



Department
for Work &
Pensions



Local Authority Insight (Wave 32)

Qualitative findings on Discretionary Housing Payments,
Universal Support and the change in the backdating period
for Housing Benefit claims

January 2017

Research Report No 936

A report of research carried out by NatCen Social Research on behalf of the Department for Work and Pensions

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Summary

This report presents findings from the first qualitative strand of the Local Authority (LA) Insight research. The LA Insight survey is a survey of Housing Benefit (HB) Managers, commissioned by the Department for Work and Pensions (DWP) to gain regular insights into the administration of HB and LAs' views of current and future policy changes.

This follow-up qualitative research was commissioned to provide more depth and detail on issues explored in Wave 31 of the LA Insight survey as well as wider welfare reforms. The research involved in-depth interviews with 25 LAs, gathering qualitative evidence on the management and delivery of Discretionary Housing Payments (DHPs), Universal Support and the shortened backdating period for HB claims. The research was conducted by NatGen Social Research on behalf of DWP.

The report presents findings to address four overarching research aims:

- to explore management and delivery of DHPs, Universal Support and the shortened backdating period for HB claims;
- to contrast the approaches and experiences of different LAs;
- to understand their views on how reforms affect claimants; and
- to feed into ongoing decisions about delivery and improvements to provision.

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List of abbreviations

CAB	Citizens Advice Bureau
DHP	Discretionary Housing Payments
DWP	Department for Work and Pensions
EAL	English is an additional language
HB	Housing Benefit
LA	Local authority
LHA	Local Housing Allowance
PBS	Personal Budgeting Support
RSRS	Removal of the Spare Room Subsidy

Executive summary

This report presents findings from the first qualitative strand of the Local Authority (LA) Insight research. In-depth interviews were conducted with 25 LAs, into the management and delivery of Discretionary Housing Payments (DHPs), Universal Support and the shortened backdating period for Housing Benefit claims.

Discretionary Housing Payments

A DHP can be paid to people entitled to Housing Benefit (HB) or the housing element of Universal Credit who are in need of additional financial help to meet housing costs. LAs can exercise broad discretion when awarding DHPs.

The reasons underpinning DHP awards were wide-ranging, encompassing welfare-reform related and non-welfare reform related causes. Welfare-reform related spend was driven by the Removal of the Spare Room Subsidy (RSRS), restriction of Local Housing Allowance (LHA) rates, and the overall Benefit Cap. Less commonly, DHPs were awarded to cover housing costs for other reasons, such as job loss and rent increases.

DHP applications were assessed on a case-by-case basis except where blanket policies were in place. For example, Scottish LAs prioritised DHP awards for households affected by the RSRS. Decisions were guided by whether applicants belonged to a group identified as a priority by LAs; whether a DHP would solve the problem; the cost effectiveness of a DHP compared to other options (such as rehousing a claimant) and the extent to which the claimant had tried to improve the situation.

DHP awards were discretionary in amount, frequency and duration. Spending on a first-come, first served-basis was the most common approach to allocating budget. This was characterised by applying strict eligibility criteria to each application and spending according to present demand, rather than dividing the budget across time periods.

While submitting monitoring information to Department for Work and Pensions (DWP) was described as straightforward, LAs experienced difficulty categorising the reason behind awards in cases where a claimant was affected by multiple reforms, or a combination of welfare reform-related and unrelated factors.

Universal Support

Universal Support encompasses a range of services offered to support residents making the transition to Universal Credit, such as help with personal budgeting and digital access and inclusion.

LAs described Universal Support as being in the early stages of development, with the expectation that delivery models would evolve, take up and demand of services would rise and the monitoring and evaluation of Universal Support would become more systematic as Universal Credit is rolled out to groups with more complex needs. LAs' decisions about how services are delivered – for instance whether they are delivered in-house or by external partners – were made on the basis of capacity, efficiency and effectiveness, in the light of existing provision available to claimants.

One view was that low uptake to date reflects low levels of need for budgeting or digital inclusion support among early claimants, often with single, simple claims. However, some concerns about missed need were raised. LAs felt that some claimants who could benefit from Universal Support services were not accessing provision either because of the limitations of referral processes or because of reluctance to engage with services on the part of the claimant. It was also suggested that claimants accessing the support would benefit more from in-depth, longer-term support rather than the 'light touch' transitional support offered through Universal Support.

Reduction in the Housing Benefit backdating period

From April 2016, the maximum period for which an HB claim could be backdated was reduced from six months to one month. Since it took effect, participating LAs had received either few or no backdating requests exceeding a month. The impacts observed as a result of this recent change were therefore limited and largely remain to be seen.

LAs saw the reduction in the HB backdating period as a relatively minor change within the context of wider welfare reform. Limited impacts were expected particularly in LAs where backdating demand had always been low or where recent targeted efforts had been made to encourage timely claims. Others anticipated negative implications for the particularly vulnerable groups that tended to apply for backdating previously. The impacts anticipated included increased inability to pay off arrears and debts, evictions, homelessness and increased demand for temporary accommodation and negative impacts on mental health and family relationships.

Overarching themes

The importance of partnership working and communication within LAs and between LAs and external stakeholders, such as landlords, advice services and Jobcentre Plus, was a common theme emerging from this research in relation to managing the effects of welfare reforms. External stakeholders often facilitated LAs' ability to prepare for upcoming reforms; identify vulnerable claimants and understand how best to meet their needs; communicate welfare reforms effectively to claimants; provide early targeted support; and encourage take up of other entitlements.

While this emphasis on communication was near universal, the extent to which LAs collected data and monitored the delivery of services such as Universal Support, DHPs varied more significantly. Whilst some LAs closely monitored take up and sought to evaluate the impact of provision, others did not report any monitoring beyond that they were required to submit to DWP. Future research could explore further LAs' arrangements for monitoring the delivery and uptake of services such as Universal Support or claims for HB backdating to inform future provision.

1 Introduction

This report presents findings from the qualitative strand of the Local Authority (LA) Insight research. The research involved in-depth interviews with 25 LAs, exploring the management and delivery of Discretionary Housing Payments (DHP), Universal Support and the shortened backdating period for Housing Benefit (HB) claims.

1.1 Background to the research

The LA Insight survey is a survey of HB Managers (or those in a similar position) at 380 LAs in England, Scotland and Wales. It is commissioned by the Department for Work and Pensions (DWP) to gain regular insights into the way LAs manage the administration of HB and their views of current and future policy changes.

The first survey (Wave 31) report from the current three-year research contract was published in May 2016¹. This follow-up qualitative research was intended to provide more depth and detail on issues explored in the survey as well as wider welfare reforms. The three topics examined in the qualitative interviews were:

- **Discretionary Housing Payments:** A DHP is a discretionary payment to help people who are entitled to HB or the housing element of Universal Credit and need additional financial help to meet housing costs. Claimants who have been affected by welfare reforms such as the Removal of the Spare Room Subsidy (SRS) or the Benefit Cap can apply to their LA for a DHP to help them transition to the reforms. They can also apply for a DHP for other housing-related charges such as a deposit or moving costs if they are in financial difficulty. LAs are able to exercise broad discretion when awarding DHPs. DHPs do not have to be repaid unless they have been paid in error or as a result of fraud or misrepresentation.
- **Universal Support:** Universal Support encompasses a range of services offered to support the transition to Universal Credit. Universal Credit is a single monthly payment for people in or out of work, which merges together a number of existing social security benefits and tax credits², including HB. Universal Credit represents a major shift in the way benefits are delivered and it is expected that people will need support with the transition. For example, the monthly payments will require people to move to monthly budgeting. Universal Credit claims are made and increasingly managed online; therefore people experiencing issues with digital access or literacy may need help getting online. In cases where HB was paid directly to landlords, claimants may need help adjusting to paying rent to landlords themselves. Universal Support is intended to provide local, tailored help to assist with these issues.

¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf

² These include income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Income Support; Child Tax Credit; Working Tax Credit and Housing Benefit.

- **Shortened HB backdating period:** From April 2016, the maximum period for which an HB claim could be backdated was reduced from six months to one month, even in exceptional cases. Previously, people of working age who would have qualified for HB sooner could apply to backdate a claim for up to six months if good cause was shown. Continuous good cause is still required to qualify for the new one-month period.

1.2 Research aims

This research aimed to gather detailed qualitative evidence to explore the management and delivery of the HB and welfare reform-related policies mentioned above. It sought to contrast the approaches and experiences of different LAs and to understand their views on how reforms affect claimants, in order to feed into ongoing decisions about delivery and improvements to provision. The specific objectives for each of the three policy areas are given in Table 1.1.

Table 1.1 Research aims

Policy area	Objectives
DHPs	<p>Further investigate the administration, expenditure, decision-making and factors driving DHP underspend.</p> <p>Develop understanding of non-welfare reform DHP spend and consider such demands in terms of the allocation process.</p> <p>Identify how LA's are using DHPs to help claimants who are affected by welfare reforms to meet their housing costs and rental liability.</p>
Universal Support	<p>Gather information on take up of different aspects of Universal Support provision and enablers/barriers to take up.</p> <p>Assess LAs' understanding and awareness of the effectiveness of the support services.</p> <p>Identify the key data that needs to be shared to deliver Universal Support effectively and key enablers/barriers to data sharing.</p> <p>Understand what works to delivering an integrated service to customers with multiple and complex needs/barriers to work.</p>
HB Backdating	<p>Explore LAs' understanding of the effects of reducing the backdating period for HB claims.</p> <p>Identify which types of claimants are expected to be affected.</p>

1.3 Research design

The research was carried out using in-depth telephone interviews with key personnel at 25 LAs. The interviews were carried out between May and July 2016 with a short break to accommodate 'Purdah,' which took place immediately before the European Union (EU) referendum and during which time no data collection could take place.

The 25 participating LAs held a variety of characteristics in relation to key sampling criteria. This included population size; HB caseload; HB delivery model; rural-urban classification; DHP budget spend and whether a District Partnership Agreement for Universal Support had been signed. A breakdown of the sample is given in the technical appendix at the end of this report.

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Within each LA between one and five members of staff took part in interviews, to make a total of 38 participants. The intention was to speak to the staff member(s) most knowledgeable about the interview topics. Interviewees were in a range of roles, sitting primarily within revenues and benefits teams though in some cases within teams focused on customer, financial or digital services.

Invitations to take part were sent by email, and went to HB Managers in 368 out of a sample of 380 LAs³. 28 LAs responded to register an interest in participating. Follow-up phone calls were then made to these LAs to give more detail about the research; collect information on sample characteristics; and identify the most relevant staff member(s) to take part. A time and date for the research was then agreed with each staff member. Three LAs registering an interest could not be included due to the full quota being met. Three LAs opted out of the research.

Each interview was conducted with the use of a topic guide. The interview topic guide was designed in collaboration with DWP. Interviews lasted between 14 minutes and one hour and eight minutes, with those focusing on fewer topics being shorter in length. All interviews were digitally recorded with participants' consent.

1.4 Interpreting qualitative findings

The reporting of qualitative findings deliberately avoids giving numerical values, since qualitative research cannot support numerical analysis. This is because purposive sampling seeks to achieve range and diversity among sample members rather than to build a statistically representative sample, and because the questioning methods used are designed to explore issues in depth within individual contexts rather than to generate data that can be analysed numerically.

Verbatim quotations are used to illuminate findings. They are labelled to indicate the type of LA quoted, and details pertaining to DHP underspend and Universal Support delivery arrangements where relevant. Further information is not given in order to protect the anonymity of research participants. Quotes are drawn from across the sample.

Where applicable, this report also draws on quantitative findings from Wave 31 of the LA Insight survey to contextualise the qualitative evidence on DHP and Universal Support.

³ Email addresses were missing for three LAs. Nine LAs were excluded due to participation in recent research activity for DWP, to avoid research burden.

2 Discretionary Housing Payments

This chapter explores the Discretionary Housing Payment (DHP) application process, the reasons underpinning DHP awards and the factors considered by local authorities (LAs) when deciding whether to award a DHP. The chapter then investigates how LAs decide upon the duration and value of different DHP awards, before examining the DHP budgeting and monitoring processes developed by LAs.

2.1 Application process

Formalised DHP application processes were in place across participating LAs. Depending on the LA, this process included one or more of the following:

- paper application form;
- online application form;
- telephone application assistance;
- face-to-face application assistance; and
- follow-up phone call to gather further detail on claimants' circumstances and needs.

Findings from Wave 31 of the LA Insight survey indicated that paper application forms continued to be the most commonly used mode of application, with the majority (77 per cent) of LAs indicating that this was their 'main' approach to handling applications⁴. However, across the qualitative sample, offering flexibility in application formats was considered essential to the inclusive delivery of welfare benefits. The LAs offering only paper applications rather than a combination of the formats listed above included smaller rural LAs. Some of these LAs were in the process of offering additional formats, including online forms.

Around a third (34 per cent) of the LAs who participated in Wave 31 of the LA Insight survey reported that their 'main' mode of communicating the availability of DHPs to potential claimants was by advertising through local services/and or organisations⁵. Elaborating on this finding, LAs participating in the qualitative interviews described working with third parties, such as housing and disability charities, to ensure that DHPs are communicated and made available to all those in need. LAs also accepted third party applications for groups considered to be particularly disadvantaged. For example, support workers and landlords could apply for a DHP on behalf of a client or tenant.

⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 11).

⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 11).

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The level of information gathered through DHP applications varied between LAs, with some collecting more detailed information than others. Across all LAs, some or all of the following information was collected:

- **applicant details:** demographic information and health issues;
- **financial circumstances:** income, expenditure, benefits and savings;
- **household information:** occupants and type of property;
- **reason for applying:** reason for application and how the situation emerged (e.g. affected by welfare reform or not);
- **steps taken to improve the situation:** description of steps and actions taken to reduce the shortfall (e.g. negotiating rent levels, taking a lodger);
- **anticipated changes:** any relevant expected changes of circumstances (e.g. a new baby); and
- **the desired final outcome for the claimant** (e.g. rent arrears reduced, resident has moved to more affordable housing).

2.2 Decision-making

Wave 31 of the LA Insight survey revealed a variety of approaches to DHP decision-making. Awards were made by:

- a dedicated team (29 per cent);
- an individual staff member (24 per cent); or
- a wider HB or general benefits team (44 per cent)⁶.

Similarly, the LAs involved in this qualitative research described teams responsible for DHP decision-making that ranged in size between one and approximately eight staff members. At one end of the spectrum a single staff member, such as a specialised DHP Officer decided on DHP awards. This tended to be in smaller, rural LAs with lower Housing Benefit (HB) caseloads. LAs with two to four staff members tended to have two levels of scrutiny, initially from staff in benefits teams and then team leaders. On the other end of the spectrum, in larger, urban LAs with higher HB and DHP caseloads, decisions were made by teams of staff drawn from different LA teams, including for instance dedicated HB teams, Revenues and Benefits teams, Homelessness teams, Customer Service and Strategic Management teams.

LAs emphasised the importance of taking a case-by-case approach to assessing DHP applications, in recognition of the multiple and complex circumstances leading people to apply. Judging each DHP application on its own merit was an approach used widely across the sample of LAs. The exception was where there was a blanket policy regarding DHP awards. For example, Scottish LAs are mandated to award DHPs to all households affected by the Removal of the Spare Room Subsidy (RSRS) and prioritised these applications. In contrast, one English LA believed that it would be 'illegal' to prioritise an application on the basis that it was related to a welfare reform and treated all DHP applications equally:

⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 11).

'it would be illegal for us to say ok so the circumstances are that you have been affected by the single room reduction or by the Benefit Cap and therefore you will be given a higher priority or a higher consideration for a discretionary award ...'

(Urban English District, overspent on DHP budget in 2015/16)⁷

2.2.1 Key considerations in awarding DHPs

Within a case-by-case approach, decisions were guided by one or more of the following four considerations:

- Is the claimant considered to be part of a priority group?
- Will a DHP solve the problem?
- Will a DHP be the most cost effective option?
- Has the applicant taken steps to improve their circumstances?

Is the claimant considered to be part of a priority group?

LAs reported allocating priority status to claimant for whom they felt the consequences of not awarding a DHP could lead to unacceptably detrimental circumstances such as youth homelessness. Examples included:

- people with a serious disability or long-term health condition living in adapted properties;
- those at risk of homelessness;
- families with very young children;
- young people who are in or have recently left foster care; and
- pregnant women who under-occupy⁸ a property until childbirth.

Will a DHP help to solve the problem?

LAs were keen to ensure that DHPs are not used as a temporary fix to a complex and recurring problem. Instead, they regarded DHPs as a tool to be used to bring about long-term, sustainable improvements to an applicant's circumstances, thus ensuring that they no longer need to rely on DHPs in the future.

⁷ DHP spend is reported according to LAs' self-reported spending outcomes. DWP data (https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/536405/use-of-dhps-end-year-publication-underlying-data-2015-16.xlsm) also indicates that this LA overspent on their DHP budget.

⁸ The verb to 'underoccupy' refers to circumstances whereby a recipient of HB has one or more spare rooms in their property and is thus subject to charges in line with RSRS.

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'We want to award a DHP to put someone in a better situation than they were in before.'

(Urban English District, no self-reported underspend on DHP budget in 2015/16)⁹

On this basis, LAs reported having rejected applications that they were 'very sympathetic' to, because they felt that a DHP would not contribute to any long-term improvement in the situation. Examples included applications made by people living in the private rented sector whose properties had become unaffordable due to rising rent or changes in tenant circumstances such as the loss of a job. In such cases, LAs reported seeking alternative solutions, such as encouraging the tenant to move to a more affordable property, to take in a lodger, or negotiate rent costs with their landlord. These options were preferred for their potential to bring about a more sustainable solution than a DHP award.

Will a DHP be the most cost effective option?

A number of LAs reported taking a 'spend-to-save' approach under some circumstances. Under this approach, an award was granted if the long-term financial implications of not awarding a DHP were expected to outweigh the cost of making the award. A recurring example of this was the situation where a disabled person was underoccupying a property specifically adapted to suit their physical requirements. In such cases, compelling the tenant to downsize into a smaller property would come at the additional cost of adapting a new property to meet the tenant's needs. LAs therefore deemed it more cost-effective to grant a DHP to cover the costs associated with the RSRs, than to pay for the adaptation of a new property.

LAs also mentioned taking a spend-to-save approach to applicants who were at risk of homelessness. Again, the cost of supporting a newly homeless individual or family were said to be higher than the costs of paying a DHP, even in situations that require high value, long-term DHP awards.

Has the applicant taken steps to improve their circumstances?

A final consideration was whether the applicant had already taken proactive steps to improve their circumstances, exhausting all alternative options. This includes, for example, applying for jobs, decreasing outgoings by cancelling non-essential expenses or negotiating lower rent with their landlord. LAs also applied a number of conditions to DHP awards, upon which the continuation of such awards was dependent. These conditions tended to be tailored to individual circumstances. For example, if a claimant had high non-essential outgoings they would be required to reduce this spending in order to continue receiving the DHP.

⁹ DHP spend is reported according to LAs' self-reported spending outcomes. DWP data (https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/536405/use-of-dhps-end-year-publication-underlying-data-2015-16.xlsm) indicates that this LA in fact underspent on their DHP budget.

2.3 Reasons for awarding DHPs

The reasons underpinning DHP applications and awards can be separated into those that are related to welfare reforms and those that are not.

2.3.1 Welfare reform-related DHPs

Three welfare reforms were identified as key drivers of DHP demand. These were:

- the Removal of the Spare Room Subsidy;
- the restriction of Local Housing Allowance (LHA) rates; and
- the overall Benefit Cap.

The Removal of the Spare Room Subsidy (RSRS)

The RSRS, implemented in April 2013, entails a reduction in HB for working-age tenants of council housing, housing associations or other registered social landlords whose properties have more rooms than they need based on the Department for Work and Pensions (DWP) size criteria¹⁰.

The RSRS was noted as a key driver of DHP demand in LAs with a large social sector housing stock, where higher proportions of residents are likely to have been affected by the reform. Reported examples of residents applying for RSRS-related DHPs included:

- parents whose children had grown up and left home;
- parents whose child had been removed from their care;
- couples requiring a second bedroom because they were unable to share a bedroom for medical reasons;
- social sector tenants in LAs without appropriate social housing alternatives unwilling or unable to downsize to the private rental sector due to higher costs and/or insecurity of tenancy; and
- tenants in shared accommodation whose co-tenant had moved out.

The restriction of Local Housing Allowance rates

LHA rates were introduced in 2008, and determine the amount of HB payable to tenants in the private rented sector¹¹. There have been a number of changes to these rates, including some annual freezes and the restriction of LHA rates for people under age 35 to the rate of a single room in shared accommodation.

The restriction of LHA rates was highlighted as a driver of DHP demand in LAs with:

- smaller social rented sectors and larger private rented sectors;
- rapid increases in private rents; and
- a shortage of shared accommodation.

¹⁰ <https://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy>

¹¹ <https://www.gov.uk/guidance/local-housing-allowance>

The Benefit Cap

The Benefit Cap places an overall limit on the amount of social security benefit an individual or household can receive¹². DHPs relating to the Benefit Cap were described as being less common, but of higher value than other DHPs. In Wave 31 of the LA Insight survey, LAs estimated on average that 86 per cent of Benefit Cap-related DHPs were awarded to families with children¹³. In this qualitative research, larger families in particular were reported to apply for DHPs as a result of the cap. While some LAs noted that demand had reduced as households have adapted to lower incomes, demand was expected to rise again in response to future reductions to the cap.

2.3.2 Non-welfare reform-related DHPs

In line with DWP DHP monitoring statistics¹⁴, non-welfare reform-related DHP awards were reported to be less common than welfare reform-related awards.

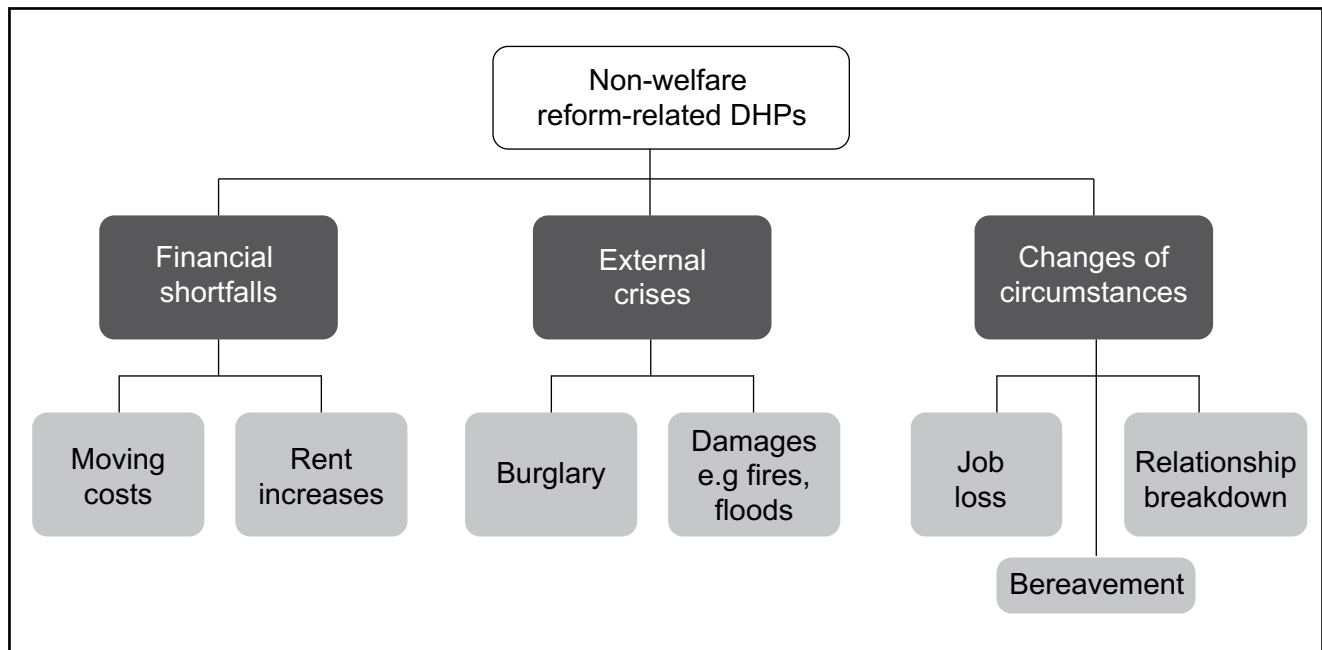
LAs reported that residents applying for DHPs for non-welfare reform-related reasons represent a broader demographic than those submitting welfare reform-related claims. That being said, it was also noted that residents applying for DHPs for non-welfare reform-related reasons are likely to experience similar issues to those claiming for welfare reform-related reasons, such as low pay, poor mental health and increasing private sector rental costs.

Inconsistencies in the way LAs defined welfare-related and unrelated claims indicate an overlap between the two categories. One view was that all DHP applications and awards are in some way related to welfare reforms, because of the wide reaching nature of reforms to the benefits system in recent years. Generally, however, non-welfare reform-related claims could be grouped into three broad categories, as set out in Figure 2.1 and discussed in more detail below.

¹² <https://www.gov.uk/government/collections/benefit-cap-information-for-local-authorities>

¹³ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 10).

¹⁴ In 2015-16, non-welfare reform-related DHPs were reported to account for less than one fifth of all DHP expenditure across England, Scotland and Wales. <https://www.gov.uk/government/statistics/use-of-discretionary-housing-payments-financial-year-201516>.

Figure 2.1 Non-welfare reform-related reasons for awarding DHPs

Financial shortfalls

LAs reported awarding DHPs to applicants experiencing some form of financial shortfall, either because of a fall in income or a rise in housing costs. These included short-term job seekers and those on flexible contracts who needed help covering rent costs whilst out of work; tenants impacted by increasing private sector rents; and people needing support to cover moving costs, holding deposits or advance rents when moving home.

External crises

LAs also awarded DHPs where residents had experienced some form of exceptional crisis that was not of their doing such as flooding, fire and burglary, and affected their ability to pay their rent liability¹⁵. One example given concerned a woman who was self-employed and worked from home. This claimant had a fire in her property, rendering her unable to work for a short period of time. The LA in question granted a DHP to cover the rent costs for this period of lost income.

Change of circumstances

DHPs were awarded if a resident's circumstances had changed in a way that caused financial instability. Examples included relationship breakdown including in cases of domestic violence and bereavement. This latter example illustrates the blurred line between welfare reform-related and non-welfare reform-related DHP awards. Whilst the catalyst for the problem was not linked to any welfare reforms, the DHP was awarded to cover under-occupancy charges relating to RSRS.

¹⁵ Whilst floods and fires were mentioned as examples where LAs might award DHPs, DWP would expect that, in such instances, landlords would either withhold charging rent for an uninhabitable property or reduce the rent whilst repairs are undertaken.

2.4 Duration and value of DHP awards

2.4.1 DHP durations

DHP award durations ranged from one-off single payments to indefinite and long-term one year rolling awards. Some LAs employed a uniform approach to DHP award durations, for example, setting a minimum duration of three months, whilst others considered all durations. This flexibility is reflected in findings from Wave 31 of the LA Insight survey – while LAs reported that the majority of claims were awarded for between 12 and 52 weeks, around a fifth were for shorter periods than this, and around seven per cent were for longer durations¹⁶.

The length of an award depended on the duration a claimant was expected to need support, based on their finances and the circumstances leading to the shortfall.

Short-term and one-off awards

Short-term awards range from one-off payments to regular payments of up to three months. Typically, these awards were made for those in circumstances considered likely to improve in the near future:

‘For the majority of customers, we’re trying to get them out of a hole, and remove the immediate threat to their tenancy.’

(Metropolitan authority, overspent on DHP budget in 2015/16)¹⁷

Non-welfare reform-related awards tended to be shorter than welfare reform related awards as they were underpinned by more straightforward, short-term or isolated issues (see Section 2.3.2). A common scenario for one-off DHP awards was where HB claimants needed help with paying moving costs, a holding deposit or advance rent when moving home. For instance, deposits were paid for claimants leaving prison and seeking accommodation¹⁸. As mentioned earlier, this could also be a solution to the RSRS, enabling residents to move to appropriately sized accommodation.

Shorter awards were also made to add an element of conditionality to DHP awards. In these cases, DHPs were awarded on a short-term basis with a view to reassessment and renewal if still necessary, and if the claimant demonstrated efforts to improve their situation (see Section 2.2).

Finally, LAs who utilised their full DHP budget reported awarding more short-term awards towards the end of budget cycles (this is discussed further in Section 2.4).

¹⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 12).

¹⁷ DHP spend is reported according to LAs’ self-reported spending outcomes. DWP data (https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/536405/use-of-dhps-end-year-publication-underlying-data-2015-16.xlsm) also indicates that this LA overspent on their DHP budget.

¹⁸ A DHP could usually only be paid in such circumstances where the subject was on remand and still held HB entitlement. If the claimant had been released from prison following a sentence, it is unlikely that they would have such an entitlement.

Medium-term awards

Medium-term DHPs ranged from three to six months in duration. DHPs in this category were awarded when the claimant's situation was considered to be rectifiable, albeit in a longer timeframe. For example, LAs reported awarding medium term awards for tenants affected by RSRS. It was felt that up to six months was needed to identify and move into a smaller property, and in such cases, a DHP was awarded to cover the cost of RSRS charges whilst the tenant(s) moved house.

In some cases, instead of calculating a bespoke award length, LAs awarded a DHP for a standardised duration of time when the application was related to a particular circumstance or welfare reform. For example, first awards made on the basis of the Benefit Cap would last six months regardless of any other circumstances.

Long-term and indefinite awards

Long-term DHP awards lasted for more than six months and were generally awarded to applicants whose circumstances were unlikely to improve in the medium term, or at all in the foreseeable future.

One example was where disabled claimants, who were unable to work and were living in adapted properties, had been subject to charges through RSRS. As discussed in Section 2.2, the circumstances of residents in this situation were not expected to change, and moving to a smaller or more affordable property could pose additional costs as making adaptations to the new property. In such cases, LAs reported awarding DHPs for a full 52-week period, which was reassessed at the end of each period. LAs also reported awarding long-term DHPs where a lack of affordable or smaller properties meant that residents were unable to take steps to reduce their rent shortfall. LAs did not report choosing to make indefinite DHP awards.

2.4.2 DHP award values

LAs considered a number of guiding principles when deciding the value of DHP awards, including individual circumstances, income and expenditure, and the state of the DHP budget at the time of the award.

Smaller DHPs were awarded if the claimant could reasonably be expected to contribute towards the shortfall by making changes to their spending. For example, lower values were awarded to claimants who spent money on what LAs considered to be non-essential items such as cigarettes because this was classed as disposable income that could contribute to a rent shortfall. Conversely, in the absence of a disposable income, the full rent shortfall was covered with a higher value DHP award.

The timing of applications could also have implications for the value of a DHP award. LAs who had budgeted conservatively earlier in the budget period and then experienced a larger surplus than expected reported making more generous awards to ensure the full budget was spent. Equally, smaller awards were made where budgets were stretched at an early stage to minimise or avoid overspend.

2.5 DHP budgeting and monitoring

2.5.1 Approaches to budgeting

LAs experienced challenges in accurately budgeting for DHPs due to the unpredictability of DHP demand. Despite accounting for a small proportion of LAs' overall DHP spend, the circumstances leading to non-welfare reform-related awards were difficult to plan for because they could happen to anyone at any time. Though, in contrast, welfare reforms were described as planned processes, usually implemented slowly and with prior warning, demand for these awards could fluctuate in line with sometimes unanticipated changes.

There were three approaches to managing DHP budgets. These comprised:

- **Spending on a first-come, first-served basis.** LAs taking this approach adopted a standardised approach to awarding DHPs, applying strict eligibility criteria to every application. Their DHP budgets were spent according to present demand, rather than being divided across the budget period.
- **Budgeting in response to predicted demand.** Under this approach, LAs split the budget at the start of the budget period according to DWP forecasts of predicted demand. These forecasts are based on the dates on which particular welfare reforms were expected to go live.
- **Splitting the budget into monthly or quarterly allocations.** Using this approach, LAs divide their overall DHP budget into monthly or quarterly budgets.

Data from Wave 31 of the LA Insight survey suggests that spending on a first-come, first served-basis is the most common approach to DHP budgeting. It shows that *'the majority (86 per cent) of LAs surveyed reported allocating their DHP budget on an 'as-needed' basis until it was all used up in the financial year of 2014/15'*, and that *'just five per cent of LAs split the budget into equal monthly amounts across the year'*. In this research, LAs adopting the other approaches emphasised the importance of using their budgets flexibly.

2.5.2 Utilisation of DHP budget

LAs had either underspent, fully spent, or overspent their DHP budgets¹⁹. LAs that overspent topped up the central government funded budget with their own funding. As illustrated in Figure 2.2, the utilisation of DHP budgets was determined both by the fit between the DHP budget and demand in an LA, and by the LA's approach to DHP spending.

¹⁹ DHP spend is reported according to LAs' self-reported spending outcomes. DWP data (https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/536405/use-of-dhps-end-year-publication-underlying-data-2015-16.xlsm) indicates that some LAs self-reported spending outcomes differ from DWP figures.

Demand

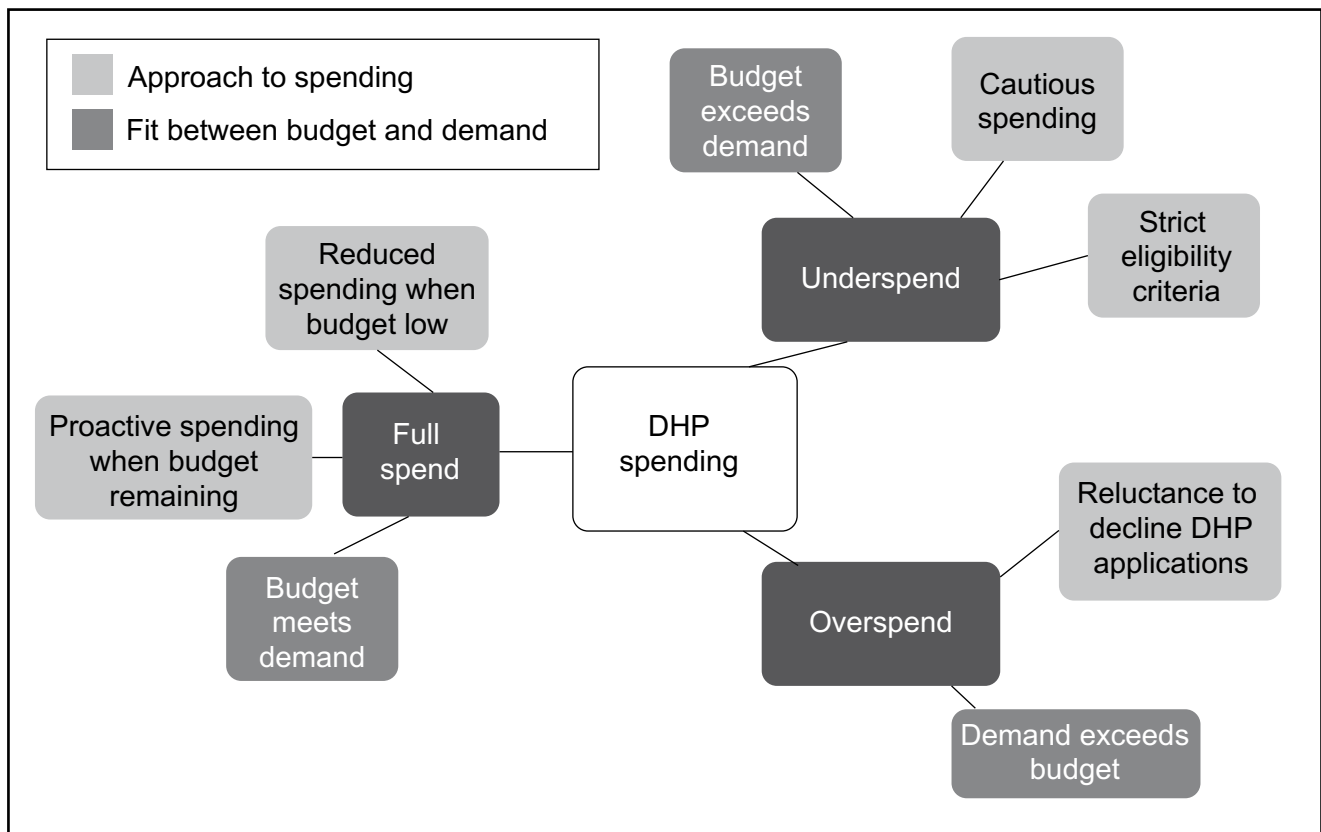
LAs with a high housing benefit caseload, and a high proportion of residents affected by RSRS and the Benefit Cap tended to report not underspending on their budget²⁰. Conversely, LAs with a low housing benefit caseload and a low proportion of residents affected by RSRS and the Benefit Cap tended to report underspending on their budget.

Overspend was reported to occur when an unanticipated surge in demand was experienced towards the end of the budget period after the majority of the budget had already been spent. On the other hand, some LAs who had underspent on their DHP budget reported that this was due to a fall in demand over time. One LA suggested that this fall in demand was a result of the conditions applied to awards such as requiring claimants to cut back on certain areas of spending, which had resulted in greater financial stability for these households.

Budget management

Approaches to managing DHP budgets also influenced the extent to which budgets were utilised. Underspend was reported where cautious spending in the early part of the year was followed by lower than anticipated demand, and where strict spending criteria were enforced. In contrast overspend was reported in LAs where there was a reluctance to decline DHP applications, for instance where criteria were applied uniformly regardless of spend to date (such as RSRS awards in Scotland), or where DHPs were considered to be more cost effective than alternative solutions to hardship (see Section 2.2 above).

Figure 2.2 Factors driving DHP spending



²⁰ LA specific information in Housing Benefit and RSRS are taken from <https://stat-xplore.dwp.gov.uk>

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LAs who had fully utilised their budget reported on the one hand reducing spend where they were at risk of overspend, and on the other proactively spending towards the end of the budget period where they had been cautious earlier in the year.

2.5.3 DHP monitoring

LAs are required to submit monitoring information to DWP, on DHP amounts requested and awarded; claimant circumstances; and reasons for the awards.

This process was widely considered to be straightforward. However, some LAs felt that the categories provided on the reasons for the claim could be limited or 'vague'. In particular, LAs experienced difficulty categorising cases where a claimant was affected by more than one welfare reform, or by a combination of welfare reform-related and unrelated factors. Examples included awards relating to a loss of income, but where the tenant was also affected by welfare reforms such as the reduction of LHA rates. The absence of a category relating to the restriction of LHA to the shared accommodation rate for people aged under 35 was also cited as problematic.

Some LAs collected further monitoring information for their own use. This included:

- **demographic information** including age, ethnicity and gender;
- **household circumstances** including household composition, disabilities, pregnancy and absent family members; and
- **reasons for the DHP application**, both welfare and non-welfare related.

LAs also reported monitoring aggregate statistics, including the number of applications received; the percentage of applications resulting in awards, the proportion of the yearly budget spent and/or committed to date, and the number of outstanding applications.

Where no additional information was collected, this was because LAs perceived no use for it. For example, an LA operating a first-come-first-served basis felt they did not need to analyse the nature of spend or reasons for awards across the year, given that each case would be assessed in isolation. In contrast, where LAs did monitor DHP spend a number of purposes were given for this. The financial data generated was used to inform current and future budgets (see Section 2.5.1). Information about the claimant circumstances and reasons for applying helped LAs to identify emerging needs among their residents; consider how well DHPs are targeted and reach those most in need; and inform financial inclusion strategies. Data about any unprocessed applications helped plan workloads and resourcing.

The information was also shared with external stakeholders to demonstrate the value of DHPs; highlight the claimant groups most in need of support; and encourage providers to assist potentially eligible residents to apply. Collecting this data also equipped LAs to respond to Freedom of Information requests on DHP spend.

3 Universal Support

This chapter first gives an overview of the design and delivery models of Universal Support in different local authorities (LAs) before taking a closer look at the provision and take up of personal budgeting and digital inclusion services. It then reviews approaches to assessing the delivery of Universal Support and LAs' perceptions of the effectiveness of Universal Support provision to date. Finally, the chapter explores LAs' experiences of data sharing within Universal Support partnerships.

3.1 Overview of Universal Support

3.1.1 Services offered

Across participating LAs, Universal Support was described as being in the early stages of development, with the expectation that Universal Support delivery models would evolve over time as Universal Credit coverage widens. This was the case despite LAs being at different stages of Universal Credit roll out.

LAs at different stages of Universal Credit rollout offered similar types of Universal Support services. Across the LAs interviewed, the two key elements of Universal Support were Personal Budgeting Support (PBS) (reported to be delivered by 84 per cent of LAs in Wave 31 of the LA Insight survey²¹) and digital access and inclusion support (reported as delivered by 69 per cent of LAs in Wave 31²²). As illustrated in Figure 3.1, other services offered as part of Universal Support included:

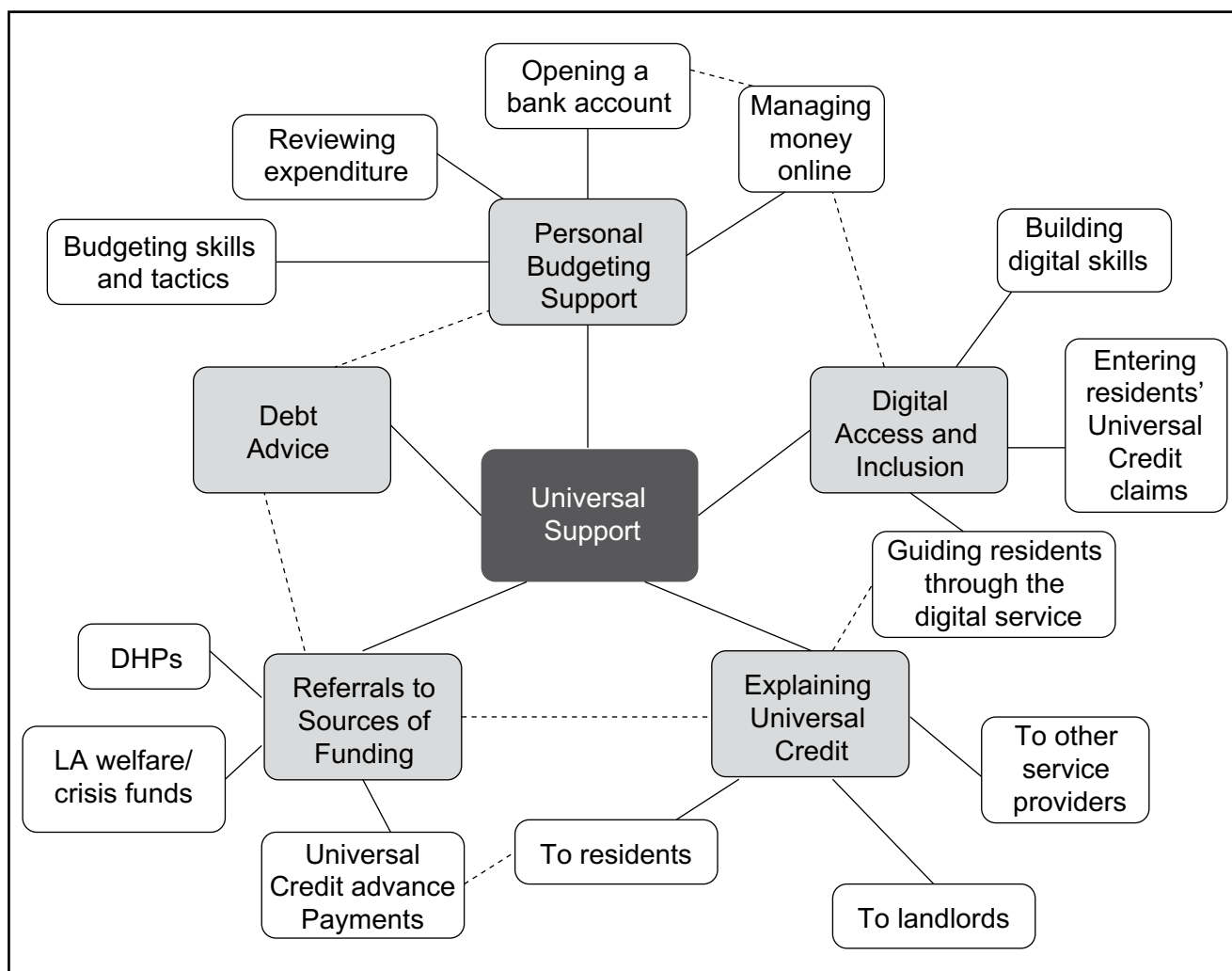
- debt advice;
- information about Universal Credit (to residents, landlords and other stakeholders); and
- help with financial challenges arising from the delay in receiving a first Universal Credit payment²³ or general financial hardship.

²¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 18).

²² *Ibid.*

²³ Responses to this need include signposting to local welfare provision, crisis awards and grants and foodbanks, and supporting residents to apply for Universal Credit advance payments. This signposting and support can be, but is not exclusively, delivered through PBS.

Figure 3.1 Universal Support



3.1.2 Providers

LAs had adopted three broad approaches to delivering Universal Support. They either:

- delivered Universal Support entirely in-house, through LA staff;
- contracted some or all Universal Support services to external providers; or
- delivered Universal Support internally, but made referrals to external agencies if claimants' needs fell outside the remit of these core Universal Support services.

External providers of Universal Support include Citizens Advice Bureau (CAB), Remploy, local charities and voluntary organisations, and private advice and skills agencies.

Choices about how to deliver Universal Support were made on the basis of capacity, efficiency and effectiveness. Where existing welfare and/or money advice teams had existing capacity to provide Universal Support, outsourcing services was not deemed necessary. Where there was insufficient existing expertise within the LA to deliver certain services, some LAs sourced additional training, for example, using their financial advice unit to train other LA staff in delivering PBS.

Another reason for keeping services in-house was the potential for joined up working and holistic provision. It was felt that keeping services within LAs made for a more efficient referral process and made it easier for referrals to be made between different types of support available internally, for instance from PBS to debt advice, food banks, credit unions and other sources of financial assistance,

'It sort of fits in with other things ... we've got a lot of other advice services on hand, so if you do the budgeting advice and then you find you need to refer on for other kinds of support, we've got that facility here ... So we just thought we were best placed to do it.'

(Rural English District, all Universal Support services delivered internally)

'People can come and see us and we can get the issues resolved quickly without having to refer people here, there and everywhere.'

(Urban Unitary Authority, PBS services delivered internally)

A final reason for keeping services in-house was the small numbers of clients needing services at this early stage of Universal Credit roll out. Low volumes of customers and the small amount of money that would be available for a tender in these circumstances meant that sourcing external providers would be inefficient.

On the other hand, low volumes of referrals could also constitute a reason for contracting external providers. Where independent providers were already offering PBS or digital access and inclusion services, it was felt that outsourcing this provision would be more efficient and encourage greater take up, particularly in larger LAs providing services to disparate communities:

'It was a bit of a chicken and egg situation, where we couldn't really put resource out into the areas because referrals were so low that there would have been someone sat there just twiddling their thumbs essentially. But the issue then with that was potentially we weren't getting people attending because they felt they didn't want to come into the city centre. So if we go out to an advice provider who's already got a presence out in the communities ... the thinking was ... that might ... encourage referrals and encourage people to attend.'

(Metropolitan Authority, PBS services delivered by external partner)

Examples of LAs referring individual claimants to external agencies in situations where their needs could not be met through in-house LA provision included referring claimants for in-depth debt advice where this was not part of the core Universal Support offer. LAs reported that this sort of joint working between LAs and other providers was facilitated by the co-location of LA staff within other agencies such as the Citizens Advice Bureau (CAB) or Jobcentre.

3.2 Personal Budgeting Support

Universal Credit is a single combined monthly payment, the full amount of which is paid directly into one bank account²⁴. This represents a major cultural transformation, particularly for people who have been in receipt of existing social security benefits and tax credits that can be paid on a more frequent basis, in separate payments, and in many cases Housing Benefit (HB) is paid directly to the landlord. As such, PBS is a key feature of the majority of existing Universal Support models as it is intended to help residents adjust to this new system.

3.2.1 Types of support provided

PBS ranges from a one-off, 'light touch' session to longer term, 'intensive' work with an individual claimant, including '*handhold[ing] them through [the Universal Credit] process*' and reviewing progress over time.

The primary focus of PBS is to review and suggest new budgeting skills and strategies in light of the transition to monthly budgeting. This includes supporting claimants to think about:

- what they will need to pay each month;
- how they will make sure these payments are met;
- what will be left after these monthly payments; and
- how they will manage this process.

In some LAs, PBS also involved reviewing expenditure, for instance using a Common Financial Statement²⁵ to identify areas of spending that might be revised to ensure effective budgeting, as well as to identify debt repayment commitments.

Whilst Universal Credit can be paid into Post Office card accounts, direct debits (for example to pay rent) cannot be set up using this type of account. For this reason, helping claimants to set up bank accounts or other alternative accounts also formed part of some LAs' Universal Support offer. Additional aspects of PBS provision included support with setting up online banking and direct debits in order to manage monthly payments.

Some PBS provision (both provided internally and externally) also included debt advice, including reviewing debts and existing repayments and helping claimants to negotiate repayments. In other cases, debt advice was either understood as another, distinct, aspect of Universal Support provision, or as something that was not within the current Universal Support offer. In Wave 31 of the LA Insight survey, two-thirds (65 per cent) of LAs reported that their Universal Support offer included debt advice²⁶.

²⁴ To receive UC, claimants need to have a bank or building society account, or an account with an alternative provider such as a credit union or the Post Office.

²⁵ A Common Financial Statement is a standardised budget format used by debt advisors to assess individuals' and households' circumstances and inform debt repayment planning. <http://www.cfs.moneyadvicetrust.org/>

²⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 18).

3.2.2 Uptake of PBS services to date

LAs reported that take up of PBS to date has been lower than expected, although it is expected to rise with further roll out of Universal Credit.

One widespread view was that the low volume of referrals from Jobcentre Plus/Department for Work and Pensions (DWP) did not reflect levels of need for budgeting support. Low levels of referrals from Jobcentre Plus/DWP were on the one hand attributed to Jobcentre Plus work coaches inadequately implementing the referrals process set out in the partnership agreement. It was felt that work coaches were more experienced in supporting people into work than identifying budgeting and debt needs.

On the other hand, it was suggested that claimants are reluctant to disclose their budgeting needs and/or discouraged from taking up PBS. The following reasons were given:

- **The term ‘PBS’ being an unattractive concept.** It was suggested that while claimants might appreciate hints and tips about how to make their money go further, they are resistant to the idea of being told how to manage their money.
- **Discomfort around disclosing budgeting needs to DWP.** It was thought that, job seekers in particular, who are temporarily out of work and have not previously claimed benefits may lack a relationship with Jobcentre Plus or the LA, and so feel reluctant to approach either organisation for help.
- **People being resistant to seeking advice until they have a serious problem.** It was felt that people can be reluctant to seek advice until they reach a ‘crisis point’, at which point they are likely to need debt assistance rather than budgeting support.

A contrasting view was that the low volumes of referrals simply reflect low levels of need. In particular, in LAs where Universal Credit had only been rolled out to young job seekers without children, it was felt that this client group had little need for budgeting support:

‘Of those singles that have been impacted by Universal Credit ... I think a lot of those people are still living at home so they wouldn’t have a housing liability or a council tax liability ... And they don’t have big money problems because they probably haven’t lived on their own with bills and debts.’

(Urban English District, all Universal Support services delivered internally)

Demand for PBS was also presumed to be low because repeat job seekers are likely to be used to monthly budgeting and to already have a bank account, since wages are typically paid on a monthly basis and into bank accounts. Low take up of Universal Support PBS was also reported where other PBS provision was already established in the LA. Similarly, little to no demand for support with setting up bank accounts was described where the LA and/or Jobcentre Plus had previously worked on increasing bank account use, and where other benefits such as HB were already paid into bank accounts.

Being in the early stages of Universal Credit rollout did not necessarily equate to a lack of demand for PBS. Where take up had been higher, this was attributed to proactive advertising by different teams within LAs and external providers, and to a visible presence of available services in the community.

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Where LAs had experienced some demand for help with setting up bank accounts, this was among claimant groups who face particular barriers to financial inclusion, including those who might not be offered a bank account because of current or past experience of bankruptcy or homelessness, or social tenants who have previously had their rent paid directly to the landlord. LAs were working with banks and Jobcentres to promote the use of simple bank accounts. Credit Unions were also identified as a solution for claimants unlikely to be offered a bank account.

3.2.3 Anticipated demand for PBS services

LAs expected take up of PBS to increase as Universal Credit is rolled out more widely and to more diverse claimant groups. Particular groups mentioned included families with children, who were expected to be more at risk of having a legacy of debts and arrears; people receiving legacy benefits on a weekly basis and older residents who more commonly held Post Office accounts.

Where such a rise in take up was not anticipated, this was related to concerns about those at risk of financial exclusion 'slipping through the net' and not having their PBS needs effectively identified through the referral and triage process (see Section 3.2.2 above), rather than an absence of need.

3.3 Digital access and inclusion

Universal Credit requires claimants to make and manage their claim online. It is anticipated that this might raise challenges for claimants with low levels of digital literacy or without access to the internet. As such, digital access and inclusion is a key feature of LAs' Universal Support provision.

3.3.1 Types of support provided

Universal Support digital access and inclusion provision includes:

- making public computers with internet available;
- entering user's information into the service on their behalf;
- guiding users through the digital service; and
- building digital skills.

All four types of support were offered except among LAs who did not consider the funding for Universal Support to cover support with writing and submitting online claims. These LAs focused provision solely on skills building,

As with PBS services, digital provision ranged from one-off drop-in sessions to intensive and longer-term assistance. This included in-depth, personal and confidential support with ongoing claim management or courses for digital skills.

3.3.2 Uptake of digital inclusion services to date

LAs reported low take up of digital provision to date due to low demand. Where Universal Credit roll-out was in its early stages, digital inclusion was not seen to be a significant problem. It was thought that younger residents experienced fewer digital barriers, and that job seekers tended to be IT literate due to the increasingly online nature of job search.

Little to no demand was also described in LAs where online services were already widespread. This includes LAs that are 'digital by default', with applications for HB, DHPs and other discounts and exemptions available online. Paper was typically still an option in these LAs, but where claims for these benefits were online only, assistance was available for those needing support to make a claim.

As with PBS, overlapping provision was an additional barrier to uptake of Universal Support digital inclusion services. Low take up was experienced where established provision was offered by local libraries, CAB and other organisations, and where LA funding for adult learning had been focused on tackling digital inclusion.

Despite this low take up-to-date, LAs did identify lack of digital access and skills as barriers, particularly to managing a Universal Credit claim in future. For instance among younger residents who were thought to have smartphones that could be used for this purpose, financial barriers were raised in relation to those with pay as you go tariffs.

Higher levels of take up had been experienced where LAs had engaged in outreach and promotion beyond that undertaken by established providers. Targeted promotion included marketing through social housing providers, children's centres and advice organisations, and leafleting in residents' homes.

Outreach was identified as particularly important in encouraging uptake in rural areas, where residents are more likely to lack internet access due to broadband 'blackspots' or to find it difficult to access centres such as local libraries where digital inclusion provision is typically offered. Outreach activities in rural authorities included:

- making home visits to support people in making their claim;
- placing IT facilities in community centres; and
- offering adult digital skills provision in rural primary schools.

Elsewhere demand was reported among particular claimant groups with specific barriers to navigating the digital service, including previous Employment and Support Allowance (ESA) claimants.

3.3.3 Anticipated demand for digital inclusion services

Demand for digital inclusion provision was expected to rise as UC roll-out progresses, but less significantly in LAs with established digital provision serving groups beyond the current Universal Credit cohort. Demand was expected to be high among particular claimant groups, including:

- claimants who are long-term unemployed or who have primarily worked in manual jobs, and so have not developed digital skills;
- older claimants who are concerned about security online;
- low-income benefit recipients not used to using the internet for transactional purposes;

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- communities not allowed to use the internet for cultural reasons; and
- claimants with English as an additional language (EAL).

It is worth noting that barriers associated with EAL would apply to accessing any service in English rather than using digital services specifically.

3.4 Assessing delivery of Universal Support

3.4.1 Approaches to assessing delivery

As discussed in Section 3.1.1, Universal Support was described to be in its early stages of development across the sample of participating LAs. Decisions had not yet been made about which types of information should inform assessments of delivery and LAs saw little potential for assessing impact due to low take up to date:

‘To be honest, we’ve done so little that there’s not a lot of data to collect.’

(Rural English District, all Universal Support services delivered internally)

Some formal processes were in place for monitoring individual claimant pathways where PBS services were outsourced to external providers. Information recorded varyingly included attendance at appointments, the nature of advice given and claimant outcomes. No such formal follow-up processes were reported for digital provision, although regular progress meetings and informal email contact with external providers were reported with regard to both PBS and digital support.

With regard to in-house provision, no quantitative monitoring and assessment was reported to be in place so far, although qualitative case studies have been used to demonstrate to stakeholders the approach being used and its impact on individual claimants.

Another aspect of Universal Support that was being monitored was the effectiveness of partnership working arrangements between the LA and DWP. LA staff described ‘checking in’ with Jobcentres about new claim volumes and to ensure work coaches understood the process of assessing PBS needs, were giving the correct advice and communicating with LAs when relevant.

There were two key approaches LAs planned to use to assess Universal Support delivery in future; the first was simply to collect the information required by DWP and the second was to go beyond this in the following ways:

- developing online systems to collate outcome information for PBS customers;
- running customer satisfaction surveys to monitor claimants’ experiences;
- re-visiting recipients to collect longitudinal impact data and assess further support needs; and
- monitoring the time spent with each customer to assess the cost of delivering in-house provision.

3.4.2 Perceptions of services to date

The low levels of provision established so far meant that LAs were unable to comment extensively on the effectiveness of services being delivered through Universal Support. Where there has been some take up of PBS, it was reported that customers receiving the support have a better understanding of Universal Credit, are encouraged to open basic bank accounts if they do not already have them, and have accessed additional funding during their five to seven week payment gap.

LAs did identify some potential gaps in their Universal Support provision. Where PBS did not include debt advice, this was identified as an important gap. In some cases DWP was said to have restricted PBS packages, leading to perceptions of PBS being too light-touch and short term²⁷. Additionally, where PBS was limited to one session before a claimant's Universal Credit payments had begun, it was felt that the support would be more effective if offered later in the customer journey once payments had commenced, and on an ongoing basis:

'You can't budget with somebody who's got no money. There's no point doing income and expenditure with them because they have no income.'

(Rural Scottish Authority, all Universal Support services delivered internally)

A key concern about digital access and inclusion provision was that while outreach activities are effective in facilitating temporary internet access and/or in building skills among rural communities, claimants living in areas lacking internet access will continue to face digital exclusion until these physical barriers are resolved.

Finally, concerns were expressed with regard to all types of Universal Support provision about customers in need being missed in the referral process or not taking up the support for the reasons discussed in Sections 3.2.2 and 3.3.2 above, as well as about the practicalities of data sharing and scaling up provision as numbers increase.

3.5 Data sharing within Universal Support partnerships

The delivery of Universal Support involves data sharing between Jobcentre Plus/DWP and LAs, as well as between LAs and any external Universal Support providers to facilitate claimant referrals.

Wave 31 of the LA Insight survey found that nearly a quarter of LAs had found data sharing with Jobcentre Plus/DWP for Universal Support to be problematic, and seven per cent had found sharing data with other partners to be a problem²⁸. This qualitative research explored factors leading to positive and negative experiences of data sharing within Universal Support partnerships, which are summarised in Table 3.1.

²⁷ The duration of PBS support per customer reduced from six hours to just over two hours following changes to DWP guidance and funding.

²⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/526306/rr921-local-authority-insight-survey-wave-31.pdf (Page 17-18).

Table 3.1 Enablers and barriers to data sharing within Universal Support partnerships

Enablers	Barriers
Face-to-face communication	Lack of understanding in Jobcentre Plus
Secure digital systems	Technical problems
Simple DWP requirements	Protracted processes
Proformas for external providers	High Universal Credit caseload

The importance of face-to-face communication was a common theme in interviews with LAs where data sharing had been unproblematic. Co-location and/or regular update meetings with Jobcentre Plus and with external providers facilitated good communication and information sharing. Secure digital systems were also essential to effective data sharing. LAs reported using secure email, data-hubs and online referral systems to receive and share data with DWP and external providers. LAs felt that the data required by DWP was minimal and easy to submit, and likewise felt that they did not need to share a large amount of information with external providers, and so perceived this to be a straightforward process. Where LAs asked external providers to return information on individual claimants (see Section 3.4.1), they had developed proformas to facilitate this process.

Where experiences of data sharing had been negative, this primarily related to poor quality data on new Universal Credit claimants. LAs reported receiving duplicate information, and receiving no information at all for some new claimants. Incomplete claimant records also posed a problem, with LAs reporting that they had received referrals missing contact information, details of the Universal Credit claim and other financial information. Missing information was reported to arise both from Jobcentre staff failing to notify the LA of new claimants or to complete the required information, and from technical problems with data-hubs and the GCSX email system. It was also felt that the DWP Universal Credit team were ‘overwhelmed’ with the caseload in certain areas, leading to delays and making it hard for LAs to get in contact when an issue arose.

LA staff emphasised that missing financial information makes it more difficult to effectively help residents, for example in supporting them to avoid rent arrears and negotiate rent and other payments.

4 Housing Benefit backdating

This chapter explores local authorities' (LAs') perceptions of the impacts of the shortened backdating period for Housing Benefit (HB). Due to how recently the reform took effect and the limited impacts observed so far, this chapter also examines LA's views on how claimants are likely to be affected, and which groups are expected to feel the effects.

4.1 Impacts observed to date

Interviews for this research took place between May and July 2016. Since the change took effect in April 2016, participating LAs had received either few or no backdating requests exceeding a month. The impacts observed as a result of this change were therefore limited.

Claimants making backdating requests of over a month were reported to have rent arrears and to be experiencing difficulty paying for bills and debt repayments. LAs who had received such requests felt that they were less able to help these claimants than they had been under the old backdating rules, and felt that such applicants were left 'worse off' than they would have been when the LA was able to backdate their request. For example a person applying for four months' backdating was left with three months of housing costs that could not be recuperated even with good cause, and had no means to repay them.

The small number of applicants making backdating requests so far included claimants who had recently lost or changed support workers and individuals in temporary accommodation. A more comprehensive picture of the affected groups as well as the impacts of this change is expected to emerge in time.

4.2 Expected impacts

There were mixed views about the **likely** impacts of the shortened backdating period. One view was that there would be few or limited impacts while the opposing view was that the change would have significant and adverse effects on claimants.

4.2.1 Limited adverse impacts expected

LAs who believed the shortened backdating period would have **limited adverse impacts** on claimants either expected limited demand for longer backdating or anticipated using other funds, such as Discretionary Housing Payments (DHPs), to mitigate against the negative impacts of this change.

Low expected demand

There were three factors influencing why LAs expected low demand for backdating requests of over a month, and therefore believed that not many claimants would be affected by the change.

- **Low demand for longer backdating requests experienced in previous years.** LAs expected few claimants to be affected by this change if the LA experienced low demand for backdating requests of more than a month in previous years. These LAs reported requests of more than a month to account for just 5 to 15 per cent of their total backdating requests. In one example, declining demand for longer backdating was attributed to work recently

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done by the LA to encourage timely claims. This LA had trained local housing providers on delivering early support to claimants entering rent arrears to encourage action before the arrears accumulated. This work was undertaken against a backdrop of challenges experienced by housing providers in collecting rent, which was thought to have stemmed from the effects of benefit cuts, money paid directly to tenants (and not landlords) under Universal Credit, and the difficulty of getting out of arrears after accruing them.

- **Confidence about communicating the change effectively to claimants.** LAs also anticipated low demand for longer backdating if they were confident about communicating the change effectively to the relevant groups. This view was expressed by LAs who described working in partnership with local stakeholders, such as Housing Associations, Registered Social Landlords and private landlords, to promote the message about the shortened backdating period and encourage timely claims. Plans were nonetheless in place to monitor requests and if necessary, to communicate the change in a more targeted way to affected claimant groups.
- **Relatively small proportion of HB caseload eligible for the change.** LAs expected low demand if a relatively small proportion of their HB caseload was eligible for the shortened backdating period. For example, one LA reported that only half of its HB caseload was made up of working-age claimants while the other half was made up of elderly claimants who were entitled to three-months backdating regardless of the change. This LA tended to receive few backdating requests exceeding a month anyway (14 per cent of all the LA's backdating requests), and did not expect many requests among claimants of working age.

Use of other funds to counteract negative impacts

A second reason LAs believed the shortened backdating period would have **limited adverse impacts** was because they anticipated using other funding pots such as DHPs to mitigate against adverse financial impacts of the change. Here LAs reported that if a claimant experienced a serious problem they would 'make it go away' using DHPs. One LA that planned to do this had relatively few backdating requests of over a month and therefore may not expect this to represent much of their DHP expenditure.

Others considering this approach expressed uncertainty about whether it was permissible to use DHPs for this reason. In contrast, there were LAs who said DHPs could not be used to cover backdating, due to the resident being off HB during the period requested for backdating and therefore ineligible for a DHP. One LA had already declined a DHP application on this basis.

4.2.2 Adverse impacts expected

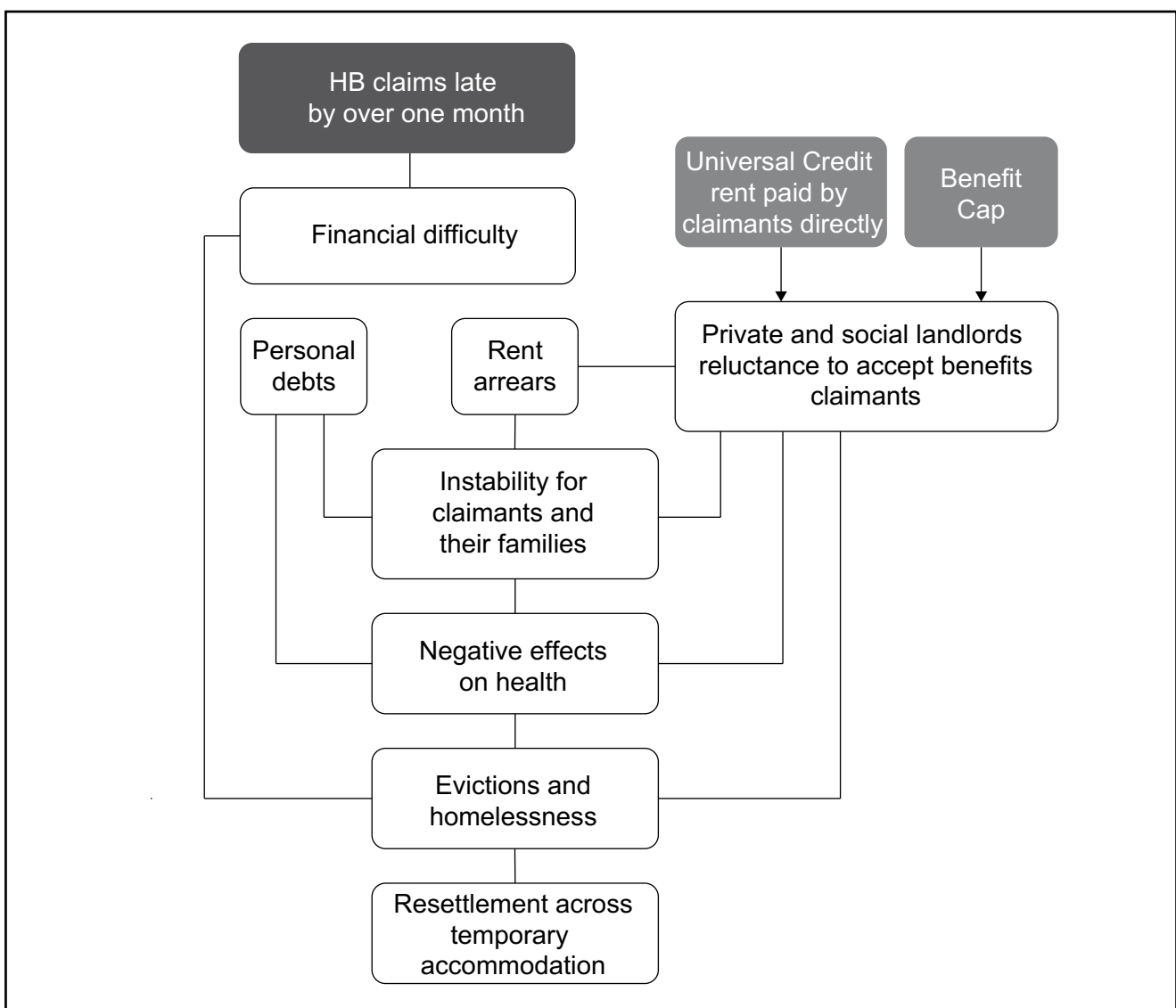
LAs that **did anticipate adverse impacts** saw the reduction of the backdating period for HB claims as a relatively minor change within the context of wider welfare reform. Nevertheless, impacts were expected to affect more claimants over time and to primarily disadvantage claimants' finances.

'As time moves on I think people will become more affected [...] and it may cause more financial issues.'

(Metropolitan Authority)

As illustrated in Figure 4.1, LAs highlighted the risk of claimants falling into arrears and debts where the LA was not able to backdate their claim to cover a period where they had accrued arrears, leading in the most serious cases to evictions and homelessness. Linked to this, and though not a widespread view, a growing reluctance was predicted among landlords to accept benefit recipients in both the private and social rental sectors²⁹. It is important to note that this expectation was not associated with the reduction in the backdating period alone, but within the context of wider reforms such as the Benefit Cap and Universal Credit being paid directly to claimants. This, in combination with rising evictions was expected to lead to a greater resettlement of families across temporary accommodation. LA's also envisaged negative impacts on claimants' health, particularly mental health, and family life due to financial strain and instability.

Figure 4.1 Predicted impacts of shortened HB backdating period



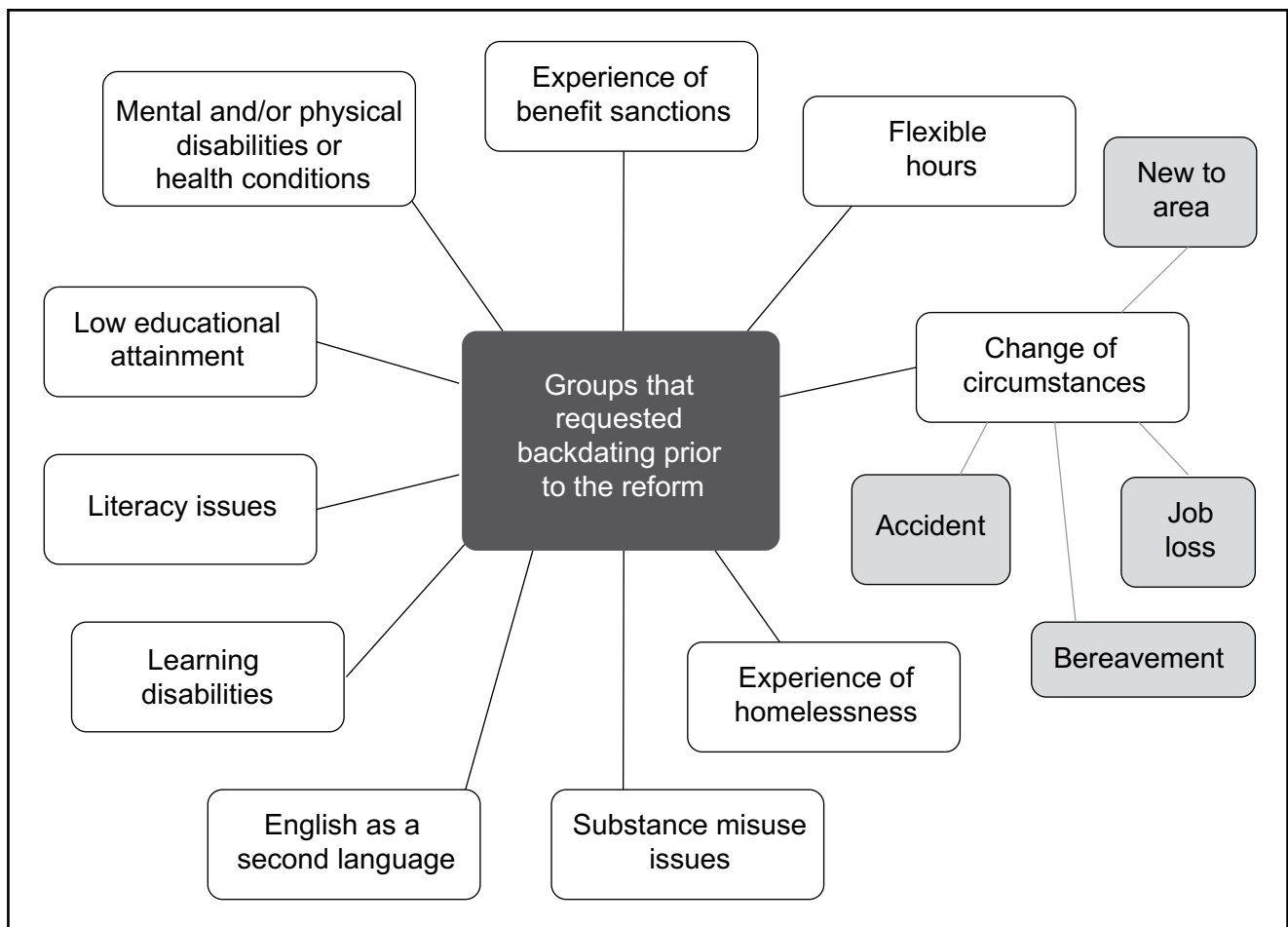
²⁹ It was not clear whether LA staff interviewed were including the authority as a social landlord, or referring only to Housing Associations.

It was hoped that the negative effects of the shortened backdating period would be short-term; diminishing with rising awareness and as a result of increased efforts to encourage timely claims. However, LAs in areas with an oversupply of private rental accommodation highlighted the risk of claimants simply moving to a new property if they accrued arrears. It is, however, difficult to predict the compound effect of this scenario on claimants, or indeed landlords.

4.3 Groups likely to be affected

Overall the shortened backdating period was expected to affect the same groups who tended to apply for backdating prior to the reform. The exception was in areas transitioning to Universal Credit where LAs had observed uncertainty among claimants about whether they should be putting in claims for HB due to confusion about eligibility for Universal Credit (for which the housing element is part of a single integrated payment and does not need a separate claim).

Figure 4.2 Groups previously applying for HB backdating



Claimants previously reported to apply for HB backdating prior had diverse characteristics and experienced wide-ranging circumstances prompting the need for backdating (see Figure 4.2). As described below, this comprised individuals with longstanding support needs or people for whom a change in personal circumstances had triggered the need for a HB claim for the first time, for example loss of income due to a bereavement or job loss.

Claimants who tended to get their claims backdated did so for one or more of the reasons listed below.

- **Difficulty understanding and navigating the benefits system:** people, who need support to understand benefit eligibility and the claims process in order to make timely claims. This includes people with mental health conditions, people living in supported accommodation and people with learning disabilities, low educational attainment, literacy issues or English as a second language.
- **Limited understanding of benefits eligibility and rules:** this included people initially unaware of qualifying for HB as a result of a change in circumstances (e.g. illness, job loss or bereavement). Examples were also given of people recently unemployed who delayed claiming because they did not anticipate being unemployed for long. Equally people working flexible hours, or on low incomes were reported to lack awareness of their eligibility for HB. Those experiencing benefit sanctions were also reported to request backdating due to lacking awareness of the need to contact the LA to restart their HB claim³⁰.
- **Focused on other priorities:** claimants may not have made a claim for HB at the appropriate time because they were dealing with other issues such as bereavement or being in hospital. LAs noted that people with caring responsibilities such as single parents also tended to apply for backdating because they often prioritised more immediate issues.
- **Living in unstable circumstances:** Similarly, 'chaotic' or unstable circumstances could create barriers to timely claims. Affected groups included people with experience of homelessness, substance misuse issues, mental health conditions or people fleeing domestic violence. A common obstacle for people experiencing homelessness was lacking the documentation needed to evidence claims.

Particular concern was raised about residents experiencing any of the above issues but who were also living in isolation or not engaging with support services and networks. These residents therefore lacked help from family and friends, support workers or landlords to complete their HB applications at the appropriate time. These residents were thought to be particularly disadvantaged by the shortened backdating period due to the potentially lengthy delay in submitting a claim by which time substantial arrears may have built up but without the possibility of recouping more than one month's payment.

³⁰ When a benefit is sanctioned, HB is usually stopped automatically until the claimant contacts the LA to confirm their new income. This then restarts the claim.

5 Conclusions

This report presents findings from qualitative research with 25 local authorities. The research sought insights about the management and administration of Discretionary Housing Payments (DHPs), the design and delivery of Universal Support and the impacts of the reduction to the backdating period for Housing Benefit (HB). This chapter draws out conclusions for each topic before discussing overarching findings from the three themes.

5.1 Discretionary Housing Payments

DHPs appeared to be LAs' main tool in helping claimants to meet their full rental liability. DHP awards were discretionary in amount, frequency and duration and judged on a case-by-case basis except where blanket policies were in place to award DHPs for particular reasons or time periods. Decisions were guided by the following four considerations: whether the applicant was part of a priority group; the extent to which the DHP would help solve the problem; whether a DHP constituted the most cost effective option and whether the applicant had tried to improve their circumstances.

The uses of DHP budgets were wide-ranging, reflecting not only differing needs, but also varying interpretations of the intended purpose of DHP provision. DHP budgets were used as longer-term solutions to specific, unintended consequences of welfare reform, including for example the effect of the RSRs on disabled tenants. They were also used as a transitional solution to covering housing costs, for instance in periods of unemployment, or to support residents looking for more affordable housing.

5.2 Universal Support

Universal Support was described as being in the early stages of development, with the expectation that delivery models would evolve over time alongside the expansion of Universal Credit. Demand for and take-up of services is expected to rise as Universal Credit is rolled out to more claimant groups. Specifically, key services, including personal budgeting support and digital access and inclusion provision, are expected to be more relevant as Universal Credit rolls out to Full Service and as the claimant group diversifies from simple single claims to claimant groups identified as having more complex needs.

There was little evidence of monitoring and evaluation at this stage. However, the collection of data on demand, take up and effectiveness will be beneficial to the development of Universal Support services, in preparation for wider roll out of Universal Credit. In addition, more evidence would be useful on two issues raised by local authorities (LAs). First, LAs expressed concern about missed need, feeling that some claimants who might benefit from Universal Support provision were not accessing services, either because of the limitations of referral processes or because of reluctance to engage with services on the part of the claimant. Second, LAs' narratives suggest a deeper need than current provision is designed around. For example, there was a view that the small numbers taking up personal budgeting support may benefit from in-depth, longer-term support at more timely points within a claim

rather than 'light touch' transitional support. With regard to digital access and inclusion provision, it may be that for some groups it is English language and/or literacy, rather than digital literacy that poses the most significant barrier to navigating the digital system. Nonetheless an understanding of the experiences of the digital platform may help illuminate the support needs for this group.

5.3 Housing Benefit backdating

LAs saw the reduction of the backdating period for HB claims as a relatively minor change within the context of wider welfare reform. Limited impacts were expected particularly in LAs where demand had always been low or where recent targeted efforts had been made to encourage timely claims. Others anticipated negative implications for the particularly vulnerable groups that tended to apply for backdating previously. The impacts anticipated included increased arrears and debts; evictions, homelessness and increased demand for temporary accommodation; and negative impacts on mental health and family relationships.

The reduction of the backdating period is a recent change, and its impacts largely remain to be seen. A key consideration with regards to accurately understanding the impacts of the change is how to identify those who have been affected in order to determine in what ways they have been affected and the role played by the shortened backdating period. This is vital in facilitating understanding of the extent to which the reduction has led to behaviour change, with claimants submitting more timely claims, or to the negative impacts described above, as well as the effects on demand for other sources of support.

5.4 Overarching themes

The importance of partnership working and communication was a common theme emerging from the three areas explored in this research in relation to managing the effects of welfare reforms. Strong partnership working and communication were important within LAs and between LAs and external stakeholders such as landlords, advice services and Jobcentre Plus/Department for Work and Pensions (DWP). For instance, LAs appreciated the input of key stakeholders such as landlords and advice services in assisting vulnerable residents to apply for a DHP, and to publicise upcoming changes such as the reduction of the HB backdating period to minimise adverse impacts on residents. They relied on good working relationships with Jobcentre Plus/DWP and partnerships with providers to deliver appropriate, effective Universal Support services. There was a view that the host of welfare reforms in recent years had improved relationships between LAs, DWP and stakeholders, with positive impacts on the support available to residents.

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Good communication between DWP and LAs was seen as vital in enabling LAs to understand individual claimants' circumstances and best meet their support needs, and also to prepare for upcoming reforms. LAs felt well-placed to communicate welfare reforms effectively to claimants – with strong working relationships with housing associations, landlords and other stakeholders in the housing sector. These partnerships facilitated the identification of vulnerable claimants (such as those falling into arrears) to provide early targeted support and take up of other entitlements to help prevent a deterioration in the situation. This sort of joint up working also enabled the promotion of available support including Universal Support services, DHPs and other crisis funds and communication of upcoming reforms. For instance LAs who felt that the reduction of the HB backdating period would have little impact attributed this to effective communication so that residents were prepared.

Whilst this emphasis on communication was near universal, LAs' approaches to collecting data and monitoring the delivery of services and support such as DHPs and Universal Support within their authority varied more significantly. Such monitoring is particularly important where projected and actual need appear to differ, as was reported with regard to the uptake of Universal Support services to date. Similarly, information about the existing circumstances of claimants applying for longer HB backdating periods would help LAs, DWP and other stakeholders to anticipate any potential impacts of the shortening of this period. Future research could explore further LAs' attitudes to and arrangements for monitoring the delivery and uptake of their services.

Appendix A

Technical summary

This summary describes the research design, recruitment and sampling process, conduct of fieldwork, and data analysis approach for this research.

A.1 Research aims and design

This research aimed to gather qualitative evidence on the delivery of three Housing Benefit (HB) related policies across different Local Authorities (LAs) and to add detail and context to findings from the latest wave of the LA Insight survey.

In-depth telephone interviews were conducted with staff members across 25 different LAs. Interview participants consisted of LA staff members responsible for the administration and delivery of Discretionary Housing Payments (DHPs), Universal Support, and the reduction to the HB backdating period.

A.2 Recruitment and sampling

The research was designed to consist of in-depth interviews with relevant staff members at 25 LAs in England, Scotland and Wales. The sample of LAs was intended to have the following characteristics:

- DHP spend: A minimum of five LAs who underspent on their DHP budget.
- DHP delivery models: A variety of delivery models/team structures.
- LA type: A mix of LAs operating individually or as a cluster.

The qualitative research used the LA Insight survey sample frame of Benefits Managers at 380 LAs to invite to take part. Nine LAs were removed from the sample frame to avoid research burden as they had taken part in recent research activity for DWP. Emails were then sent by the NatCen research team, inviting participation and providing information on the research. Benefits Managers receiving the emails were also invited to forward the email on to the relevant staff member(s) in their LA, who were most knowledgeable about the interview topics. LAs that were not interested in taking part were invited to opt-out of the study via return email at this stage and a one week opt-out period was given for this.

A total of 28 LAs responded to the email to register an interest in taking part. These participants were then contacted by research team to take part in a screening exercise designed to (a) identify LAs that satisfied the sampling criteria (outlined above), and (b) identify the relevant staff member(s) at each LA who were suitable for an interview. For all LAs that opted in, a mutually convenient time and date were arranged to conduct the interview and 38 individual staff members took part in total.

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The recruitment process yielded the following responses:

Table A.1 LAs' responses to the recruitment process

Activity	Number of LAs
Opt ins	28
Opt outs	3
Non responses (including out of office responses)	340
Completed interviews	25

The achieved sample included LAs with diversity across most key sample characteristics. A breakdown of the achieved sample is provided in Table A.2.

Table A.2 Achieved sample by sampling criteria

Criteria	Number of LAs interviewed
DHP budget spend (DWP 2015/16 data)	
Full spend	14
Underspend	11
HB delivery model	
Separate HB and DHP teams	4
HB team covering HB and DHPs	10
Team covering HB, council tax and DHPs	3
HB team merged into larger team	8
LA type	
English district	10
London	2
Metropolitan	6
Scottish	2
Unitary	5
Population	
<100,000	2
100,001-150,000	8
150,001-200,000	2
200,001-250,000	4
250,001-300,000	3
300,001-350,000	2
>350,000	4

A.3 Data collection

All interviews were conducted by telephone and were undertaken on an individual or paired basis. Interviews lasted between 14 minutes and one hour eight minutes. The length of interviews depended on the number of topics being covered. If one person alone could not offer knowledge on every topic multiple staff members (up to five) took part in individual or paired interviews.

Interviews were conducted using a topic guide though participants were given the space to provide any further information they felt was relevant. Topic guides were designed in collaboration with DWP and covered the following substantive areas:

- **Introduction to the research:** Including information about NatCen, background and aims of the research, information about Data Protection, length of interview, opportunity to ask questions, consent to audio record the interview.
- **Participant background:** job title, description of LA, description of delivery model for HB and DHPs.
- **In-depth discussion of DHPs:** application, allocation and administration process, welfare and non-welfare related reasons for making an award, how decisions are made around the value and duration of awards.
- **In-depth discussion of Universal Support:** including stage of roll out, partnerships with service providers, support provided for personal budgeting and digital access and inclusion, take-up, and claimant characteristics.
- **In-depth discussion of HB backdating:** groups reliant on six month period and experienced and anticipated impacts upon claimant groups.
- **Concluding thoughts:** how impacts of reforms are being managed by LAs, experience of good practice and suggestions for mitigating future impacts.

A.4 Data analysis

All interviews were audio-recorded with the participants' permission. Interview recordings were then analysed directly, using framework analysis. Framework analysis involves the organising of qualitative data into a series of thematic matrices or charts. Each chart occupies a column heading in the matrix, and represents a key research theme, consisting of several sub-themes. Each row relates to individual respondents. Data from each respondent is then reviewed and summarised into the relevant cell. Contextual information, direct quotations, and researcher comments are included within each cell.

Framework analysis enables a comprehensive and empirically faithful summary of the data to be produced, one which organises the data according to the purposes of the research whilst retaining the circumstances and experiences of the respondents. Once completed, a number of key sample characteristics (such as LA population, region, and HB caseload) were added to the framework. This final thematic framework provides a detailed overview of all the data, allowing researchers to compare across and within cases and identify insightful patterns relevant to the research questions.