

GREATER MANCHESTER POVERTY ACTION

Strengthening the role of local welfare assistance

Simon Watts
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About Greater Manchester Poverty Action

Greater Manchester Poverty Action (GMPA) is a not-for-profit organisation that works to address poverty across Greater Manchester.

Our vision is of a Greater Manchester free from poverty where all residents can realise their potential and access the benefits of living in a diverse and vibrant city region.

We **convene and network** organisations from public, private and VCSE sectors, and people with lived experience of poverty, to foster collaboration and innovation and to maximise the impact of efforts to address the **underlying causes of poverty** across Greater Manchester. We **equip stakeholders** with the knowledge they need to tackle poverty. We carry out **research and advocate for changes in policy** at a local and city regional level and sometimes at a national level to address the structural and systematic causes of poverty.



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Foreword

The government used to operate a crisis support scheme called the Discretionary Social Fund. This supported vulnerable people to live independently in their homes, and people facing a sudden financial crisis. It was an important and necessary part of the social security safety net, preventing people from falling into hardship and alleviating pressure on other parts of the welfare system.

From 2013, the Discretionary Social Fund was replaced by local welfare assistance schemes operated by top tier councils in England. However, this change was made in the context of severe cuts to local authority budgets and to working age benefits. This acted to limit the ability of councils to respond to need at a time when the number of people facing a financial crisis was increasing.

Local welfare assistance schemes are not mandatory and funding for them isn't ringfenced. Lack of government guidance and support on how schemes should operate means that they have evolved differently in each locality and not everywhere in England has a scheme in place. Thankfully all ten of our Greater Manchester boroughs have worked hard to retain local provision.

As we enter a period that will lay bare the economic damage of COVID-19, this report provides a series of recommendations to strengthen schemes. Most of the recommendations come at no-cost. Where there are cost implications, upfront investments are suggested that will deliver savings in the long run by improving outcomes for residents and reducing pressure on other services. The recommendations are based on research identifying good practice from across local authorities in England, including here in Greater Manchester. As part of this report, we have produced a checklist for our local authorities and partner organisations to use to assess their schemes.

At Greater Manchester Poverty Action (GMPA), we regularly speak to people experiencing poverty and work closely with organisations supporting them. **Far too often it is an inability to access relatively small amounts of financial support to live independently or respond to a sudden, short-term financial crisis can tip people over the edge into greater levels of hardship.**

Local welfare assistance schemes have a central role to play in responding to this. At a time when local authorities are yet again facing a period of budget cuts and increased need among their population, maximising the effectiveness of schemes will be crucial.



During the pandemic, the government has provided a hardship funding to councils, acknowledging the financial challenges facing households. However, this funding needs to be made permanent. As well as working locally to maximise the effectiveness of local welfare assistance schemes, GMPA will continue to support calls for the government to provide ringfenced funding for schemes so that everyone can access the crisis support they need regardless of where they live.

Graham Whitham, Chief Executive, Greater Manchester Poverty Action

Executive summary

Increasing levels of financial hardship have increased demand for crisis support. The Covid-19 pandemic and its economic impact has further exacerbated this demand. Local welfare assistance schemes (LWASs), introduced in 2013 when responsibility for local welfare support passed from DWP to local authorities, have a central role to play in responding to people facing a financial crisis. However, since 2013 funding has decreased and variation between local authority LWASs has developed nationally and across Greater Manchester.

There has been limited research to date on what a good LWAS offer should include. Given the increase in financial hardship and the financial pressures on LWAS budgets, there has never been a better time to review how they can be improved to best support residents and make best use of the limited resources available.

A framework for improving the Greater Manchester welfare offer

Local partners across Greater Manchester were engaged as part of this research, including all ten local authorities, to understand how LWASs operate across the region. National organisations, councils in other parts of England and recently published research on LWASs were consulted to form a picture of what good could look like for LWAS provision in the Greater Manchester city region. This good practice is articulated through a 9-point framework which sets out a series of recommendations. Budget pressures were kept in mind throughout this work, and though some recommendations would require investment (in staff for example), there are areas where efficiencies could be made to fund this. The 9-point framework considers:

- A. **Resourcing** – advocates for a ringfenced, multiyear commitment for LWAS budgets to halt the decrease in funding seen in a number of local authorities in recent years. Highlights the current variation in funding across Greater Manchester for LWAS ranging from £0.44 to £2.67 per capita.
- B. **Ownership** – recommends where LWASs should sit within local authorities and how they could be more efficient if located in different departments within the council, particularly where LWAS teams can use existing data to streamline the application process for staff and residents.
- C. **A resident focused approach** – advocates for a resident centred approach by providing a flexible LWAS which meets the wide variety of needs residents present with.
Advocates for a case worker approach whereby LWAS teams move beyond administering applications to providing more holistic support to residents that can help prevent future financial hardship. This may require an investment in staff.
- D. **Coordinating the range of support available** – strongly recommends that local partners come together regularly to discuss and improve LWAS, drawing on the range of support that local partners provide and ensuring that all relevant partners are linked into LWAS. Highlights the importance of working with, but not over relying on, voluntary and community and social enterprise (VCSE) sector support for residents.
Suggests local authorities consider how LWASs can act as the hub for broader crisis support within a locality, taking responsibility for tracking a person's journey through the support system and ensuring they access support that best meets their needs.
- E. **Items/products available – A 'cash first' approach** - recommends that local authorities take a 'cash-first' approach to supporting residents. This means providing money to residents through LWASs, rather than in-kind support (such as food parcels and energy vouchers), so that they have

choice, dignity and control in responding to their financial needs. Identifies opportunities to improve how furniture and white goods are provided through LWASs.

- F. **Communication of Support** – highlights how important clear and concise messaging is to improving LWAS uptake. Recommends that local authorities review website messaging for their LWAS and proactively promote the scheme to local partners.
- G. **Application Process** – highlights challenges in the LWAS application process. Recommends simplifying the application process and ensuring schemes can be accessed by different population subgroups.
- H. **Eligibility criteria** – makes the case for eligibility criteria to be flexible enough to ensure that all those facing hardship can be supported, particularly given the increasing proportion of residents in short-term and insecure employment.
- I. **Measuring Success** – summarises a range of metrics which could be measured to help understand how effective the LWAS is and how well it is reaching population subgroups within each area.

Preventing the need for crisis support – Proactive, not reactive

Preventing hardship is better for residents and more efficient than investing in crisis support. A range of interventions to prevent financial hardship emerged from this research. This section of the report seeks to highlight some good practice:

- A. **Using data to identify the most vulnerable** – draws on good practice to explore how vulnerable residents could be identified ahead of a crisis and supported.
- B. **Case worker model** – emphasises the importance of broader financial advice and support by LWAS teams in preventing future financial hardship.
- C. **Accessing affordable credit** – draws on good practice from Greater Manchester and further afield in providing residents with access to affordable credit, reducing reliance on welfare and VCSE sector support, preserving dignity and choice.

Conclusions

There are examples of good practice across Greater Manchester in terms of LWAS provision. There is also a lot of variation and the support residents can access is driven to an extent by where they live. Within the city region, the average LWAS award value varied from range £62 to £550 per award and the average application success rate from 30 to 90 per cent. The reduction in funding for LWASs in recent years is contrasted by the increase in demand for crisis support even before Covid-19, and paints a worrying picture. Multiyear, ring fenced LWAS funding commitments are required to ensure local authorities and partners can continue to support Greater Manchester's most vulnerable residents.

This report has highlighted several areas where improvements to schemes can be made, some at zero cost, some requiring funding. Resources to fund improvements may be found by realising some of the efficiencies also identified in this report. Local authorities and partners are asked to review the recommendations that are relevant to them; the checklist that accompanies this executive summary helps to identify possible areas for improvement.

Supporting Greater Manchester residents facing financial crisis has never been more important in the face of Covid-19 and GMIPA believes that offering a robust LWAS for those in, or entering, financial crisis is critical, led by the local authority, and delivered in a coordinated way with partners.

LWAS checklist for local authorities and partners

This checklist reflects the recommendations and good practice set out in this report and has been developed to act as a tool to help guide users through areas of possible LWAS improvement via a series of questions:

Question/Area		Answer	Notes/Actions
1	Has a multi-year commitment been made to funding the LWAS and is that funding protected going forwards?		
2	Have you reviewed where your LWAS sits within your local authority? Could there be efficiencies (as described in section 4B) by moving it to a different area?		
3	Do you have a forum or group containing partners described in section 4D where LWAS can be discussed and is a regular agenda item?		
4	Is there a mechanism for capturing resident and LWAS users' feedback to feed into this group/forum?		
5	To what extent is your LWAS support built around the challenges and needs of residents? Can individuals receive wider advice/support as part of contacting the LWAS team? See section 4C for details about a case worker approach.		
6	Is LWAS advice and support offered in local neighbourhoods, close to those in most need?		
7	Are your eligibility criteria for the LWAS flexible enough to ensure that residents in financial crisis can receive support when appropriate?		
8	Does your LWAS adopt a 'cash first' approach to the delivery of support? This means giving people experiencing a financial crisis money to preserve choice, dignity and control rather than in-kind support such as energy vouchers and food parcels.		
9	Have you recently reviewed how your LWAS provides furniture? Provision could be improved and efficiencies made by considering options outlined in section 4E/appendix 2.		
10	Is your LWAS easy to apply for, requesting the minimum amount of information necessary? See section 4G.		
11	Is your welfare application available in other languages relevant to your area?		
12	Is there a phone number advertised on the welfare application page for residents who may struggle to fill out the form?		
13	Is your welfare support clearly and proactively communicated to partners and residents? Has the web content relating to LWAS, as well as other benefits including Council Tax Support and Discretionary Housing Payments been reviewed for clarity of communication?		
14	Can people with no recourse to public funds access support through the LWAS? If not, is there a clear plan of how other services can respond to their needs?		
15	Do you measure outcomes relating to the LWAS as well as outputs? Are these metrics seen by key partners outlined in section 4D and do they feed into local authority governance around poverty reduction? Section 4I outlines metrics that could be reported on.		
16	Are measures to prevent hardship regularly explored, including those detailed in section 5?		
17	Have discussions taken place with local credit union(s) about how their offer can be tailored to meet residents' needs?		

1. Introduction

Local welfare provision encompasses the financial and non-financial support offered by local authorities and their partners to residents who are in financial difficulty and/or crisis. Provision is operated by local authorities through formal local welfare assistance schemes (LWAS) and through Discretionary Housing Payments (DHPs) or Council Tax Support. Local welfare support can also include benefits advice/welfare right services and money management support. In addition, in many areas of Greater Manchester residents are also able to access a range of support from housing associations and local charities.

The main focus of this report is on council led LWASs, but throughout this report, some of the excellent support provided by third sector organisations and housing organisations is referenced. In some cases, an over-reliance on VCSE sector organisations, such as foodbanks, has developed where council led support is insufficient. While this support can be locally led based on local needs, it is unfair and unsustainable to expect local charities to plug gaps in welfare provision where state support is insufficient. This became apparent during the first Covid-19 lockdown, when reliance on foodbanks and other charities increased far beyond their capacity.

Average per capita funding for local welfare provision in **England** is **£0.73** compared to **£6.49** in **Scotland**.



In 2013 responsibility for crisis support was passed from national government to local authorities in England (and to devolved governments in Scotland and Wales), which led to the development of LWASs. Initially funding was

ringfenced, however this was quickly removed, leading to a decrease in funding of LWASs; average per capita funding fell to £0.73 in England. This compares to £6.49 through the equivalent scheme in Scotland - the Scottish Welfare Fund.

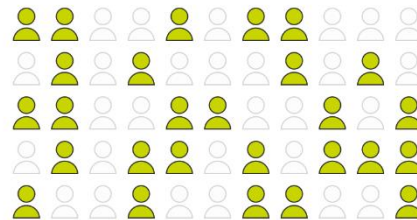
There was also no framework set out nationally for what a LWAS should offer, leading to variation in what has been provided in different areas. Council Tax Support is a statutory requirement, however LWASs are not. One in seven councils nationally no longer have a LWAS (CPAG, 2020), but fortunately all areas in Greater Manchester do.

Funding for crisis support in Greater Manchester fell from £19m/year in 2011 (Discretionary Social Fund) to £3.7m in 2018/19 (through LWASs) (GMPA, 2018) (The Children's Society, 2019). In Greater Manchester, the Discretionary Social Fund awarded over 120,000 grants/services in 2010/11, but in 2018/19 this had fallen by 88% under LWASs to 14,000 (GMPA, 2018) (The Children's Society, 2019).

In Greater Manchester, the number of awards made through local welfare assistance schemes in **2018/19** was **88% lower**



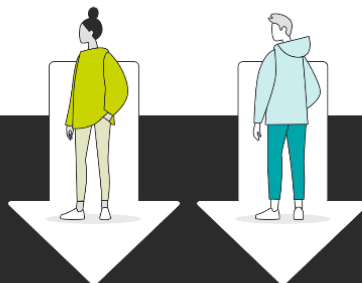
than equivalent awards made through the discretionary Social Fund in **2010/11**.



Contrary to this, recent reports from the UN (United Nations, 2019) and Marmot (Marmot, 2020) suggest that poverty in the UK is increasing, not decreasing. Government household income data shows that child, working age and pensioner poverty rates have all risen in recent years (HBAI, 2020). In Greater Manchester alone, child poverty rates increased in each of the city-region's ten boroughs between 2014/15 and 2018/19 (End Child Poverty, 2020). Prior to the pandemic, some 620,000 people living in Greater Manchester were in poverty.

Given these high and rising levels of poverty, one would expect demand for local welfare assistance to be higher now than it was in 2013. Indeed, this is supported by national insolvency data that shows in a number of Greater Manchester boroughs, pre-Covid-19 insolvencies were higher than they were after the *financial crash* (The Insolvency Service, 2018). This was compounded by the removal of the Social Fund (alongside other benefit cuts and reforms) in 2013 and responsibility for crisis support being passed to local authorities. There has therefore been a reduction in funding for crisis support during a period when there has been an increase in demand for it.

620,000
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Adding to that perfect storm is the Covid-19 pandemic and the longer-term economic impact of it. According to the Trussell Trust, before the pandemic, 15% of people who had needed to use a food bank in their network had applied for local welfare assistance in

areas which had a scheme, and this increased to 23% during the summer of 2020 (Trussell Trust, 2020). Already we have seen record levels of job losses and increases in UC claims and foodbank use. Looking forward, as schemes designed to mitigate the economic impact of the pandemic such as

furlough, temporary benefit increases, debt payment holidays and eviction orders are brought to an end, the economic impact of the pandemic will get much worse. Unfortunately, those communities and groups of the population who were already struggling to make ends meet are being most severely impacted (Child Poverty Action Group, 2020), (Resolution Foundation, 2020). Covid-19 will add further demands on LWASs which are already under significant strain.

Given the context discussed, there has never been a better time to review how LWASs across Greater Manchester function, to maximise the use of the funding available and support Greater Manchester's most vulnerable residents in the best way possible. This paper builds on initial research carried out by GMPA in 2018 (GMPA, 2018), and is in response to national calls for research focused on LWASs.

Current local authority provision in Greater Manchester

Initial desktop research prior to carrying out the primary research for this provided a useful high-level overview of LWASs in Greater Manchester:

- All local authorities in Greater Manchester have a LWAS.
- There is variety in the support offered, from a largely furniture-based offer, to furniture, food, fuel and small cash grants in some authorities.
- A number of schemes historically offered more in the way of grants, but this has been cut with the reduction in funding to council budgets.
- Eligibility criteria vary with some schemes being relatively flexible compared to others that have very specific criteria which limit applications.
- There is variation in how often someone can claim from the scheme, ranging from 2-3 times per year through to once every 2 years.
- The schemes tend to sit in different departments within local authorities, from revenue and benefits, to community safety, to sitting alongside benefits advice/welfare rights.

Aims of this research

This research aims to understand good practice from across Greater Manchester and nationally with regards to LWASs and how localities support residents in financial crisis. The focus will be on council funded and coordinated LWASs, but support provided by partner organisations will be discussed. The report aims to produce a framework for what good LWAS provision across the Greater Manchester area could look like to support local authorities and partners in improving their offer for residents. This framework also aims to support local authorities during Covid-19 when decisions are being made on how to allocate additional national funding for local welfare, such as the Covid-19 Winter Grant Scheme (Department for Work and Pensions, 2020).

2. The importance of emergency financial support – a health and wealth problem

Many UK residents, including residents of Greater Manchester, have little savings and increasing levels of debt (MAS, 2018). For those without financial support from family, a sudden job loss or circumstance change can have catastrophic financial consequences. With no buffer, residents may immediately find themselves in financial crisis. Many residents are not more than 1 or 2 pay cheques from poverty (Shelter, 2016).

There are **14.5 million** people living in poverty in the UK

8.4m are working age adults

4.2m are children

1.9m are pensioners



The UK benefit system is not as generous as European counterparts (Emmerson & Stockton, 2020), putting the country on the back foot in responding to the economic impact of Covid-19. The 2008 recession showed the importance of welfare support; it was found that strong welfare support mitigated the impact of job losses and those countries with strong support didn't see a rise in mental health illness and suicide (Wahlbeck & McDaid, 2012).

Unfortunately, the financial challenges faced by residents were here long before Covid-19. For example, an increasing reliance on short term, part time and/or zero hours contracts in Greater Manchester (ONS, 2020) puts residents at significant financial risk as their circumstances change week to week, or month to month, leaving them to navigate a complicated benefit system, often waiting weeks for payments to help fill gaps in their income. Good local welfare assistance can support this group of workers, as well as those who are unemployed, who have just been made redundant, or who have had a sudden change of circumstances, perhaps due to relationship breakdown or domestic abuse.

In the context of austerity, there is a risk that LWAS funding becomes another financial burden that councils need to manage. This report will identify some potential efficiencies in providing support which may help stretch welfare budgets further, however it is important that local authorities and partners **consider the cost of not providing effective local welfare support**, which in reality is likely to cost much more than the provision itself.

The limited options of people experiencing a financial crisis

If someone suddenly loses their job and isn't able to afford food, heat their home or furnish their home, without family support or welfare support they are left with limited options:

- 1) **Go without** – going without food, heat, furniture and other essentials even for a few days is not sustainable and will damage someone's physical and mental health and that of their family. This will likely lead to pressures on other local services.
- 2) **Borrow** – someone could borrow money to tide them over until a benefit payment is received (though not all people in financial crisis may be immediately eligible for benefits). High street lenders are unlikely to lend to someone who has no or low income, and if someone is not able to access an affordable loan through a credit union, people may seek high cost pay day loans (APR as high as 1500%) (The Money Advice Service, 2020), exacerbating their financial problems.
- 3) **Acquire by illegal means** – a last resort might be to acquire essential items through illegal means, through illegal high-cost lending. Clearly this is not a good option for the individual or the wider community.

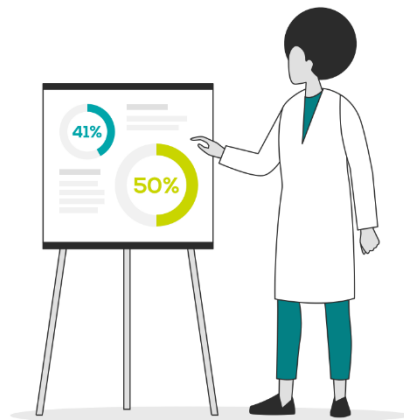


mental health problem (FPH, 2020); the more debt someone is in the worse their mental health becomes (WHO, 2011). Living in cold, damp furniture-less housing can lead to mental health as well as respiratory problems too (FPH, 2020). Mental and physical health improve when people are able to access affordable credit as opposed to high-cost credit agreements (Centre for Responsible Credit, 2017). This evidence, and the quotes below from Stockport's consultation on their LWAS scheme, supports having strong local welfare support.

Thinking more broadly, the levels of stress associated with not having enough money to cover basic living costs make it difficult for individuals to focus on anything else. Why would someone take up public health advice about regular exercise, alcohol intake or healthy eating when they are struggling to make ends meet?

More deprived groups already account for a much higher proportion of emergency healthcare spend. **41% of the most deprived population in GM account for 50% of A&E attendances.**

Offering better support for people who are in financial crisis could save the system money in the long run.



The case for supporting people facing a financial crisis

There is a strong moral case for supporting individuals who are in financial crisis, and early support and intervention can help someone's problems being further exasperated. However, given the evidence above, there is also an economic case for supporting residents through financial crisis.

A report from the National Audit Office highlighted evidence from Milton Keynes Council which estimated the cost savings to other public services of their LWAS. It found that over a full year, LWAS awards of £500,000 led to a total estimated combined saving for central and local government of £9.7 million (National Audit Office, 2016). Additionally, more deprived groups already account for a much high proportion of emergency healthcare spend (41% of the most deprived population in Greater Manchester account for 50% of A&E attendances (GM NHS Health and Social Care Partnership, 2020); offering better support for people who are in financial crisis could save the health system money too if mental health crisis' can be avoided.

With job losses expected in response to the Covid-19 recession, effective support for those who are in financial crisis has probably never been more necessary to prevent damaging physical and mental health outcomes. With local authorities and other public services facing budgetary pressures, there's never been a more important time to understand how effective LWAS provision can create savings elsewhere in the system.

Text box: What do people say about the importance of LWAS?

Stockport Council carried out a consultation before making changes to their LWAS (Stockport Council, 2019). The consultation influenced the council to adapt provision as opposed to scraping it. 330 residents responded to a survey; 13 residents attended 2 focus groups. Some of the quotes gathered during the research reinforce the importance of effective LWAS provision:

“I was having mental health problems...if I hadn’t had this to fall back on I would have been sat in my flat with no electric or not being able to cook, and not really having anywhere to turn really”

“If LWAS didn’t exist more people would turn to high-cost credit, illegal money lenders or crime instead.”

“Not having access to crisis support would create pressure for other services, such as the NHS.”

“I was having mental health problems, and if I hadn’t had this to fall back on I would have been, five days a week, sat in my flat with no electric or not being able to cook, and not really having anywhere to turn really”

“It was pretty important that we got the bed because like I said I was seven months pregnant and we were sleeping on sofas”

“...it (*LWAS*) was a lifeline, what a great word. I really don’t know what I would have done”

“It (*LWAS*) helps you get back on your feet, and helps you walk forward after you’ve got on your feet”

“Without it (*LWAS*) it’s going to put people in more poverty, from what I can see, families are really, really struggling, or just people on their own are struggling, without it where are they going to go?”

“Very important, because moving into my flat I didn’t have anything, they helped me get a bed because I only had a mattress... and to get a cooker...before I got a cooker I was living off sandwiches...so it was better and then my money could stretch a bit further”.

3. Methodology

The methodology for this research was largely qualitative, consisting of a series of discussions with individuals who work in the Greater Manchester system and are linked to or directly involved in local welfare provision. A resident who had used local welfare provision before was interviewed and residents' comments from Stockport Council's recent public LWAS consultation were also included.

For a list of organisations that were engaged see appendix 1. The interviews were relatively unstructured, consisting of a conversation about local welfare assistance in that area, how it is organised and the positives and negatives of the provision.

The research built on existing GMPA research (GMPA, 2018) and was supplemented with data about LWASs which was collected by the Children's Society through a series of freedom of information requests in 2018 and 2019. National research about what a good LWAS should look like was also drawn on, including but not limited to:

- The LGA; Good Practice Guide. Developing Financial Hardship Schemes (LGA, 2020)
- Child Poverty Action Group; Cash in a Crisis (CPAG, 2020)
- London Councils; Supporting Low Income Londoners, the future of local welfare (London Councils, 2019)

4. A framework for improving the Greater Manchester welfare offer

A number of themes emerged from stakeholder interviews and national research about what a good LWAS should include and how it should be coordinated. These themes will be explored in this section:

A. Resourcing

Data shows that LWAS budgets have been cut substantially since GMPA carried out a review in 2018 (GMPA, 2018), and even more significantly since the DWP devolved responsibility for crisis support to local authorities in 2013. Figure 1 shows how much lower funding for LWAS is in England compared to other UK nations. Though Greater Manchester is above the England average, the need in Greater Manchester is far higher than the national average given the level of deprivation in the region.

Figure 1 – LWAS spend per capita 2015/16 and 2018/19; Greater Manchester and national

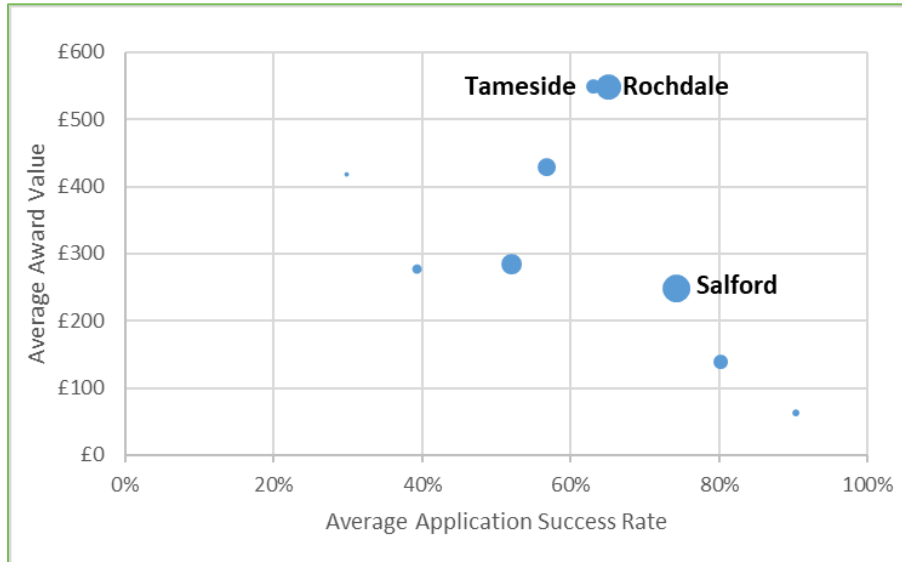
Region/nation	LWAS spend per capita 18/19	Change in spend since 2015/16
Greater Manchester	£1.48	1% increase (skewed by Salford more than doubling their spend). Some areas have cut spend by more than 30%. Excluding Salford, Greater Manchester funding fell by 10%.
England	£0.73	Unknown
Wales	£3.37	Unknown
Scotland	£6.49	Unknown
Northern Ireland	£7.31	Unknown

Source of national data: *Strengthening Local Welfare Support During the Covid-19 Outbreak* (Trussel Trust et al, 2020)

Source of Greater Manchester data: *The Children's Society, Nowhere to Turn: Strengthening the safety net for children and families facing crisis* (2019) and *Leave No Family Behind: Strengthening Local Welfare Assistance during COVID-19* (2020)

There is a wide range across Greater Manchester in terms of the size of the average LWAS award, the percentage of applications approved and the overall per capita spend on LWAS (figures 2 and 3). The average award value by local authority area ranged from £62 to £550 per award (figure 3); to an extent driven by what type of LWAS a council runs; i.e. if it is a furniture focused LWAS the award size tends to be higher. The average application success rate was between 30 and 90 per cent depending on the local authority.

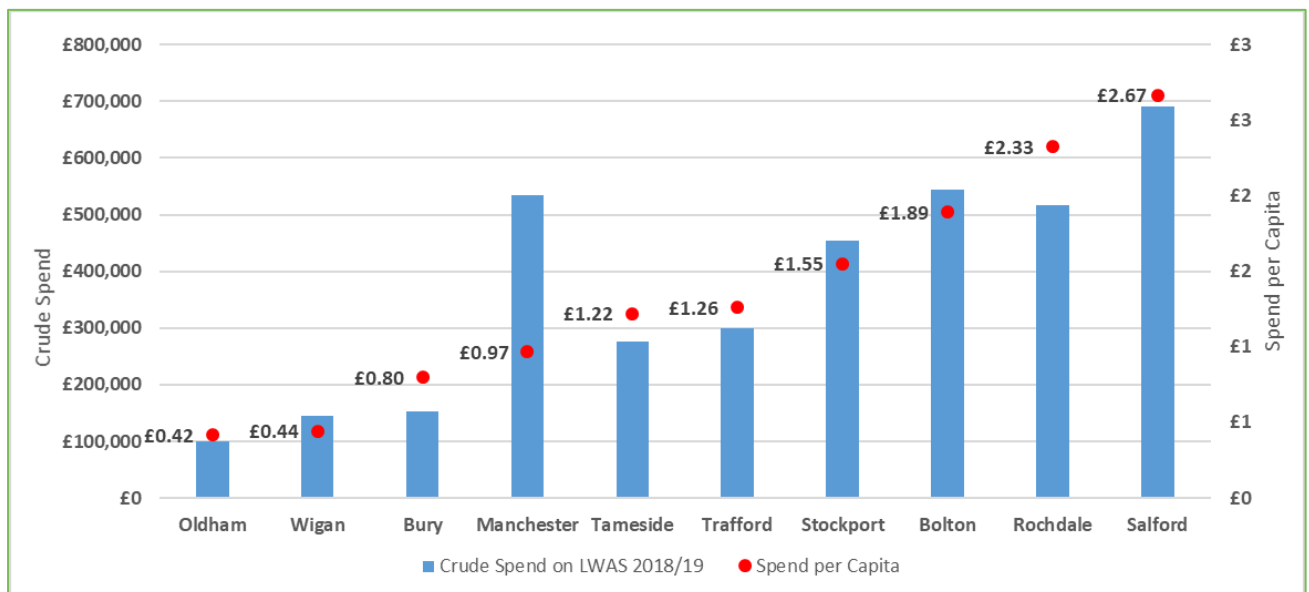
Figure 2 – LWAS Average Award and Success Rate 2018-19 by Greater Manchester LA



Source: The Children's Society, The Children's Society, *Nowhere to Turn: Strengthening the safety net for children and families facing crisis* (2019) and *Leave No Family Behind: Strengthening Local Welfare Assistance during COVID-19* (2020). Note: Size of bubble corresponds to average LWAS funding per capita. Tameside's LWAS tends to fund furniture for the most part, hence the high average award. Specific product details were not available for Rochdale which is the other higher average award area.ⁱ

Per capita LWAS spend varied widely between £0.44 and £2.67. Notably, Salford recently increased their LWAS funding from £320k in 2015/16 to £690k in 2018/19.

Figure 3 – Crude LWAS Spend 2018-19 and Per Capita Spend



NB: whole population (red) and deprivation decile 1 only

Source: The Children's Society, *Nowhere to Turn: Strengthening the safety net for children and families facing crisis* (2019) and *Leave No Family Behind: Strengthening Local Welfare Assistance during COVID-19* (2020).ⁱⁱ

Each council has an annual budget for LWAS; in some cases, the number of applications awarded in the year is managed to ensure that the budget doesn't run out and monies are prioritised for those most in need. While individuals may meet eligibility criteria, having to manage the in-year budget can sometimes mean that awards are not made or are delayed to help make the limited budget last. Given the potential increase in demand in the next 12 months, contingencies about how to fund surplus demand should be developed, potentially drawing down on ad hoc funding from national government such as recent awards from DEFRA or the Covid-19 Winter Grant. Funding of LWASs needs to reflect resident need, not the historic funding position.

A recent report (London Councils, 2019) advised councils to make multiyear budget commitments to their LWASs, with the ability to carry forward budget surpluses or deficits. This makes it easier to manage the LWAS fund and ensure those who need support get it without needing having to manage a budget cut off. A multiyear commitment may also be needed if councils wish to recruit caseworkers to provide broader support to residents who are in crisis (see section 4C).

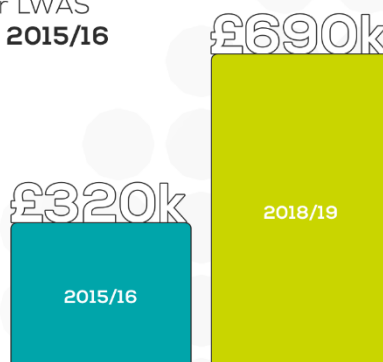
Shelter (Shelter, 2014) highlighted that LWAS funding has actually saved councils money. In the example cited, a furniture award in Wirral allowed someone to be permanently housed from supported accommodation. If the client had stayed in supported accommodation it would have cost £16k over two years.

Austerity has forced local authority cuts over the last 5 years, however it is essential that what funding remains in welfare support in localities is retained. The economic impact of Covid-19 will place LWASs under increasing pressure; further cuts could harm residents' prospects.

Recommendation:

1. Protect existing LWAS budgets and use available national funding to expand provision in the face of increased demand, with a multi-year commitment.
2. Implement relevant efficiencies identified in this paper allowing freed up resource to be used to reach unsupported vulnerable residents.

Salford increased their LWAS funding from **£320k** in **2015/16** to **£690k** in **2018/19**.



B. Ownership - where does the local welfare assistance scheme sit?

Where a LWAS sits within a local authority can be a key determinant of its effectiveness. This research found that those LWAS teams which sat with other relevant teams processing Council Tax Support, DHPs and/or benefits advice/welfare rights services, seemed to find the following advantages:

- Better joint working across departments, with residents offered the support that best suits their circumstances. This could include general advice, a Discretionary Housing Payment, or a LWAS grant.
- Reduced need for data to be collected from participants multiple times as existing data (such as council tax data) could be used as part of a LWAS application.
- Reduced duplication as different teams aren't having the same conversation multiple times with the same residents – a “one front door” approach where residents are supported by the most appropriate person in the team first time.

Joining up support

Several London Boroughs are joining up LWASs with other support to good effect. By bringing together LWAS grants, DHP and other funds (including ad hoc DWP funding) into one single, ring fenced fund, they are reducing the application burden on residents and reducing duplication for the council (London Councils, 2019).

Barking and Dagenham have taken this even further, pooling 450 staff from 18 services to form [Community Solutions](#), which incorporates hardship grants.

There is not a “one size fits all approach” to where LWASs should be managed within local authorities, but measures should be taken to ensure that LWASs aren't siloed within the organisation. LWASs should function effectively with other local welfare support including Council Tax Support, DHPs and wider advice provided by welfare rights/benefits advice services. Colleagues and partners should be aware of the LWAS and be comfortable signposting to it, as well as LWAS staff referring residents on for other support. There is a potential efficiency benefit in LWAS operator(s) being able to access wider data on applicants and this can help staff see if residents are already being supported by other elements of the system.

More broadly, those local authorities where LWASs were supported by strong governance and a strategy relating to poverty seemed to have stronger LWAS offers. In Scotland, every local authority is required to publish an action plan relating to child poverty, an accountable elected member and

Joined up working
can reduce the need
for information to be
collected from
residents multiple
times.



an annual update on progress. Some areas in Greater Manchester are already doing this, but this kind of action for all Greater Manchester local authorities could help strengthen LWASs, as well as proactively stop people slipping into financial crisis.

Recommendation:

3. Review where the LWAS sits within the local authority and ensure it is appropriately placed and connected to relevant teams.

C. Resident focused approach

Good local welfare assistance is more than just giving someone food parcels or energy vouchers. Unless a resident's underlying financial situation is worked through and understood, they may continue to struggle financially, even after an award through the LWAS has been provided. A key part of preventing further financial crisis is offering wider support for individuals who are in financial crisis.

Some areas of Greater Manchester have focused their support strongly around residents' needs, as opposed to solely focusing on providing a highly structured welfare assistance product that residents can access. In a number of Greater Manchester authorities, and in other councils nationally, this has been implemented by using LWAS case workers who spend time with residents to understand their challenges and what would be most helpful to them. This might involve income maximisation support, in some cases including a referral to specialist welfare rights or a local third sector organisation.

Derby – A Resident Focused Approach

Derby City Council has adopted a resident focused, case worker model for their LWAS in 2014. When they receive an enquiry direct from a resident, or via another professional, residents are assigned a case worker. This person helps the individual work through their situation and ensures any action that can be taken is taken; the majority of residents are able to increase their income through the support provided around benefit entitlements. Offering financial support such as a grant for food or furniture is just part of the wider support available. Case workers work closely

with other teams too, referring on to welfare rights for example where residents need support with complex debt management.

Where items are needed, such as white goods, part of the approach is to seek freecycle options from the range of charities in the area; this helps the local authority reduce pressure on the LWAS budget so it can be used to support the most vulnerable residents. Charitable grants are also applied for on behalf of residents to provide additional support. Clearly a balance is important here, balancing the staff time to apply for grants against the chance of success, versus funding a council product or service internally instead. Feedback from Stockport stakeholders in their LWAS consultation suggested it is getting more difficult and taking longer to obtain a positive grant decision for residents (QA Research, 2018), so focusing too much on charitable grants may be ineffective.

The range of items that can be funded through Derby's LWAS budget is relatively flexible, for example clothes for job interviews have been offered on occasions. It is about working with the residents to understand what is needed the most to help the individual to get back on their feet, as opposed to strict criteria. Clearly it is important, as is discussed in 4E, to ensure the support provided gives people maximum choice, dignity and control.

The case worker approach has been well received in areas where it has been implemented, though it does require an investment in staff training to ensure staff understand the different support offers that are available and how they can best support people to access them. The approach is about building relationships with residents, which don't necessarily end when a food parcel is awarded, furniture is provided, or a cash grant is drawn down; residents may be followed up to check on their progress.

Case worker staff may need to be paid more depending on existing arrangements if they are offering person centred guidance as opposed to transactional processing of a LWAS award. This expansion of the staff's role may need a multi-year funding commitment as opposed to the annual reviews associated with many LWASs currently.

There are a number of advantages to the caseworker approach which may justify this investment in staff:

- A real focus on supporting residents to improve their situation, rather than solely offering short term financial support. This is reducing the need for residents to re-use the LWAS funding as their underlying challenges are more likely to be resolved and reduces the reliance on other emergency support such as food banks. This in turn can save the council money, as people become more independent and less reliant on support.
- The case worker approach improves residents' use of available benefits, community/third sector support and grants by supporting them to access these schemes. In areas that have used this approach they have documented a high return to residents in terms of increasing their income; **money that may then be spent in the local economy, benefiting local businesses**. A London report cited millions of pounds of additional benefits being received by residents, some at a return of £18 per £1 invested (London Councils, 2019).

- The caseworker model represents a better service for residents. This “one front door” approach is convenient and allows the resident to build a relationship with a case worker who can help them to access the most appropriate support for them.

The caseworker approach improves residents’ access to benefits, third sector support and grants by **working with them to access support.**

It results in a high return for residents, increasing their income; money that may then be **spent in the local economy, benefitting local businesses.**



The key theme from areas that adopted a resident focused approach was being flexible to the needs of the residents and their circumstances, as opposed to a one size fits all transactional LWAS offer.

Recommendation:

4. Adopt a resident focused approach, offering wider support to residents to help them address their challenges using case workers, as opposed to providing a transactional LWAS service.

D. Coordinating the range of support available

There are several ways residents in financial hardship can access support, particularly in response to Covid-19 with the growth in mutual aid groups and additional hardship grants. A key challenge for support staff and residents alike is understanding the diverse and ever-changing range of services and support that are available within an area. Given the pressure on council budgets, understanding the range of services provided by partners is important to ensure residents are signposted to the best possible support (without over relying on VCSE sector lead provision), which may also ensure that the council’s LWAS budget can stretch as far as possible.

VCSE lead provision can be ad hoc and lack sustainability. Engaging with VCSE sector led support in an area must not be done at the expense of maintaining a properly funded LWAS. It is also important, the local authorities play a central role in understanding and tracking a person’s journey through the local support system. That means going beyond simply signposting individuals to VCSE delivered support or allowing that support to pick up demand. **If signposting or referring to VCSE provision is appropriate, it is important that some of the same principles that councils should adopt through LWASs (taking a ‘cash first’ approach, maximising choice, dignity and control for service users etc..) are applied to that provision where applicable.**

There is considerable concern that foodbanks have become a normalised part of society. This needs to be avoided through welfare provision going forward; VCSE lead crisis support shouldn't become the norm – as [charities themselves say](#). Initiatives in other parts of the UK, such as the [Menu for Change](#) project in Scotland, have successfully driven down food bank usage through a cash first approach to local welfare provision. These approaches require a commitment from the local authority to maximise the availability of support that prevents people reaching a crisis point, and as well as ensuring a full range of support is available for those in financial crisis too.

Several local authorities have coordinated support effectively by setting up multi-agency groups which focus on people in financial crisis. By bringing together relevant partners, the teams who work with residents directly can be better informed and support people to access the most appropriate help. Gaps in support for residents can also be identified and filled. Housing associations should be a key partner within this multi-agency group given the range of support they provide to their tenants (and local residents more broadly in some instances). In some areas this joint working has evolved into closer partnership working, with Sutton's LWAS staff providing outreach advice into foodbanks, drug and alcohol services and domestic abuse services, improving LWAS reach and access for residents (London Councils, 2019).

Case Studies – Coordination

Financial Inclusion Group – Bolton

Bolton have had a financial inclusion group running for a number of years which brings together Housing providers, CAB, Credit Unions, third sector partner and internal council services. It has played an important role in improving joint working, improving LWAS and reducing duplication.

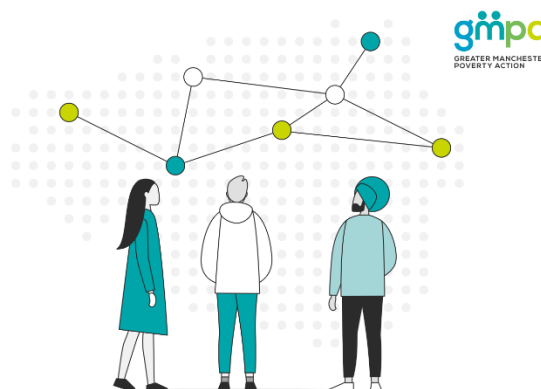
Economic Support Network, Rochdale

As this research was being carried out this new group was being developed in Rochdale to help bring together partners who are supporting people in financial crisis, to help coordinate and improve the response. This group has been set up as a regular forum and contains many key partners from welfare rights to local third sector organisations. It is chaired by CAB.

For more information read the groups' statement of intent [here](#).

In each local authority area, there are a wide range of professionals who will come into contact with

Setting up a coordinating group to regularly bring local partners together can **help improve support** for people facing a financial crisis.



residents. This includes health visitors, housing officers and focused care workers for example. Each has an opportunity to make interventions about debt, benefits or money management, or signpost /refer onto other support,

but needs to have a basic knowledge of what people are entitled to and where to signpost people in the system. Upskilling these professionals around financial hardship and the available support needs to be considered by the council and/or multi-agency group.

Figure 4 identifies partners who might attend multi-agency groups focused around financial hardship and inclusion, such as those in Rochdale and Bolton.

Figure 4 – Multi agency group focusing on supporting those in financial crisis/hardship



Areas for discussion at multi-agency forums focusing on supporting people in financial crisis could include:

- Identifying routes to support and how to track a person's journey through the support system, with a strong emphasis on preventing people becoming repeat users of VCSE led food and other support. One option would be for the LWAS to take responsibility for tracking someone's 'journey' and acting as the spoke around which other crisis support in a locality sits.
- How to maximise a person's income and ensure people can access monetary as opposed to in-kind support.
- Mapping out the range of support each organisation is providing.
- What gaps exist where residents aren't supported? (Both in terms of products/services, but also in terms of population ethnicity or age groups which don't access support, or neighbourhoods lacking support – this may need to be driven by data. Those with no recourse to public funds should also be considered).
- What do residents say would help improve their circumstances the most?

- What actions can partners take together to improve circumstances and the support for those in financial crisis? For example:
 - Specifically reviewing the furniture offer in your area could really help residents but could release budget for investment into other crisis support (section 4E).
 - Can improvements be made to how LWAS is communicated? (section 4F).
- How can wider professionals/volunteers who have contact with residents be engaged around welfare support for residents, perhaps through better communication or brief awareness raising (e.g. Make Every Contact Counts) training?
- What data is needed to measure if resident's financial circumstances are getting better or worse (numbers as well as residents' feedback; section 4I)?
- And more latterly, are the changes being made improving circumstances for residents?

Case Study – A coordinated response to food provision

The growth in demand for food banks is partly down to the increasing gap in welfare support; unfortunately, food banks have become increasingly normalised. However, the Trussell Trust stated aim in their latest strategy is to eliminate the need for foodbanks. Eradicating the need for food banks should be at the core of a local authority strategy relating to poverty, but until that is achieved, food crisis organisations may need to continue to plug the gap.

The Salford Food Share Network have taken an innovative approach to filling this gap. The network consists of a range of organisations in the Salford area who work together to support residents in food crisis. Within the food network, foodbanks are seen as just one element of the provision; the key focus is about how residents who enter the network in crisis and in need of a foodbank can be supported so that they are in a position to access more sustainable food sources in the long term, perhaps reduced-price food pantries or food clubs initially. The offer is much wider than just food and residents are signposted to (or receive in-reach) support from many of the organisations highlighted in figure 4 to help address underlying financial challenges, reducing the need for the food network in the longer term. To read more click [here](#).

Recommendation:

5. Set up a coordinating group to regularly bring partners together to improve how those in financial crisis are supported, considering the agenda points highlighted.
6. Consider how the LWAS can act as the hub for broader crisis support within a locality, taking responsibility for tracking a person's journey through the support system and ensuring they access support that best meets their needs.

E. Items/products available – a 'cash first' approach

This section will discuss what a good LWAS offer might look like in terms of the products and grants available. Figure 5 highlights what products and grants were present in the 2017-18 Greater Manchester LWAS awards; supporting people with energy costs accounted for the most awards. This is skewed by what the LWAS offers, however. For example Tameside don't consistently provide food or energy vouchers, therefore the majority of applications related to furniture.

Figure 5 – LWAS spend by item, 2017-18

Spend Type	Awarded in Percentage of Successful Applications:	
	Greater Manchester	National
Energy costs	43%	61%
Food	32%	68%
Electrical goods e.g. fridge, cooker	26%	73%
Furniture	25%	
Other	13%	
Other household furnishings (e.g. carpets/curtains)	8%	
Emergency travel expenses	2%	41%
Clothing	1%	
Early years care e.g. nappies, pram, milk	0%	

Source: Greater Manchester stats from Children's Society, *Nowhere to Turn: Strengthening the safety net for children and families facing crisis* (2019). Source: National Stats from LGA reporting into local welfare provision (LGA, 2020)

Food, fuel and other essentials – the need for cash

A key role of LWASs is to support residents with essential living costs for those in financial crisis, such as buying food or heating their home. Most of the LWAS schemes in Greater Manchester offer this support, but usually in the form of vouchers. There has been a range of research highlighting the benefits of cash payments over any other form of support for those in financial crisis due to its:

- Flexibility, choice, speed and convenience** – vouchers have to be used with certain companies or certain locations or for certain products; cash can be used anywhere and if issued electronically, is available immediately. Vouchers may mean someone having to travel a distance to buy food costing them money and time, when they could have used their local shop if they had access to cash, benefiting the local economy (LGA, 2020), (GM Poverty Action, 2020), (Trussell Trust et al, 2020).
- Preservation of dignity** – having to use vouchers can be stigmatising and may reduce access to support that residents desperately need (CPAG, 2020), (GM Poverty Action, 2020).
- Administrative efficiency** (when processed electronically) – once an electronic system is set up to pay cash it can be processed quickly and remotely, without the need for face-to-face visits (GM Poverty Action, 2020).

From discussions with teams across Greater Manchester there is a reservation about paying residents cash grants for fear of it being misused and spent on something else. A minority of Greater Manchester boroughs offer cash grants, most do not.

However, if an application process with eligibility questions is in place, the risk of cash being misused is minimised. It should also be acknowledged that many Greater Manchester residents are already supported through cash benefit payments in other aspects of their lives (such as UC); why should LWAS emergency support be any different? (CPAG, 2020). Not paying cash can be construed as a lack of trust in residents. Recent research from Canada dispels some of the misgivings about awarding cash to residents in financial distress (Giuliani-Hoffman, 2020).

Text box: Why money is a more effective response to poverty than in-kind support

Anti-poverty campaigners and others have been calling for a greater focus on supporting people through monetary payments rather than in-kind support such as food parcels and fuel vouchers. Recent examples of this being an effective approach can be found in Wales, where most local authorities have been supporting families through cash payments direct into parent's bank accounts to cover the cost of Free School Meals (FSMs) during the school holidays. This approach has also been adopted by some councils in other parts of the UK. [Research by Child Poverty Action Group](#) in the summer of 2020 found that families had high levels of satisfaction with FSM support being provided in this way:

- 81 per cent of families receiving payments say this works extremely or very well, and
- 90 per cent of these families say they would pick this method if they had the choice.

Families value FSM provision that offers choice and accessibility. This means they can choose shops they are able to get to, that sell the food their children want, that provide best value, and where they feel safe.

"I can buy food from anywhere for them because I am not restricted in any way of how and where I spend the money. I can make a little go a long way." (Lone parent of three children, Dundee)

"It [direct payments] allows me to easily purchase foods that I know my child likes and will eat. The school lunch payments were sorted out very quickly which allowed me to get in a good shop of ingredients needed for the meals my child eats, also be able to purchase additional snacks and fruit that she enjoys. This has been a huge help and much appreciated." (Lone parent of child aged 5, Angus)

(quotes sourced from – [The cost of learning in the lockdown: Family experiences of school closures](#))

In a minority of cases, monetary support may not be the most appropriate option. If LWAS team members, having worked closely with a resident to understand their needs, feel that a cash grant wouldn't be the most appropriate type of support to provide, or individuals are known to struggle with issues (e.g. addiction) that might mean cash would not be spent for its intended purpose, then a voucher may be more appropriate. However, this shouldn't necessarily apply for all residents; **for the vast majority, cash would be appropriate and would benefit them the most.**

LWASs need to take a 'cash first' approach. This means the default position for supporting someone in financial crisis should be through the provision of money rather than in-kind support (food parcels, energy vouchers and so on). Offering cash gives people choice, dignity and control. By making monetary payments, LWASs can empower people to take control of their situation and use the money to respond to multiple needs.

Recommendation:

7. Take a 'cash first' approach to supporting people through LWASs.

Text box: The benefits of a ‘cash first’ approach

A recent GMPA briefing summarised the main arguments in favour of support people through monetary payments rather than in-kind support:

- Giving people dignity by removing the stigma that often comes with using in-kind support.
- Giving people choice and control by enabling them to use support in a way that works best for them, enabling them to meet the multiple needs that they have. This boosts household wellbeing and has significant benefits in households with dependent children.
- Giving people what they want – cash is the preferred option for most people on low incomes.
- Simplicity and efficiency - Cash payments are the most simple, efficient and cost-effective means of providing people with support as cash payments can be made directly into people’s bank accounts. It can be a more efficient approach for local authorities as it removes need for the partnership arrangements that come with in-kind support.
- Increasing take up - Cash payments encourage greater take up of support by households experiencing financial hardship.
- Giving a boost to the local economy by increasing the likelihood of payments being spent with local, independent retailers.
- Preventing people from falling into high interest debt when they face a financial crisis, and therefore preventing them from spiralling deeper into hardship.
- Bolstering wider financial inclusion efforts by linking cash payments to other sources of financial support such as credit unions.
- Enabling funding to be recouped where there is a loans element to cash payments being provided.

Furniture and white goods

Ideally, people should be able to access cash grants or loans through a LWAS that enables them to meet multiple needs and gives them choice, dignity and control. However, during the course of this research, different models of supporting people in respect of furniture and white goods were identified that have the potential to reduce cost pressures on LWAS provision more generally, freeing up resources that could be used to support more people. The details set out in this section should be considered alongside adoption of a ‘cash first’ response in respect of meeting other financial needs (e.g. supporting people to access food, clothing and energy). It is important that direct provision of furniture and white goods is done in partnership with residents, and in a way that gives them dignity, choice and control.

A lack of furniture, or delays in accessing it, can be very challenging for someone’s living conditions and can damage their mental and physical health. Anecdotal feedback also suggested that when properties are well furnished, tenants tend to care for them more too, benefiting landlords. A resident in the Stockport LWAS consultation cited the money they saved when they were able to cook at home after receiving white goods; before they were eating shop bought sandwiches which were more expensive (QA Research, 2018).

Stakeholder discussions and welfare scheme data show that furniture and white goods accounts for a significant amount of the money spent on LWASs (as much as 80% of the annual budget), largely for residents who have had to resettle into a different home and who can't afford to furnish their house. The range of available furniture and white goods varies by local authority. Some authorities also provide carpets if certain criteria are met, some do not however. Appendix 2 details the range of furniture and white good provision options found during this research, and informs the recommendations found below.

Case study - Furniture lease schemes

Furniture lease schemes are becoming more popular as councils and housing associations look to offer residents flexibility with their furniture offer and reduce financial outlays. To inform this research, we spoke to a representative from NFS, who are a provider of furniture based in the North East (<https://www.nfsfurniture.org.uk/>). They have 31 clients nationally, both councils and housing associations. Furniture Resource Centre in Liverpool (<https://www.furnitureresourcecentre.co.uk/>) are also developing a lease offer which will be available soon.

NFS offer a flexible loan service whereby residents can lease furniture without being tied into longer term contracts; furniture items can be swapped or given back at any time. All repairs and product maintenance are included within the furniture lease schemes. Approximately 85% of NFS clients are in receipt of benefits; lease fees are paid for through the UC or Housing Benefit service charge. All furniture and appliance items can be replaced after 4 years, with old items reconditioned and NFS operating a near zero landfill policy.

A drawback of the lease scheme is that residents don't own the furniture; if they no longer claim benefits and they want to retain the furniture they will need fund this themselves. However, the flexibility to be able to cancel any item of furniture from the lease agreement, or cancel the whole agreement without a notice period, can allow residents to build up their own stock of furniture without being tied into leasing indefinitely. This offers an advantage over furnished tenancies where residents are committed for the duration of the tenancy.

For councils and housing associations there is a time requirement in incorporating the short furniture lease application process into tenancy assessments. However, this administrative cost can be charged against the UC service charge.

Case study - Paint offer; Rochdale Borough Housing

RBH have developed their furniture offer even more to be able to offer paint at very low prices to tenants by working with a paint provider to access end of line or seconds paints. This generates some revenue to reinvest elsewhere, but also allows residents to decorate their homes without breaking the bank. The offer has proved so popular they have expanded it to non-tenants with a slightly different pricing structure.

Recommendations

8. Based on the detail in appendix 2, it is recommended that local authorities (and their partners):
 - a) Provide furniture that gives residents choice, dignity and control. If this is not possible through some of the models of support discussed in this report, LWASs should work with residents to use a cash grant or loan to access furniture.
 - b) Take a flexible approach and utilise the range of furniture and white good provision that is available, putting the residents needs first wherever possible as opposed to working from a strict list of eligible products.
 - c) Work with a furniture rental company to provide furniture to residents where appropriate e.g. NFS or FRC. This may free up LWAS funds to support other financially vulnerable residents locally.
 - d) Work with local charities who, where available can provide good value furniture to residents who need it, or residents who might be on a rental scheme or furnished tenancy, but who want to own their own furniture. This could either be funded by residents, or in emergencies, by the LWAS. Care should be taken to ensure this doesn't create a dependency on the third sector.
 - e) Provide access to furniture and white goods for residents in crisis where the above options aren't available, aren't appropriate, or where they can't happen quickly enough.
 - f) Do their best to ensure that residents in need are provided with some kind of floor covering; using a more efficient furniture provision such as a lease scheme could release funds to allow more LWAS applications for carpet to be awarded. The positive implications on fuel poverty and subsequent impact on health of having more carpeted homes should be factored into this decision.

F. Communication of support

National research has found that knowledge and understanding of benefit systems are the biggest barriers to residents accessing income related benefits (Centre for Economic and Social Inclusion, 2017). One of the challenges with LWASs is the limited awareness of them among residents and organisations, including VCSE organisations responding to need. For example, prior to the COVID-19 pandemic, awareness of local welfare schemes amongst food banks was low; with just under a quarter of food banks nationally not knowing whether there was a LWAS in their area (Trussell Trust, 2019). A majority of foodbanks did not think that people in need knew about their LWAS (Trussell Trust, 2019).

This latest GMPA research has found that awareness of LWAS in Greater Manchester could be improved for staff and residents. The LWAS support available, and how to access it, needs to be communicated clearly and concisely.

When reviewing how LWASs are communicated on Greater Manchester local authority websites, the picture is mixed. In most cases it is difficult to understand what support is available and to identify clear eligibility criteria. This would be even more challenging for those where English is a second language or those with learning difficulties, given no other language options and no plain English

summaries were available (17% of the population in some Greater Manchester local authorities state that English is a second language (Royle, et al., 2014)).

In some cases, it was challenging to locate details of the LWAS on the council websites at all. When discussing LWASs with a range of non-council staff e.g. CAB teams, housing associations etc, many were unsure what a LWAS was, what it offered and how it could be accessed, highlighting the issue with marketing/communication.

There were exceptions to this though; Real Change Oldham for example summarised the range of support available inside and outside of the local authority really clearly and concisely on one webpage: www.realchangeoldham.co.uk

Given the range of front-line staff that might be in contact with residents, building an awareness of what LWAS support is available and how to access it by training front line staff groups is critical to reaching those residents in most need. Indeed, when discussing how to improve benefit utilisation with one welfare rights lead, running a series of outreach training sessions to upskill front line council staff about benefits was seen as preferable to hiring further welfare rights advisors.

Concerns were expressed by some about communicating the local welfare assistance offer too widely and that this may increase demand on an already tight budget. While this is understandable, eligibility criteria and signposting people to other support can be used to manage demand; not advertising the support may just mean that those in the most need struggle even more. Not advertising support also makes it challenging to understand levels of demand and the level of need for support in a locality, which can have consequences for future budget setting.

Recommendation:

9. Review website content relating to LWAS (and other benefits). Ensure it is in simple and succinct English, other languages are available as appropriate and that residents have fed back on required improvements.
10. Actively promote the local welfare assistance offer amongst partner groups and forums.
11. Offer outreach training to front line staff to improve awareness of LWAS and residents' entitlements.

G. Application process

Each council's LWAS application process was tested up to the point of submitting an application. There were a number of themes that emerged and possible areas for improvement:

a) Number of questions

This research found that the number of questions asked during the LWAS application process varies markedly across Greater Manchester's ten boroughs. Some application forms ask more than 100 questions. One of the drawbacks of having a lengthy and/or difficult application process is that residents may not be able to apply for the scheme, or staff may opt for an easier option instead. One person spoke to through this research stated that **it is much simpler to fill out a quick foodbank referral voucher, rather than support someone through a detailed LWAS application form.** If the

resident then accesses the foodbank instead, they may not become known within the local authority system and may not receive the guidance/support that could prevent further financial crisis.

Applications forms are a way of ensuring that those in most need are identified and receive support. While maintaining eligibility criteria and an application process to ensure eligibility is necessary to maintain control over how LWAS awards are dispersed, lowering the bar for the level of information required could significantly improve LWAS access for some of Greater Manchester's most vulnerable residents, while still allowing the small number of people who game the system to be identified.

b) Information required multiple times

Some forms require applicants to complete the form again if they were applying for furniture as well as a cash grant, or food for example. This slows down the process and increases stress for applicants.

c) Accessibility

Only **47% of families** on low incomes have broadband at home.

More people may have internet access through their mobile phone, however filling out long forms on a phone is often not practical.



Only five local authority forms advertised a phone number that residents could ring to assist them or to complete the application over the phone. Telephone lines weren't tested but there was anecdotal feedback from stakeholders

who were interviewed about delays in call answering. According to ONS data from 2017, only 47% of families on low incomes have broadband at home (OFCOM, 2017). More people may have internet access through their mobile phone, however filling out long forms on a phone is often not practical.

One council's webform was down on both occasions it was tested, 6 weeks apart (though they did advertise a telephone service).

Post Covid-19, a key challenge is being able to offer LWAS support and advice in a location where residents can access it; online and telephone support may not be appropriate for all. If residents need to travel 45 minutes on a bus, at cost to them, to receive advice or discuss a UC claim, they may either not go, or the cost may exacerbate their financial problems. A number of areas in Greater Manchester, London and elsewhere are offering outreach advice and support in local community centres or hubs to improve access to LWAS and wider support (London Councils, 2019). This place-based approach is important to ensure that Greater Manchester's most vulnerable residents can access support and advice.

d) Language

No Greater Manchester LWAS websites provided application forms in another language. A number of forms asked participants if they had exhausted other funding options first, highlighting the LWAS as a fund of last resort only, and possibly discouraging applications.

Recommendations:

12. Review the questions being asked – can the number be reduced or can wording be simplified?
13. Ensure a telephone line is advertised and readily available to support applications.
14. Ensure applicants must only complete the form once if they are applying for multiple support.
15. Ensure language is appropriate for residents and alternative languages are available where necessary.
16. Test webforms and telephone lines periodically and monitor call waiting times.

H. Eligibility

The eligibility criteria for LWASs varies across Greater Manchester. A brief summary of the variation is set out below:

- **Claiming existing benefits** – a number of schemes require claimants to be already claiming benefits; this can make it challenging for residents who may have experienced sudden job loss or relationship breakdown and who haven't yet set up a UC claim, but who need support urgently. Some schemes specify that those who are waiting for a UC claim to come through are ineligible.
- **Recourse to public funds** – most local authorities state that people with no recourse to public funds aren't eligible for LWAS support, which can exclude migrant/asylum groups. Where this is the case, alternative offers need to be considered to ensure this vulnerable population are supported.
- **Frequency of claim** - most schemes state that an applicant must not have recently claimed welfare assistance, ranging from not at all in the last 2 years, to once in the last 6 months.
- **Moving in/out** - there is a degree of variation around whether residents who are moving into the council area are eligible – some councils permit this, some do not.
- **Fund of last resort** - many schemes ask that applicants have exhausted all other methods of support before making an application, making the LWAS a fund of last resort. While this may preserve the LWAS budget, it not supportive for those residents who struggle to navigate a complex benefits, grants and/or third sector system. It runs counter to the idea of LWASs playing a central role in the provision of support as detailed in section 4C.

Eligibility criteria are an important part of LWASs, ensuring that limited funds are accessed by those in most need. However, there is a need for eligibility criteria to flex when there is an obvious need and where a crisis for a resident could be avoided. Some of the local authorities interviewed did flex their criteria where appropriate, basing their response around the circumstances of the individual.

Some authorities have slightly more relaxed criteria, such as not needing to be in receipt of benefits. This is positive as it allows welfare support teams to engage with an individual who otherwise may have had a straight rejection from the LWAS. The individuals who are not in receipt of benefits do not necessarily have to be offered money from the LWAS budget, but the opportunity to have a supportive conversation with them (which wouldn't have happened if they had been rejected) may help them back on their feet.

Flexibility is especially important considering how often residents' circumstances might be changing, particularly in light of Covid-19. Residents may be going from one short term job to another or have irregular income from zero hour/gig economy roles. This may mean people bounce between being able to manage their finances and being in financial crisis; having strict criteria about how many times someone can access the LWAS is not appropriate for these residents. A number of local authorities have waived their limits on the number of applications in a year from the same individual during the Covid-19 pandemic. If applications are assessed and awarded based on need, a limit on the frequency of application may not be required at all.

It is a fact that not everyone will be eligible for support from LWASs. Having a good plan B for those people who aren't eligible is important. The multi-agency group discussed in section 4D will want to ensure these other offers are in place, are communicated and are accessible.

Recommendation:

17. Review eligibility criteria for the LWAS and ensure criteria are sufficiently flexible to support those in genuine need and crisis.

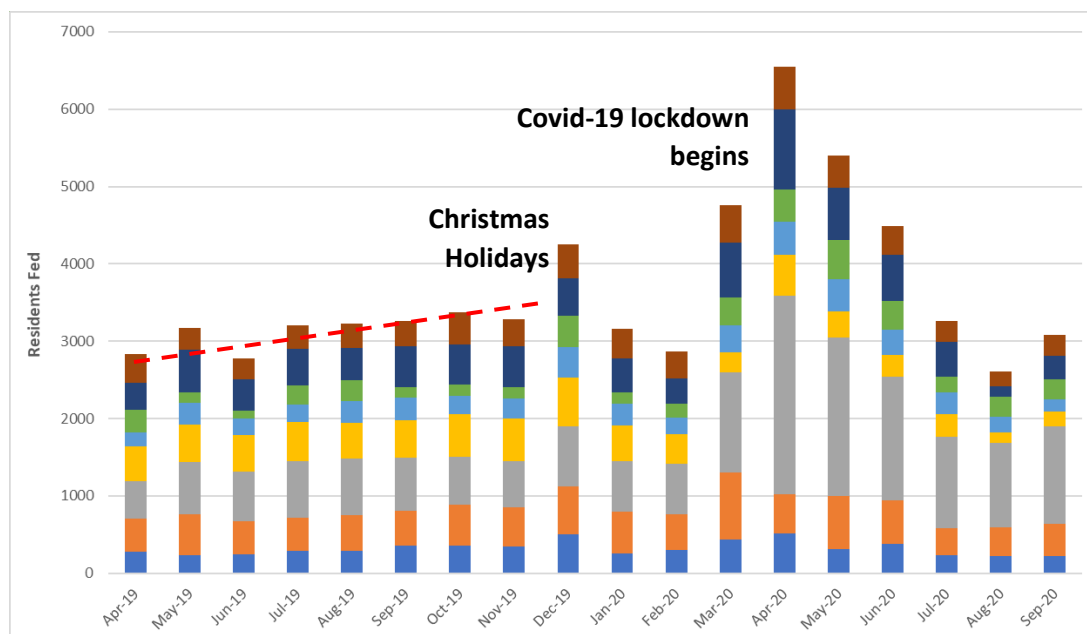
I. Measuring success

Through the course of this research, it was found that several local authorities collect detailed data about who uses their LWAS, though it was unclear how these data were used by the local authority and partners. Collecting and using data from LWASs is essential in order to:

- Ensure the benefit derived from LWAS by residents is understood and can be maximised.
- Better understand who is and who isn't accessing LWAS support – this can highlight inequalities of access which can be rectified.
- Prove the value of crisis support internally to policy makers, helping prevent LWASs against budget cuts.
- Monitor individuals who come through the scheme, their demographics and the number of times the same person has accessed help.

Figure 7 outlines LWAS data metrics that could be measured and how they could be used; it was developed based on conversations with stakeholders and based on national LWAS research. However, the data monitored should be wider than just that from the LWAS. For example, food bank use could be a good proxy for whether an area's council funded LWAS is being accessed or is effective. Figure 6 shows how dependency on foodbanks for a sample of Greater Manchester foodbanks has increased in the last 18 months.

Figure 6 – Residents Fed; sample of Greater Manchester Trussell Trust Foodbanks Apr-19 to Sep-20



It is important that the metrics recorded as part of LWAS provision are fed into local authority governance relating to poverty mitigation and reduction. This will help inform the strategic view about living conditions for residents, but also help policy makers make improvements to how people in financial crisis are supported. Metrics should also be reported to partners through the coordinating group (section 4D) too.

Recommendation:

18. Local authorities should develop their reporting frameworks for LWASs and distribute data periodically within the council and to local partners.

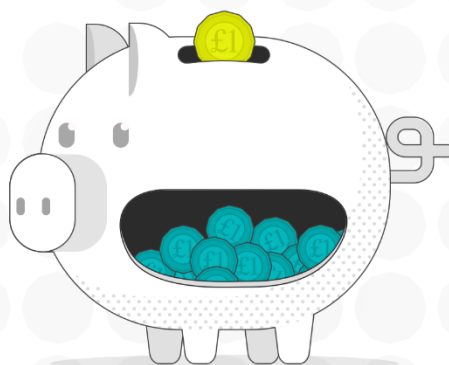
Figure 7 – Suggested indicators and metrics for measuring the effectiveness of LWASs

Metric/Fields	Theme	Notes
Demographic information about applications and successful applications to include gender, age, marital status, number of children, ethnicity, address and employment and benefit status.	Reach	Allows groups with high LWAS use, or who are not accessing LWAS or receiving awards to be identified
Housing status – owned, private tenant, housing association, other	Reach	
Number of applications per month	Reach	Give an impression of demand
Annual rate of applications by population subgroups, to include appropriate ethnic groups and under / over 65s.	Reach	Under access and whether certain groups are not accessing LWAS or receiving awards
Number of applicants in part or full time employment	Reach	
Number of applicants who aren't receiving income benefits	Reach	
Number of awards per month by award reason	Reach	Allows trends in the reason for awards to be understood
Awards as a percentage of applications per month	Reach	
Number of rejected applications per month by rejection reason	Reach	
Value of award per successful claim per month	Value	
Value of awards/month – total, split by type (Fuel, furniture, food, cash, other)	Value	
Average number of times an applicant applies for local welfare assistance during a rolling 12 month period	Root Causes	Gives an impression of whether residents' financial issues are getting resolved
Percentage of applicants receiving wider advice/support as part of their application.	Root Causes	Advice/support could include budgeting assistance or debt advice for example.
Number of formal/informal onward referrals to other services following local authority support	Root Causes	Detail the different services that have been referred into e.g. welfare rights, Council Tax Support, credit union, housing, employment support, local charities etc.
Number of formal/informal onward referrals to other services without receiving local authority support	Root Causes	
Additional benefit income ascertained by residents per rolling 12 months	Root Causes	
Residents' debt consolidated or written off per rolling 12 months	Root Causes	
Number of unique foodbank fulfilled referrals per rolling 12 months	Root Causes	Can give an impression of the number of people using foodbanks who aren't accessing wider support such as LWASs, or other services.
Average number of foodbank visits per user over a rolling 12 month period.	Root Causes	If this number is high, it suggests resident's financial challenges are going unresolved

5. Preventing the need for crisis support – Proactive not reactive

Some financial crises are unavoidable, for example sudden job loss or relationship breakdown. However, other crises may have built up over time, through a steady build-up of debt for example. If residents were able to access and act on support and advice before their financial circumstances became critical, it may remove the need for LWASs in some cases. A report on schemes in London has highlighted some of the positive returns to residents of offering proactive support before people reach crisis, both to the residents themselves (as high as £18 for every £1 invested) and the council (London Councils, 2019).

In London, the case worker approach resulted in **millions of pounds of additional benefits being received by residents, some at a return of £18 per £1 invested.**



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A resident who was interviewed as part of this research highlighted a transactional issue which had led to her financial crisis; her income support payment was suddenly stopped as she was transferred to UC without receiving notification. The subsequent gap in payments before UC payments arrived left her in a difficult position and she had to rely on LWAS support. The LWAS support she received was excellent, but if the UC transition had been handled differently it may not have been required.

This section highlights some of the positive interventions that emerged from this research in preventing financial crisis and hardship.

A. Using data to identify the most vulnerable

First Choice Homes (Oldham) are using internal data to risk stratify their tenants for financial vulnerability so they can identify those residents who are most at risk of entering financial crisis. They then offer proactive support, including budgeting advice, to try to prevent the crisis. Other areas are also offering similar approaches, such as Croydon, where they develop an action plan with residents to prevent them from slipping into financial crisis (London Councils, 2019).

Given the range of data collected by councils as part of the council tax process, as well as by DWP as part of UC applications, more could be done to identify residents from the population who are at risk and ensure they are supported before a financial crisis. Figure 8 outlines metrics that could be used to identify vulnerable groups. Points could be assigned to each metric and the residents who score the highest, and are therefore highest risk, could be offered proactive support.

This approach does assume that there is the necessary debt and budgetary advice available in each local authority to support residents who are identified. In some areas such services are under significant pressure or have been stopped altogether.

Figure 8 – Metrics to help identify vulnerable residents for support

Possible Metrics	Data Owner
Missed Council Tax payments in last 12 months	Local Authority
Late Council Tax payments in last 12 months	Local Authority
No. of historic applications to LWAS (regardless of success)	Local Authority
Income level (if disclosed)	Local Authority/Housing Provider
Family size/status	Local Authority/Housing Provider
Housing status (social rented, private rented, owned)	Local Authority/Housing Provider
Known rent or mortgage arrears	Local Authority/Housing Provider
Energy rating of home	Local Authority/Housing Provider
Historic consultations with council's welfare rights teams	Local Authority
Historic consultations with Housing Association money management team	Housing Provider
Historic applications for insolvency	Local Authority
Time on UC (if applicable)?	Local Authority/Housing Provider
Frequency of changes to UC (if applicable)	Local Authority/Housing Provider
Foodbank referrals made	Local Authority/Housing Provider

B. Case worker model

This has been discussed in detail in section 4C, but having a case worker wrap around support for residents, as opposed to the transactional processing of the LWAS, will help identify the underlying causes of someone's financial crisis and help address those issues. This may be simple money management support or could be debt consolidation. In a lot of cases, and highlighted through this research, the case worker approach leads to increases in resident's income as they aren't claiming all the benefits they are entitled too. Increased benefits usually represent additional money coming into a local area as they (except council tax support and LWAS) are funded nationally.

C. Accessing affordable credit

Taking on more debt is the cause of some people's worsening financial position. However, being able to sensibly access loans or credit at affordable rates, especially when supported by money

Without access to affordable credit, people facing financial hardship can be **pushed into accessing high interest legal loans with APRs as high as 1500%**, or illegal loan sharks.



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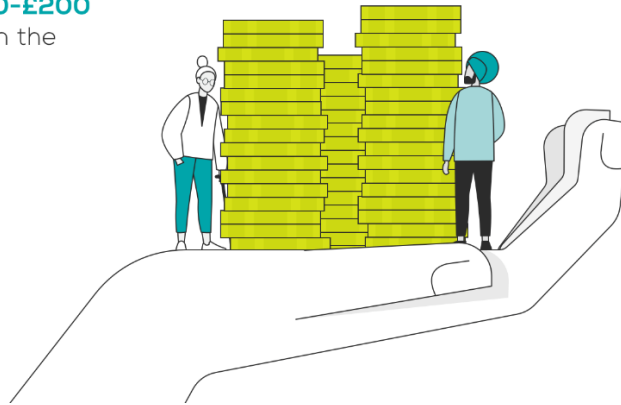
management advice, could help people manage their own finances and prevent people taking out high-cost credit or failing to meet their outgoings. Research suggests that low interest loans instead of high-cost credit for buying appliances saved residents £537 per item bought on

average (Centre for Responsible Credit, 2017). Feedback from Stockport's LWAS engagement exercise suggested some residents would prefer low or no interest loans to purchase items, as opposed to being awarded them through LWAS (QA Research, 2018), though this wouldn't be suitable for everyone.

As part of the reforms to LWAS in Stockport, the local credit union has taken on a stronger role. They have redesigned some of their products to specifically target those on the lowest income, offering loans without someone already having to save money with the union. This is all offered along with debt advice, debt restructuring support and general money management advice, which is essential in ensuring further loans or credit doesn't exasperate someone's financial problems.

Stockport Council have also worked with the credit union to secure loans of £100-£200 to the most vulnerable, thereby reducing the risk to the union and allowing a lower interest rate. This approach is working, with a low default rate, making it profitable for the credit union, and therefore low cost for the council. There are also examples of councils providing crisis loans directly to residents, in Newham for example (London Councils, 2019).

Stockport council have worked with the local credit union to **underwrite loans of £100-£200** to **vulnerable residents** in the borough.



Bolton Council have taken a similar approach and have helped facilitate small loans being offered by their credit union to financially vulnerable residents. There have been a number of defaults, but this approach was still more affordable for the council than offering grants directly.

Residents should only be encouraged to take on debt where appropriate, but if credit unions can flex their offers to support Greater Manchester's most vulnerable residents, resident independence may be preserved. It is positive to see Greater Manchester Credit Unions coming together in response to Covid-19 to support residents with accessible and affordable credit through the Sound Pound consortium (GMPA, 2020). Certainly credit unions should be a key member of a working group within local authority areas focusing on financial crisis (section 4D).

Recommendation:

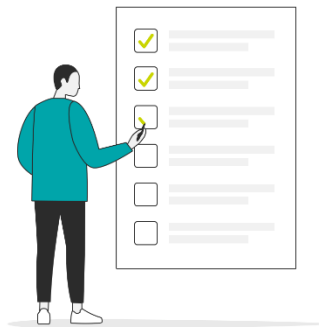
19. Consider adopting the range of preventative interventions outlined above.

6. Conclusion

This report has highlighted the benefits of offering residents a well-coordinated LWAS that may prevent future hardship as well as help residents out of financial crisis. This report has also highlighted the need for councils to retain their responsibility for providing essential, emergency LWAS support, with a ringfenced budget, to ensure dependency on third sector organisations isn't further normalised and residents aren't left unsupported.

There are some good aspects to LWAS provision in Greater Manchester which are resident focused, well integrated with partners and serve their communities very well. However, there is an inconsistency in LWAS offers across the city-region, leading to a postcode lottery where residents who enter financial crisis in one area may be worse off than in neighbouring areas. All LWASs in Greater Manchester could go further in responding to, and preventing, financial crises.

GMIPA's local welfare assistance scheme checklist enables local areas to understand how they can **maximise positive outcomes** for residents through their scheme.



The aim of this report is not to criticise local authorities; the last 10 years have been extremely challenging and current LWAS offers have suffered as a result, especially with the lack of central government guidance for such schemes. The ideas and

recommendations from this report could help enhance the welfare offer across Greater Manchester. Many of the recommendations and ideas can be implemented without incurring additional costs, or by finding efficiencies in other areas of LWAS to fund new provision. The framework provides a tool for local authorities and their partners to use to ensure they are identifying and adopting the recommendations set out in this report.

Supporting the residents of Greater Manchester has never been more important in the face of Covid-19. GMIPA believe offering a robust LWAS led by the local authority and delivered in a coordinated way with the assistance of partners is critical for those in or entering financial crisis.

Appendix

Appendix 1 – Engagement log

Detailing the organisations engaged with through this research:

- Action Together
- Bolton Council
- Bolton at Home
- Bury Council
- Child Poverty Action
- Children's Society
- Citizens Advice Bolton and Bury
- Derby Council
- First Choice Homes
- Furniture Resource Centre
- GMCA
- Greater Manchester Citizens Advice
- Manchester Citizens Advice
- Manchester City Council
- Mosscafe St Vincent's Housing Group
- Newcastle Furniture Service
- Oldham Council
- Oldham Resident
- One Manchester Housing
- Onward Housing
- Rochdale Borough Housing
- Rochdale Community Group
- Rochdale Council
- Salford Citizens Advice
- Salford Council
- Stockport Council
- Tameside Citizens Advice
- Tameside Council
- The Trussell Trust
- Trafford Council
- Wigan Council

With additional thanks to Sophie Kelly who, whilst on placement with GMPA in the summer of 2020, provided the initial desktop review of LWASs and wider local welfare provision in Greater Manchester summarised in the introduction to the report.

Appendix 2 – Furniture and white goods – options appraisal

Scheme	Description	Advantages	Disadvantages	Recommendation
No furniture offer	No furniture provided as part of welfare offer	<ul style="list-style-type: none"> - Saves money for council in the short term. 	<ul style="list-style-type: none"> - No support for those who need it. - Likely to cost council/CCG more in the long term through poor health outcomes. 	All councils should continue to support some kind of furniture provision. The mental and physical health impact of living with no furniture is severe.
Furnished Tenancies	Furniture is provided as part of a tenancy agreement, paid for by the tenant through their rent payment or housing benefit. The cost of furnished tenancies can vary, but typically it is £20/week for a single person furniture and white goods pack, through to £40/week for a 2-3 child family. Councils can help facilitate this approach through the relationships with housing providers.	<ul style="list-style-type: none"> - Zero cost to the resident while they are on benefits. - Managed by housing provider so reduced administrative burden and cost for the council. - Allows some LWAS funding to be used for other vulnerable residents. - Can generate additional revenue for housing providers to reinvest in other aspects of provision. 	<ul style="list-style-type: none"> - May be difficult to expand to private landlords - May create a disincentive to seek work as the extra cost would be paid by the resident if they stopped claiming benefits. - Can become a burden as is in place for the duration of the lease (<i>this might be overcome by assigning furniture to the property, not the tenant</i>). - Places administrative burden on the housing provider. 	Where someone is on long term benefits (e.g. due to health) and therefore the increased cost to the tenancy will never be borne by the tenant, furnished tenancies could be a great option for residents, and save the council money to invest elsewhere. They should form part of a basket of furniture options in an area.
Freecycle / local charities / second hand	A number of areas are utilising third sector charities who stock 2nd hand or reconditioned furniture/white goods as a primary route of providing residents with furniture. This can be facilitated through LWAS teams helping residents access the network of local charities for furniture. There is also a lot of furniture wasted when tenants move out of housing and furniture is disposed of. Retaining this furniture could mean new tenants can access free furniture.	<ul style="list-style-type: none"> - Benefits local economy - Environmentally friendly as reduces waste - Residents can keep the furniture - Reduced pressure on council welfare budget. 	<ul style="list-style-type: none"> - Can create a dependency on third sector organisations instead of appropriately funding welfare support. - Still costs council's money if/when they purchase furniture from charities. 	Where local authority regions have strong charity provision of furniture it makes sense to utilise that support to a degree. However, charities shouldn't be solely relied upon in the way foodbanks are relied upon in some areas to provide emergency food support. Housing providers to review policies with regards to furniture disposal.

Scheme	Description	Advantages	Disadvantages	Recommendation
Furniture Rental Schemes	Residents are able to rent furniture from a provider and pay for the rental fee through their housing benefit or UC. There is a choice of products available through providers such as FRC or NFS (see case study in section 4E). There is flexibility and residents can swap items in year. Providers usually hold the risk should items become damaged or stop working, so it doesn't cost the tenant. Councils can help facilitate this approach through their relationships with housing providers.	<ul style="list-style-type: none"> - Allows some LWAS funding to be redirected for other vulnerable residents. - Flexible with a wide range to choose from. Allowing residents to swap products e.g. Garden pack for summer, tumble dryer for winter. - Cost can be paid out of UC or housing benefit or by tenants directly. - Flexible in terms of duration by item – doesn't disincentive job seeking and does not discourage residents to buy their own furniture as they can end the lease at any point. - Could be used for privately rented housing. - Admin cost for housing associations is service chargeable. 	<ul style="list-style-type: none"> - Resident doesn't own the furniture, so at some point they may need support to acquire their own. - Would need to work with the provider to ensure order turnaround times are sufficient to meet urgent need. 	<p>Schemes like the one provided by NFS make a lot of sense as they are so flexible for residents, but also ease the pressure on LWAS budgets. Regions should consider this a very good option for their residents.</p> <p>The main challenge is if/when a tenant wants to acquire their own goods; it may be that the third sector and/or LWAS can support here is required.</p>
Council funded furniture packages	Council providing packages of furniture and white goods as part of a welfare support offer.	<ul style="list-style-type: none"> - Ensures essential provision available for those who need it and councils manage the turnaround times. - Resident can keep the furniture. 	<ul style="list-style-type: none"> - Expensive for local authorities - Limited choice for residents. - Level of stigma as it is an award that must be applied for directly. 	<p>Councils should retain a furniture offer as essential support for residents who need it urgently e.g. relocated due to emergency. However, where circumstances are less urgent, the range of offers above could be considered first.</p>

Scheme	Description	- Advantages	- Disadvantages	Recommendation
Affordable credit	Facilitating access to affordable credit might be the most suitable option for residents who might be able to afford to pay back the cost of the loan but couldn't afford the capital outlay without taking on high-cost credit. See section 5C.	<ul style="list-style-type: none"> - Flexible and allows residents to choose furniture/appliances. - Less stigma as not an award and resident is still paying for the products, also saving council schemes money. 	<ul style="list-style-type: none"> - Needs careful assessment to avoid overburdening residents with debt. - Support may be required for money lenders to underwrite loans in order to allow low or no interest. 	See section 5C – affordable credit could form a key part of improving welfare support for furniture, but also more broadly. Feedback from Stockport residents in two focus groups (QA Research, 2018) suggested some residents wanted to payback money for furniture, but at interest free or affordable rates; this could be a popular option.
Carpets	<p>Some councils or housing providers provide carpets, some don't. Some furnished tenancies do, some don't. Some furniture rental schemes provide rugs, not carpets.</p> <p>Carpets are an area of concern given how cold carpet-less homes can be, leading to health issues as well as higher heating bills and possibly fuel poverty.</p>	<ul style="list-style-type: none"> - Safe, healthy housing. - Lower fuel bills as house is warmer, thereby avoiding the poverty premium (if you can't afford carpets you pay even more in heating bills). - Lower reliance on fuel grants from LWAS - Reducing carbon emissions through lower fuel usage 	<ul style="list-style-type: none"> - Could be expensive to buy carpets and more difficult to re-use. 	<p>Carpet and flooring provision is important in providing healthy and safe housing that residents are proud of.</p> <p>Where possible councils should take the lead in ensuring that there is an offer available for residents, possibly utilising funds released through more efficient furniture/white good provision (by shifting toward leasing furniture for example).</p>

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ⁱ Please contact Graham Whitham on graham@gmpovertyaction.org to access the data table behind figure 2.

ⁱⁱ Please contact Graham Whitham on graham@gmpovertyaction.org to access the data table behind figure 3.