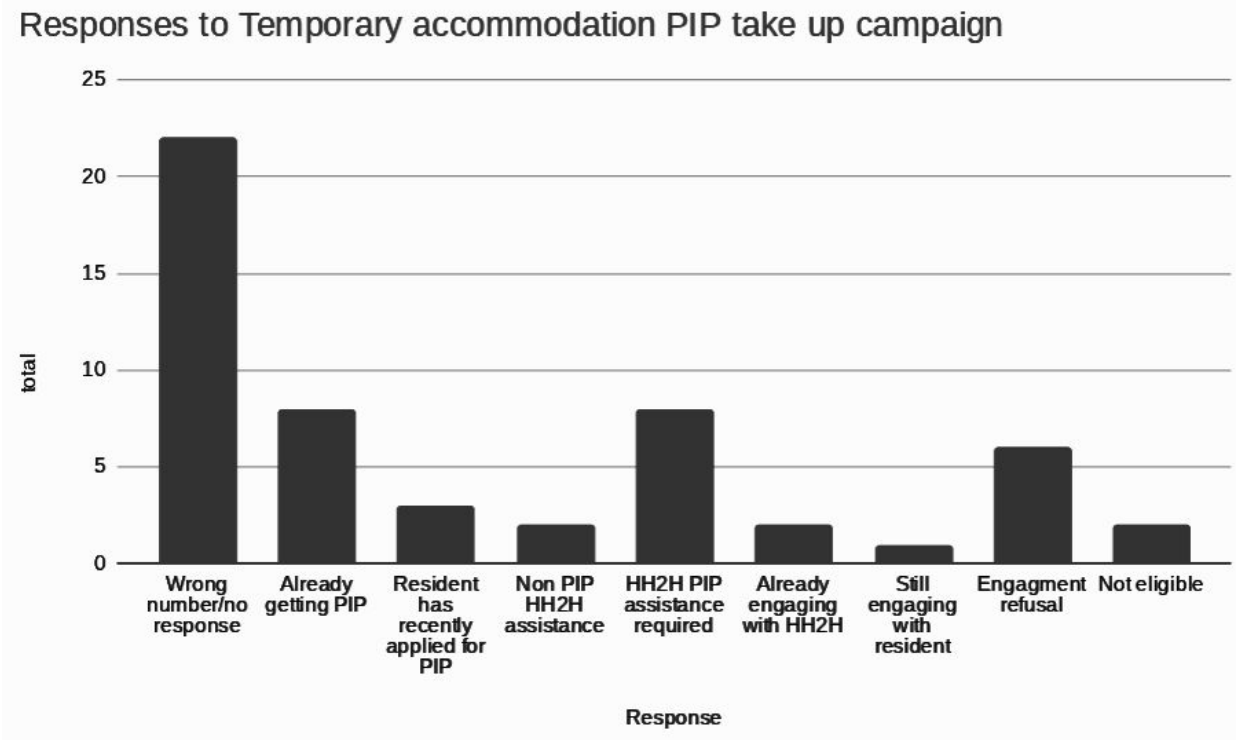
- Texts and Emails sent to cohort
- Initial contact made by outreach team - a holistic approach which did not focus initially on rent debts
- Triage for engagement and eligibility and make Here to Help application where appropriate
- Ongoing engagement carried out by Disability officers



The story so far

Engagement is ongoing.

It is early days as PIP takes time to apply for and even longer to get a decision.





Mr J's Story - An Early Win

Mr J was struggling enormously with his health and with the cost of living. He has a plethora of health problems, including depression, anxiety, mood disorder, PTSD and OCD. He had made a claim for PIP and that was turned down as was a mandatory reconsideration. Both had given him nil points against all of the PIP descriptors.

He had registered the case as an appeal when Hackney Here To Help contacted him as part of our outreach campaign.

We interviewed Mr J at length as a matter of priority and formulated a detailed submission of paperwork addressing each of the relevant points.

The panel at the hearing agreed almost entirely with our submission and awarded Mr J the enhanced rate of daily living and the standard rate for mobility.

£14.3k

in backdated
benefit

£7.2k

per year
ongoing
benefit



What we have learnt and next steps

Insights

For this cohort we found quite a few of the contact details were out of date and also some of the cohort struggled to engage, or their situation had changed since we extracted the data

Response

Lean on Hostel managers relationships with residents

Use alternative contact sources

Cross reference with more recent data

Next steps

Continued engagement

Rent arrears conversations

TA move on possibilities

Use insights and data to inform TA to PRS project

Ian Cheatle

Senior Manager, Customer
Propositions, Nationwide

**Nationwide: Helping UK
residents access their
unclaimed benefits**



Customer Propositions: Unclaimed Benefits

Ian Cheatle
Senior Manager, Customer Propositions

£24bn of government benefits* go unclaimed annually, and research shows our customers expect us to be helping with this

1 Insight

- **£24bn of government benefits** go unclaimed annually.
- For some households this could mean missing out on up to **£400+/month**.
- Common barriers to claiming are **awareness**, **complexity**, and **stigma**.

2 Why are we working on this?

- Responds to the **needs of our customers**: research** showed helping customers to identify missed benefits is seen as a **natural fit for the Nationwide brand** and something our customers would **expect from us**.
- **Unlocks value** for our customers.
- Aligns with our **strategy** of banking, but fairer, more rewarding and for the good of society.

* Source: Missing Out Report 2025

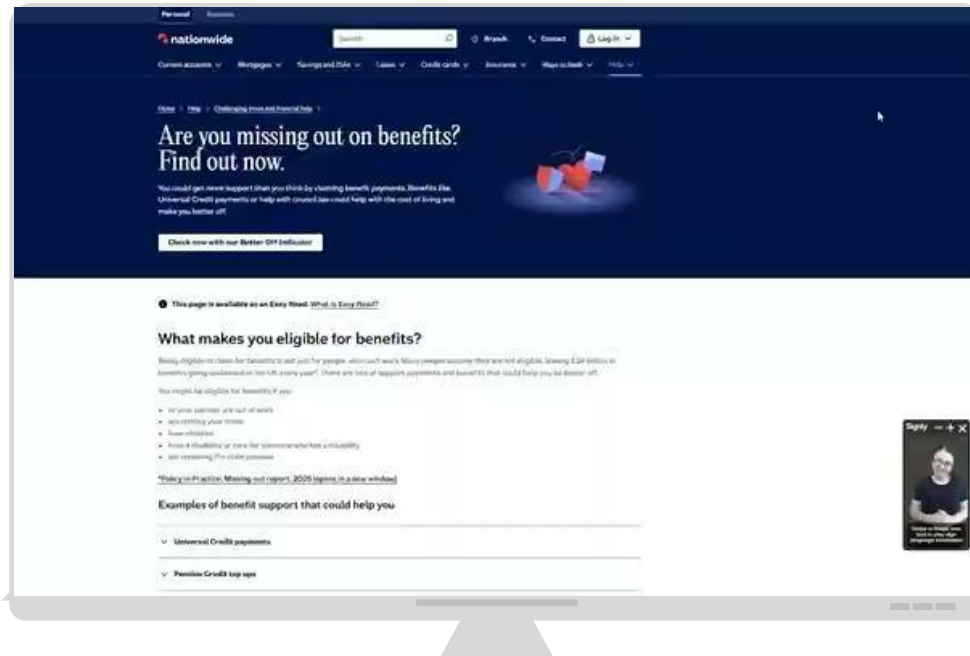
** Source: NBS Unclaimed Proposition Research - December 2024

The proposition includes app, .co.uk, and telephone options, and consists of a quick tool to identify eligibility followed by a detailed calculator for those likely to be eligible

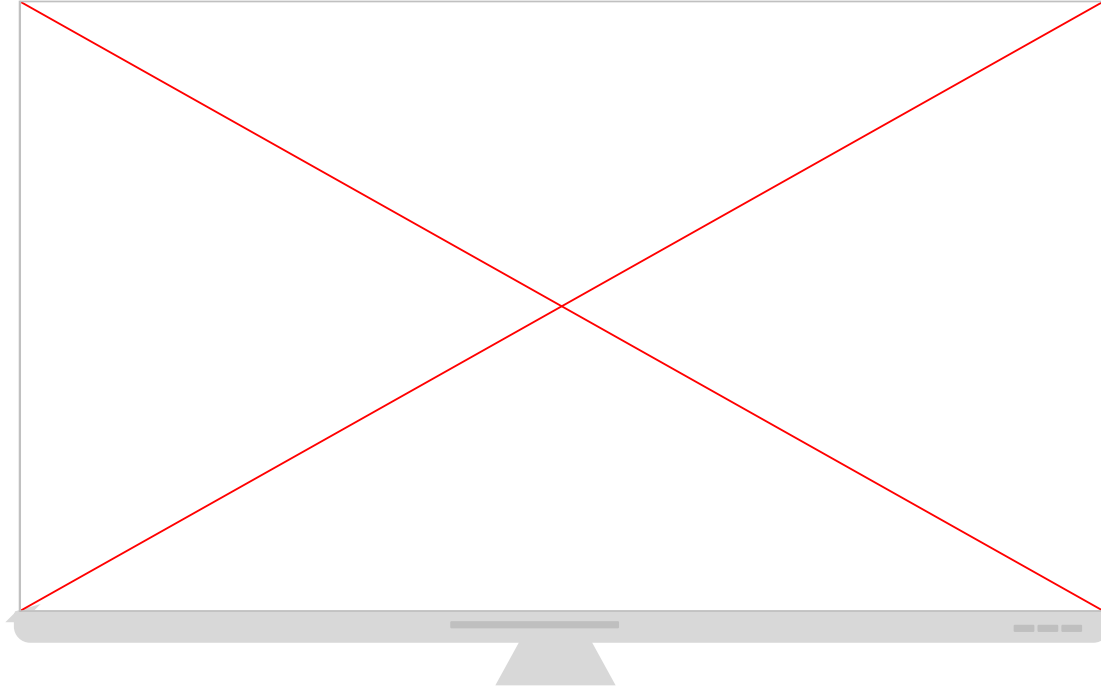
1 Proposition overview

- We have partnered with benefits experts **Policy in Practice** to deliver a **simple and engaging** proposition to enable customers to **quickly determine** if they are **missing out on benefits**.
- The proposition includes two elements:
 1. An **'indicator'** to quickly determine if a customer is likely to be eligible.
 2. If benefits are identified, the customer proceeds to the **'full calculator'**, which has ~25 questions and provides a detailed estimate.
- The proposition is available in **app**, **.co.uk**, and **via telephone**. Nationwide are the only financial services provider to offer a free telephone service, available to anyone.

2 Customer journey – quick tool demo



3 Customer journey – full tool demo



Positive press coverage has been received, with many highlighting the unique telephone service

GBN | BRITAIN'S NEWS CHANNEL

Nationwide launches new service which could reward Britons with £550 a month cash boost

THE
STANDARD

BUSINESS | MONEY

Thousands of people access Nationwide's service to raise awareness of benefits

The calculator service was launched on June 26 and is available to non-Nationwide members as well as the society's own customers.



PEOPLE CAN ACCESS NATIONWIDE'S BENEFITS CALCULATOR SERVICE IN A NUMBER OF WAYS (FIONA HANSON/PA)

INDEPENDENT

Money

Nationwide launches phone line to help UK residents claim benefits

The service is open to everyone, rather than just customers – seen as a first among financial providers

Karl Matchett • Wednesday 30 July 2025 09:44 BST • Comments



(Getty Images)

★ The Star

News you can trust since 1887

Consumer

Benefits calculator: Nationwide tool helps find which disability, work benefits you can claim – how to use it

AOL

Search

Thousands of people access Nationwide's service to raise awareness of benefits



YORKSHIRE POST

DIGEST

Thousands use benefits calculator

THOUSANDS of people have accessed a benefits calculator service provided by Nationwide Building Society in the first month of its launch.

It launched on June 26 to help make people aware of the support they could be entitled to.

It is available to non-Nationwide members as well as the society's own customers.

Colleague feedback has been universally positive, with many highlighting the difference the proposition will make to members

This is a **brilliant idea**.

Amazing proposition that I'm sure will make a **real difference** to some of our most vulnerable customers - well done everyone involved

A **fantastic initiative**. This can have a huge positive impact on our customers and allow them to claim benefits that they are entitled to. This service is almost **akin to making a 999 call** but in this instance it is a **cry for help to release finances to customers who need them most**. Keep up the great work.

Having been a civil servant in a previous life, which included visiting the elderly to ensure all benefits in place, I am extremely impressed that we would do this. Amazing stuff. **Just reminds me why I am proud to work here :)**

I've previously worked with Citizens Advice, who spend a significant amount of time assisting people with applying for the benefits that they are entitled too; **It is very difficult for a lot of people to navigate the system and the consequences for making errors can be quite serious!** It's brilliant that we are supporting our customers in this way, really brings home that we are on their side.

Brilliant, well done, **this could be life changing** for some of our customers

This is **fantastic tool** to help our customers.

Brilliant idea.

The proposition is delivering strong results, and we are exploring opportunities to broaden its reach through continued development, aiming to amplify our overall impact

Since launch (26 June):

**~£60
million**

in **annual
unclaimed
benefits** identified
amongst **~9k**
households

Phase 2 considerations:

- 1 Channel of choice**
- 2 Calculator development**
- 3 Last mile**

Rob Johnson

Senior Business Development and
Partnership Manager, Policy in Practice

Better Off platform: Typical use cases



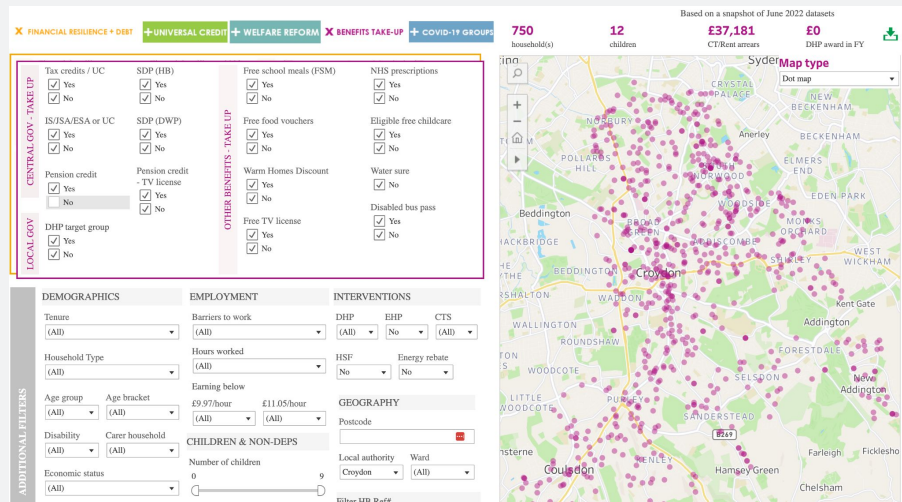
LIFT: The Low Income Family Tracker

- LIFT platform is being used by more than 1 in 3 local authorities including districts and boroughs, unitaries and county councils
- Proactively identifying vulnerability
- Easily identify households eligible for but missing out on benefits, at risk of crisis or in need of additional support
- Fully compliant with the DWP and HMRC data sharing requirements



LIFT: The Low Income Family Tracker

- Identify down to individual households those missing out on benefits, in need of support or at high risk of homelessness
- Easily build a local approach based on data, demand and insights
- Combine data from multiple systems and providers seamlessly and without disruption



So why do those benefits go unclaimed every year?

In addition to the complexity associated with the financial lives of low income households, there are 3 main challenges that impact benefit take up

Awareness

Individuals are unaware and often don't think that they would be eligible for benefits. Households are forced to be benefit experts to understand the support available to them

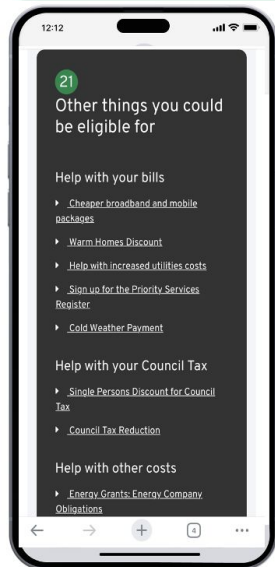
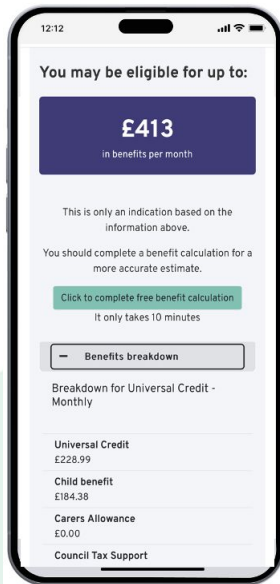
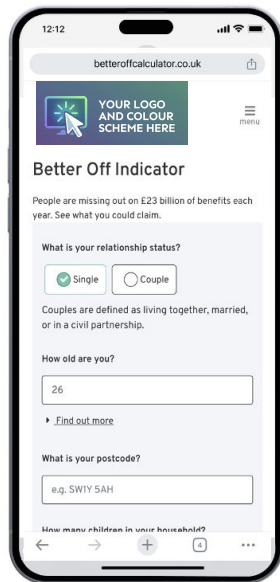
Application Complexity

Having to apply for multiple benefits, navigating complex criteria, and proving eligibility are all barriers to claiming. Which deters vulnerable individuals struggling with mental health associated with debt

Stigma

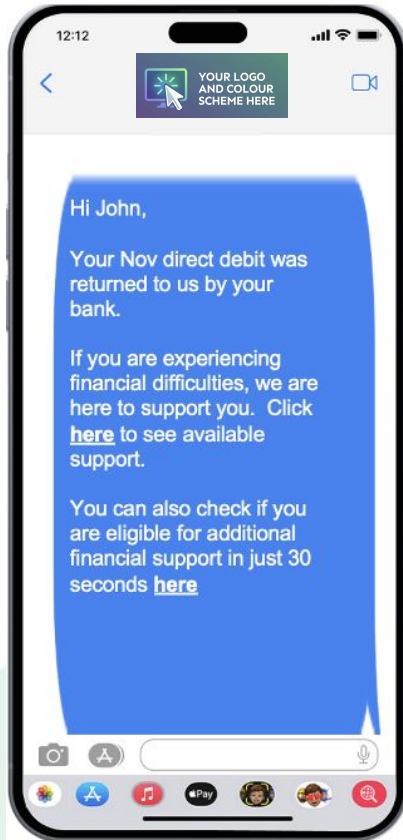
Negative perceptions around claiming benefits discourage eligible people from engaging with the system. Such as widely held beliefs that benefits are for the unemployed, when in fact 40% of all claimants are in work

The Better Off Calculator



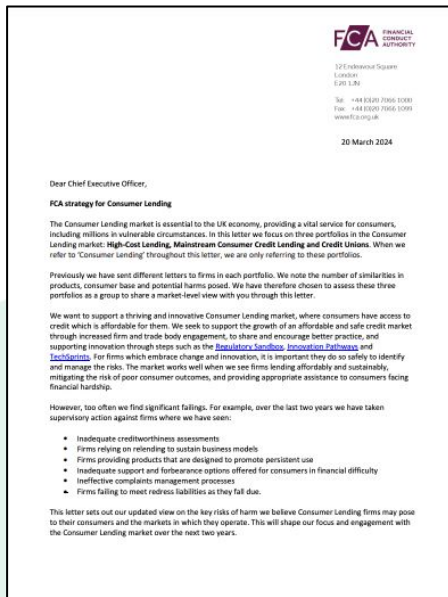
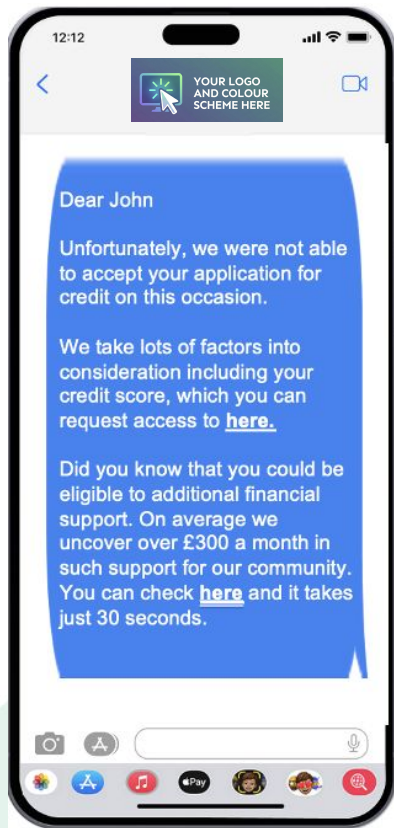
- Check eligibility in just 30 seconds
- In-journey support
- Improve engagement
- Create sustainable SFS budget plans
- Signposting to next steps
- Dynamic form with intelligent questioning
- Comprehensive case management system
- Simplify the complex benefits system
- Detailed real-time reporting of usage and impact
- Apply directly to wider benefits

Collections Journeys



- prevent arrears
- resolve arrears
- increase engagement
- increase self-serve
- reduces contact centre demand
- breed brand loyalty
- improve reputation
- demonstrates FCA compliance

Credit Rejection Journeys



FCA Portfolio Letter March 2024 – Strategy For Consumer Lending

- “credit may not be the answer for some consumers”
- “firms should consider ways they can support declined customers”
- “we have seen instances of good practice already, for example credit union firms who have integrated a benefits calculator link on their websites, aiming to assist customers in securing the financial support to which they are entitled”

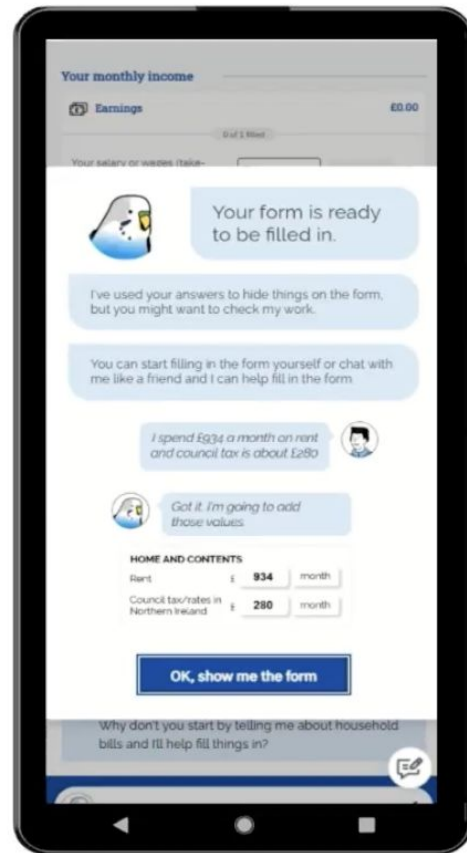
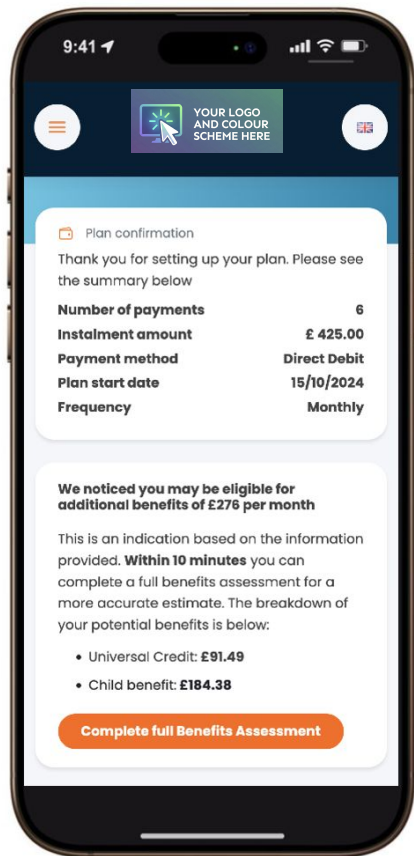
Simple API Integrate into existing platforms



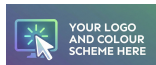
- Use our API to seamlessly integrate into your existing processes and platforms
- Self-serve portal integration
- I&E integration
- CRM integration



policyinpractice.co.uk



Blend written and digital comms



Stow, OH 44224

March 2, 2022

To: Jane Doe
7890 West Street
Stow, OH 44224

Re: Overdue Payment Sent to Collections

Dear Ms. Doe,

On behalf of our client [Client Name], we at Debt Collections Associates are writing to inform you of an overdue payment owed to our client. According to the lease agreement between you and our client, you owe [Amount] for your vehicle.

This payment is currently 60 days overdue which, consequently, will result in the repossession of the vehicle. Please submit the payment of [Amount] by [instructions for payment].

If you have any questions or concerns, please contact us at [phone number].

Thank you,
Debt Collections Associates

[Signature]



- Research shows that signposting alone is not enough. People will often reach out to debt advice organisations when it's too late
- Seamlessly integrating income maximisation into your journey empowers people to self-serve on their own terms
- Bring your written and digital journey together by using a simple QR code in your written correspondence

Impact reporting

See an overview of the impact for your customers, in real time, by any date range

Start date:	End date:
 04/07/2024	 05/07/2024

Overview

Total households 10352 	Eligible households 8844 	Benefits identified £10,437,834 	Households missing out 6068 	Benefits unclaimed £2,472,880 
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Impact reporting

See a breakdown of your impact by:

- Customer age
- Housing situation
- Household characteristic
- Number of children



5,643

people have used
the calculator

One million
seven hundred
and thirteen
thousand
and sixty seven

£1,713,067

that's the amount in
benefits identified as
potentially available

and

£235,675

identified
as unclaimed

**that's
a lot**

£458

is the average
monthly amount in
unclaimed benefits

Partner Impact

Match the Cash partners with Policy in Practice to support financial wellbeing

“

In August 2024, Match the Cash (MTC) partnered with Policy in Practice to support customers who were unsuccessful in their MTC product applications. By providing a direct link to the Better Off Calculator, we aimed to help them maximise their income potential and reduce reliance on high cost, short term credit, which can worsen financial insecurity.

By early September 2024, MTC customers began using the Better Off Indicator, a key feature of the Better Off Calculator. Between then and January 2025, **855 people accessed the tool**, with **62% identifying over £400,000 in potential benefits** they were entitled to but not claiming. The results have been remarkable. One household, for example, had no savings and a monthly income of £2,900. After using the Better Off Calculator, they discovered **£1,810.28 in additional benefits** they were eligible for - just one of many life changing outcomes.

MTC recognises the powerful impact of the Better Off Calculator, even for individuals who don't use our financial products. We believe no one should be denied finance without being offered alternative solutions. Our partnership with Policy in Practice is making a real difference for some of the most financially vulnerable people in society.

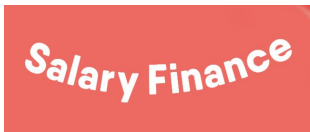
Looking ahead to 2025, our mission is to **fully integrate the Better Off Calculator into our workflows**, helping even more customers maximise their income and improve their financial security. We're excited to expand this initiative and continue making a meaningful difference in people's lives.

Chris Markland, Guarantor My Loan from Match the Cash

”

Sep – Dec 2024 (credit rejection journeys only)

- ✓ 855 people accessed the calculator
- ✓ 62% identified as eligible
- ✓ Over £400k in unclaimed benefits uncovered
- ✓ One household discovered an additional £1,810.28 in unclaimed support as part of their credit rejection journey



Discussion and Q&A

What's next

If you have more questions or are keen to collaborate,
feel free to **book a chat with us** using the QR code or the link in the chat



Register for our next free webinar in the form at the end of this webinar:



 Policy in Practice

Review of 2025 in policy and practice: From data to impact

Wednesday 10 December
10:30 to 11:45

Free webinar



Thank you to our guest speakers

Martin O'Donnell, CPO and Co-Founder, DebtStream

David Gil Welsh, Director of Pricing, Data and Analytics, Lantern Group

Glyn Ashman, Income Maximisation Lead (Benefits and Homeless Prevention Service), London Borough of Hackney

Ian Cheatle, Senior Manager, Customer Propositions, Nationwide

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