



Evaluation of Local Welfare Assistance

Final framework and research findings

Report to the London Councils and GLA
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Foreword

The impact of COVID-19, followed in quick succession by the ongoing Cost of Living Crisis, has brought a renewed focus to the importance of Local Welfare Assistance (LWA). During the pandemic London boroughs responded quickly to the needs of vulnerable residents impacted by the virus. Many boroughs established community hubs and several who previously did not have a LWA scheme chose to reinstate it to offer emergency payments to deal with food and fuel crises.

Other boroughs have made a series of changes to their schemes to allow more residents to receive support, including relaxing eligibility criteria, more use of (or re-introducing) cash payments and increased budgets. This has been followed by a wave of increased investment in support in response to the Cost of Living Crisis. In my own borough of Brent, for example, we have allocated an additional £3 million to our Resident Support Fund for 2022/23.

The significant increases in demand for LWA that boroughs experienced over the pandemic and throughout this year highlights that the support provided through the national welfare system is not sufficient for Londoners to avoid financial hardship. Increasingly LWA is acting not as a response to an unexpected crisis but a response to the inadequacy and structure of the benefits system with many households are requiring additional help from their local authority.

The closer proximity of local authorities to our communities, as well as our statutory responsibilities toward the most vulnerable in society, mean we are better placed than a national welfare system based on rigid rules to identify the needs of our residents at risk of financial hardship and ensure there are appropriate services to meet these needs. As local organisations we can respond more rapidly and flexibly in times of crisis, as evidenced by a track record of scheme delivery throughout the pandemic. Local authorities can use LWA strategically to support residents through crisis and as an important tool in preventing financial hardship and reducing poverty.

Despite this, LWA schemes remain unfunded, with boroughs having to finance them from our own general fund. And in the current financial climate continuing to do so will be increasingly challenging as the need for them increases. The energy crisis, soaring inflation, and rising demand for services has put huge additional financial pressures on boroughs' budgets and opened a wide gap between the funding received and the amount spent on local services. London Councils estimates that based on the government's current funding plans, London boroughs face a gap of up to £400m this year and £700m in 2023-24.

This report demonstrates decisively the effectiveness of local welfare in preventing financial hardship and makes a strong case for dedicated funding. What is most apparent is how relatively small sums of money can play a critical role in preventing financially catastrophic impacts for households facing crisis.

In the grand scheme of the Department for Work and Pensions enormous budgets the £176m that was last provided for LWA in 2013/14 is comparatively small. And the

evaluation framework established by this report shows that the wider benefits of LWA in improved mental and physical wellbeing, strengthened financial resilience and mitigating risks of homelessness through reduced rent arrears is many times greater than the cost of support. While the extension of the Household Support Fund to the end of 2023/24 is undoubtedly welcome the demands placed upon it by the urgent requirements of households impacted by the ongoing Cost of Living crisis means it is unable to meet the needs that LWA exists for.

London boroughs will seek to work together to establish the consistent approach to LWA evaluation set out in this report and examine our schemes to see if they can be improved by implementing the recommendations. But we need a commitment from government to work with us to ensure that LWA can fulfil its potential in complimenting a national welfare system that works to prevent financial hardship for all.



Peter Gadsdon

Co-Chair, Robust Safety Net Mission, London Recovery Board

Corporate Director Resident Services



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All views expressed in the report are those of Policy in Practice.

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Executive summary

Local Welfare Assistance (LWA) plays an important role in providing financial support to households in emergency need. It acts as a safety net to prevent households falling into destitution and to prevent the escalation of crises. LWA schemes are locally defined and are funded by councils on a discretionary basis. Given the pressure on council finances, the long-term viability of local welfare is uncertain without dedicated funding from central government.

The impact of COVID-19 and, more recently, the increase in energy and food costs, has led to a renewed recognition of the role of local government in supporting residents in crisis. The Government has relied on councils to distribute a number of one-off funding pots to those in need, most recently the Household Support Fund (HSF) aimed at assisting residents affected by cost of living increases. In the Autumn Statement 2022, the Government announced £1bn of additional funding to extend the Household Support Fund into 2023 - 2024¹.

Although the role of councils in providing crisis support has expanded in recent years, there has been little accompanying evaluation of the impact of crisis support, or comparison of the design of local provision, to inform the most effective mechanism for supporting residents.

In this context, London Councils commissioned Policy in Practice to work with a group of London Boroughs to design and trial an evaluation framework for Local Welfare Assistance. The framework was trialled over six months in 2022 with seven London Boroughs. The evaluation included both data analysis and fieldwork across the seven boroughs.

Findings from the trial provide evidence of:

- The impact of Local Welfare Assistance
- How LWA schemes can best meet the needs of residents in crisis
- The data requirements for ongoing monitoring and evaluation of Local Welfare Assistance

This report provides the findings of the evaluation and includes recommendations arising from the project.

¹ Gov.uk, Autumn Statement 2022, <https://www.gov.uk/government/publications/autumn-statement-2022-documents/autumn-statement-2022-html>

Findings

The impact of Local Welfare Assistance

The overarching conclusion from this research is that Local Welfare Assistance works. It provides timely support at a moment of need, often when there is nowhere else to turn for help. Intervention at the point of crisis, even when this is of a relatively low monetary value, makes a considerable difference to the life of the recipient.

This relatively low cost intervention can have a significant impact on a resident's ability to cope. Testimonies from local welfare recipients provide powerful illustrations of impact, ranging from alleviating immediate need to longer term outcomes.

Immediate need is often met through the provision of essential household items, such as food, furniture, or heating. This provision prevents the escalation of crisis and harm, particularly in cases of vulnerability.

The value of the LWA service goes beyond the monetary value of the LWA award. This research provides evidence of additional impact arising from local welfare support and the engagement with the council:

- There is evidence of an impact on the level of council rent arrears of LWA recipients. Longitudinal data analysis shows that rent arrears of LWA recipients decreased significantly (£76) compared to an average increase of £12 for all low-income households over the evaluation period in the same boroughs. This has important implications for housing security and for the prevention of homelessness.
- Awards of LWA prevent escalation of crisis and protect residents from harmful consequences. Typically, those accessing LWA have nowhere else to turn for support. Alternative paths, identified by LWA recipients, all risk causing harm. These include not eating, living without electricity, taking out unsuitable loans, and homelessness.
- The mental health impact of knowing that a safety net exists appears to be significant. This comes from simply knowing that there is somewhere to turn and that the resident is not facing crisis alone.
- Application for LWA provides an opportunity for councils to engage with residents and provide, or signpost to, relevant support. Where councils offer holistic support to LWA applicants, reported impacts include better budgeting, income maximisation through assistance with benefit application, and management of debt. This support has an impact on residents' longer term ability to cope and is likely to go some way to prevent ongoing or future crisis.

"Without this emergency payment, I don't know how I would have done.... It was a massive difference. I was able to do the gas and electric, know that that was done. We already had food bank vouchers, the food bank gives you a lot of pasta and sauces and stuff like that. So, I was able to buy the mince to go with that. I had that opportunity. Got the nappies, got the wipes. Obviously, I couldn't get my normal shop, but I just got the basics of what we needed to do that week."

“When you go through traumas, and you go through things in life you feel like there is literally nobody there. The people I spoke to from the council made me feel like I could and that I do exist for a reason. There are good people out there who genuinely want to help. I don't feel like I have to reach rock bottom to reach out.”

“I was panicking. What am I going to do? How are we going to live? Because at that point, we had nothing. And then when we got that phone call, the relief was just amazing”

(Taken from interviews with LWA recipients, 2022)

Cause of crisis

The cause of the crisis that triggers an application for LWA is individual and often complex. For some residents, crisis can be traced to specific events, such as emergency or trauma. Examples include flooding, accident, domestic abuse, crime, fleeing war, redundancy, and bereavement. For others, living on a low income over a long period of time means that there is no financial buffer against increased costs, or to meet one off costs such as the replacement of household goods or clothes. This insufficiency of income is heightened when a resident is repaying debt out of an already low income. Residents in this position can face periods when they cannot meet bills and cannot access cash in order to buy food.

Typically, all other support routes have been exhausted prior to application for LWA and requesting help from the council is the only option remaining to the resident. Evidence from this research suggests that the safety net role of the council is vital to prevent escalation of crisis or harm.

A number of elements are repeatedly mentioned by recipients as playing a part in the build up to crisis.

- Issues with benefit payments. Issues include delayed payments, reductions in payments, errors in assessment, recovery of debt or benefit advances, housing costs not meeting rent, and lack of awareness of benefit support and application processes.
- The presence of illness or disability. There is a disproportionate level of illness and disability amongst LWA applicants. This leads to an inability to work resulting in low income. Many LWA recipients report poor mental health as a result of living with the pressure of debt and low-income.
- Moving property is a common trigger for crisis. This was particularly the case where a resident had to flee their home with limited belongings (e.g., from domestic abuse or emergency such as flood or crime), or when a resident moved to an unfurnished property and did not have the resources to cover basic household necessities.
- Debt often leaves LWA recipients with little to live on. Repayment of debt reduces an already low level of income to a level that is insufficient to meet household costs.

It is worth noting that the majority of LWA recipients do not have the option to work as a route out of poverty. Over 60% of recipients had significant barriers to accessing work such as caring responsibility, disability, and illness and a further 25% were already in work.

LWA provision: budgets and service delivery

Councils need to balance the need for crisis support against other spending priorities resulting in significant variation in the amount that councils allocate for local welfare provision. Across participating councils, the budget for local welfare ranges from £0.15m to £3m for the year 2022 - 2023. The cost per Council Tax payer in each of the boroughs, and averaged over the trial period, ranged from £0.09/month to £0.67/month.

There is no correlation between the budget for local welfare set by councils and the level of poverty within a borough. Without dedicated funding, the local welfare budget is likely to be determined by available resources and other budgetary pressures. This leads to patchy provision of essential crisis support.

Nevertheless, councils are delivering effective crisis support within these limited budgets. This research identifies good practice in local welfare provision across London Boroughs and identifies the type and nature of LWA provision that delivers the greatest impact for residents. These findings are drawn together in the recommendations for council service delivery. Many of the service delivery recommendations are applicable to the distribution of the Household Support Fund as well as Local Welfare Assistance.

Recommendations

Recommendation for Central Government

Facilitate the role of councils as a safety net through provision of long term ring-fenced funding for crisis support

- Recognise that councils are best placed to provide crisis support to residents. The value of LWA support to residents is not merely monetary. It includes the engagement with the council, thus enabling wider support needs to be met, and the provision of care at a local level at a time of crisis. Councils are best placed to provide support to their residents as they can draw on local knowledge of support providers and on the full range of council services.
- Provide long term ring-fenced funding. Council budgets are under pressure and individual council budgets for LWA are determined by factors other than need. This creates a postcode lottery for crisis support. Centralised ring-fenced funding, based on metrics of need within a borough, would ensure all residents that require crisis support can access it. Central Government has recently used councils to distribute support funding to meet specific needs identified by Government. This includes COVID support funds, Cost of Living funding and the Household Support Fund (recently extended to March 2024). These central government pots are designed to meet specific needs, and

each have a framework for distribution and restrictions on recipients. They are also time limited. They have proven useful to residents who fall within the specific frameworks for support. However, provision of support for crisis, in all its complex forms, does not fit into a mechanism of defined distribution or time limitation. The need for a local safety net is likely to increase in the foreseeable future. A specific funding stream would enable councils to have the flexibility to provide a safety net for their residents.

Recommendations for councils

Recommendation 1: Ensure that LWA is targeted at residents in most need

- Use the evaluation framework to monitor the demographic spread of LWA awards against the borough's poverty profile in order to inform an understanding of groups of residents that may be in need but are not accessing crisis support, and review ways to reach these groups.
- Consider the use of council data to proactively target support. For example, benefit data can provide indications of both households with low financial resilience and trigger points for crisis; arrears data can be used as an early warning of crisis; housing data can be used to show trigger points – particularly in or out of temporary accommodation. Use of software, such as Policy in Practice's LIFT dashboard can assist councils to understand these datasets.
- Consider how the provision of LWA fits strategically with other council support services and services provided by the voluntary and community sector to best support residents in need.
- Review LWA policies to ensure that they do not exclude cohorts of residents in need. For example, residents with no recourse to public funds (NRPF) or students. LWA is the final safety net for residents and excluded residents are unlikely to have recourse to other support mechanisms.
- Ensure information about LWA is widespread and reaches communities that may be unaware of it, particularly those who are not in contact with housing officers or support workers, or socially isolated, or unable to access the internet. Communication about LWA could be introduced at crisis triggers such as moving house, benefit application, or at the first sign of rent or CT arrears. Disseminate information through groups that may come into contact with residents in crisis such as religious centres, community organisations, schools, and GP surgeries.

Recommendation 2: Review the application processes to ensure that they do not cause barriers to application

- Provide a choice of communication and application channels. The nature and urgency of crisis is very individual; some circumstances fit with online application, others do not. A choice of application channels, and specifically the ability to talk to someone who is empowered to make decisions around support, is valued by residents. Where only one channel is provided this risks excluding some residents from accessing support.

- Ensure that application processes do not create barriers for specific groups. These may include residents whose first language is not English, or are disabled or ill, or who are in work and cannot access support during working hours.
- Ensure that there are sufficient resources in place to enable the resident to fully communicate the nature of crisis and for the council to fully understand need. The complex nature of crisis often may not fit easily into a tick box format and application forms may require reviewing to ensure there is room for a situation to be fully described.
- Ensure that the application process itself does not cause additional cost or stress for the resident. Long waits for telephone support can be prohibitive for residents on low income and for those that do not have the resilience to overcome additional barriers. Online access may be prohibitively expensive in data terms for some residents.
- Provide an assessment of additional support needs at the point of application and make referrals where appropriate. Early benefit checks and benefit maximisation are critical to ensuring residents do not lose out financially and to prevent debt build-up. The LWA application is an opportunity to provide advice and support that may mitigate further crisis.
- Review LWA policies to ensure that time limits for reapplication do not prevent applications from residents facing serious crisis. Time limits are useful in preventing abuse of provision and most council LWA policies contain a caveat that time limits can be waived in a serious emergency. This needs to be communicated to residents who may read the time limit as absolute and have nowhere to turn in an emergency.
- Review the level of rejected applications. Given resource limitations there will always be a level of rejected applications. However, rejecting an application has an administrative cost for the council. Better communication about the objectives of LWA and early signposting to other types of support may assist in reducing the number of rejected applications.
- Consider the nature of the council's engagement response. Where applicants feel that the council does not understand the nature of their crisis, or where the applicant perceives a negative attitude from the council, they are likely to avoid engagement with the council in the future.

Recommendation 3: Review support and delivery mechanisms to ensure that they best meet the needs of residents

- Enable choice for the resident. Residents are the expert in their crisis needs. Provision of cash, rather than vouchers, allows the applicant to make decisions to best meet the needs of their household. It allows resident to spread support across various competing requirements such as food, fuel, debt, and goods. It enables recipients to get the most value from limited support by allowing them to shop in low cost stores, and it prevents additional cost to the resident of accessing specified shops.
- Remove additional cost burdens or barriers to accessing support. Examples include ensuring that the resident is provided with up to date information on PayPoint retailers

with a proven record of cashing codes; ensuring that accessing a specific provider does not entail travel cost; ensuring that disability is considered in accessing provision; and removing excessive burdens on applicants such as the need to provide numerous quotes.

- Review the timeliness of delivery. LWA applications are by their nature urgent, and applicants will often be enduring difficult circumstances whilst awaiting delivery following acceptance for support. Where resources limit the ability for a timely response, the council may wish to consider introduction of a triage system.

Recommendation 4: Assess all LWA applicants to ascertain additional support or referral needs

- Ensure that additional support is available to all LWA applicants. Engagement with the council due to crisis provides an opportunity for councils to assess support needs. Additional support requirements can vary and may encompass income maximisation, budgetary advice, and debt management as well as housing, health, and social service referrals. Additional support is effective in maximising income, improving the ability of residents to cope, and may go some way to prevent or reduce repeat crisis applications.
- Provide benefit health checks for LWA applicants. Benefits are routinely underclaimed and the benefit system is complex to navigate without assistance. Most benefits are not backdated from the date of application so delays in accessing support can have serious implications for residents. This includes missing vital financial support and the build-up of debt. Presentation for LWA provides an opportunity to assist residents in navigating the benefits system and maximising income to ensure better long-term financial resilience.
- Provide comprehensive support packs to LWA applicants containing advice, signposting, community support, and relevant retailers. Provision of a support package allows the resident to refer to information within their own time and when they are resilient enough to do so.

Recommendation 5: Ensure the financial value of support reflects the needs of residents

- Reference the level of need within the LWA budget setting mechanism. Council budgets for LWA are driven by factors other than the level of need in the borough. This risks budgets not accounting for changes in poverty and need over time. Councils may wish to incorporate a poverty metric into the LWA budget setting mechanism to enable budgets to respond to change.
- Ensure award caps take account of circumstances of applicants. Where council LWA policies contain financial caps on individual awards it may be useful to align these with household need. The food or fuel needs of households are vastly different depending on household composition, disability, and the circumstances of households. Accounting for need in award caps could usefully use existing needs metrics (such as benefit levels) as the basis for multipliers.

Recommendation 6: Review LWA datasets to ensure that they provide sufficient data for evaluation and monitoring and to match against other council datasets

- Adopt a standardised monitoring and evaluation framework – the framework in this report provides a basis for ensuring sufficient data is retained for internal service evaluation and monitoring; for wider cross-London evaluation; and for matching datasets across council services to form a holistic view of the resident.

Recommendation for London Councils

Develop a cross-London approach to evaluation and dissemination of best practice

- Co-ordinate LWA scheme evaluation. Cross borough analysis of different LWA policies and LWA support mechanisms provides evidence of best practice, what works, and what doesn't. Councils can evaluate whether their LWA provision meets their own internal objectives, but it is not possible for them to individually compare efficiency, cost, and impact with alternative mechanisms. Co-ordination between councils would facilitate an understanding of best practice to feed into service review and design of LWA provision that best meets the needs of Londoners in crisis.
- Work with boroughs to adopt a common evaluation framework. Cross-borough analysis of LWA requires a common reporting mechanism. The LWA evaluation framework can be used for this purpose.
- Co-ordinate a joint approach across London to impact assessment through fieldwork. Fieldwork is essential to understand the impact of LWA on the lives of residents but is inherently resource intensive and is best carried out by specialised social policy researchers. A co-ordinated approach could spread cost across councils

Recent rises in the cost of living (particularly in fuel and food costs), together with limited uprating of benefits and the retention of previous austerity measures within the benefits system, mean that there is likely to be an increase in the number of Londoners with insufficient resources to deal with crisis or to meet basic living costs. The need for councils to provide a safety net for residents is likely to increase in the foreseeable future.

It is hoped that the findings from this research can be used to support dedicated funding for local welfare and encourage councils that do not currently provide Local Welfare Assistance of its impact on the lives of Londoners, and its role in prevention of further crises and harm. For councils already operating LWA schemes, the findings provide useful guidance for service design to ensure that LWA schemes offer the most effective safety net to residents.

Introduction and background

Local Welfare Assistance (LWA) refers to the discretionary funding of crisis support administered by local councils. It plays an important role in providing emergency financial support to low-income households and acts as a safety net to prevent households falling into crisis, or to prevent the escalation of crisis.

Crisis support for low-income households has seen steadily reduced funding since 2015 and there is no obligation on councils to provide funding. The funding pressure faced by councils has resulted in many significantly limiting, or ceasing to provide, Local Welfare Assistance. Research by End Furniture Poverty² found that one in five councils in England did not operate a Local Welfare Assistance scheme as of 2020/21. This is an increase on the previous year, when one in seven did not have a scheme.

The impact of COVID-19 and, more recently, the increase in energy prices, has led to a renewed recognition of the role of local government in supporting residents. The Government has relied on councils to distribute a number of additional one-off funding pots to those in need, most recently the Household Support Fund (HSF) aimed at assisting residents affected by cost of living increases. In the Autumn Statement 2022, the Government announced £1bn of additional funding to extend the Household Support Fund into 2023 - 2024³.

London Councils is concerned that, given the pressures on councils' finances, the long-term viability of local welfare schemes is in question without the restoration of dedicated funding for LWA from central government.

In this context, London Councils identified the need for an evaluation framework that can demonstrate the effectiveness of local welfare in preventing financial hardship and make the case for the return of dedicated funding as well as give boroughs a tool that allows them to focus limited existing resources towards interventions with the biggest impact.

This work forms part of the London Recovery Board's Robust Safety Net Mission, which aims to ensure Londoners are provided with the support they need to avoid financial hardship.

A study commissioned by the Robust Safety Net mission identified only a few examples where LWA evaluation models are used. This lack of evidence derives partially from inherent challenges in evidencing the impact of local welfare. In addition to the differences in levels of support between councils, the localised nature of support policies, and different LWA data recording systems, make robust evaluation complex.

In response to the current gap in evaluation, and as part of the London Recovery Board's Robust Safety Mission, London Councils commissioned Policy in Practice (PiP) to work with a group of participating councils to design and implement an evaluation framework. The framework was trialled across the participating boroughs for six months in 2022. Following the trial of the framework, a final framework was produced. The trialling of the evaluation framework provided findings on the effectiveness of a variety of LWA schemes and evidenced what works, and what doesn't.

² End Furniture Poverty, The State of Crisis Support, (<https://endfurniturepoverty.org/wp-content/uploads/sites/4/2022/02/The-State-of-Crisis-Support-Final.pdf>), 2022

³ Gov.uk, Autumn Statement 2022, <https://www.gov.uk/government/publications/autumn-statement-2022-documents/autumn-statement-2022-html>

The evaluation framework consists of evaluation questions that are applicable to the many different forms of LWA, and draws on data that, for the most part, currently exists within LWA data capture processes. The evaluation framework does not seek to evaluate council-specific objectives for Local Welfare Assistance as these are locally determined and set out in local policies. It is intended that the general approach to the framework of setting evaluation questions, data capture, fieldwork, and longitudinal analysis will be applicable to all councils.

Research approach

Evaluation of the impact of LWA needs to take account of both the immediate impact (the solution to crisis), and any longer term impact.

Immediate impact is evaluated in terms of the level by which it meets immediate need. For example, by reducing harm through provision of food or heating. The longer term impact is evaluated by reference to increased household financial resilience and other long term impact identified by the recipient. The long term impact includes any impact from engagement with the council and delivery of support that lies outside LWA (e.g., benefits maximisation, debt support, housing support). This support is often delivered, or signposted, at the point of engagement when a household is in crisis.

Evaluation of the impact and effectiveness of LWA schemes is challenging for a number of reasons:

- LWA schemes are locally determined. Councils determine the budget, the criteria for support, delivery mechanisms, and administrative systems.
- Each council will have different scheme objectives against which to measure impact.
- LWA data held by councils is determined by local data requirements, IT systems, and administrative processes. In contrast to benefits administration, there is no standard national reporting mechanism that provides data in a form that can be used for scheme comparison and evaluation. Major IT suppliers to councils (Capita, Civica, and Northgate) provide LWA software, but the use of data fields and breadth of data capture differs significantly between councils. Councils may also design their own in-house LWA IT systems.
- Ethical considerations prevent the use of control groups to measure the impact of LWA.
- The nature of crisis, and response to crisis, is very individual. This leads to variation in the outcome of support.

Nevertheless, there is much common ground across London Boroughs regarding scheme objectives and desirable outcomes. These informed the evaluation questions which are included within the framework.

Data used in this research

Data required for the evaluation of LWA intervention comes from a number of sources:

- Data capture at the point of crisis presentation (LWA administrative data)
Seven London Boroughs took part in this project. These boroughs provided monthly extracts from their Local Welfare Allowance schemes over a period of six months. The data required for both outcome and impact evaluation was agreed at a round table discussion with participating boroughs. The final framework is provided at **Appendix 1** (Core framework) and **Appendix 2** (Extended framework) of this report.

- Traditional fieldwork data (survey and interview)

Fieldwork was used for both the outcome and the impact evaluation. Over the six months of the project, participating boroughs asked LWA applicants if they would be willing to complete a survey to capture their experience. Residents completing the survey were asked if they would be willing to be interviewed. Over 500 survey

responses were received, and 36 interviews were conducted. The survey is included in **Appendix 3** to this report and further information on the fieldwork methodology is included in **Appendix 4**.

- Data on household income (Benefit administrative data and arrears data)

Participating London Boroughs provided Policy in Practice with benefit administrative data (SHBE, CTR extract) and data on Council Tax and rent arrears. This was matched to LWA records to provide a fuller picture of applicant circumstances and to evaluate longitudinal impact. Further information on the methodology used and data extracts is included in **Appendix 4** to this report.

Councils participating in this project applied the LWA evaluation framework over a six month period and supplied relevant data to Policy in Practice for analysis. This initial evaluation framework was reviewed for limitations and implementation challenges, and where relevant, amended during the period of the project to arrive at a final evaluation framework.

Findings

PART 1 of this report sets out the final evaluation framework which comprises the evaluation questions and the core data that councils need in order to evaluate the effectiveness and impact of their LWA scheme. The data capture framework also separately details extended data requirements necessary for a more comprehensive evaluation of LWA impact. These frameworks may be useful to councils seeking to ensure that they hold sufficient data to undertake LWA evaluation.

PART 2 of this report sets out findings from trialling the evaluation framework over six months in 2022 across seven participating London Boroughs. This report does not evaluate findings against individual council's scheme objectives. Instead, it uses the findings to inform learnings and recommendations across three evaluation areas:

- Data requirements for evaluation of LWA schemes
- LWA scheme design
- The impact of LWA

The findings inform recommendations for LWA evaluation and scheme design, and evidence impact of LWA. Councils can use these findings and associated recommendations for internal scheme review and design.

Part 1: The LWA Evaluation Framework

1.1 Introduction

There is currently no agreed mechanism for evaluation of local welfare provision across councils. There are several challenges to a cross-council approach to evaluation. Firstly, desired outcomes are set locally. Secondly, the LWA administrative data held by a council is designed to meet individual local requirements, and these are primarily budgetary. This evaluation framework seeks to provide common evaluation questions relevant to all LWA schemes, and to suggest a framework for data capture requirements.

Data currently held by councils has limitations for LWA scheme evaluation purposes. LWA administration data supplied to Policy in Practice for this project shows significant variation between councils. Councils typically use LWA software provided by one of three suppliers, Civica, Capita, or Northgate, and the range of data that can be collected is partially determined by the software supplier. Software suppliers are usually willing to add additional fields but any council-specific additions to the standard software can prove expensive for councils. Across councils using the same software there is also variation as councils set borough-specific codes and determine their own use of data fields.

Most LWA administrative datasets examined for this project were not designed for evaluation of service provision, or for providing a holistic view of resident support across the council. In a number of councils, LWA datasets do not contain any reference that would allow for matching with other council datasets, such as benefits, council tax, or arrears. This risks data on LWA provision being isolated from data on other council services and hinders a holistic approach to the resident and their support needs.

A standardised evaluation framework for local welfare provision would serve four key purposes:

- It would allow each borough to evaluate their own scheme against specific local objectives and need.
- It would allow for comparison across different councils and different scheme designs. Comparison of effectiveness can be used to feed into the design process; it provides an indication of what works, and what doesn't. As such, it can help councils deliver the most efficient and effective crisis support and make the most of limited resources.
- It can act as a blueprint for LWA administrative data and therefore drive uniformity across different IT systems. Adoption of a common approach to LWA systems is likely to reduce the cost of system design for councils.
- It can ensure data is held in a manner that supports the implementation of a cross departmental view of the resident and their needs.

Implementation of a uniform approach to LWA data will have cost implications for councils. Given the current pressure on council budgets, and the limitations within many current LWA datasets, this framework has separated out core evaluation

requirements from extended requirements that allow for a fuller evaluation. This allows for a staged approach to implementation.

This framework comprises of two elements:

- The evaluation questions
- The data requirements for LWA scheme evaluation (core and extended). For each category of data, the purpose of the data, the suggested data source, caveats, and barriers to collection are provided.

1.2 LWA Evaluation Questions

The evaluation questions are designed to be broad enough to evaluate the impact of LWA across a range of LWA scheme design and across a variety of scheme objectives.

The evaluation questions are:

- Does LWA support reach those that need it?
- What are the causes of crisis leading to LWA application?
- Does the LWA application process meet the needs of residents in crisis?
- Does the LWA support mechanism best meet the needs of residents?
- Does additional support provided by the council to LWA applicants meet their needs?
- Is LWA cost effective?

Part 2 of this report provides findings from trialling the evaluation framework. Findings provide a response to each of the evaluation questions and feed into learning and recommendations around the framework, the impact on residents, and LWA scheme design.

1.3 The core evaluation framework

The core LWA evaluation framework provides the data requirements to meet the evaluation questions. Use of the core framework will assist councils to:

- Monitor spend and plan resources
- Evaluate trends in the support needs
- Evaluate the scheme against other scheme designs, thereby feeding into the design of efficient use of LWA spend
- Evaluate whether the distribution of support to distinct groups of residents aligns with local poverty profiles. This assists the design of better targeted publicity and support
- Ensure that the data held for LWA can be easily mapped to existing council datasets to facilitate the implementation of a cross-departmental view of the resident.

The core evaluation framework uses a modified LWA dataset as the data source and data for evaluation is collected at the point of presentation for LWA support.

The core framework has limitations. It does not include fieldwork so only allows for limited evaluation of the impact on the resident and support mechanisms. The core framework does not include longitudinal data and so cannot evaluate any long-term financial impact.

The core evaluation framework is included as **Appendix 1** of this report.

1.4 The extended evaluation framework

Extending the core evaluation framework provides further information of the demographic profile of LWA recipients, insight into the impact of LWA schemes, and allows for longitudinal tracking of outcome for LWA recipients.

It provides:

- Evaluation of the longitudinal impact of engagement with the council
- Evaluation of whether the application process, and LWA service delivery, meet the needs of residents
- Evaluation of whether the support mechanism meets the needs of residents
- An understanding of the complexity of crisis to assist with design of LWA as part of a holistic support offer

The extended framework uses additional LWA data as well as data from additional datasets. These additional datasets are the council's benefits administration data (SHBE/CTRS), the UC data share, and arrears data. It also comprises fieldwork (survey and interview).

The specification for the extended framework is provided in **Appendix 2** to this report.

1.5 Trialling the evaluation framework

The evaluation framework was trialled with seven London Boroughs and tested against a range of LWA schemes and their associated application, support, and delivery processes. The breadth of the trial provided a wide understanding of applicant characteristics and impact.

The initial evaluation framework used in the trial was co-designed with London Boroughs and was trialled from March 2022 to September 2022. The basis for scheme evaluation during the trial was the extended framework comprising both data analysis and fieldwork. Learnings from the trial fed into an updated version of the evaluation framework which is set out in the appendices to this report.

Councils participating in the trial provided Policy in Practice with LWA and benefit administration data and amended current procedures to cover survey permission and willingness to be interviewed.

None of the participating councils held all the data required by the framework. In an attempt to address this, some of the trial participants manually recorded additional information at the point of LWA application, whilst others amended current LWA administration systems to include required information. Where resources did not allow for change to comply with the framework, the records are removed from the analysis that informs the findings set out in this report.

Fieldwork

Fieldwork took place between March 2022 and September 2022. It was overseen, and primarily conducted, by a specialist social policy fieldwork organisation, Jane Aston Associates. The fieldwork was extensive; over five hundred surveys were completed and thirty six interviews of approximately an hour each, were carried out. Survey questions are included at **Appendix 3** of this report and fieldwork methodology is set out in **Appendix 4** of this report.

1.6 Evaluation trial participants

Participating councils were the London Boroughs of Barnet, Brent, Ealing, Greenwich, Sutton, Tower Hamlets, and Newham. We would like to acknowledge the support of these councils without whom this research would not have been possible. Their commitment to the project reflects the councils' desire to ensure that their LWA schemes best meet the needs of residents.

LWA Policies of participating councils

The LWA objectives and policies of the participating London Boroughs are driven by local priority, local need, and funding availability. The evaluation framework provides a common approach to evaluation of this wide variety of LWA schemes.

There is synergy between the scheme objectives of participating councils; all aim to support residents in emergency and crisis situations. The funding to provide this support varies significantly between councils ranging from £0.15m to £3m for 2022 – 2023.

LWA provision across participating councils also varies considerably in the form of the support provided.

- Four of the councils provide cash support
- Three provide support through goods, vouchers, loans, and bill payments.
- All participating councils provide holistic support such as debt advice, benefits maximization, and employment or budgeting support.

Participating councils also vary in restrictions on support.

- Two of the trial group exclude those without recourse to public funds (NRPF)
- Three of the councils exclude those not in receipt of (or awaiting payment for) means-tested benefits.
- Half of the participating councils have some type of savings restriction
- One council has an income limit.
- Six councils undertake some form of financial assessment.

Further information on the LWA schemes of participating London Boroughs is provided in **Appendix 5** to this report.

1.7 Future implementation of the framework

All councils that took part in the research partially met the evaluation framework requirements. Part 2 of this report sets out the findings from trialling the framework and provides detail on the limitations of current LWA datasets in meeting the framework requirements.

There would be a cost to councils in introducing and implementing a standardised evaluation framework. This cost could be reduced by wide adoption of the framework and sharing of the cost of software change between councils.

Given that councils would need to make changes to current systems in order to adopt a standard framework, evaluation requirements are divided into core requirements and extended requirements. This approach enables councils to take a staged approach to adoption, should they wish to do so.

Implementation of a uniform approach to evaluation of LWA across London would require centralised co-ordination and leadership. For example, from London Councils, GLA or other representative bodies. A joint approach would also enable the fieldwork element of the extended framework to be jointly funded.

Part 2: Findings from a trial of the LWA evaluation framework

Findings from the trial are set out in this report against each of the evaluation questions:

- Does LWA support reach those that need it?
- What is the cause of crisis leading to LWA application?
- Does the LWA application process meet the needs of residents in crisis?
- Does the LWA support mechanism best meet the needs of residents?
- Does additional support provided by the council to LWA applicants meet their needs?
- Is LWA cost effective?

The findings inform learning and recommendations around LWA data collection, LWA service design, and the impact on residents.

2.1 Does LWA support reach those that need it?

2.1.1 Evidence source

Demographic information is typically not maintained within the LWA datasets. Instead, data on the demographics of LWA recipients is obtained through linking LWA records to benefit administration data (SHBE, CTRS) and the Universal Credit Data Share (UCDS). These benefit datasets provide a rich source of information on household circumstances.

Level of debt and financial resilience of LWA recipients is derived from linking rent arrears data and Council Tax arrears data with the LWA record through personal identifiers, primarily the national insurance number.

Understanding of the impact of debt is evidenced through fieldwork.

2.1.2 Characteristics of LWA recipients

Household composition

Benefits administrative data and survey data show a similar pattern of LWA award across household composition. Both show that the most common household type to receive LWA is lone parents (51% and 46%) with the next most common household type being single person households (28% and 35%).

Household composition of LWA recipients - survey respondents

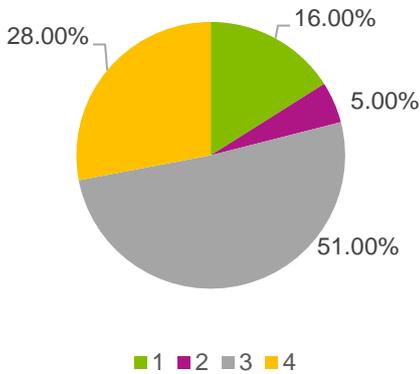


Figure 1a: Household composition of LWA recipients (Data source: Survey of LWA recipients, 2022, n465)

Household composition of LWA recipients - benefits data

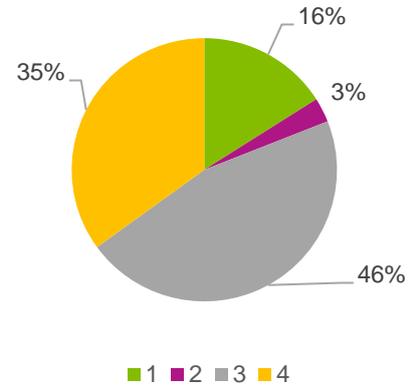


Figure 1b: Household composition of LWA recipients (Data source: Benefit administration datasets, 2022, n1551)

Tenure

The most commonly represented tenure amongst LWA recipients is council tenants (28%) followed by housing association tenants (26%). Applications from tenants within the social rented sector therefore accounted for 54% of awards. This compares to 23% of LWA awards to private tenants. Awards to recipients in Temporary Accommodation made up 16% of awards.

Tenure of LWA recipients

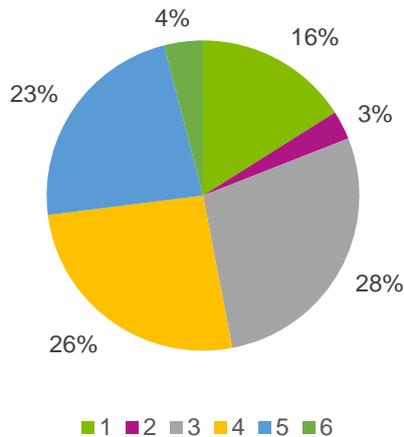


Figure 2: Tenure of LWA recipients across six London Boroughs (Data source: Survey of LWA recipients, 2022, n468)

Wellbeing of recipients

34% of surveyed LWA recipients rated their physical health as bad or very bad and 43% rated mental health as bad or very bad. This indicates a higher than average level of illness, and possible vulnerability, across LWA recipients than in the normal population.

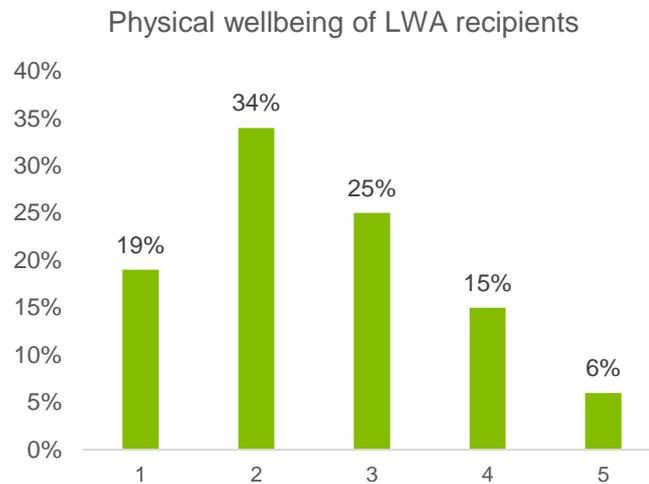


Figure 3a: Physical wellbeing of LWA recipients across six London Boroughs (Data source: Survey of LWA recipients, 2022, n466)

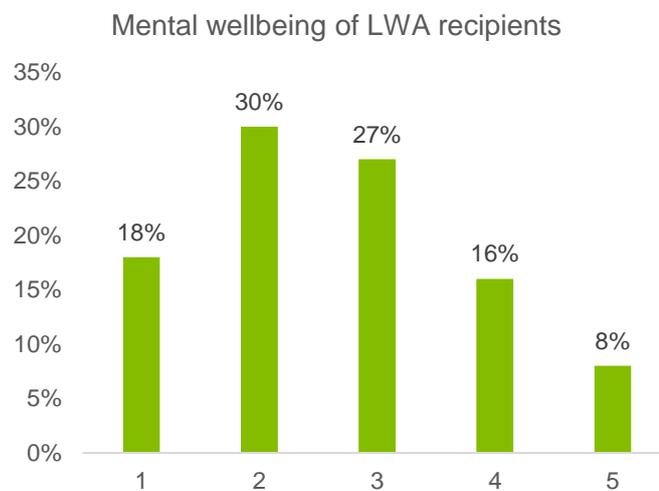


Figure 3b: Mental wellbeing of LWA recipients across six London Boroughs (Data source: Survey of LWA recipients, 2022, n466)

The self-reported level of poor wellbeing amongst LWA recipients is supported by analysis of the benefits administration data for LWA recipients. This shows that 37% of LWA recipients represented within the benefits administrative datasets were either in receipt of disability benefits or were in receipt of Employment and Support Allowance (ESA), or both.

Disability and illness benefits received by LWA applicants

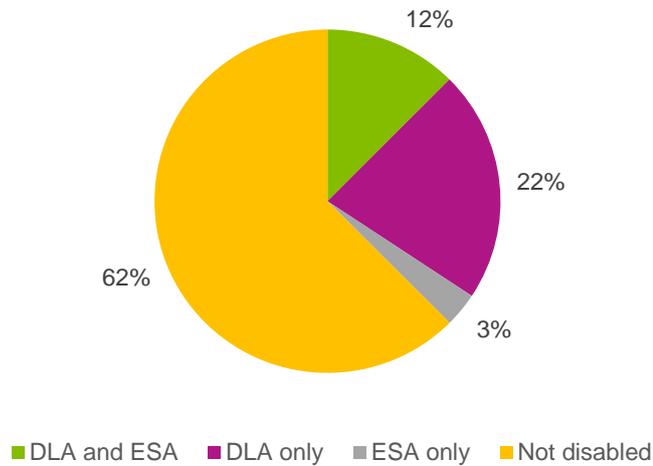


Figure 4: Disability and illness benefit receipt by LWA applicants (Data source: Council administrative datasets, SHBE and CTR, 2022, n1551)

Economic status

Benefits administration data provides the economic status of LWA recipients. 75% of LWA recipients are not in work. All but 13% of those not working had indicators of barriers to work such as illness, disability, or caring responsibility. This suggests that for the majority of LWA recipients the option of a move to work in order to improve financial resilience was not possible at the time of LWA application.

25% of LWA applicants are working suggesting that for some people employment does not provide protection from financial crisis.

Economic status of LWA applicants

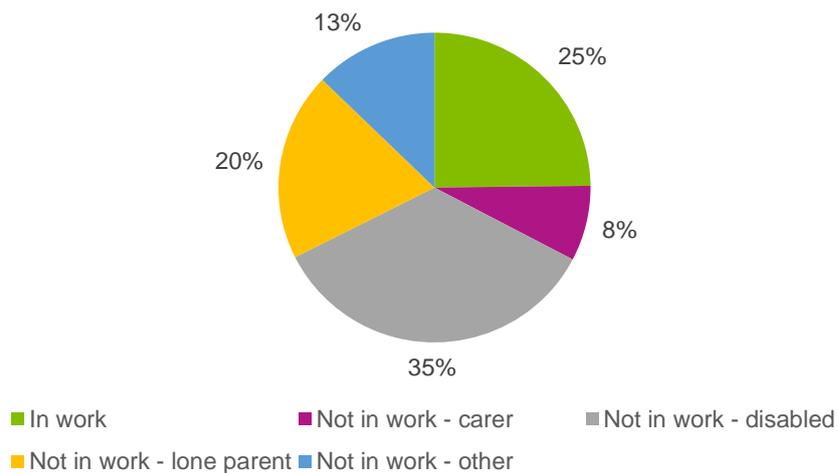


Figure 5: Economic activity of LWA applicants (Data source: Council administrative datasets, SHBE and CTR, 2022, n1551)

2.1.3 Comparison of LWA recipients with the London Poverty Profile

The characteristics of LWA recipients was compared to the demographic breakdown of Londoners in poverty to evaluate the distribution of LWA across groups in need.

Data on Londoners in poverty is taken from the Trust for London (TfL) poverty profile Family types in Poverty⁴. The tenure distribution for Londoners in poverty is taken from the Trust for London (TfL) data series on housing and temporary accommodation⁵.

Comparison of LWA recipients and Londoners in poverty shows that LWA awards tend to be disproportionately distributed to lone parents, social rented tenants, and residents in temporary housing.

Groups that miss out on support are:

- Single residents without children (47% of Londoners in poverty but only 28% of LWA awards)
- Private rented tenants (36% of Londoners in poverty but only 23% of LWA awards)
- Owner occupiers (24% of Londoners in poverty but only 3% of LWA awards).

These findings suggest that LWA awards might not be reaching all groups that need support in an equal manner.

A proportionally high level of awards to lone parents may be due to policy intent to support households with children.

The proportionally high levels of awards to households in social rented accommodation or temporary accommodation is likely to reflect a high level of signposting towards LWA support from support workers, housing officers, or council officers.

⁴ <https://www.trustforlondon.org.uk/data/family-type-poverty/>

⁵ Trust for London - Poverty and type of housing

<https://www.trustforlondon.org.uk/data/topics/housing/>

Trust for London - Temporary accommodation types in London

<https://www.trustforlondon.org.uk/data/temporary-accommodation-over-time/#:~:text=In%202020%2C%20nearly%2061%2C000%20London%20households%20were%20in%20temporary%20accommodation>

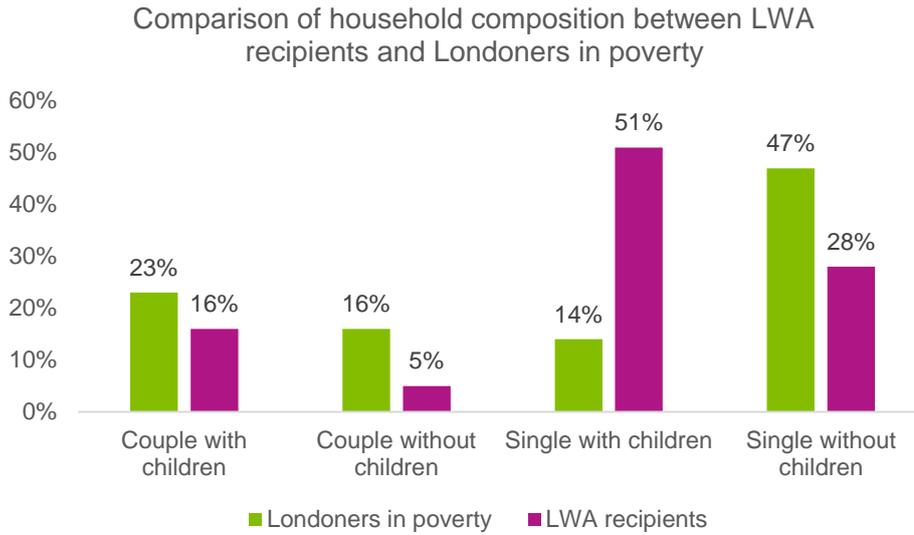


Figure 6: Comparison of household composition of LWA recipients and Londoners in Poverty (Data source: LWA survey, 2022, n465 and Londoners in Poverty, TfL Poverty Profile)

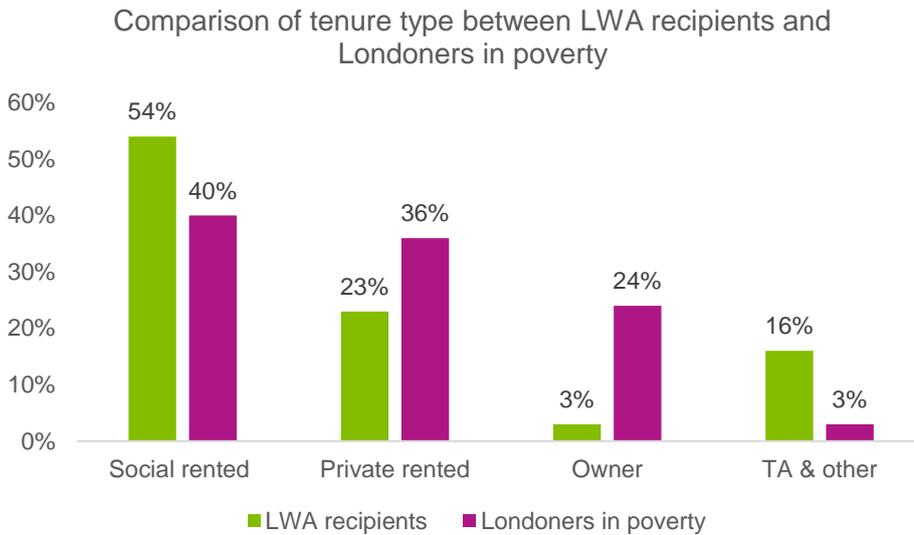


Figure 7: Comparison of tenure between LWA recipients and Londoners in poverty (Data source: LWA survey, 2022, n465, and Londoners in Poverty, TfL Poverty Profile)

2.1.4 Level of debt and financial resilience

LWA recipients have higher levels of debt, on average, than the population in receipt of Housing Benefit or Council Tax Support in the same boroughs.

Average level of arrears amongst LWA recipients compared to all households represented in the benefit administration datasets

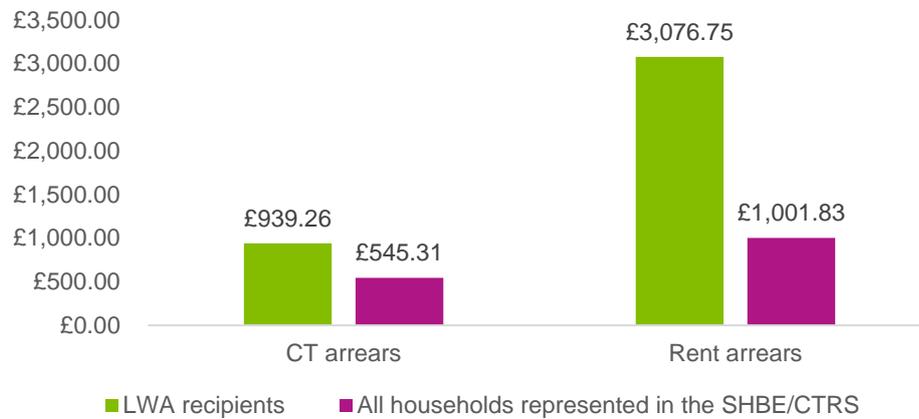


Figure 8: Average level of arrears of LWA recipients compared to all households represented in the benefit administration datasets (Data source: SHBE/CTR data, CT arrears data, rent arrears data, LWA administrative data)

Councils’ arrears data shows a higher proportion of LWA recipients in arrears with Council Tax and with rent, than across all households in receipt of Housing Benefit or Council Tax Support within the relevant London Boroughs.

- 27% of LWA recipients are in arrears with Council Tax compared to 18% of all households represented in the benefit administrative datasets
- 7% of LWA recipients are in rent arrears with compared to 4% of all households in the benefit administrative datasets

Proportion of LWA recipients in arrears compared to all households represented in the benefits administration datasets

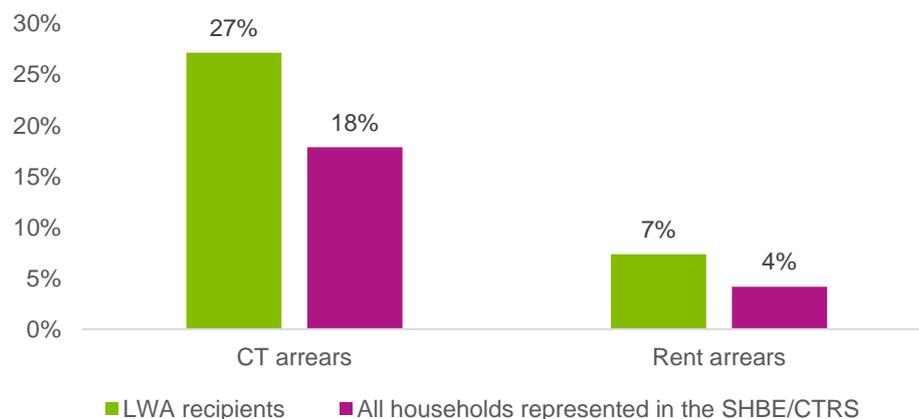


Figure 9: Proportion of LWA recipients in arrears compared to all households represented in the benefit administration datasets (Data source: SHBE/CTR data, CT arrears data, rent arrears data, LWA administrative data)

Fieldwork illustrated that many of the residents had accrued debts and arrears. These residents were typically living on reduced income as debts were repaid. Sources of debt included UC Advances, rent arrears, Council Tax arrears, credit card debt, and loans.

Experience of LWA Recipients

Impact of debt repayments

Following redundancy during COVID, the resident had taken out a loan to fund retraining. She is struggling to meet unexpectedly high fuel bills as well as her loan repayments.

"I'm getting a contract of £149 and £250 for the gas and electricity. So, I'm like, "What am I going to do? I can't afford them." And then I started to cut down, you know, buying less food and you know, cutting, cutting down every corner I possibly could, but I couldn't keep up, and then ended up having [to live in] my overdraft."

(Brent)

2.1.5 Policy limitations to LWA support

Most of the LWA policies of London Boroughs participating in this research contain eligibility limitations.

- All LWA policies included in the research contain limitations around attachment to the borough
- Most LWA policies include savings or income limits.
- Three of the councils LWA policies exclude those who are not in receipt of (or have not applied for) means-tested benefits and all but two of the councils excluded those without recourse to public funds. There is obviously an administrative advantage to only including those that have applied for means-tested benefits as income and household information is available through the DWP data share. However, these limitations risk some of those most in need within a borough missing out on crisis support. This particularly effects those that are excluded from any other type of support (e.g., students or those without recourse to public funds).

The survey of LWA recipients indicated that 7% of recipients were not in receipt of means tested benefits, including 1% of recipients who could not access benefits due to having no recourse to public funds or due to being a student. This evidences a need for crisis support beyond households that are in receipt of means-tested benefits.

- All but one of the councils that took part in this research had time limitations for a further application. Typically, this was set at only one application within a six month period.

LWA applicants interviewed understood that this was to ensure that limited council funds could stretch further. Nevertheless, a number of interviewees

stated that just knowing about the limit caused them anxiety as they didn't know what they would do if they had a further emergency. It was clear that many residents view the council as the last line of support and the imposition of the time limit created concern that there would be no safety net, of any sort, if there was a further crisis. Council policies typically contain caveats that the time limit would not be applied in very exceptional cases, but this was not conveyed to applicants.

Experience of LWA recipients

Time limitations on support

"I understand as everyone needs help now but it's really scary for me as now there is nowhere to go if I am in the same situation."

(Barnet)

A resident with one child had to leave her property on the advice of the police after someone appeared to be targeting them. They ended up homeless and stayed at friends and family. She made a first application for LWA to assist with food. A few months later she was short of money after using all available money to resettle. At this time, her car broke down, but the council could not assist as she had already received one award in the six month period. She has no other means of support and so will not be able to use her car, which is necessary for her household, until the six months is over. She felt that the council should have looked at the individual need and "applied common-sense."

"It's going to take six months. So, it's quite restricted. But at that time, it was really helpful. Obviously, this time it wasn't so helpful, having to wait."

(Tower Hamlets)

2.1.6 LWA recipients – Learnings and recommendations

Evaluation Framework

Profiling of LWA recipients is best achieved through matching of LWA datasets with benefit administration datasets and the UC data share. These are a rich source of household information. Only four of the participating boroughs held references within the LWA data that allowed for the cross-matching across datasets. Of these, two provided a sufficient number of benefit administration datasets to derive averages over the trial period. For this evaluation exercise, the methodology was therefore trialled across these two boroughs.

Debt information on LWA recipients is achieved through matching LWA datasets with the council's CT arrears and rent arrears datasets. This methodology was trialled across two boroughs.

Survey data provided information on household demographics and tenure. When compared to information held in benefit administration datasets, remarkably similar profiles were found. This indicates a fairly representative spread of survey responses.

Understanding the impact of debt repayment is best evidenced through fieldwork.

LWA service design

Understanding the profile of recipients of Local Welfare Assistance provides learnings that are useful for LWA service design.

- There is a high level of illness and disability amongst LWA applicants. Councils may wish to consider if their service design has considered the needs of residents with low levels of mental and physical wellbeing.
- A high proportion of LWA recipients are not in work and the vast majority of these have barriers to work such as disability, illness, or caring responsibilities. Although employment support may be relevant to the 13% of LWA applicants who are unemployed and do not have indicators of barriers to work, the majority of LWA recipients show a likelihood of reliance on benefit income for the foreseeable future. This group is better served through wraparound support consisting of income maximisation, benefit advice, debt advice, and budgeting support.
- 25% of LWA recipients are in work. Service design should consider the need to access support outside of work hours. Residents in work may find that long waits for telephone support during work hours prohibit application.

The profile of LWA recipients also indicates that some households in need of crisis support may not be able to access this support or are underrepresented.

- There are a disproportionate number of awards made to lone parents, social rented tenants, and those in temporary accommodation. Councils may wish to review referral mechanisms and ensure that communication of the existence of LWA reaches groups that are not likely to be in contact with a member of the council, or other organisation, for signposting. These are single residents, private tenants, and owner occupiers.
- Some groups may be excluded from support, particularly those that do not have recourse to other types of support (e.g., residents with no recourse to public funds, or students). Councils may wish to consider if policies can be extended to these groups.
- Residents may be excluded from accessing support at times of crisis due to time limits placed on repeat applications. Council LWA policies that contain time limit for re-application are generally caveated for exceptional circumstances. However, this is not generally conveyed to residents who may not re-apply even in situations of serious crisis.

LWA applicants show higher levels of council tax debt and rent arrears debt than other low-income households within the borough. This suggests that arrears datasets may be useful in targeting support for LWA, particularly for underrepresented groups.

Impact of LWA for residents

Residents are missing out on crisis support due to not being aware of the local scheme, or by being specifically excluded from the local scheme.

- Residents who are not in contact with a housing officer or support officer appear to have a decreased likelihood of support, probably through lack of signposting and awareness.
- LWA service design that does not consider the needs of illness and vulnerability, and those in work, may unwittingly create barriers to application.
- Council policies may exclude certain residents that are in crisis such as those not in receipt of means-tested benefits or those that have had a previous award within policy time limits.

Residents who miss out on crisis support may not have anywhere else to turn and this could risk harmful consequences for these households.

2.2 What are the causes of crises leading to LWA application?

2.2.1 Evidence source

LWA datasets are limited in their ability to evidence the journey to crisis leading to an application for LWA. For all but two of the participating boroughs, LWA administration datasets do contain fields for recording the reason that the applicant requested support, and these crisis codes are likely to prove useful for individual borough evaluations. However, as categories and crisis codes are locally defined, they could not be easily mapped against each other, or readily aggregated across boroughs.

Councils may wish to consider adopting a common approach to LWA data codes capturing the reason for crisis. Data captured at the point of presentation is likely to be sufficient for core evaluation requirements but is unlikely to allow for evidence of the nuance of an individual resident's crisis.

This research suggests that fieldwork is preferable in gathering resident experience of the drivers to crisis. Interviews are particularly insightful for understanding the cause of crisis as these are often multi-faceted and complex.

For this report, an aggregate view of types of crisis triggering an LWA application is obtained from fieldwork comprising surveys (n502) and interviews (n36).

2.2.2 Understanding the immediate trigger of crisis

A survey of over five hundred LWA recipients across the participating boroughs found that the most commonly cited immediate reason for LWA application was the need for support with utility or other bills. This was selected as a reason by 45% of recipients. The need for white goods was identified as an immediate driver for LWA application by 31% of applicants.

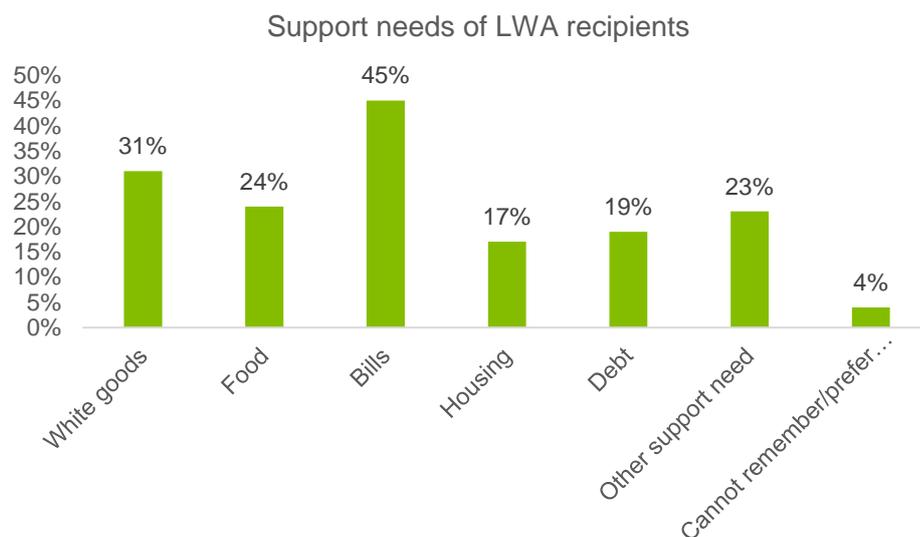


Figure 10: Immediate support needs of LWA recipients (Data source: Survey of LWA recipients, 2022, n450)

2.2.3 Reason for the build up to crisis

Interviews with LWA recipients suggest that in many cases the immediate need for support, or reason given during the application for support, masked underlying, often complex, longer-term issues.

Over half of interviewees cited multiple issues that formed a background to the crisis situation. This is illustrated in figure 12 below.

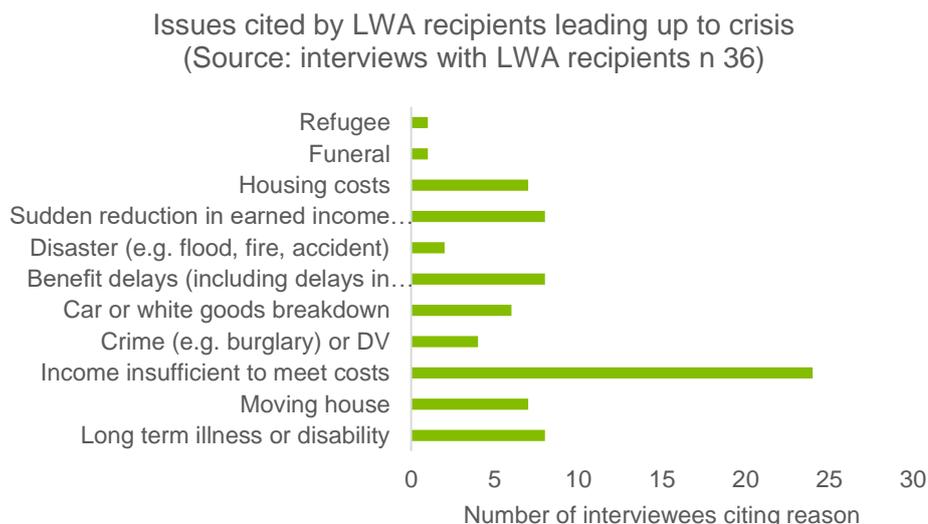


Figure 11: Issues cited by interviewees leading up to crisis (Data source: Interview with LWA recipients, 2022, n36)

Reasons for crisis typically include long term factors (such as income being insufficient to meet needs, or ongoing housing costs) and short term triggers such as benefit delays, breakdown of white goods, disaster, crime, or moving property.

The interviews illustrated that the path to financial crisis is complex and individual. Even so, many appeared to follow a similar trajectory with a change in circumstances leading to inadequacy of income (primarily due to the low level of means-tested benefits), which in turn leads to debt and debt costs and further reduction in income. The consequence of this trajectory is the inability to manage sudden income shocks.

Experience of LWA recipients

Illustration of the complexity of crisis

A serious car accident led to the interviewee being unable to continue working. She had previously been a nurse. The accident also left her with long term disability. She is a single parent and did not have sufficient savings to manage. There were delays in both her Universal Credit and disability benefit claims (PIP) leading to debt and ongoing debt repayments reducing her benefit income each month. When her cooker broke down she applied to the council's LWA scheme to replace it.

(Barnet)

The interviewee lost his job in the travel industry during the COVID pandemic and has not managed to find further employment. His partner looks after the children. He had had no previous experience of being short of money. His benefit income does not cover outgoings and with four children the cost of food, particularly over the summer holidays, became challenging.

"The point at which I decided to make the application was when I was stuck in a dilemma of topping up electric or buying food. I thought how can I have come to this situation? I mean, I have to choose... I mean, obviously, the natural choice would be food because you need that to live.... But electric is essential as well."

(Tower Hamlets)

The interviewee fled the war in Ukraine and arrived in the UK as a Ukrainian refugee. She has applied for Universal Credit, but this has not yet been received. She has found the benefit application process difficult as English is not her first language. She is renting privately but the property is only partially furnished. She applied for assistance through LWA as she needed a bed and money for food. The council provided a bed and vouchers for food.

(Sutton)

The interviewee had worked as a solicitor for more than 30 years. A pre-existing health condition plus a new job without sufficient support during the pandemic led to mental health issues. Now in her early sixties, she found herself out of work for the first time in her life. She was initially able to pay her bills as she had redundancy pay from her previous employment. When this ran out, her health was still not good enough to work, but the outgoings associated with her home were the same as when she was earning well. She has also been impacted by the bedroom tax and needs to use some of her UC personal allowance to top-up housing costs.

"It's been awful, being out of work and on benefits for the first time [but still having the same outgoings]... In May I was declared bankrupt as I couldn't pay my debts."

(Ealing)

Insufficiency of income

A minority of interviewees could not identify a specific trigger for crisis or a specific time when their financial crisis started. For these residents, the typical background was one of long term income insufficiency. These interviewees specifically noted increases in the cost of living, current levels of means tested benefits, and austerity measures within benefits (such as LHA limits or the bedroom tax).

The application for crisis support was typically made when income ran out before a further payment from benefits, or income from work, was due. This left them without enough food or electricity.

Experience of LWA recipients

Illustration of the impact of the cost of living

"I ran out of money. Once I'd paid the bills I hadn't got enough to live on. And that's really because of the cost of living."

(Greenwich resident)

"Because of the bills. Our shopping budget has gone up now. Everything.... Never experienced these kinds of prices, so never experienced this kind of money shortage."

(Tower Hamlets resident)

"It just got on top of me and I didn't want to borrow money again, no-one has any money now and I didn't want to ask them."

(Barnet resident)

Benefit issues

Issues with benefits was a common theme amongst interviewees. These included delays in application for benefits and a general lack of awareness of support mechanisms (particularly Council Tax Support).

There were also issues around benefit processing and award levels. These included:

- Errors in benefit assessments and the waiting time for correction
- Migration to Universal Credit and the wait for first payment or the need to review budgets due to a different award level
- Waiting time for disability benefit (PIP) assessments and appeals
- Deductions from benefits due to repayment of debt
- Deductions from benefit due to housing cost restrictions such as the bedroom tax and the level of private rental support (the Local Housing Allowance or LHA)
- Delay in the assessment and award of means-tested benefits

Where there were delays or errors in the administration of benefits these appeared to take a significant time to resolve, leaving the resident without resources.

Experience of LWA recipients

Illustration of Benefit Issues

The resident reported that a mistake was made on her UC claim after her tenancy agreement was renewed, and her housing payment was cut down to a shared accommodation Local Housing Allowance. This was an error as her circumstances meant she qualified for a one-bedroom level of allowance. While she tried to sort this out with the help of a local legal rights team, she had to use the personal allowance of her UC to pay her rent and some debts for which she has payment plans.

"It took me a good two to three months to get it sorted. And that's when I came to the council for the emergency support, it just became too much."

(Greenwich)

Housing issues

Some residents reported that moving home had been a cause of their financial difficulties, although these moves had occurred under several different circumstances. These included:

- Having to move home at short notice. This included moving from temporary accommodation into council housing, the need to flee to a domestic violence refuge, flooding or other crisis, and the need to flee war.
- Moving somewhere which had no furniture, fittings, or appliances. This was generally the situation for those moving at short notice but also included residents moving to unfurnished private rented accommodation.
- Moving to a different property and incurring overlapping housing costs. This was particularly the case for those that had been offered social housing but had private tenancy costs to maintain until the end of the notice period.

Experience of LWA recipients

Illustration of housing issues

There was no time to find money to buy anything for the unfurnished house that we were about to move in to. We just had our beds, washing machine and sofas. All the essential stuff we didn't have, and we didn't have any money to buy everything all at once. So, we just needed help to get a cooker, fridge, baby's bed, and some furniture for the house".

(Barnet)

A resident moved out of a women's refuge where she and her two children had lived for a year to a housing association flat. It had no carpets, furniture, or white goods. She had been able to save some money from her benefits while she was in the refuge, but not enough to cover all of these basics. She used her LWA award to buy a cooker, a fridge, and bunk beds for her children.

(Ealing)

2.2.4 Understanding the consequences of crisis without LWA support

The survey of LWA recipients asked what the applicant would have done without the support. This was to understand alternative support mechanisms as well as any harmful consequences of not receiving LWA. Alternative cited by recipients all carry risks of exacerbating health issues or financial crises.

- 28% of LWA recipients surveyed would have relied on a loan from family or friends if they had not received LWA support and would have then had to repay the loan from ongoing income.
- 34% of survey respondents would have lived without essential household goods
- 37% would have left bills unpaid
- 9% would have taken out a loan with a commercial loan company or door step lender.

Given the low level of residual income amongst LWA recipients, non-payment of bills and reliance on loans risk future repayments of debt, which in turn reduces income still further. This is likely to increase the chance of future crisis.

2.2.5 Learnings and recommendations

Evaluation framework

The majority of LWA administration systems contain a reason code for the LWA application. This proves useful for internal reporting but is insufficient for comparison of schemes across councils. Councils that do not currently include a reason code for

application may wish to consider inclusion of this data to allow internal evaluation and reporting.

Councils may wish to consider adopting codes that can be mapped to common categories across councils to allow wider evaluation of LWA between councils in order to inform scheme change and to learn from other boroughs.

Interviews are essential for understanding the complex, and often multi-faceted nature of crisis.

LWA service design

The complexity of circumstances leading to crisis means that holistic support for those presenting for LWA is often necessary to prevent deepening crisis and repeat LWA applications. The range of specialist support that is indicated as being of use to applicants in crisis includes benefit support, debt advice and management support, housing support, income maximisation, and social tariff information.

Some councils currently use data to undertake proactive targeting of support. Councils may wish to consider if proactive targeting of support is possible at trigger points of crisis such as:

- The move to Universal Credit
- The first indication of CT or rent arrears, or other debt to the council
- Moving in or out of social housing or temporary accommodation

Councils that do not do so already could use their own datasets, such as benefit administration datasets, the UC data share, and arrears datasets to trigger early intervention and prevention of crisis.

Councils will often hold data on residents moving in or out of council properties. As moving house can be a trigger for crisis, councils may wish to consider provision of necessary furnishings and appliances for a vulnerable resident moving to an empty property outside the LWA.

Impact of LWA for residents

The crisis nature of LWA means that applicants typically have few alternative options. They tend to approach the council when other options, such as savings or support from family, are exhausted.

Provision of LWA has a protective effect preventing alternatives that risk exacerbating health or financial crises. Most importantly, it ensures residents have a safety net to allow them to provide food for their families and cover essential costs during a period of crisis.

2.3 Does the application process meet the needs of residents in crisis?

2.3.1 Evidence source

The number of LWA applications made to a council is currently available in all LWA administration datasets. Other information required by the evaluation framework is only held by some councils.

- Five boroughs retain records of application rejection
- Three boroughs hold a rejection reason
- Three boroughs record sufficient information to determine timeliness of support provision
- Three councils currently hold information on whether the application is a repeat application or a new application

For this research, the survey of LWA applicants was used to provide the proportion of repeat applications. The survey also informed whether applicants felt that the council understood the nature of their crisis at the time of application.

Interviews captured the experience of residents when applying for LWA.

2.3.2 Number of awards

LWA data provides both the number of applicants and the number of awards. The average number of applications received by a borough each month was 494. Of these:

- 46% resulted in awards (an average of 226 awards per month, per borough)
- 44% were refused
- 19% were withdrawn or incomplete. The reason for withdrawal of an application, or incomplete application, is unknown as this information is not held within council datasets and these applicants were not included within the survey of recipients.

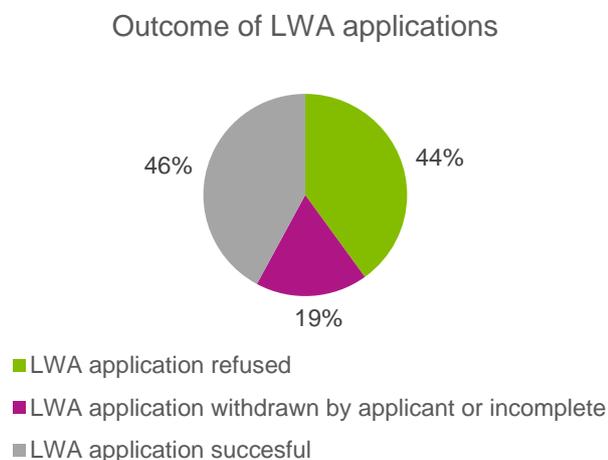


Figure 12: Outcome of LWA applications (Data source: LWA dataset, 2022)

2.3.3 Frequency of application

Most LWA policies contain limitations on the frequency of application.

Survey responses show that most LWA applications were by first time applicants. However, a third of LWA applications were for repeat support. This indicates that an allowance for repeat applications within LWA policies may be useful, and that limitations on applications may restrict a council's ability to respond to residents in crisis.

Repeat applications may also suggest that the household was initially not supported sufficiently, or that it was beyond the means of the council to support the applicant sufficiently, to prevent further crisis.

First or repeat LWA applications across 6 London Boroughs between date and date
(source: survey findings n 437)

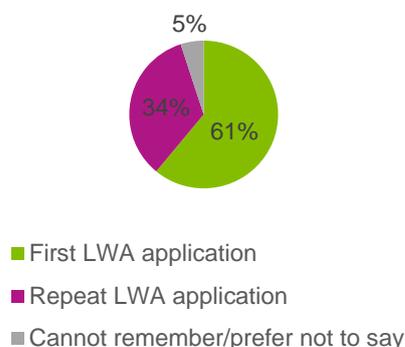


Figure 13: Repeat and first-time applications (Data source: Survey of LWA recipients, 2022, n437)

2.3.4 Experience of application

Awareness of LWA

Understanding how residents become aware of LWA support provides an indication of the ease of accessibility.

Typically, residents stated that awareness of LWA support came from a personal contact or advisor. These included friends, family and neighbours, housing officers, advice centres such as Citizens Advice, work colleagues, and schools that their children attend.

A minority of applicants had pro-actively sought out sources of financial assistance.

Residents of one borough received an email from the council as part of a Household Support Fund targeted campaign that also provided information on the LWA.

Experience of LWA recipients

Awareness of LWA

A resident was made redundant and did not apply for benefits. She became seriously depressed. Eventually she found a new job and applied for UC but there was a delay in administering her benefits and she had a very reduced income for many months. She applied for LWA when she ran out of food. She was informed about LWA by her employer who knew about it through his work with charities.

(Brent)

The interviewee searched online because she remembered someone saying something about support available through the Greenwich Hub. On the hub she found a link that took her to the Council's emergency support site.

"I was panicking because my electric was on low. My gas was on low and everything. So, I was just like, What can I do? So, I just went online because I remember someone saying before about emergency help online. I saw that and I thought, Oh, let me just try it... I've just told a friend recently, and she was like, no I've never heard of it. I said yes you can get white goods. She's got seven kids and her washing machine hasn't been working. So, she's been struggling with her washing, taking it to her sisters.

A resident with children worked part time for the council. She did not receive any benefits. The cost of childcare and increases in food costs meant that she fell behind with rent and other bills. She did not know about the emergency fund. Her rent arrears officer told her about the fund, but she did not think she would be eligible as she did not receive any benefits and was working. The housing officer persuaded her to apply, and she received a LWA voucher to help with food and bills.

(Brent)

A resident was searching online for crisis support. She came across the emergency support on the council's website. She was looking for any advice from Citizens Advice or from Tower Hamlets Council.

"That's when I saw the scheme. Emergency support scheme for the residents. "

(Tower Hamlets)

Application channel

There was no consensus amongst LWA recipients of the best channel for LWA application.

The most common method of application amongst interviewees was through an online application form. Interviewees reported mixed experiences of the ease of the online application. Some found it straightforward, particularly if they had the required

information to hand, and the request for assistance was relatively straightforward (e.g., a request for white goods replacement). Other interviewees would have preferred telephone communication and the chance to talk to a council representative. This was preferred if the applicant experienced a more complex crisis, or they needed to communicate the urgency of their situation, or they did not have access to the internet.

A minority of interviewees had applied by phone. In general, these applicants appreciated being able to explain their situation. However, time to get through to the correct department and the phone cost of waiting in a long queue (typically for 1-2 hours) were both considered problematic.

Experience of LWA recipients

Application channel

A resident living with long term disability was flooded and rehoused. She applied to the council for LWA to cover replacement furniture and furnishings. She applied by phone and felt strongly that telephone was the best method. Her view was that an online application would be too impersonal and not allow her to explain a fairly complex situation. She stated that she wouldn't have liked face to face interview as it would be too intimidating, and she would have been unlikely to attend due to the shame.

"If we have a conversation she feels me, she can see what the issue is" .

"Telephone is in the middle isn't it? You can talk properly but it isn't as scary or as shameful as if you were to have a face to face conversation".

(Barnet resident)

"There was a section that was a bit confusing. I think it's the part where you put how much you're requesting. And then it gives you options of, the reasons why you want it. White goods, utilities, food, and clothing and that... I wasn't sure what section to tick, because obviously it was white goods, but for the others, the food, the fuels... it was a bit difficult with knowing how much to put in and where which boxes to tick.....I would have preferred to talk to someone"

(Brent resident)

"I would prefer it online because you're waiting on the phone, sometimes for an hour, an hour and a half. And once I was on there for so long, I ran out of credit. So, then you have to use someone else's phone. You have to have the money sometimes to get the money."

(Barnet resident)

Application process

LWA awards are discretionary and so for the council to make an informed decision regarding the application, and to provide appropriate additional advice or signposting, they need to understand the nature of the specific crisis being presented.

The survey of LWA recipients suggests that the majority of applicants felt the council did understand their situation sufficiently.

- 50% of applicants felt that the council understood their crisis
- 30% stating that the council somewhat understood their crisis.
- 12% of applicants felt that their situation had not been understood by the council.

Comparison across councils showed a wide variation. In one council 62% of applicants felt understood with only 11% not feeling understood. This compares to a borough in which 33% of applicants felt that their situation was understood by the council and 40% who felt that it was not understood.

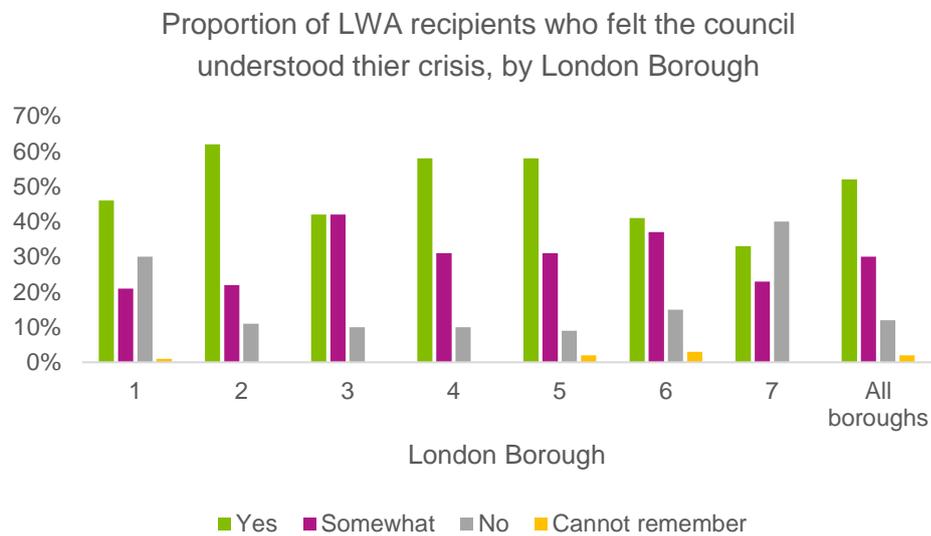


Figure 14: Survey response to question “Did you feel that the council understand the nature of your crisis?” (Data source: Survey of LWA recipients, 2022, n436)

Experience of LWA recipients

Some situations are too complex for an online application form

A woman with four children learned about LWA from someone at her children's school. She does not have internet access in her home, but a lady who lives on their estate shared her password so that she can go outside to the corner and log on there.

She has applied for LWA twice. Both times the application process was similar; she had to fill in a form online.

At the time of the first application her situation was simple: her fridge freezer was broken, and the support provided – a new fridge freezer delivered to her home was exactly what she needed.

The second time the situation was more complex. Her daughter was in hospital, she had to pay to travel to go and see her, she was often staying in the hospital overnight and had not realised how much would be required to top up her electricity meter sufficiently to keep it running while she was away. Her electricity was cut off and all the food (worth about £70) in her freezer went off.

In the second application she found that there was no space on the application to explain the situation and she would have preferred to talk to someone. As she could not explain the food need she was provided with £60 for gas and electricity. She was not offered any help for food, which she would have liked to help replace what she had lost in her freezer and was actually her greater need.

"I don't think they understood my needs, there wasn't a way to explain it on the application form."

(Tower Hamlets resident)

2.3.5 Rejected or withdrawn applications

Unsuccessful applications are inevitable given the number of households on low-incomes and the limited budgets of councils; councils do not have the resources to assist all residents in need.

54% of applications for LWA in this study were unsuccessful. This consisted of refused applications (44% of all applications) and applications that were withdrawn or incomplete (19% of all applications). 46% of applications were accepted for award.

There is significant variation in the proportion of applications being accepted between councils, ranging from 27% to 61%. There is insufficient evidence to understand this variation. It is worth noting that a high level of unsuccessful applications does not necessarily represent a lack of support for residents. It may be due to council processes for referral to specialised support. For example, around debt advice and management, budgeting, housing support, or benefits. Alternatively, it could represent application of a more restrictive LWA policy, or a need to consider better communication around the objectives and restrictions of the councils LWA.

The high level of incomplete or withdrawn applications (19%) could indicate that the crisis has resolved (e.g., a delayed benefit payment comes through) or that there are barriers within the application process that prevents completion. This may be language or disability related or may be related to the need to provide evidence that is difficult to obtain.

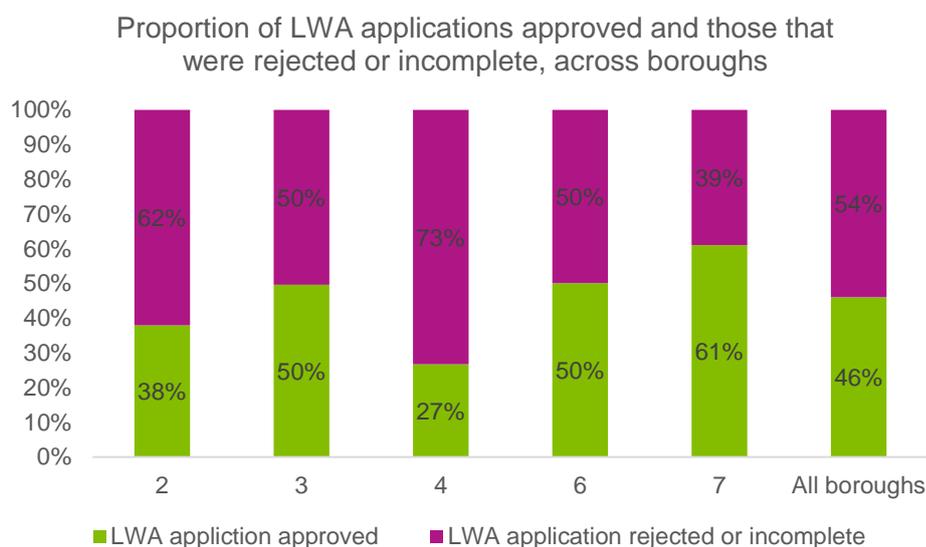


Figure 15: The proportion of LWA applications rejected and approved by London Boroughs (Data source: LWA datasets, 2022)

Three boroughs provided reasons for refusal. Across these three boroughs:

- 45% were refused due to referral to other agencies such as for budgeting or benefit support
- 37% had excess income or capital
- 28% fell outside scheme rules

2.3.6 Perception of the council service

The majority of LWA recipients interviewed were positive about the service provided and the attitude of the council officer(s) with whom they interacted. There is evidence of widespread good service delivered by sympathetic and supportive council officers. Only a handful of LWA recipients felt that the council was not supportive, and these were across boroughs. Description of negative service included the words “abrupt,” “intimidating,” “unsympathetic,” and “judgemental.”

The attitude of the council officer providing assistance affects whether the resident would interact with the council again. The few recipients who felt that the council had been negative would be hesitant about approaching the council again if a further crisis were to occur.

Experience of LWA recipients

Perception of the council service

Positive

"She was very accommodating. She was very warm, very receptive. She wasn't judgemental, she was just very welcoming and very understanding. And originally I thought I was being a burden, I don't like being a hassle."

(Greenwich)

"She was really sympathetic, and I felt she wanted to help me, that made a big difference as its shameful to ask for help and I was really nervous. I appreciated her attitude".

(Barnet)

" I felt like someone listened to me."

(Ealing)

"I don't think there is [anything they could have done better] because I was so impressed. I didn't expect it. I think that was just I don't think they could have done anything else.

(Greenwich)

"I would praise them for this service, because they've made it easier."

(Newham)

Negative

"Maybe they think we are beggars. But they shouldn't judge. Maybe they could have some more training so they could meet us halfway. ...no-one knows what will happen, it could be them needing help next year. We are not all milking the system."

"The council person was abrupt and intimidating which made me feel really bad and scared. She did not have any sympathy for my situation".

2.3.7 Learnings and recommendations

The evaluation framework

In order to evaluate the application process, councils should include rejection and withdrawal reasons and whether the application is a repeat application, within the LWA dataset.

Fieldwork (survey and interview) is required to understand the applicants experience of the process and so inform service design.

LWA service design

Evaluating the application process provided useful insight into how LWA service design can better meet the needs of residents in crisis.

- Awareness of LWA support appears to be the result of fairly ad-hoc channels. The reliance on informal communication channels, or the need for the resident to proactively search for support, risks support not reaching residents in need. Socially isolated residents and those without internet access are likely to be groups that are most at risk of lacking awareness of LWA. Councils may wish to consider wider marketing and communication channels or adopting a more targeted approach to informing residents of the LWA scheme. For example, by using indications of crisis within the councils' own datasets to trigger communication, or through provision of information at crisis points such as house moves or benefit application.
- A high proportion of LWA applications are for repeat support. Councils may wish to consider whether time limits within LWA policies adequately allow for repeat applications and whether initial wider support can reduce the amount of repeat applications. Initial wider support that provides more sustainable solutions may enable limited LWA budgets to be spread over a wider group of residents.
- There is a high level of rejected applications in most participating councils which creates an additional administrative burden for councils. Although a certain level of rejections is to be expected given the limited funding, councils may wish to review the reason for rejections and whether they can take action (such as better communication around the policy framework), to drive down the number of rejections. The GLA is going some way towards this by inclusion of LWA policy frameworks for London Boroughs in the Cost of Living hub.
- There is no single preferred method of application channel. Given that some residents require complex support and advice, and others do not have internet access, the option for discussion would be useful for many residents. Councils that currently only offer online application may wish to consider additional application channels for those that require them. Where telephone application is provided, the cost to the applicant of long waiting times needs to be considered within service design. Best provision would be a choice of application channels.
- There is evidence of good LWA service provision. The majority of applicants felt that the council understood their situation and there were positive comments regarding the attitude of council officers. The level at which applicants felt understood varied significantly both within councils, and between councils. Councils may wish to consider investment in resources to allow a better understanding of the nature of crisis thereby enabling more targeted wraparound support and a reduction in repeat applications.

Poor attitude of council officers towards LWA recipients was only reported in a few cases. Councils are best placed to understand the likelihood of this amongst their customer-facing staff and it may be that specialist training around crisis support is required. Poor engagement risks the resident avoiding further engagement with the

council, thereby preventing further crisis support or other interaction such as around benefits or arrears.

Impact on residents

The majority of applicants interviewed had a good application experience and were pleased with the service provided. Many felt very supported by council officers.

Where they felt the attitude of the council was poor, they were unlikely to engage with the council in the future.

A number of residents interviewed expressed frustration at the application process. There is likely to be a mental health impact around difficulties applying for support and not feeling understood. Difficulties of application and long wait times for telephone contact may risk some residents in crisis abandoning their application.

The high proportion of repeat applications is a positive sign that residents are aware of a safety net and the role of the council in supporting residents. This is likely to assist outcomes for the resident as earlier intervention in crisis may be sufficient to prevent escalation in some cases.

2.4 Does the LWA support mechanism best meet the needs of residents?

2.4.1 Evidence source

Six boroughs provided evidence of type of support within their LWA dataset. The seventh borough did not hold information on support type.

The wait time for delivery of support is held by dates within the LWA dataset. Only three boroughs held data on both the date of application and the date of support delivery. Both these dates are necessary to evaluate timeliness of support.

The impact of support is evidenced through fieldwork.

2.4.2 Profile of support provision

Across six London Boroughs the most common type of support, in terms of number of occurrences, was in the form of cash. This accounted for over half of all LWA support provision.

The mechanism for delivery of cash varies between councils. Some provided BACs transfer whilst others provided vouchers to be cashed at specified outlets.

The second most common method of LWA support was through vouchers for goods such as food or general groceries, often at a specified retailer.

Type of support provided to LWA recipients in six London Boroughs

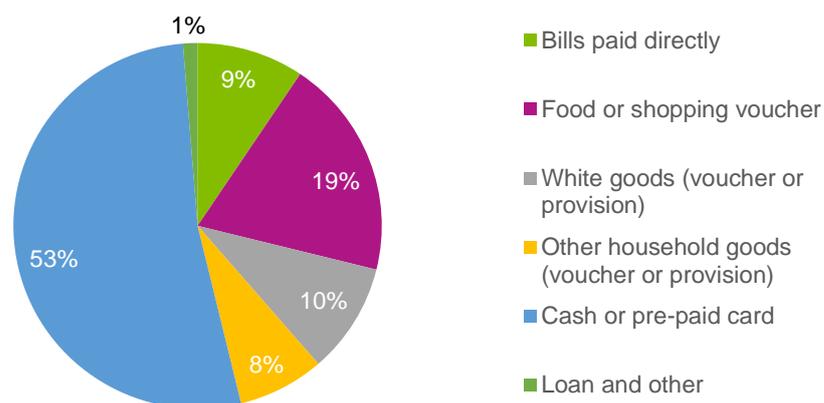


Figure 16: Profile of the type of LWA support provision across six London Boroughs (Data source: LWA administrative data, 2022)

Evidence from fieldwork provided a greater understanding of the range of support provision. The options available to applicants depended on the delivery mechanisms used by the council as well as the need of the claimant. In general, it consisted of one or more of the following:

- Cash support typically ranging from £50 to £250, but occasionally up to £2,300. This was provided to residents in the form of either cash paid into the resident's bank account, PayPoint codes texted to residents which could be exchanged for cash at local shops, or a text code to access cash at a Post Office.
- Vouchers for supermarkets for amounts typically ranging from £50 to £100.
- Vouchers for fuel payments, typically valued at around £50.
- Vouchers for a specific retailer to buy furniture or goods.
- White goods such as fridges, freezers, washing machines, which were chosen for residents and delivered to their homes.
- Other goods such as beds and or other furniture.

2.4.3 Impact of support provision

In the vast majority of cases, LWA support met the applicant's immediate need.

The overwhelming response from interviewees was gratitude and relief and this was evidenced across all support types (cash, vouchers, or goods).

Recipients who received cash or vouchers expressed pleasure in having choice. This was particularly the case for those with restricted diets due to medical or cultural reasons and those who had multiple needs (e.g., food and fuel).

Experience of LWA recipients

Impact of support meeting immediate need

"For me, it [cash] was the best form because it allowed me the freedom to choose. And it empowers you. It doesn't make you feel... I mean, there are food banks as well, but I don't want you use the word degraded, because you shouldn't, but you feel less than, you know what I mean? And by just saying, here's the money, you can now go and choose what you want. Giving me that freedom of choice."

(Ealing)

"It made such a big difference. I walked around and got tinned food, lots of freezer food, food my son could eat, I stocked the freezer. It felt really good. That was about 3 weeks ago, and I've still got some of it, and I have £10 of vouchers left, which I'm keeping for another emergency."

(Sutton)

"I was over the moon because I was expecting a food bank voucher or something, and then they said we can give you £100 It made a really really big difference, it seen me through, it made a huge difference."

(Ealing)

"It really saved us - I don't know what we would have done otherwise"

(Barnet)

A small minority of residents felt that the support provided did not meet their need. This was usually due to a misunderstanding of need, a lack of understanding of their situation (e.g., mobility limitations), or provision of partial support.

Others felt that the support provided was not in the most appropriate form. This was particularly the case where vouchers for supermarkets were limited to more expensive supermarkets (an example was Tesco rather than Aldi vouchers) or for specific shops located at some distance from the resident's home necessitating transport costs.

It is worth noting that a partial criticism or negative attitude towards the support received was shown by only a minority of those surveyed or interviewed. For the vast majority, the experience was positive. Nevertheless, it is worth noting the negative experiences in order to inform service delivery.

Experience of LWA recipients

Impact of support not meeting immediate need

A resident had no money left for fuel. She requested help with her pre-payment electricity and gas meters. The voucher supplied could only be used for gas. As it was summer, electricity was a much greater priority. She did not think the council understood her needs and felt that the support was not the most appropriate.

"They gave a £50 voucher... I filled up the gas because I didn't have a choice, I couldn't fill up the electric, which I actually wanted, because the electric is costing me every two days, with the increased prices."

(Tower Hamlets)

A resident was grateful for support and provision of white goods but felt that it would have been more appropriate to let the applicant choose the appliance.

"I think cash grants would have been better because, even though I'm really grateful for what I've got, I could have chosen my fridge and cooker, they just gave us the standard one that they must give everyone... Or maybe even a voucher for x amount to spend at AO who only do white goods.... It is my home and I plan to be here for a long time, it would have been nice to be able to choose what I have."

(Barnet)

A resident's fridge freezer broke down during the heat wave in summer. It took a week for the council to respond during which time all her food had spoilt. The council provided £180 towards the cost of a replacement. She would need to pay towards it herself as she couldn't get one for that price. The resident asked if she could have food vouchers instead, but this was refused. It took her six weeks to save up the additional £70. She could then buy a second-hand fridge for £250. This meant that the family was without a method of keeping food fresh for six weeks in the height of summer. She felt that receiving part of the cost had made things worse for her, as it wasn't enough to buy what she needed but she couldn't spend it on anything else.

"The council's approach is extremely wrong...throwing a little money [at it] and expecting the problem to just go away... I explained my full situation, and that I have a very young child too. But he explained that they only have limited funding and it was all he could offer me."

(Ealing)

A resident with mobility limitations was provided with a shopping voucher for a specific supermarket. The voucher couldn't be used online. The resident needed support to get out of the house and could not access the store. She waited a week without food until a local volunteer could go with her. At the store the voucher didn't work, and the volunteer paid for the food out of her own money. The resident contacted the council to let them know the voucher hadn't worked and received an email saying that the voucher had expired as a week had passed so it wasn't an emergency.

"They sent me a rude email... I replied and explained my disability saying, it doesn't make sense. I wish I could get to the shops myself, but I can't, and my carer couldn't come and help me for seven days. Don't send me a voucher if you're going to then tell me I don't need it."

Eventually the resident received another voucher. The volunteer does not want the voucher as payment for the shopping and the resident is currently paying the volunteer back for her shopping and has vouchers she cannot use.

(Sutton)

A resident was supplied with a PayPoint code to access cash. She received a list of local shops that would take PayPoint alongside the code. However, most of these shops would not provide cash. The resident drove for over two hours and visited five stores on the list she was given before she found somewhere that would cash the code. She stated that she was on the verge of giving up as the cost of the petrol would be more than the amount she would receive.

"I was going to give up this was going to be the last place I tried. I had already tried five places, but the co-op did cash it. I was worried now about the cost of the petrol."

(Barnet)

Problems with vouchers and PayPoint codes were a common theme.

- A number of clients interviewed could not access the specific supermarket or shop that would take the voucher either due to lack of mobility or a lack of money for transport.
- A number of residents had difficulty using PayPoint codes to access cash. The code supplied by the council was typically accompanied by a list of local shops that were part of the PayPoint scheme. In reality many of these shops refused to supply cash.

Recipients of LWA to support household repairs or flooring reported the need to gather a number of quotes for cost (typically three quotes) before the application could be considered. A couple of applicants stated that it was not possible to find the required number of contractors to issue quotes and there was a long delay for those that could quote for the work. This led one resident to drop the application, and the second to use personal contacts to provide the quotes rather than rely on contractors who would be willing to carry out the work.

Health impact

Interviews with LWA applicants suggests that timely support can have a positive impact on both physical and mental health for a significant number of residents.

The most commonly mentioned health impact amongst interviewees was improved mental health. Residents described how being in financial difficulty over a long period

of time had affected their mental health leaving many of them worried, stressed, and anxious. Some of the interviewees had pre-crisis mental health conditions, and the financial crisis had exacerbated their condition. Other interviewees had experienced recent trauma such as homelessness, fleeing war, burglary, first time redundancy, or domestic violence. All of these residents said that the support from the council had helped to ease the additional short-term stress caused by immediate need.

A small number of residents said that the support had caused a deterioration in mental health. These interviewees felt that the council had not understood their situations, and this had been difficult and upsetting.

A number of residents also stated that eating properly, or having supportive furniture (e.g., a bed or sofa) improved their physical health.

Experience of LWA recipients

Impact of support on health

"So much stress off my back. I don't want to have to ask my family for money, especially when we're not in a position to say that we'll definitely pay you back by this date."

(Barnet)

"Mentally it made a difference, at one point I was very stressed and depressed, I had my son to look after. And it was a great weight off my head and shoulders knowing that now I'd be able to manage."

(Brent)

"I was panicking. What am I going to do? How are we going to live because at that point, we had nothing... And then when we got that (phone call), the relief was just amazing. So yeah, it did help me from being so low."

(Greenwich)

"The council helped me and I'm so grateful. When I got the email, I cried because I don't get help from anybody. I don't ask for help... When you go through traumas, and you go through things in life you feel like there is literally nobody there. The people I spoke to from the council made me feel like I could and that I do exist for a reason and that I shouldn't have to feel like this. I felt equal and I felt better for that."

(Newham)

A resident moved into a housing association flat with her two young children from a women's refuge. She still owns her former home with her abusive husband and so believed she could not access benefit support and did not claim. The council's emergency support fund gave her just over £800 to help furnish her new home.

"I did feel mentally that everywhere I tried I was looked down on. No-one understood my situation. Moving out of the refuge I didn't even have enough clothes for the kids... I was already on antidepressants, and I felt very low."

She said that getting the support from the council had made a difference to her mental health:

"Yes, it gave me a 100% lift. First of all, I felt the lady had listened, and also I learned something new, I don't want to give up anymore. Now I'm thinking I should keep trying."

(Ealing)

"It really helped. If I don't eat properly, my medication makes me really ill, and it takes a few days to get over it."

(Sutton)

Engagement with the council

Early engagement with support agencies can prevent escalation of crisis. The type of LWA support provided by a council may affect whether a resident would engage with the council in the future.

Applicants were more likely to engage with the council again if they received cash or vouchers, rather than other forms of support. This may indicate that this is the preferred support method.

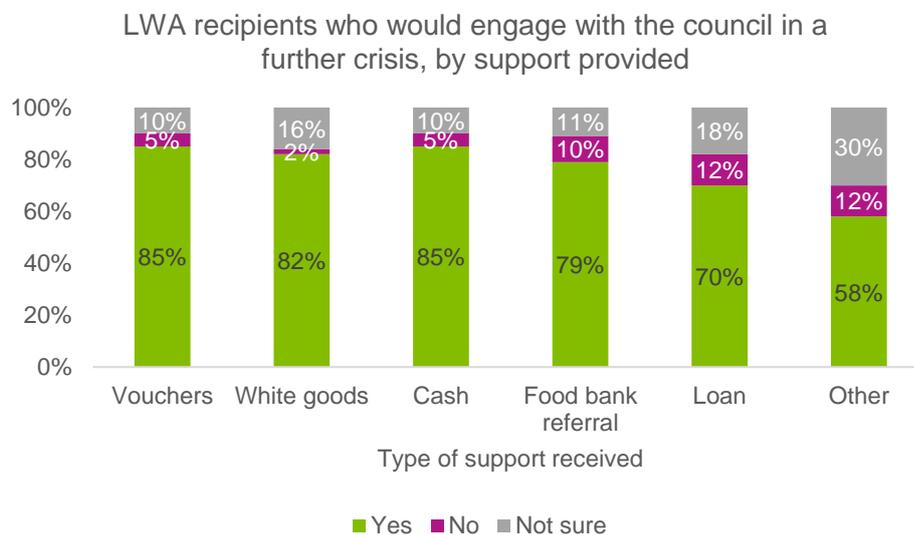


Figure 17: Survey response to the question "Would you contact the council if you had a future crisis?", by support type. (Data source: Survey of LWA recipients, 2022, n418)

Survey responses suggest that it is the whole support experience that affects whether a resident is likely to engage with the council in the future. This is indicated by the variation across councils which is greater than across type of support provision.

The proportion of residents that would engage with the council if they had a further crisis ranged from 60% to 95%.

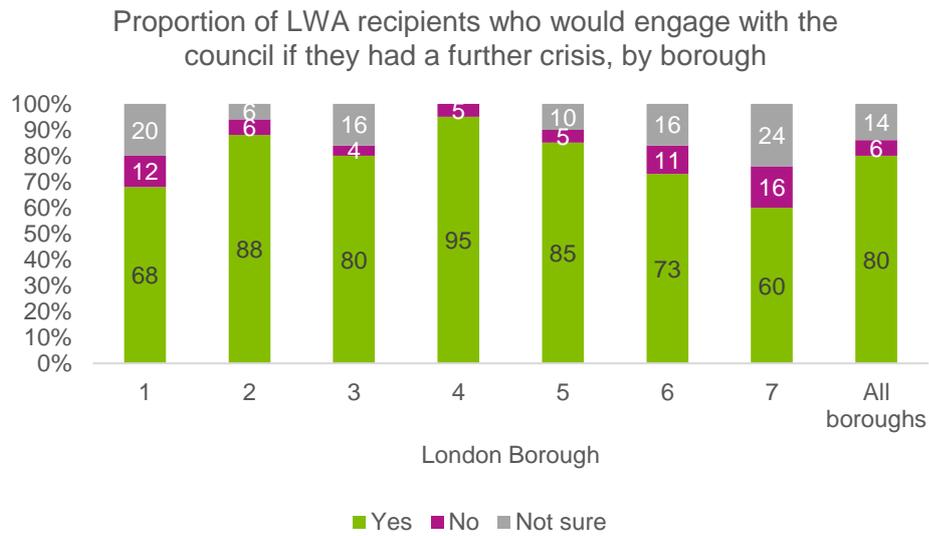


Figure 18: Survey response to the question “Would you contact the council if you had a future crisis?”, by London Borough (Data source: Survey of LWA recipients, 2022, n419)

2.4.4 Timeliness of support

Three of the seven boroughs participating in this research hold sufficient records to determine the length of time from application to support delivery. All of these councils showed a significant variation in wait time for delivery between applications. Across boroughs there was also significant variation with median wait time varying from two to sixteen days.

Some variation in delivery is expected as councils generally require evidence of income and expenditure but some of the delay in delivery appears to be related to backlogs caused by limited resources within the council.

Experience of LWA recipients

Timeliness of support delivery

The applicant waited for six days for support. During this period, the whole family of five lived in one room to save the little remaining electricity and went to the local church for food.

"I can't knock the support because I did get it. But the timescale of receiving it, it could've been sooner."

(Tower Hamlets)

A homeless applicant applied over the phone and received support later the same day.

"That was by phone. They ask you for a bank statement, like straightaway, email it over. Once they've checked out they send you a text with a cash out code. And then you can cash it out straight away from any paper shop."

(Barnet)

The applicant waited several months to get a reply requesting further information as well as six months of bank statements, utilities statements, and grocery receipts. After she had submitted receipts it took about another month for the council to get back to her with the outcome.

"It added to my stress, it was a crisis point."

"It was so quick. I was just really, really pleased. Yeah, I was amazed at how quickly it happened... I was thinking, you know, they'll be overwhelmed because a lot of people are in crisis. I thought they'd be overwhelmed. But, it was very, very quick. I'd say a few days."

(Ealing)

"A really quick response... They phoned me.... They literally just said, we've just processed your application... we decided that we could award you... And then it was quite an emotional phone call because I just burst into tears, because it was just like a godsend. I just said, 'Thank you so much. You don't realise like what this has done, how much is this has helped.'"

(Greenwich)

"I do think the waiting time is absolutely ridiculous. I understand their backlogs. But I recently applied again because we moved to a new property and we have no floor and furniture, stuff like that and the email I got back said that would be 10 days as well. This was in June, because I remember as soon as I collected the keys, I did the application. I did speak to someone last month he said they have such a backlog they will only just start April applications in September. I don't think they'll get to mine until about October or November which I think is terrible."

(Brent)

2.4.5 Learnings and recommendations

Evaluation framework

In order to evaluate support methods, councils need to retain records of the type of support provision and the timeliness of support.

All but one of the councils that took part in this project retained records of support type. Councils that do not record this information may wish to do so for evaluation purposes.

Councils also need information to ascertain waiting time. This information would support improvements in service delivery.

Understanding the impact of support on residents can only be achieved following delivery so cannot be gathered at the point of presentation for LWA. This evidence is best provided through fieldwork.

Service design

Overall, residents who received support from the council were grateful and positive about the support. However, there are examples of situations when the support offer does not meet the need of the resident. Councils may wish to consider if the standard support offer is relevant to the applicant and source alternatives if necessary.

- Councils should consider the resident's circumstances, including limitations to accessing support due to disability, or transport, and whether realising the possibility of a card or voucher will cause the applicant additional cost.
- Where PayPoint (or similar) is used, the council should ensure that outlet lists only contain those with a record of providing cash. Alternative methods of delivering cash such as accessing cash from a Post Office (Post Office Payout), or BACS transfer may be more effective.
- In instances where LWA is provided to cover household fittings or repairs, it may not be possible for the applicant to provide numerous quotes. Councils may wish to review whether relevant parameters and one quote would be sufficient.

There is evidence that LWA support mechanisms that allow the resident choice are preferred. Having choice is highly valued amongst interviewees. It allows the resident to use the support to best suit family circumstances and enables the resident to split support funding between food, bills, and goods. Councils that provide support that restricts choice may wish to consider moving to a support mechanism that allows the resident maximum choice over where to spend the funding.

Crisis support is inherently urgent - requiring timely intervention. Evidence suggests that waiting times for support across applicants within a council, and between councils, varies significantly. Councils have limited resources and applicants are sympathetic to this. Nevertheless, given the urgent nature of most LWA applications, councils may wish to consider if response times can be increased, or whether a triage system would enable the more urgent situations to be dealt with speedily.

LWA support is important to applicants and interviewees valued certainty over the timing of award delivery in order to plan and preserve available resources. Where

awards could not be made immediately, applicants recommended having a means by which they could check on the progress of an award. For example, by logging into an account or through a phone line.

Impact on residents

Findings from fieldwork suggest that all forms of LWA support for residents in crisis can make a significant impact on a household's ability to cope and on the physical and mental health of residents. Evidence from interviews suggests that for some residents this positive impact is not limited to the relief from immediate financial crisis but also results from the realisation that they are being supported through crisis.

The positive impact on residents appears to be even greater where the delivery mechanism allows for choice.

Where support is not matched to needs, or is inaccessible, there is the risk of a negative, rather than neutral, impact on mental health.

Delays in delivery of support in response to a crisis risk residents doing without essentials or exacerbating the crisis.

2.5 Does additional support provided by the council to LWA applicants meet their needs?

2.5.1 Evidence source

Information about additional support and signposting to other support agencies is not currently maintained within LWA datasets.

For the purposes of this research, fieldwork was required to evidence additional support provision.

Fieldwork is the best method of informing impact of additional support.

2.5.2 Wider support provision at point of presentation

Councils recognise the value of providing holistic support to residents. All councils that participated in this research stated that the council provides additional support for LWA applicants if a need is identified through the LWA application process.

Fieldwork for this project suggests a disconnect between councils' ambitions regarding additional support and its provision. Across all boroughs surveyed more LWA recipients were not offered additional support (46%) than those that were offered this support (37%).

In addition, survey findings indicate that there is significant variation in the provision of additional support to LWA recipients between councils. In one council, over 50% of LWA recipients surveyed had been provided with additional support. This compares to a council in which just 30% were provided with additional support.

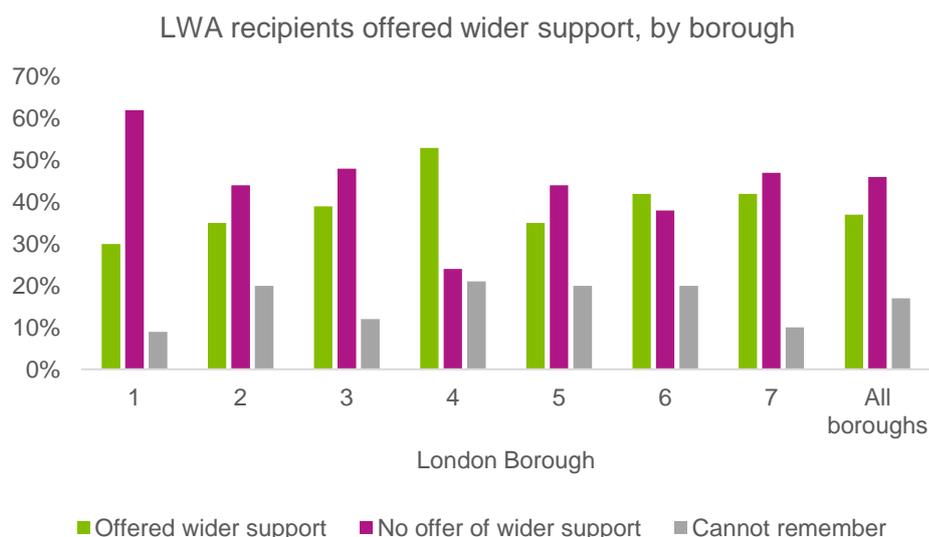


Figure 19: LWA applicants offered additional support, by borough and across all boroughs (Data source: Survey of LWA recipients, 2022, n414)

The most common support type provided was income maximisation. This typically consists of a benefits health check and support with application for benefits. This

additional service was provided to 49% of the applicants that were offered additional support. Budgeting advice and debt advice were each provided to 38% of applicants that were offered additional support.

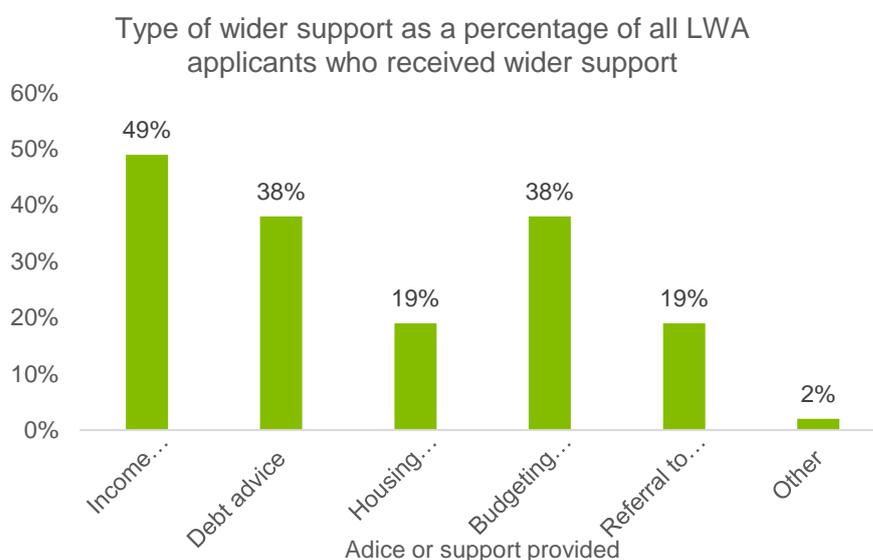


Figure 20: Type of additional support provided to LWA applicants offered additional support (Data source: Survey of LWA recipients, 2022, n157)

The majority of interviewees could not remember being offered additional support, but a number mentioned referrals to other agencies such as mental health support, debt advisors, Citizens Advice, Jobcentre Plus and other local sources of support such as charities and community organisations.

Some councils provide support packages containing additional sources of support for people in crisis and these were valued by the residents that received them. These were either provided at the point of LWA application or emailed or sent to the resident afterwards. These typically included information on a wide range of support provision including support agencies, community organisations, cheap food outlets, inexpensive white goods provision, and freecycle.

2.5.3 Impact of wider support

LWA applicants provided with additional support overwhelmingly found this support helpful. In the survey of LWA applicants, nearly 90% found additional advice and support received either helpful or somewhat helpful.

Survey responses evidenced that additional support was offered to some LWA recipients by all boroughs that took part in the research. The high level of satisfaction with additional support was maintained across councils, with over 80% satisfaction or partial satisfaction recorded in all participating boroughs.

Helpfulness of additional advice or support at the point of LWA presentation

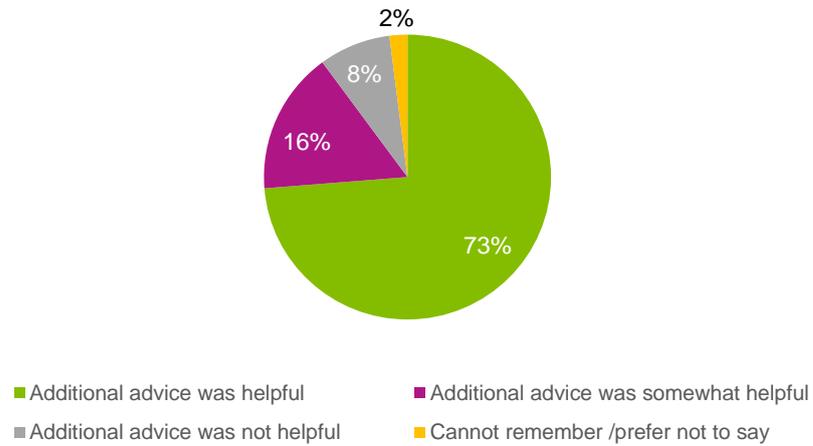


Figure 21: Survey responses to the question “Did LWA applicants find additional support provision helpful?” (Data source: Survey of LWA recipients, 2022, n158)

Nearly 80% of those surveyed said that the additional support made a difference to their situation. The most commonly cited change was improved mental health (37%). 33% reported improved budgeting and 17% reported that support led to an increase in household income. A similar proportion reported an increase in the ability to manage debts.

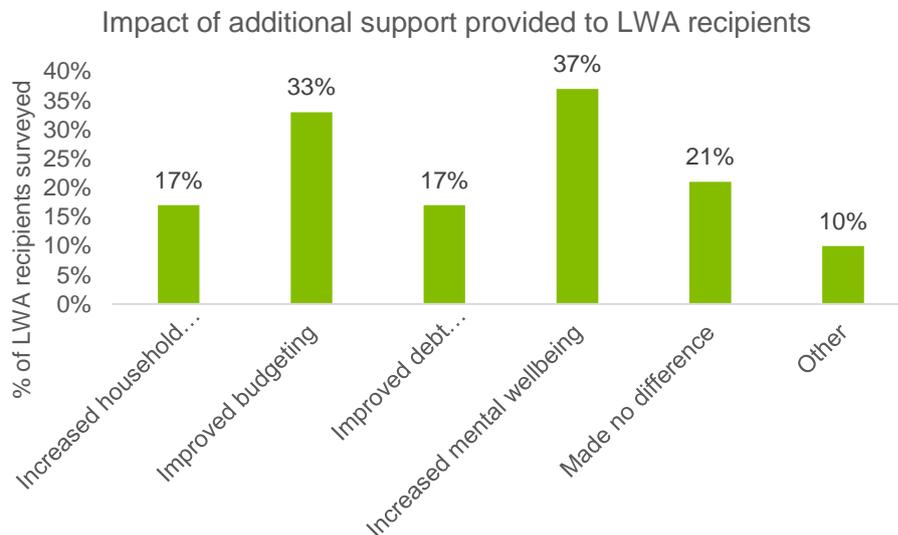


Figure 22: Impact of additional support provided to LWA recipients (Data source: Survey of LWA recipients, 2022, n157)

Experience of LWA recipients

Impact of additional support

"They advised me of other places that could help as well... they said that you can get fuel vouchers, [got to the] food bank. And then she said there's places that do free food for children and stuff like that through half terms. If you ever struggle you can do that. She was really good."

(Greenwich)

"Good budgeting ideas... Financial advice, financial support, and just general guidance and advice and she offered herself to be there if I need any assistance."

(Ealing)

A resident with two children was made homeless after waiting for benefit payments following redundancy. She moved to private rented accommodation and was provided with LWA to assist with the move and furnishing. At the time of her LWA application she was emailed a pack of information including support links. This included a link to mental health support. She clicked on the link which led to her making an appointment with her GP and accessing mental health counselling. Her GP queried why she hadn't done this before. She said she didn't realise the support was available.

(Brent)

"I spoke to the financial advisor at Ealing Council, and she's been amazing... she looked at all my finances. She looked at my statements, all the paperwork, everything. And then she said that, because I've got the Graves disease that I should apply for PIP.."

Ealing

2.5.4 Impact of not receiving wider support

46% of LWA applicants surveyed did not receive wider support and the majority of interviewees also did not remember receiving wider support. A number of interviewees stated that wider support would have been useful.

Benefit information and support was most mentioned as needed by applicants. It was clear in a number of interviews that residents had missed claiming benefit support, particularly Council Tax support or PIP. Some of the interviewees found out later that they should have claimed at an earlier stage in their crisis, others appeared to still be unaware of benefits to which they were likely to be eligible. As the majority of benefits do not allow backdating, early application can make a significant difference to the financial situation of residents and prevent escalation of crisis.

Experience of LWA recipients

Impact of not receiving additional support

A resident with two children had a significant fall in income when on maternity leave. She was only receiving Statutory Maternity Pay and had no savings. She applied to the council for LWA when she could no longer afford food. The council supported her with her immediate needs for which she was grateful but provided no additional advice. It was her neighbour who said that she should have received a Council Tax single person discount and that she should apply for UC and Council Tax support.

(Brent)

A resident with multiple health conditions also cares for her son with health conditions. She could not afford to buy food once repayments were taken from ongoing benefit for Housing Benefit and Council Tax support overpayments. She received LWA to meet immediate needs in the form of a food vouchers. At the time of accessing LWA support she was not given a benefit check. She thinks that this would have been useful as it was later that her Work Coach identified that she should have been receiving disability benefits and gave her information on how to apply.

(Sutton)

2.5.5 Learnings and recommendations

Evaluation framework

Councils may wish to consider inclusion of markers within their LWA data capture process for both referral to other agencies and provision of additional support provided by the council. This would allow for service monitoring and evaluation, and feed into service design.

Inclusion of additional support markers within the LWA datasets would go some way to improving evaluation. However, fieldwork is necessary to capture the range of impact of additional support.

Service design

Additional support is valued by residents and the findings indicate that for the majority of LWA applicants that were provided with additional support, the intervention improves their situation. The additional support provided by councils helps with budgeting, improves debt management, and increases household finances. These positive outcomes suggest that a holistic approach may prove worthwhile in preventing future crisis and repeat applications.

There is a mismatch between councils' objectives regarding additional support provision and the level of additional support experienced by LWA applicants. There

may be many reasons for this including the possibility that assessment at the point of presentation indicates that no additional support would benefit the resident. However, the variation in provision of additional support between councils is an indicator that for some councils meeting their objectives around provision of additional support may be due to resource limitations. Councils may wish to review whether improved additional support is feasible. If councils are considering additional support services, the most valued services appear to be benefit advice and support, budgeting support, and debt support.

Residents value the provision of support packs alongside their LWA application. This is a cost effective way for councils to ensure that those in crisis are signposted to a wide range of other agencies, goods, and services, that may be useful.

Impact on residents

For those receiving additional support the most commonly cited outcome was improved mental health. The majority of those provided with additional support also saw improvements in their ability to manage their situation through better budgeting, debt management, or increased household finances.

It is worth noting that the impact of not receiving additional support can be significant. Most means-tested benefits are not backdated and are only awarded from the date of application. Missed opportunity for provision of a benefits check can have a significant impact on household income, resulting in a high level of missed income and the build-up of debts. There is also a long term impact, following the eventual claim for benefit support, due to the cost of servicing debt.

2.6 Is LWA cost effective as a means of supporting residents?

2.6.1 Evidence source

The value of LWA awards is typically maintained within LWA datasets. These are used to determine average monthly spend over the period of this research.

The full year budget for LWA was provided by the majority of councils taking part in this research.

2.6.2 Measuring cost effectiveness

Evaluating the cost effectiveness of LWA interventions is problematic as it needs to account for the individual goals of councils in formulating their LWA policy. In addition, it is not possible to evaluate the full financial impact of emergency provision. The LWA award amount is readily available. However, the full financial impact of intervention, or lack of intervention, is difficult to quantify as it requires a monetary value to be placed on intangible consequences.

Impact of support can be through positive change (financial or behavioural) or from avoidance of negative consequences. If LWA applicants did not receive crisis support, the consequences would likely be detrimental to both finances and health. These consequences include:

- The health impact of lack of food or heating
- Homelessness
- The financial impact of increased debt repayment
- Exacerbation of health (particularly mental health) issues

This research has not attempted to place a financial value on these impacts given the range and individual nature of both crisis and response. Although the survey provides an indication of the range of possible consequences of lack of support, it is not possible to predict individual actions.

Cost effectiveness is therefore reliant on a subjective evaluation of the LWA cost set against the impact of intervention, or lack of intervention, on the resident.

2.6.3 Cost of LWA to the Council Tax payer

Five councils participating in this research state that they have LWA budgets of between £0.15m to £3m for the 2022 – 2023 financial year. LWA budgets were not provided by the remaining two councils and could not be ascertained through other means. LWA data provides the amount of LWA awards and is readily available for all councils that took part in this research.

Councils with the highest budget for LWA, or highest value of LWA over the period of the research, may not be the most generous once the cost is understood on a per capita basis. The cost of LWA is essentially met through council revenue and for

councils there is therefore a tension between the cost to Council Tax payers of the provision of LWA, and the needs of a smaller cohort of residents for a crisis safety net.

Across councils taking part in this research, there exists a wide variation in the cost per Council Tax payer of LWA provision. Averaged over the research period, the cost per Council Tax payer ranged from £0.09 per month to £0.67 per month. This is based on median monthly spend in each of the boroughs divided by the number of chargeable dwellings⁶ within a borough.

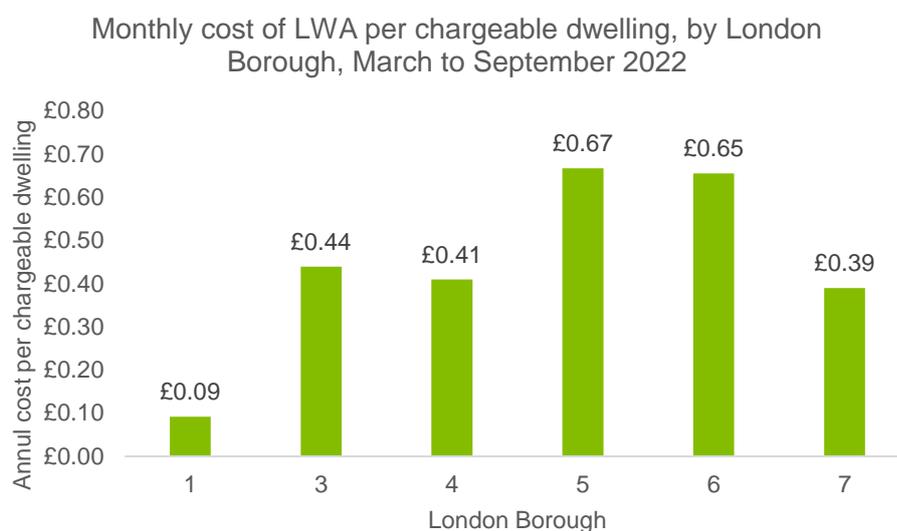


Figure 23: Monthly cost of LWA per Council Tax payer of LWA provision (Data source: LWA administrative data, 2022, and Gov.uk Local authorities Council tax base dataset)

The variation in cost per Council Tax payer across boroughs does not correlate with the level of poverty within a borough (see figure 21 below). The council with the lowest proportion of residents in poverty has a cost per capita that is the second highest amongst the seven boroughs taking part in this research. Whilst the council with the highest level of poverty has the second lowest per capita cost.

This suggests that the amount that councils commit to LWA is driven by factors other than the need of residents within a borough (using the proportion of residents in poverty as a proxy for need). Pressure on budgets differs significantly between councils and this, together with the priorities and objectives of the council, may be more important than need in determining LWA budgets.

⁶ <https://www.gov.uk/government/statistics/council-taxbase-2021-in-england>

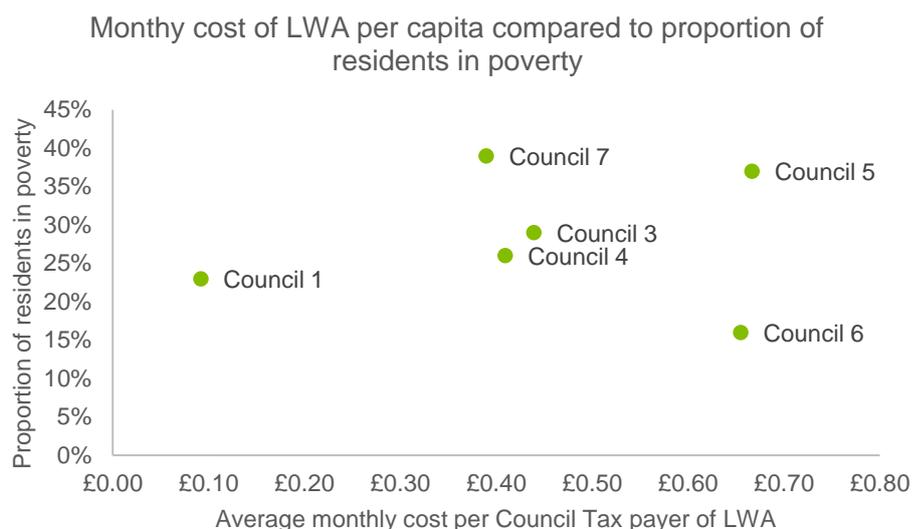


Figure 24: Monthly cost of LWA pr capita compared to proportion of residents in poverty across six London Boroughs ((Data source: LWA administrative data, 2022, and Gov.uk Local authorities Council tax base dataset)

The variation in budgets for LWA, and the seeming lack of correlation with need, suggests that for a resident the chance of receiving emergency support may be somewhat of a postcode lottery. In other words, there is more likely to be a safety net if a resident experiences crisis in one borough than another.

2.6.4 Value of LWA awards

Across the participating councils the median value of an LWA award over the six months of the trial in 2022 is £146.

The median value of individual awards varies across councils. There is a remarkable similarity across all but one of the participating councils. Six of the councils provided median awards between £75 - £150. The remaining council provides a much higher median award of £359. The variation between councils is driven by caps on individual award value in most boroughs.

Median LWA award by London Borough
(source: LWA administration datasets over 6 months in 2022)



Figure 25: Median LWA award by London Borough (Data source: LWA administrative dataset, 2022)

A cap on the value of LWA, present in the majority of council schemes, is designed to ensure that limited budgets for support can be used to assist a greater number of residents.

Fieldwork for this research indicates that LWA applicants are generally understanding about the reason for limitations in the value of support. Nevertheless, a number of interviewees felt that the cap on support was at a level that was insufficient to address their crisis, and that the limit did not take into account circumstances or the size of household.

Experience of LWA recipients

LWA not being sufficient to cover needs

A resident with children lost a months' worth of Universal Credit from her bank account as a result of fraud. The council provided a cash voucher of £100. This was enough to tide over food needs if the family reduced their meals but was not enough to cover bills that would have been met through UC.

"I understand that they need a limit but with prices going up they need to look at this again ...I was grateful for the support, and I understand why the council needs to budget but they need to take into account circumstances and be flexible on the amount they provide."

(Barnet)

A resident had no money to feed her family until the end of the month. The LWA limit was not sufficient to feed her family. She felt that the limit does not take into account circumstances or the size of household.

"Okay it's less than I wanted, but something is better than nothing. Yeah it's helped me for my monthly shopping...they said they don't have enough funds [to provide a decent amount]"

(Tower Hamlets)

2.6.5 Longitudinal impact

There is evidence of an impact of LWA on the level of rent arrears of recipients. The average reduction in rent arrears following an LWA award, across the two boroughs for which sufficient data was available, was £76. This compares to an average *increase* in rent arrears of £12 across the research period for all households in arrears represented in the SHBE and CTR datasets.

Average household income showed an insignificant increase (average £2/month) and CT arrears stayed much the same following LWA intervention.

Evidence from arrears data indicates that rent arrears is less common than Council Tax arrears amongst low-income households. This pattern exists across both LWA recipients (27% in Council Tax arrears and 7% in rent arrears), and all benefit recipients represented in the administrative datasets (18% in Council Tax arrears and 4% in rent arrears). This suggests that meeting rental costs is prioritised over meeting Council Tax. It is therefore not surprising that impact of LWA is first seen within the rent arrears dataset. The impact on rent arrears is important as it suggests that LWA intervention may go some way to supporting housing security and has implications for homelessness prevention.

A few interviewees could identify additional longer term impact. This was generally around mental health improvements and the outcome of wider support at the time of LWA application.

Although the data analysis showed impact in terms of reduced rent arrears, the majority of interviewees reported limited or no ongoing long term financial impact of LWA support although they felt that the support had helped them at a time of acute financial difficulty. It is worth noting that the lack of identifiable positive long term impact by residents does not take account of the possible negative financial consequences arising from not receiving support at a time of crisis.

Experience of LWA recipients

Longitudinal impact

A resident with children became depressed when pregnant. She felt unable to cope with reduced income and rising costs and her depression deepened. COVID made everything harder. She became less able to work, to manage the household finances, or to reach out for help. By mid-2021 she was in arrears with her rent and could not replace many broken household items. She applied for LWA and received £800 which she used to buy replacement household items, meet the family's immediate food needs, and put some aside for gas and electricity. As part of the support package her rent arrears (council tenancy) were written off.

Since getting support she has finally been able to return to work and manage her finances.

"It made a huge difference.... Words can't really express what it meant to me....I don't think I'd have gone back to work if I hadn't got out of that rut. Longer terms it's definitely impacted."

(Brent)

A resident moved to a council property with no furniture. The council provided income maximisation and budgeting advice alongside her LWA application. She received LWA to purchase furniture. She feels that this has made a noticeable difference to her long term mental health.

"The support has just been brilliant, it's just been lovely to speak to people who will listen and will help you take some action... It improved my living standards completely. I mean, I've been very poorly over the last few weeks. And, and the sofa in the living room has been amazing. To have a comfortable sofa... it's just been a true blessing...It makes my life feel a lot less stressful.."

(Ealing)

"the council helped me and I'm so grateful. When I got the email I cried because I don't get help from anybody. I don't ask for help. I've felt more equal to people who I see walking past my house every day I feel a lot more equal to them knowing that if I did need help I can reach out"

"When you go through traumas, and you go through things in life you feel like there is literally nobody there. The people I spoke to from the council made me feel like I could and that I do exist for a reason and that I shouldn't have to feel like this. I felt equal and I felt better for that...it's made me look at myself a bit more and realise that I am not"

the problem, I am not bad. There are good people out there who genuinely want to help...I don't feel like I have to reach rock bottom to reach out".

(Newham)

2.6.6 Learnings and recommendations

Evaluation framework

The LWA dataset of all councils participating in this research contains the financial value of individual awards.

Benefits administration data (SHBE/CTRS) and arrears data (rent arrears and CT arrears) provide evidence of the longitudinal impact of LWA. The reason this was not possible across all boroughs was either due to the absence, within the LWA dataset of a reference to match to other datasets, or insufficient longitudinal benefit administration data.

The experience of the financial support is best derived from fieldwork.

Service design

The level of poverty within a borough, and the consequential likely need of residents for crisis support, is not the primary driver for the LWA budget set by a council. This is understandable given the pressure of council budgets and resources, and the variation in these pressures across councils. However, councils may wish to consider incorporating levels of poverty in the borough as a metric in setting the LWA budget. This would allow for a budgetary response to trends in the number of residents in need.

Pressure on council budgets, and the competition between council services for limited resources, is likely to be ongoing for the foreseeable future. The only guaranteed way of addressing the postcode lottery in crisis support is through provision of ring-fenced dedicated central government funding to councils that takes account of likely need within the borough. Recent provision of centralised funding for the Household Support Fund (HSF) administered by councils suggests that this mechanism is feasible.

The application of a cap on individual LWA awards means that the impact of support varies across household types and may be less cost-effective, and result in longer term costs, for some households where immediate need is not met. The inclusion of a cap within the LWA policy is understandable given that councils need to spread a limited LWA budget across a large number of residents in need. Typically, one level of award cap is applied to all applications, regardless of size of the applicant's household, or the circumstances of the household members. This risks creating unfairness in the effectiveness of support provision. The same amount of support is provided to a single person as a family with many dependants and presumes similar utility needs across all households.

Councils may wish to consider if the current award cap takes account of increases in the cost of living (particular for energy costs) and whether it is possible to introduce a more nuanced system of caps on awards that take account of need. This does not

necessarily need to be complex as councils could use existing proxies for need such as benefit personal allowances and elements for additional need such as illness or disability.

Impact on residents

LWA awards are relatively low with a median award across the councils that took part in this research of £146. However, the impact of these relatively low levels of award is substantial as evidenced throughout this report. Given the possible consequences of not supporting households in crisis, the intervention appears to be extremely cost effective for both the council and the resident.

There is evidence that the impact of LWA may go beyond meeting immediate need. Evidence from two London Boroughs shows a significant reduction (£76 reduction) in rent arrears following LWA intervention. This may be important in prevention of housing insecurity. Longitudinal analysis also shows a small, but insignificant, increase in monthly income (average of £2/month) and

A number of residents were able to identify additional longer term impacts on their health and their ongoing financial situation. This longer term impact tended to come through the wraparound support (such as income maximisation) provided by councils. The engagement with a supportive individual at the council was sufficient to cause a longer term impact for some residents. These residents felt a long term impact through being supported, and no longer feeling isolated, in managing and coping with challenging circumstances.

Caps on individual awards meant that for some households (specifically larger households or households with more expensive needs due to illness or disability) the amount of support was insufficient, and they remained in immediate need. This was particularly the case where the award was provided to cover missing benefit payments but was provided at a much lower financial value than the benefit personal allowances. For other households, the cap on award was not a significant issue.

3 Conclusion and recommendations

Relatively low cost intervention (the average award of LWA is £146) has a big impact on a resident's ability to cope with crisis. At its most stark, LWA provision is the only means by which a resident can access funds needed to eat, heat their home, or have a bed to sleep in.

Intervention at the point of crisis, even when this is of a relatively low monetary value, can prevent escalation of crisis and protect residents from harmful consequences. This intervention can make a considerable difference to the lives of residents.

There is evidence that the impact of LWA may be longer term for some recipients. Average rent arrears in the two London Boroughs for which there was sufficient data reduced following LWA intervention by £76. This compares to a slight increase in rent arrears amongst all low-income households within these boroughs. This impact is important in terms of maintaining housing security and in the prevention of homelessness.

The impact reported by residents, and the value they place on LWA, is not just through financial support to meet immediate need. Findings indicate an impact on wellbeing by the provision of support at times of vulnerability and crisis. The mental health impact of knowing that a safety net exists appears to be significant. Where councils offer holistic support to LWA applicants, this also has an ongoing impact on residents' ability to cope and is likely to go some way to prevent ongoing or future crisis. This impact is most commonly achieved through income maximisation, support with debt management and advice, and support with budgeting.

The risk of life stresses, trauma, or an emergency tipping some residents into crisis has always existed. However, recent rises in the cost of living, particularly in fuel and food costs, together with limited uprating of benefits and the retention of austerity measures within the benefits system, mean that a higher proportion of residents are likely to have insufficient resources to deal with crisis. For others, long term income insufficiency in itself creates the crisis.

This insufficiency of income is heightened when residents are repaying debt, or benefit advances and overpayments, out of extremely low levels of income. These residents typically have periods of time when they cannot access any cash in order to feed their families. The rise of income insufficiency suggests that the need for emergency provision is likely to rise, and the role of councils as a safety net for residents is likely to be needed more than ever.

Research findings indicate that councils are meeting the needs of those residents presenting for support, and providing a good crisis support service within limited budgets. The fieldwork evidenced instances of excellent support provided by individual council officers.

Research findings also illustrated areas in which councils can improve LWA service delivery and ensure that LWA has the greatest impact. Key amongst these is ensuring support reaches those that need it, removing barriers to

accessing support provision, and the provision of holistic support to drive longer term impact.

Finally, there is the need for a co-ordinated centralised approach to the evaluation of LWA schemes in order to evidence impact, and for the provision of long term dedicated funding based on need within a borough. This would ensure equal access to cost-effective emergency intervention.

3.1 Recommendation for councils

The extensive nature of this research, encompassing fieldwork and data analysis, provides a good view of best practice across London boroughs and an understanding of the type and nature of LWA provision that delivers the greatest impact for residents. The current good practice that exists within councils has informed these recommendations. As such, councils are likely to find that their current LWA scheme design already implements several recommendations.

Good practice gathered through this research did not emanate from only one council; the research found evidence of areas of good practice in service provision in all the boroughs that participated.

The recommendations below represent an attempt to identify areas of service design that councils may wish to consider within a service review to ensure that the LWA service meets the needs of its residents. Many of these recommendations can be adopted with minimal cost implications for councils, such as introducing choice in support provision, or removing barriers to accessing support. Others may require council resources, such as the introduction of datasets that allow for monitoring and evaluation or increasing resources to provide holistic support.

Recommendation 1: Review LWA datasets to ensure they provide sufficient data for evaluation and monitoring and to match against other council datasets

- Adopt a standardised monitoring and evaluation framework – the framework in this report provides a basis for ensuring sufficient data is retained for internal service evaluation and monitoring; for wider cross-London evaluation; and for matching datasets across council services to form a holistic view of the resident.

Recommendation 2: Ensure that LWA is targeted at residents in most need

- Use the evaluation framework to monitor the demographic spread of LWA awards against the borough's poverty profile in order to inform an understanding of groups of residents that may be in need but are not accessing crisis support, and review ways to reach these groups.
- Consider the use of council data to proactively target support. For example, benefit data can provide indications of both households with low financial resilience and trigger points for crisis; arrears data can be used as an early

warning of crisis; housing data can be used to show trigger points – particularly in or out of temporary accommodation. Use of software, such as Policy in Practice's LIFT dashboard can assist councils to understand these datasets.

- Consider how the provision of LWA fits strategically with other council support services and services provided by the voluntary and community sector to best support residents in need.
- Review LWA policies to ensure that they do not exclude cohorts of residents in need. For example, residents with no recourse to public funds (NRPF) or students. LWA is the final safety net for residents and excluded residents are unlikely to have recourse to other support mechanisms.
- Ensure information about LWA is widespread and reaches communities that may be unaware of it. Particularly those who are not in contact with housing officers or support workers, or socially isolated, or unable to access the internet. Communication about LWA could be introduced at crisis triggers such as moving house, benefit application, or at the first sign of rent or CT arrears. Councils could consider disseminating information through groups that may come into contact with residents in crisis such as religious centres, community organisations, schools, and GP surgeries.

Recommendation 3: Review application processes to ensure that they do not cause barriers to application

- Provide a choice of communication and application channels. The nature and urgency of crisis is very individual; some circumstances fit with online application, others do not. A choice of application channels, and specifically the ability to talk to someone who is empowered to make decisions around support, is valued by residents. Where only one channel is provided this risks excluding some residents from accessing support.
- Ensure that application processes do not create barriers for specific groups. Such as residents whose first language is not English, or are disabled or ill, or who are in work and cannot access support during working hours.
- Ensure that there are sufficient resources in place to enable the resident to fully communicate the nature of crisis and for the council to fully understand need. The complex nature of crisis often may not fit easily into a tick box format and application forms may require reviewing to ensure there is room for a situation to be fully described.
- Ensure that the application process itself does not cause additional cost or stress for the resident. Long waits for telephone support can be prohibitive for residents on low income and for those that do not have the resilience to overcome additional barriers. Online access may be prohibitively expensive in data terms for some residents.
- Provide an assessment of additional support needs at the point of application and make referrals where appropriate. Early benefit checks and benefit maximisation are crucial to ensure that residents do not lose out financially and to prevent debt build-up. The LWA application is an opportunity to provide advice and support that may mitigate further crisis.
- Review LWA policies to ensure that time limits for reapplication do not prevent applications from residents facing serious crisis. Time limits are useful in preventing abuse of provision and most council LWA policies contain a caveat

that time limits can be waived in a serious emergency. This needs to be communicated to residents who may read the time limit as absolute and have nowhere to turn in an emergency.

- Review the level of rejected applications. Rejecting an application has an administrative cost for the council. Better communication about the objectives of LWA and early signposting to other types of support may assist in reducing the number of rejected applications.
- Consider the nature of the council's engagement response. Where applicants felt that the council did not understand the nature of their crisis, or where the applicant perceived a negative attitude from the council, they are likely to avoid engagement with the council in the future.

Recommendation 4: Review support and delivery mechanisms to ensure they best meet the needs of residents

- Enable choice for the resident. Residents are the expert in their crisis needs. Provision of cash, rather than vouchers, allows the applicant to make decisions to best meet the needs of their household. It allows recipients to spread support across various competing requirements such as food, fuel, debt, and goods. It enables recipients to get the most value from limited support by allowing them to shop in low cost stores, and it prevents additional cost to the resident of accessing specified shops.
- Remove additional cost burdens or barriers to accessing support. Examples include ensuring that the resident is provided with up to date information on PayPoint retailers with a proven record of cashing codes; ensuring that accessing a specific provider does not entail travel cost; ensuring that disability is considered in accessing provision; and removing excessive burdens on applicants such as the need to provide numerous quotes.
- Review the timeliness of delivery. LWA applications are by their nature urgent, and applicants will often be enduring difficult circumstances whilst awaiting delivery following acceptance for support. Where resources limit the ability for a timely response, the council may wish to consider introduction of a triage system.

Recommendation 5: Assess all LWA applicants to ascertain additional support or referral needs

- Ensure that additional support is available to all LWA applicants. Engagement with the council due to crisis provides an opportunity for councils to assess support needs. Additional support requirements can vary and may encompass income maximisation, budgetary advice, and debt management as well as housing, health, and social service referrals. Additional support is effective in maximising income, improving the ability of residents to cope, and may go some way to prevent or reduce repeat crisis applications.
- Provide benefit health checks for LWA applicants. Benefits are routinely underclaimed and the benefit system is complex to navigate without assistance. Most benefits are not backdated from the date of application so delays in accessing support can have serious implications for residents. This includes missing vital financial support and the build-up of debt. Presentation for LWA

provides an opportunity to assist residents in navigating the benefits system and maximising income to ensure better long-term financial resilience.

- Provide comprehensive support packs to LWA applicants containing advice, signposting, community support, and relevant retailers. Provision of a support package allows the resident to refer to information within their own time and when they are resilient enough to do so.

Recommendation 6: Ensure the financial value of support reflects the needs of residents

- Reference the level of need within the LWA budget setting mechanism. Council budgets for LWA are driven by factors other than the level of need in the borough. This risks budgets not accounting for changes in poverty and need over time. Councils may wish to incorporate a poverty metric into the LWA budget setting mechanism to enable budgets to respond to change.
- Ensure award caps take account of circumstances of applicants. Where council LWA policies contain financial caps on individual awards it may be useful to align these with household need. The food or fuel needs of households are vastly different depending on household composition, disability, and the circumstances of households. Accounting for need in award caps could usefully use existing needs metrics (such as benefit levels) as the basis for multipliers.

3.2 Recommendations for London Councils

Develop a cross-London approach to evaluation and dissemination of best practice

- Co-ordinate LWA scheme evaluation. Cross borough analysis of different LWA policies and LWA support mechanisms provides evidence of best practice, what works, and what doesn't. Councils can evaluate whether their LWA provision meets their own internal objectives, but it is not possible for them to individually compare efficiency, cost, and impact with alternative mechanisms. Co-ordination between councils would facilitate an understanding of best practice to feed into service review and design of LWA provision that best meets the needs of Londoners in crisis.
- Work with boroughs to adopt a common evaluation framework. Cross-borough analysis of LWA requires a common reporting mechanism. The LWA evaluation framework can be used for this purpose.
- Co-ordinate a joint approach across London to impact assessment through fieldwork. Fieldwork is essential to understand the impact of LWA on the lives of residents but is inherently resource intensive and is best carried out by specialised social policy researchers. A co-ordinated approach could spread cost across councils

3.3 Recommendation for Central Government

Facilitate the role of councils as a safety net through provision of long term ring-fenced funding for crisis support

- Recognise that councils are best placed to provide crisis support to residents. The value of LWA support to residents is not merely monetary. It includes the engagement with the council, thus enabling wider support needs to be met, and the provision of care at a local level at a time of crisis. Councils are best placed to provide support to their residents as they can draw on local knowledge of support providers and on the full range of council services.
- Provide long term ring-fenced funding. Council budgets are under pressure and individual council budgets for LWA are determined by factors other than need. This creates a postcode lottery for crisis support. Centralised ring-fenced funding, based on metrics of need within a borough, would ensure all residents that require crisis support can access it.

Central Government has recently used councils to distribute support funding to meet specific needs identified by Government. This includes COVID support funds, Cost of Living funding and the Household Support Fund. These central government pots are designed to meet specific needs, and each have a framework for distribution and restrictions on recipients. They are also time limited. They have proven useful to residents who fall within the specific frameworks for support. However, provision of support for crisis, in all its complex forms, does not fit into a mechanism of defined distribution or time limitation. The need for a local safety net is likely to increase in the foreseeable future. A specific funding stream would enable councils to have the flexibility to provide a safety net for their residents.

Appendix 1 : The core evaluation framework

Core LWA evaluation framework

Identification and matching data

Purpose	<ul style="list-style-type: none"> To match with other datasets to provide a richer picture of demographics and circumstances of the presenting household To enable tracking of longitudinal outcomes To provide a holistic view of the resident across council services
Recording mechanism (Data source)	LWA administration dataset
Data required	National Insurance number is preferred but other references that could be considered are benefit administration references.
Current issues	Some LWA software does not provide fields for Nino or other suitable reference such as CT, HB, or CTR. Some residents may not have a NiNo and provision would be required for this.

Household characteristics (demographics)

Purpose	<ul style="list-style-type: none"> To understand the demographic characteristics of recipients of LWA to better target LWA support To compare distribution of LWA with the borough's poverty profile to better target LWA support To ensure LWA support meets the councils' objectives
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> Household composition Tenure Economic activity Disability Ethnicity
Current issues	Household characteristics are not currently held by any of the three main LWA software providers

Crisis type

Purpose	<ul style="list-style-type: none"> To enable an understanding of resident needs and trends in need To evaluate distribution of LWA against objectives
Recording mechanism (Data source)	LWA administration dataset
Data required	Broad categories of crisis (or reason for application) with the ability to select multiple entries.
Current barriers	Not standardised across software systems.

New or repeat application

Purpose	<ul style="list-style-type: none"> To monitor the application of time limits for re-application To evaluate whether holistic support affects numbers of repeat applications
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- To understand long term needs of residents and inform the design of support services

Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Repeat or new
Current issues	<ul style="list-style-type: none"> • Councils do not currently record if the application is a repeat application. This is evident in some LWA datasets as a refusal reason.

Application outcome: Support type and delivery mechanism

Purpose	<ul style="list-style-type: none"> • To enable evaluation against council objectives • To enable comparison with other mechanisms to develop best practice • To understand resident need and trends in the needs of residents
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Broad categories of support type • Broad categories of delivery mechanisms with the ability to select multiple entries. E.g., vouchers, cash, loan, payment of utility bills
Current issues	<ul style="list-style-type: none"> • Some councils provide only one type of support with one delivery mechanism and so do not record these.

Application outcome: Refusal and refusal reason

Purpose	<ul style="list-style-type: none"> • To enable evaluation against council objectives • To enable comparison with other mechanisms to develop best practice • To understand resident need and trends in the needs of residents
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Refusal indicator • Broad categories of reason for refusal
Current issues	<ul style="list-style-type: none"> • All standard software systems record refusal and the reason for refusal. In-house systems may not record this.

Application outcome: Application withdrawn or incomplete

Purpose	<ul style="list-style-type: none"> • To enable evaluation against council objectives • To ensure that groups of residents are not missing support due to barriers within the application process.
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Incomplete or withdrawal indicator • Broad categories of reason for withdrawal (if known) • Broad categories for information requirements not met
Current issues	<ul style="list-style-type: none"> • This information is not held by any current systems

Support value and funding source

Purpose	<ul style="list-style-type: none"> • To monitor spend against different funding headers • To understand if support meets need • To evaluate effectiveness of different support mechanisms
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Total value of support requested • Total value of support for application • Breakdown of total value by different support mechanisms • Funding source (LWA, HSF etc.)
Current issues	<ul style="list-style-type: none"> • Capita LWA administration system does not record the value of support requested • Some councils maintain records of all local welfare delivery, including one-off government funding within their LWA administrative system. In these cases, the funding stream is not always indicated and cannot currently be disaggregated.

Dates

Purpose	<ul style="list-style-type: none"> • To monitor wait time for support • To provide a time stamp for longitudinal or specific period evaluation • To understand trends over time • To ensure further applications are not within time limits set by local policies
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Date of application • Date of delivery of support or refusal decision
Current issues	None – held by all LWA software systems

Eligibility for means-tested benefits

Purpose	<ul style="list-style-type: none"> • To inform relevant additional support mechanisms • To exclude from longitudinal data analysis through benefit administration data matching • To understand the level of need amongst residents not represented elsewhere in council data (e.g. those excluded from means tested benefits due to No Recourse to Public Funds, students)
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Reason for not being eligible for means-tested benefits
Current issues	<ul style="list-style-type: none"> • Not currently held by any of the three main software providers • Some councils make receipt (or application) of means-tested benefit a condition of LWA. These councils would not need this field.

Additional support provided

Purpose	<ul style="list-style-type: none"> • To evaluate whether LWA recipients are provided with additional support to improve circumstances • To understand the nature of support needs of LWA recipients (Internal resource planning) • To mitigate against further crisis.
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Recording mechanism (Data source)	LWA administration dataset
Data required	Itemised record of other support provided at the point of presentation (e.g. income maximization, debt support, housing advice)
Current issues	Not currently held by any of the three main software providers

Referral to other agencies

Purpose	<ul style="list-style-type: none"> • To mitigate against further crisis. • To monitor level and trends in food bank referrals
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Agency to which applicant is referred • Reason for referral
Current issues	Not currently held by any of the three main software providers

Barriers to accessing support (applicant disability, vulnerability, or access barriers)

Purpose	<ul style="list-style-type: none"> • To ensure support and delivery mechanisms are suitable • To refer to other agencies if relevant • To provide accessibility support if relevant • To take account of vulnerability
Recording mechanism (Data source)	LWA administration dataset
Data required	<ul style="list-style-type: none"> • Broad categories of accessibility barriers (e.g., language, physical disability, mental wellbeing)
Current issues	Not currently held by any of the three main software providers

Appendix 2 : The extended evaluation framework

Extended LWA evaluation framework

(a) Benefits administration data

Additional household characteristics via benefits data (demographics)

Purpose	<ul style="list-style-type: none"> • To provide a richer understanding of the characteristics of applicants than can be achieved through collection at the point of presentation. • To better target LWA support • To compare distribution of LWA with the borough's poverty profile to better target LWA support • To ensure LWA support meets the councils' objectives
Recording mechanism (Data source)	SHBE/CTRS and UC data share (UCDS)
Data required	<ul style="list-style-type: none"> • Household composition • Tenure • Economic activity • Disability • Benefits received
Current issues	SHBE, CTRS, and UCDS are standardised datasets and hold relevant household data. LWA recipients may not be represented in these datasets if they are ineligible, or have not applied, for means-tested benefits. For these households, councils may need to rely on data held within the LWA administration data set.

Pre-crisis financial circumstances

Purpose	Crisis may be caused by short term shock (e.g. awaiting an application for benefits). In order to evaluate long term outcome of engagement with the council, pre-crisis financial circumstances need to be identified for comparison. A time frame of three months was deemed sufficient to enable application of benefits.
Recording mechanism (Data source)	SHBE, CTRS, UCDS datasets
Data required	Household income and savings (benefits, earnings, and other sources)
Current issues	<ul style="list-style-type: none"> • Some households will not be represented in benefit administration or UC datasets. This will be the case where the household has no recourse to public funds or is a non-householder. It will not be possible to collect pre crisis information for these households, however, this is expected to be a minority of households. A representative sample of households is expected to be visible in order to draw insights into the longitudinal impacts of LWA on financial circumstances.

- Some types of LWA administrative software do not currently provide fields for Nino or other suitable reference such as CT, HB, or CTR for relevant data matching.
- A small minority of residents may not have a NiNo. These residents will need to be excluded from the longitudinal evaluation unless a form of fuzzy matching by name or other identifying characteristics can be applied.

Post-crisis financial circumstances

Purpose	<ul style="list-style-type: none"> • To conduct a pre/post evaluation of the effectiveness of different forms of LWA in improving financial circumstances • To evaluate whether engagement with the council has an impact on financial circumstances and therefore mitigates against further crisis. A time frame of three months was deemed sufficient to allow any benefit application to show in the data.
Recording mechanism (Data source)	SHBE, CTRS, UCDS datasets
Data required	Household income and savings (benefits, earnings, and other sources)
Current barriers	As pre-crisis circumstances (above)

(b) LWA recipient survey

Resident view of the application process

Purpose	To enable evaluation of the application process to ensure processes best meet the requirements of residents
Recording mechanism (Data source)	Post support survey
Data required	<ul style="list-style-type: none"> • Residents view of the application mechanism • Residents view of additional support provided • Residents' suggestions for improved application processes
Current issues	<ul style="list-style-type: none"> • Contact with the resident requires PII. Permission for inclusion in a survey needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this. • Surveys are resource intensive

Resident view of the support mechanism and delivery

Purpose	To enable evaluation of current support mechanisms and delivery mechanisms to ensure these best meet residents need.
Recording mechanism (Data source)	Post support survey
Data required	<ul style="list-style-type: none"> • Residents view of support mechanism provided (e.g. loan, cash, voucher, white goods) and whether this met needs • Residents view of the delivery mechanism and whether this met their needs

- | | |
|----------------|--|
| Current issues | <ul style="list-style-type: none"> • Resident suggestions for improvements in support and delivery mechanisms. • Contact with the resident requires PII. Permission for inclusion in a survey needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this. • Surveys are resource intensive |
|----------------|--|

Impact of LWA

- | | |
|---------------------|---|
| Purpose | <ul style="list-style-type: none"> • To evaluate the impact of the support provided • To evaluate whether the LWA scheme meets the councils' objectives |
| Recording mechanism | Post support survey |
| (Data source) | LWA administration dataset |
| Data required | <ul style="list-style-type: none"> • Resident view on what would have been the consequence of not being supported |
| Current issues | <ul style="list-style-type: none"> • Contact with the resident requires PII. Permission for inclusion in a survey needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this. • Surveys are resource intensive |

(c): Interview with LWA recipients

Complexity of crisis

- | | |
|---------------------|--|
| Purpose | <ul style="list-style-type: none"> • To provide an understanding of the multi-faceted nature of crisis in order to inform support provision and service improvement |
| Recording mechanism | Post support interview |
| (Data source) | |
| Data required | <ul style="list-style-type: none"> • Resident view on the trigger for crisis |
| Current issues | <ul style="list-style-type: none"> • Contact with the resident requires PII. Agreement to interview needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this. • Interviews are heavily resource intensive • Interviews need to ensure representation of LWA recipients – this can be problematic without a large fieldwork programme |

Evaluation of the LWA service

- | | |
|---------------------|--|
| Purpose | <ul style="list-style-type: none"> • To evaluate whether the current application process, support mechanism, and delivery process meets the needs of residents • To evaluate whether the LWA scheme meets the council's objectives |
| Recording mechanism | Post support interview |
| (Data source) | |
| Data required | <ul style="list-style-type: none"> • Resident view on current support and delivery mechanisms • Resident view on barriers to application and support |

- Resident recommendations for improvements to the support service
- Contact with the resident requires PII. Agreement to interview needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this.
- Interviews are heavily resource intensive
- Interviews need to ensure representation of LWA recipients – this can be problematic without a large fieldwork programme

Evaluation of impact – lived experience

- | | |
|-----------------------------------|--|
| Purpose | <ul style="list-style-type: none"> • To evaluate the impact of the support provided • To evaluate whether the LWA scheme meets the council's objectives |
| Recording mechanism (Data source) | Post support interview |
| Data required | <ul style="list-style-type: none"> • Resident view on impact of LWA • To evaluate whether the LWA scheme meets the council's objectives |
| Current issues | <ul style="list-style-type: none"> • Contact with the resident requires PII. Agreement to interview needs to be gathered at the point of LWA presentation. In general, current LWA administration systems do not request this. • Interviews are heavily resource intensive • Interviews need to ensure representation of LWA recipients – this can be problematic without a large fieldwork programme |

Appendix 3 : Survey questions

Which of the following best describes your household?

(Single without children/ Single with children/ Part of a couple without children/ Part of a couple with children)

Which of the following best describes your employment status?

(In full time employment/ In part time employment /Self-employed/ Full-time student /Waiting to take up paid work already obtained /Unemployed and looking for work/ Intending to look for work but prevented by temporary sickness or injury (28 days or less)/ Unable to work because of long-term sickness or disability/ Retired/ Looking after home or family Other (please specify))

Which of the following best describes your housing situation?

Renting from private landlord /Renting from council /Renting from Housing association/ Owner-occupier /Temporary accommodation /Other (please specify)

Do you receive any benefit support (e.g., Universal Credit)?

Yes I have applied but not yet received an award /No – I haven't applied /No – I can't get benefits because my income or savings are too high /No – I can't get benefits for other reasons (e.g., visa restrictions or being a student)

How would you rate your physical well-being at the moment?

Good /Ok Bad /Very bad /Prefer not to say

How would you rate your mental well-being at the moment?

Good /Ok /Bad /Very bad /Prefer not to say

Which of the following best describes the reason you asked the council for support? (tick all that apply)

Replacement white goods (e.g., fridge or cooker) /Food bank referral /Support with utility bills (e.g., gas, electricity, water) /Support with housing costs (e.g., paying rent)/ Support with debt (e.g., rent arrears, council tax arrears, credit card debt)/ I can't remember /Other (please specify)

How did you find out about the support available from your council? (tick all that apply)

Another council department told me about it /I saw information on their website /A charity or other organisation told me about it /My housing officer told me about it /I can't remember

What emergency support did you receive from your council (tick all that apply)?

Vouchers White goods (e.g., fridge or cooker) /Cash /Food bank referral /Loan /Other (please specify)

What would you have done without this emergency support (tick all that apply)?

Borrowed money from friends or family /Taken out a loan /Not been able to pay bills/ Not been able to purchase essential household goods (e.g., fridge or cooker) /Other (please specify)

Did you feel the council understood your crisis?

Yes /Somewhat /No /I can't remember

Is this the first time you approached the council for emergency support?

Yes /No /I can't remember

Did the council provide any other advice such as telling you about benefits, debt advice, or housing advice?

Yes /No /I can't remember /Other (please specify)

What did this extra support consist of? (tick all that apply)

Advice around benefits /Advice around debt /Housing advice /Budgeting advice/ Signposting or referral to another organisation

Did you find this advice helpful?

Yes /No /Somewhat/ I can't remember

What impact did this extra support have? (tick all that apply)

Helped to increase my income (e.g., through receiving benefits or other financial support) /Helped with budgeting and paying bills /Helped me manage my debts /Helped with my well-being or mental health /It made no difference at all /Other (please specify)

What extra support would you have liked your council to provide? (tick all that apply)

Help to increase my income (e.g., through applying for benefits) /Help with budgeting and paying bills /Help with managing debts /Wellbeing or mental health support /Employment or job skills support /Help with a housing issue

Would you go back to the council for support if you had another emergency?

Yes/ No /Not sure

Which of these forms of support do you think are most useful for people facing an emergency situation. You can rate them from 1 – 4 with 4 being the most useful.

Cash /Vouchers /White goods (e.g., fridge or cooker) /Loan /Advice (e.g., around benefits, debt, or housing) /Food bank referral /Other (please specify)

Appendix 4 : Methodology

Survey

Councils participating in this research sought permission of LWA applicants to be surveyed. Where LWA applicants had provided permission for inclusion in the survey, an electronic survey was sent to LWA applicants either directly from the council or from Policy in Practice. Where the survey was sent from Policy in Practice, the council had sought the permission of the applicant to share contact details. The survey contained a privacy notice. Personal details were collected only if the surveyed resident wished to take part in an incentive draw (£50 voucher), or where the surveyed resident agreed to further interview. Personal data was destroyed following the draw and following interviews.

The survey took place over six months in 2022.

502 surveys were returned from residents of all participating boroughs. Survey responses were analysed by Policy in Practice.

Interviews

Interviews were sought from a representative sample across all participating boroughs. Interviews were overseen by a qualified and experienced social policy fieldwork researcher, Jane Aston.

Interviews took place by phone and were scheduled with interviewees in advance. Interviews took between 40 and 75 minutes and were semi-structured in order to ensure that discussions addressed evaluation questions.

Interviews followed social policy fieldwork guidelines with interviewees reminded of their privacy rights and the right to end the interview at any point. Permission was sought for recording.

Responses were recorded and transcribed to a thematic grid.

Interviewees received a £25 shopping voucher in recompense for their time.

All personal information was destroyed following transcription of interview and administration of the voucher.

LWA, SHBE, CTRS and arrears data

Participating councils provided Policy in Practice with SHBE and CTR data. These are local authority-owned, standardised monthly records of every household in a local authority area in receipt of either Housing Benefit or Council Tax reduction.

For the project, data was gathered from 7 local authorities across six months. Data sets were sent with names and full addresses redacted. Individual households were matched with LWA data through the NINO or Housing Benefit Reference Number where possible.

Council tax and rent arrears extracts were requested from all participating local authorities. Two councils provided these extracts over the six months of the project.

Data was supplied to Policy in Practice using secure data transfer.

Appendix 5: LWA Scheme characteristics of participating councils

Scheme funding and objectives of participating councils

Council	Scheme name	Value excl. HSF	Objective
Barnet	Crisis Fund	Not known	1. To support vulnerable residents live in the community 2. To support residents facing short-term crisis
Brent	Resident Support Fund	£3m	1. To support residents facing short-term crisis and emergency 2. To support vulnerable residents
Ealing	Local Welfare Assistance and Community Care Element	£0.2m	1. Help vulnerable people live independently 2. To support residents facing short-term crisis
Greenwich	Emergency Support Scheme Community Support Scheme	£0.75m	1. To support residents facing short-term crisis 2. To assist with purchase of large household items
Sutton	Crisis Loans and Grants	£0.15m	To support residents facing short-term crisis
Tower Hamlets	Residents Support Scheme	£0.6m	To support residents facing short-term crisis
Newham	Newham Money Emergency Loan	n/a	Emergency support

Mechanism for LWA support of participating councils

Council	Holistic support?	Form of support				
		Cash	Goods	Bill s/pre-paid credit cards	Loans	Vouchers
Barnet	Yes	No	No	Yes	No	No
Brent	Yes	No	Yes	Yes	Yes	Yes
Ealing	Yes	Yes	No	No	No	Yes
Greenwich	Yes	Yes	Yes	No	No	No
Sutton	Yes	No	Yes	No	Yes	Yes
Tower Hamlets	Yes	Exceptional	Yes	No	No	Yes
Newham	Yes	Yes	No	Yes	No	Yes

Restrictions to LWA support of participating councils

Council	Financial Assess	Savings limit	Income limit	Must be in receipt means-tested benefits	Other Restrictions
Barnet	Yes	No	No	Yes	Must have recourse to public funds Item not covered by insurance
Brent	(1)	£6000	No	No	
Ealing	Yes	All savings offset	Yes	Yes	Max 60% of personal allowance
Greenwich	Yes	£500 (2)	No	No	
Sutton	Yes	No	No	No	Max grant £350. Max loan £1000. Must apply for budgeting loan first (if applicable)
Tower Hamlets	Yes	All savings offset	No	No	Must have recourse to public funds
Newham	No	No	No	Yes	

(1) No financial assessment but 2 bank statements requested

(2) Savings above £500 are offset against any award