Report

The State of Local Welfare

Hayley Bennett, Beth Watts-Cobbe, Jed Meers, Rhiannon Sims, Joe Pardoe, Alex Clegg, Uisce Jordan, Ciara Fitzpatrick, Katy Gillespie, Maddy Power, David Young, Mhairi Ross, Lisa Scullion, Mike Brewer, and Ruth Patrick

July 2026

About Safety Nets

Ruth Patrick

All too often, policymakers and the media speak as if there is one single UK social security system, but in fact that has not been the case for some time. Parallel, but distinctive, processes of devolution and localisation increasingly mean that the design, delivery, and levels of the support that a household may be entitled to through the social security system will depend, in part, on where in the UK they live. Today, there is a complex mix of UK-level, devolved, and localised social security support, but this remains poorly understood and under-researched. Safety Nets is a major research programme whose aim is to correct this deficiency by undertaking the first UK-wide study of the intersections of devolution and social security. Funded by the Nuffield Foundation, this research uncovers the nature, extent, and impact of the devolution of social security and capitalises on the scope for learning from the elements of difference that do exist, facilitated by the 'laboratories of democracy' that devolution opens up.

We are a team of academic researchers from across the four UK countries working in partnership with Child Poverty Action Group and the Resolution Foundation. Our team includes an 'Expert-by-Experience' panel made up of 12 individuals with lived experiences of the social security system. This panel is involved across the programme, contributing to the design, delivery, and dissemination of the research and ensuring that we draw on their invaluable lived expertise in social security in all that we do.

The project encompasses extensive research to create a comprehensive picture of the devolved and localised landscape of social security and includes a new dataset that enables us to see how this manifests in different entitlements to provision and support across the UK. We deliberately zone in on the experiences of families with dependent children, partly because this is an area where there are significant differences and partly simply to create boundaries for the study and make the research effort manageable.

To drill down into how the differences are experienced and responded to, we convened a series of 14 'Devolved Conversations', which created a space for individual claimants from across the four countries to come together for deliberative, participatory discussions about key aspects of the differences. These conversations were co-facilitated by the research team and the Expert-by-Experience panel, and this innovative methodology characterised our wider approach to the research.

Recent years have seen a significant growth in the importance attached to local and discretionary provision, and this has led to very significant variations in support and its design. Our research programme uses an in-depth study across 14 areas drawn from across the UK, with interviews with local authority staff, welfare advisers, and strategic policymakers to generate a new understanding of local and discretionary schemes and their place within the wider social security system.

This programme will also explore policymaker and public perspectives on the intersection between devolution and social security and create more opportunities for policymakers from the four countries to come together to explore discrete policy areas where significant variation exists. We will convene a Commission on the Future of Devolution and Social Security, creating a vital opportunity for the Expert-by-Experience panel to come together and hear from those with other forms of expertise on this topic.

Taken together, our hope is that Safety Nets will generate new and timely knowledge about the intersection between devolution, localisation, and social security and share this knowledge in real time with policymakers. This policy engagement may support policymakers in making future decisions not only about how and where to devolve or localise social security provision but also about how to design better social security policies, drawing out learnings from the differences that exist across the UK. Policymaking rooted in these new evidence bases has the scope to both improve trust in institutions and increase the likelihood of effective social security support with the potential to directly improve wellbeing and future life chances.

Safety Nets is funded by the Nuffield Foundation, an independent charitable trust with a mission to advance social wellbeing. It funds and undertakes rigorous research, encourages innovation, and supports the use of sound evidence to inform social and economic policy and improve people's lives. The Nuffield Foundation is the founder and co-funder of the Nuffield Council on Bioethics, the Ada Lovelace Institute, and the Nuffield Family Justice Observatory. The Foundation has funded this project, but the views expressed are those of the authors and not necessarily the Foundation. Bluesky: @nuffieldfoundation.org, LinkedIn: Nuffield Foundation, website: www.nuffieldfoundation.org

Glossary of useful terms

Conditionality

Rules or behavioural requirements attached to (initial and/or ongoing) receipt of support.

Devolution

The transfer of powers or functions from the UK government to devolved institutions in Scotland, Wales, and Northern Ireland. Devolution may involve legislative (law-making), policy, or administrative responsibilities.

Discretion

The scope given to decision-makers to determine eligibility, award levels, and the duration and form of support within a given scheme. Discretion can operate at scheme design level or at the point of frontline decision-making (most local welfare schemes do not function with an automatic right to an award).

Localisation

A form of decentralisation that refers to the transfer of responsibilities from UK or devolved governments to local authorities. In this report, localisation refers most frequently to locally administered crisis and discretionary support schemes.

Local welfare

A broad term used in this report to describe *both* localised/discretionary/crisis schemes that provide financial or in-kind support in response to crisis or hardship *and* place-based anti-poverty activities.

Mixed economy of welfare

An approach involving multiple actors (including central government, devolved administrations, local authorities, third sector organisations, and, sometimes, private providers) in delivering welfare support.

Parity

This refers to the convention in Northern Ireland that social security provision should normally be consistent with that in Great Britain. Furthermore, although social security is largely devolved in Northern Ireland, parity constrains divergence in terms of legislation and policy.

Passporting

This refers to the mechanism by which entitlement to one benefit automatically confers entitlement to another form of support (e.g., receipt of Universal Credit triggering entitlement to Council Tax Reduction). Passporting can be effective in simplifying access, but it is applied inconsistently across local welfare schemes.

Social security

In this report, social security refers broadly to cash transfers and certain types of in-kind support provided by the state to protect recipients from poverty and social risks. This includes UK-wide benefits, devolved benefits, and localised schemes delivered by local authorities or devolved administrations.

Welfare rescaling

This refers to the shifting of responsibilities for welfare policy and delivery across levels of government (UK-level, devolved, regional, and local) and across state and non-state actors. In this report, rescaling includes formal decentralisation of schemes, as well as the implicit shifting of risk and responsibility to local authorities.

Editorial: The State of Local Welfare

Hayley Bennett

Despite a view that the UK welfare state is highly centralised and standardised, available support in terms of cash transfers and welfare services varies across the UK. Not only are there policy differences across the four UK countries; for various reasons there are also notable differences in the support available at the local level. Drivers and experiences of poverty differ and may depend on the neighbourhoods, localities, cities, and regions in which people live. Examining the design and delivery of local welfare, including variations in practices and inequalities in access and entitlements, is essential for improving anti-poverty policymaking.

In this State of Local Welfare report, we seek to build a better understanding of what could be termed 'local welfare' and its role in addressing poverty. We draw on substantial qualitative research with local authorities, third sector organisations, and citizens to examine *how* and *why* variations in support might exist, as well as analysing quantitative data on the design of, and spend on, specific local welfare schemes. We identify and reflect on spatial variations, access, and barriers and introduce some broader critical questions about why local welfare matters.

Even though it might look like local authorities don't have much power or autonomy over social security and anti-poverty policies, we offer evidence of differences in administrative approaches and discretionary practices in local welfare systems. This includes a plethora of additional anti-poverty activities, as many local councillors, mayors, public servants, and charities want to reduce poverty to help their local communities. At the same time, local authorities are under increasing financial pressure as they grapple with a multitude of service demands and limited budgets, meaning the support they can provide is often under strain.

As UK social security is a complex multi-level system, our examination of local welfare involves a consideration of devolved welfare practices and policies, alongside the wider context of UK-level social security policies. On the one hand, with the right resourcing local welfare has the potential to offer innovative place-based approaches to addressing spatial inequality and poverty, including a renewed role for local actors. On the other hand, however, it also raises important questions about increasing place-based inequalities through uneven access to cash transfers and localised welfare services. As we demonstrate throughout this report, it is essential that the provision of local welfare is adequately resourced and structured to ensure that local authorities and place-based third sector organisations are not left responsible for filling substantial gaps in the national safety net.

This is a particularly critical time to examine the role and design of local welfare and devolved social security. Since the 2024 election, the new Labour government in Westminster has announced policy interest in addressing spatial inequalities and poverty, including plans for more decentralisation and devolution of some social policies to an increasing number of mayoral regions and combined authorities. It also launched a new Child Poverty Strategy stating that 'many of the key factors influencing child poverty are rooted in place'[1]. At the time of undertaking our research and report, the UK government committed to revising some of the existing local welfare schemes, and in early 2026 it launched a new Crisis and Resilience Fund to be delivered at the local level in England. Policymakers thus have a growing need for insights and evidence around spatial inequalities and the design and delivery of local welfare, multi-level social security, and place-based anti-poverty initiatives.

[1] HM Government. Our Children, Our Future:
Tackling Child Poverty, 2025.
https://assets.publishing.service.gov.uk/media/696646bc99fbdc498faecd98/child-poverty-strategy.pdf

CONTENTS

EXECUTIVE SUMMARY

National social security policies have left significant holes in our welfare safety net, leaving people struggling to meet their essential needs, including housing and food. As a result, a tier of 'local welfare' has become increasingly important. While lacking a consensus on its definition, this often includes supporting people experiencing financial crisis with short-term emergency payments or gifted goods alongside a plethora of place-based anti-poverty services including food, housing, money advice, and school clothing. To examine the state of local welfare, we include, but go beyond, a consideration of individual schemes (such as Discretionary Housing Payments or Local Welfare Assistance) to consider the combination of schemes and the role of place-based (often charitable) services and initiatives. In some, but not all, places these provisions are part of local authority anti-poverty strategies or are part of a multi-level welfare arrangement involving devolved government services and strategies (e.g., in Scotland). Where people live therefore not only influences their likelihood of being in poverty; it can also shape their experience of poverty due to large variations in support services and available cash transfers.

Drawing on substantial qualitative and quantitative research, we show that local welfare has become indispensable in addressing hardship, yet it is deeply inequitable, and there are multiple reasons for place-based inequalities in availability, eligibility, and the support provided. For some households, localised or discretionary schemes provide a vital lifeline, preventing destitution and offering support in instances of crisis, while for others they are inaccessible, inadequate, or unavailable altogether. The result is a 'patchwork' system, where the help that people receive depends heavily on where they live. Such spatial differences in local welfare are shaped by national frameworks, local political choices, administrative capacity, resources, and local partnership arrangements.

Key points

- Local welfare has become an increasingly important feature of the UK welfare state. Spending on local welfare schemes (such as crisis and discretionary funds) across the UK stands at £4 billion, 122 times higher in real terms than in 2010/11. Schemes including Council Tax Reduction, the Crisis and Resilience Fund and its predecessor schemes, and devolved equivalents such as Discretionary Housing Payments in Scotland, Wales, and Northern Ireland are now a key source of support for struggling families.

- Gaps and limitations in the design of the main UK benefits lead to an increased reliance on local schemes and services. In many cases, local welfare is crucial in helping to cushion low-income households against financial shocks. However, our data shows that families often seek local welfare support to help cover long-term or recurring income gaps that arise as a result of broader deficiencies in the central benefits system, rather than to meet more one-off crisis needs or to provide temporary support.

- Funding for local welfare has for many years been short-term, leaving local authorities in a cycle of crisis–response, offering 'sticking plasters' but unable to meet growing demand and address long-term hardship in a sustainable way. Although local welfare has been promoted by successive governments as a panacea for supporting households in crisis, the scale of funding falls far short of what would be required to support all households in need.

- The rise of local welfare has brought about wide variations in the types of support available, who can access it, and how. Local authorities (and devolved governments) create their own application and decision-making processes across multiple schemes or initiatives, use different timelines, record different types of data from applicants about circumstances, and utilise different funding allocations.

- Variations in the nature and scale of local welfare schemes are especially large in England, where local authorities have more flexibility as to their spending approach and scheme design. In contrast, Northern Ireland, Scotland, and Wales have (to varying degrees) sought to ensure consistency by primarily administering schemes at the devolved government level (or offering detailed guidance for local authorities to follow).

- Where administrative or statistical data is available (see Chapter 2), we find substantial variations in the support available to low-income families. For example, Council Tax Reduction in England varies widely, with working-age claimants in some local authorities paying up to £1,400 more, annually, than identical households elsewhere.

- Local authorities often value the flexibility and (limited) resources that come with the responsibility of designing or delivering localised schemes, including contributing to local anti-poverty strategies or engaging in collaborative and community-based working with third sector partners who provide complementary support (such as food banks and welfare rights advice). Our research shows that the idea of local welfare is widely valued and, in some circumstances, offers a flexible, locally tailored 'safety net below the safety net'.

- While we see an increase in decentralised social security funding administered via local welfare schemes, local authorities are experiencing substantial financial pressures, including overall budget reductions of around 40% since 2010, a £6.2 billion funding gap, and a reduction of over 30% in local government staff from 2011 to 2023. Even when the UK government gave emergency Covid grants to councils in 2020/21 and 2021/22, overall funding was still 10.2% below pre-Covid levels. Local authorities operate under considerable financial strain, creating a potential context of 'responsibility without power' for responding to poverty.

- The rise in local welfare schemes has, to date, tended to involve temporary and short-term (sometimes annual) funding commitments from the UK government, which creates financial pressures and short-term funding cycles. This makes it challenging for local authorities (and devolved governments) to plan strategically, invest in data collection processes, and focus on preventative or joined-up policy measures. The longer-term funding settlement for England's Crisis and Resilience Fund is welcome in this context.

- For people in need of support, access to local welfare is uneven, with barriers including a lack of awareness, digital exclusion, lengthy or intrusive forms, stigma, and delays that can hamper the emergency function of crisis support. While innovative practices do exist, some local authorities limit their publicity to manage demand, leaving many households, particularly older people, migrants, private renters, and those already isolated from services, at risk of missing out. There are notable spatial variations, but for some households in some places discretionary schemes are a genuine lifeline, while for others they're inaccessible, stigmatising, or simply insufficient. In short, discretionary powers and local welfare schemes can and do help people in need, but they are at risk of excluding some of those in highest need.

- Claimants view financial support for people facing an emergency situation as integral to exiting from a crisis. While there are mixed views on specific administrative processes, study participants feel that shared (UK-wide) universal principles and minimum service levels, combined with scope for an individualised and flexible response, would be fairest and could best support someone who requires urgent help. Views were mixed about the best 'mode' of support, but there was a sense that administering agencies (e.g., local government or third sector partners) should ask recipients how they prefer to receive support, whether it be in the form of cash, vouchers, or the required goods/services, to ensure there is efficient provision of support and goods to meet people's different needs.

- In April 2026, the UK government launched the new Crisis and Resilience Fund, worth £842 million per year, to replace some of the existing local welfare schemes and provide crisis support in England, which is covered in this report (Barnett consequentials will be provided to the devolved governments, taking the total cost of the scheme to £1 billion per year). While the multi-year nature of the Crisis and Resilience Fund budget is welcome, it nonetheless represents a cut in real terms and does not address the spatial inequalities inherent in local welfare flexibility. More fundamentally, the Crisis and Resilience Fund does not and cannot address the long-term drivers of financial insecurity, including gaps and inadequate benefit rates within our social security system.

- Given the now significant role of localised welfare schemes in supporting low-income families, evidence-based and robust infrastructure is now required to inform strong decisions about how such schemes are designed and delivered and evolve; to better support the workforce doing this novel and unique form of welfare work; and to ensure that these schemes best support those they aim to. Policymakers need to create and sustain opportunities to learn from differences in scheme design and delivery across local areas and the UK, and we also need to build a better understanding of public attitudes to the appropriate place of localised welfare.

CHAPTER 1: INTRODUCTION

Hayley Bennett

With respect to other international welfare systems[2], the UK welfare state is often viewed as highly centralised. While our regions and cities often lack autonomy in comparison with those in our European neighbours, the UK welfare state is increasingly a multi-level system involving different tiers of government with interrelated funding, regulations, and policy priorities. Major social security benefits (e.g., Universal Credit) remain UK government-controlled, are primarily entitlement-based with eligibility determined by means-testing calculations, and are delivered via digital interfaces and automated backstage processes (with minor variations available in the devolved nations). However, there is increased spatial variation in service availability and value, entitlement, and access to some devolved and local social security payments, depending on where a person lives within the UK[3]. Examining 'local welfare' involves considering the policy interdependencies across multiple levels of government and their spatial variations.

There have been three key changes to UK social security policies over the past 15 years, which have created a more complex and less centralised system than many people may expect. Firstly, in recent years UK social security policies have undergone substantial 'welfare retrenchment', meaning reductions in their size, scope, and generosity. Secondly, accompanying these reductions (post 2010) were policy reforms that shifted the delivery of, and responsibility for, crisis or discretionary schemes from national entitlements or UK-level agencies (such as the Department for Work and Pensions) to local and devolved tiers of government. Thirdly, gaps in national social security policies and increasing need have led to a rise in place-based charitable activities providing anti-poverty essentials and emergency aid (e.g., food banks). As a result, the UK now has a welfare state that includes centralised national (UK-level) social security policies, devolved welfare, and localised support alongside a growing – yet spatially uneven – provision of charitable services.

While expenditure on local and devolved welfare schemes represents a minority of overall spending on social security in the UK (as outlined in Chapter 2), local and

[2] Yuri Kazepov, *Rescaling Social Policies: Towards Multi-Level Governance in Europe,* Public Policy and Social Welfare vol. 38. Farnham, UK: Ashgate Publishing, 2010.
[3] Mark Simpson, *Social Security in the Four UK Countries: Who Does What and Where?,* Safety Nets working paper, 31 May 2025, https://safetynets.study/publications/who-does-what

devolved social security policies and services are growing in significance. Together, Scotland and Northern Ireland's devolved systems spent £936 million more in 2023/24 than if strict parity with England and Wales had been maintained, with most of this extra expenditure spent on means-tested benefits. As we outline in detail in Chapter 2, there has also been an increase in officially decentralised local welfare schemes, often involving discretionary funding practices that allow local officers to determine who gets what, how, and why. This means there are currently hundreds of different schemes and delivery approaches that vary by local authority (in England) or contrast with approaches of the devolved governments in Scotland, Wales, and Northern Ireland. There are also some differences in delivery of Universal Credit depending on where in the UK people live: specifically, variations in payment arrangements in Scotland and Northern Ireland in comparison with England and Wales.

As we outline in this report, what is available at each level, and to whom, can, and does, change. Local welfare is an outcome of welfare rescaling, a term we use to describe the restructuring of social policies and welfare provision across different territorial levels, which can occur due to multi-level dynamics driven by political ideas, budgetary constraints, and place-based demands. The process of determining which cash payments, services, or policy decisions take place at which level means there are variations in local welfare in different places as an array of devolved, reserved, and local institutional arrangements combine. Examining how local welfare plays out in different localities helps us to examine why there are differences in income, support, and provision and the effects of these differences and dynamics on addressing poverty.

Table 1.1: Levels of welfare policies and services

National (UK-level)	**Devolved**	**Local**
UK-level social security policies and services (reserved policies and powers)	Scotland, Wales, or Northern Ireland-level policies and services	Place-based: authority or city (in terms of combined authorities)

Local welfare is an outcome of implicit and explicit welfare rescaling

Our research examines 'local welfare' by:

a) identifying specific local and discretionary funding schemes,

b) considering the policy context of devolution and localisation of social security resources and responsibilities,

c) acknowledging the shift from state-provided anti-poverty services to charitable and localised place-based approaches[4], and

d) highlighting the context of budgetary constraints.

This approach draws attention to two important features: growing territorial dimensions and the increasing numbers and types of organisations involved in the design, management, and implementation of local welfare schemes and services[5].

Throughout this report we use the term 'local welfare' as a broad term to encompass both explicit and implicit welfare and the local welfare systems, policies, payments, and support activities that we discuss[6]. By ***explicit welfare*** we refer to specific funds or schemes that are explicitly decentralised to the local level. These include, for example, Discretionary Housing Payments, Local Welfare Assistance, and the Scottish Welfare Fund, Discretionary Assistance Fund, and Discretionary Support Scheme, as well as the Council Tax Reduction Scheme (these are all outlined in detail in Chapter 2). These schemes exist in part due to major reforms of UK national welfare provisions post 2010[7] that created new responsibilities for, alongside increasing demands on, local authorities[8]. Some of these schemes include discretionary features, which means local authorities or delivery agencies have some responsibility for deciding who receives what money and how they administer these funds (although this varies across the devolved nations). As we outline throughout the report, where discretion lies in these schemes varies: there may be a standard local authority policy or discretion may sit with individual council workers based in education, social work, or a benefits and revenue team. Most of these types of localised schemes provide no rights to an award, even if qualifying conditions are met.

[4] Yuri Kazepov, *Rescaling Social Policies: Towards Multi-Level Governance in Europe*, Public Policy and Social Welfare vol. 38. Farnham, UK: Ashgate Publishing, 2010.
[5] Hayley Bennett, 'Navigating Digital Welfare: A Multi-Level Maze?', *Social Policy & Administration* 60, no. 1 (2026): 27–38, https://doi.org/10.1111/spol.13138
[6] Yuri Kazepov, *Rescaling Social Policies: Towards Multi-Level Governance in Europe*, Public Policy and Social Welfare vol. 38. Farnham, UK: Ashgate Publishing, 2010.
[7] Jed Meers, 'Discretion as Blame Avoidance: Passing the Buck to Local Authorities in 'Welfare Reform' ', *Journal of Poverty and Social Justice* 27, no. 1 (2019): 41–60, https://doi.org/10.1332/175982718X15451305440442
[8] Rod Hick, 'Austerity, Localism, and the Possibility of Politics: Explaining Variation in Three Local Social Security Schemes between Elected Councils in England', *Sociological Research Online* 27, no. 2 (2022): 251–72, https://doi.org/10.1177/1360780421990668

In some parts of the UK, the political nature of welfare rescaling means that discretionary and decision-making powers over 'local welfare' often sit with the devolved governments rather than being passed to local authorities, as has been the case in England. For example, in Scotland local government remains responsible for the implementation of crisis welfare funds (e.g., the Scottish Welfare Fund) and allows Scottish local authorities less discretion and autonomy than is available to local authorities in England in their delivery of Local Welfare Assistance. Instead, the Scottish government retains power over scheme design, reporting requirements, and eligibility guidance, leaving local authorities with standardised but limited choices over aspects of implementation. As we outline in more detail throughout the report, in Wales and Northern Ireland, for different reasons, both decision-making and delivery of their crisis and discretionary funds are managed via implementation approaches operating at the level of the whole devolved nation, rather than through the use and engagement of local authorities.

We also consider *implicit* forms of rescaling, as local government and civil society actors 'plug the gaps' of cuts to national social security (e.g., as discussed in Chapter 6). These activities are often place-specific and somewhat ad hoc, but public servants, third sector workers, and citizens recognise them as being essential features of the local welfare system. They include, for example, localised charitable schemes, food banks, gifted furniture, and baby banks. They may also include a specific cash transfer scheme in a locality (such as the local authority-funded Tenant Hardship Fund in Edinburgh or charitable funding connected to specific cities, such as the Greggs Foundation) or collaborative ways of working in specific localities[9]. In many localities the teams that administer some of the explicit local welfare schemes also provide support to access gifted services, charity resources, and other schemes (for example, they are designated as official distributors of food bank vouchers). This context creates blurred lines between the design, delivery, and purpose of officially localised social security (the explicit schemes and responsibilities placed on local authorities or devolved governments) and the broader provision of anti-poverty support that is place-based and therefore highly uneven. This combination of activities and services is an important feature for understanding place-based differences and localised responses to different drivers and experiences of poverty.

[9] Coco Huggins and Mia Gray, 'Place-Based Solidarity: Crisis, Austerity and the Devolution of Responsibility', *Geoforum* 163 (2025): 104321, https://doi.org/10.1016/j.geoforum.2025.104321

Table 1.2: Explicit and implicit welfare rescaling

Local welfare includes both explicit and implicit policies/activities		
	Explicit	***Implicit***
Definition	Specific funds or services that are explicitly decentralised from higher tiers of government to the devolved or local levels	Place-based activities that emerge in different locations as local government and civil society actors 'plug the gaps' of cuts to national social security in response to need
Example	The Council Tax Reduction Scheme	A religious organisation's neighbourhood food bank to support people in receipt of benefits whose income is too low

As evidenced throughout this report, local welfare varies across the UK. There are notable differences in how local authorities or devolved governments administer and organise local welfare schemes that include either crisis or discretionary features. Some of these differences reflect the organisational structures, values, practices, and service expectations of the professionals and organisations that contribute to the local welfare system in each locality. Thus, the story of local welfare is not simply about how much funding is allocated via different schemes (although this is an important feature and is covered in detail in Chapter 2); it is also about *how* and *why* actors and organisations in different localities develop implementation approaches, decide on eligibility, prioritise and manage financial support, identify inclusion and exclusion criteria, advertise these schemes, collaborate with other agencies, and enhance minimum provisions through their own local anti-poverty strategies and preventative initiatives (Chapters 3, 4, and 5). These features of local welfare enable us to better consider the effect of spatial variations, including raising questions of justice and fairness (as discussed in Chapter 6)[10].

Return and rise of local welfare

Many of the questions about what the role of local welfare is, what it could achieve in terms of emergency aid or anti-poverty prevention, and the role of local actors in creating differences in delivery are not particularly new. While some of the current

[10] Sioned Pearce and Giada Lagana, 'Challenging Scalar Fallacy in State-Wide Welfare Studies: A UK Sub-State Comparison of Civil Society Approaches to Addressing Youth Unemployment', *International Journal of Social Welfare* 32, no. 4 (2023): 547–61.

schemes described in detail in this report are outcomes of post–2010 welfare reforms, questions about the role and existence of local welfare, spatial variations, and the dynamic between centralised and localised services have long featured in debates on the design of the UK welfare state. For example, the introduction in the 1830s of the infamous New Poor Law (in England and Wales) sought to standardise poor relief to reduce spatial variations, yet local characteristics led to significant variability in its implementation; parish/place-based decision-makers held different values, resources, and views on the type and level of relief available, including the use of workhouses. Indeed, some localities fully resisted New Poor Law policies and the use of workhouses, meaning residents' experiences of poverty, conditionality, and assistance substantially depended on where they lived[11].

The reorganisation of local and fragmented welfare services into what we now know as the national welfare state (involving both national social insurance and social assistance policies) post WW2 led to more centralised and standardised approaches to social security. However, there is a misconception that the welfare state, particularly all social security, became and remained centralised and entitlement-based. For example, since the 1980s, while social insurance and social assistance policies have mostly been centralised, the UK government has also introduced various policies adopting a discretionary, rather than a universal, format. This included the 1988 introduction of discretionary elements of the Social Fund as a crisis payment (discussed in Chapter 2)[12]. Furthermore, over the last 40 years, local authorities have increasingly needed to apply for competitive place-based funding for economic and social initiatives, including anti-poverty services. Thus, even in a supposed centralised approach to social security, spatial variations in need, financial resources, and organisational capacity have become noticeable features of the design and implementation of anti-poverty policy[13].

Political drivers of welfare rescaling and local welfare post 2010

The current arrangement of local welfare stems from the Conservative government's Big Society agenda introduced in 2010, which featured localism as an alternative to 'big government' and a way to shrink the welfare state by nurturing 'active citizenship'

[11] Tom Heritage, 'Poverty, Old Age and Outdoor Relief in Late-Victorian England', *Social History* 49, no. 1 (2024): 26–52.
[12] Chris Grover, *Social Policy and Employment: The Great Recession, Austerity and Welfare Reform*. Bristol: Policy Press, 2012, 354.
[13] Martin Jones, *Cities and Regions in Crisis: The Political Economy of Sub-National Economic Development*. Cheltenham, UK: Edward Elgar Publishing, 2019.

as ‘an essential antidote’ to a perceived ‘dependency culture’[14]. This view aligned with an aggressive austerity agenda to decrease spending on public services and a welfare reform programme that focused on restricting social security and welfare services by reducing eligibilities, entitlements, and benefit payment levels in working-age benefits[15]. Reforms of national social security policies included substantial cuts accompanied by increased benefit conditionality involving stricter behavioural requirements and more severe levels and durations of potential sanctions[16]. It was in this context of major welfare reform that the UK government made local authorities (in England) and devolved governments (in Northern Ireland, Wales, and Scotland) responsible for new or existing crisis and discretionary funding (outlined in Chapter 2):

> *'What I would say to [people] who are in particular need is that they should talk to their council, because the Chancellor has provided more than £1 billion of funding to the Household Support Fund. It is there to help families like that who need a little bit of extra assistance during this time.'*

[Rishi Sunak, former Prime Minister]

The incoming UK Labour government in 2024 committed to keeping but improving local welfare through the introduction in England of the Crisis and Resilience Fund, worth £842 million per year, and pushing for increased use of local welfare funds for preventative spending.

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[14] Grace Redhead and Rebecca Lynch, ‘The Unfairness of Place: A Cultural History of the UK’s ‘Postcode Lottery’ ’, *Health & Place* 90 (2024): 103301, https://www.sciencedirect.com/science/article/pii/S1353829224001291

[15] Suzanne Fitzpatrick, Hal Pawson, and Beth Watts, ‘The Limits of Localism: A Decade of Disaster on Homelessness in England’, *Policy & Politics* 48, no. 4 (2020): 541–61, https://doi.org/10.1332/030557320X15857338944387

[16] Sharon Wright, *Women and Welfare Conditionality: Lived Experiences of Benefit Sanctions, Work and Welfare*. Bristol: Policy Press, 2023, https://policy.bristoluniversitypress.co.uk/women-and-welfare-conditionality;
Beth Watts and Suzanne Fitzpatrick, *Welfare Conditionality*. London: Routledge, 2018, https://doi.org/10.4324/9781315652047

Rising poverty and spatial inequalities create uneven demands on local welfare

Spatial inequalities are both stark and long-lasting and can be exacerbated by reforms of national social security policies. It is clear that place matters in terms of the drivers and experiences of, and responses to, poverty. For many UK families neither wages nor social security offer adequate protection from poverty. The UK has some of the deepest spatial inequalities and divergences in regional productivity among OECD countries[17], including substantial variations in child poverty. For example, the Health Foundation state that 'in the 23 local authorities with the highest child poverty [rates], at least a third of children were living in poverty in 2023/24, including Pendle (44.6%), Bradford (44.2%), Oldham (42.9%), Birmingham (41.7%), Blackburn with Darwen (41.6%) and Manchester (40.7%)'[18]. According to Action for Children[19] and the End Child Poverty Coalition[20], while the South East of England is the wealthiest UK region, many of the local authorities with the highest child poverty rates after housing costs are in London; almost half of children in Tower Hamlets are living below the poverty line after accounting for housing costs.

There are also notable spatial health inequalities affecting wellbeing and life expectancy. Receipt of ill health benefits is disproportionately concentrated in the weaker local economies of Britain's older industrial areas and a number of coastal towns[21] that are characterised by low-paid, low-skilled jobs and lack labour market investment. This is particularly the case for former coalfield areas and former industrial regions that have not only experienced huge changes to their labour markets but have also been disproportionately affected by post-2010 welfare reform[22]. The spatially uneven impact of the former Conservative government's

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[17] Economics Observatory, *How Is Regional Inequality Affecting the UK's Economic Performance?*, updated March 2024, https://www.economicsobservatory.com/how-is-regional-inequality-affecting-the-uks-economic-performance

[18] Health Foundation, *Map of Child Poverty*, Evidence Hub: Money and Resources, 2024, https://www.health.org.uk/evidence-hub/money-and-resources/poverty/map-of-child-poverty

[19] Action for Children, *Where Is Child Poverty Increasing in the UK?*, July 2024, https://www.actionforchildren.org.uk/blog/where-is-child-poverty-increasing-in-the-uk/

[20] End Child Poverty Coalition, *End Child Poverty*, https://endchildpoverty.org.uk/

[21] Christina Beatty and Steve Fothergill, *The Persistence of Hidden Unemployment among Incapacity Claimants in Large Parts of Britain*, Sheffield Hallam University Centre for Regional Economic and Social Research, 2023, https://shura.shu.ac.uk/32038/15/Beatty-PersistanceHiddenUnemployment%28VoR%29.pdf

[22] David Etherington, Mia Gray, and Lisa Buckner, *Still Digging Deeper: The Impact of Austerity on Inequalities and Deprivation in the Coalfield Areas*,

welfare reforms is not limited to coalfield areas; an analysis has suggested that social security cuts implemented from 2010 to 2016 were £475 per head of the working-age population in England, £390 in Scotland, and £490 in Wales[23]. Furthermore, an analysis of benefit sanctioning data shows that in rural England the risk of being sanctioned is substantially higher for all groups, but especially for Mixed heritage and Black/Black British claimants, who in some areas were over twice as likely to be sanctioned as their White counterparts[24].

Examining local welfare therefore requires an understanding of the complexities of spatial inequalities, relationships to policy decisions, and the multi-level nature of the welfare state. The popularity of the local as the key site of policy design and delivery ebbs and flows in political discussions about a need for greater 'localism' or 'localisation' (both contested terms)[25] as forms of decentralisation from central authorities to local, neighbourhood, or even regional levels. There are arguments that localisation leads to greater community involvement in service provision or decision-making and services that reflect local needs and preferences. However, others have raised concerns that redirecting people towards local actors during times of public sector funding restrictions is less about which organisations are best suited to providing support and more akin to 'austerity dumping' (whereby local or devolved organisations are required to make, or be responsible for, difficult eligibility decisions rather than the national government driving the austerity agenda) and 'risk shifting'[26][27] that leaves local authorities overstretched and underequipped to manage the needs of citizens.

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https://eprints.staffs.ac.uk/8893/1/Coalfields%20Reportl%20DEMG.LB%2010.03.25%20Final%20%28PG%20edit%20V2%29%20%281%29.pdf

[23] Rosie Seaman, David Walsh, Christina Beatty, Gerry McCartney, and Ruth Dundas, 'Social Security Cuts and Life Expectancy: A Longitudinal Analysis of Local Authorities in England, Scotland and Wales', *Journal of Epidemiology and Community Health* 78, no. 2 (2024): 82–7, https://doi.org/10.1136/jech-2023-220328

[24] Andrew Williams, Brian Webb, and Richard Gale, 'Racism and the Uneven Geography of Welfare Sanctioning in England', *Transactions of the Institute of British Geographers* 49 no. 4 (2024): e12677, https://doi.org/10.1111/tran.12677

[25] David Featherstone and Joe Painter (eds.), *Spatial Politics: Essays for Doreen Massey*. Chichester, UK: Wiley-Blackwell, 2012, 177.

[26] John H. McKendrick, Darinka Asenova, Claire MacRae, Rebecca Reynolds, James Egan, Annette Hastings, Gerry Mooney, and Stephen Sinclair, 'Conceptualising Austerity in Scotland as a Risk Shift: Ideas and Implications', *Scottish Affairs* 25, no. 4 (2016): 451–78, https://doi.org/10.3366/scot.2016.0152

[27] David Featherstone, *The Spatial Politics of Austerity: Geographies of Political Economy and Social Struggle*. London: Rowman & Littlefield, 2021.

Methods

In this report we use a multi-method approach to draw on data from across the Safety Nets project to examine, and 'lift the hood' on, local welfare, paying specific attention to the dynamic between local, devolved, and UK-level policies, differences in implementation and practice, and recipient experiences of local welfare systems.

- To examine local approaches to policy design and service implementation, we conducted qualitative interviews at 14 case sites in the UK involving a total of 83 people. These included seven case sites from England, three from Scotland, three from Wales, and interviews with agencies in Northern Ireland (as little locally administered welfare exists). In selecting case studies, we developed sampling strategies drawing on relevant data from each of the four nations, including poverty rates, political orientation, and spending patterns[28]. Participants included staff in different roles, including senior strategic staff, operational managers, and frontline workers, as well as representatives from third sector advice and support agencies. Interviews were primarily conducted online, lasted approximately one hour, and were audio recorded with consent and transcribed for analysis. We use pseudonyms to ensure anonymity. In each area we also undertook a comprehensive desk-based analysis of local schemes, including application processes and public information of anti-poverty activities, to produce case study area briefings. We consulted with the Safety Nets Expert-by-Experience panel on our interview guides and research design. We asked about the design, administration, and delivery of schemes such as the Household Support Fund, Discretionary Housing Payments, and other forms of Local Welfare Assistance/Scottish Welfare Fund/Discretionary Assistance Fund in Wales/Northern Ireland's Discretionary Support Scheme.

- To understand spatial variations in financial resources and changing trends around some specific local welfare schemes, we draw on data and analysis examining spending on localised social security schemes across the UK from the 1980s. This includes statistical analysis of administrative data from government departments and local authorities, with expenditure figures adjusted to 2025/26 prices and – to examine factors influencing the generosity of Council Tax Reduction schemes across English local authorities – regression

[28] More information is provided at Safety Nets project: About, https://safetynets.study/about

analysis exploring the impacts of deprivation levels, political control, and financial constraints.

- To gather insights and data on people's experiences of local welfare in different locations across the UK, we conducted two online workshops (known as 'Devolved Conversations'), where 30 participants from England, Scotland, Wales, and Northern Ireland came together to share their experiences of local welfare. These sessions also explored what changes to policy and practice might improve access and outcomes. Members of the Safety Nets Expert-by-Experience Panel, who are currently living on a low income and also have experience of seeking crisis support[29], co-designed and facilitated the online workshops. The workshops focused specifically on local welfare schemes outlined in Chapter 3 (e.g., Discretionary Housing Payments and Local Welfare Assistance), although discussions also included a wider range of local welfare support. We asked: How do these schemes operate in practice? What is it like to apply for them? Do they feel fair? Participants' experiences varied widely, reflecting the diversity of the individuals involved: some were in paid work, others were unemployed or full-time carers, some were living with a disability, and others were navigating the asylum system. We use pseudonyms to ensure anonymity.

The report is structured as follows. In Chapter 2 we provide an outline of the scale of, and spending on, key local welfare schemes to identify spatial variations and shifting policy expectations over time at the local level – especially local authorities, as the designers and administrators of local welfare payments and services. In Chapter 3 we consider the context in which such schemes play out, drawing attention to the specific pressures and limitations that local authorities are experiencing. This chapter sets the important scene for Chapters 4 and 5, which provide detailed insights into the specific drivers of variations and barriers to accessing local welfare. In Chapter 6 we turn to the claimants' experiences of local welfare and their views on ways in which it could be improved, as well as demonstrating their limited awareness of spatial differences in social security and related anti-poverty services. We conclude in Chapter 7, where we reflect on the key issues.

[29] Safety Nets Project, *Safety Nets: Researching Localised Discretionary Welfare Support in the UK*, https://safetynets.study/

CHAPTER 2: KEY LOCAL WELFARE SCHEMES: SPENDING AND SCALE

Alex Clegg and Jed Meers

Since its formation in the 20th century, the UK welfare state has always had some form of provision for localised funding for emergency and crisis payments. In this chapter we provide an overview of some of the 'explicit' local welfare schemes, by which we mean localised and discretionary schemes that in recent years have become a feature of local welfare. This chapter provides necessary foundational information for subsequent chapters that explore administration and views of local welfare. Local welfare payments and schemes are often, although not always, conceived or described as 'crisis payments' and feature some form of discretion in their administration, although some relate to housing costs specifically, and some are entitlement-based. Not all of these schemes are 'new' (although some are), and, as outlined in Chapter 1, some reflect a move from being delivered by the Department for Work and Pensions across the country to being delegated to the responsibility of local authorities or devolved governments, demonstrating the importance of understanding the processes and politics of welfare rescaling.

Key points

- Local welfare schemes have grown in importance in recent years. Spending via local welfare schemes is now 122 times higher than in 2010/11, reaching £3.9 billion in 2024/25.

- The role of local authorities and the local level as the site for the delivery of these schemes varies across the UK nations. Notably, 91% of localised social security expenditure in 2023/24 was in England.

- Discretion varies by place: Scotland, Wales, and Northern Ireland have adopted more entitlement-based approaches at the devolved government level, with less case-by-case discretion.

- England's highly localised system creates pronounced differences between local authorities in terms of availability of schemes, fund sizes, and related decisions about who receives what in different localities. For example, fewer than half of authorities confirmed that a Local Welfare Assistance scheme was operative in their area in 2025, in contrast to 66% of respondents to the same survey in 2022.

- The shift to the local level for support such as Council Tax Reduction has created variations in criteria and available support. It also provides an example of how local authorities (in England) are implementing reductions in social security support. Spending on Council Tax Reduction in England fell by 33% between 2012/13 and 2024/25, and caseloads dropped from 5.9 to 3.7 million, with 70% of English authorities now requiring working-age claimants to pay some Council Tax.

It is impossible to map, analyse, and examine local welfare schemes and services across the UK without considering the relationship between local, devolved, and national (UK-level) tiers of government and policymaking. Therefore, in this chapter we examine key local welfare schemes, by which we often mean the funding schemes that have been explicitly devolved to the local authority level in England and their equivalents in Northern Ireland, Scotland, and Wales. This means our discussion of local welfare schemes in some places involves a scheme sitting at the devolved government level (i.e., the devolved tier of government takes on some or all of the design and delivery responsibilities, rather than local authorities, as is the case in England, as explained in more detail below).

This chapter has two focuses. Firstly, we introduce the key local welfare schemes that are included in our research and that seek to address different aspects of financial hardship and disadvantage experienced by low-income households. Secondly, we provide a big-picture overview of the scale and variation of these key schemes, looking at what existing data tells us about how much is spent, how, and where.

Why devolution matters for understanding local welfare

It is not a straightforward task to compare differences in local welfare schemes across the UK. There are political and organisational processes that create significantly different approaches adopted across Scotland, Wales, and Northern Ireland. The devolved nations distinguish themselves from England along two critical dimensions: greater centralisation (to the devolved government level) and reduced discretion on a case-by-case basis in local welfare support.

Northern Ireland represents the most centralised approach. Key discretionary schemes in operation (Discretionary Support Scheme and Discretionary Housing Payments) are administered centrally with no geographical differentiation within Northern Ireland. Crucially, key welfare mitigations (covering the ‘Bedroom Tax’ and Benefit Cap) operate at the Northern Ireland level with automatic eligibility. Support with Rates (equivalent to Council Tax) is also administered centrally using clear, non-discretionary eligibility criteria.

Scotland combines central criteria with local administration. The Scottish Welfare Fund, while administered locally, operates under eligibility criteria set by the Scottish government, limiting local authority discretion. Discretionary Housing Payments are administered locally, with some scope for variation between authorities. For instance, the national-level decision to fully mitigate the Bedroom Tax and Benefit Cap through Discretionary Housing Payments accounts for a significant proportion of the overall budget available. Scotland's national Council Tax Reduction Scheme, with clear income-based eligibility criteria, further removes Council Tax assistance from the realm of localised decision-making.

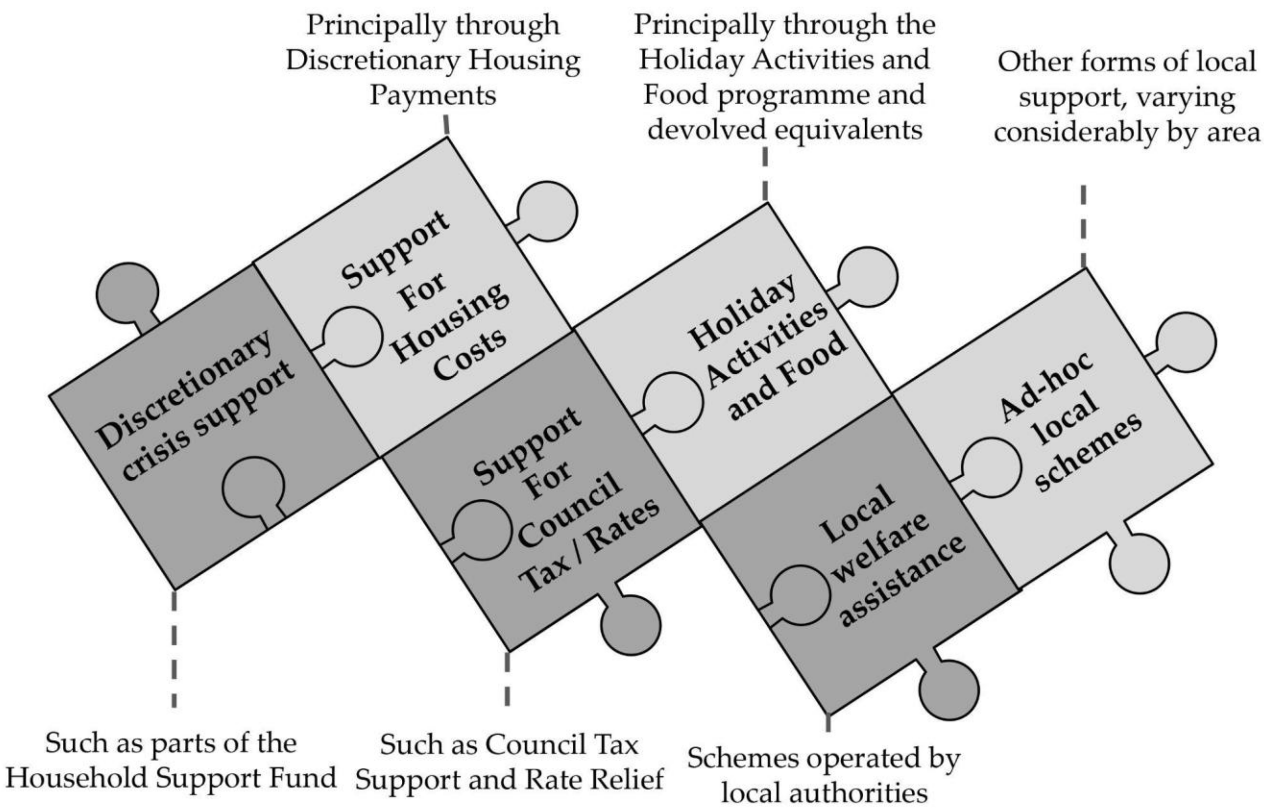
Wales adopts a mixed approach. The Discretionary Assistance Fund is administered centrally (at the devolved level), and, as in Scotland and Northern Ireland, there is a national Council Tax Reduction Scheme with standardised criteria. Discretionary Housing Payments remain administered by local authorities in Wales. However, unlike Scotland and Northern Ireland, Wales has no national-level automatic mitigations of welfare reform measures. This means Welsh local authorities retain some discretionary decision-making burden regarding Discretionary Housing Payment allocation.

This combination of greater centralisation at the devolved government level and reduced discretion on a case-by-case basis in Scotland, Northern Ireland, and, to a lesser extent, Wales creates much more consistency in discretionary support within these nations. By contrast, England's highly localised and discretionary system produces pronounced differences between approaches of local authorities and the assistance available to low-income households, as will be seen below.

Key schemes

Different local schemes have been created to cover different needs, with their underpinning guidance and budgets framed accordingly. Sitting alongside one another – and sometimes helping the same families – the schemes each have different aims and underpinning guidance. Broadly speaking, as set out in Figure 2.1 below, they cover discretionary crisis support, support with housing costs, support with Council Tax (or Rates in Northern Ireland), and school holiday activity and food provision. We examine each of these areas in more detail in turn below.

Figure 2.1: Summary of the main local welfare schemes



Discretionary crisis support

Discretionary crisis support of some kind has long provided a means to address needs of a more ‘one-off’ nature alongside the mainstream benefits system. Ever since the 1930s, there has been a scheme of some kind to address these more unpredictable, ad hoc needs via support sometimes known as exceptional payments. Until 2013, the Social Fund provided support for the purchasing of items that prove difficult to budget for on a low income (such as white goods and furniture), Crisis Loans to bridge periods of low or no support (such as when waiting for pay day when moving into work), and grants targeted at individual groups, such as those leaving institutional care[30]. The UK coalition government's decision to scrap the centrally administered Social Fund and replace it with Local Welfare Assistance Schemes marked a turning point in the handling of exceptional payments. Ever since, local authorities have been

[30] Chris Grover, ‘Loaning Supplementary Benefit and the Introduction of the Social Fund’, *Social Policy & Administration* 42, no. 5 (2008): 470–86, https://doi.org/10.1111/j.1467-9515.2008.00614.x

responsible for this ad hoc support, with funds cut and then subsequently incorporated into their Revenue Support Grant[31].

The funds providing ad hoc support alongside Local Welfare Assistance (in those areas where it still operates) include the English Household Support Fund (replaced from April 2026 by the new Crisis and Resilience Fund), the Scottish Welfare Fund, the Welsh Discretionary Assistance Fund, and Northern Ireland's Discretionary Support Scheme. These schemes all retain (at least a partial) focus on supporting one-off expenses, but – as noted above – do so with varying levels of discretion and localisation. The Household Support Fund in England (now in its seventh wave of funding) offers the greatest flexibility in the design and delivery of support, with significant variation in approaches between local authorities[32].

Help with Council Tax/Rates

It had long been the case that support with Council Tax (and Rates in Northern Ireland) was provided through the central benefits system via Council Tax Benefit. This delivered stable assistance, with approximately 80% of claimants pulled out of paying Council Tax altogether[33]. In 2013, as part of the aforementioned programme of welfare reform and public spending cuts, the UK government abolished Council Tax Benefit and replaced it with localised Council Tax Reduction schemes, thus bringing it under the ambit of local welfare.

In England, the UK government devolved responsibility for the design of such schemes to local authorities and coupled this with an immediate 10% reduction in funding with respect to the previous Council Tax Benefit budget. This funding was not ring-fenced but was rolled into the broader Revenue Support Grant, making it vulnerable to further reductions over the following decade. The government promoted the reform as a means of empowering local government and encouraging innovation,

[31] Rod Hick, 'Austerity, Localism, and the Possibility of Politics: Explaining Variation in Three Local Social Security Schemes between Elected Councils in England', *Sociological Research Online* 27, no. 2 (2022): 251–72.

[32] See Jed Meers, Kit Colliver, John Hudson, and Neil Lunt, 'Sticking Plaster Support: The Household Support Fund and Localised Assistance in the UK Welfare State', *Journal of Poverty and Social Justice* 32, no. 1 (2024): 26–46, https://doi.org/10.1332/17598273Y2023D000000008 and Alex Clegg, *The Localisation Era: Assessing the Post-2013 Rise of Localised Social Security*. London: Resolution Foundation/Safety Nets, November 2025, https://www.resolutionfoundation.org/publications/the-localisation-era/

[33] Policy in Practice, *A Path to Better Council Tax Support Schemes*. London: Policy in Practice, May 2025, https://policyinpractice.co.uk/wp-content/uploads/2025/05/Report_A-path-to-better-Council-Tax-Support-schemes_Apr25-.pdf

but it simultaneously transferred significant financial risk to councils already facing budgetary pressure[34].

As introduced in the previous chapter, the consequences of austerity-driven localisation were immediate and uneven. Pension-age claimants continued to be protected under a nationally prescribed framework, while working-age claimants became subject to locally determined rules and thresholds. This created a fragmented system in which the level of support available varied widely between local authorities. Many councils responded to the funding shortfall by introducing minimum payment requirements or reducing entitlements; measures that disproportionately impacted the lowest-income households[35]. These changes have been closely associated with rising levels of Council Tax arrears (now at a record £6 billion in England alone) and, in many cases, a growing reliance on enforcement actions such as bailiff referrals[36]. As a result, working-age Council Tax Reduction in England is the only example of local welfare support that we identify as being based on entitlement rules rather than the application of case-by-case discretion.

The loss of a centrally funded model places increased strain on local authorities. Under Council Tax Benefit, the government reimbursed for the total amount of benefit awarded, which insulated them from economic fluctuations. Under the post-2013 model, councils instead receive a fixed grant, meaning they bear the cost of any increased demand for support during economic downturns. As a result, many authorities have continued to restrict eligibility or reduce support levels over time. In contrast, Scotland and Wales operate national-level Council Tax Support schemes, which have provided greater consistency in support. Likewise, in Northern Ireland a national-level scheme – known as 'Rate Rebate' for those on Universal Credit – provides full Rates relief for those on the lowest incomes.

Support with housing costs: Discretionary Housing Payments

Discretionary Housing Payments provide additional support with housing costs. These are tightly regulated and limit payments to those in receipt of Housing Benefit or the housing cost element of Universal Credit, ensuring that local authorities must be satisfied that the claimant requires financial assistance with their housing costs and

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[34] Theo Barry Born, Sabrina Bushe, Tom MacInnes, and Adam Tinson, *Managing the Challenges of Localised Council Tax Support: What Are the Options for Councils?* London: New Policy Institute, 2015, https://npi.org.uk/files/2514/3446/8040/CTS_BP_report.pdf
[35] Child Poverty Action Group, *Still Too Poor to Pay: Council Tax Support in London 2018/19*. London: Child Poverty Action Group, 2020, https://www.z2k.org/wp-content/uploads/2020/03/Still_Too_Poor_To_Pay-Council_Tax_Support_in_London_2018-19_0.pdf
[36] Ibid.

that payments cannot be made to cover certain exemptions, such as benefit sanctions.

When these payments were first introduced, £15 million was provided to local authorities. This was increased to £20 million per year in 2002, remaining at this level for a decade until 2011/12, when the Welfare Reform Act 2012 brought in major changes to the way the fund was used. In Scotland, Discretionary Housing Payments were devolved from April 2017 under the Scotland Act 2016, giving the Scottish Parliament competence to develop its own scheme. The Department for Work and Pensions is obliged to transfer Discretionary Housing Payments funding, and in 2017/18 £18.5 million was transferred. In Northern Ireland, although Discretionary Housing Payments are not devolved, the implementation of welfare reform was delayed, meaning the Bedroom Tax did not take effect until February 2017, and the Department for Communities committed to mitigate its impact (which is paid via the Welfare Supplementary Payment scheme rather than via Discretionary Housing Payments). Wales has not seen devolution of Discretionary Housing Payments, although the Welsh Equality, Local Government and Communities Committee undertook an inquiry into benefits in Wales in 2019 and recommended their devolution.

The consequences of relying on Discretionary Housing Payments as a mitigating tool have become increasingly apparent as funding has failed to keep pace with need[37]. Government funding for Discretionary Housing Payments in England and Wales peaked at £180 million during the pandemic in 2021/22 before being cut to £100 million per year from 2022/23 onwards. This level has been maintained up to 2025/26, after which it will be cut (in real terms) further as this funding is incorporated into the Crisis and Resilience Fund. This real-terms reduction comes at a point of rising housing costs and growing demand for support, particularly among households affected by the freeze on Local Housing Allowance rates. Concerns have also been raised about unequal treatment, including variations in how support is means-tested and stringent conditions being attached to awards[38].

[37] See the comments from local authorities in DWP research on this issue: Department for Work and Pensions, Case Study Research into the Delivery of the Household Support Fund and Discretionary Housing Payments, 2026, at https://www.gov.uk/government/publications/case-study-research-into-the-delivery-of-the-household-support-fund-and-discretionary-housing-payments/report-case-study-research-into-the-delivery-of-the-household-support-fund-and-discretionary-housing-payments

[38] Jed Meers, 'Awarding Discretionary Housing Payments: Constraints of Time, Conditionality and the Assessment of Income/Expenditure', *Journal of Social Security Law,* 25, no. 2 (2018): 102–19.

Holiday Activities and Food Programme

The Holiday Activities and Food Programme and associated devolved support is perhaps an unusual candidate for inclusion in a roster of more typical local welfare funds. However, throughout our fieldwork, it became apparent that some local authorities consider this fund as being a key part of their local welfare offer; indeed, across a number of English authorities, the person leading the Household Support Fund provision also looks after the Holiday Activities and Food Programme.

The UK government launched this scheme in 2018 to increase access to food and activities for children from disadvantaged backgrounds[39]. In response to the Covid-19 pandemic and lockdown, which led to school closures, increased food insecurity, and financial hardship for low-income families, the scheme was rolled out nationally with a budget of £220 million per year, distributed across all 153 upper-tier local authorities in England, to coordinate free holiday activities and healthy food aimed at children up to age 16 eligible for means-tested Free School Meals[40].

From 2021, local authorities have delivered the Holiday Activities and Food Programme, with ring-fenced grant funding allocated on the basis of the proportion of children eligible for Free School Meals. The programme requires provision of free holiday club places for all eligible children for a minimum of four hours a day, four days a week over four weeks in the summer, in addition to a week of provision during the Easter and Christmas holidays. Local authorities may use up to 15% of the programme funding to provide free places for other children deemed vulnerable or in need, including looked-after children, children with an Education, Health and Care Plan, children assessed as otherwise vulnerable, and children living in areas of high deprivation. The government has recently announced that the scheme will be renewed for a further three years from Easter 2026[41].

While England's Holiday Activities and Food programme focuses on providing activities and meals directly through holiday clubs, the devolved nations have taken various approaches to supporting families during school holidays. Scotland operates the Get into Summer and Summer Holiday Food, Activities and Childcare programmes, delivered through local authorities with funding from the Scottish

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[39] Amy Stringer, Natasha Bayes, Scott Bradley, Anthony D. Kay, Peter G. W. Jones, and Declan J. Ryan, 'A Mixed-Method Process Evaluation of an East Midlands County Summer 2021 Holiday Activities and Food Programme Highlighting the Views of Programme Co-ordinators, Providers, and Parents', *Frontiers in Public Health* 10 (2022): 912455, https://doi.org/10.3389/fpubh.2022.912455

[40] Margaret Anne Defeyter, Tracy Finch, Eilish S. Crilley, Jackie Shinwell, and Emily Mann, 'Understanding the Implementation of the Holiday Activities and Food Programme in the North East of England Using Normalization Process Theory', *Frontiers in Public Health* 10 (2022): 954679, https://doi.org/10.3389/fpubh.2022.954679

[41] Department for Education, Parents to Save Thousands in Government Cost of Living Support, 2025, at https://www.gov.uk/government/news/parents-to-save-thousands-in-government-cost-of-living-support

government, alongside cash bridging payments of £520 per child annually for families on qualifying benefits. Wales runs the Food and Fun School Holiday Enrichment Programme with £4.85 million of funding, providing places for nearly 8,000 children, though its holiday Free School Meals provision (which offered cash or vouchers directly to families) ended in May 2023. Northern Ireland's position is particularly stark: both its School Holiday Food Grant payments (direct cash support for families) and the holiday club element of its Extended Schools Programme ended in 2023, leaving no nationally funded holiday provision.

The remainder of this chapter outlines our analysis of the spending and scope of these schemes (forms of explicit welfare rescaling) to demonstrate their growth, changing levels of financing over time, and financial importance in considerations of place-based social security.

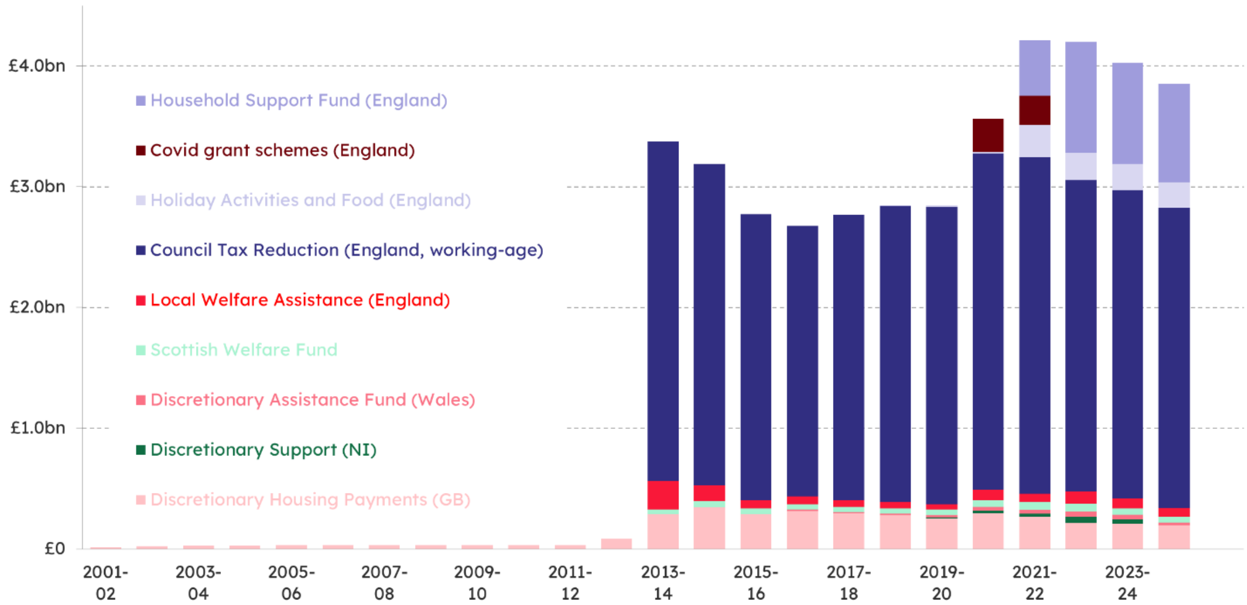
Local welfare spending is 122 times higher now than in 2010/11

Having set out the core local welfare schemes that this report will draw on throughout, in this section we turn to the big picture on spend. Total spending on localised support was stepped up considerably in 2013 after responsibilities for discretionary crisis support and support with Council Tax were transferred to local authorities in England, and then again in 2021 following the introduction of the Household Support Fund. Spending on localised support is still a small part of overall UK welfare spending – 1.2% in 2024/25 (including the state pension) – but it is now 122 times higher than it was in 2010/11 and the highest it has been in the postwar welfare system. As such, it plays an important role in shaping experiences of poverty.

As detailed in Figure 2.2, annual spending on localised support averaged £33 million in each year between 2001/02 and 2012/13 (in 2025/26 prices) but jumped to £3.4 billion in 2013/14, reached a peak of £4.2 billion in 2021/22, and was still £3.9 billion in 2024/25. This post-2013 era of localisation has largely been an English phenomenon; as previously noted, the other UK nations have used the social security powers devolved to them to mostly deliver at the devolved government level the types of support that have been localised in England. As a result, 91% of expenditure on localised social security in 2023/24 was in England.

Figure 2.2: There were major expansions in spending on localised support in 2013/14 and 2021/22

Real annual expenditure on localised support (UK)



Notes: 2025/26 prices, deflated by GDP. Data not available for NI Discretionary Support Scheme before 2019/20 and after 2023/24. NI Discretionary Support Scheme shows expenditure net of loan recovery in each year. Local Welfare Assistance spending in England includes that funded through the Household Support Fund (this spending is removed from the Household Support Fund side).

Sources: Resolution Foundation (RF) analysis of Department for Work and Pensions (DWP), Expenditure and caseload forecast tables, Spring Statement 2025; DWP, Discretionary Housing Payments statistics; Scottish Government; Welsh Government; Northern Ireland Government; End Furniture Poverty data.

Per-person spending on discretionary crisis support and support with housing costs has increased across the UK

The story of spending on discretionary schemes has been one of significant – but varied – expansion across the UK. Spending on UK-wide Social Fund Community Care Grants and Crisis Loans delivered via Jobcentre Plus increased from £138 million in 1988/89 to £380 million in 2010/11 (2025/26 prices). Following the abolition of these schemes in 2013, the funding that English local authorities received from central government to provide their own Local Welfare Assistance schemes gradually declined over the decade from £235 million in 2013/14 to around £45 million in 2019/20, reflecting the government's belief that spending on the Social Fund had become 'unsustainable' by 2011[42]. As a result, Local Welfare Assistance schemes were uneven in their size and approach, both geographically and over time. In fact, in local authority survey data from the Homelessness Monitor, fewer than half of local authorities confirmed that a Local Welfare Assistance scheme was operative in their area in 2025, in contrast to 66% of respondents to the same survey in 2022[43]. In contrast, the nationally funded schemes set up in Wales (Discretionary Assistance Fund), Northern Ireland (Discretionary Support Scheme), and Scotland led to large divergences in spending on crisis support between England and the devolved nations: in 2019/20, English local authorities spent £0.81 per person on crisis support, equal to 9.2% of the £8.81 spent per person in Scotland, 12.8% of the £6.31 spent per person in Northern Ireland, and 15.8% of the £5.12 spent per person in Wales.

The Covid-19 pandemic created the next significant expansion of spending on localised support. Recognising a heightened need for crisis support, the government established the Covid Winter Grant Scheme in 2020 and the Covid Local Support Grant in 2021, which allocated £229 million and £200 million, respectively, to local authorities to provide discretionary support. These schemes were replaced by the Household Support Fund in 2021, which provided £500 million (including Barnett funding of £79 million for the devolved nations) for six months, initially intended to help families through the 'final stages of recovery' from the pandemic. The Household Support

[42] Department for Work and Pensions, Government Launches £500m Support for Vulnerable Households over Winter, Press release, September 2021, https://www.gov.uk/government/news/government-launches-500m-support-for-vulnerable-households-over-winter

[43] Beth Watts-Cobbe, Glen Bramley, Hal Pawson, Gillian Young, Rhiannon Sims, Lynne McMordie, and Suzanne Fitzpatrick, *The Homelessness Monitor: England 2025*. London: Crisis, 2025, https://www.crisis.org.uk/media/tn1i1hjf/the-homelessness-monitor-england-2025.pdf

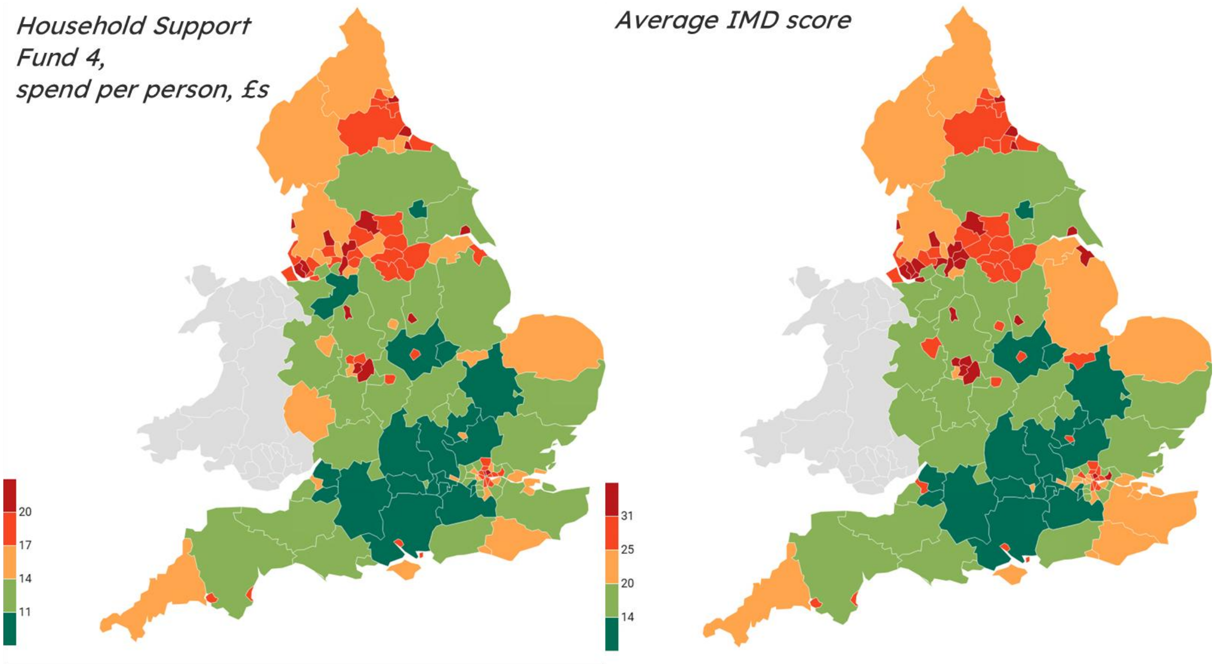
Fund was renewed in 2022 as the cost-of-living crisis bit and has since continued in waves of funding lasting six months or a year. From 2026/27, the Household Support Fund and Discretionary Housing Payments will be combined into the Crisis and Resilience Fund, which currently has confirmed funding of £1 billion per year (in cash terms) up to March 2029. This fund will aim to provide preventative support and end dependence on emergency food parcels. Charities have welcomed this approach as a 'move away from the cycle of last-minute extensions that have left councils and communities in limbo'[44]. However, they are also concerned that, once inflation is taken into account, the £1 billion annual settlement amounts to a real-terms cut in comparison with previous years. Local authorities will likely need to allocate some of this funding towards food support and meals for children during the holidays to meet other government commitments.

Unlike Local Welfare Assistance, funding for the Household Support Fund is ring-fenced and has been allocated to local authorities on the basis of population and levels of deprivation. As shown in Figure 2.3, this means that variations between local authorities in spending per person broadly match variations in deprivation (which should be a good proxy for need), rather than local authorities' financial pressures or political control.

Figure 2.3: Variations in per-person spending on the Household Support Fund are closely related to levels of deprivation, reflecting the funding formula

Spending per person on Household Support Fund wave 4 by upper-tier local authority (England), 2023/24 (left panel); Average Indices of Multiple Deprivation (IMD) score by upper-tier local authority, 2019 (right panel)

[44] Resolve Poverty, A New Chapter for Local Crisis Support: From Sticking Plasters to Strong Foundations, 2025, https://www.resolvepoverty.org/a-new-chapter-for-local-crisis-support-from-sticking-plasters-to-strong-foundations/



Note: Colour categories are based on natural breaks in the data. Created with Datawrapper.

Sources: RF analysis of DWP, Household Support Fund management information; Ministry of Housing, Communities and Local Government (MHCLG), English indices of deprivation 2019. Map data: Crown copyright and database right 2020.

However, the form of Household Support Fund spending has varied markedly between local authorities. Prior to its replacement by the Crisis and Resilience Fund, the types of support that local authorities can provide through the Household Support Fund include[45]:

- Free School Meals support in the holidays
- household items (such as white goods, air fryers, and slow cookers)
- advice services
- in exceptional circumstances, support with housing costs.

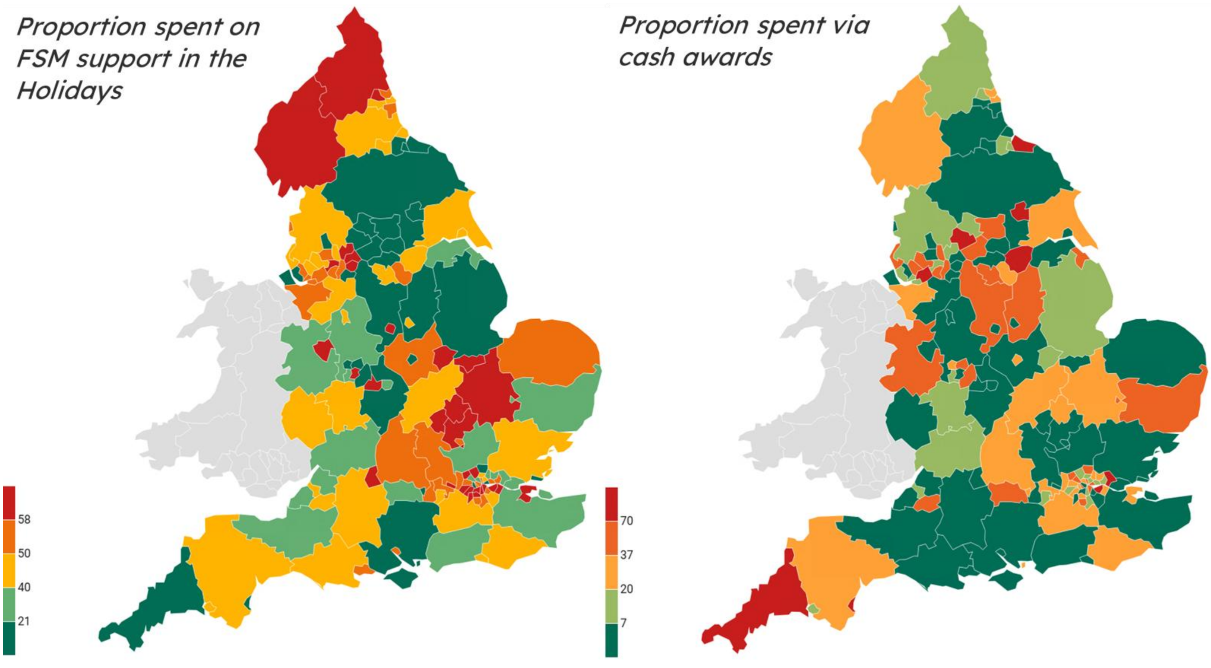
Within this framework, however, local authorities have discretion over how they design and administer their schemes, and they can also decide what form awards take, whether vouchers, cash, tangible items such as white goods or furniture, advice services, or support delivered through third sector organisations. This means the Household Support Fund gives them more flexibility than more prescriptive schemes such as Discretionary Housing Payments but less than any Local Welfare Assistance schemes they have established themselves. In contrast to overall spending levels, the

[45] Department for Work and Pensions, Household Support Fund: Guidance for Local Councils, March 2025, https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils

variations in types of Household Support Fund spending between local authorities do not seem to follow any geographical pattern. Figure 2.4 illustrates this for two factors: the proportion of Household Support Fund wave 4 allocations spent on Free School Meals support in the holidays (the largest overall category of expenditure) and the proportion spent on cash awards.

Figure 2.4: The type of support that local authorities have provided through the Household Support Fund varies geographically

Proportion of Household Support Fund wave 4 allocations spent on Free School Meals (FSM) support in the holidays (left panel) and cash awards (right panel), by upper-tier local authority (England), 2023/24



Note: Colour categories are based on natural breaks in the data. Created with Datawrapper.

Source: RF analysis of DWP, Household Support Fund management information. Map data: Crown copyright and database right 2020.

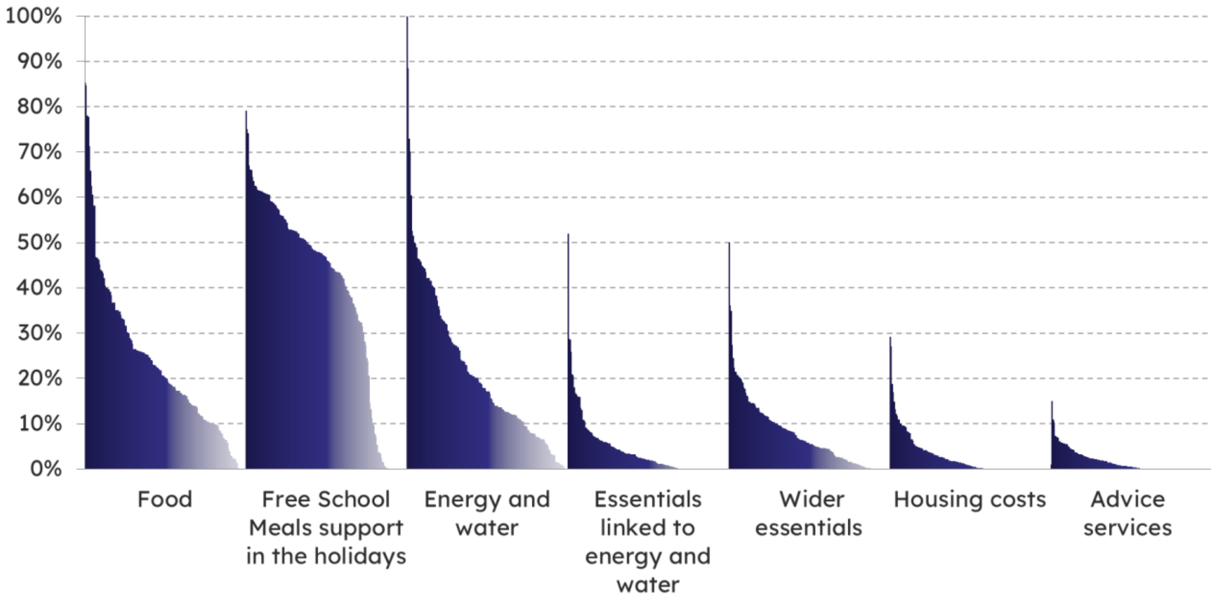
Figure 2.5 further demonstrates the extent of the variations between local authorities, charting the proportion of each local authority's Household Support Fund allocation spent on each permitted category in wave 4 (covering financial year 2023/24). The differences are stark: some local authorities chose to spend the majority of their allocation on individual categories (e.g., food or energy support), while others took a more mixed approach. The popularity of providing Free School Meals support in the school holidays stands out, with two thirds of local authorities spending more than a third of their budget on this category. As we have outlined in previous reports, this popularity may be driven in part by administrative pressures faced by local authorities and the short-term and often last-minute nature of Household Support Fund funding[46]. This support is also easy to administer: Free School Meals vouchers can be 'passported' to all families deemed eligible by the Department for Education to receive Free School Meals, rather than requiring any form of decision by a local

[46] Alex Clegg, Ruth Patrick, Jed Meers, Mike Brewer, Uisce Jordan, Millie Light, Rhiannon Sims, Hayley Bennett, Beth Watts-Cobbe, and Joe Pardoe, Renew and Improve: Setting up the Household Support Fund for the Future, Resolution Foundation/Safety Nets, May 2025, https://doi.org/10.63492/zfx491

authority official. As discussed throughout Chapters 3 to 6, traditional crisis support often requires an application process[47].

Figure 2.5: There are wide variations across local authorities in expenditure on different types of support provided through the Household Support Fund

Proportion of Household Support Fund wave 4 expenditure by type of support across individual local authorities administering the scheme (England), 2023/24.



Note: 'Food' does not include Free School Meals support.

Source: RF analysis of DWP, Household Support Fund management information.

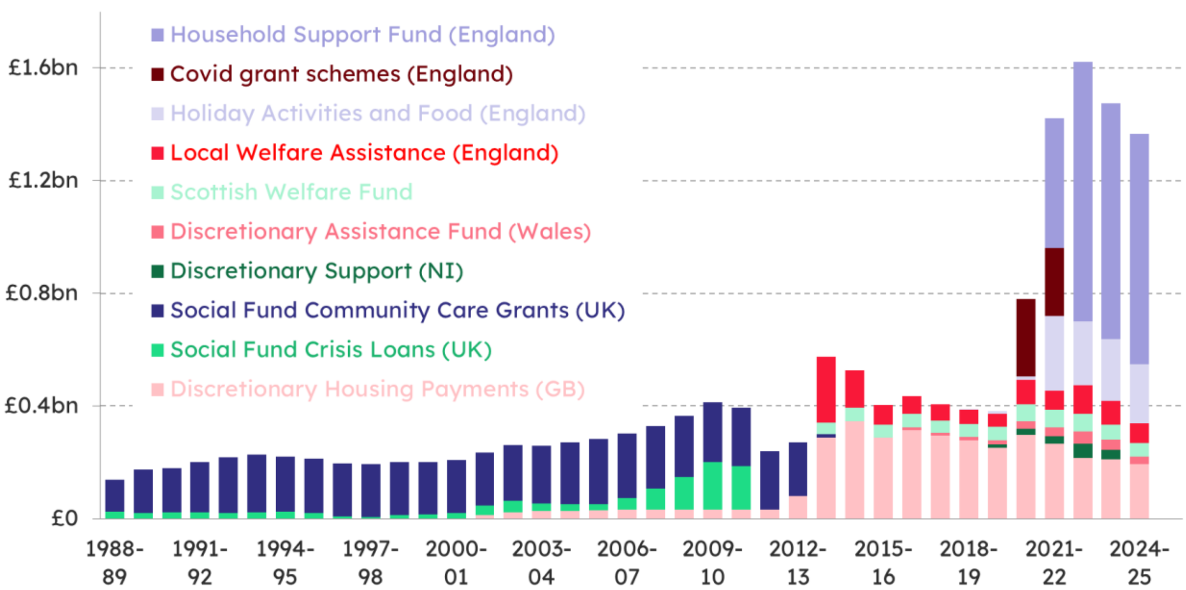
Despite these variations, the introduction of the Household Support Fund re-established a comprehensive form of discretionary crisis support across all local authorities in England. It did this both directly through the Household Support Fund and through local authorities using the Household Support Fund to support their existing Local Welfare Assistance schemes (English local authorities used an annual average of £46 million of Household Support Fund budget on Local Welfare Assistance schemes between 2021/22 and 2024/25)[48].

[47] Jed Meers, Kit Colliver, John Hudson, and Neil Lunt, 'Sticking Plaster Support: the Household Support Fund and Localised Assistance in the UK Welfare State', *Journal of Poverty and Social Justice* 32, no. 1 (2024): 26–46, https://doi.org/10.1332/17598273Y2023D000000008. Forthcoming research by colleagues at Safety Nets will drill down into some of the drivers behind these variations, drawing on interviews with those designing and delivering these schemes across the 14 case sites.
[48] Source: End Furniture Poverty data.

As shown in Figure 2.6, real overall spending on all discretionary support in the UK (including the non-localised Social Fund schemes) was stable through the 1990s at £180 million to £230 million per year (2025/26 prices), then increased steadily during the 2000s due to increased demand for Social Fund Crisis Loans (which the government attributed to the introduction of telephone applications in 2006), reaching £413 million by 2010/11[49]. Expenditure then stayed at around this level through the 2010s before increasing dramatically with the introduction of the Household Support Fund in 2021 and peaking at £1.6 billion in 2022/23 (the first full financial year of the Household Support Fund). Real spending has fallen gradually each year since then, as the Household Support Fund was maintained at £1 billion in cash terms and then cut to £900 million in 2025/26. Despite this decrease, the announcement that the new Crisis and Resilience Fund will run until at least the end of 2028/29 means we can view the 2020s as a new era for discretionary support, with significantly higher spending than in the previous three decades.

Figure 2.6: Spending on discretionary support rose gradually from the 1990s to the 2010s and then dramatically in 2021

Real annual expenditure on discretionary support (UK)



Notes: 2025/26 prices, deflated by GDP. Data not available for Welsh Discretionary Assistance Fund allocation in 2025/26 or Northern Ireland Discretionary Support Scheme before 2019/20 and after 2023/24. Social Fund Crisis Loans were repayable before localisation in 2013; the figures shown here are net of repayments. Local Welfare Assistance spending in England includes that funded through the Household Support Fund (this spending is removed from the Household Support Fund side).

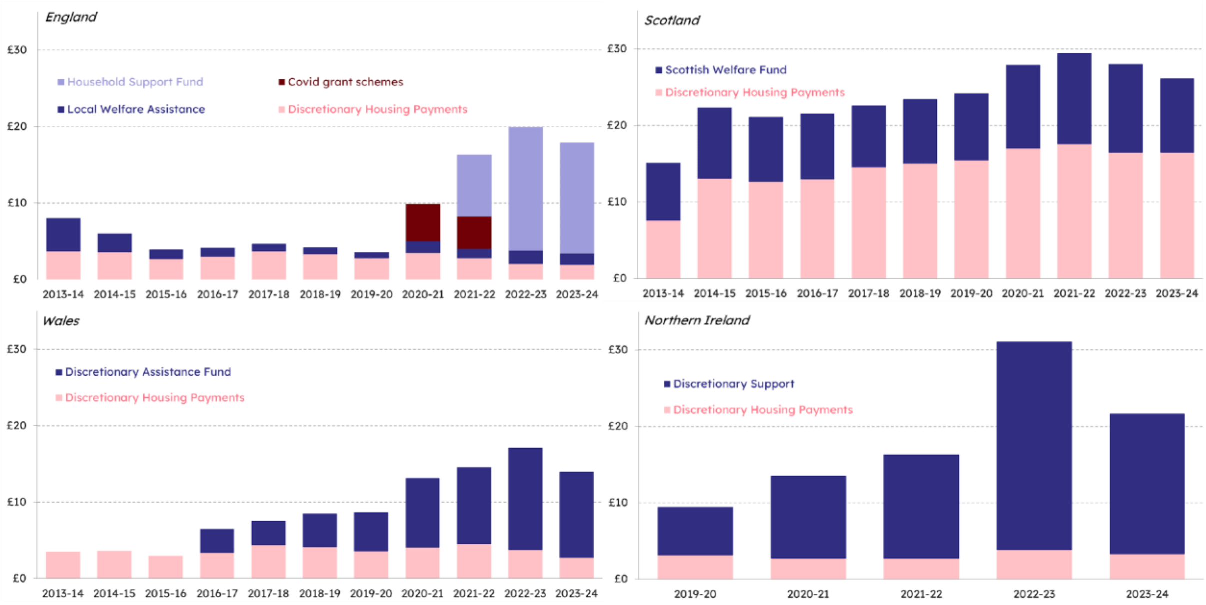
[49] HC Deb 3 March 2011: Column 46WS

Sources: RF analysis of DWP, Expenditure and caseload forecast tables, Spring Statement 2025; DWP, Discretionary Housing Payments statistics; Scottish Government; Welsh Government; Northern Ireland Government; End Furniture Poverty data.

Of the four UK nations, Scotland has spent the most per person on discretionary crisis support and support with housing costs (including Discretionary Housing Payments and the nationally delivered schemes in Wales and Northern Ireland) in recent years. However, this is in part due to the decision to award Discretionary Housing Payments in Scotland automatically to families impacted by certain UK-level welfare reforms (as noted above). The introduction of the Household Support Fund means that England now spends more per person than Wales on this type of support, though it has not fully caught up with Scotland and Northern Ireland. In 2023/24, Scotland spent £26.16 per person in total on discretionary crisis support and support with housing costs, in comparison with £21.68 in Northern Ireland, £17.47 in England, and £13.97 in Wales (see Figure 2.7).

Figure 2.7: Scotland has spent the most per person on discretionary crisis support and support with housing costs in recent years

Real per-person expenditure on discretionary crisis support and support with housing costs, by nation (UK)



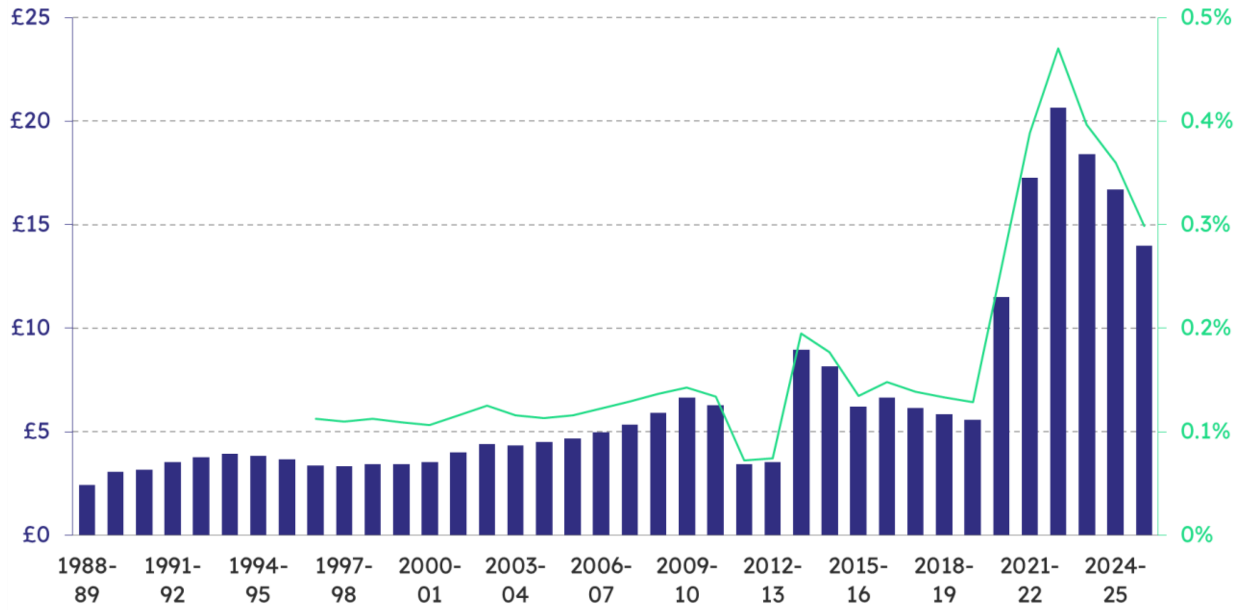
Note: 2025/26 prices, deflated by GDP.

Sources: RF analysis of DWP, Expenditure and caseload forecast tables, Spring Statement 2025; DWP, Discretionary Housing Payments statistics; Scottish Government; Welsh Government; Northern Ireland Government; End Furniture Poverty data; Office for National Statistics (ONS) population estimates.

Despite the considerable rise in spending on discretionary support from 2021/22, this type of support still represents a small proportion of total UK social security spending. Figure 2.8 shows expenditure on all discretionary support in the UK per person and as a proportion of total social security spending since 1988/89. Average annual expenditure on discretionary support per person in the UK was £3.55 in the 1990s, £4.56 in the 2000s, and £6.72 in the 2010s, and has been £16.53 since 2020. This rise is significant but should be understood in the context of all social security spending: spending on discretionary support peaked at just 0.5% of total UK social security spending in 2022/23 after rising from around 0.1% over the 2000s and 2010s and has now fallen back to 0.4%.

Figure 2.8: Spending on discretionary support still makes up a relatively small proportion of total UK welfare spending

Real annual expenditure on discretionary support per person (left axis) and as a proportion of total welfare spending (right axis) (UK).



Notes: 2025/26 prices, deflated by GDP. Data not available for Welsh Discretionary Assistance Fund allocation in 2025/26 or Northern Ireland Discretionary Support Scheme before 2019/20 and after 2023/24. Social Fund Crisis Loans were repayable before localisation in 2013; the figures shown here are net of repayments. Total UK welfare spending includes the State Pension, and discretionary awards include those made to all households, including those of pension age.

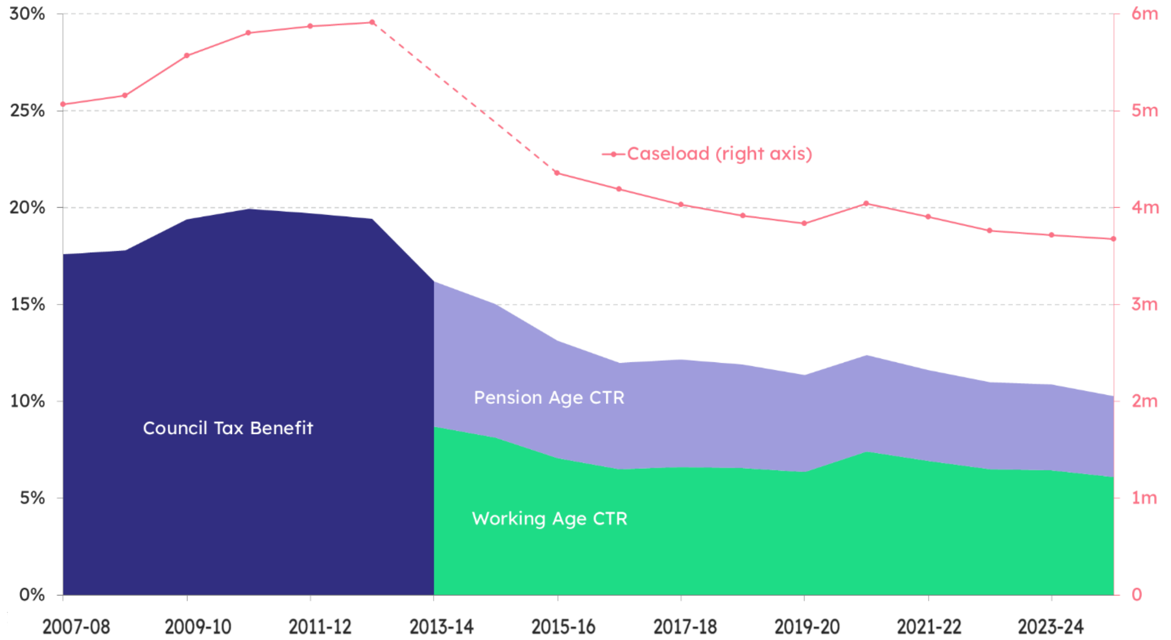
Sources: RF analysis of DWP, Expenditure and caseload forecast tables, Spring Statement 2025; DWP, Discretionary Housing Payments statistics; Scottish Government; Welsh Government; Northern Ireland Government; End Furniture Poverty data; ONS population estimates.

Most local welfare spending is for Council Tax Support

The only example of localised support that is based on entitlement rules rather than discretion – working-age Council Tax Reduction in England – has made up 75% of all spending on local welfare support since 2013/14. However, localisation of Council Tax Support in England has led to reductions in total spending in comparison with the old, centrally delivered Council Tax Benefit. Despite real-terms increases in Council Tax liability, real spending on support with Council Tax fell by 33% between 2012/13 (the year before it was localised) and 2024/25. This was due to a combination of eligible households receiving less support due to cuts to the working-age scheme, fewer working-age households being eligible in the first place due to these cuts, fewer pension-age households being eligible due to the value of the State Pension rising, and, potentially, lower take-up due to a lack of information on, and awareness of, localised schemes. As Figure 2.9 shows, real spending on Council Tax Benefit in England in 2012/13 was 19.4% of Council Tax receipts (£6.1 billion in 2025/26 prices); this fell to 16.2% of Council Tax receipts on Council Tax Reduction in 2013/14 (£5.3 billion in 2025/26 prices) and 10.3% of Council Tax receipts by 2024/25 (£4.2 billion in 2025/26 prices) (see Figure 2.9). Over the same period, the total caseload fell from 5.9 million to 3.7 million.

Figure 2.9: Council Tax Reduction (CTR) expenditure and caseloads have fallen since it was localised in 2013/14

Expenditure on Council Tax Benefit/Council Tax Reduction as a proportion of total Council Tax receipts (left axis); total caseload (right axis) (England)



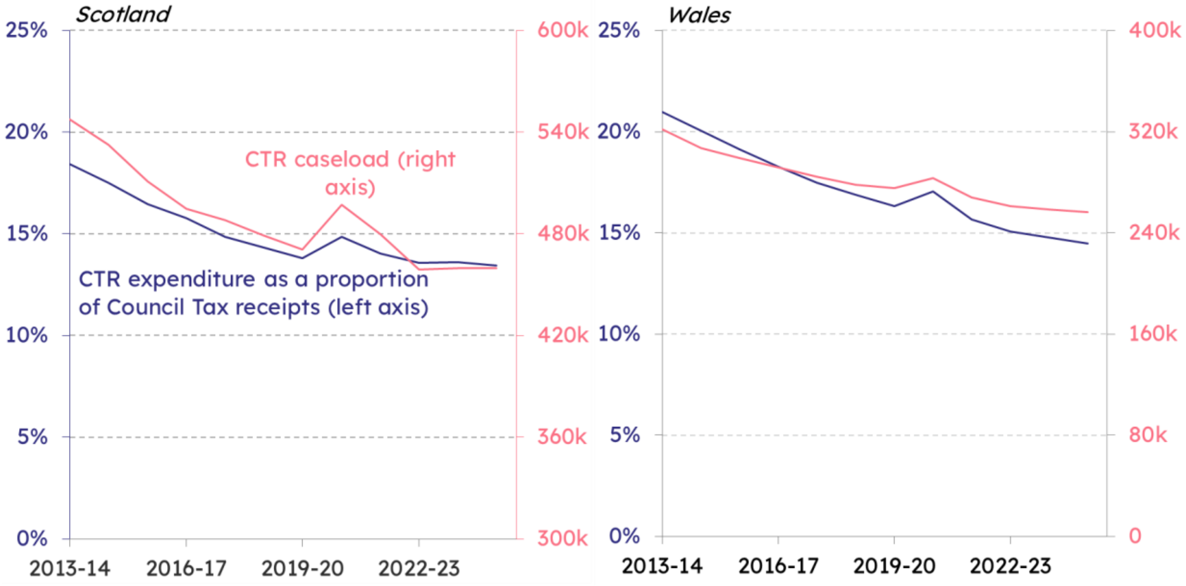
Note: Caseload data not available for 2013-14.

Source: RF analysis of DWP, Expenditure and caseload forecast tables, Spring Statement 2025; MHCLG, local authority revenue expenditure and financing; MHCLG, Council Tax Support experimental statistics; MHCLG, Council Tax receipts live table.

Scotland and Wales chose a different path with the powers over Council Tax Reduction that were devolved to them. Both decided to deliver support at the national level and to retain the parameters of the old Council Tax Benefit, meaning support for residents in Scotland and Wales did not change. As Figure 2.10 shows, spending on Council Tax Reduction in Scotland and Wales has also fallen over the past decade as caseloads have declined, but less than it did in England. Council Tax Reduction spending was 18% of Council Tax receipts in Scotland and 21% in Wales in 2013/14; this fell to 13% and 15%, respectively, by 2024/25. Northern Ireland does not have Council Tax Reduction as it has Rates instead of Council Tax, support with which is provided through a national entitlement-based scheme.

Figure 2.10: Council Tax Reduction expenditure in Scotland and Wales has declined with falling caseloads but remains higher as a proportion of Council Tax receipts than in England

Council Tax Reduction expenditure as a proportion of Council Tax receipts and caseload: Scotland (left panel) and Wales (right panel)



Source: RF analysis of Scottish Government, Council Tax Reduction in Scotland; Scottish Government, Council Tax collection statistics; Welsh Government, Council Tax Reduction Scheme annual reports; Welsh Government, Council Tax collection data.

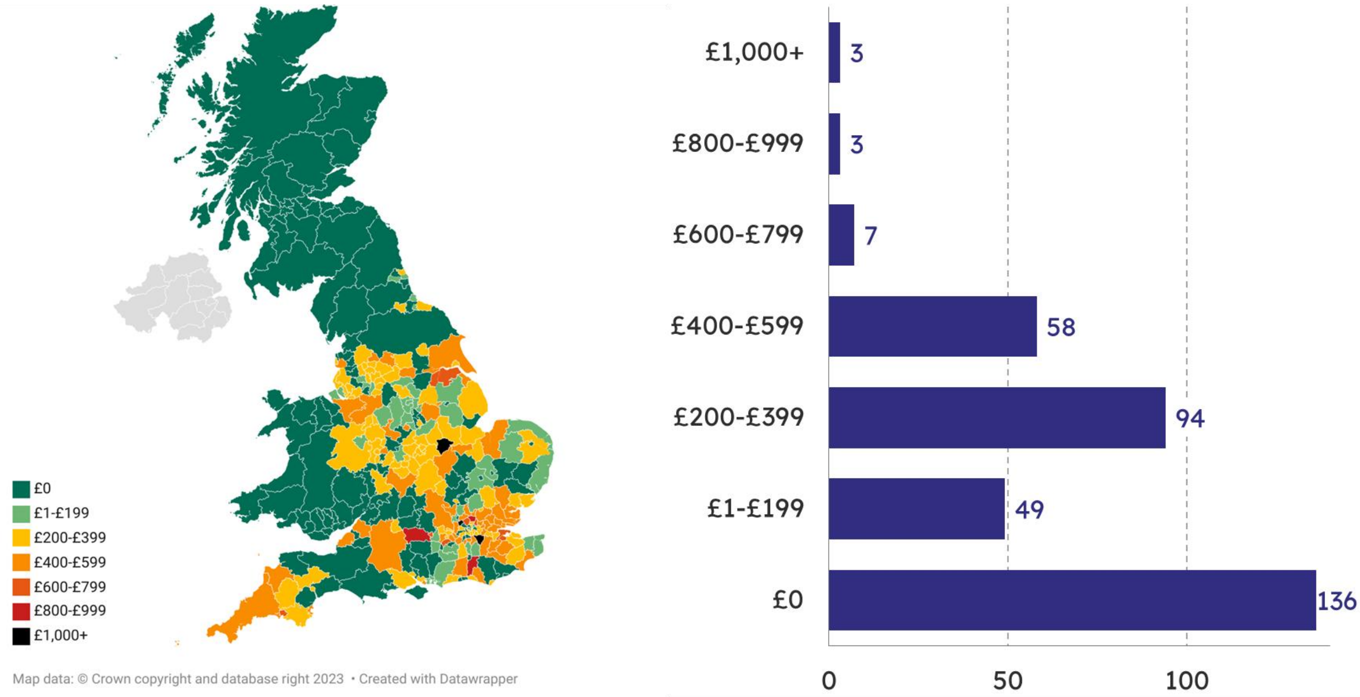
The generosity gap

As of 2025/26, 70% of English local authorities have reduced their maximum level of Council Tax Support below 100% of Council Tax liability (the level in the old Council Tax Benefit) for standard claims, meaning that all non-protected claimants have to pay some amount of Council Tax, and 32% have capped the Council Tax band used to calculate support. As a result of these cuts, there are now large variations in the generosity of working-age Council Tax Reduction schemes across England, with the maximum proportion of the Council Tax bill covered ranging from 50% to 100% (see Figure 2.11). This means the amount of Council Tax that similar families are required to pay fluctuates significantly across the country. For example, a family living in a Band D property and receiving the maximum level of Council Tax Reduction in Doncaster would pay no Council Tax in 2025/26, but if they moved across the border to North Lincolnshire, which has a maximum Council Tax Reduction of 50% of Council

Tax liability and caps support at Band B liability, they would have to pay nearly £1,400.

Figure 2.11: The generosity of working-age Council Tax Reduction schemes varies widely across Great Britain

Annual Council Tax left to pay if a family receives the maximum amount of Council Tax Reduction and has an average per-dwelling Council Tax Liability, by local authority (left panel); number of local authorities where the Council Tax left to pay falls into each band (Great Britain), 2025/26



Notes: Scotland and Wales are included, although schemes are set nationally here. Orkney and Shetland have been omitted but have the same CTR as the rest of Scotland.

Sources: RF analysis of Policy in Practice data; MHCLG, Council Tax live tables.

The localisation of Council Tax Reduction in 2013 has therefore fundamentally reshaped assistance with one of the most basic household costs, creating stark geographical inequalities across England and within the UK.

This chapter has outlined the key local welfare schemes, including the changes to the financing of these schemes and the shifting role of local authorities in identifying need and delivering schemes with a limited budget and alongside other schemes (such as those introduced in response to the Covid-19 lockdowns). It provides the necessary financial detail for the discussion in the following chapters on the role of local authorities in addressing experiences of crisis, poverty, and acute need.

CHAPTER 3: LOCAL GOVERNMENT AND LOCAL WELFARE

Hayley Bennett, Rhiannon Sims, Beth Watts-Cobbe, Joe Pardoe, and Jed Meers

If local welfare is growing in importance as a key part of the social security jigsaw (as outlined in the previous chapter) and there are increasing demands for anti-poverty support, are local authorities equipped to meet these needs? In this chapter we explore the administrative contexts that shape place-based variations from the perspective of local government, as well as the different political and organisational drivers that influence the demands on, and ability of, local welfare systems to respond to poverty.

Key points

- Local authorities operate under considerable financial strain, creating a potential context of 'responsibility without power' for responding to poverty. Despite its value, local welfare is constrained: schemes are described as 'sticking plasters', being crucial in the short term but unable to meet growing demand and address long-term hardship in a sustainable way.

- Gaps in national benefits, including the two-child limit (which was still in place at the time of data collection), benefit cap, frozen Local Housing Allowance rates, and deductions, increase reliance on, and the importance of, discretionary local schemes. Local officers struggle to balance demands and resources.

- Local welfare (both schemes and services) is widely valued by many local authorities and perceived as being a flexible, locally tailored 'safety net below the safety net'. Respondents stressed local authorities' close knowledge of communities, as well as local partnerships being appropriate systems for providing such relief and support.

- Funding for local welfare is 'patchy' and often short-term (e.g., the Household Support Fund), leaving local authorities in a cycle of crisis-response: a situation that constrains their ability to engage in strategic planning and preventative approaches.

- Discretionary powers that enable local authorities to decide who gets what on a case-by-case basis can improve responsiveness but are also perceived as creating complexity and cultivating mistrust and can present risks of bias.

- Localisation of crisis and emergency schemes, as well as the rise of local welfare services, produces sharp spatial inequalities: support varies significantly between areas, creating inequity of access and inadequacy of provision throughout the UK.

Local government: between a rock and a hard place?

The context in which local authorities are operating anti-poverty schemes and trying to deliver local welfare support contributes to the uneven nature of local welfare. Local authorities have experienced substantial cuts in central government grant funding, with estimates suggesting a drop of 40% in real terms between 2009/10 and 2019/20 (from £46.5 billion to £28 billion)[50]. The Institute for Government identified a £6.2 billion funding gap for local authorities and noted a reduction of over 30% in local government staff from 2011 to 2023[51]. Even when the UK government gave emergency Covid grants to councils in 2020/21 and 2021/22, overall funding was still 10.2% below pre-Covid levels[52]. This ongoing local government financial crisis led to nine local authorities issuing Section 114 bankruptcy notices between 2010 and 2024[53]. This creates a context in which expectations that local authorities will adequately address growing poverty and inequality could lead to problematic situations of 'responsibility without (effective) power'[54] or create a situation in which delegated discretionary

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[50] New Statesman, Council Bankruptcy Tracker: Authorities Under Increasing Financial Strain, 2024, https://www.newstatesman.com/spotlight/economic-growth/regional-development/2024/01/council-bankruptcy-tracker-local-government-authorities-finances#:~:text=Since%202021%20six%20local%20authorities,have%20to%20do%20the%20same

[51] Stuart Hoddinott, Cassia Rowland, Nick Davies, Darwin Kim, and Philip Nye, *Fixing Public Services: Priorities for the New Labour Government*. London: Institute for Government, 2024, https://www.instituteforgovernment.org.uk/sites/default/files/2024-07/Fixing-public-services.pdfhttps://www.instituteforgovernment.org.uk/sites/default/files/2024-07/Fixing-public-services.pdf

[52] New Statesman, Council Bankruptcy Tracker.

[53] Institute for Government, Local Government Section 114 (Bankruptcy) Notices, https://www.instituteforgovernment.org.uk/explainer/local-authority-section-114-notices

[54] Larry Honeysett and Philip Brien, *Main Estimates: Government Spending Plans for 2018–19*, House of Commons Briefing Paper CBP-8302 (21 May 2018), 6, https://researchbriefings.files.parliament.uk/documents/CBP-8302/CBP-8302.pdf

power operates as a means for central government to avoid accountability for the effects of larger cuts to the welfare state and social security policies[55].

From our data from local authority and third sector workers, we identify a tension between a desire for more control and autonomy to support people experiencing poverty at the local level and the enormous challenges of doing so in reality. We find that, by 2025, local authorities were seeking to plug gaps in the national social security safety net via a range of local welfare schemes and services. This is exceptionally challenging for a range of reasons, however, including the appropriateness and effectiveness of often piecemeal and short-term funding approaches for specific schemes, growing need, and a reality that the funding available to local authorities is a fraction of what has been cut from national social security schemes and welfare services. For example, Free School Meals support in the school holidays became the largest single category of Household Support Fund expenditure, accounting for 37–39% of total spending in waves 3 and 4, suggesting local welfare funds are used as a way to address political commitments of the UK government and meet predictable ongoing costs rather than enabling targeted crisis support[56]. Exploring this tension between local authorities valuing local welfare schemes and budgets but facing significant challenges in meeting need and delivering effective crisis responses, our research highlights three important features of local welfare provision: local expertise and flexibility, gaps in national policies and strain on local welfare, and spatial inequalities in provisions.

Local expertise and flexibility

Firstly, many local authorities support the idea of local welfare because they want to offer something that they have influence over to people in need, especially if they can provide support more flexibly than national social security with rigid entitlements. There is a perception that local authorities are closer to communities than central government and more aware of place-based needs. Despite the mismatch between the scale of hardship and the funds available, local authorities want to help – 'something is better than nothing' – and often seek to do the best with what they have available. Local welfare plays an important role in supporting low-income families, with respondents describing local welfare schemes (such as Discretionary Housing

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[55] Jed Meers, 'Discretion as Blame Avoidance: Passing the Buck to Local Authorities in 'Welfare Reform' ', *Journal of Poverty and Social Justice* 27, no. 1 (2019): 41–60.

[56] Alex Clegg, *The Localisation Era: Assessing the Post-2013 Rise of Localised Social Security.* London: Resolution Foundation/Safety Nets, November 2025, https://www.resolutionfoundation.org/app/uploads/2025/11/The-localisation-era.pdf

Payments, Local Welfare Assistance, and the Household Support Fund) as providing a 'lifeline', 'last-resort' support, and 'safety net below the safety net':

> *'Discretionary Housing Payments, I would say, are a huge lifeline for a lot of people.'*

[Local authority participant]

Local authority staff are proud and highly protective of the schemes they deliver, understanding them as precious sources of support that have the benefit of being locally designed and administered. In fact, many respondents view the local authority as uniquely well placed to deliver the sorts of flexible, person-centred support typical of discretionary schemes. The most common argument in support of local welfare is that the local authority and local authority staff 'know their communities best': either because they know individuals and families seeking help across multiple services or because local partnerships and relationships enable the provision of advice and the ability to signpost to other support. Local authority staff also feel better informed of local politics and histories and thus feel more aware of the needs of local residents, enabling them to operate 'on their side'.

Many respondents feel that having power and autonomy to make decisions about the design of financial support is better placed in the hands of local government rather than higher levels of government; a view driven by a belief in local democracy, a distrust of central government processes, or simply an eagerness to retain (even a small) source of financial support for residents. For example, Kent County Council devolved 20% of the Household Support Fund budget to the 12 district councils, viewing them as better equipped to 'respond to local need'. Driven by a similar sentiment, there are calls for greater devolution of decision-making powers to combined authorities, as well as calls for devolution of powers to below the local authority level, such as to third sector and community organisations:

> *'I think we should be able to set our own priorities. I think the priorities that might be prevalent here might not be the same as in London, so we should be able to decide at a local level how that money's spent and design with partners to make sure that it's fairer and that we've got more people who are in need who are actually receiving that.'*

[Local authority participant]

Notable concerns around local welfare are: that it increases complexity for claimants due to an increase in the number of agencies that residents must engage with; a perception of low trust in some local authorities due to their association with other statutory duties related to debt collection and social services; and the potential that administrative staff members' familiarity with the local area – including particular postcodes, and even individual families – could lead to biased decision-making.

However, our local respondents' strongest concerns about local welfare surround its inability to meet growing demand and the constraints local authorities face in designing schemes that provide strategic long-term preventative support. They frequently describe the support local authorities provide as a 'sticking plaster' that helps avoid material deprivation for very short time periods. A consistent view across local authority respondents is that the UK-wide social security system is fundamentally insufficient, particularly in how it treats working-age claimants and families, due to inflexible rules, long wait periods, and policy features that limit eligibilities and entitlements (e.g., at the time of the interviews, these included the two-child limit on child elements of Universal Credit). Across all case study areas, there is a view that local welfare schemes need to address persistent gaps in household incomes, which they are often unable to respond to:

> *'We have a lot of people who aren't on benefits but still can't make ends meet. They're working but living week to week, and then one thing goes wrong, and it all collapses. Discretionary Assistance Fund helps in that moment, absolutely – it's quick, and you don't have to be on Universal Credit – but it's not going to sort them out in the long run. You can't build any kind of stability on a one-off payment.'*

[Third sector participant, Pembrokeshire]

Gaps in national policies creating strain on local welfare

Secondly, there is a common view that much of the strain on local welfare is created by national social security policy, including eligibility gaps and inadequacy of payment rates; respondents cite the benefit cap, conditionality, deductions from national benefits, and frozen Local Housing Allowance rates as causes of the increased reliance on local welfare, especially discretionary schemes. Similarly, there is a view that benefit rates are not keeping pace with the cost of living, with interviewees emphasising that, even in cases where households are supported to claim all the benefits they are entitled to, they are still unable to afford essentials, leaving them reliant on the limited financial support available from the local authority and/or emergency food and fuel aid provided by charities and community groups:

> *'We know, for a lot of our families, there just isn't enough money to get by. No matter what we do to stretch and maximise their income and make sure they're getting all of the benefits that they're entitled to, it's still not enough.'*

[Local authority participant, Oldham]

One frequently mentioned example in England and Wales is the UK government's introduction in 2012 of the Social Sector Size Criteria or 'Bedroom Tax', which sought to encourage social tenants to downsize to smaller properties or pay a charge for 'spare rooms'. Respondents emphasise that a lack of smaller, especially one-bedroom, properties in their local area means relocation is exceptionally hard for tenants to achieve and thus creates financial pressures, including an increasing risk of arrears, eviction, and homelessness. In Scotland and Northern Ireland the Bedroom Tax is fully mitigated. In England and Wales, by contrast, some local authorities seek to address such shortfalls with limited Discretionary Housing Payments but recognise that this response fails to sustainably resolve the problem for tenants:

> *'there's not that much scope there. It's a case of just rent top-ups, isn't it, essentially … just topping up bits of rent where we can, and we are fairly stringent with it because we don't have a big budget.'*

[Local authority participant]

> *'The underlying drivers – low benefits, sanctions, housing costs – those are Westminster issues. So, yes, we can do more at the margins, but the big levers aren't here.'*

[Third sector participant, Wales]

Local authorities struggle to appropriately plan and implement local welfare due to insufficient administration budgets. The UK government's short-notice budget announcements about the renewal of funds further constrain local authorities' ability to plan strategically across schemes to maximise their impacts, including introducing more preventative approaches. Statutory and third sector respondents described being stuck in a cycle of crisis-response and 'firefighting':

> *'a lot of the preventative measures, the strategic approaches, have all had to go out the window in the last seven or eight years to firefight. Cuts right, left, and centre, to people, it's been a case of, well, how can we do this? The long view – how do we break the poverty cycle? – is more and more difficult.'*

[Local authority participant, Newcastle]

Respondents recognised that most local welfare schemes are intended not as long-term income boosts but rather to deal with short-term crises or financial shocks and that – whether provided by local or central government – there may always be a need for some form of flexible fund that can respond to unforeseen circumstances that low-income families, unable to accumulate savings, might face:

> *'We do rely on things like Discretionary Assistance Fund and Discretionary Housing Payment; they're vital when people are in immediate need … but these are short-term fixes. There's no long-term solution built into them, and, once the allocation's used up, that's it. People are back where they started.'*

[Third sector participant, Wales]

> *'Is there value in having a discretionary support scheme? … You're going to [need] a scheme for something that recognises that you've got to replace your fridge or your washing machine periodically, or a bed, or whatever it might … or else something happens like you have to move and the removal costs. The benefit system does not currently allow for those kinds of contingencies to be built into your benefit. There will probably always be a place for that kind of scheme.'*

[Local authority participant, Northern Ireland]

However, in practice, people turn to local welfare schemes to address long-term shortfalls between income and essential costs, contrary to their intended 'emergency' or 'crisis' function. Some respondents voiced concerns that, in this context, households can become reliant on a source of support that does not always come with wider advice and is not guaranteed to be available in the future:

> *'It's firefighting. We've just been giving it out and giving it, which is fine, and it's needed, but then we need to take a step back and look at … why is this person coming back to us again, and again, and again, because obviously what we need to do is get to the root of the problem, rather than just giving them that support and firefighting all the time.'*

[Local authority participant]

For some interviewees, local welfare is too limited to offer long-term anti-poverty interventions, and they perceive this as local responsibility without a commensurate budget to meet needs. Such views suggest that respondents recognise experiences and processes relating to risk shifting[57] or austerity dumping from central to local government[58]:

> *'The problem at the moment with the local authority budgets is there is a focus on delivery but not necessarily the funding that can go with that, and, where there are huge pressures on the statutory services, welfare provision is not statutory. So, it becomes a very difficult model of delivery when you're looking at what you can and can't afford.'*

[Local authority participant]

Spatial inequalities in provision

Thirdly, there are bigger issues around the purpose and suitability of local welfare as something more than localised crisis payments. What we see emerging is a tension between, on the one hand, local authority respondents' strong views about localisation enabling them to respond to the needs of their communities and, on the other hand, the frustrations we hear across the country at the inadequacy of local welfare schemes to alleviate the financial hardship families face in any meaningful or long-term way:

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[57] John H. McKendrick, Darinka Asenova, Claire MacRae, Rebecca Reynolds, James Egan, Annette Hastings, Gerry Mooney, and Stephen Sinclair, 'Conceptualising Austerity in Scotland as a Risk Shift: Ideas and Implications', *Scottish Affairs* 25, no. 4 (2016): 451–78, https://doi.org/10.3366/scot.2016.0152

[58] David Featherstone, *The Spatial Politics of Austerity: Geographies of Political Economy and Social Struggle*. London: Rowman & Littlefield, 2021, 78–9.

> *'discretion can be really positive when it's used properly – when there's space for staff to make decisions based on people's real circumstances – but that only works if there's enough money in the system. Where councils have a bit more funding and flexibility, you see better outcomes, but if they're broke, there's no discretion to be had: it's just no. It's not that the staff don't care; they just don't have anything to work with.'*

[Local authority participant, Wales]

At the heart of debates around the transfer of powers from central to local government are concerns over spatial inequalities and 'postcode lotteries', where households have different degrees of access to services and financial support depending on where they live. Respondents frequently identified geographical inconsistencies as one of the disadvantages – even dangers – of localisation:

> *'[These schemes] are patchy, and they vary massively depending on where you are. One council might have extra pots or a good referral system, and another just doesn't. That inconsistency is a real issue.'*

[Third sector participant, Wales]

However, in the context set out earlier – where the UK government has reduced the funding provided for local welfare schemes and cash-strapped local authorities struggle to maintain and prioritise these non-ring-fenced budgets – geographical inconsistencies can be exacerbated and very pronounced. In our opening question in this chapter, we asked if local authorities are equipped to meet needs for anti-poverty support at the local level. The answer to this is not straightforward; some local authority workers feel that well-resourced discretionary and crisis schemes within financially stable local authorities could have the potential to offer effective and informed decision-making, preventative measures, and collaborative working. However, the current context of local government financing and spatial inequalities across the UK contribute to the inequities in service provision for low-income families that could exacerbate, rather than alleviate, existing spatial inequalities.

This chapter has outlined the context in which local welfare plays out, with local authorities facing multiple financial challenges, feeling squeezed in their efforts to help residents in need, and being constrained in their ability to address the limitations of national (UK-level) social security policies or the drivers – both national and international – of poverty in their localities (such as changing fuel and food costs, inflation, and economic shifts). We now go on to discuss the drivers of variations in local welfare support and the barriers to access that households face.

CHAPTER 4: WHAT DRIVES VARIATIONS IN LOCAL WELFARE SUPPORT?

Rhiannon Sims, Beth Watts-Cobbe, Joe Pardoe, Jed Meers, and Hayley Bennett

Previous chapters demonstrated significant variations in spending on local welfare schemes, particularly between local authorities across England, as well as the devolved administrations in Scotland, Wales, and Northern Ireland. This chapter explores the nature and drivers of these variations in relation to eligibility, prioritisation, conditionality, and the type, duration, and level of awards and draws attention to spatial differences in the operationalisation of discretion.

Key points

- Across the UK, localised financial support operates within a fragmented and multi-level system where decisions about scheme design are shaped at different tiers of government and by a wide range of actors, from cabinet ministers through to frontline staff.

- Differences between nations are pronounced: Scotland, Northern Ireland, and (to a lesser extent) Wales take more centralised approaches, which produce more consistency within the borders of the devolved nations. By contrast, England's highly localised system generates much sharper contrasts between local authority areas, including the absence of schemes such as Local Welfare Assistance in some areas.

- The degree of discretion available and where it sits within the system in different locations vary markedly, both between and within schemes, depending on local policy, administrative culture, and even the decisions of individual staff. This creates significant inequalities and contributes to perceptions of a 'postcode lottery'.

- Families also face divergent rules around eligibility, prioritisation, and conditionality. Furthermore, local authorities define 'low income' differently; they also prioritise different types of household, attach distinct conditions, and treat repeat applications in different ways.

- Variation is also evident in the type, amount, and duration of support provided: while some schemes offer cash, others distribute vouchers or goods. Furthermore, the levels of support differ significantly, and the length of time for which assistance is available varies, resulting in radical differences in the levels of help available to families in similar circumstances.

- The above inconsistencies have important consequences for households in terms of both their experience of access to services and their protection from poverty; while some benefit from the flexible 'lifeline' offered by discretionary schemes, others describe them as stigmatising and/or punitive.

- The UK government's aims for local welfare to offer more preventative or 'joined-up' approaches (i.e., via the new Crisis and Resilience Fund) may be hampered by uneven local authority capacity, as well as existing constraints. These must be acknowledged and, where possible, resolved if there is an ambition for local welfare to move beyond a short-term 'firefighting' approach.

Eligibility, prioritisation, and conditionality

Across our sample of case study localities, there are significant differences in how designers of local welfare schemes determine who is eligible, who to prioritise, and what conditionality (if any) to tie to awards. The extent of variations in criteria differs markedly between schemes: some are tightly prescribed in national-level regulations and/or guidance, whereas other schemes permit more discretion 'at the street level' (and thus result in increased variation). As introduced in Chapter 2, for certain schemes, such as Discretionary Housing Payments, there are national-level regulations and guidance that set out eligibility. In contrast, national guidance for the Household Support Fund was less prescriptive and allowed each local authority to develop its own eligibility criteria.

There are some 'evergreen' eligibility criteria that operate across almost all schemes. Support is often restricted on the basis of immigration status imposed at the national level, though there are exceptions, such as the Discretionary Assistance Fund in Wales, which can offer Emergency Assistance Payments to people with No Recourse to Public Funds subject to certain conditions. Likewise, many local welfare schemes include a residency check to ensure that the applicant is resident within the local authority area in question. For certain schemes, an applicant may also need to provide proof they are the one liable to pay rent, Council Tax, or energy bills and are over 18.

However, eligibility criteria set at the local level tend to diverge in relation to three factors:

1) **Household characteristics:** including the type of household (for example, whether the household includes dependent children), alongside the circumstances of the individuals within that household (whether any members of the household are disabled, for example);

2) **Definitions of 'low income':** including whether the household has access to savings and/or any other form of income from benefits or employment; and

3) **Claimant behaviour:** including whether the claimant had applied before and/or sought wider help to address their situation and/or whether other forms of conditionality are imposed at the application stage.

Some forms of support are only available to certain types of household, such as where the local authority's use of the Household Support Fund includes the automatic provision of vouchers to families with children during the school holidays. In this case, eligible households must have dependent children and, during term time, receive Free School Meals. For schemes that residents must apply for (i.e., awards are not automatic) some local authorities explicitly prioritise, or highlight as in scope, households with certain characteristics over others. For example, households with children appear to be prioritised in almost all areas, particularly through using receipt of Free School Meals in term time as a passport to eligibility. Respondents also identify care leavers, disabled people, carers, people with experience of homelessness, and people fleeing domestic abuse as 'in-scope' or priority groups. For example, Oldham Council specifies that people facing crisis because they are 'leaving prison or detention centres' for local welfare provision are in scope for its crisis payment scheme[59].

Local authorities have used local welfare schemes to act as swift buffers to changes to national social security policies. For example, the City of York's use of the Household Support Fund supported pensioners affected by UK government changes to the Winter Fuel Payment in 2024, stating, 'particularly those who are not eligible for Pension Credit *and* will not be eligible for the Winter Fuel Payment', which reflected the UK government's initial decision on eligibility tied to receipt of Pension

[59] Oldham Council, Emergency Support – Local Welfare Provision, https://www.oldham.gov.uk/info/100001/benefits_and_money/1837/emergency_support_-_local_welfare_provision

Credit. At the time, the UK government issued guidance encouraging local authorities to use the Household Support Fund to support households just missing out on Pension Credit (who would now also lose the Winter Fuel Payment, as receipt of Pension Credit is now a qualifying criterion)[60]. However, the UK government subsequently revised the plans, and eligibility now involves income-based means testing.

Across the case sites there are differing definitions and assessments of 'low income'. Many local authorities rely on passporting from (UK government) means-tested social assistance to access other forms of support. There is a concern that such approaches may rule out households where residents are in work but are financially struggling. Some local authorities set income thresholds regardless of whether a household is in receipt of means-tested benefits:

> *'The threshold for household income has gone up and up and probably is higher than a lot of thresholds for things because it's reflecting on the fact that a family or household can be in financial hardship and still be working full-time … Maybe their household income isn't low enough to get certain benefits, but actually they're still struggling.'*

[Local authority participant]

Many local authorities use tools such as income and expenditure assessments: if a household can prove they are in a 'negative budget' and 'struggling with bills' they might receive support regardless of how much they are earning:

> *'We have to do an income/expenditure check for every client. You have to check … that they're in a negative budget … you probably wouldn't have someone who's earning £60,000 a year, but … there isn't an income bracket.'*

[Third sector participant]

Applicants sometimes need to prove they have no money in their bank account due to an emergency or unforeseen event and have no other immediate source of income. Requirements for evidence also vary; for example, some local authorities require just one month's bank statement, whereas others, for example, Harrow's Household

[60] City of York Council, Household Support Fund, https://www.york.gov.uk/benefits/household-support-fund/2; UK Parliament, Written Question UIN 30013, 7 February 2025, https://questions-statements.parliament.uk/written-questions/detail/2025-02-07/30013/

Support Fund administered by Citizens Advice, required bank statements from the preceding three months[61].

Finally, access to support is sometimes conditional on engagement with other services. This approach seeks to maximise a resident's income by ensuring they're accessing other eligible entitlements. For example, access to Kent's local welfare assistance scheme requires an applicant to claim all the national benefits, grants, and loans available to them. The resident also needs to evidence that they have 'spoken to a benefits or Jobcentre Plus adviser about getting a Budgeting Loan or Budgeting Advance, Short Term Benefit Advance, or Hardship Payment'[62]. Similarly, in Harrow, the Household Support Fund required that applicants 'be willing to comply with any reasonable conditions concerning the payment award. This may include getting help from advice agencies'[63]. This approach is evident in other areas and in relation to other schemes, for example, in Portsmouth Council's Household Support Fund, the City of Edinburgh Council's Tenant Hardship Fund, and Newcastle Council's Household Support Fund:

> *'They need to be working with an agency or willing to work with an agency to address whatever money-related issue that they're finding.'*

[Local authority participant]

Access to particular schemes was also often restricted in cases where households had accessed funds multiple times already, as discussed further below.

Types of awards

Across schemes and geographical areas, the type of support provided via localised schemes varies and can include cash (usually grants, but in rare instances loans), vouchers, goods (such as food, furnishings, or white goods), and bill reductions or debt forbearance.

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[61] London Borough of Harrow, Household Support Fund, https://www.harrow.gov.uk/benefits/household-support-fund

[62] Kent County Council, Eligibility for Food or Energy Support in a Crisis, https://www.kent.gov.uk/leisure-and-community/cost-of-living-support/urgent-financial-help-and-extra-support/food-or-energy-in-a-crisis/eligibility-for-food-or-energy-support-in-a-crisis

[63] London Borough of Harrow, Household Support Fund, https://www.harrow.gov.uk/benefits/household-support-fund

Council Tax Support (or the Rate Relief Scheme in Northern Ireland) and Discretionary Housing Payments are always provided in the form of cash, rather than goods or vouchers, but vary in terms of whether they are paid into an individual's bank account or deducted from the bill 'at source'.

Awards made under the Household Support Fund, Local Welfare Assistance schemes, and devolved equivalents (the Scottish Welfare Fund, Wales's Discretionary Assistance Fund, and Northern Ireland's Discretionary Support Scheme) sometimes provide cash awards – either straight into a person's bank account or via a PayPoint – but also commonly provide vouchers (see Table 4.1).

Table 4.1: Summary of variations in Household Support Fund (HSF) schemes across English case sites in 2025

Case site	Modes of support	Includes vouchers?
Newcastle	Hardship element is explicitly described as cash-first. The Hardship Payment is £200 in cash (bank transfer). Free School Meal vouchers only, also offer supermarket vouchers through partners.	Y
Kent	County-level HSF: vouchers and goods, not cash. District-level HSF: mixture, but primarily vouchers and in-kind support (carpets, curtains, boilers, beds).	Y
York	Makes discretionary awards for food and energy bill vouchers or support with water bills. Also supports some costs through cash payments (by bank transfer) or by providing credit on household's Council Tax account (i.e., for those in Council Tax arrears).	Y
Oldham	States it is a 'cash first authority', but vouchers are used extensively. Huggg supermarket vouchers (£25–£125 denominations, flexible use).	Y
Oxfordshire	Not described as cash-first; relies heavily on vouchers and in-kind support. Blended approach combining vouchers, goods, and limited cash equivalents.	Y
Portsmouth	Does not use cash-first language; relies mainly on vouchers/goods. Support typically delivered as food vouchers, energy top-ups, support with fuel costs, direct purchase of white goods and essentials.	Y

Harrow	Does not use cash-first language, the central narrative being about avoiding food banks and reducing stigma via vouchers (not cash).	Y

The parts of these schemes that closely resemble Community Care Grants under the old Social Fund usually provide households directly with goods like furniture, white goods, soft furnishings, and smaller goods like kettles and warm clothes. Where the schemes do provide goods, the offer varies considerably in terms of the range of goods included and whether they are new or second-hand items. For example, in some areas floor coverings and window blinds are available, whereas other schemes focus primarily on essentials such as white goods and beds. The list of items available is often reduced when budgets tighten. For example, in Kent, respondents described how an initially broad offer of household goods was scaled back when funding fell:

> *'The offer initially was a much larger offer. They provided support with a host of awards that obviously still had the food and energy side of things but also things along the lines of clothing, school uniform, household items, essential goods like fridge freezers, cookers, that sort of stuff. But unfortunately, over the last few years and the financial challenges the local authorities have, the money unfortunately wasn't there to continue with that offer, and they had to strip it back.'*

[Local authority participant]

The decision whether to offer cash or goods appears to be driven by a range of factors. Firstly, across our sample, a driving factor when deciding between cash and goods seems to be a consideration of which offers better value for money, with different areas reaching different conclusions. For example, in Edinburgh and Newcastle, scheme administrators view it as cheaper and more efficient to provide goods that they can buy in bulk and distribute to people in need. Similarly, a respondent in Northern Ireland stated that the Department for Communities is considering moving towards a model whereby they provide goods (rather than cash) through Discretionary Support, for cost and efficiency reasons.

> *'on the horizon … is that model that others do have where they provide actual goods. So, that's something that's in our minds, really, around at the moment in terms of is it a better model, is it more efficient, do you get better value for money on something like that?'*

[Local authority participant, Northern Ireland]

However, some stakeholders see offering cash as a cost control approach, noting that goods-based assistance can become costly, depending on how goods are procured. For example, Aberdeen has recently shifted to offering cash awards for the Community Care Grants they offer via the Scottish Welfare Fund:

> *'because of budget restraints, we had to take a real good look at our budget about two years ago because, at the rate of our spending, there was a real possibility that we were going to run out of funding … For the last two years, we've been going down the cash route system where … if they are entitled to, say, a bed and a fridge, then we would maybe offer them a cash alternative, rather than order the goods from the furnishing services.'*

[Local authority participant]

Secondly, cost implications are not the only factors that shape the decision whether to provide cash, goods, or vouchers. Demonstrating the importance of frontline discretion and organisational cultures in specific local authorities in the practice and realities of discretionary and localised welfare, decision-makers hold value-driven views on which approach is most suitable. In some cases, stakeholders are concerned about how cash may be spent, seeing the case for in-kind support as a more direct way of ensuring public funds are used as intended:

> *'When you give people cash, there is always an uncertainty about, well, is that going to be spent on what we've intended it for, and probably a degree of suspicion about people's abilities to make positive choices. Sometimes that's justified, and sometimes it's just, I think, a fear about using public money that might then end up in ways that you've not planned.'*

[Local authority participant]

Some interviewees raised concerns about how applicants might spend cash and outlined a case for in-kind support as a more direct way of ensuring public funds are used as intended:

> *'I don't think it's suitable to give cash to people, because they won't spend it on what they've requested. They might buy something else and then try and apply again. So, I've never allowed someone to have cash. We don't do it with our funds. If we do a top-up, we go and do it ourselves and then give them a copy of the receipt, so if there's any problems – but with shopping vouchers, there is the risk that some of them say, yes, you can buy alcohol on them, and, for those that have got alcohol misuse, I don't think that's the best thing for them. So, that sometimes worries me.'*

[Third sector participant, Portsmouth]

Alternatively, other respondents support cash over vouchers. In Scotland, in particular, there is a shared values-based commitment to a cash-first approach as a means to build dignity into anti-poverty schemes and practices. A strong commitment among the anti-poverty community in Scotland to the importance of cash, instead of vouchers and goods, in reducing stigma and developing trust has led to an explicit policy intention on the part of the Scottish government to move towards provision of cash over goods, a reduction in reliance on food banks[64], and the introduction of a two-year 'cash-first fund' to support eight local partnerships to develop cash-first 'test of change' services[65]:

> *'It's a terrible stigma that people have about people on benefits, is, if you give them cash, they spend it all on drugs and alcohol. That's not the case.'*

[Local authority participant]

> *'We've still got a bit to go, but giving people the choices. We want them to be grown-ups, and we want them to have a good quality of life, and you don't get that from somebody just handing you things.'*

[Local authority participant]

A third factor influencing the choice between goods and cash moves away from seeing local welfare as purely being about supporting an individual and instead sees local welfare administration as a means to meet wider social and economic goals. For

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[64] Scottish Government, Cash-First: Towards Ending the Need for Food Banks in Scotland: Plan, 2023, https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/

[65] Scottish Government, Cash-First Fund: Form and Guidance, 2023, https://www.gov.scot/publications/cash-first-fund-form-and-guidance/

example, data from City of York Council highlights how its approach to contracting the provision of goods to a local Community Interest Company helps to create local jobs:

> *'we provide most of our funding through … a community furniture store, which provides beds; it provides soft furnishings; it provides white goods … fitted by qualified engineers … we spent a lot of money and put a lot of effort in it, and we're now managing through things like the community furniture store that train people and create jobs.'*

[Local authority participant]

Similar decisions influenced some of the spending connected to the Household Support Fund, which involved a very wide variety of types of support, increasingly goods and services rather than direct financial aid[66]. Many local authorities spent Household Support Fund budgets on services that may have longer-term benefits for families or neighbourhoods. This included supporting services that provide energy vouchers, food, supermarket vouchers, goods in kind such as white goods, furniture, and soft furnishings, electronic goods, and, sometimes, services like access to community kitchens and food pantries:

> *'We've funded a social supermarket in one of our districts. We've had really good uptake on that, particularly from families that wouldn't use food banks. We're looking to fund more; it's just getting that infrastructure in place to do so. We're funding a community pantry, too … all out of the Household Support Fund.'*

[Local authority participant]

In Oldham, a portion of its Household Support Fund – alongside other financial support – was used to combat fuel poverty by fitting fuel efficiency measures in people's homes, alongside guidance on using appliances efficiently:

[66] Alex Clegg, Ruth Patrick, Jed Meers, Mike Brewer, Uisce Jordan, Millie Light, Rhiannon Sims, Hayley Bennett, Beth Watts-Cobbe, and Joe Pardoe, Renew and Improve: Setting up the Household Support Fund for the Future, 2025, https://www.resolutionfoundation.org/publications/renew-and-improve/

> *'we've got a small amount of capacity that can go out and do a home visit; fit radiator foils; fit energy-saving light bulbs; provide tips on how to use boilers, how to use your thermostat, with the idea of reducing bills.'*

[Local authority participant]

Duration of awards and repeat awards

Local welfare schemes that offer crisis support (such as Local Welfare Assistance schemes and their equivalents and the Household Support Fund) often (but not always) offer one-off grants. On the other hand, residents tend to receive Discretionary Housing Payments and Council Tax Reduction/Rate Relief on an ongoing basis to address housing costs and the affordability of Council Tax (or Rates). The duration of the support that households are able to receive via Discretionary Housing Payments varies enormously across the UK. In some areas, support is available unconditionally over a period of years. This is most clearly the case where there are national-level commitments to mitigate particular welfare reforms wholesale, as in Scotland and Northern Ireland. In these locations, recipients may not even know that they are in receipt of the equivalent of local welfare scheme funding:

> *'The Bedroom Tax mitigation, you do not have to apply for it; it's automatic, and we have processes set up, certainly with our Housing Benefit customers … they will continue to get those mitigation payments until at least 2028.'*

[Local authority participant,
Northern Ireland]

In other cases and localities, particularly in England and Wales, support is often shorter-term, perhaps lasting for a period of months, or requires the resident to reapply at the end of each financial year. Some local authorities are clear that support is not indefinite and that households are expected to, and/or would be supported to, find a smaller property or increase their incomes:

> *'If somebody is entering an agreement to pay rent, and it's much higher than what they would get in Housing Benefit or Universal Credit, we will say, "Look, this is not a long-term assistance".'*

[Local authority participant]

> *'The rent isn't going to get reduced anytime soon. It's just not affordable over the long term. So, working with them then to try and find alternate accommodation, helping with moving costs, helping when you have to pay a bond and rent up front, to get them into something which is actually better for them over the longer term and more cost-effective.'*

[Local authority participant, Wales]

As outlined in more detail in Chapter 2, there are variations across the UK relating to the existence and administration of Discretionary Housing Payments (see Figure 4.1). These include notable differences in the support available to cover shortfalls between rent and Local Housing Allowance for private renters. In England, Wales, and Scotland support for private tenants varies and may not be available at all, whereas in Northern Ireland households in the private rented sector can very often receive support through Discretionary Housing Payments to cover rent shortfalls[67]. In March 2026, the Scottish government announced additional Discretionary Housing Payment funding of £9 million to mitigate gaps in Local Housing Allowance facing low-income families as part of wider efforts to tackle child poverty[68].

Figure 4.1: Mitigation via Discretionary Housing Payments by devolved nation and impact on local discretionary practice

[67] In 2025/26 the Scottish government increased the Discretionary Housing Payment budget to address private sector rent shortfalls. However, at the time of the interviews, the Scottish government did not mitigate private sector rent shortfalls as a matter of course; private sector tenants had the ability to apply (thus relying on discretionary decision-making rather than entitlement). See Scottish Government, Tackling Scotland's Housing Emergency, 2025, https://www.gov.scot/publications/tackling-scotlands-housing-emergency/

[68] Alex Funk, Scotland Commits £9m to 'Mitigate' UK Government's Local Housing Allowance Freeze in New Child Poverty Support Package, Housing Today, 2026, https://www.housingtoday.co.uk/news/scotland-commits-9m-to-mitigate-uk-governments-lha-freeze-in-new-child-poverty-support-package/5141278.article#:~:text=Scotland%20commits%20%C2%A39m%20to%20'mitigate'%20UK%20government's%20local%20housing,t%20meet%20the%20full%20amount.

Discretionary Housing Payments

	England	Wales	Scotland	NI
Can be used to mitigate shortfalls between rent & LHA	Sometimes	Sometimes	Sometimes	Almost always
Can be used to mitigate Benefit Cap	Sometimes	Sometimes	Almost always	Almost always
Can be used to mitigate Social Sector Size Criteria/ 'Bedroom Tax'	Sometimes	Sometimes	Almost always	Almost always

Note: LHA = Local Housing Allowance.

A key difference between Scotland and Northern Ireland is that, in Northern Ireland, because mitigation of the Bedroom Tax and Benefit Cap is dealt with wholly through the mitigations package and automatically at source, this means that the Discretionary Housing Payment budget is solely spent on mitigating shortfalls between rents and Local Housing Allowance for private sector tenants. Generally, tenants can receive support for this purpose through Discretionary Housing Payments for two years, though the length and amount of the award can vary depending on the household's circumstances.

By contrast, shortfalls caused by the Social Sector Size Criteria (or Bedroom Tax) and by the Benefit Cap for social tenants are mitigated through separate, guaranteed payments administered outside Discretionary Housing Payments. Where the Benefit Cap affects private tenants, however, support is delivered through Discretionary Housing Payments. This means that in Northern Ireland Discretionary Housing Payments are restricted to covering private sector rent shortfalls and mitigating Benefit Cap cases in that sector, rather than being used more flexibly (as in England).

Support is limited in duration due to budgetary restrictions, meaning that households sometimes only receive support with half of the shortfall they face and only tend to be able to receive awards for up to two years, with regular reviews seeking to:

> *'gradually wean the individual [off], so they're not becoming reliant on that award.'*

[Local authority participant, Northern Ireland]

However, in some circumstances, the Housing Executive will continue awards for longer:

> *'There absolutely are cases where we will extend those payments … [If] you're disabled, and you're living in a property which is specially adapted to meet your needs … we will use our discretion to ensure that that person continues to receive a Discretionary Housing Payment, because their choices are limited.'*

[Local authority participant, Northern Ireland]

Council Tax Reduction schemes also differ in terms of award duration. In Scotland, households tend to only need to apply once, and then their entitlement rolls on, unless the household faces changes in circumstances. In Wales, despite there being a national scheme in place, local authorities have discretion to vary the length of awards, which tend to be made for months at a time rather than the full financial year.

Local Welfare Assistance schemes (and their devolved equivalents) and Hardship Payments paid via the Household Support Fund also vary in terms of award frequency. Furthermore, as these are one-off awards and not an ongoing source of support, there is often a limit to the number of awards a household can receive in a 12-month period. In Scotland, for example, households can ordinarily access a maximum of three Crisis Grants within 12 months through the Scottish Welfare Fund. In Wales, the Discretionary Assistance Fund also makes a maximum of three Emergency Assistance Payments in a rolling 12-month period, although this was increased to five during the Covid-19 pandemic. In Northern Ireland, the Discretionary Support Scheme is slightly more generous, being able to award three loans and one grant for living expenses within a rolling 12-month period or one grant for household items within a 12-month period. In England, each local authority has its own rules about repeat awards: some allow three within a 12-month period, others only two.

Many participants expressed anxieties about households accessing repeat awards from local welfare schemes aimed at one-off crises. Several interviewees were concerned that providing one-off cash support does not help people to find long-term solutions and can make people reliant on such funding:

> *'The problem with giving people money is it's only a stopgap measure. It doesn't take them out of hardship, and it becomes a cycle.'*

[Local authority participant]

Level of awards

The amounts of awards – and how they are calculated – also vary significantly by scheme and location. Taking Local Welfare Assistance schemes (and their devolved equivalents) as an example, in Scotland, Wales, and Northern Ireland guidance developed by the devolved governments provides clarity to local authority decision-makers on how to calculate awards. In Northern Ireland and Scotland, awards are calculated on the basis of a daily rate of support for the household. For example, guidance in Scotland suggests local authorities use the 'Essentials Guarantee' as a reference for award levels; this is an independent calculation developed by the Joseph Rowntree Foundation to cover 'life's essentials'. The Discretionary Assistance Fund in Wales, by contrast, offers cash grants at a flat rate of £56 for an individual and £111 for a family.

The Household Support Fund also varied substantially in terms of how local authorities or agencies determined award levels, with some using a calculation based on the number of days the support was needed for and the household size and others simply offering vouchers at a flat rate with no obvious calculation showing how they had determined this figure and whether it met a family's needs. Support for independent living – what used to be Community Care Grants under the old Social Fund, now forming part of Local Welfare Assistance schemes – is also highly variable, with some local authorities offering cash or in-kind goods worth thousands of pounds and other areas not having a scheme at all.

As introduced in Chapter 2 when we discussed Council Tax Support and Discretionary Housing Payments, there are notable variations in the extent to which these cover a household's entire Council Tax bill or, in the case of Discretionary Housing Payments, the shortfall between rent and housing assistance that a household might experience. Focusing on Council Tax Support, in Scotland and Wales devolved schemes operate in a similar way to the old Council Tax Benefit scheme, whereby households can receive a reduction of up to 100% in their Council Tax bill, depending on their income and household type. Moving on from the overall statistics in Chapter 2, our data unpicks how these variations play out in the case sites. For example, local authority workers explained how awards in Scotland are tapered so that the amount of Council Tax payable increases gradually with people's income:

> *'You'll start off at 100% reduction, and then, depending on what your income is, it can go down to 99%, 98, 97 … It is a taper, but it's on every per cent.'*

[Local authority participant]

By comparison, in England, where schemes are fully localised, there are considerable variations in how much local authorities will award, and it is less common for a household to have their bill reduced by 100%. For example, in our case sites we see that Newcastle offers percentage reductions in Council Tax bills with a banded scheme of reductions ranging from 100% to 90%, 85%, 50%, and 25%, depending on income bracket and household size. In York, Council Tax Support is available at 77.5% for low-income households of working age and 100% for pensioners in receipt of Pension Credit, and, in Oldham, households can receive support with up to 85% of their Council Tax liability, though in both localities a discretionary scheme exists to assist those who cannot make up the shortfall between their bill and the maximum award.

The London Borough of Harrow carried out a consultation in 2024, which led to a decision to reduce entitlements as it 'changed how Council Tax Support is calculated for some residents to reduce the amount of money the council spends on this benefit'[69]. The new scheme offers discounts of 100% to low-income pensioners; 86% for 'vulnerable groups', including those entitled to ill health and disability benefits; but only 50% for other low-income working-age households. As these forms of assistance are offered over significant time periods, differences in these approaches can be worth significant sums annually to the households affected.

[69] London Borough of Harrow, Council Tax Support, https://www.harrow.gov.uk/benefits/apply-council-tax-support

Discretion and decision-making

An important dimension of the differences between the UK jurisdictions and case sites is the extent to which discretion about the shape of particular schemes lies at local authority level – with strategic and operational managers and elected representatives deciding key parameters – versus the extent to which professionals have street-level discretion when assessing applications or administering schemes.

Some localities (in relation to some schemes) emphasise consistent decision-making, strict eligibility criteria, and comprehensive guidance. In Northern Ireland, for example, one respondent emphasised that administrators use the guidance rigidly and choose to limit their discretion:

> *'The department's view is that the guidance is sacrosanct … so the staff treat the guidance as if it's sacrosanct … the legislation [specifies] you must have regard to the guidance … I've always taken the legal view that guidance is what it is, it's guidance and advice.'*

[Local authority participant, Northern Ireland]

In Wales, the Welsh government sets eligibility criteria for the Discretionary Assistance Fund that some feel limits decision-makers' ability to respond to the complexity of people's lives, thus leading to some people missing out on support:

> *'[there are] really rigid criteria. You have to meet specific conditions, and there's not always room for judgement about someone's wider situation. It's very black and white … but people's lives aren't black and white. There's so much nuance, but the system often doesn't allow for it, and people get left out because of technicalities.'*

[Third sector participant, Wales]

Even in localities where there are strict eligibility criteria and comprehensive guidance, additional processes are sometimes in place to ensure consistency in decision-making. In Wales, for example, the private contractor responsible for delivering the Discretionary Assistance Fund uses quality control mechanisms, such as providing feedback to individual decision-makers, and can escalate cases to the policy team at the Welsh government:

> *'there's a decision-makers' guide … which is like their bible of what a decision should be. Their decisions are then monitored by a senior team leader, and … once a week they have a meeting to discuss … decisions … So, there's a lot of learning that … comes out of those meetings, then through the review process there's a feedback loop.'*

[Local authority participant, Wales]

In Edinburgh, where, at the time of the interview, the Scottish Welfare Fund budget was running low, and the team had in 2024/25, for the first time ever, moved to the 'highest priority' eligibility criteria, they had shifted to making decisions about awards jointly:

> *'it was such a big change, and the implications on citizens were so significant, we couldn't just issue guidance, do training, and then have ten individuals making decisions. So … we created … a panel. We had daily meetings to discuss every single case. [It was] massively time-consuming, but we did it because we wanted consistency … the decision-maker would present the case and what their recommendation was. The panel would ask questions, and effectively we went to a vote … by doing that every day, it helped us build consensus and consistency.'*

[Local authority participant]

Even where efforts are made to constrain individual discretion by making strategic decisions and formulating comprehensive guidance at the local authority or national level, stakeholders stressed that decisions, especially in complex cases, are ultimately made on a 'case-by-case basis':

> *'you do have to have a set of rules to make sure you're managing your fund properly, but in relation to those customers that are the exception I would say it would be a case-by-case basis.'*

[Local authority participant, Northern Ireland]

> *'the cases that we deal with are incredibly complex. So, sometimes they might not seem like they're eligible, but the accumulation of issues that they're dealing with actually make them eligible. So, we always have a route … where we would consider really serious complex cases and make a judgement call on that.'*

[Local authority participant, Wales]

We also heard examples of arrangements where exceptions could be made to grant support to households who fall outside the remit of particular funds that have clear eligibility criteria and associated guidance. For example, in Aberdeenshire a panel of external experts is used for some decisions about eligibility for Free School Meal payments during the holidays and School Clothing Grants:

> *'we've got the set national criteria, but, all that said, there are some families that don't meet that criteria … but they are still unable to make ends meet because there might be debt issues, gambling issues, that kind of thing. We do have a discretionary panel, where we can refer cases to a small group of educational colleagues, and they'll have a look at things and make a decision.'*

[Local authority participant]

In contrast to schemes using eligibility criteria, guidance, and consistent decision-making practice, several English local authorities delivered the Household Support Fund so as to allow a greater degree of individual-level discretion. For example, in Oldham the local authority devolved extensive discretion to individual decision-makers to acknowledge their professional judgement:

> *'It's really important to have that flexibility because … We have policies to make sure we can use our funds appropriately, but we need to have that flex to make sure that no one's in an absolutely dire situation … I've set no rules. I've said, "Use your professional judgement … Do what you need to do." '*

[Local authority participant]

Another aspect unique to the Household Support Fund is that local authorities sometimes devolved discretionary responsibilities to third sector staff and volunteers. For example, the local Citizens Advice Bureau is involved in the distribution of food and electricity vouchers in several case site areas:

> *'we can issue food or fuel vouchers. We're given criteria that we have to follow, and we have to go through these criteria with clients, and then we can issue the food or fuel vouchers based on that. That is money from the Household Support Fund.'*

[Third sector participant, York]

Some third sector respondents struggled with the responsibility of making decisions about who to support:

> *'when we first started delivering the Household Support Fund with those community organisations, it was difficult for them to get their head around the autonomy, I guess, and flexibility around it. They actually collectively wanted some support around thinking about how best to do this.'*

[Third sector participant, Oldham]

Despite their name, Discretionary Housing Payments are to a large extent constrained by the underpinning regulations and guidance, which limit who local authorities can award them to and for what reasons. In our case sites there are variations because, for local authorities operating in England and Wales, discretion in their schemes relates to assessments of which households to support based on criteria such as how vulnerable they are, how long they've been receiving support, and how likely they are to be able to downsize.

One critique of more discretionary approaches – this was stressed in localities where there was a special concern to ensure consistent decision-making – is that they may lead to decision-makers treating people in similar circumstances differently, with the possibility of this being due to personal bias:

> *'there's so much discretion allowed within the manual that decisions can be discussed to the nth degree, and, if you want a positive outcome, then you'll find a spin to allow you to make a positive outcome.'*

[Local authority participant]

Such concerns led one respondent to endorse the separation of roles relating to receiving applications and decision-making:

> *'It's human nature … how an applicant presents to you, it can sway your decision-making … If someone is really polite and lovely to you, you may be more inclined to think they are more in need than someone who's really rude to you, whereas the person who's really rude and perhaps using profanities, they might be the one with the real need … to split the person who takes the application from the actual decision-making … is really important.'*

[Local authority participant]

Our interviewees raised concerns that highly discretionary approaches can make it difficult for the public to understand what support is available to them or understand the decisions that have been made about their eligibility and fund disbursement:

> *'One of the criticisms that I remember when we were putting the scheme in place is that people didn't understand the decision-making criteria and they didn't understand the basis on which their applications have been accepted or refused.'*

[Local authority participant]

This level of discretion, when afforded to individual decision-makers, also has implications for budgets: more means testing and detailed eligibility criteria create lengthier application and decision-making processes, which can increase the burden on applicants and administrative staff. On the other hand, local authorities can more carefully monitor and predict spend and flexibly manage their budgets across the financial year. Choosing to prioritise flexibility and putting discretion in the hands of individual staff may also reduce administrative costs, but it can lead to less control over spending on awards and situations where funding is sometimes spent in short bursts. This challenge is especially acute where funding of a scheme is greatly constrained with respect to demand:

> *'Discretion can be really positive when it's used properly … but that only works if there's enough money in the system. Where councils have a bit more funding and flexibility, you see better outcomes, but if they're broke, there's no discretion to be had; it's just no. It's not that the staff don't care; they just don't have anything to work with.'*

[Local authority participant, Wales]

Drivers of variations in scheme design

In this final section, we explore some factors that drive the variations, shown above, in how local authorities and devolved governments design local welfare schemes.

Budgetary constraints

Firstly, we have already seen that budgetary constraints influence scheme design in a range of ways. Scheme funding limits what is possible in terms of who is supported, and cuts to overall budgets are often followed by changes in eligibility criteria. For example, in Newcastle eligibility for the Supporting Independence Scheme 'massively narrowed' in response to a reduction in the budget, which not only substantially reduced the number of people who could be supported but also increased the bureaucracy involved in administering the scheme, with the introduction of a longer application form and stricter evidence requirements:

> *'The amount of funding available has massively dropped from £459,000 or something to £100,000. The eligibility criteria has massively narrowed, and the paperwork, the form to fill it out, oh!'*

[Third sector participant, Newcastle]

We saw a similar evolution in the case of Kent's Household Support Fund offer:

> *'Initially … they provided support with … obviously … food and energy … but also things along the lines of clothing, school uniform, household items, essential goods like fridge freezers, cookers, that sort of stuff. But unfortunately, over the last few years and the financial challenges the local authorities have, the money … wasn't there to continue with that offer, and they had to strip it back.'*

[Local authority participant, Kent]

In Northern Ireland, policymakers tightened the eligibility criteria for the Discretionary Support Scheme to reduce spend. In particular, the number of household items on the 'essential items' list was reduced, and the period during which someone can receive a repeat award was extended:

> *'Those were budget-driven decisions because the spend the year before had rocketed. I think we spent about £40 million the year before on grants. We didn't have that level of funding. What we've always tried to do is make sure that we never have to say no to anyone. So … we revised the criteria for what was available under the scheme in order to make sure we had enough money throughout the whole year.'*

[Local authority participant, Northern Ireland]

Budgetary constraints also impact the amount available for administration and the staff capacity to enable strategic design and planning. As shown in the previous chapter, short-term budget announcements, which are very common in relation to these funds, also limit the ability to plan over the long term:

> *'Councils could do more with less with a long-term plan … It [also] needs to be a reasonable level of budget because, if you've only got enough money for one or two posts and a bit of money to give out, you're not going to do a lot.'*

[Local authority participant]

Consultation

Secondly, multiple respondents stated that schemes are designed in consultation with local statutory and third sector actors and their own local government teams:

> *'I got a huge array of services in a room for half a day, and I basically said, "Bring me your data; bring me lived experience." While [our] performance team looked at data across the whole piece – DWP [Department for Work and Pensions], our dashboard, all sorts of things – we got in a room, and I was like, "Right, what are our scheme priorities?" '*

[Local authority participant, Oldham]

> *'I work with my team to generate the ideas about what we're going to do with the fund at a high level … We have experts in the team who are very familiar with welfare support schemes, so they will make recommendations on what they think is the most effective use of the funds, and then I'll bring that together.'*

[Local authority participant]

Key to the ambition here is designing schemes in a way that responds specifically to local demographics, geography, and particular labour and housing market pressures the locality is facing:

> *'The reason it [localisation] works is understanding the local cohort … you know the kind of additional barriers in terms of language but also culturally.'*

[Local authority participant]

> *'We have got quite an ageing population, in some respects, who are on Housing Benefit. Most of our caseload is pensioner age … I wouldn't think there's one shoe fits all, if you know my meaning, when you go from here to even our neighbouring local authorities.'*

[Local authority participant]

It was rare, though, that respondents identified a formalised evaluation of whether local welfare schemes achieve their stated aims. In fact, it is not clear that outcomes are articulated in a specific way at the outset other than the general intention to 'support low-income households', making it hard to measure the success of schemes. To the extent that evaluation does take place, it is often an informal reflective process:

> *'In reality, it's kind of, "Right. What did we do last time? Did it work? Is there anything else we can think of doing?" … So, it has been, to a certain extent, a copy of what we did last time, because it's worked, and again we're in short-term mode.'*

[Local authority participant]

In contrast to the situation described above, in Scotland and Northern Ireland the devolved government departments have commissioned in-depth reviews of both the Scottish Welfare Fund and the Discretionary Support Scheme in recent years, each of which involved gathering and analysing data and consultation with experts[70] [71]. To inform the design and implementation of the Crisis and Resilience Fund in England,

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[70] Scottish Government, Review of the Scottish Welfare Fund: Main Report, March 2023, https://www.gov.scot/binaries/content/documents/govscot/publications/research-and-analysis/2023/03/review-scottish-welfare-fund-final-report/documents/review-scottish-welfare-fund-main-report/review-scottish-welfare-fund-main-report/govscot%3Adocument/review-scottish-welfare-fund-main-report.pdf

[71] Department for Communities (Northern Ireland), Discretionary Support: Independent Review, https://www.communities-ni.gov.uk/publications/discretionary-support-independent-review

the Department for Work and Pensions also commissioned research on the Household Support Fund and Discretionary Housing Payments (see Chapter 7).

The role of elected representatives

Thirdly, in England elected representatives contribute to setting priorities for schemes and signing off on their officers' proposals. The extent to which this affects scheme design varies; one interviewee feels that it has little impact:

> *'whoever's been in charge at that point in time hasn't made a great deal of difference, because … our hands are tied to a certain extent as to what we can actually do … We're going to them and saying … "We've got a short-term supply of money here. We need to get it out relatively quickly. These are our ideas. What do you think?" Generally speaking, they've all agreed with what we've put forward.'*

[Local authority participant]

Another respondent gave an example of elected representatives wanting to influence scheme design, for example by widening eligibility criteria, but budgetary and national guidance constrain such ambitions:

> *'Sometimes [councillors] will ask us to do something that we might not necessarily be able to do … They say, "What can we do for this person?" You're looking at it, and you think, not a lot, because they don't fit this criteria or they don't fit that criteria…'*

[Local authority participant]

In other case study sites, elected representatives view providing support with the cost of living as politically important and take an interest in the delivery of local welfare schemes:

> *'our directors have delegated authority to make decisions on it, but … cost of living is a priority for our [elected] members, for our residents, so they're very keen to be involved.'*

[Local authority participant]

> *'I'm very mindful of particularly the political pressure around. We've got the second highest child poverty rate in Scotland, and you're sitting on the best part of £1 million, so get it spent and help people, balanced against, well, what's the right thing to do with that money?'*

[Local authority participant]

Stakeholders operating at the regional or combined authority level stressed the importance of mayoral political priorities and the usefulness of having mayors in the North East and Greater Manchester with explicit anti-poverty agendas:

> *'we are looking at a more strategic [approach] … moving further upstream. How do we start to make people more financially resilient? How do we start to look at the preventative mechanisms that we've got and the levers that we've got at a Greater Manchester level, that we can start to support local authorities and, in turn, our residents as well?'*

[Local authority participant]

The role of party politics in scheme design is perhaps most clearly seen in the devolved nations, where devolved governments – the SNP in Scotland, Labour in Wales, and a DUP/Sinn Fein coalition in Northern Ireland – often make decisions to diverge from UK government policy. Respondents understand these policy choices as partly politically motivated:

> *'There was an early kind of ministerial decision, which was that Northern Ireland would maintain something equivalent to the Social Fund, albeit that it would be managed locally … It was partly a political decision, partly a decision based on some of the differences in Northern Ireland.'*

[Local authority participant, Northern Ireland]

> *'our particular cabinet secretary … has always been incredibly passionate about the DAF … She sees that as a budget that's going to be protected, and it has been up to now, so I would say her policy intent, if you like, has been upheld.'*

[Local authority participant, Wales]

Northern Ireland's unique political history is an important driver shaping the centralised approach to localised welfare schemes taken in this jurisdiction. Respondents view local authorities in Northern Ireland as operating with relatively small population sizes and state that they do not have the capacity or statutory duties (around education, housing, and so on) to design and deliver local welfare schemes. Perhaps most importantly, however, the political history of Northern Ireland means the risks of local councils offering preferential treatment to certain groups over others, depending on their political make-up, has led to a situation where services tend not to be locally delivered:

> *'[Councils have] no [powers over] care, no housing, no education, none of that … All of that is centralised. The Education Authority, the Libraries Authority, the Housing Executive, all centralised.'*

[Third sector participant, Northern Ireland]

> *'It seems quite alien in that … in GB … local authorities have different ways of spending the money or implementing that discretion, and I can't imagine how that works, that you would have different people having different access depending on where they live … that definitely wouldn't go down very well here. Northern Ireland is split in, or has been split in, sectarian political ways, so that's why, or part of the reason why, they try to make things centralised and take the politics out of it as much as possible. You'll have political differences in GB – Labour and Conservative – but there are different connotations to that political divide here.'*

[Third sector participant, Northern Ireland]

Leadership

Fourthly, and finally, a major factor influencing scheme design is local government leadership. Individuals, usually at a strategic and/or operational managerial level, tend to put forward proposals to elected representatives, often informed by conversations with their administrative staff and third sector partners:

> *'I sit there every time and go, "How can I stretch this money to make the biggest impact I can?" I'd love to give everybody everything.'*

[Local authority participant]

> *'There is still a lot of people within local authorities, particularly within legal teams or the data teams, who are very risk-averse. Sometimes, it just takes leadership at a senior office level to just say, "Look, it's more important that we have children who are eligible for this support and not getting it." '*

[Third sector participant, Newcastle]

Sometimes local government staff set very specific intentions for scheme delivery. For example, in Kent interviewees expressed a commitment to prioritising forms of support that benefit residents in the long term, rather than only providing short-term assistance like supermarket vouchers:

> *'We delivered … "a warm home essentials scheme", which provide carpeting and curtains into people's homes that didn't have them, with the aim of the obvious instant benefit to that for someone that might have concrete flooring, but also to help them long-term with energy bills … to improve the efficiency of the home … [We] didn't have to deliver that. We could have just spent more money on the vouchers or whatever, but … it's a … way of … piloting how it works.'*

[Local authority participant, Kent]

These individual staff members often also expressed frustration about the constraints on their ability to introduce longer-term strategic approaches to scheme design.

In the above quotes, we see how decisions taken by local authority actors drive the design of discretionary, localised crisis support schemes in England. This chapter has sought to provide a vital and timely new understanding of the key differences discernible in discretionary local welfare, drawing a distinction between the more centralised approach observable in Scotland and Northern Ireland (and, to a lesser extent, Wales) and what is a highly varied and locally driven approach in England. We have set out some of the most noticeable distinctions observable at the local level, which range from how a local authority actually interprets 'low income' to decisions about the form of support that is provided (cash, vouchers, physical items, or services), the level of support provided, and over what duration. We turn, in the next chapter, to explore how these variations in the design and delivery of discretionary schemes intersect with the various barriers that individuals face in accessing support.

CHAPTER 5: BARRIERS TO ACCESSING LOCAL WELFARE

Beth Watts-Cobbe, Rhiannon Sims, Joe Pardoe, Jed Meers, and Hayley Bennett

In this chapter we consider barriers to accessing local welfare support, which in some cases restrict access for the households in most need. After setting out these key barriers – knowledge and awareness, promotion of schemes, application processes, digital exclusion, attitudes to support, and scheme framing – we turn to the approaches some local authorities are taking to address these.

Key points

- There are multiple barriers that households in financial crisis or hardship face in accessing localised discretionary schemes, including a lack of awareness, long application forms with high evidence thresholds, digital exclusion, a complex landscape of support that is difficult to navigate, and issues of stigma and reluctance to accept help or trust public authorities. There are particular concerns about the barriers facing older people, those without digital access or literacy, migrant households, private tenants, and those isolated from wider services and social support.

- Some local authorities seek to minimise these barriers, often by working in partnership with other organisations and services, but such efforts risk boosting demand for a source of support with a finite budget. As a result, some local authorities are reticent about proactively publicising these schemes, meaning that access depends upon word of mouth or prior engagement with services. It is this aspect of the design and delivery of discretionary schemes – available to those 'in the know', but deliberately not promoted – that may make them especially ill equipped to reach those most in need.

- Granting low-income households access to local welfare schemes automatically (e.g., via passporting) offers an important strategy for overcoming some of these barriers to access. As it stands, such approaches vary enormously across different parts of the UK, with households in Northern Ireland, Scotland, and, increasingly, Wales benefiting from a higher degree of data sharing and, sometimes, automation, while households in England (at least prior to the introduction of the Crisis and Resilience Fund) are more likely to have to make separate applications for every source of support. Automation relies firstly on households accessing means-tested benefits and other support – such as Free School Meals – which act as a passport to further support, and secondly on data sharing with the Department for Work and Pensions and other central government agencies.

- Across all case study sites, a lack of awareness of the schemes presents a barrier to access, although schemes in different areas have different ways of responding to this. In England, local authorities are more likely to rely on third sector intermediaries to help distribute the funds to those in highest need, an approach that sometimes works in overcoming cultural barriers. However, it can also further increase variations in discretionary practices. In the devolved nations, it is more common for local authorities to rely on passporting and automation, although the complexity of the landscape in those countries, in terms of the number of agencies involved in delivery, could create its own barriers for service users to navigate. Participants across all areas recognise that there are groups likely to be missing out on support and, where possible, use administrative data to identify households that might benefit.

Knowledge and awareness

Stakeholders across almost all case study areas highlighted that there is uneven knowledge and awareness of discretionary support among relevant communities, that '*people that know, know*' [Third sector participant, Northern Ireland], and that some groups may be more proactive in seeking this support than others. It was frequently acknowledged that those best able to access this support may not always include those in the highest need. Stakeholders across each of the four countries suggested that word of mouth[72] is the main way people hear about discretionary financial support (an issue we pick up in Chapter 6) and that knowledge spreads within some communities but not others:

[72] 'Word of mouth' primarily refers to informal interpersonal networks and referrals connected to existing engagement with services (e.g., advice agencies, social landlords, or community connectors), as opposed to social media-driven information sharing.

> *'The system … tends to favour people who are proactive … People who are aware of the scheme or who've been helped with it before are much more likely to come forward … So, you end up with the same groups accessing help, while others slip through the cracks.'*

[Third sector participant, Harrow]

> *'Unless you're a claimant who is in the know … it could be families or other claimants, it's word of mouth. Northern Ireland is quite a close-knit community.'*

[Local authority participant, Northern Ireland]

Our research finds that isolated older adults, migrants, households without digital access, and tenants in the private rented sector are most likely to lack knowledge of local welfare schemes (see also the *Application processes and digital exclusion* section below):

> *'We had a case last month: someone who'd lived here for over a year, English-speaking but not connected to anything. They were eligible for three different things but had claimed none of them. There was no digital access, no family support, and no idea these schemes even existed. If they hadn't come in by chance, we'd never have known.'*

[Third sector participant, Wales]

> *'in terms of a group that's missed [by the Household Support Fund] … people with No Recourse to Public Funds. [They] have to have an additional need [in order to access support]. To be honest, the local authority probably doesn't get to know about them unless people have an additional need.'*

[Local authority participant]

Respondents stated that households already engaged with public or voluntary sector services – for example, social services, GPs, housing associations, and schools – were more likely to benefit from the financial support available through formal referrals or signposting. In fact, for schemes in some areas, referrals from partner agencies are the *only* way people can access support. For example, in Wales, the Discretionary

Assistance Fund is only accessible via referrals from partner agencies. The intention is to encourage people to access other advice to maximise their incomes, but voluntary sector agencies expressed concern over households who are disengaged from services and 'off the radar':

> *'It's the people who are off the radar – who aren't seeing a GP, don't have a social worker – who we worry about most. They're the ones most likely to miss out. They don't know what to ask for, and no one's looking out for them.'*

[Third sector participant, Pembrokeshire]

Private sector tenants, who may be facing a shortfall between rent and Local Housing Allowance and be eligible for support through Discretionary Housing Payments, are also a group less likely to engage with services that might signpost them to support:

> *'The vast majority of our DHPs come via RSLs [Registered Social Landlords], rather than private landlords … in terms of looking at the help and support that's needed, I think you're less likely to have an eviction with an RSL than you are with a private landlord.'*

[Local authority participant]

The sometimes fast pace of change in the scope and nature of localised forms of support, as well as their variety, was seen to exacerbate these issues with awareness of schemes:

> *'We've got quite a wide range and a variety of different pots … it's complex … They don't necessarily know where to look to find out if they qualify or if there's any help out there.'*

[Local authority participant]

Some interviewees in English local authorities thought the frequent changes to the Household Support Fund in terms of priority groups and the types of support available had the potential to damage trust and discourage people from applying:

> *‘The other difficulty is managing expectations when funding drops. You get used to giving something one year, and the next we can’t because that government funding stream is finished. Residents don’t see the mechanics behind it, just that there’s less support, which can damage trust.’*

[Local authority participant]

> *‘People know what Universal Credit is. They know what Housing Benefit is. When it’s just a, “What’s this? It just popped up. It’s the Household Support Scheme. Never heard of it”, sort of thing, as I say, some of them are, “Is it a scam? Are they really going to give me that?” ’*

[Local authority participant]

In some cases, people’s previous negative experiences of the benefits system, for example conditionality, sanctions, and overpayments, act as a barrier to seeking out local welfare support:

> *‘You’ve got to have some sort of qualification just to be able to navigate the system now. People are scared of it … scared of getting it wrong and getting overpayments and sanctions.’*

[Local authority participant]

Whilst many respondents expressed concern that the funds do not reach those most in need due to a lack of awareness, some were unsure whether the funds are reaching their intended recipients, which was due to a lack of data collected on the recipients of the fund and variations in data collection practices. For example, one local authority explained that it does not systematically collect and analyse data on which households are accessing the discretionary hardship element of the Household Support Fund, meaning there is uncertainty about whether the scheme is benefiting households with children. In another local authority, one respondent explained that it is difficult to collect data on the household composition of people accessing local welfare because recipients do not always consent to it:

> *'Our DWP returns, for example, ask us to capture quite a lot of data around household composition, all that sort of stuff, but when somebody comes to a food bank, they don't want to tell you that. They just want to go in, get the support, and go out. They want to be anonymous most of the time, and we've got to be a bit sensitive to that.'*

[Local authority participant, Harrow]

However, in Oxfordshire, for example, a voluntary sector organisation involved in distributing vouchers does collect data on household type, alongside other characteristics:

> *'I [provide] monitoring data about the clients, which includes things like their age range, gender … So, the headings are how much we spend on households with children and how much on households without children, how much was spent on pensioner households, households with disabled people…'*

[Third sector participant, Oxfordshire]

Promotion of schemes

To address these inequalities in knowledge and awareness of local welfare schemes, local authority staff across many areas shared examples of how they raise awareness of the schemes. Generally, schemes are advertised via council websites and through advice services and other agencies. Some local authorities also engage in communications campaigns across news and social media, a practice that is also visible in the promotion of Discretionary Housing Payments in Northern Ireland:

> *'We did a communications campaign … where we issued a press release to all media. We offered interviews. We had a social media campaign where we were regularly posting messages, just to make people aware that this support is available.'*

[Local authority participant, Northern Ireland]

In Oxford, campaigns are targeted at particularly disadvantaged neighbourhoods. In Pembrokeshire, 'community connector' roles – funded by the social services within Pembrokeshire Council and employed by Pembrokeshire Association of Voluntary

Services[73] – identify isolated or at-risk households and help them navigate available support:

> *'They're out in the community and actually meeting people who wouldn't otherwise come forward. They can spot someone struggling and link them up with a benefits adviser or housing support. That doesn't happen unless someone's there to notice. It's not the kind of thing that happens through a website or a poster.'*

[Third sector participant, Pembrokeshire]

Most common, however, is the promotion of schemes in other relevant service settings, through anti-poverty partnerships, in settings such as GP surgeries and schools, and through strategic engagement with social housing providers and debt-related services. For example, in Harrow, housing officers assess eligibility for Discretionary Housing Payments:

> *'We'd go in, do a welfare check, ask about food, arrears, and support needed … then help them apply.'*

[Local authority participant]

Our research found several examples of collaborations involving a range of statutory and voluntary sector partners working together to identify and support low-income households in the severest need to access wider benefits and services, beyond short-term financial support:

> *'[we] pulled together a multidisciplinary team meeting which brought in adult social care, children's social care, welfare rights from the council's perspective, the food bank and the food pantry system, social prescribing, early help, and a number of other voluntary sector crisis support organisations, and we asked them to identify people who they were supporting who were consistently – weekly or bi-weekly – needing crisis support and bring a list together.'*

[Third sector participant]

[73] Pembrokeshire County Council, Community Connectors, https://www.pembrokeshire.gov.uk/day-opportunities/community-connectors

> *'Some of the best responses we've seen are where there's close working between housing officers, schools, and advice providers. It means people don't get passed around, and they're more likely to be picked up early. Local teams can act faster and with more sensitivity than national systems, especially when they're trusted and visible in the community. That's hard to replicate at scale.'*

[Third sector participant, Wales]

Limited administration budgets affect promotion through outreach and partnerships with other agencies. Several respondents believe they may be unable to reach those in most need or carry out more strategic proactive preventative work:

> *'You could probably get far better outcomes if you had more time and resource to really look at it and really do some more … more proactive work, but we just do not have the staffing resources to enable us to do that.'*

[Local authority participant]

> *'The ability to do that [take-up work] hinges on having the resource in place and the funding to pay for it. Admin funding is woeful … the limitations it places on our ability to do that take-up work … the outreach, the nice-to-haves part.'*

[Local authority participant]

We found instances where local authorities increase their efforts to promote awareness and take-up of support schemes when there are underspends and a pressing need to 'get the money out the door' before the end of the financial year (for example, in Edinburgh and Aberdeenshire following the Scottish government's decision to fund full mitigation of the Benefit Cap). Concerns about a lack of awareness led to a proactive approach to identify and contact affected households, which was possible due to a new data sharing agreement:

> *'We reach out to them [affected households] directly … We just go through the list [from DWP]. We send out an email in the first instance or a letter if they don't have it … We just say, "[It's been] indicated [that] you're affected by the Benefit Cap. We can fully mitigate that. We'll need you to say yes, you want it, and you'll have to send us your bank details." '*

[Local authority participant]

In Oldham, the local authority sometimes reaches out to housing associations towards the end of the year to ensure Discretionary Housing Payment funding is spent before the end of the financial year. However, there are concerns that successful promotions that raise awareness of funds may risk using up a finite pot too quickly. Respondents across all countries recognised that local welfare schemes are often deliberately under-promoted due to fears of an inability to meet demand, despite a recognition that eligible households may miss out as a result:

> *'The issue for councils is how can you promote a fund that is not adequately funded?'*

[Local authority participant]

> *'I think DHPs are something that are not necessarily widely advertised, because it's a limited pot … if you advertise it too widely … you could end up with a flurry of applications which are well deserving, but, once the pot runs out, you tread a very fine line … because, if we go over and above, then obviously that comes out of the council coffers. So, it is quite difficult.'*

[Local authority participant]

In one local authority in England, a voluntary sector interviewee explained that the available funding is so limited that the council avoids advertising its Community Care Grants scheme, including to local councillors:

> *'[The budget] has dwindled down to about £10,000. They gatekeep it to the extent that nobody knows about it … Many councillors don't know it exists. That's pretty much the only thing available to people. There are not a lot of other schemes that are available in [this area].'*

[Third sector participant]

The same dynamic was in play in Northern Ireland:

> *'It often depends on how much money is in the budget … how forcefully the department is publicising it, to an extent.'*

[Local authority participant, Northern Ireland]

There are a range of contrasting approaches to managing limited local funds in different case study sites. There is a balancing act involved in trying to ensure that budgets are fairly spent throughout the year, meeting the needs of the most vulnerable, and are advertised well to ensure adequate take-up and that decision-making on early applications does not have a negative impact on the ability to support people later in the financial year. Many respondents emphasised careful management of funds so that some support is available to eligible applicants throughout the financial year. However, there are situations, for example relating to the Household Support Fund, where decision-makers in a small number of areas opted to spend their allocation during set timeframes – sometimes windows of just two or three weeks at a time – which they justified as an approach that releases financial support into the bank accounts of those who need it as quickly as possible. This is the approach pursued in Newcastle; however, a respondent from the voluntary sector raised concerns about limiting access to support in this way:

> *'A huge issue is that it's only open at certain times of the year, and for two to three weeks, £300,000 has gone. That shows to me that the need massively exceeds the resources that are available.'*

[Third sector participant, Newcastle]

Application processes and digital exclusion

A lack of awareness of the sources of support available is a major barrier inhibiting the ability of local welfare schemes to assist low-income households. Even where people are aware of these forms of support, they sometimes face additional barriers in applying for assistance. Digital exclusion due to both lack of digital skills and lack of access to the internet was mentioned as a barrier in every case study area, particularly in rural areas in Wales and Scotland and with respect to older adults:

> *'Some people just aren't confident enough to fill in the forms or even know where to start … We see a real difference between those who are used to managing things online or calling up services and those who just switch off. It's not about laziness: it's about fear, pride, or just not knowing what to say.'*

[Third sector participant, Pembrokeshire]

Beyond issues of digital exclusion specifically, the complexity of application processes is an additional barrier[74]. Interviewees emphasised the importance of clear, accessible, and streamlined application processes, recognising that many low-income households are overwhelmed by the complexity of navigating multiple schemes, each with different forms, thresholds, and criteria:

> *'We've had people in here crying because they just can't manage another application. They don't have a printer, they don't understand the language, or they're worried they'll get something wrong. Even when the support exists, it doesn't feel accessible if the process is complicated or intimidating. It puts people off.'*

[Third sector participant, Pembrokeshire]

Some local authorities make attempts to minimise or remove administrative hurdles, for example by making application forms shorter and easier to understand and reducing requirements for evidence. In some cases, an individual can self-report hardship via processes that replace applications completely. In Newcastle, for example, one of the biggest housing associations operates a Customer Support Fund, which provides vouchers for food and fuel. Applicants do not have to demonstrate hardship for their first award, which is 'taken on good faith', but thereafter they must make an appointment so that the housing officer can support them with the underlying causes of financial hardship. Other examples were given in Edinburgh and Oldham:

[74] There was no explicit evidence from our research interviews suggesting that application processes were intentionally made difficult as a form of demand control.

> *'I think the biggest issue at the time was: don't make this difficult for tenants … It was more about the accessibility. Don't be evasive. Don't close this down. Make sure you're open and transparent. Make sure that it's advertised far and wide.'*

[Local authority participant]

> *'Ours is an open scheme. You don't have to jump through any hoops. We will run some checks, but, if you tell us you're in crisis, we believe you.'*

[Local authority participant]

Aware that not everyone has online access or the digital skills to navigate an online application form, some operational managers have designed systems whereby people can apply for financial support over the phone (e.g., the Discretionary Support Scheme in Northern Ireland). Some, such as in Aberdeenshire, also offer a paper application form:

> *'If somebody doesn't have access to online, then we have a callback facility, where we can arrange for some of the team to phone back to take their application over the telephone. Last case scenario, there would be a paper application.'*

[Local authority participant]

These multiple application routes are far from the norm, however, as most areas offer only an online application form, and no areas reported having an office where people can receive in-person support with a claim form. In this context, voluntary organisations reported requests to use their phone lines:

> *'We're finding that folk are coming through and saying, "Can we use your phone because we don't have data or we don't have minutes?" … The bit that I found probably most bizarre was that [the] council were like, "There's no wrong door", and I was like, "But you can't get in the bloody door!" '*

[Third sector participant, North Ayrshire]

Attitudes to support and scheme framing

Several respondents stated that the framing of local welfare schemes, combined with the attitudes and values of some low-income households, may act as a barrier. In particular, participants across many areas shared how older residents are often more hesitant to apply for financial support because they do not want to rely on the state or on charitable support. Some also shared concerns that the framing of discretionary funds, which are not based on legal entitlements, could make older people less inclined to access support:

> *'We get quite a few people who don't want to be seen as claiming benefits, especially older residents. They'll say things like "I don't want charity" or "I've never claimed anything in my life." It's only when you use the word "entitlement" or talk about Council Tax relief rather than benefits that they'll consider it. The language makes a huge difference.'*

[Third sector participant, Wales]

> *'Pensioners are quite difficult to tap into … They've still got that "I don't need the state to live on" sort of idea … We try and get people in different ways. We hold lots of outreach events.'*

[Local authority participant]

Voluntary sector interviewees in Wales identified that framing local welfare schemes as for people in 'crisis' can create problems because residents may not acknowledge, or want to present, themselves in this way:

> *'A big barrier … is the tone of the forms. People don't like to think of themselves as "in crisis" or "vulnerable". If we used language that focused more on rights and support, rather than hardship and need, people would be more likely to engage.'*

[Third sector participant, Wales]

Mitigating barriers to access

The above sections have already detailed actions some local authorities have taken to mitigate or reduce barriers to access. In this final section, we consider two further approaches taken in some areas with the intent and/or impact of reducing barriers to access for low-income households. Firstly, we consider the role of the third sector, and secondly, the role of passporting and automatic awards.

Third sector advice organisations and other agencies play an important role in raising awareness of, and supporting people to apply to, local welfare schemes. In some areas in England (we find no evidence of this in our case study sites in Scotland, Wales, or Northern Ireland), local authorities fund the third sector to play a more active role in administering and distributing local welfare funding. For example, in Oxfordshire a third sector agency use a digital platform to issue vouchers:

> *'We basically put it all into a platform called Charis, which is where you can issue vouchers, and we give it all out. It's mostly in Tesco vouchers and different fuel vouchers that people can take to the local shop to put the money on their key, or whatever it is … we do quite a lot of administration for free on that scheme.'*

[Third sector participant, Oxfordshire]

In Newcastle, a local advice grouping called the 'Advice Compact' have played a significant role in the administration of the hardship element of the Household Support Fund, assessing people's eligibility through an income and expenditure assessment and distributing £200 grants.

> *'[with] about 20 to 30 active members … as a network, the Advice Compact has a role to play in sharing information, disseminating funds like the Household Support Fund, and also enabling access for referrals for other types of crises and financial support.'*

[Third sector participant, Newcastle]

In Oldham, in response to its ethnically diverse population, the council utilises a partnership with voluntary sector agencies to distribute funding amongst minoritised ethnic groups, faith communities, and people with English as a second language, who, it is felt, lack awareness of the support available and face particular language, literacy, and cultural barriers. The council has developed an approach whereby around 30 community and faith-based organisations distribute £200,000 of Household Support Fund resources to provide '*a more culturally appropriate offer*' [Local authority participant] to households. Respondents are of the view that, without this approach, the funding would fail to reach certain groups:

> *'They're more rooted in the community and can understand those local needs more than we could.'*

[Local authority participant]

> *'[Without third sector intermediaries] the vast majority of residents who were supported through the Household Support Fund ... just wouldn't receive support.'*

[Third sector participant]

Whilst partnerships with local third sector organisations are viewed as a means to mitigate barriers to access, particularly around language and cultural barriers and a lack of trust in council services, such approaches are not without their challenges. In some areas, local authorities do not provide voluntary sector organisations with funding to administer schemes, which could impact their approach to delivery:

> *'Ever since, probably, the last two rounds, we've booked appointments for clients for the first two weeks of the fund. We've done what we can with the capacity that we've got, but we've not broken our back. We've not done what we did previously to try and distribute and get as many clients who are eligible for funding, because it's a lot of work.'*

[Third sector participant]

There is also evidence that different advice agencies within the same area can have different approaches to assessing and verifying need, suggesting that individuals in the same circumstances accessing support via different agencies may experience different responses:

> *'Some organisations actually ask to see a bank statement. Others just will take at face value what somebody's telling them.'*

[Local authority participant]

Passporting and automatic awards

Passporting and automatic entitlement is recognised as a way to overcome some barriers, particularly a lack of knowledge and digital exclusion. For example, recent policy changes permit local authorities to treat a Universal Credit application as a claim for Council Tax Support/Reduction. In practice, this means that some local authorities now apply Council Tax Reduction automatically, especially in Wales and Scotland. As one interviewee explained:

> *'We have started changing things recently … In the past, we would always have a claim form for Council Tax Reduction. Now, we're using a Universal Credit first payment record as a claim.'*

[Local authority participant]

As outlined in Table 5.1, automatic reductions are not standard practice; local authorities in England decide on different support levels and different approaches to advertising and explaining these reductions. All our English case sites follow national guidance by providing 100% Council Tax reduction to some low-income pensionable households (i.e., those in receipt of Pension Credit)[75]. However, other claimant groups need to engage with administrative processes and local authority-based definitions to identify what Council Tax Support may be available. Some local authorities use income-banded schemes; some taper support on the basis of reported earnings; and others pay certain amounts depending on entitlements to national benefits (e.g., Universal Credit).

[75] For instance, pensioners in receipt of the Guarantee Credit of Pension Credit have a guaranteed maximum provision across England. See Schedule 1 of the amended Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012/2885.

Case site	How the local authority defines and communicates its Council Tax Reduction (CTR) approach
Newcastle	Newcastle describes its approach as a means-tested discount to help people on a low income pay Council Tax, with the amount of CTR dependent on their weekly income and household circumstances. For working-age households, Newcastle uses an income-banded scheme with reductions ranging from 100% (Band 1) down through 90%, 85%, 50%, and 25% (depending on the band).
Kent	Kent is a two-tier area, with each district council running its own working-age CTR scheme; eligibility rules and maximum awards vary by district. Kent districts describe CTR as help for residents on low incomes and use income-banded schemes with tapered discounts, e.g., Ashford publishes five income bands (2025/26) with discounts of 80%, 65%, 50%, 35%, and 20%, while Canterbury states that working-age CTR won't cover the whole bill and households must pay at least 10% (even when on a low income).
York	York describes its Council Tax Support as a Council Tax discount; the size of the discount depends on income, with a maximum discount of 77.5% for working-age households and 100% for Pension Credit-age households.
Oldham	Oldham's working-age CTR scheme provides a reduction of up to a maximum of 85%, meaning claimants usually pay at least a minimum contribution towards their Council Tax. Oldham's published scheme documents also specify a minimum payment requirement for working-age households (presented as a minimum contribution that is linked to a Band A amount).
Oxfordshire	Oxfordshire is a two-tier county, and districts set their own CTR schemes, e.g., in Oxford City, CTR is a means-tested reduction for people on a low income. For working-age households Oxford City Council uses an income-banded scheme (2025/26) with discounts of: £0–£500 weekly income: 100%; £500.01–£575: 75%; £575.01–£650: 50%; £650.01–£700: 25%; £700.01+: 0%.
Portsmouth	Portsmouth describes Council Tax Support as help for working-age residents based on income and personal circumstances (and UK residency). For working-age residents, Portsmouth defines eligibility using income bands, where the band determines the percentage reduction; the available discounts are set at 90%, 65%, 40% and 15%, depending on household type and total weekly income (those with incomes above the bands receive no CTR).
Harrow	Harrow's published summary of working-age Council Tax Support (Universal Credit claimants) sets out category-based awards, e.g., recipients of disability benefit (Category A): 86% of weekly Council Tax payable (less any deductions); recipients of maximum Universal Credit (Category B): 50%, capped at Band D level for properties in higher bands.

Table 5.1: Differences in Council Tax Reduction across English case sites (2025/26)

In Northern Ireland, the Department for Communities applies mitigations of the Social Sector Size Criteria (or Bedroom Tax) and Benefit Cap without applicants needing to request them. Because Housing Benefit (and the housing element of Universal Credit) is usually paid directly to landlords, tenants may not even realise they are receiving this support. In Scotland, by contrast, although the Scottish government's policy is to fully mitigate the Bedroom Tax and Benefit Cap, delivery is routed through Discretionary Housing Payments, with local authorities administering these in different ways. Edinburgh, for example, will accept a telephone call or an email as an application, and local authorities also vary in their willingness to let the award roll on each financial year. The Welsh government intends to expand automatic entitlement in order to create a 'Welsh benefits system' (in Phase 1 to April 2026), with the intention of integrating separate discretionary schemes (Council Tax Reduction, Free School Meals, the School Essentials Grant, and the Discretionary Assistance Fund) to streamline access and remove the need for multiple applications, something that third sector interviewees supported[76].

Automatic applications and passporting are seemingly more common in the devolved nations, partly because devolved governments have taken decisions to mitigate elements of the UK government's welfare reform programme. Households in Scotland and Northern Ireland benefit from an automatic application policy that continues an award over financial years without the need to reapply. In England, the success of applications is not guaranteed in the same way as it would be in Scotland and Northern Ireland, where there is the ability to 'roll on the award' as financing is underwritten by the devolved governments.

Passporting and automatic eligibility practices vary both across localities and across local welfare schemes or services. For example, some areas in England enable automatic entitlement to Free School Meals using Department for Work and Pensions data that provides information on recipients of means-tested benefits. For example, the North East Poverty Commission encourages local authorities in the North East of England to adopt this approach. In many areas, local authorities use eligibility for Free School Meals as a proxy for a low income, on which basis automatic entitlement to other discretionary support is awarded. Edinburgh and Aberdeenshire Councils have taken the decision that when a household applies for low-income Free School Meal support they will treat this as an application to their School Clothing Grants scheme. Eligible households automatically receive grants once a year directly into

[76] Welsh Government, Streamlining Welsh Benefits: Route Map Phase 1 (2025 to 2026), 2025, https://www.gov.wales/streamlining-welsh-benefits-route-map-phase-1-2025-2026

their bank accounts: £126 per primary school-aged child and £157 per secondary school-aged child.

Access to the right data enables the relevant teams within councils to make awards without separate application processes. Some local authorities make more thorough attempts than others to identify clients using existing data, but even those that are proactive do not always have relevant access to suitable data or permission to use certain datasets in the way they would like. There are various roadblocks, including low data skills, a lack of awareness of particular datasets, and limitations in existing data sharing agreements in terms of access and use. Data sharing limitations are a frustration shared across all areas and countries:

> *'I think the difficulty we have at the local level is we may not necessarily have the data on people that we need. It's a lack of data. A lot of different parts of the council will come to us as Council Tax and Benefits [team] and say, "Oh, can you tell us this, this, and this?", and we say, "We can't give you the benefits data; it's DWP data; it's not our data. We're not allowed to share it. You know some of that is HMRC data, and they're very, very strict on what you can use that for.'*

[Local authority participant]

Multiple organisations mentioned difficulties in accessing data held by the Department for Work and Pensions:

> *'A big problem we have in [Northern Ireland] is that we have things that are legislatively and practically different from GB, but we use a DWP system … the department here say they can't go back to DWP and say, "If you wouldn't mind adjusting your system just to help us", because they'll say, "No, that's not a priority." '*

[Third sector participant, Northern Ireland]

> *'Welsh Government itself is trying to … get the DWP to share more data … The DWP has got a real rich source of information that they're not always particularly keen to share with local authorities.'*

[Third sector participant, Wales]

Many local authorities turn to finding 'workarounds' and tools or services to specifically help them manage data collection or data sharing issues. Many respondents (particularly, but not exclusively, those in England and Wales) valued and mentioned tools such as the Low Income Family Tracker (known as LIFT, and developed by Policy in Practice), which allow them to identify people who may be eligible so as to improve take-up amongst those most in need:

> *'We've also started using some new tools, like the LIFT dashboard, which lets us spot trends and flag concerns faster. Once we embed that and start using it regularly … we'll be able to identify this much quicker and actually target our residents. That should help us get ahead of issues rather than just respond to them.'*

[Local authority participant]

> *'We have been doing some work ourselves to try and proactively identify people who may qualify. We've started using the Low Income Family Tracker tool from Policy and Practice … In the main, we would ask for an application form, but, if we've identified through LIFT, which gives you a lot of information that this person is in need and hasn't reached out, then we could just award.'*

[Local authority participant]

A key challenge in addressing barriers to accessing local welfare schemes is the relative smallness of the budget for these funds, which often makes local authorities reticent about boosting awareness of their schemes for fear they will be inundated and unable to begin to meet the need that emerges. Our research shows that different parts of the UK seek to address the barriers to accessing local welfare differently. Scotland, Northern Ireland, and – to some degree – Wales all favour forms of passporting and, where possible, making use of administrative data to target populations deemed to require the support available. By contrast, in England there is much greater reliance on working with third sector agencies to identify individuals and communities particularly in need. Across the UK, though, key barriers to access include: a lack of knowledge about the schemes; long, demanding application forms; a complex web of available support; digital exclusion; age (with particular fears about older populations); and particular barriers faced by migrant and older households, private renters, and those most isolated from existing programmes of support. To better understand local welfare in the round, we now turn to a particularly vital element of our evidence base: looking at how those on a low income experience, interact with, and understand these schemes.

CHAPTER 6: HOW DO PEOPLE EXPERIENCE LOCAL WELFARE?

Uisce Jordan, Ciara Fitzpatrick, Katy Gillespie, Maddy Power, Mhairi Ross, and Hayley Bennett

So far, we have highlighted the pressures on, and the context, cultures, and design of, local welfare schemes and services. But how are the choices and decisions around local welfare experienced by residents in different parts of the UK? This chapter provides anonymised insights into how people encounter and perceive local welfare, drawn from the Devolved Conversations workshops (introduced in the *Methods* section in Chapter 1). It outlines how people experience some of the key themes around eligibility, entitlements, and administrative processes (such as conditionality, assessments, and awareness of local welfare). It highlights an important tension around local welfare and a desire for, or expectation of, universalism for anti-poverty support.

Key points

- Participants were surprised to find differences in local welfare provision depending on where you live in the UK. Overall, participants feel that support that is largely dependent on where someone lives creates unfair disparities and increases inequalities.
- Participants have limited awareness about local welfare schemes and available support in their own localities. Participants also feel there is limited transparency and consistency around how local authorities make funding decisions, highlighting a need for clearer explanations if they are found ineligible for support. Experiences of trying to access local welfare contribute to cynicism about how councils operate and their internal processes.
- There are different views on how to improve the administration of local welfare: some individuals perceive the burden of proof to be unnecessarily onerous and intrusive and thus potentially diminishing a sense of dignity. There are also strong views that in some instances response times are unnecessarily long and processes are ill suited to the urgency of a crisis situation. However, there are also examples of good experiences and a general agreement that 'robust' assessments are required to ensure that support is available to those families who are in need and that finite resources are spent in the fairest way.

- Participants were able to share their experiences of practices they perceive as effective; however, on the whole these experiences were uneven. While there are examples of sensitive and ethical support from local authority and third sector street-level workers, some participants feel unheard, unsupported, and ultimately made to feel responsible for their situation.

- Participants emphasised the importance of a flexible and holistic approach to supporting an individual out of a crisis situation, although there are different views of what this may mean in practice. For example, there is no clear consensus on the merits of a cash-only approach, with some participants preferring an approach that offers a choice between cash, vouchers, and goods. There are also differing views on whether crisis and discretionary payments should be accompanied by forms of signposting and conditional interventions (e.g., money management advice). Some participants identified negative connotations associated with conditional interventions, which can increase stigma and exacerbate an already distressing time in a person's life.

- The variations in experiences and views are unsurprising; not all participants knowingly had first-hand experience of applying for local welfare, and, for those who did, there are many diverse reasons why people seek local welfare support, and applicants experience varied social and economic conditions at the time of applying. What some applicants may find appropriate and useful with regard to crisis payments and processes, others may find unnecessary or unwelcome.

Accessing support: tensions and frustrations

Across all four countries, participants shared a mixed picture of access to local welfare, especially 'crisis support', such as schemes offering payments for people in financial need. Some reported timely and compassionate responses, while others described the system as fragmented, opaque, and often exclusionary. A consistent theme during our sessions was the issue of limited clarity and transparency in the support available and who is eligible to receive it, with participants frequently pointing to a need for more promotion of local welfare schemes.

There was a sense of injustice from some participants in relation to the inconsistency in approaches across the UK, and there was a sense that 'pot luck' played a significant role in whether or not an individual could access the support they needed. Furthermore, some participants viewed those who are charged with supporting applicants as frequently misunderstanding needs and failing to accurately consider the information residents communicate. There was a consensus that administrators of local welfare did not always understand and respond to the urgency of claims for emergency assistance. One participant feels that their local authority-imposed wait time for crisis support operates as a loophole for rejecting an application:

> *'In ten more days, you could be due a payment from Universal Credit, and they [the council] might say, "Well, you don't need it anymore", or they say after ten days, "You're four days away from a payment", so they'll only calculate, like, four days of support, you know … and it's just like there's no one to help when you need it the most, when you're actually in that situation. All you can do is fill in an online form… I've been rejected for things even though I followed their guidelines.'*

(Callie V, Northern Ireland)

Similarly, participants shared experiences of decision-makers failing to grasp the unforeseen nature of their crises and demonstrating a lack of empathy for their situations. Participants emphasised the benefits of being able to speak in person to decision-makers, as well as ensuring that those who are suffering extreme hardship are provided with accessible and timely information on entitlement:

> *'We need face-to-face as well. When I applied for the discretionary housing fund a few years ago I was lucky. I went through Shelter. So, I got to speak to someone face to face who was the most compassionate person I've met in a long time. I was up Shit Creek without a paddle, really feeling rubbish, and he was so kind, not judgemental. We went through it all, and he managed to get me a payment so I didn't lose my house … We should be having more face-to-face trained staff, I think.'*

(Nicky J, Wales)

> *'You don't get any information. You have to really dig and look or hope that one of your friends or someone that you know … It's very much pot luck. If you get someone that knows about the things that are available first and foremost, or, you know – you get good ones, and you get bad ones, don't you? And, you know, there doesn't seem to be like an even playing field when it comes to what people have had, which causes a lot of frustration.'*

(Sia J, England)

Where people are given clear and accessible information about eligibility and the application process, they feel that, overall, their experience and outcomes are better. However, many participants' experiences lead them to believe that most street-level workers do not have sufficient knowledge of all available support to enable adequate signposting to local welfare. Some participants access support via GPs or health visitors but feel such processes can be slow and, at times, intrusive, requiring evidence such as weekly budget breakdowns. One participant, who needed support with food, was told that they required a referral from a social worker, which led to a long process over a period of five weeks, when they were passed through various departments. Ultimately, the participant did not pursue the application, because of the need to involve a social worker:

> *'If you need a little help with one thing, it doesn't mean that you need help with everything … I understand needing a referral from somebody … You need to go through the Jobcentre or the council … but just saying, particularly, all you can do is social workers was a bit like, yeah. It felt judgy, and it felt very much like it was saying, well, if you need help, then you're not coping at all, if that makes sense … I didn't get the help, and that's unfair, and I know a few other people who did the same thing and were just like, no, I'm not [doing that] … there were a lot of people local that were very angry about it.'*

(Sia J, England)

Similarly, the requirement to provide copies of bank statements when applying for a Crisis Grant deters people from progressing applications; participants described these experiences as feeling 'violated', 'distrusted', and 'undignified'. Indeed, a number of participants discussed the added stress of the burden of having to 'prove' that they needed support and provide detailed justification to street-level workers. The cumulative emotional toll of constantly being asked to justify their need leaves individuals feeling monitored rather than supported. This draws attention to the difficulties scheme administrators and potential applicants face; the data outlined in previous chapters from frontline workers and scheme designers shows they often need extra information to enable accurate signposting to other services and resources or as a means to make difficult decisions when resources are oversubscribed.

Participants feel that information on *how* to access crisis support is fragmented and complex, with government websites seen as unhelpful in clarifying what is available. There is also awareness of a decoupling of what some agencies (such as Jobcentre

Plus) know from what is actually available in each locality. Participants feel systems are designed to be 'deliberately difficult to navigate', and some turn to various community organisations and friends and family, who act as vital conduits to information on local welfare:

> *'I was kind of falling through the gaps quite a lot, and, in regard to discussing it with, you know, Universal Credit, my local housing authority, and things like that, various charities, I was just getting nowhere. So, yeah, that was very difficult, but things were never signposted to me in a way that they potentially could have been.'*

(Betsy L, England)

Participants also shared examples of good practice in their local area. A participant from Northern Ireland feels that, although the process is difficult, they successfully accessed crisis support in a timely way when it was needed to mitigate the significant financial burdens of major life events such as moving house or changing jobs. Another participant, from Wales, outlined a positive experience of receiving extensive support, including temporary accommodation, support with housing, furniture, and white goods, fuel vouchers, and support with accessing Free School Meals, emphasising that when the information was available it was relatively straightforward to access. A participant in England talked about a local initiative that he learned about from his local nursery. It involved the establishment of a 'Community Bank', which provided him with £200 of support with fuel bills. He was also able to access food donations through the nursery. One of our Safety Nets Expert-by-Experience facilitators, who also lives on a low income, described being 'knocked back' for support from Glasgow Council but welcomed receiving a directory that included details of outlets for sourcing affordable furniture, white goods, etc. This type of solution was recommended by other participants, who expressed support for a 'one-stop shop' approach where those who are in crisis can access holistic support tailored to their own individual circumstances:

> *'I just wish every council gave the person in crisis that and said, "Okay. Look, we can't help you, but here is an up-to-date list. You can take it with you, or you can use our phone and get on the phone and sort this out, or we can try and help you get something.'*

(Expert facilitator, Scotland)

Unclear transparency and confusing accountability

Participants noted power imbalances between those seeking crisis support and those determining entitlement. Participants also feel there is limited transparency and consistency around how local authorities make decisions, highlighting a need for clearer explanations if they are found ineligible for support. Experiences of trying to access local welfare contribute to cynicism about how councils operate and their internal processes:

> *'They need to give a little bit more power back to the person who's applying for it: power to decide what kind of support they need. I think it is being dictatorial by the council; it just doesn't work, and there's no transparency.'*

(Pam P, England)

Furthermore, there are questions about appeals processes, accountability mechanisms for poor decision-making, and the additional emotional toll or significant mental capacity and emotional resolve required to engage with them. There is a shared feeling of a lack of transparency around the criteria that different local authorities and departments use to make decisions:

> *'How do these councils decide what, where … trying to say, like, what level of support to give to people who are in hardship. How are they saying, "Okay, we're just going to give it to this", or, "We're just going to use it for this." Like, how, what is the evidence base?'*

(Pam P, England)

Feelings of unfairness and injustice are common among participants from across all four countries of the UK. Echoing the same concerns that administrators raised in Chapter 3, participants in the Devolved Conversations emphasised that access to crisis support often feels like a 'postcode lottery' in terms of the support that is available, its accessibility, and how it is administered. The lack of transparency exacerbates already difficult situations. One participant from Wales described an experience where he had not been able to access support from the Discretionary Assistance Fund due to his status as a man who has transitioned. He was informed that staff could not verify his identity, which, in his view, did not align with his ability to receive Universal Credit. He said that poor treatment by the staff member dealing with his case compounded his feelings of distress. At the time of the Devolved

Conversation, he remained confused as to why he was unable to access support, which heightened his feelings of unfairness:

> *'When you've got somebody with a bad attitude, or when the information is hard to find, or when there should be something to help you, and then you're told, no, you're not the crisis we're looking after, things like that really knocks those people down, and I worry about mental health impacts.'*

(Nicky J, Wales)

There is a strong view that local welfare schemes are critical for people who are in an emergency situation and that eligibility criteria should include more people, including those who are working and asylum seekers[77] (who are often ineligible for public funds). However, participants across the board expressed the need for some level of parity across the four countries of the UK, while accepting that every individual experiences crises differently and that factors such as whether the applicant lives in an urban or a rural location are important. Nevertheless, there is an overwhelming view that a set of basic 'universal ground rules' would aid fairness. As outlined in the quotes below, this view contrasts with place-based approaches and local and devolved variability as a response to differing social and economic needs or political infrastructure (such as devolved governments):

> *'I think I'd like it to be more accessible, easier to get hold of – to, you know, apply for – and that it's equal to all countries. So, you know, Wales shouldn't be different to England, to Northern Ireland. We should all be having the same amounts. We should all be able to put in for the same sort of things that we need.'*

(Ellie Y, Wales)

> *'I definitely think it needs to be streamlined. Councils … shouldn't be able to make up their own rules. It should all be structured and ring-fenced.'*

(Evie G, England)

Conditionality, guidance, and signposting

We explored participants' experiences of, and views on, the conditional interventions that some local authorities require claimants to fulfil before accessing support. These

[77] The remit of our initial data collection process did not include asylum seekers and those subject to No Recourse to Public Funds, so we do not have data across all methodologies to expand on this issue in this report.

include, for example, accessing welfare rights and advice services, engaging in money management courses, or attending cooking classes. Participants view these interventions as intrusive and unnecessary yet also agree that robust processes – such as those requiring some information around income, spending, and the contexts of crises – are needed to ensure that limited financial support is targeted at the 'right people'. Furthermore, participants highlighted that a desperate person may comply with whatever requirements local authorities tell them are necessary, even if they are uncomfortable or feel these are inappropriate; compliance doesn't necessarily equate to agreement that the conditional intervention is needed:

> *'You know, it's like the impression you get, "Well, beggars can't be choosers. If you're in need of things, you should take it, you know." '*

(Phil Q, Scotland)

Participants outlined that living in poverty requires good budgeting skills, and some feel that an 'improve your budgeting' style of intervention increases welfare stigma and supports a perception that the individual seeking support is responsible for their own crisis situation. Participants view these types of interventions as undermining people's sense of achievement and their ability to regularly manage household budgets and resources in extremely difficult circumstances. With regard to cooking advice/classes, participants questioned the usefulness of this intervention in the context of high food inflation. A participant who recently migrated from Romania to Northern Ireland with her family spoke of how the recent money management class that she attended was informative but feels it did not fully consider the impacts of inflation and associated food costs, a view others echoed:

> *'If you are even cooking at home, everything's gone up so much in price. It's a real struggle. Like, what you could get for £40 before, you can't even get like … you could just probably get a couple of boxes of cereal, a couple of drinks, a bit of fruit, and that's it. You're not getting anything for £40 now.'*

(Lulu W, Wales)

A participant from Northern Ireland, where it is possible to apply for a loan from the Discretionary Support Scheme, emphasised that a robust application process is required to protect people from accumulating debts that they are unable to pay back. She outlined that she had fallen foul of this when younger:

> *'Here, it's a bit too easy for people to do so, especially young ones … it's an easy way for them to get money. I know I did it when I was younger, and it was the worst thing. Obviously, I cleared it up and got myself on the right and narrow with it, but it was just a bit too easy. Like, don't get me wrong. I'm not saying it's easy-peasy … It is a horrible process … You do have to explain as to why you want this and why you don't have money and things, but I do think ours is … It's a bit too easy to get the money … That's why I'm saying the likes of, like, going for white goods and stuff, like they should be vouchered as opposed to just "here's the cash, see you later" sort of thing.'*

(Edie E, Northern Ireland)

There were contrasting views between participants: while some found money management courses potentially stigmatising, others noted that they would have found a money management course helpful. Somewhat relatedly, another participant felt that money advice should accompany crisis loans, which should also be determined on the basis of the claimant's income and their ability to make repayments.

Cash, vouchers, or goods?

In the previous chapter we demonstrated that schemes delivered by different local authorities and devolved governments use different types of support. There are mixed views on whether cash/vouchers or the direct provision of goods is the most appropriate form of crisis support. An English participant said that support should be provided on the basis of the specific need identified; so, if a freezer is required, local authorities should provide a voucher for that specific item:

> *'You know what I'm trying to say, like if you're going because you need, you're desperate for, food, a supermarket voucher; if you're going because your freezer's working in the freezer, like a white good voucher – like it should be specific to what you need rather than just giving cash, I think. For people who are struggling and vulnerable, I don't think always cash is possibly the right answer, just from things I've seen.'*

(Sia J, England)

In contrast to this view, a Scottish participant who had received a bed via the Scottish Welfare Fund, rather than cash for her to choose her own bed, expressed her view that it wasn't suitable, and she now has to find alternative charitable organisations for support:

> *'The one they supplied, it's got springs on the mattress, and I'm having body aches, to be honest with you. I can't even sleep on it. I've gone to ask someone in another charity to see if they can give cash so that I can buy a mattress.'*

(Mabel D, Scotland)

Another participant, in Wales, stated that a voucher can curtail the ability to 'shop around' and find the best value. Others feel that the benefits of a cash-first approach include allowing recipients to choose culturally appropriate food:

> *'Well, both cash and vouchers would be better than the food bank we are going to, because they only give to us canned food, and, you know, we might not eat most of them, especially for those who are new in the UK … In my country, we're not used to eating canned or tinned food … and, even if it is a voucher, it shouldn't be specific to one supermarket. For example, sometimes they say that you can buy only from Aldi, but there are things that you need to buy from Lidl, for example.'*

(Ron Q, Wales)

The data from the Devolved Conversations highlights that claimants view financial support for people facing an emergency situation as integral to exiting from a crisis experience. Participants feel that some shared universal principles, combined with scope for an individualised and flexible response, would be fairest and could best support someone who requires urgent help. Some participants felt it is acceptable, or even important, that access to such support is linked to life skills interventions, education, or health treatment, but others were concerned that this could be unhelpful or patronising. Views were also mixed about the best 'mode' of support, but there was a sense from many that asking recipients how they prefer to receive support, whether it be as cash, vouchers, or the required goods/services, would be helpful and may contribute to ensuring there is efficient provision of support and goods to meet people's different needs. Significantly, the social security claimants we spoke to were often surprised to hear about the wide variations in entitlement and support available through local welfare depending on where you live. This points to a wider need to develop more understanding of the relationship between devolution, localisation, and social security – a central ambition of the Safety Nets project.

CHAPTER 7: REFLECTIONS ON THE STATE OF LOCAL WELFARE

Hayley Bennett, Jed Meers, Joe Pardoe, and Ruth Patrick

What is the state of local welfare? Drawing on our multi-methods research, including a quantitative analysis of the scale of, and spend on, some local welfare schemes, detailed mapping of local welfare across the four UK nations, rich qualitative research exploring place-based practices in 14 local case sites, and our Devolved Conversations with social security claimants, we offer new insights into this highly complex and often opaque part of the welfare state. Our report provides a detailed picture of the emergence and rise of local welfare, exploring how local actors themselves understand and interpret their role within this evolving space for welfare design and delivery. Our research uncovers substantial differences in policy, practice, and material offerings available to families in need depending on where they live, as a result of the discretionary, short-term, and inconstant nature of local welfare. But what does this mean for the future of local welfare, and how might the evidence we have generated best be harnessed to improve policy and practice in the future? In this concluding chapter, we turn to these key questions, which are especially timely given the launch in England and Wales of the Crisis and Resilience Fund from April 2026, and in light of what are likely to include some new leaderships at regional and devolved nation levels following the May 2026 elections.

What are our key findings?

This report is being released at a critical juncture for local welfare provision in the UK: a moment when its impact is driving exceptionally uneven support for struggling families. The UK Labour government elected in July 2024 has made tackling child poverty, extending devolution within England, and implementing the reorganisation of local government key priorities. All of these changes have potential implications for the shape and role of local welfare and may offer further opportunities for regional and local actors to identify and address socioeconomic disparities, including reducing poverty. More specifically, the new Crisis and Resilience Fund – which replaced the Household Support Fund and Discretionary Housing Payments in England from April 2026 – offers a multi-year settlement with the aim of supporting local authorities to better manage local welfare, provide preventative support, and end dependence on emergency food parcels.

Looking further back, since the earliest days of the Covid-19 pandemic we have repeatedly seen politicians from different governments and political persuasions return to the idea of a small boost in local crisis support as an apparent panacea for families facing hardship and/or crisis. There is a widening gap between how local welfare is situated in these political narratives and the role it can play in reality, given the scale of the allocated financial resources. As we face a renewed cost of living crisis as a result of further disruptions to the energy market, there have already been announcements of the provision of support to targeted households through localised welfare. Our hope is that our new knowledge base can help influence and inform the design of any such interventions, underpinned by a much greater awareness of the current state of local welfare.

The future of local welfare

Local welfare is simply not currently resourced sufficiently to offer equitable or effective forms of crisis provision for many families, especially as the scale of need has increased and the number of applications has risen. There are significant and fundamental limitations in seeking to address some of the main drivers and experiences of poverty at the local level. When, for millions of households, income is simply too low to cover the rapidly rising cost of essentials, the UK-level social security safety net and/or economic policies that seek to tackle the drivers of poverty are best placed to respond. We advocate for a more honest conversation about both what is, and what is not, possible within the confines of localised welfare support, especially in the current fiscal context, and given wider challenges related to the adequacy of social security support. Too often, local welfare is presented by politicians as the catch-all answer to questions of what they are doing to support families in crisis or at risk of extreme hardship. However, this both massively overestimates what is possible through the local welfare safety net, at least with its current funding envelope, and completely obscures the much greater role that the UK government must play both in attending to the drivers of hardship and in ensuring that the UK's social security system is underpinned by a principle of adequacy.

Until the UK's national social security entitlements effectively prevent hardship for low-income households, we need to acknowledge that local welfare plays a vital role in responding to unexpected crises in household finances or sudden unanticipated needs. We recognise that the arrival of the Crisis and Resilience Fund (a multi-year local welfare settlement) and the continued use of local and discretionary funds in Wales and Scotland suggest that local welfare is likely to remain the vehicle through which crisis support is delivered, at least for the foreseeable future. Given this, in concluding, we share some key implications emerging from our research for policymakers to consider if they are to improve local welfare in the current financial and fiscal contexts. We also tease out some key issues for policymakers to prioritise if they are to improve the funding, design, and delivery of local welfare.

In the following section, we set out policy recommendations grouped according to who they are most applicable to, starting with the UK government:

Policy implications for the UK government and devolved governments: Improving local welfare

1. The move away from successive, short-term discretionary funds (most notably in the form of the Household Support Fund) to the multi-year settlement for the Crisis and Resilience Fund is a welcome one. It provides improved foundations that may more effectively enable local authorities to plan and develop interventions better rooted in evidence of what works, and for whom, and who is at particular need in their communities. It is important that local authorities are able to manage these budgets without fear of funds running out during the funding cycle and without feeling pressure to get 'money out of the door', rather than more effectively and strategically planning how to best prioritise and allocate support. That the Crisis and Resilience Fund funding amounts to a real-terms cut in comparison with previous years, however, is problematic, and it is important that research is undertaken and data is collected to examine how local authorities are managing this reduction as the fund rolls out.

2. The UK government and devolved governments should also ring-fence local welfare budgets. The demise of Local Welfare Assistance schemes in England underlines the central importance of ring-fencing local welfare funding to ensure it remains accessible across the country.

3. The UK government and devolved governments should consider what convening role they can play, bringing together those involved in welfare scheme design to facilitate learning and sharing of practice between local authorities in ways that promote capacity building. Some of this can be achieved through existing mechanisms and resources within the Department for Work and Pensions, which is already engaged in examining the roll-out of the Crisis and Resilience Fund, or by commissioning a partner to manage this work. For example, in Scotland the local government leads responsible for local child poverty action

plans participate in a community of practice supported by the Improvement Service.

4. The UK government and devolved governments should seek to mitigate the administrative demands placed on local authorities wherever possible: for example, by issuing very clear scheme guidance and examples of good practice (including, for instance, templates for use by local authorities).

5. At both the UK level and the devolved nation level, policymakers should be cognisant of the trade-offs between localised and centralised forms of support and between discretionary and entitlement-based models of provision. Wherever possible, people's needs should be met through entitlement-based social security benefits. The use of discretionary support should be driven by a particular need for support or designed to meet households' needs in unforeseen and unexpected circumstances. Work should be undertaken at the outset to better match policy objectives with appropriate scheme design.

6. Most fundamentally, there are some schemes where there is no logic in taking a localised approach. As set out elsewhere, Council Tax Benefit should return to a nationalised scheme, given that there is no observable merit in taking a discretionary, localised approach here.

7. Similarly, the funding of school holiday food provision should be divorced from local welfare. The expansion of Free School Meals provision in term time is to be welcomed, as is the announcement that the Holiday Activities and Food Programme has been extended for a further three years. However, significant local welfare funds continue to be used by some local authorities to support Free School Meals provision outside term time. As a predictable long-term recurring need, holiday food support differs fundamentally from the emergency and crisis support that local welfare schemes are designed to address. The UK government should fund holiday food provision separately from local welfare budgets in England, with the Holiday Activities and Food programme serving as a possible mechanism for this expanded support. This would enable local welfare schemes to focus on their core purpose of providing responsive support for urgent, unanticipated crises whilst ensuring children from low-income families continue to receive consistent support during school holidays. Without this separation, the

predictable demands of holiday food provision will continue to erode the capacity of local welfare schemes to assist families facing unexpected hardship, undermining both their preventative ambitions and their ability to respond to demands for crisis support.

8. The UK government (and, where relevant, devolved governments) should mandate minimum standards for local authorities relating to the provision of clear and accessible information about all the local welfare schemes on their websites, via relevant partners in the third sector, and to agencies such as local Jobcentre Plus offices. Jobcentre Plus staff should provide up-to-date information to claimants about the main local welfare schemes (including devolved funds such as the Scottish Welfare Fund in Scotland and Discretionary Assistance Fund in Wales). This should cover which schemes are available, details of how people can apply, and where they can access assistance to do so if needed. Local authorities and devolved governments should ensure that relevant third sector actors in their area are confident they have up-to-date information on the relevant schemes available and how residents can apply, as well as seeking to ensure that groups who may find it harder to access such information (e.g., because of language barriers or a lack of digital access) are able to do so. There is no single way to achieve this across the UK and across all schemes. However, statutory guidance (as demonstrated by the Scottish government's approach to the Scottish Welfare Fund, including advertisement and reporting requirements) and communities of practice could support this shift to encourage equitable information and access regardless of where people live.

Policy implications for local authorities

9. As far as possible within resource limitations, local authorities should seek to exploit opportunities to link up datasets and (often siloed) teams working across complementary programmes of work. A very prescient example is the linking of Council Tax Benefit with Council Tax recovery, with clear scope here to merge datasets.

10. Local authorities must ensure that application processes are not unduly onerous and are accessible, with options – where appropriate – to apply in person, by phone, or via a paper application form, as well as online. Our research raises a common tension between the evidential threshold needed to make fair decisions with limited funds, on the one hand, and increasing the administrative burden on applicants in times of crisis, on

the other hand. We recommend two key principles: firstly, evidential requirements should be transparent; and secondly, they should be proportionate to the value of the award and designed to avoid stigmatisation and distrust between applicants and their local authority. Where applicants are rejected – especially for schemes providing a significant level of support – local authorities should consider whether they can provide reasons for their decision in writing.

11. As is already the case for other important areas of decision-making, local authorities should be required to publish a 'Local Welfare Strategy' every five years, having consulted with local communities and relevant stakeholders. These strategies should make clear how the local authority intends to deploy relevant funds to best meet local needs and determine eligibility, processes for accountability and transparency, and the interactions between different funds and services. Strategies should make clear how they seek to ensure that local welfare schemes are accessible to all those who may need them, in particular those groups that may face barriers to access, including digital exclusion, language barriers, and a lack of connection to other referral services. This may include a focus on working with local partners embedded in relevant communities.

12. Families seeking support from local welfare are often at their lowest ebb. We heard concerns that some do not seek out such support at all for fear of stigma or being scammed or to avoid what are seen as undignified interactions with staff. Access to local welfare support should be designed with these challenges in mind, with support offered and interactions managed in a way tailored to people's individual priorities. Wherever possible, people should be asked about the kinds of support that would most benefit them and be given a choice regarding the type of support they receive (cash, vouchers, or in-kind goods). Wherever this is not currently possible, the local authority should seek to explore solutions (drawing on insights from other local authorities and devolved or UK governments).

Our research has underscored what is sometimes described as the 'devolution paradox': the fact that members of the public routinely support devolution but – and at the same time – hold contradictory positions about differences in provision and entitlement that can arise from devolution. This was notable in the local welfare space, where social security claimants who were previously unaware of the place-based differences in support, when made aware through their participation in this project, were often cross and upset about them. More needs to be done to understand public attitudes to both devolved and localised forms of welfare, and this project will make a contribution in this area in the coming months.

Final words: The state of the UK's welfare system matters too

This report has generated new knowledge about the state of local welfare in the UK and should influence future decisions about its appropriate and most effective place in our broader social security infrastructure. However, while improvements in local welfare have the potential to make a real difference to the lives of low-income families, sustainably tackling poverty requires cross-government action that expands well beyond the local welfare sphere. The UK government should re-establish a proportionate and realistic role for local welfare as a means to address unexpected and urgent need and should address features of the national social security safety net widely recognised as driving persistent poverty and destitution. These include caps and freezes on Local Housing Allowance, the Social Sector Size Criteria (or Bedroom Tax), non-uprating of benefit levels in line with inflation, and the Benefit Cap. These policies drive long-term financial pressures on families that local authorities cannot effectively address via local welfare support.

Local welfare can play a reactive role here, but it is not a panacea. Our hope is that this report can contribute to improving both our understanding of local welfare's current and future role and how this might best be improved as part of wider efforts to address poverty and destitution, stubborn policy issues that continue to harm millions of households in the UK.

For further information about the research discussed in this report and the policy recommendations presented here please get in touch with the authors and/or the Safety Nets project: https://safetynets.study/

We have used the CRediT contributor taxonomy for authorship for this report:

Hayley Bennett: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Data Curation; Formal Analysis; Funding Acquisition; Investigation (practitioners & participants); Methodology (overall project & workstreams covered in this report); Project Administration (production of output, specific workstreams, & Safety Nets project); Visualization; Writing – original draft; Writing – detailed review and editing; Revisions; Final production.

Mike Brewer: Conceptualization of overarching research goals and aims of one of the workstreams covered in this report; Funding Acquisition; Writing – light-touch review.

Alex Clegg: Conceptualization of overarching research goals and aims of one of the workstreams covered in this report; Data Curation; Formal Analysis; Funding Acquisition; Investigation (statistical); Methodology (overall project & workstreams covered in this report); Visualization; Writing – original draft; Writing – light-touch review and editing; Revisions.

Ciara Fitzpatrick: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Funding Acquisition; Investigation (participants); Methodology (overall project & workstreams covered in this report); Project Administration (specific workstreams & Safety Nets project); Writing – original draft.

Katy Gillespie: Investigation (participants).

Uisce Jordan: Data Curation; Formal Analysis; Investigation (participants); Methodology (of some of the research covered in this report); Writing – original draft.

Joe Pardoe: Conceptualization of overarching research goals and aims of one of the workstreams covered in this report; Data Curation; Formal Analysis; Investigation (practitioners); Methodology (of some of the research covered in this report); Visualization; Writing – original draft; Writing – light-touch review and editing; Revisions.

Jed Meers: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Data Curation; Formal Analysis; Funding Acquisition; Investigation (practitioners); Methodology (overall project & workstreams covered in this report); Project Administration (specific workstreams & Safety Nets project); Writing – original draft; Writing – detailed review and editing; Revisions; Final production.

Ruth Patrick: Conceptualization of overarching research goals and aims to the bid; Funding Acquisition; Investigation (participants); Methodology (overall project & workstreams covered in this report); Project Administration (Safety Nets project); Writing – original draft; Writing – light-touch review; Final production.

Maddy Power: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Funding Acquisition; Investigation (participants); Methodology (overall project & workstreams covered in this report); Project Administration (specific workstreams & Safety Nets project); Writing – original draft.

Mhairi-Jean Ross: Conceptualization of one of the workstreams covered in this report; Data Curation; Formal Analysis; Investigation (participants); Methodology (of some of the research covered in this report).

Lisa Scullion: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Funding Acquisition; Methodology (overall project but not details of this report), Project Administration (Safety Nets project); Writing – light-touch review.

Rhiannon Sims: Conceptualization of overarching research goals and aims of one of the workstreams covered in this report; Data Curation; Formal Analysis; Investigation (practitioners); Methodology (of some of the research covered in this report); Visualization; Writing – original draft; Revisions.

Beth Watts-Cobbe: Conceptualization of overarching research goals and aims to the bid and the workstreams/data covered in this report; Data Curation; Formal Analysis; Funding Acquisition; Investigation (practitioners); Methodology (overall project & workstreams covered in this report); Project Administration (specific workstreams & Safety Nets project); Writing – original draft; Writing – detailed review and editing; Revisions.

David Young: Conceptualization of overarching research goals and aims of one of the workstreams covered in this report; Data Curation; Formal Analysis; Investigation (practitioners); Methodology (of some of the research covered in this report).

Safety Nets
Publications

Doing research together A practical guide to co-produced research	28/06/26	Dr Uisce Jordan, University of Glasgow Dr Ciara Fitzpatrick, University of Ulster Dr Maddy Power, London School of Hygiene and Tropical Medicine Becca Stacey, University of Glasgow Prof. Ruth Patrick, University of Glasgow Evette Caledra, Expert by Experience (EbE) Gordon James, EbE Zhaira Purves, EbE
The State of the Nations Social security in a devolved UK	21/05/26	Dr Mark Simpson, Ulster University Prof. Mike Brewer, Resolution Foundation (RF) Alex Clegg, RF Dr Sioned Pearce, Cardiff University Prof. Rod Hick, Cardiff University Prof. Ruth Patrick, University of Glasgow
The Future of Discretionary Housing Payments Lessons for the Crisis Resilience Fund	08/04/26	Rhiannon Sims and Professor Beth Watts-Cobbe Heriot Watt University
The Localisation Era Assessing the post-2013 rise of localised social security	20/11/25	Alex Clegg Resolution Foundation
Social Security in the four UK countries Who does what and where?	31/5/25	Dr Mark Simpson Ulster University
Renew and improve Setting up the Household Support Fund for the future	27/5/25	Alex Clegg Resolution Foundation

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Website
safetynets.study

Contact
Safety-Nets@Glasgow.ac.uk

Principal Investigator
Prof Ruth Patrick