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Evaluation of the Household Support Fund 4

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Executive summary

This report provides findings from the evaluation of the Household Support Fund 4 (HSF4), conducted on behalf of the Department for Work and Pensions. The HSF4 was the fourth iteration of the HSF, which provided low income and vulnerable households with support towards the cost of essentials, such as food and energy.

The evaluation followed a mixed quantitative and qualitative approach to assess the effectiveness of HSF4 delivery by local authorities (LAs) and its benefits for recipients, to inform any potential future funding schemes.

Key findings

Delivering the HSF4

The case study LAs had refined their approaches to targeting and distributing HSF4 awards over previous HSF iterations. These were found to be working well, with the management information showing that areas had distributed their HSF4 allocations fully and effectively reached their intended target groups.

Three broad approaches were followed to distribute awards, often in combination given their suitability for specific award types, namely:

- Direct distribution – used to distribute awards at scale, often using data-driven identification approaches and without the need for recipient households to apply.
- Application-based - where recipients completed applications to receive awards, and which enabled assessments of needs to be conducted to inform tailored responses.
- Referral and outreach – here potential recipients applied to receive awards, facilitated via outreach or referrals between partners, which was key in engaging more vulnerable households.

Each approach had their respective strengths and limitations, with a combination of approaches being required given the diversity of household characteristics, needs and support provided under the HSF4.

Benefits of the HSF4

The vast majority of HSF4 recipients (98%) reported at least one positive benefit from their award, the nature and duration of the which depended on the type of award(s) received and the circumstances of the household. The most commonly reported

benefits included helping afford food and groceries (78%), energy and utility bills (60%), keeping homes warm in cold weather (58%), and helping avoid having to borrow money (61%).

Many recipients also cited additional benefits, including improved personal and household wellbeing, reduced stress and anxiety, enhanced personal confidence and increased levels of pride. Just under one third (32%) felt more confident of being better able to manage their household finances in the future. The duration of the benefits reported varied from a few days (e.g. amongst households receiving food vouchers for the school holidays) to a few months or more (e.g. amongst those receiving advice on household finances).

A series of wider benefits were also identified, including:

- For organisations involved in HSF4 delivery – including raising LA and partner profiles locally, new or the further embedding of existing partnerships, and enhanced capacity and capability amongst voluntary and community sector (VCS) partners.
- For local communities – including helping strengthen and sustain the local VCS sector and local community facilities, such as foodbanks and community pantries.
- For the local welfare infrastructure – including increasing VCS capacity and capability, and embedding relationships between LAs and partners with a shared focus on poverty alleviation.

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Glossary

Term	Definition
Barnett formula	The UK government allocates funding to the devolved administrations in Scotland, Wales and Northern Ireland, with the Barnett formula being used to calculate how the block grant changes each year.
Cost of Living Payments	Payments provided to individuals receiving certain state benefits or tax credits on certain dates between 2022 and 2024 to help with the cost of living.
Household Support Fund	The Household Support Fund is funded by the Department for Work and Pensions and provides short-term urgent financial help to residents who are struggling to afford household essentials. There have been six iterations of the Household Support Fund to date.
Third-party delivery organisations	Organisations directly involved in supporting the delivery of HSF awards on behalf of local authorities, commonly comprising representatives of the local voluntary and community sector.

Abbreviations

Abbreviation	Definition
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance / New Style Employment and Support Allowance
FSM	Free school meals
HB	Housing Benefit
HMRC	HM Revenue and Customs
HSF	Household Support Fund
LA / LAs	Local authority / local authorities
LA SPOC	Local authority single point of contact
MI	Management information
PIP	Personal Independence Payment
UC	Universal Credit
TPOs	Third-party delivery organisations
VCS	Voluntary and community sector

Summary

Introduction

This report provides findings from the evaluation of the Household Support Fund 4 (HSF4), conducted by Ipsos on behalf of the Department for Work and Pensions (DWP). The evaluation was conducted between September 2023 and August 2024.

The evaluation assessed the effectiveness of the delivery of the HSF4 by local authorities (LAs) and their local partners and its benefits for recipients, with a view to informing any potential future funding schemes. The evaluation examined specific research questions focussing on the approaches used by LAs to identify households in need and distribute awards. It also explored the characteristics of recipients, their experiences of receiving awards and the benefits resulting; as well as LAs' and recipients' reflections on potential improvements to the design of the fund and the distribution of awards.

The evaluation used a mixed quantitative and qualitative approach, comprising three Phases:

- **Phase 1: Feasibility study** - including a review of HSF4 management information and local delivery plans, the selection of 27 local areas to participate in the feasibility study and interviews with LA Single Points of Contact (SPOCs) in each area. The feasibility assessment investigated the willingness and capability of the 27 LA areas to provide recipient contact details for use in a proposed recipient survey within Phase 3 of the evaluation. The feasibility study resulted in a revised Phase 3 design which focused on 13 case study areas selected from the initial 27 participating in Phase 1.
- **Phase 2: Qualitative stakeholder research** – conducted alongside Phase 1, consisting of qualitative interviews with 151 representatives from LAs, partners and third-party delivery organisations (TPO) across 24 of the selected 27 areas.¹ Interviews explored areas' plans and experiences of distributing their HSF4 allocations, the distribution approaches employed, and the range of partners involved (from which a typology of delivery models was developed).
- **Phase 3: Case study area research** – an online survey was developed by Ipsos and links to the questionnaire were distributed by LAs and TPOs to households who had received HSF4 support. A total of 1,806 surveys were

¹ Three areas opted out of the evaluation during Phase 1, meaning the overall sample of areas reduced from 27 to 24.

completed across the 10 areas where it was launched.² In addition to this recipient survey, qualitative interviews were conducted with 174 HSF4 recipients and 55 LA stakeholders/TPO representatives involved in distributing HSF4 awards within 13 selected case study areas. The focus of Phase 3 evaluation activity was on assessing the benefits resulting from HSF4 support.

Background to the Household Support Fund 4

The fourth iteration of the HSF aimed to provide low income and vulnerable households with support towards the cost of essentials, such as food and energy. The HSF4 was delivered between 1 April 2023 and 31 March 2024 and was followed by the HSF5 which launched in April 2024 and by the HSF6 which launched in October 2024. Across these six iterations of the HSF, almost £3 billion of investment was allocated to LAs in England to distribute to households in need, with the devolved governments also receiving funding in accordance with the Barnett formula.

Several changes were made to the design of the HSF4 from previous iterations, including extending the duration of the implementation period from six to twelve months and including advice as a discrete support category. This allowed LAs to provide supplementary advice services to award recipients, including debt, benefit and/ or employment advice, where authorities considered this appropriate. These changes were widely welcomed by the LAs and their partners.

Planning and preparation

The HSF4 planning and preparation process was found to have worked well across the case study areas. Key influences on the effectiveness of the process included the ability to build on experiences from previous HSF iterations, the understandings and partnerships developed between local actors (many of which had their roots in Covid support or earlier), the inclusive nature of the process (which commonly involved the key actors in the local welfare support infrastructure) and having a delivery infrastructure and associated arrangements already in place. Key partners included representatives of the local Voluntary Community Sector (VCS), who offered specific local and client-specific insight and were well placed to inform planning and contribute to the distribution of awards.

Some areas for improvement were also identified, including more effective use of data provided by DWP to inform planning and the targeting of fund distribution (outlined in section 3.3), providing more preparation time (six months being

² The announcement of the 2024 General Election resulted in the Phase 3 fieldwork being paused during the pre-election period and meant that the survey could only launch in 10 of the intended 13 case study areas.

suggested), and establishing an extended delivery period which could enhance the adoption of more strategic and potentially innovative approaches.

The planning and preparation process for HSF4 also considered how the fund could best complement existing local welfare provision and avoid duplication. This was felt to have worked well through a combination of the inclusive nature of the planning process and the relationships developed locally, the collective knowledge of the key actors involved (who were largely members of the local welfare support community) and ensuring that delivery partners and the wider local welfare sector were aware of the HSF4 offer to maximise referral opportunities.

Delivering the HSF4

LAs and their partners described following a range of different delivery models and approaches to identify potential recipient households and distribute HSF4 awards. In each area, approaches had been developed and refined over previous HSF iterations and were considered to be working well. This was reflected in the final HSF4 management information, which showed that areas had been successful in distributing their allocations fully and had been effective in reaching their intended target groups.

Three broad delivery models were identified, based on the share of awards distributed by the LA, by TPOs, or by both LAs and TPOs in combination.

Approaches to identifying households in need tended to be data-driven or based on referral and outreach activities, often used in combination. Data-driven approaches were commonly used to distribute awards at scale, while referral/outreach-based identification approaches were commonly associated with application-based distribution approaches (which enabled the tailoring of support or provision of multiple awards to maximise benefit).

Three broad mechanisms were used to distribute awards, again often in combination given their suitability for specific award types. These were:

- **Direct distribution** – used to distribute awards at scale, often using data-driven identification approaches and without the need for recipient households to apply.
- **Application-based** - where recipients completed applications to receive awards, with supporting processes to confirm their eligibility and identity, and which enabled assessments of needs to be conducted to inform the tailoring of awards.

- **Referral and outreach** – here potential recipients may also have to apply or ‘opt-in’ to receive awards, facilitated either on an outreach basis or through cross-referrals of eligible households between delivery partners, which often involved less active recipient engagement (compared to the application-based route). This approach was key in engaging more vulnerable households, those less able to apply themselves, and others who were more reluctant to apply. Support included walk-ins to partner settings and attending food banks, community cafes and other community settings.

Each of the approaches to identifying households and distributing awards had their respective strengths and weaknesses, with some being more suitable for certain award types than others. The key finding was that one approach was not necessarily broadly more (or less) effective than another, but rather a combination of approaches was required given the diversity of household characteristics, needs and support provided under the HSF4.

Recipients’ experiences of the way in which their support was delivered were positive for the majority, with 81% of respondents reporting being satisfied in the recipient survey. Where recipients described not being satisfied, this was most commonly due to the scale of the award being considered insufficient to meet their needs, whilst some individuals with particular needs highlighted how the application process could be made more accessible.

The characteristics of HSF4 recipients

The survey of recipients and subsequent qualitative interviews enabled a sample of HSF4 recipients’ demographic and household characteristics, and financial circumstances, to be captured and explored in detail. The majority of recipients responding to the survey were female (79%), aged between 35 and 50 years old (53%), had caring responsibilities for children (69%), and/or lived in a household with a resident who had a disability or a long-term health condition (69%). Around one third described being in work (34%), with a quarter (24%) currently unemployed, and a further 20% being disabled/long-term sick. Over half the survey respondents (58%) described being in receipt of Universal Credit, 33% receiving other state benefits, and 10% a state retirement pension. Almost half the respondents (47%) reported having a total monthly income after tax of £1,080 or below, based on the amalgamation of the lowest four income categories include in the income question in the survey questionnaire.

The majority of recipients reported having found it difficult to cope financially over the previous 12 months; 83% finding it at least *quite* difficult and 49% finding it *very* difficult to cope or not being able to cope. The assessment of household characteristics and financial circumstances from the qualitative interviews enabled

the development of a broad continuum in which to characterise recipient households. This ranged from households that had been struggling financially for some time (in many cases pre-dating the sharp rise in the cost of living), to others who had been better able to cope previously but who may have experienced an unexpected event (such as losing a job) which, combined with increases in the cost of living, meant that they were now no longer able to cope as they had previously (at least temporarily).

Those households who described struggling to cope for an extended period were more likely to have been claiming benefits and received local welfare support previously and so were more familiar with the types of support on offer and how to access it. The reverse applied to those who had previously been more able to cope, including those in work whose incomes were no longer able to cover the cost increases caused by inflationary pressures.

Awareness of the HSF was limited amongst recipients responding to the survey and participants in the qualitative interviews. Fewer than half the survey respondents (45%) described being aware of the fund by name, whilst a further 23% reported that they were aware of the scheme but not its name. Across the interviews and the survey, awareness was influenced by a range of factors, including whether or not recipients had actively applied for their awards. Those who had applied were significantly more likely to be aware of the HSF than those who had received their award via referrals or a direct distribution route.

Benefits of HSF4

The vast majority of recipients reported positive benefits, as identified in the survey and explored further in the qualitative interviews. The benefits of the fund also extended beyond recipients of awards to encompass the organisations involved in its delivery, local communities and the local welfare infrastructure.

Benefits for individuals and households - almost all the recipients responding to the survey (98%) identified at least one positive benefit resulting from the HSF4 support received. Both the nature and duration of the benefits reported were dependent on the nature of the award(s) received and the circumstances of the household at the time.

The most common benefits, all reported by the majority of survey respondents, included helping households afford food and groceries (78%), energy and utility bills (60%) and helping them to keep homes warm in cold weather (58%). In addition, 61% respondents noted that HSF4 support had helped them avoid having to borrow money.

For many recipients, the benefits of the HSF4 extended beyond increased affordability and alleviating financial strain to broader benefits including improved personal/household wellbeing, reduced anxiety, enhanced personal confidence and increased levels of pride. Around a third or more of the recipient survey respondents agreed that the HSF4 support had contributed towards reduced stress and anxiety (38% of respondents), had reduced concerns over being able to heat their homes (33%), and/or improved their confidence that they would be able to better manage their household finances in the future (32%).

The **duration of the benefits of the HSF4 for households varied to some extent by support type**; households receiving food vouchers for the school holidays were the most likely to describe the benefits as lasting for a few days in their survey responses, whilst those receiving advice on household finances were the most likely to describe the benefits lasting a few months or more. However, the duration of benefit varied depending on its nature and on household circumstances; significant numbers of those receiving all types of support cited it as having had benefits that had lasted for several months or more.

The wider benefits of the HSF4 included:

- **For organisations involved in HSF4 delivery** – involvement in HSF4 had raised LA and TPO profiles locally, led to new or the further embedding of existing partnerships, and contributed to enhanced capacity and capability amongst VCS partners.
- **For local communities** – benefits included helping strengthen and sustain the local VCS sector and supporting local community facilities and structures, such as foodbanks and community pantries. Some TPOs also offered additional volunteering opportunities.
- **For the local welfare infrastructure** – strengthening the local VCS sector and increasing its capacity and capability, extending and strengthening partnerships, and further embedding relationships between LAs and the VCS sector – with a shared focus on poverty alleviation.

Many of the LA and TPO stakeholders expressed concern that without continued future funding these additional benefits risked being lost.

Conclusions

Delivering the HSF4 and local fit

The evaluation found that approaches to delivering the HSF4 had been developed over previous HSF iterations and were working effectively. The HSF4 MI shows that the 13 case study areas had spent their HSF4 allocations fully, and an analysis of

their delivery plans showed their allocations had been distributed broadly to plan. Each area also felt they had been effective in reaching their intended target populations through a combination of data-driven and referral/outreach approaches.

The recipient research found that the vast majority of awards appeared to have been made to households in poor financial circumstances at the time of their awards. Nevertheless, some areas faced challenges in collating data to target their awards, and while this was less of an issue given the high levels of demand experienced, areas felt it was inevitable that some eligible households would not have been identified.

A range of direct, application-based, and referral and outreach approaches were followed to distribute awards, commonly in combination, to address crises at pace alongside efforts to address the issues underpinning households' situations. Recipient satisfaction with the distribution processes was high, although some individuals with particular needs highlighted how the application process could be made more accessible (for example, recipients with dyslexia who could find completing the application process particularly challenging). The key finding was that combinations of distribution approaches were most effective and are required for funds with similar objectives.

HSF4 aligned well with existing local welfare support structures and interventions, benefitting from inclusive planning and preparation processes and building on pre-existing joint working from previous HSF iterations. This enabled HSF4 to add value through being used in combination with existing local services, for example, enabling more reluctant households to engage by providing payments alongside existing support.

However, some LA and partner representatives felt the short notification of successive HSF iterations meant there had been limited time to develop plans, reflect on previous experiences, and consider wider strategic planning of HSF resources, including alternative and potentially more innovative approaches.

While the flexibility in the HSF4 design was welcomed by LA and TPO stakeholders, some felt that the strategic focus of HSF had diluted to some extent following variations over successive iterations, and considered there may be value in revisiting its key purpose/strategic intent.

Benefits resulting from HSF4

The vast majority (98%) of recipients responding to the survey reported positive benefits from their awards, which were often highly case specific and dependent on the nature of the award(s) received and the household circumstances. The most common benefits included helping afford food and groceries (78%) and energy and utility bills (60%), and help keeping warm in cold weather (58%). In addition, 61% described how the HSF4 support helped them avoid having to borrow money.

For some recipients, benefits also included helping to reduce stress (38%) and concerns over being able to heat their homes (33%), and improving confidence about being better able to manage their household finances in future (32%) – which in turn led to positive benefits for household wellbeing and health (including mental health).

The duration of benefits varied by support type, with households receiving food vouchers for the school holidays being the most likely to describe the benefits as only lasting a few days, whereas those receiving advice on household finances were the most likely to describe the benefits lasting a few months or more. However, some households cited longer lasting benefits, including improved personal/household wellbeing, reduced anxiety, enhanced personal confidence and increased levels of pride.

The benefits of the fund extended to the organisations involved in delivery, local communities and local welfare infrastructures. Benefits for organisations included raised local profiles and creating new/embedding existing partnership arrangements, while benefits for communities and local welfare infrastructures included strengthening the local VCS sector, maintaining and enhancing local welfare support provision, and improved relationships between the LAs and their VCS partners.

1. Introduction and Context

1.1 Introduction

This report provides the findings of the evaluation of the Household Support Fund 4 (HSF4), which was conducted by Ipsos on behalf of the Department for Work and Pensions (DWP). The evaluation was undertaken over a 12-month period, with data collection and fieldwork conducted between September 2023 and August 2024.

1.2 The Household Support Fund

The Household Support Fund (HSF) was launched in October 2021 in response to households affected by the COVID-19 pandemic, and over six successive iterations (at the time of writing this report) has focussed on providing low income and vulnerable households with additional cost of living support and including households who may not be eligible for particular other government support programmes.

Chapter 2 introduces the fund, the characteristics of the iterations which preceded HSF4, and the changes introduced to the HSF design for the fourth iteration. Across all six iterations to date, almost £3 billion of additional investment has been allocated to Upper Tier local authorities (LAs) across England.

1.3 Evaluation aims and objectives

The overall aim of the evaluation, as set out in the original research specification, was to “*document and assess the delivery of HSF4 by local authorities and the benefits for recipients, and in doing so inform future policy decisions on the provision of local welfare support beyond 2024*”. This included providing key learning regarding effective distribution approaches, the types of support offered, the strengths and limitations of the models followed under HSF4, and the types of benefits resulting and their duration.

The research specification also set out some more specific research questions to be addressed, which were linked to suggested research/primary data collection activities:

- A programme of **qualitative fieldwork with LAs and their local partners/third-party delivery organisations (TPOs) involved in HSF4 delivery** – to explore how areas identified households in need, the distribution approaches followed, and their effectiveness; whether some approaches

worked better for certain groups; the extent to which partners and TPOs were involved in delivery, and fit with existing local welfare support; enablers and barriers to delivering support; and reflections on potential improvements for LAs and DWP.

- **A survey of HSF4 recipients** - to explore the characteristics of recipient households, their awareness of HSF4 and reasons for seeking support, experiences of receiving HSF4 awards, and the nature and duration of the benefits resulting from them.
- **Qualitative research with HSF4 recipients** – to explore in more detail recipient households' experiences of applying for and receiving HSF4 support and the benefits resulting, building on the findings from the recipient survey and informed by the interviews with LAs and TPOs working with individuals and households.

1.4 Evaluation methodology

The evaluation used a mixed methods approach which combined quantitative and qualitative methodologies and closely reflected the main elements of the approach set out in the research specification. The methodology comprised three main phases of activity, each of which is detailed in the Methodological Annex with the key activities summarised below.

Phase 1 – Feasibility study

This initial phase encompassed a range of scoping activities including a feasibility study to assess the likelihood of the proposed evaluation approaches being able to be implemented at sufficient scale and robustness within the available timeframes.

At the outset of the evaluation, following the review of HSF4 internal management information³ and local delivery plans, 27 areas were selected to reflect the diversity of the LAs in terms of their characteristics, HSF4 allocations, the volumes of awards to be distributed and the range of support categories offered, as well as relevant local priorities. The 27 areas provided a representative sample of areas based on these selection variables.

Consultations were conducted in each area to establish whether the LAs would be able and willing to provide contact details for recipients of HSF4 awards in their areas, from which a sample would be developed for use in a recipient survey

³ This included data provided quarterly by the local authorities to DWP to monitor the distribution of the fund in their areas, which included the share of local HSF4 allocations distributed, and the shares of awards and spend by the household types receiving awards and the support categories provided.

proposed in later phases of the evaluation. These discussions explored the comprehensiveness and fitness for survey purposes of the data collected as part of fund delivery, who held the contact details for recipient households, and whether contact details could be shared with the evaluation team.

The findings of the feasibility study directly informed the approach to Phase 3 of the evaluation, and particularly the design of the recipient survey. It found that while the LAs and their partners were collecting details of the distribution of awards to fulfil their monitoring obligations, none had established consent arrangements to share contact details for evaluation purposes (as this requirement was not stipulated in advance). Following discussions with DWP to confirm the legal basis for any data sharing, and further negotiations with the LA Single Points of Contact (SPOCs) and some of their data protection representatives, it was agreed to revise the survey recruitment approach to enable the LAs and TPOs in selected case study areas to distribute invitations to an online survey designed and securely hosted by Ipsos.

The findings from the feasibility study also led to the development of a revised approach to Phase 3 more broadly, with a focus on 13 case study areas drawn from the initial 27 LAs. These were selected on the basis of the likely number of households for whom contact details would be available, the proposed distribution of awards across the support categories, the expected levels of take-up across households with different characteristics, and the LAs' preparedness to take part. The sampling process also considered the distribution approach followed in terms of the relative involvement of TPOs in delivery and data gathering. The feasibility study took place between September and December 2023.

Phase 2 – Qualitative stakeholder research

Running alongside the Phase 1 research, Phase 2 of the evaluation comprised qualitative interviews and focus group consultations with 151 representatives from LAs, partners and TPOs from across 24 of the 27 LAs selected to take part in the evaluation.⁴ The consultations explored the approaches to distributing HSF4 awards, the categories of support provided, and the household types targeted in each area. This included the key steps to plan and prepare for HSF4 delivery, the processes followed to identify eligible households and distribute awards, the related delivery models (including the roles of LAs and TPOs), and the benefits resulting for recipient households, organisations delivering the fund, the wider community and the local welfare infrastructure. Interviews were conducted online or via telephone and took place between October 2023 and January 2024.

Phase 3 – Case study area research

⁴ Three areas opted out of the evaluation during Phase 1, meaning the overall sample of areas reduced from 27 to 24.

The final phase of evaluation activity included an online survey of households receiving HSF4 support across 13 LA areas (selected from the 27 areas included in Phase 1 above), accompanied by qualitative interviews with recipients to explore their experiences and benefits of the support in more detail, and further qualitative interviews with LA and TPO stakeholders who were involved in the delivery of different types of HSF4 support.

The design of and recruitment approach to the **online survey of recipients** was influenced by the findings of the feasibility study, with the 13 case study LAs being asked to distribute survey links to recipients of HSF4 awards in their areas (and via TPOs as appropriate). This meant that no recipient details needed to be shared outside of the LAs/TPOs, so negating the need for any data processing protocols/agreements to be put in place. The survey launched across the areas on a staggered basis, going live in the first areas on 3rd May 2024 before being rolled out more widely. The announcement of the General Election on 22nd May and the subsequent pre-election period ahead of the 4th July Election meant that no further survey links were distributed beyond this point. Although the survey was held open until 20th June to receive responses to the links already distributed, this meant that the survey could only be distributed in 10 of the 13 case study areas within the timeframes available. The survey received a total of 1,806 responses across the 10 LA areas where it was launched.

As part of the survey, recipients were asked whether they were willing to be re-contacted to discuss in more depth their experiences of receiving HSF4 support and the benefits resulting. A sample of respondents agreeing to be recontacted in each area were invited to take part in a **qualitative interview to discuss their experiences in more detail**. Recruitment for the qualitative interviews continued until the announcement of the General Election and the pre-election period, when all recipient fieldwork was paused before re-starting on 8th July. As the survey did not launch in all 13 areas, and in some areas the number of responses received were low, additional HSF4 recipients were identified through free-find recruitment. A small number of additional recipients were also recruited directly via TPOs who had asked for consent to share their details. A total of 174 recipient interviews were completed across the 13 case study areas between 13th May and 9th August 2024.

Finally, to further explore the benefits of HSF4, **qualitative interviews were conducted with a sample of LA stakeholders and TPO representatives** involved in the delivery of HSF4 awards, with the sampling process ensuring that all the major support categories were covered. The stakeholder and TPO interviews built on the Phase 2 fieldwork to provide additional insights, and further explored the benefits for the household groups they served. A total of 55 interviews were conducted between 15th May and 15th August 2024.

1.5 Notes on the reporting and interpretation of findings

The following points should be noted when reading this report and in interpreting the findings.

- Throughout the report the individuals interviewed and the LA case study areas covered have been anonymised.
- As with all qualitative research, the data collection was not designed to be fully representative, but rather to provide a strong cross-section of stakeholders and HSF4 recipients, including coverage of each of the main support categories. Throughout the report quotes are included to illustrate key points from across the stakeholder and recipient interviews.
- The quantitative survey of recipients provides an illustrative demographic profile of HSF4 recipients. The sampling approach followed means the survey cannot claim to be fully representative of all HSF4 recipients, although triangulation with the Management Information (MI), including the distribution of awards by support category and household type, and the views of LA and TPO stakeholders suggest that the findings observed are likely to be a strong indication of recipient profiles overall within the case study areas.
- The quantitative findings are expressed as percentages throughout the report – and as sample sizes vary levels of margins of error will also vary depending on what (sub)audience the results are based upon. We have not applied statistical reliability calculations to the data as a pure random sampling approach was not used.
- Respondents to the quantitative survey were given the option of a ‘prefer not to say’ response for some of the more sensitive questions. Small minorities of respondents selected this option and these respondents have been removed from the relevant base at these questions.
- The benefits of HSF4 awards for recipients were collected on a self-reported basis rather than as part of a formal impact assessment, which was not within the remit of the evaluation.
- Overall observations and considerations are based on the triangulation of all available data, including the experiences and perceptions of LAs, TPOs and recipients within and across the case study areas.

1.6 Report structure

The remainder of this report is structured as follows:

- Chapter 2 provides an **overview of the Household Support Fund**, setting out its aims, the context within which it was set, and key aspects of the design of the HSF4.
- Chapter 3 presents the findings on the **planning and preparation process for HSF4**, including the influences on the approaches followed in the case study areas, their effectiveness, and how HSF4 aligned with existing local welfare provision.
- Chapter 4 explores the processes followed in the **delivery of HSF4**, including findings on the processes used to identify eligible households in need and distribute the awards/providing support, and recipients' experiences of receiving HSF awards.
- Chapter 5 provides the findings from the recipient survey and qualitative interviews on the **characteristics of the individuals and households receiving HSF4 support** in the case study areas, including their demographics and financial circumstances.
- Chapter 6 presents findings on the **benefits of HSF4** support for individuals and households, and for organisations involved in delivering the fund, local communities, and the local welfare infrastructure.
- Chapter 7 provides the **conclusions** of the study.

The report also includes an Annex providing a comprehensive description of the study methodology.

2. Overview of the Household Support Fund 4

This chapter provides an overview of the Household Support Fund, and the specific features introduced for the fourth iteration. Key points include:

- HSF4 was the fourth iteration of the Household Support Fund (HSF) and aimed to provide low income and vulnerable households with additional cost of living support amid periods of increased inflation and economic uncertainty.
- The design of HSF4 was revised to extend the duration of the delivery period (from 6 months to 12 months), and to include advice provision as a discrete support category. These changes were welcomed by the LAs and their partners.
- Including the most recent sixth iteration of the fund, HSF6, almost £3 billion of additional investment has been allocated to LAs to distribute to households in need.

2.1 Background to the Household Support Fund

The Household Support Fund (HSF), a government scheme funded by the DWP and delivered by all Upper Tier LAs in England (LAs), was first launched in October 2021 in response to households affected by the COVID-19 pandemic. The Fund subsequently shifted focus away from providing support associated with the pandemic towards providing low income and vulnerable households with additional cost of living support amid periods of increased inflation and ongoing economic uncertainty. This led to the Fund being targeted towards households who are considered the most vulnerable, including households with children, pensioners, disabled people and care leavers.

2.1.1 Aims of the Household Support Fund

The Fund aims to provide crisis support to vulnerable households in most need with the cost of essentials, whilst, with the help from TPOs, also addressing underpinning factors as to why they're in crisis. LAs were expected to offer support throughout the duration of the implementation period for each iteration and were required to develop delivery plans to reflect this. When administering the fund, LAs and their TPOs were encouraged to adopt the following aims and principles:

- LAs and their partners were allowed to **use their discretion to identify and support individuals and households most in need**, based on a combination of local data and insight, and benefits data provided by DWP. This was based on the logic that LAs and their VCS partners are best placed to identify households in need within their areas and deliver support to them, building on existing relationships and trust developed.
- The fund aims to meet the **needs of vulnerable households in crisis** and help those struggling to afford household essentials, such as food, utility bills and wider essentials. Authorities are also encouraged to use the funding to support households with housing costs where existing housing support does not meet this need.
- Local partnerships should also seek to deliver interventions which have **long-lasting, sustained benefits and which help address the root causes of recipients' financial situations**. This 'dual objective' meant that a combination of distribution approaches was required which enabled awards to be distributed rapidly to meet crisis needs, alongside approaches which enabled the level of interaction necessary to diagnose and respond to needs in detail, and with the capacity and capability to distribute awards at scale.

2.1.2 Overview of HSF1 to 6

Since its launch in October 2021 the Fund has been extended five times, with the most recent iteration, HSF6, running from October 2024 until March 2025. In total, almost £3 billion has been made available to LAs in England by the Department for Work and Pensions (DWP). For HSF4, £842 million was allocated to LAs in England, with £158 million to the devolved governments via the Barnett formula.⁵ Statistics published by the Office for National Statistics^{6 7} showed that most adults were worried about the rising cost of energy bills and the affordability of food at the time HSF4 was launched.

While the first two iterations of the Fund required LAs to prioritise or to place a specific focus on certain groups (for example households with children or pensioners), these stipulations were removed for HSF3 and subsequently not applied for HSF4. This allowed LAs the flexibility to distribute awards based on the distribution of need across the household categories set out in the guidance materials. These flexibilities were also continued with the fifth and sixth iterations of the fund, HSF5 and HSF6.

Table 2.1 summarises the key characteristics of each iteration of HSF in terms of the value of the allocations made to English LAs, each iteration's scheduling and

⁵ <https://lordslibrary.parliament.uk/the-barnett-formula-how-it-operates-and-proposals-for-change/>

⁶ <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costofliving/latestinsights>

⁷ <https://www.royallondon.com/guides-tools/cost-of-living/cost-of-living-report/>

duration, and any ring-fencing of allocations for households with specific characteristics.

Table 2.1: Characteristics of HSF1 to 6 in England

Household Support Fund Iteration	Value (£)	Implementation period and duration	Household targeting criteria – ring-fencing for funding allocations
HSF1	£421 million	6 October 2021 to 31 March 2022 (6 months)	50% of funding to be allocated to households with children
HSF2	£421 million	1 April 2022 to 30 September 2022 (6 months)	33.3% of funding to be allocated to households with children 33.3% of funding to be allocated to households with pensioners
HSF3	£421 million	1 October 2022 to 31 March 2023 (6 months)	Ring-fencing of funding allocations removed
HSF4	£842 million	1 April 2023 to 31 March 2024 (12 months)	Ring-fencing of funding allocations removed
HSF5	£421 million	1 April 2024 to 30 September 2024 (6 months)	Ring-fencing of funding allocations removed
HSF6	£421 million	1 October 2024 to 31 March 2025 (6 months)	Ring-fencing of funding allocations removed

2.1.3 Parameters for award types and households targeted

While LAs were allowed a high degree of discretion on the types of support distributed and local households to prioritise, parameters were set in successive iterations of the HSF guidance. While the ring-fencing of allocations for households with certain characteristics was removed following HSF2, categories were established to encompass the range of household types including those who may be differentially affected by sharp rises in the cost of living. These household categories were also used to monitor the distribution of the fund locally and nationally, with LAs providing data on the shares of awards distributed to households with children, with a pensioner, a resident with a disability or long-term health condition, and ‘other’ households (which included individuals or couples not meeting the other criteria and without caring responsibilities for children). These categories remained consistent throughout all six iterations of the HSF, although some of the LA SPOCs described how allocating households to a single category could be challenging (as described further at 2.2). As one LA SPOC described:

“What if they are pensioners with children, where do they fit?”

LA SPOC

The LAs were also allowed a high level of local discretion in terms of the types of support provided to best meet the needs of households where the cost of living

pressures were felt most intensely, within a set of broad support categories. These included, but were not limited to, awards for food, for free school meals during holiday periods, to help with utility bills (gas, electric and water costs), essentials linked to energy and water, wider essentials and help with housing costs. While the support categories remained broadly consistent for HSF1 to 3, for HSF4 an additional category was introduced to enable the provision of advice alongside other support options. This tended to focus on providing advice on financial management and income maximisation, although it is also worth noting that other forms of support could also include an advisory component, for example providing advice on energy saving alongside a payment or voucher to contribute towards gas and electricity costs.

As described in subsequent Chapters of this report, the mechanisms by which the Fund was distributed in each of the case study areas varied, although all had common components around checking eligibility and identity. The way support was delivered also varied, but was most commonly in the form of vouchers, direct bank payments, cash or financial advice, and/or the provision of tangible items.

2.2 Key design revisions for the HSF4 and stakeholder views

Following the evolution of three previous iterations, a revised design was introduced for HSF4 including the following revisions:

- **Extending the HSF4 implementation period from the previous six months to 12-months** – enabling local areas to distribute awards over a longer period and consider the effect of wider contextual and temporal factors on needs, such as seasonality.
- **The inclusion of a new category of support, namely the provision of advice**, which focused on financial management and income maximisation, to enable areas to better address the issues underpinning households' financial circumstances.

HSF4 was also the first iteration of the HSF which required the promotion of the role of the UK Government in funding the scheme, although as the findings at sections 4.3.1 and 4.5 suggest, awareness of the source of funding amongst recipients was limited.

The vast majority of the LA and TPO stakeholders considered that the design of HSF4 represented an improvement on previous iterations and had offered a series of benefits. They also welcomed the continued removal of the previous ring-fencing of

minimum shares of HSF allocations by specific household types, which had previously been a feature of the first two iterations of the HSF.

First, the **extended implementation period** provided more time to distribute awards, and in so doing avoided “*the rush to spend*” which was widely described as having characterised previous iterations. The longer period also allowed for awards to be released in tranches, either to more closely coincide with periods of peak need (such as the winter months for energy payments, and during the school holidays for households with children of school age). This had also enabled **more ‘strategic’ and holistic responses**, where the extended implementation period allowed wider influences on local needs, such as the effects of seasonality, particularly in rural and coastal areas, across the extended period.

However, in the Phase 1 interviews, a small number of LAs introduced a caveat to the extended implementation period and raised concerns about the continued availability of funding over a 12 rather than a six-month period, while avoiding over-spend and providing awards to households in crisis. However, in subsequent interviews, the case study areas described how they had been able to manage this by releasing funding in specific timed tranches across the year, which helped ensure reserves were available to continue the delivery of support across the full year.

The other main change for the HSF4 was the **introduction of advice as a discrete support category**. While this was understandably welcomed by organisations whose role and remit focused on providing advice alongside wider welfare support, this enthusiasm was shared across the LAs and TPOs more widely. This was largely due to the recognition that for many of the households in the most challenging and entrenched financial difficulties a combination of financial assistance and advice to help address underpinning issues represented the most realistic route to securing lasting positive benefits and change.

The continued removal of previous ring-fenced allocations by household types for HSF4 was also widely welcomed, as these restrictions were often described as being problematic in previous iterations and had reduced the ability to focus on households in most need, and so limited the flexibility of the fund and risked under-spend. For example, one LA SPOC described how they had struggled to identify a sufficient number of pensioners in financial need in their area in previous iterations to meet the required allocation threshold.

Finally, and although not part of the revised design of HSF4 per se, providing **earlier notification that the fund would be available than for previous iterations** was welcomed by the stakeholders interviewed. This enabled LAs to inform their partners and potential recipients that support would be available well in advance, allowing them to start considering the planning process prior to the receipt of the revised

guidance documents, and manage expectations amongst households in need. Ensuring earlier notification also meant that LAs could continue to employ staff on short term contracts, rather than dismissing them due to the uncertainty around future funding. Without confirmation of the Fund, LAs felt they did not have the necessary resources to keep staff employed.

The influence of the revised design for HSF4 on the planning and preparation process is explored in more detail in Chapter 3, but when the revisions were considered collectively the view emerged that the design of HSF4 was an improvement on previous iterations with few areas for improvement being identified. As one LA SPOC described:

“Overall, the design of Round 4 was pretty close to optimum, given the scale of funding available and the level of demand we both expected and experienced”.

That said, some further refinements were suggested by the LA and TPO stakeholders:

- **Reconsider the guidance on allocations for administering the fund** – many of the TPO stakeholders considered that their financial allocations for administering the fund were too low and insufficient to cover the costs of distribution incurred, especially for those following more resource intensive application-based distribution approaches. This was even when part of the costs incurred for distributing awards, for example specialist energy advisers, were paid for with other funding.
- **The need for greater consistency and alignment** - while the enhanced flexibility and local discretion that accompanied the removal of ring-fenced allocations by specific household types was valued, some stakeholders felt the balance had swung too far in the direction of local discretion. These stakeholders called for greater consistency in alignment across LAs in the support provided and those eligible to access it.
- **The need to re-state or clarify the strategic intent of the fund** – some stakeholders felt that over successive previous HSF iterations the strategic intent of the fund had been diluted, and that subsequent iterations/schemes could benefit from a clearer articulation of strategic direction. This could include, for example, considering the balance between providing immediate crisis relief and interventions which seek to foster more sustained change and address the issues which underpin households’ precarious financial situations.

2.3 Distribution of HSF4 awards

Each LA submitted monitoring information (MI) on a quarterly basis to DWP throughout the HSF4 implementation period. This included data on overall HSF4 spend, the distribution of awards in each area by support category and household type (using the definitions introduced above), and the method of distribution (i.e. being proactive or application based).

3. Planning and Preparation

This Chapter provides findings from the interviews and focus groups with LA, partner and TPO staff on planning and preparation for the HSF4, providing an overview of the process in the case study areas, the rationale for and influences on the approaches selected to distribute awards, its effectiveness and areas for improvement, and how the HSF4 fits with existing local welfare provision. Key findings include:

- The planning and preparation process was found to have worked well in the case study areas. Key influences on the effectiveness of the process included: the ability to build upon experiences of previous planning exercises and the understandings and partnerships developed; the inclusive nature of the process (which frequently involved the key actors from the local statutory and voluntary and community sectors with interests in local welfare provision, which helped ensure fit with existing local welfare provision); and delivery infrastructures and associated arrangements already being largely in place.
- Despite the positive overall findings, some areas for improvement were also identified. These included providing more preparation time (six months being suggested) and further extending the delivery period to enhance the potential for the adoption of more strategic and potentially innovative approaches.
- The planning and preparation process also considered how the HSF could best fit alongside existing local welfare provision to ensure complementarity rather than duplication. This was felt to have worked well, through a combination of the inclusive nature of the process, the collective knowledge of the key actors involved and ensuring that delivery partners and the wider local welfare sector were aware of the HSF4 offer.

3.1 Overview of planning and preparation for the HSF4

The LAs and their partners in the case study areas described how their experience of delivering previous HSF iterations, and previous collaborative approaches to providing local welfare support and delivering previous Cost of Living and COVID-related support, were key influences on the approaches followed within HSF4. This also applied to the planning and preparation process, where previous HSF iterations meant that the LAs and their partners had developed common understandings of the needs of households facing cost of living pressures locally, their respective capacities

and capabilities to deliver, and had the underpinning systems and processes in place.

3.1.1 The planning and preparation process

In accordance with the HSF4 guidance, the planning and preparation process was led by the LAs in the case study areas. Each area described receiving contributions from a range of local partners, including colleagues in different LA departments (such as education re. provision free school meal support in the holidays, revenue and benefits, housing, etc), partners across the voluntary and community sector (VCS), and providers involved in the distribution of vouchers (e.g. Wonde, Royal Mail).

Local VCS partners had provided inputs to planning and preparation activities in each of the case study areas, including insight and information on the nature and level of need amongst the local population, often at a level of granularity that enabled more precise targeting of awards to households facing specific issues. However, one LA SPOC described how partner and VCS inputs to the planning process (and to fund distribution) had been more limited for HSF4 than in previous iterations. This reflected the local ambition of reducing local administration costs and ensuring the maximum amount of funding was directed towards households in need, although VCS organisations were kept informed of progress and contributed by providing insight and feedback at fortnightly meetings of the LA VCS network.

The precise details of the steps in the planning and preparation stage varied between the case study areas, but commonly included:

- Collecting inputs and data from partners on the nature and scale of need within their areas, which were combined with LAs' existing and data provided by DWP to identify key target groups and needs.
- The co-design of the delivery approach, the types/categories of support to be provided, and the key target groups to be served – through a process of consultation and collective agreement. This included the LAs and their partners setting out what they had the capacity to manage, and which specific needs they felt best placed to address.
- The planning and preparation process commonly featured regular partnership/network meetings, which in many cases continued to provide ongoing feedback throughout the implementation period.

3.2 Selecting local approaches to distribution

A key part of the planning and preparation process was the selection of approaches to the targeting and distribution of HSF4 awards, detailed descriptions of which are

provided in Chapter 4. Here the LAs and their partners described how their HSF4 delivery approaches were informed primarily by their experiences of delivery under previous iterations, and changes and refinements introduced prior to the announcement of HSF4. The second key consideration, which also applied across the wider planning and preparation process above, was the revised design and guidance produced for HSF4, which were considered to represent improvements on previous iterations of the HSF.

Key influences on the **targeting of HSF4 awards** across the case study areas therefore included the revised guidance for HSF4, which allowed for a high degree of local discretion within the support categories and household types to be targeted, including households ineligible for previous Cost of Living payments. The continued removal of the previous 'ring fencing' by household type was seen as a positive development by the LAs, enabling them to be more flexible and to respond to local needs. Local assessments of need, and the local intervention priorities resulting from them, were also influential, and the case study areas commonly reported how their potential target groups had expanded as the cost of living pressures intensified during 2023 to include a greater share of households with a resident in paid work but who were struggling financially. Many areas also described how increased levels of need and existing demand for local welfare services were also an influence for the fourth iteration, irrespective of household composition.

In terms of selecting approaches to **distributing HSF4 awards**, a key influence was the **experiences of delivering previous HSF iterations**, which had allowed them to make refinements and build their approaches on what was seen as being effective in reaching households in need and generating positive benefits, alongside the revised HSF4 guidance. As one LA SPOC described:

"All our HSF rounds had a targeted and a universal approach, with a direct award element based on DWP eligibility criteria for each iteration. We've always supported [a local assistance fund] for people needing emergency food and utilities support. We've always had the same approach, with slight variations based on what we've learned."

Other influences on the distribution approaches selected included:

- **Ensuring fit/complementarity with other locally administered welfare support schemes/actors** - to avoid unnecessary duplication, ensure HSF4 resources were used to best effect, and to respond to the challenges of new target groups and needs.
- **The role of the VCS and TPOs to extend the reach of the fund** – who helped identify potential recipients at a finer level of detail and extended engagement

through their existing client bases and their positions of trust within the communities they serve.

- The **recognition that benefits are enhanced when advice and other services are provided alongside a payment** – the inclusion of advice services for HSF4 was welcomed and offered the opportunity to extend the resulting benefits beyond funding.
- **Identifying cost savings compared to earlier HSF iterations** – e.g. by enabling TPOs to make direct payments.

The majority of the LA staff and partners described how their approaches to distributing awards had remained broadly consistent between the third and fourth iterations of the HSF. The interviewees commonly described holding learning sessions at the end of each HSF iteration, and in some cases had collected feedback from previous recipients about what had worked well or been issues for them. As one LA SPOC described:

“There was a working group for customer services, a working group for comms... so we discussed, with the project team and the partners, what we could have done differently. And we did a customer voice piece of work where we went out to 1,000 recipients who had a direct award from Round 2.”

Overall, the interviewees considered that the evolution of their approaches over consecutive iterations meant that they were now embedded, operating effectively and leading to their intended effects. The revised design and guidance for HSF4 did, however, offer the areas the opportunity to further refine their approaches to deliver across an extended implementation period and to exploit the continued flexibility in terms of the specific household types targeted. While this tended not to result in fundamental changes to the distribution approaches followed, several additional refinements were reported, including:

- One area expanded their community referral approach based on experiences of HSF2 and HSF3. As the LA SPOC described: *“We learned in each of the last two years that for every person who applied directly to the council, there are probably nine who approach us through our community referral partners.”*
- In one area a consortium of Citizens Advice offices introduced an advisory component to their previous role of providing support with energy costs, which was intended to maximise the benefits resulting – or as the interviewee described: *“...to go beyond the sticking plaster or providing payments to try to better address fuel poverty”*.

- In another area, an alliance of organisations supporting individuals with a disability described having introduced a more proactive strand to their distribution approach. In addition to the support offered in previous iterations, they purchased food vouchers to enable them to respond rapidly to clients in financial crises and provided washing and personal hygiene equipment to support clients being discharged from hospital.

3.3 Perceived effectiveness of the planning and preparation process

The vast majority of the LA and partner staff involved in HSF4 planning and preparation considered that the process had worked effectively. They commonly described the process as inclusive, with a range of interests being brought together in an atmosphere of openness, and with a sense of shared objectives, that allowed different perspectives to be considered.

Few examples were cited of relevant organisations who could have contributed to the process but did not do so – suggesting that different tiers of the local welfare infrastructure were represented across the areas so helping avoid duplicated effort. In a couple of areas, however, several ‘lower tier’ authorities felt that they could have had more of a strategic input to the targeting of HSF4 awards by household type.

Elements of the process considered to have **worked well** across the case study areas included:

- The **planning process was generally felt to be relatively straightforward** as it commonly built on earlier iterations and had existing staff/arrangements in place.
- Areas felt the **timing and coverage of HSF4 guidance was an improvement** on previous iterations, with **increased flexibilities and longer lead-in** allowing more time for preparation.

- **Involvement of multiple, cross-sector partners** – notably VCS – building on existing relationships to identify needs, provide local insight and support delivery:

“It's been great that we've had that [VCS] support, it's been challenging because the very nature of [the HSF] was to identify people who might not be getting support. We are in some ways very well placed for intelligence data to help us, but actually it's our voluntary sector that are best placed because they know that and they're dealing with it.”

LA SPOC

“I think the council has been good at listening to its partners, using local intelligence, so we recommend groups that we particularly think need support and they've really listened and adapted between each round.”

TPO representative

- **Continued local discretion** in allocation, and the extended implementation duration, enabled more strategic responses.

Despite the positive findings regarding the effectiveness of the planning and preparation process, the LA and TPO interviewees felt some elements had worked less well and made **suggestions for improvement** for any future HSF or alternative schemes. These included:

- **Whether the awareness and use by LAs of the data provided by DWP to inform planning and targeted distribution could be improved** – as the HSF4 guidance described, a monthly data share was available to help LAs identify eligible households within their areas, to be used alongside other data held locally. As the guidance describes, the data included in the monthly transfers comprised Universal Credit (UC), Pension Credit, Employment Support Allowance (Income Related, ESA IR) and Housing Benefit (HB) only data in two files, the content of which are summarised in the box below.

Content of HSF4 DWP monthly data share

File one – comprising individual data of the National Insurance number, names and addresses (where available) of UC claimants within the Authority area and:

- Income below the thresholds of £7,400 per year for FSMs and income below the free prescription threshold of £935 per month as identified in their last UC assessment period;
- Those with a Limited Capability for Work indicator within the last assessment period;
- The number of children in the household;
- Those whose award is subject to the benefit cap; and
- Those with a deduction for Removal of the Spare Room Subsidy and who receive Local Housing Allowance.

File 1 also included National Insurance numbers, names, addresses and contact telephone numbers for those:

- In receipt of Guarantee Credit and/or Savings Credit elements of Pension Credit and their appointees if appropriate, as well as for all claimants on ESA (IR); and
- In receipt of Housing Benefit but not in receipt of a means tested benefit (for example: UC, Income based Jobseekers Allowance, ESA (IR), Income Support and Pension Credit) or Tax Credits.

File two – comprised aggregate data showing those UC claimants that were:

- At or below the FSM income threshold;
- At or below the free prescription income threshold; and
- In the Limited Capability for Work group.

However, interviews with LA SPOCs indicated that they were not always aware of the data that had been received locally, and the extent to which it had been used in planning (and subsequently distributing) their awards. One specific point raised was the difficulty that some had in identifying households who had previously been in receipt of Cost of Living payments, where restrictions on data sharing meant this data could not be made available.

- While some areas reported investing in data systems to support planning and delivery, many wondered whether additional DWP data might exist that could **help them to more precisely target any future funds towards households in need**, for example those not receiving support from other schemes. It was felt additional data – if available – could potentially be used

alongside other local intelligence to improve the targeting of any future schemes and help extend the reach of the fund, as one LA SPOC described, to stop them “...*hitting the same people we already know about*”.

- It will be useful for any future funding approaches to **ensure clarity on contact points** within LAs for the receipt of individual-level data to inform targeting, and consider reviewing the guidance to promote wider use (for example by engaging with LAs in advance to identify needs, describing what data can be provided, and offering examples of analytical approaches to identify those who did not benefit from other awards).
- **Many areas would have preferred additional preparation time**, for HSF4 and for previous iterations, which were felt to have provided limited opportunities for wider strategic thinking, engaging in competitive tendering exercises, or considering the inclusion of new partners beyond those already familiar to decision makers. In the case of HSF4, while the earlier notification of the fund was welcomed, some areas felt the time available to plan had limited the extent to which they had been able to fully consider and exploit the benefits of the revised fund design in their areas. Two suggestions for improvement emerged:
 - **Notify areas of the intention to introduce any future HSF iterations/new funding arrangements well in advance of the start of distribution** – which was useful for HSF4, and should be continued, recognising that much preparatory work is required even when familiar distribution approaches are followed, and since demand/interest from recipients will be high.
 - **Extend the planning and preparation period** – with a 6-month period being commonly felt to be required following the receipt of guidance on coverage/eligibility and the confirmation of the scale of local awards. This was felt to be necessary for any new arrangements for which targeting and distribution approaches would need to be planned, provision procured, appropriate partners identified, agreements reached, and plans signed-off in accordance with local governance protocols. While the understandings and structures from previous HSF iterations could reduce this time, the view remained that an extended planning period would enable more detailed reflections on lessons learnt and the requirements of any new funding arrangements. This would allow responses to be formulated and avoid the rush to start delivery which was felt to have characterised previous HSF iterations.

“One of the challenges that we have seen historically, not so much with this one [HSF4], is the late notice of us actually getting confirmation of our

allocation, and, equally, getting the final guidance which, obviously, we can't get a key decision on a substantial amount of funding without having that final guidance."

LA SPOC

- **A lack of available evidence on what works in targeting/distributing awards** - to inform planning decisions, with some LAs feeling they would have benefited from learning about good practice and effective approaches from other areas.
 - **Establishing and sharing an 'evidence base' on what has been found to work well** in distributing previous HSF iterations could usefully inform any future planning and preparation, including common challenges and means of negotiating them.

Finally, many areas also considered that **improvements to the planning and preparation process needed to be accompanied by the introduction of a longer-term programme of funding**. This would offer the opportunity for enhanced strategic planning, to invest in further refinements to existing approaches, and to ensure complementarity with other local welfare support. As one LA SPOC described:

"We would ideally like a longer-term programme to allow time for more strategic planning and the opportunity to put out competitive tenders – this has not been possible to date as previous rounds were crisis-led and emergency-driven."

3.4 Fit with existing local welfare provision

The planning and preparation process also considered how, over successive iterations, the HSF aligned with existing local welfare provision to ensure that it complemented rather than duplicated or competed with support already available locally. This was achieved through:

- **The inclusive nature of the planning and preparation process** – and the individuals and organisations involved, which commonly included representation across all tiers of the local welfare infrastructure including colleagues from Jobcentre Plus/DWP, departments within LAs with a range of remits and interests, and a wide range of VCS and non-for-profit organisations. This breadth of involvement helped ensure a similarly broad range of interests were represented, with coverage also being extended through involvement in wider local networks.

- **The collective knowledge, understanding and existing relationships with the key actors in the local welfare infrastructure** – the close involvement of key actors from local welfare infrastructures in the process meant fit with the local welfare infrastructure was ‘built into’ HSF4 plans from the outset. This also meant that those with most local insight were commonly directly involved in planning HSF targeting and distribution, so enabling the identification of gaps in existing services and of groups less well served by previous funding arrangements and at risk of not being supported through other routes.
- **Ensuring that partners, and wider actors in local welfare infrastructures were aware of the ‘HSF offer’** – as an important pre-cursor to the launch of local funds, areas took steps to communicate their HSF4 offers to key individuals within the local welfare infrastructure to ensure they were aware of the support available (and what could not be covered), who was eligible to receive an award, and the main routes for households to access awards. While this helped promote referrals and households applying directly, the areas described that this exercise was resource intensive and had to be duplicated for each HSF iteration to reflect changes to the guidance.

In a couple of the case study areas the HSF had been integrated into specific local welfare programmes and strategies, where it provided additional resources to existing combinations of funding aligned to local welfare objectives. As one area described:

“[Our local welfare assistance scheme] has become the primary cash grant locally. Pre-HSF there was very little available that was willing to give out cash grants”

TPO representative

More widely, many of the TPOs involved in the distribution of HSF4 described how their allocations had been used alongside funding and other, largely staff, resources provided through other routes. In terms of added value, this relationship was often symbiotic - with HSF4 drawing upon local resources funded through alternative mechanisms to support outreach/referral activities and provide specialist inputs (such as advice on benefits and financial management from organisations such as Citizens Advice and on energy advisers). Existing local services also benefited from additional funding from HSF4 to provide tangible items alongside existing support and advice.

The HSF4 and previous iterations were also found to have led to benefits for local welfare infrastructures, and for households receiving awards, which are described in Chapter 6.

4. Delivering the HSF4

This chapter provides findings on the distribution of the HSF4 support, describing the delivery models and the distribution mechanisms used, and the experiences of delivery from the recipient perspective. Key findings include:

- The case study LAs received a combined total of over £89 million of HSF4 funding, representing approximately 11% of the total allocated for all English LAs. Each case study area reported spending all their HSF4 allocations in their DWP monitoring returns, and collectively reported distributing just over 2 million HSF4 awards, again representing 11% of the 'all England' total.
- LAs and their partners described a range of different approaches to distribute HSF4 awards. Three broad delivery models were identified, which were based on the share of awards distributed by the LA, by TPOs or by both sets of organisations in combination.
- Three broad mechanisms were often used in combination in the case study areas to deliver HSF4 awards: 1. Direct approaches (used to distribute awards in bulk, using data-driven targeting so engagement is not required by recipients); 2. Application-based approaches (where awards were applied for, and included processes to ensure eligibility and confirm identities, which also enabled assessments of needs); and 3. Referral and outreach approaches (following an application-based route but with support to engage more vulnerable households and those reluctant to apply).
- Approaches to identifying households in need tended to be data-driven or based on referral and outreach, often used in combination. Both approaches were required to enable the distribution of awards directly at scale and both were seen to work well, with referral/outreach approaches offering opportunities for tailoring awards.
- Each of the approaches to identifying households and distributing awards had their strengths and weaknesses, and some were more suitable for certain award types than others. The key finding overall is that one approach is not broadly more (or less) effective than another, rather that a combination of approaches is required given the diversity of household characteristics, needs and the range of support provided under the HSF4.
- The recipient fieldwork found that awareness of the HSF was limited, with fewer than half the survey respondents (45%) describing being aware of the fund by name and a further 23% saying they were aware of the scheme but not its name.
- The majority of respondents to the recipient survey (81%) were satisfied with the way in which their support was delivered; amongst those expressing

dissatisfaction the main issues were the scale of the award being felt insufficient to meet their needs and when problems were experienced during the application process.

4.1 Overview of HSF4 allocations, spend and numbers of awards in the case study areas

Table 4.1 provides an overview of the amount of HSF4 funding allocated to each of the case study areas, the amount spent (as a financial value and percentage of allocation), the share of the total awards spent on administration, and the number of awards made in each area. The table also includes the 'all England' totals (from across all LAs nationally). The data presented is taken from the HSF4 management information, further detail on which is available at [Household Support Fund 4 management information for 1 April 2023 to 31 March 2024 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/household-support-fund-4-management-information-for-1-april-2023-to-31-march-2024).

Table 4.1 Overview of HSF allocations, spend and number of awards in the case study areas and the 'all England' totals

Authority	Total HSF awarded (£)	Total LA Spend (inc. admin) (£)	% Award spent	Number of awards
Barnet	£4,910,366	£4,910,366	100%	23,045
Brighton & Hove UA	£4,280,722	£4,280,722	100%	108,995
Cornwall UA	£9,057,140	£9,057,140	100%	97,767
Hampshire	£14,248,255	£14,248,253	100%	279,945
Kingston upon Hull UA	£6,076,587	£6,076,587	100%	226,976
Kingston upon Thames	£1,725,734	£1,725,734	100%	57,561
Leicestershire	£7,240,078	£7,240,078	100%	206,814
Lewisham	£5,337,075	£5,337,075	100%	33,595
Liverpool	£12,108,040	£12,108,040	100%	520,959
Southwark	£5,468,732	£5,468,732	100%	170,240
Suffolk	£10,212,060	£10,212,060	100%	173,556
Sunderland	£5,347,124	£5,347,124	100%	103,686
Westmorland and Furness	£3,045,591	£3,045,591	100%	60,072
All England total	£841,999,999	£840,603,927	100%	19,548,829

Notes:

- Total GBP (£) Household Support Fund 4 awarded. This is the total Award made to Authorities as described in the Grant Determination for the scheme covering the period of 1 April 2023 to 31 March 2024.
- All spend statistics derived from individual Authority's Management Information Return as of 7 August 2024 and as described in the scheme's detailed guidance.
- Totals may not sum to 100% as Authority spend has been capped to remove any contributions made by Authorities using their own funds.
- Number of awards is as reported by Authorities; it may not represent the number of people helped as some may have received multiple awards.
- Percentage (%) spend on administration – this is calculated for the period 1 April 2023 to 31 March 2024 as reported: administration costs/total reported spend on the Household Support Fund 4 for the Authority less any Authority contributions.

The table shows that collectively the case study areas were allocated over £89 million of HSF4 funding, accounting for approximately 11% of the total HSF4 funding allocated to LAs in England. Each of the areas successfully spent their complete HSF4 allocations, with the share spent on administering the fund ranging from 1% to 9% of the areas' respective allocations. Collectively, the case study areas distributed just over 2 million awards to households in need in their areas, again representing 11% of the total number of HSF4 awards made across England.

Further detail on the distribution of awards can be found at the web address above, including details on allocation of awards across different support categories and household types. The patterns varied by area, though in summary:

- By support category, the largest share of spend was on free school meal support in the school holidays, followed by food (excluding free school meal support) and contributions towards energy and utilities costs.
- By household type receiving, the largest share of spend by some way was directed towards households with children – as would be expected given the share of expenditure awarded to free school meal support in the holidays.

4.1.1 Support categories in more detail

Table 4.2 provides further detail to illustrate the breadth of support of support available across the case study areas.

Table 4.2 Overview of support categories

Support Category	Description
FSM in the school holidays	The provision of free school meal vouchers during the school holidays for households with children who are eligible for free school meals (FSM) during term-time.
Non-Free School Meals support in the holidays	Separate to the FSM in holiday vouchers above, comprising the distribution of vouchers for food and funding for local food banks and community pantry networks (which offered additional value by providing advice on healthy eating and cooking, spaces to socialise, and in some cases volunteering opportunities).
Energy and utilities	The provision of vouchers and payments for energy and utilities costs, in some areas with accompanying advice on saving energy and reducing utility bills, often aligned to the provision of related essentials below.
Essentials linked to energy and water	Awards could vary considerably in terms of their nature and value, from replacement items and heated throws to help keep warm in the winter, to more expensive items such as replacement boilers, white goods and generators to provide mains electricity for the first time for people living in non-traditional accommodation.
Wider essentials	Payments or the direct provision of a wide range of goods, including across the case study areas awards for clothing (e.g workwear for adults, school uniform for children), help with transportation (including purchasing bikes/mopeds), and a wide range of household essentials.
Housing costs	Awards included financial support to help with payments for rent and to avoid eviction, which included households not in receipt of other housing-related support (e.g. Discretionary Housing Payments).
Advice	Provided as a discrete support category or alongside other support (as for energy and water above). Advice as a discrete category often focused on benefit maximisation and improving household financial management, considered to be key routes to longer-term benefits and sustained improvements in households' financial circumstances.

4.2 Delivery models

Three broad delivery models were identified from the initial 27 case study areas, characterised by the proportion of awards distributed by the LAs and/or their partners/TPOs. The selection of the delivery models followed for the HSF4 reflected areas' experiences of delivering previous iterations of the HSF, the partnerships in place locally and the capacity and capability of their members (commonly VCS partners), as well as existing procurement arrangements established in previous iterations.

Each model and their respective strengths and limitations are described in the following sections, with the models followed in the final 13 case study areas (within

Phase 3 of the evaluation) having remained broadly consistent across HSF iterations 1 to 4.

4.2.1 Model 1: LA led

In the Model 1 areas the LAs were responsible for distributing all or the vast majority of the local HSF4 allocation. However, each of the areas also described working with a range of local partners (including strong representation from the local VCS and other local welfare providers, including local Jobcentre Plus/DWP colleagues) to identify and characterise the nature and level of local need to inform planning, and support fund delivery through local promotion, referrals and (particularly amongst VCS partners) supporting engagement with the fund amongst potential recipients.

Model 1 areas were less commonly identified –it applied to four of the 27 Phase 1 and 2 and one of the 13 Phase 3 case study areas. The largest proportion of awards delivered by Model 1 areas tended to be distributed directly to households at scale, as described in more detail below. The model was found to have the following strengths and limitations.

Strengths	Limitations
<p>Enabled rapid mobilisation through internal teams and the use of using existing local data alongside data from DWP.</p> <p>Model was considered pragmatic given previous limited prior notice of the fund, meaning less time was needed for negotiations/contracting with multiple partner organisations.</p> <p>The model was also considered more to be more efficient and gave LAs more control over the direction and targeting of awards.</p>	<p>Imposed high levels of demand on staff time and resources at times when awards were being distributed.</p> <p>Levels of demand resulted in challenges in balancing workloads, which led to the use of agency or subcontracted support to help, notably with distributing awards at scale.</p> <p>The above challenges could be exacerbated by needing to mobilise at short notice to the announcement of each iteration of the HSF.</p>

“It’s all done within the council. We’ve got the financial welfare team leader, who gets very involved, and then we’ve mainly used our existing staff. But I think that’s the big challenge, the staffing up of it and with really, really short notice. We’ve got people that have taken on additional hours, staff on temporary contracts, agency staff. It’s a complete juggling act.”

SPOC in Model 1 area

In addition to the strengths described above, one area described using VCS partners to distribute awards in previous HSF iterations, but after push back from their TPOs who found the administrative burdens too great had followed more of an internal approach for HSF4. A second area who also reduced the involvement of TPOs compared to previous iterations, described wanting to maximise the share of their local allocation going to households in need (i.e. to minimise transaction costs), which influenced both their partnership arrangements and the subsequent distribution mechanisms employed. However, there was also a view that for any future funding awards the use of TPOs to support delivery would be considered.

4.2.2 Model 2: TPO led

In the Model 2 areas, responsibilities were more widely distributed between the LAs and their local partners/TPOs, although roles were more demarked with TPOs from the voluntary and/or not for profit sectors being responsible for all but the bulk distribution of vouchers and cash awards. This model also appeared to be used by a minority of areas; it applied to four of the 27 Phase 1 and 2 case study areas and one of the 13 Phase 3 areas. Awards tended to be distributed through a combination of mechanisms and the model was observed to have the strengths and limitations below.

Strengths	Limitations
<p>The close involvement of VCS partners embedded in their local communities enabled the effective targeting of awards.</p> <p>Partners were commonly known and trusted, allowing LAs to build on shared understandings and distribution mechanisms established in previous iterations (and before).</p> <p>Model 2 also enabled rapid deployment, with joint working to improve processes and drive efficiencies over previous iterations which continued under HSF4.</p>	<p>Capacity constraints amongst TPOs could restrict local capability to distributed awards at scale.</p> <p>This meant LAs’ roles commonly focused on direct distribution of awards at scale.</p> <p>In some areas TPOs reported that previously limited prior notification of the fund becoming available, and the ‘stop-go’ nature of its availability, had made managing TPO resource requirements and resourcing difficult.</p>

“We administer [the Fund] in two parts. We see the importance of using the voluntary sector as a mechanism to be able to get to the right communities and to make sure that the fund can be applied to the right places. We’ve coordinated 7 voluntary sector organisations.”

SPOC in Model 2 area

“Our thought process was to use existing services with existing channels of entry for residents. [That’s] what we felt would be most successful...The best placed partner agency was doing the delivering.”

SPOC in Model 2 area

4.2.3 Model 3: joint LA and TPO led

The Model 3 areas followed more of a combined approach, where awards were distributed through a combination of LA and TPO routes. This was, by far, the most common model followed, and was followed in 19 of the 27 Phase 1 and in 11 of the 13 Phase 3 areas.

Awards were distributed through a combination of mechanisms in Model 3 areas, which had also been refined over previous HSF iterations, with the strengths and weaknesses of joint LA and TPO models being summarised below.

Strengths	Limitations
<p>The ability to draw on the combined strengths of the LAs and their partners/TPOs to distribute awards at scale, provide detailed insight on local needs, and offer specialist support to target more niche needs/groups.</p> <p>The ability to maximise delivery flexibility and efficiency/effectiveness by using existing links and channels to identify recipients, with multiple providers enabling rapid and wide-reaching distribution.</p> <p>The combined approach enabled workloads and responsibilities to be shared more evenly between partners.</p>	<p>Areas often described using large numbers of partners, and while a strength in terms of coverage required LA staff time and resources to coordinate and manage. Some areas reported having up to 80 partners involved in delivery, although the majority were involved in providing referrals and fewer in distributing awards.</p> <p>This had led to different branding of awards and/or their association with potentially multiple providers, which may have resulted in variable degrees of awareness of the fund amongst potential (and actual) recipients.</p>

“The way we actually target it is through the long-standing relationships between the council and its partners, who know who our clientele are. We know the people who are struggling financially, we know the support they need and that’s quite mature in terms of our data analysis. We know which households we need to target so for us it was a given when we actually called upon our partners. We knew that those sorts of

relationships were already in place and we could get the money out as soon as possible.”

LA SPOC in Model 3 area

“Our plans for Household Support Fund 4 were developed building on what we did in Household Support Funds 2 and 3. So, along with Citizen's Advice, our role is to distribute a proportion of the fund to organisations that do emergency food, community food provision or community meals. We built on this each round, so we supported 40 organisations in Household Support Fund 2, 58 in Household Support Fund 3 and 70 in Household Support Fund 4.”

LA SPOC in Model 3 area

“We tend to get a better response because [our VCS partners are] locally trusted organisations, not the council. Particularly with very vulnerable customers, it's been massively beneficial to work with the charitable sector to make sure that people get the support that they need.”

LA SPOC in Model 3 area

4.2.4 The mechanics and benefits of local partnership working

The spirit of partnership which underpinned planning and preparation for HSF4 continued to be reflected in its delivery, with the added value that the partnership approach offered being clear in each of the case study areas. Local partners, and particularly those from the VCS and not for profit sectors, made important contributions across each of the above models.

As a minimum, the involvement of a broad range of partners provided additional insight into local needs at a finer level of detail than was available from other data sources. This helped develop and refine the targeting of awards and ensured a greater breadth of coverage. As described in detail below, where partners and TPOs were involved in distributing awards this could involve:

- **Referring potential recipients for HSF4 awards** – this applied across all three models, with referrals being received from a range of organisations involved in local welfare support provision, including those involved in distributing awards as well as wider referral partners. As one LA SPOC in a Model 3 area described:

“We tend to get a better response because they're locally trusted organisations, not the council. Particularly with very vulnerable customers,

it's been massively beneficial to work with the charitable sector to make sure that people get the support that they need.”

- **Distributing awards to households in need** – this applied primarily to Model 2 and 3 areas, where responsibilities for distribution involved TPOs either as the main distributors or working in conjunction with their respective LAs. However, it is of note that the Phase 3 interviews identified that Model 1 areas could also bring in other partners (in this instance from the VCS sector) in the final quarter of 2023/4 to help identify and target final niche groups to ensure their allocations were spent and would consider involving them in the delivery of any future funding opportunities.

The areas commonly described working through a range of existing LA/VCS fora and working groups and had established steering groups to ensure the necessary oversight and coordination of delivery. These fora enabled discussions around targeting and distribution approaches to continue throughout the distribution period, with examples of re-balancing the HSF allocations between partners to help ensure those in most need were supported. Many of these fora could trace their roots back to collaborative efforts mobilised in response to the Covid pandemic, although in some areas their roots extended further to previous EU and UK government welfare support and wider social policy initiatives which required local partnership approaches to deliver.

Partnership arrangements were widely reported as being strong within the case study areas and built upon relationships of trust which had developed over time. In some cases additional collaborative working was also described, which included:

- Establishing shared/common datasets and data systems – with underpinning arrangements for sharing data on households in need (securely and in compliance with GDPR), which also helped ensure duplication was minimised.
- Sharing resources more widely – which could include the pooling and sharing of staff time, sharing wider relevant information, and sharing learning (both what was working well and any areas of continued challenge) to enable solutions to be developed jointly.

4.3 Delivering HSF4

The LAs and their partners had developed distribution approaches which sought to address the inherent challenges of providing a combination of rapid-response crisis funding and interventions intended to have longer-lasting effects or seeking to address the issues underpinning households' financial situations – which required the distribution of awards at scale and pace with those which required more specific

targeting and tailoring to meet more nuanced needs and maximise benefit. This section details how the awards were distributed across the case study areas, exploring local approaches to promoting the fund, identifying households in need, and the effectiveness of the overall distribution approaches followed.

4.3.1 Local approaches to promoting/raising awareness of HSF4

Local efforts to promoting and raising awareness of HSF4 amongst potential recipients varied in terms of the approaches followed and their degree of coverage. They commonly included promotion through LA, referral partner and TPO websites, and through existing LA newsletters or specific mailshots, which commonly had audiences well into the thousands.

Several of the LA and TPO stakeholders described how efforts to more widely promote the fund locally had to be considered against the likely levels of interest resulting and the resources required to effectively manage the (potentially high) levels of interest/demand. Indeed, one TPO described taking the decision not to promote HSF4 publicly at all, as they had been overwhelmed by the level of interest in HSF3, their staff had been unable to cope, and they wanted to ensure existing clients could benefit from the scheme. While articulated demand was unevenly distributed across the funding period, being greatest around the time of launch and where the fund was released on a phased basis, the LA and TPO stakeholders commonly described how demand for HSF4 had remained high throughout the distribution period.

One issue aligned with local promotion was where different areas, and organisations within an area, were involved in distributing support through a range of different funds/initiatives, where the “Household Support Fund” was one of several/many support channels locally. In some cases the HSF was embedded within wider LA welfare and anti-poverty support approaches which had their own existing names and identities and so the HSF name/brand was either suppressed or lost completely within local promotional activity.

It is highly likely that in combination these factors had, to some extent, led to the limited awareness and understanding of the HSF, even amongst households receiving awards, as identified in the recipient survey and interviews and described in section 4.4 below.

4.3.2 Identifying households in need/most need

The LAs and their partners felt that **their approaches to identifying households in need had worked well and were confident that they had reached their intended target groups** in accordance with the HSF4 guidance. This was supported by the

recipient survey and qualitative interview findings, where the data on recipients' circumstances at the time of the awards suggested that all or the vast majority were within the scope of the guidance.

One area which many of the stakeholders' found challenging was identifying **households 'in most' need**. While each understood the need to prioritise, those involved in the distribution process felt the guidance could be enhanced, as in the examples below:

"It suggests that you're comparing people - those who need it more. What it doesn't mean is that people under a certain line don't need it, they do, but it means that you are trying to decide who needs it more."

LA SPOC

"We undertake comprehensive, holistic assessments which look at all areas of their lives, to give a holistic view of the support they need. But they often come in with one issue and their assessment shows they have other areas they need support with – it's very rare someone will come in with a presenting issue that will be their only issue, they are so often interlinked. People normally come in at crisis point so need something immediately, so untangling 'greatest need' is far from straightforward and not always immediately helpful".

TPO stakeholder

In some areas different definitions of 'in most need' had been applied, for example:

"To define in greatest need, we look at each case on an individual merit basis and assess each person's circumstances. There are always people in crisis who need immediate support or relief. But for us the main criteria is people who haven't already received support from the council before".

LA SPOC

"We see greatest need as depending on their level of vulnerability, whether they have a disability of any health conditions, and if they have children, and so we try to prioritise these groups. It's difficult, we deal with 30,000 clients a year so resourcing HSF4 on top has been really difficult."

TPO stakeholder

"We define 'greatest need' as families with children, people who live alone and don't have support networks or mechanisms in place, disabled people and

their carers, and young people (out of education, work, training) who don't have family support."

TPO stakeholder

"We look at people on low income, with health conditions, age vulnerabilities, and household with children, as the groups in greatest need, as these are the groups disproportionately affected by the cost of living crisis. But within these groups we treat individual cases individually."

LA SPOC

One LA SPOC who had been involved in local welfare support for over a decade described how the idea of 'greatest need' had changed over recent years following Covid and the subsequent cost of living pressures:

"Greatest need that's tough to define, it's hard to judge who needs help most. It's changed massively. Four or five years ago there was a poverty line, which applied to people who were not in work, were unwell or had disabilities – there was a clear structure of who fits within this. Now it's really changed, and people in need could be anyone – we've seen paramedics using the food service as they don't get paid enough and bills are rising. People who are working on minimum wage or variable hours, the numbers have gone up and so need has increased – put this all together and type of person accessing support has changed massively. Everyone should have food, warmth, shelter – how do you prioritise within such a breadth and scale of need?"

The case study areas described following **two broad approaches to identifying households in need for distribution purposes**, which drew on local data/insight from a range of sources, included more proactive components, and were often used in combination.

Data driven identification processes

This approach relied on data drawn from a range of sources, including that provided by DWP (as summarised at Section 3.3), LA data, and data from local VCS partners. Some of the LA SPOCs described how they had invested in data systems to support identification (some utilising HSF funding to do so), and more widely areas described how they had also developed data sharing agreements with their delivery partners.

"Well, we knew that those people who are just on housing benefit and no other means tested benefit didn't qualify for the [Means-tested Benefit] Cost of Living Payments. From our own systems we can identify those

people, and also we were getting data extracts from DWP. So a combination of those two things enabled us to identify the vast majority of people who would qualify for the (HSF4) award. Not everybody, but the majority, I think”.

LA SPOC

Some of the issues raised around the use of data from DWP in the planning and preparation context were reflected here, including the ability to identify households which had not benefited from previous Cost of Living related Payments, though as described previously, some areas had utilised data provided by DWP more extensively than others.

However, it appeared that in many cases any perceived issues in terms of locally available data and data provided by DWP cannot be confirmed in the absence of a clear counterfactual. The experiences of the LA SPOCs and their TPO colleagues suggested that demand across the support categories and from the broad household types was extremely high, and the challenge faced was more about how spend could best be rationed to ensure availability over time and to continue to meet crisis requests. The revised HSF4 guidance also contributed here, with the continued removal of ringfencing by household type being particularly useful in maximising local flexibility in targeting and that awards were directed towards those deemed in most need.

Data-driven identification processes were used mainly to distribute awards at scale (through the ‘direct’ distribution approach described at 4.3.4 below), and focused on the distribution of food vouchers, vouchers and payments for energy and utilities costs, and free school meals in the holidays – the latter commonly drawing upon free school meal or Pupil Premium data. This approach had the following strengths and limitations.

Strengths	Limitations
<p>Enabled the targeting of directly distributed awards at scale, without the need to interact with potential recipients, and with the minimum of bureaucracy.</p> <p>Where used, DWP data could be combined with other existing local data to help identify a broad range of potential recipients – with data held by VCS partners and TPOs being particularly helpful in identifying those who may not have been included in the DWP data.</p> <p>Drew on investments made under previous iterations in shared data systems and data sharing agreements, which could be tailored to specific local circumstances.</p>	<p>The data required to target to the necessary level of precision, and to identify households ineligible for previous Cost of Living payments, was not always available locally.</p> <p>Data from DWP required processing to identify households not eligible for previous CoLP awards, which not be easily identified from the data provided.</p> <p>Challenges identifying emerging groups – such as those not previously claiming benefits or doing so for the first time during the fund delivery period.</p> <p>Data currency – changes in individual or household benefit status during the funding period meant that individuals might not benefit from the scheme.</p>

Application and referral/outreach-based identification processes

The second main approach to identifying recipients to receive awards followed a combination of outreach and referral approaches, which included engaging potential recipients and supporting them to complete applications to receive awards, as per the guidance given to LAs. These drew in part on locally available data, but also enabled:

- **Responses to individuals/households in need contacting client-facing organisations directly** – who often included existing clients of the service/provider in question, and those who were aware of the HSF4 or otherwise. The range of organisations reporting high levels of ‘walk-in’/direct enquiries for help included Citizens Advice offices and other local VCS providers, whose focus could be sector (e.g. energy efficiency) or target group (such as older people or people with disabilities/long-term health conditions) specific; and
- **Households to be identified through outreach work in local communities** – which could include those with niche needs, who faced challenges engaging through more direct routes, and those unaware of the opportunity to receive an award. Here the role of VCS partners, and the fine grain of insight and awareness of need amongst their existing client bases, was felt to be invaluable. As one LA SPOC described:

“We have lots of data to identify low-income households... We're equally aware that there are lots of people who perhaps aren't known to us and we wanted to ensure we could extend the reach of the fund. The most effective way was to work with community organisations.”

Outreach approaches were considered to be particularly useful in identifying and engaging households who either were not included within existing locally available datasets (for example, the newly emerging group of households in work but struggling to cope financially, and those experiencing shocks or unexpected events), as well as particularly vulnerable groups who were less able to apply independently. Outreach-based approaches could also play a role in convincing some individuals who were reluctant to apply for an award if they either had little previous knowledge of local welfare support or did not consider themselves sufficiently deserving of extra help.

Outreach approaches were enhanced through referrals both between organisations involved in delivering HSF4 (if applicants engaged with one award provider but had additional needs that would be better served by another partner) and between wider members of local welfare infrastructures and LAs and their TPOs. Where referral approaches were working effectively, they meant that in effect there was 'no wrong door' to accessing HSF4, with the assessments of need which accompanied the application processes enabling additional support needs to be identified and referrals made to the most appropriate award provider.

The strengths and limitations of this approach are summarised in the following table.

Strengths	Limitations
<p>Enabled households to access HSF4 awards if they were not included in locally available data, or where their circumstances had changed recently (including newly emerging target groups).</p> <p>Enabled HSF4 to reach more vulnerable and reluctant to apply groups, as well as households who sought support on a 'walk-in' basis and were not aware of the fund.</p> <p>As outreach approaches included help preparing applications, they could also uncover additional needs which could be addressed through subsequent awards and referrals to other partners.</p> <p>Helped reduce the risk of duplication with alternative support options – through the consideration of other options as part of the application process.</p>	<p>More resource intensive to deliver than data driven approaches and required the capacity and capability to engage with households in need directly.</p> <p>Required coordination between agencies to ensure referrals operated effectively.</p> <p>Outreach and referral approaches relied heavily on outreach and referral partners having a good understanding of local support options (HSF4 and beyond) and the HSF4 eligibility criteria.</p> <p>Stakeholders described the importance of, and the effort expended in, explaining both eligibility criteria and the range of support options under HSF4 to referral/outreach partners – a process which needed to be repeated for each HSF iteration.</p>

4.3.3 Approaches followed to distribute awards – origins and influences

Each of the case study areas described how their approaches to distributing HSF awards were well established, having been tried, tested and refined over previous funding iterations. The approaches followed also reflected local capacity and capability and sought to draw on strengths across the different actors in the local welfare infrastructure – as described below VCS partners played key roles in referring, engaging and distributing awards. The approaches were less related to the three delivery models described above, although areas where a broader range of partners were involved in award distribution were able to draw upon a wider range of experience, expertise and insight, as well as existing client bases and local profiles, to help ensure a broad range of households were reached.

The Phase 1 and 2 interviews allowed the rationale for the distribution approaches followed to be explored across the case study areas. In terms of targeting, the HSF4 guidance, local assessments of need (as prioritised by the LAs and their partners, aligned to the guidance, and considering households not receiving other forms of

support), and the widely reported increases in the levels of need and demand for support, were all key influences.

In terms of the distribution approaches followed, key influences included:

- **Experiences from previous iterations** – both in terms of approaches which had proved/were perceived as being effective in terms of reach, and those which had led to benefits previously. This had led some areas to ‘re-balance’ the distribution of awards between different routes based on previous experience and levels of demand.
- **Ensuring fit/complementarity with other locally-administered welfare support schemes** – to maximise benefit and added value, avoid unnecessary duplication and be respond in a coordinated manner to new and emerging target groups and needs.
- **Using TPOs/VCS to extend reach** – VCS partners brought particular strengths to the distribution process, being known and trusted in their areas and with the skills, expertise and experience to identify, engage and deliver awards across the range of household types supported. This had helped extend local reach, particularly for the emerging target groups who were less familiar with the welfare and benefits infrastructure and may not know about who/how to ask for help, or where they were more prepared to engage with existing trusted contacts.
- **Recognition that benefits are enhanced when advice and other non-financial support was provided alongside a payment** – several areas described how in their experience the provision of advice and other ‘non-financial’ support could often help to extend and embed benefits, and that aligning this support with an initial payment to meet immediate needs or crises could engender commitment to acting on the advice provided. However, experiences varied on the extent to which the advice provided was acted upon, once the initial payment had been received.
- **Identifying cost savings compared to earlier HSF iterations** – for example, by some LAs enabling TPOs to make direct payments (i.e. without previous requirements to involve the LA in distributing application-based awards brokered by their TPOs), which also enabled the more rapid distribution of awards to households in crisis.

Whilst LA and TPO interviewees welcomed the continued flexibilities in terms of targeting awards and the extended duration of the delivery period, few described making significant changes to their distribution approaches for HSF4. This was primarily because the case study areas considered that their distribution approaches

had evolved over previous iterations and had worked well. However, some areas felt that a longer planning period, and greater certainty on any future HSF funding, would have enabled them to explore the flexibilities under HSF4 and better consider how these could be exploited locally.

Some areas and TPOs reported introducing some minor changes for HSF4, for example several TPOs described extending their offers to include awarding vouchers alongside the support provided in previous iterations, such as for energy to enhance one TPO's previous role in providing advice on cost savings for energy and utilities.

4.3.4 Distribution approaches and mechanisms employed

In Phases 1 and 2 of the evaluation three main approaches were described across the case study areas to distribute HSF4 awards to households in need, which were explored further in the more detailed fieldwork with local stakeholders and TPOs. Each of the 13 areas, and the LAs and TPOs within them, were commonly found to have used each of the three distribution mechanisms in combination. Each included a direct distribution route to distribute awards at scale, an application route in accordance with the HSF4 guidance, and an outreach and referral element provided by the LAs and TPOs (as well as other 'non-delivery' partners). The three approaches are described below, with their respective strengths and limitations.

Direct awards

This approach involved the distribution of awards, most commonly at scale, and primarily using data-driven approaches to identifying and targeting recipient households. Recipients did not need to apply for awards distributed via this route, which in some instances had led to confusion amongst recipients.

The most common award categories distributed via the direct route tended to be payments/vouchers for food, free school meals in the holidays, and payments towards energy and utilities costs. With the exception of free school meals in the holidays, which focussed on households with children, this approach was followed across all the household types reported. The direct approach had the following strengths and limitations.

Strengths	Limitations
<p>Enabled the distribution of awards at scale.</p> <p>Enabled distribution at a comparatively low unit cost, and with the minimum of bureaucracy for distributing organisations and recipient households.</p> <p>Enabled larger volumes of households in need to be reached, without the need for them to engage with the fund or prepare an application.</p>	<p>Heavily reliant on the comprehensiveness, accuracy and currency of the data available to target.</p> <p>More transactional than the other routes, so less able to tailor awards for specific needs.</p> <p>Requires the capacity to distribute (or subcontract) at scale, and to monitor that awards were being cashed.</p> <p>Resulted in lower recipient engagement with the HSF than other approaches, limiting opportunities to refer to additional support.</p>

Application-based awards

This route required potential recipient households to complete an application process to receive support from their LA or TPO. The detail of the application process followed varied between and within the case study areas, and between different partners. These included ‘light touch’ application processes, which aimed to encourage engagement and allow applications to be processed rapidly, while others included a more comprehensive assessments of the households’ needs and the formulation of responses to meet them.

While the detail of the approaches varied, they featured a series of common tasks, including application preparation and eligibility and identity checking, before distributing the award.

- Preparing applications** – the LAs and their partners described a range of options for accessing different awards in their areas, which combined online and face-to-face approaches. From the LA and TPO perspectives, online applications were found to be effective in enabling easy access for potential recipients and allowing questions or issues arising to be addressed online. However, some stakeholders felt this while online applications could be efficient to administer, they did not allow for the level of engagement required to explore the needs of the household in detail. They also recognised that the online route could present barriers to access for households without online access and those less comfortable or able to complete an application online – a sentiment echoed by some recipients, particularly those with additional barriers, who found the application process to be complex or required assistance with it (see section 4.5.2). Each case study area also described having application processes which were based on face-to-face engagement. In these cases, the application was prepared with a LA or partner/TPO representative, which enabled their needs to be assessed to inform the award provided (or in some cases lead to multiple

awards). Although these approaches were more resource intensive, they meant that wider issues could be considered, with the more direct engagement also allowing relationships to develop.

- Checking eligibility and identity** – all the application approaches included steps to confirm the eligibility of the household and the identity of the individual receiving the award. Here practice also varied, with the scale of the award being a factor – where the value of the award was larger, for example for new or replacement white goods or heating equipment, the level of eligibility checking and overall scrutiny was greater. This could include ‘panel’ arrangements where large awards, which could represent a significant share of the funds allocated to some of the smaller TPOs, were reviewed collectively to ensure alternative options had been considered and help ensure those most in need were supported. More widely, the application process also helped avoid duplication with other potential support options, with checks to explore alternative options being a common feature across awards of all sizes.

The application process was used across all the support categories, in some cases in parallel with more direct distribution routes to maximise coverage of households in need. It did however represent the main route for accessing higher value awards, i.e. in the categories ‘essentials for energy and water’ and ‘wider household essentials’, but also for larger awards to help with housing costs. The strengths and limitations of this approach are summarised in the following table.

Strengths	Limitations
<p>Allowed awards to be accessed by households who may not have been identified in existing data, especially where circumstances had changed.</p> <p>Allowed both lighter-touch and more detailed approaches, the former to distribute at scale and pace, the latter enabling more detailed consideration of household needs.</p> <p>Compared to the direct route, offered more opportunities to engage with households and consider how wider and underpinning issues can be addressed.</p>	<p>More intensive, so requiring additional resources, compared to the direct route.</p> <p>Some LA and TPO staff described how the eligibility checking process could be seen as intrusive by some applicants.</p> <p>The need to complete an application could be a barrier for some particularly vulnerable individuals, whether that be online or otherwise – see Section 4.5 on recipient experiences of award distribution.</p>

Referral and outreach-based approaches

The third distribution approach featured proactive outreach and referrals across and between local agencies, which built on local data and insight, particularly from VCS partners, and enabled households in need to apply to receive awards. In common with their role in identifying and engaging households not identified through other routes, particularly vulnerable groups or those reluctant to apply for awards or who were not aware of the fund, outreach approaches played an important role in helping ensure awards were distributed across populations in need.

Referral and outreach approaches tended to be delivered by TPOs in the case study areas, who offered the combination of local knowledge on households in need, existing client bases, and who were known and trusted in their areas. TPOs also brought the necessary resources to engage households, which included staff to conduct outreach and engagement work as well as more specialist advisors able to conduct assessments of need and propose responses (including cross-referrals to other support as appropriate). The TPOs represented in the case study areas illustrated the breadth of focus of the organisations involved – which included local offices of national bodies and smaller organisations focussing on the needs of particular populations, for example people with specific disabilities. This breadth of coverage helped ensure a similarly broad range of needs could be addressed, and also that HSF resources were used to best effect (enabling awards to be accessed across support categories through cross-referrals) and that other options outside of HSF4 could be considered on a locally informed basis.

The detail of the approaches followed varied, but were similar to the application route described above but with an enhanced outreach component:

- **Outreach and engagement** – this involved identifying and engaging households to assess their needs how they could be supported under HSF4. Outreach activities took a number of forms, and included:
 - More traditional outreach approaches – where TPOs used their existing client bases to identify needs, building on relationships already in place, alongside reaching out to new clients identified as being in need and where an HSF award could help.
 - ‘In-reach’ approaches – which included existing clients visiting TPO premises or making contact directly to seek help, irrespective of whether or not they were aware of HSF4, and where the HSF could be considered as part of the response developed to meet their needs. This also enabled new clients, especially those who had not found themselves in financial distress and unable to cope previously, to access HSF support which they would otherwise not have been aware of.

- In-reach approaches - included engaging individuals using a range of community-based provision, including food banks and community pantries using HSF resources to complement and enhance their core offers, which could also include advice on healthy eating and help with cooking and budgeting. Some TPOs also provided safe spaces such as community cafes where people could meet (so helping address social isolation for some customers), which could also operate as hubs where other agencies could 'drop-in' to provide advice and support to individuals visiting to collect food. Some also extended their offers to include volunteering opportunities for their former and current customers.
- **Referrals and cross-referrals** – one key strength of the partnership approaches across the case study areas was the ability to refer households in need between organisations with existing local client relationships, and the capacity and capability to offer a wide range of support options (including and extending beyond solely HSF resources). This strength was exploited in several ways:
 - By raising awareness of HSF4 and the support available through it across the range of organisations comprising the local welfare infrastructure, any organisation was able to refer clients in need to the fund (whether they were 'formally' involved as an 'HSF delivery partner' or otherwise). Where communications were clear and providers understood the HSF eligibility criteria and the local offer, this meant there was 'no wrong door' to accessing HSF4.
 - Once households in need were identified and engaged, TPOs were able to refer, or cross-refer, individual cases where other partners were best placed to meet their needs, or where additional support which extended beyond their remit was required. This was key in preparing packages of support which built upon each other to address more complex combinations of needs and lead to longer lasting benefits.
- **Accessing awards** – awards were mainly accessed by application, following similar approaches as described above, with an emphasis on needs assessment and developing responses. As outreach approaches often focused on vulnerable groups, the TPOs commonly described providing help with each step in the award process, including helping assemble the required evidence of applicants' eligibility and their identity. This required additional staff resources but was essential, as some recipients would have been unable or at best unlikely to access awards via other routes.

Again reflecting the application approach above, some TPOs described introducing light touch application processes for their more vulnerable clients and to enable rapid responses. While lighter of touch from the recipient perspective, these still included checks of eligibility and identity to ensure compliance with the fund guidance. Some described how an initial payment-based award could act as a hook to engage households and gain trust (as well as meeting crisis needs), and which formed the basis for further joint work and potentially subsequent HSF awards. However, others following similar approaches reported more mixed results, and concluded that for many households their focus was on the immediate, with less interest in awards that did not have similarly immediate effects.

Referral and outreach-based approaches had the following strengths and limitations.

Strengths	Limitations
<p>When used in conjunction with appropriate identification approaches, enabled areas to extend reach to encompass the more vulnerable, reluctant and those less aware of the fund/local welfare support options.</p> <p>Through referrals and joint working, better able to formulate packages of support to address the breadth/depth of need, drawing on the strengths of the local provider base such as specialist advisors.</p> <p>Better enabled the use of HSF4 resources alongside other local welfare support, so ensuring complementarity and reducing duplication.</p>	<p>More resource intensive to deliver, so unit costs higher than direct awards.</p> <p>Required resources to coordinate and monitor distribution and close coordination between partners.</p> <p>Relies on the availability and active involvement of organisations with the capacity, capability and local knowledge to address the breadth of needs identified.</p> <p>Can mean it is not straightforward for recipients to attribute the support they receive, and the resulting benefits, to HSF4.</p>

4.3.5 Stakeholder perspectives of the key enablers, barriers and challenges to effective award distribution

In addition to the strengths and limitations associated with the approaches to identifying households and distributing awards, the LA and TPO stakeholders also described the factors which enabled their effectiveness as well as the barriers and challenges experienced.

The **key enablers**, alongside the flexibilities inherent in the design of HSF4, included:

- **The strength of local partnership arrangements** – including the ability to build upon understandings and working relationships, often developed over multiple years, with active representation from the breadth of actors across local welfare infrastructures, underpinned by close working links between LAs and VCS colleagues.
- **Using partners who were well known locally to clients and other local providers** – having existing client bases of eligible households, and being well known to and trusted by them, helped ensure targeting towards those in most need.
- **The experience, capacity and capability of partner organisations** – to be able to mobilise and deliver to an appropriate scale for their remit, and the ability to include specialist expertise within the local HSF offer.
- **Including an assessment/diagnostic component within the application process** – delivered by suitably capable staff, and with the ability to refer to other partners and beyond to access support beyond the remit of the partnership where needed.
- **Following a ‘tried and tested’ approach** – which had been developed, refined and embedded over previous HSF iterations, so the background systems are in place, partners know who provides what, and cross-referral processes work well.
- **Familiarity with the delivery of grant funded programmes** – many of the VCS partners described how their previous experience made dealing with the requirements of HSF4 more manageable, including being using resources flexibly at times of greatest workload.
- **The ability to be flexible in how HSF awards were distributed** – alongside the enhanced flexibilities offered for HSF4, LA SPOCs also described the freedom to design approaches to best fit local structures and the needs and characteristics of different sub-populations. This included the latitude to decide on different combinations of approaches, and to include ‘lighter touch’ applications for more vulnerable groups and fast turnaround award processes to ensure crises are responded to.

The LA and TPO stakeholders described experiencing **fewer barriers and challenges** in delivering HSF4 than previous iterations, in part because the systems and structures were largely already in place. Where mentioned, the most common barriers and challenges were:

- **The scale of demand for the fund** – although the LAs and TPOs expected that demand for HSF4 would be high, the level experienced was in some cases higher than expected and put additional pressures on staff resources. The levels of demand experienced required staff to be deployed flexibly, and additional staff introduced, at times of particularly intense delivery (e.g. where awards were distributed in tranches, which had to be balanced against the ongoing ability to make crisis payments rapidly).
- **The adequacy of the allocation made to TPOs to administer the fund** – many of the TPOs considered that their allocations to administer the fund were insufficient to cover the costs incurred. This was particularly the case for TPOs using distribution approaches with more intensive application processes, which included assessments of need that could be delivered by specialist advisors. Although any more specialist staff were often supported from other funding streams, for example where a LA matched the HSF funding with internal funds to expand its reach and cover additional costs, most TPOs felt that administration allocations could better reflect the effort and cost involved.
- **The short-term nature of the fund was a barrier to further embedding the HSF locally** – here some of the LA consultees described how their authorities had been reluctant to 'build the HSF into'/further integrate HSF4 with their wider systems as the future of the fund was uncertain. For example, one LA stakeholder how uncertainty over future iterations of the HSF had stopped them integrating their distribution approach with their existing systems around housing benefits.

4.4 Recipient awareness of the HSF

Before answering specific questions about the support they received, respondents to the recipient survey were asked whether they were aware of the HSF. Some context and explanation was provided within the survey to give clarity and avoid confusion with the Cost of Living Payments, as set out in the box below:

The government has provided additional support to households in need during the recent times of increased living costs. This has included:

- **Cost of Living Payments** – where payments were issued directly by DWP to eligible households since 2022.
- **The Household Support Fund** – where local councils and their partners provide a range of support for households, either in the form of payments or vouchers provided directly to households or by application or referral through third parties (such as voluntary and community organisations, including Citizens Advice, foodbanks, local charities, etc).

Different councils offer different types of support, including:

- *Food vouchers during school holidays.*
- *Payments/vouchers to help with energy and utility bills (gas, electricity, water), food/grocery costs, essentials relating to energy and water (e.g. insulation, provision of energy efficient appliances), and other essential items.*
- *Specific item(s)/appliance(s) to help with day-to-day living (e.g. fridge, washing machine, furniture, cooker, heater).*
- *Items for essential transport.*
- *Direct support with housing costs.*
- *Advice on household finances and managing the costs of living.*

Following this introduction, a total of 45% of survey respondents noted that they were aware of the HSF, with a further 23% saying they were aware of the scheme but not that it was called the 'Household Support Fund'. One in three (32%) cited having no awareness of the scheme at all.

Whilst we cannot be certain that all survey respondents had been recipients of support through the HSF4,⁸ the large majority (86%) cited having received some type of support that aligned to that provided by HSF4 funding within the requisite time period. Similarly, LAs and TPOs reported having utilised HSF4 recipient databases for the distribution of the survey.

These survey findings, combined with feedback from the qualitative interviews with LAs, TPOs and recipients, illustrate that many HSF4 recipients had no awareness or familiarity with the 'Household Support Fund'. This reflected the lack of profile of the HSF within an uncertain and fluid welfare support infrastructure, the lack of interest/engagement amongst some recipients regarding the source(s) of their support (particularly those in longer-term financial difficulties who are more reliant on ongoing support channels), and the ways in which recipients gain access to support from the Fund, in some cases never coming into contact with anything specifically referring to the 'Household Support Fund'.

⁸ Since LAs and TPOs were responsible for distributing survey links, we cannot be certain who these links were sent to – though LAs/TPOs were instructed to email direct to those who had received HSF4 support from their records.

Figure 4.1: Awareness of the Household Support Fund amongst survey respondents

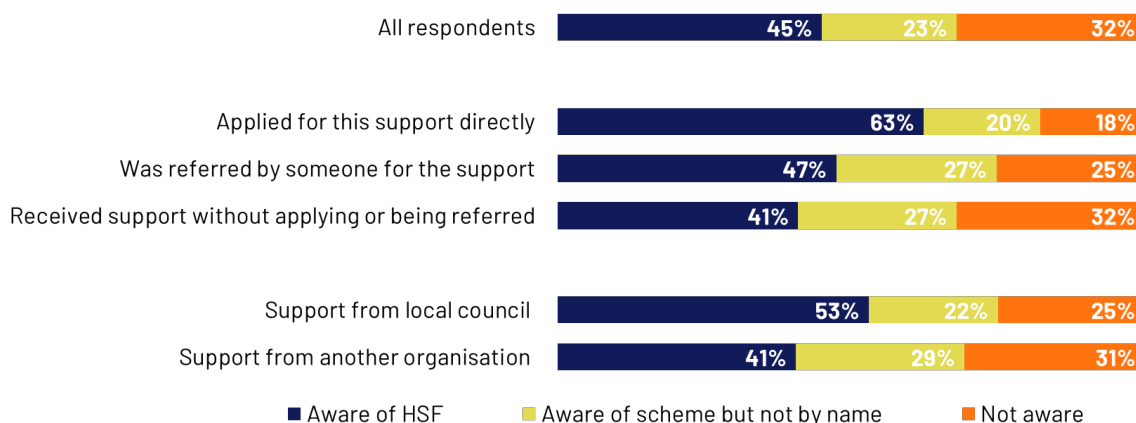


Q. Before you received the invitation to this survey, were you aware of the Household Support Fund?

Base: All respondents 1,806

There were variations in awareness of the HSF by the means through which respondents received support, as shown in Figure 4.2. Those who applied directly (and so would have been more likely to have been exposed to 'Household Support Fund' promotions/references, etc) were significantly more likely to have been aware of the HSF (63% aware) than those referred for support or who received support without having applied or being referred (47% and 41% respectively). This was reflected in varying levels of awareness between those who cited receiving support from their local council and those who cited another organisation. Those who received support from their council were more aware of the HSF, reflecting the finding that those receiving support from the council were far more likely to have applied directly (41%, compared to 21% of those who received support from another organisation).

Figure 4.2: Awareness of the Household Support Fund – by support route and source



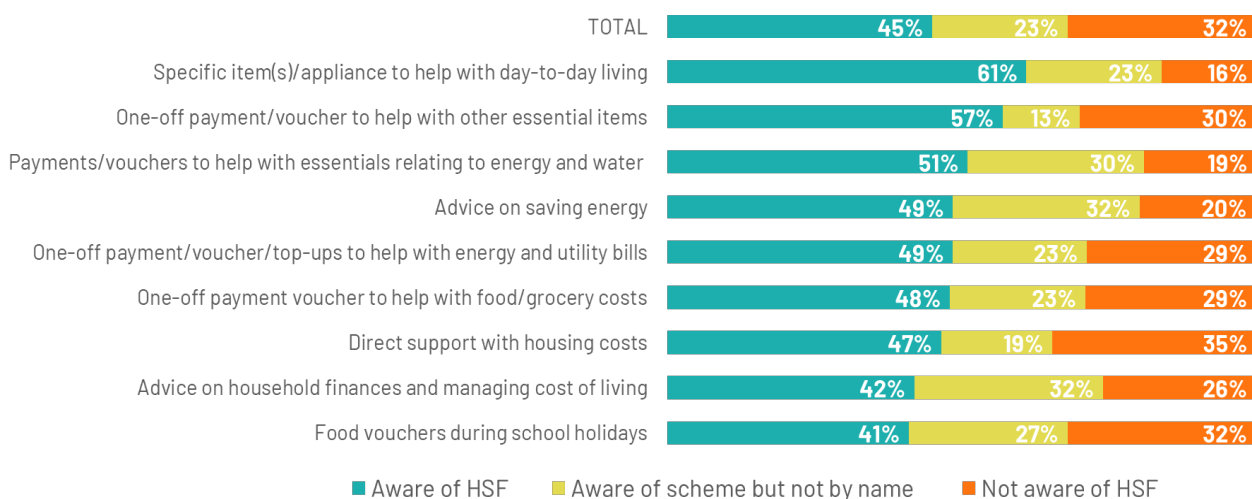
Q. Before you received the invitation to this survey, were you aware of the Household Support Fund?

Base: All respondents 1806

There were variations in awareness of the HSF by the type of support received, which reflected the ways in which the support was targeted and provided. To some extent the variations – as outlined in Figure 4.3 below – reflect differences in the

ways in which recipients came to receive their support. For example, those receiving specific items to help with day-to-day living and one-off payments to help with other essential items were the most likely to have heard of the HSF, which were also two of the support categories most likely to have been applied for (as opposed to receiving support without applying/being referred). In contrast, those who received free school meal vouchers during the school holidays were the least aware of the HSF, and the group most likely to have received support without applying or being referred. Discussions with recipients and LAs/TPOs highlighted how some of these direct awards were likely to have been sent to recipients without mention of the HSF. Whilst local stakeholders were likely to have (strongly) encouraged the inclusion of reference to the HSF, providing lines of text for inclusion in some cases, ultimately, the communications with households were often down to schools and/or the e-voucher providers.

Figure 4.3: Awareness of the Household Support Fund – by support type



Q. Before you received the invitation to this survey, were you aware of the Household Support Fund?

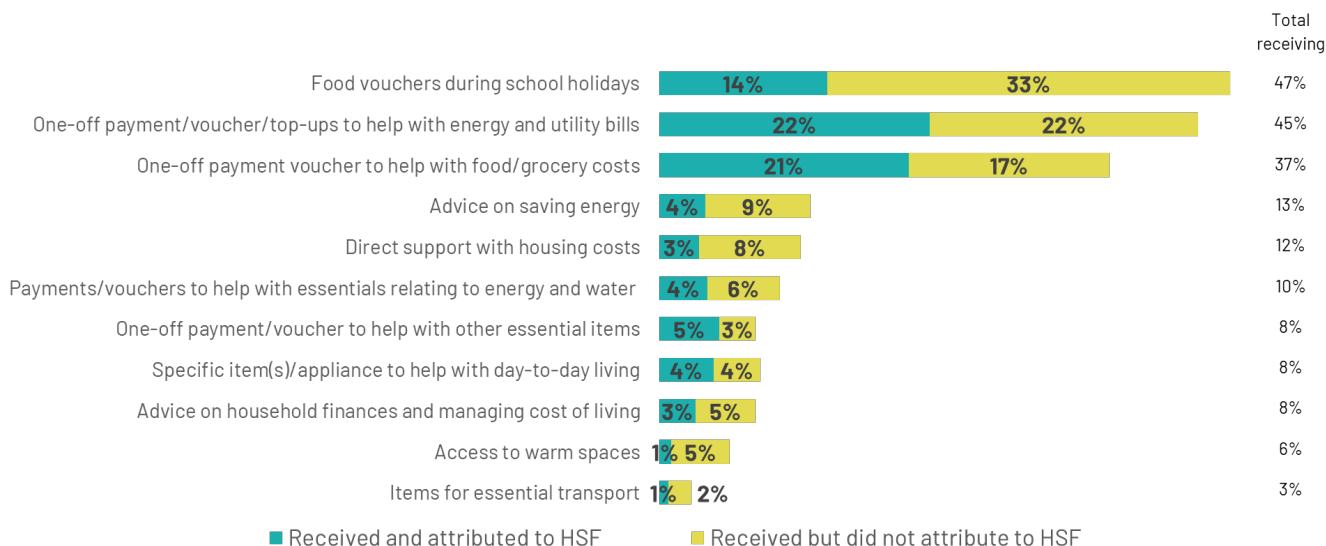
Base: All respondents 1,806

Figure 4.4 below shows the proportions of survey respondents who recalled receiving different types of support between April 2023 and March 2024, and the extent to which they attributed this support as being received at least partly through the HSF. The three most prominent types of support cited were food vouchers during school holidays (47% of all respondents recalling having received), one-off payments/vouchers/top ups to help with energy and utility bills (45%) and one-off payments/vouchers to help with food/grocery costs (37%). Other types of support were each reported as being received within this time period by 13% or fewer of all respondents.

The extent to which recipients attributed the support to the HSF varied, though typically fewer than half of the recipients within most of the support categories did so. Fewer than a third of those receiving food vouchers during the school holidays

attributed these to the HSF (29% of those receiving food vouchers, equating to 14% of the overall sample).

Figure 4.4: Support received and attribution to the Household Support Fund



Q. Are you aware of receiving support in any of the following ways between April 2023 and March 2024?

Base: All respondents 1,806

Q. And was this support received from the Household Support Fund or through something else?

These varying levels of awareness of the HSF were apparent within the qualitative interviews with recipients; some having a good knowledge of its broad aims and the types of support it offered in their areas, while others had no awareness of the HSF, and in some cases did not know where the support they received had come from.

Those struggling financially in the medium/long-term and already typically more engaged with the welfare system (through being in receipt of other on-going and discretionary/crisis support benefits) tended to be more likely to have received a direct award or to have received their support as a result of being eligible for Free School Meals. As a result, awareness of the HSF was typically low and often muddled by the fact that the HSF was one of a number of support funds received (it was hard to disentangle or differentiate between Cost of Living payments, Winter Fuel Allowance, temporary benefit uplifts, etc). Conversely, those without a prior on-going need for financial support, or existing connection with the benefits/welfare system, tended to be more likely to have received support via the application route and, as a result, typically had greater awareness that the support they were applying for and receiving was through the HSF.

Reflecting many recipients' lack of awareness of the HSF, it was clear that in some cases interviewees appeared to be **confused over where their support had come from**. For example, in some cases descriptions of the support/items received appeared to be more aligned to the previous Cost of Living Payments rounds or payments provided by energy companies. In particular, those receiving energy, food and other types of support tended to be less clear on where exactly this came from.

Regardless, in cases where households were experiencing periods of particularly severe crisis, they tended not to be concerned about the source of the support received.

Other recipients reported being **confused over why/how they had received a payment**. In some cases there was a perception that they had received a payment as they or someone in their household was receiving a certain benefit type. For example, some households with a family member with a disability or limiting health condition felt that being entitled to Personal Independence Payment was their gateway to the HSF.

Respondents who described being aware of the HSF typically had a narrow understanding of the Fund and were not familiar with the range of support that could be provided beyond direct cash or voucher payments.

4.5 Recipient experiences of engaging with the HSF4 and receiving support

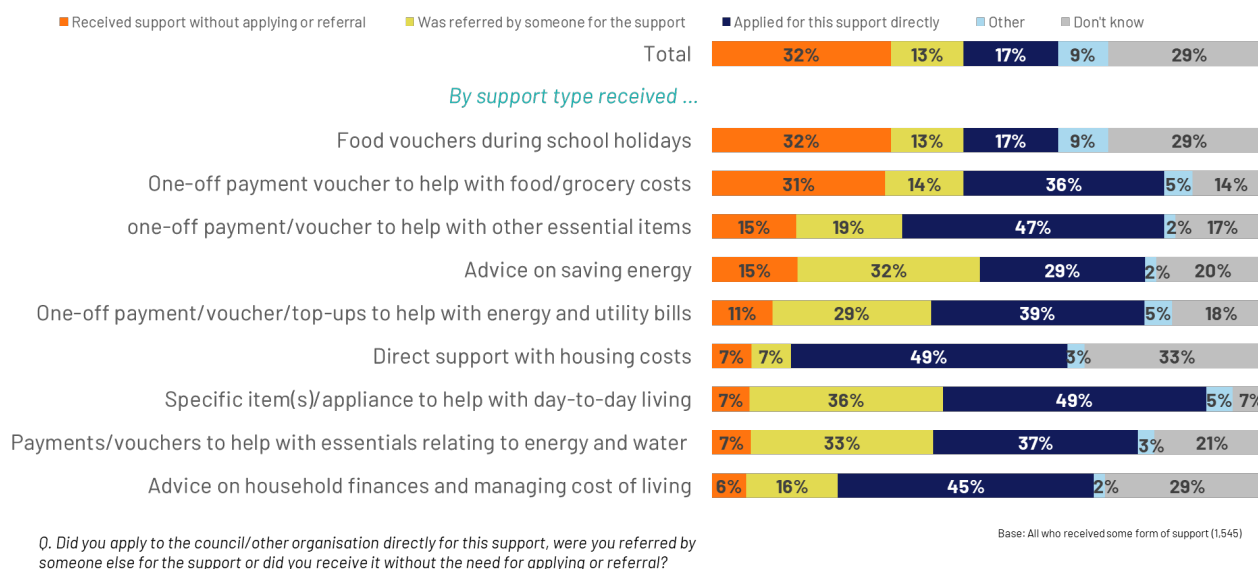
4.5.1 Experiences of different distribution methods

Amongst the survey respondents, there was a broad spread of recipients who had applied directly for the support received (33% of all those who recalled receiving support), those who had been referred by someone for the support (20%) and others who had received the support without applying or being referred (22%). A further 5% noted having received their support via another route, whilst one in five (21%) of those who recalled receiving support in the relevant time period did not know or could not remember how they came to receive it. This is consistent with the findings outlined previously, reflecting both the nature of the local welfare support infrastructure and multiple support channels that some recipients with longer-term financial struggles are reliant upon, but also the nature of how some support is provided (e.g. some of those receiving food vouchers during the holidays being confused around the nature/source of the vouchers).

Figure 4.5 below shows the different distribution methods experienced across the varying types of support received. Food vouchers during the school holidays were comparatively more likely to have been received without applying or being referred (reflecting the selection criteria for these generally being based on eligibility for free school meals). One-off payment vouchers for help with food/grocery costs showed a mixed distribution process, with a fairly even split between those applying direct and those who received them without application or referral. Other forms of support, including one-off payments for help with other essential items, direct support with

housing costs, and advice on household finances were comparatively more likely to have been applied for directly.

Figure 4.5: Distribution method by support type received



When asked who had provided the support, over half (57%) noted it had come from the local council, whilst 26% reported they had received it from another organisation. When asked to cite the organisation, the most frequent responses were a school/college (noted by 9% of all those receiving some support), Citizens Advice (4%) and Age UK (2%). A wide range of others were cited, including local VCS organisations. Overall, one in five (20%) of those who recalled receiving support did not know or could not remember who it was provided by, again reflecting the lack of familiarity and levels of uncertainty that existed.

Those who noted they had applied directly for support most frequently cited having heard about the opportunity through a council website (cited by 32% of all those who applied directly for support), friends and family (32%) and GOV.UK (23%).

Within the qualitative interviews with recipients, it became apparent that some had gone through various contact points and channels before seeking information from the council website. These included descriptions of first hearing about it through word of mouth, print media (and associated websites), social media or via their children’s schools. Some reported initially hearing about HSF4 via churches, Citizens Advice and other VCS organisations. In some cases, this led to interviewees referring to LA websites for more detail.

Some interviewees reported contacting a local VCS provider or Citizens Advice out of desperation, having found themselves in financial difficulties and not knowing where to turn. They described first hearing about the HSF through these contacts, and

either being referred to the LA, another partner, or applying to receive support directly if the organisation was involved in HSF4 delivery. As one recipient described:

“I went to Citizens Advice and they said the Council have a fund to help people in situations like mine and told me who to contact.”

4.5.2 Recipient satisfaction with the process and views on effectiveness and fairness

Recipient experiences of the distribution process were generally positive, with 79% of survey respondents expressing satisfaction with the way in which the support was provided, including half overall (56%) who were very satisfied. Only 6% of respondents expressed dissatisfaction, whilst 15% were neutral or could not remember.

As shown in Table 4.3, whilst the majority of recipients across all distribution methods were satisfied with the way in which the support was provided, those who were referred by someone for support, or who received it without applying/being referred, were particularly positive (90% of those receiving support in these ways expressing satisfaction).

Table 4.3 Satisfaction with the way in which support was provided – by distribution method

	Applied for support directly	Referred by someone	Received support without applying/referral
Very satisfied	55%	72%	68%
Fairly satisfied	26%	18%	22%
Neither satisfied nor dissatisfied	10%	7%	7%
Fairly dissatisfied	5%	1%	2%
Very dissatisfied	3%	1%	1%
Don't know/can't remember	2%	1%	1%
Net: Satisfied	81%	90%	90%
Net: Dissatisfied	8%	2%	3%

The qualitative interviews with recipients identified aspects of the application and distribution processes which were felt to have underpinned these levels of satisfaction, as well as suggestions for potential future enhancements and adaptations. In terms of what worked well, recipients attributed this to the following factors:

- HSF4 being easy to access/apply for, with most finding the experience of applying or being referred to be a smooth and efficient process regardless of the application or referral route followed.

- Payments being made rapidly – in keeping with the need for immediate ‘crisis’ support and, for those receiving direct awards, receiving support without having to apply for it.
- Friendly, sympathetic and polite staff – following positive, supportive and non-judgemental experiences of LA and/or third-party delivery partner staff, including those who appreciated the effort made to refer them to receive support.
- Ability to choose where to spend vouchers – the flexibility to spend vouchers across multiple retailers in some cases enabled recipients to shop around for the best deals and ensured maximum value for money from vouchers.
- Good communication/updating on progress/status of applications – those who felt that they were kept aware of the status of their application, and when they could expect to receive a payment/support, reported feeling reassured and better able to plan and budget accordingly.

“Overall, I was really pleased with it. I didn't expect to get that level of funding. I was really impressed with the individuals that I interacted with. The speed of the process was really, really good.”

“[The application was] just what I had coming in and what my outgoings were, that was it to be honest. I explained my boy was off school and I was really struggling for money. They [the Council] sent a code and I was able to go to the corner shop to get the cash.”

“It was very quick, just had to fill in the form. They [the Council] wanted to know when your last payment was and how much you got.”

In terms of what was perceived to have worked less well in some cases, or where there may be scope for further improvement, feedback from recipients tended to focus on the following:

- Some felt the awards were not large enough to make a substantive difference – although valued, some, particularly those affected by longer term financial difficulties, did not view support payments as substantive enough to provide significant or lasting effects on their longer-term circumstances. Whilst this was not specifically related to the process, recipients typically found it difficult to disassociate the level/amount of support with the process of receiving it; within the survey, the most frequent reason cited among those saying they were dissatisfied with the way in which the support was provided was that they did not receive enough/the support did not go far enough.

- Perceptions of a complex/time consuming application process - a minority pointed to complicated application processes/difficulties accessing support, particularly those with additional barriers (e.g. dyslexia). Some also reported needing to pass through various portals/screens or via separate 'gatekeepers' as part of their application, for example perceiving a need to go through different parts of a LA or different local voluntary groups before finding the key decision maker responsible for providing support.

"I found it [applying] really difficult. I have dyslexia and that makes it difficult to complete forms...I would have preferred to have done it over the phone."

"It was quite difficult initially, because you go into the portal and there you have to upload documents, and that was a bit confusing. Then I waited and they rejected it, which apparently is their standard practice. So, I made a reconsideration request and then it was granted."

"Long winded. Stressful. You had to say what would happen if you didn't get the help and I'm thinking well, it's very hard to know notionally what would happen. It was all a bit unclear and I'm fairly good at doing forms."

- Variable/lack of promotion of the support available – for some, information relating to HSF4 was described as being difficult to find and time/effort was required to actively seek it out. Some also questioned why payments were not automatically awarded to all those that DWP/HMRC hold data for and could be determined as eligible for support.
- Receiving payments without notification led to some confusion and scepticism – in some cases, particularly when payments were made directly into recipients' bank accounts, confusion over the source of direct awards led to some concerns that the payments were unintended or incorrect. Although the payee was often listed as the LA, this could cause concerns as it was presumed that any funds received incorrectly would, at a later date, need to be repaid.
- Some restrictions on cashing vouchers – while the ability to use vouchers in a range of outlets was a strength for some, others with limited retailers within their immediate area could find exchanging vouchers challenging, which impacted on the potential to realise the most value (by limiting the ability to shop around and secure the best prices).
- Some questioned the equity of the distribution approach varying by local area (reflecting the flexibility given to LAs regarding the distributing of funding), with examples being highlighted of how some recipient interviewees knew of households in similar situations but living in adjoining areas who had received

larger amounts and/or broader types of support (and so identifying a 'postcode lottery' type effect).

- Some others challenged the perceived fairness around broader eligibility criteria, notably around using eligibility for free school meals as the key factor in determining which households received holiday food vouchers. FSM eligibility was highlighted as often being based on out-of-date records, and leading to perceived unfairness in identifying some households in less need than others who had not qualified for FSM.

The recipients did not specifically express whether they would have preferred to receive their awards through a different distribution route or mechanism. However, looking at the factors underpinning their satisfaction with the way in which their awards were received suggested that the direct method received high satisfaction levels in part because no action was required to receive an award, as did referral-based approaches where the fact someone was had shown an interest in them was important.

5. The characteristics of HSF4 recipients

The survey of recipients and subsequent qualitative interviews enabled recipients' demographic and household characteristics and their financial circumstances to be explored in detail. This chapter outlines the findings from the recipient survey and qualitative interviews on the characteristics of the HSF recipients in the case study areas.

- The majority of recipients responding to the survey were female (79%), aged between 35 and 50 years old (53%), had caring responsibilities for children (69%) or lived in a household with a resident with a disability or a long-term health condition (69%). Around one third described being in work (34%), with a quarter (24%) unemployed and 20% being disabled/long-term sick.
- The majority of recipients reported finding it difficult to cope financially over the preceding year, with 83% finding it at least quite difficult and 49% finding it very difficult to cope or not being able to cope at all.
- It was possible to construct a broad continuum which ranged from households that had been struggling financially for some time (in some cases pre-dating the cost of living increases), to others where an unexpected event could combine with cost of living increases could mean that those coping previously were no longer able to do so (at least temporarily).

5.1 Demographic profile of survey respondents

The quantitative recipient survey provided an illustrative demographic profile of HSF4 recipients. It cannot be claimed to be fully representative of all HSF4 recipients⁹, although triangulation with the Management Information (MI) and views of LA and TPO stakeholders suggest that the findings observed are a strong indication of recipient profiles overall.

Survey respondents came from a broad range of demographic backgrounds, including different age groups, household compositions and ethnicities, although

⁹ Since the survey is based on a self-selecting sample of recipients who have been invited to participate through local authorities and no full sample frame exists to analyse against responses.

there are some groups who are more prominent within the survey respondent profiles.

In terms of age, there were respondents across all ages, though over half (53%) were between 35 and 54 years old. These middle age groups account for two-thirds (65%) of those who received food vouchers during school holidays, the most prominent form of support identified within the survey. One in ten overall (10%) were aged 65+, which is significantly lower than the overall population estimates across England (24%).¹⁰ This likely reflects the comparatively less prevalent targeting of older age groups in the HSF4 (following the targeting of older local residents in HSF1 and HSF2), the lower likelihood of older age groups having school age children in the household (who were a particular target audience within the HSF4 awards through the food vouchers during school holiday) and relative levels of local demand for support (through direct applications and other channels).

Around four in five (79%) of the survey respondents were women, compared to 20% who identified as men and 1% who identified as non-binary or noted that their gender was not listed. The balance towards women is particularly evident with regards to receipt of food vouchers during the school holidays (85% of those who recalled receiving these vouchers were women), although women made up the majority of recipients across all support types (accounting for 65% or more of the respondents within each support category). Insights from the qualitative interviews indicated that this skew towards women likely reflects wider societal norms of women being more likely to be the main caregiver and most likely to be the adult present within single partner households.

Almost two-thirds of all respondents had at least one child aged under 18 in their household (64%). Whilst this overall figure was elevated by the prominence of food vouchers in the school holidays within the mix of support types, the majority of recipients of all support types cited having children in the household, with the exception of those who received an item/appliance for day-to-day living (where 42% of recipients noted having children in the household).

Around seven in ten (69%) overall noted that at least one person in their household had a disability or long-term physical or mental health condition. It should be noted that this proportion was significantly higher than that observed in the MI for the proportion of households with a disabled person helped. This will reflect the way in which MI data is collected from LAs, with responses only allowing the authority to tick one type of audience that had been targeted for funding (*either* households with children, households with pensioners, households with a disabled person or 'other' households). This MI therefore provides a measure of the primary factor which drove

¹⁰ [ONS Population estimates for England mid-2022](#)

the targeting of support rather than the overall profile of households who received support. The survey findings provide a more detailed profile of recipient households than the MI alone.

Just over four in five (83%) survey respondents identified their ethnic group within the high-level "White" category, with around one in six (17%) citing their ethnic group as being from an ethnic minority (including the high-level Asian, Black, Mixed and Other categories). These figures are broadly similar to the overall population profile for England and Wales¹¹ which likely reflects, at least in part, a lack of broad level targeting of support on the basis of ethnic profile within HSF4 (based on evidence from LAs/TPOs).

Table 5.1 Demographic profile of survey respondents

Age	% of survey respondents¹²
18-24	4%
25-34	15%
35-44	29%
45-54	24%
55-64	18%
65-74	7%
75+	3%
Gender	
Women	79%
Men	20%
Non-binary/ my gender is not listed	1%
Children in household	
Single adult, no children	22%
Two or more adults, no children	15%
Children in household	64%
Someone of state pension age in household?	
Yes	13%
No	87%
Someone with a disability or long-term physical or mental health condition in household?	
Yes	69%
No	31%
Ethnic group or background	
Asian, Asian British or Asian Welsh	5%
Black, black British or black Welsh	6%
Mixed or multiple ethnic groups	3%
White	83%
Other ethnic group	3%

¹¹ [ONS: Ethnic group, England and Wales: Census 2021](#)

¹² The small number of respondents who 'preferred not to say' at each of these questions have been removed from calculations (the overall base size for each question is therefore lower than the 1,806 who took part).

5.2 Other household characteristics of survey respondents

Around three-quarters of respondents were renting their current accommodation (73%), most commonly from the LA/housing association. One in five overall were buying/had bought their property, including 8% who owned it outright. Amongst different support types, those who cited having received direct support with housing costs or with an item/appliance for day-to-day living were comparatively the most likely to be living in rental accommodation (88% and 87% respectively).

The majority of respondents described finding it at least *quite* difficult to cope financially over the past year (83%). Around half (49%) noted they had found it either *very* difficult or had not managed to cope. Amongst those receiving support through different routes, this figure varied from 30% of those who received support without applying or being referred, up to 50% of those who were referred and 58% of those who applied for support. Correspondingly, those who had received support without applying or being referred were the most likely to cite having managed fairly/very well financially over the past year (29%, compared to only 14% of those referred for support and 11% of those applying for support). This illustrates the importance of application and referral routes for reaching those most in need financially.

At the time of receiving support, around one in three (34%) respondents cited being in employment (part-time, full-time or self-employed), with a quarter (24%) citing being unemployed and one in five being long-term sick/disabled (20%). Again, there were some marked differences in respondents' circumstances depending on the type and channel of support received. Just over half (51%) of those who received support without applying or being referred were in some form of employment at the time, compared to only 29% of those who applied for the support and 24% of those who were referred. Similarly, those who applied or were referred were far more likely than those who received support without applying/referral to have either been unemployed or long-term sick/disabled at the time of receiving the support. Again, this illustrates how application and referral routes appeared comparatively more likely to engage those most in need.

Over half of respondents (58%) were in receipt of Universal Credit, a third (33%) were receiving earnings from employer or self-employment and a further third (33%) were receiving other state benefits.

Table 5.2 Other characteristics of survey respondents

Type of accommodation	% of survey respondents*
Renting from local authority/housing association	48%
Renting from another type of landlord	25%
Own outright/buying on mortgage/shared ownership	19%
Live rent-free/ sofa surfing (e.g. with friends/family – permanently or temporarily)	3%
Live in emergency or temporary accommodation (e. g. hostels, shelters)	2%
Other	2%
How have been coping financially over the last 12 months?	
I am/we are not coping at all	12%
It is very difficult to cope	37%
It is quite difficult to cope	34%
I am/we are managing fairly well	16%
I am/we are managing very well	1%
Employment status at the time of receiving support	
In full time/part time employment/self employed	34%
Unemployed	24%
Long term sick/disabled	20%
Looking after family/home	9%
Retired	8%
Student	2%
Other	3%
State benefits that were receiving at the time of receiving support	
Universal Credit	60%
Housing Benefit	26%
Personal Independence Payment	20%
Employment and Support Allowance (ESA) / New Style Employment and Support Allowance	11%
Tax Credits – either Working Tax Credits or Child Tax Credits	10%
Disability Living Allowance	9%
Income Support	4%
Pension Credit	3%
Attendance Allowance	2%
Jobseekers Allowance / New Style Jobseekers Allowance	1%
<i>Any of the above</i>	86%
Type of income received by household - at the time of completing survey (<i>most common types listed</i>)	
Universal Credit	58%
Earnings from employment or self-employment	33%
Other state benefits (e. g. Employment and Support Allowance, Income Support, Housing benefit, Child Benefit)	33%

State retirement pension	10%
Tax credits (e. g. Working Tax Credit, Child Tax Credit)	9%
Pension from former employer	5%
Total monthly income of your household from all sources after tax – at the time of completing survey	
£1,080 or under	47%
£1,081 to £1,800	31%
£1,801 to £4,000	20%
£4,001+	2%

** The small number of respondents who 'preferred not to say' at each of these questions have been removed from calculations (the overall base size for each question is therefore lower than the 1,806 who took part)*

5.3 Further insights around recipient characteristics from qualitative research

In addition to the demographics and household variations noted within the survey analysis, the qualitative research further identified two broad categories of recipients; those affected by longer term financial difficulties, and those who had more recently slipped into financial hardship, whether as a result of changes to personal circumstances, the impact of rising living costs or, as was often the case, a combination of the two.

Those with longer-term financial difficulties tended to be affected by more historic and on-going financial vulnerability, routinely struggling to 'make ends meet' and more likely to report being in financial difficulties *before* the sharp increases in the cost of living. In such cases, these difficulties and the resultant pressures had intensified to the point where outgoings had to be prioritised - expenditure was being cut back further, and payments were being missed. Many reported having to make difficult decisions between paying rent or settling their utilities bills, or between having to buy food or switch the heating on.

Such recipients tended to be more likely to already be in receipt of other benefits (legacy Tax Credits, Personal Independence Payment, Universal Credit etc.), as well as more likely to have qualified for and received other forms of discretionary/means tested support (e.g. Cost of Living payments, Winter Fuel Allowance etc.). Reflecting their increased reliance on welfare support and associated contact with different sources and funds over a sustained period, this broad group tended to have limited awareness of the HSF. Within the qualitative interviews, the support from the HSF4 was often discussed in close relation to other forms of support that had been received.

A high proportion of these were single parents and low-income families, many living in social housing or Housing Association properties, and in many cases with high levels of existing debt and/or creditor arrears.

Some described being in work but with low earnings, often 'topped up' by Universal Credit, or on zero hours contracts where their earnings could fluctuate between weeks, making managing and budgeting for household expenditure challenging.

For those already affected by longer term financial difficulties and already in receipt of other benefits, reductions to or shortfalls in these (as a result of award amounts being surpassed by rates of inflation and/or changes to eligibility, or migration from legacy benefits resulting in a reduced income) were reported to have compounded the struggles already faced.

This group were also more likely to have a need for, and expectations around, future support and viewed their financial situation and circumstances as a long-term issue. This group also reported that their situation had been exacerbated by the impact of recent cost of living challenges and/or changes to related to personal circumstances which had resulted in increasingly stretched incomes.

“Reduced wages have meant that I have gone into freefall. My two credit cards are maxed out. I never normally buy food on my credit card, but now I am having to.”

Struggling financially in the medium/long-term

“It's really, really hard to survive, because I've got only Universal Credit. Sometimes it's not enough to pay my bills.”

Struggling financially in the medium/long-term

Illustrative example from recipient qualitative interviews

The interviewee was a single mother who lives with her daughter in a privately rented house. Her daughter has a health condition and requires a special diet.

She had been struggling for some time, and particularly over the past 12 months, reporting that she was in a lot of debt. Currently, she works part-time as a support worker for adults with learning difficulties. Two years ago, she became a single parent after a relationship breakdown with her ex-partner. Because of this, she had to solely rely on one income, rather than two. This was a large adjustment, and she found it difficult to afford essential items. Due to the nature of her daughter's condition she needs to buy food to meet specific dietary requirements, which tends to be more expensive. She was falling behind with paying utility bills and her TV license, so had regularly needed to borrow from family and friends.

"It just feels like there's no light at the end of the tunnel"

Over the past year, she had been trying to work more hours so she could earn more money. However, if she worked more hours, she would lose some of the benefits that she claimed and see an increase in childcare costs. This had a significant impact on her mental health, made worse by not being able to see her daughter much during the week due to work shifts.

Household which received vouchers for food/groceries following an application

In contrast, while some described being in financial difficulties prior to the sharp increases in the cost of living, for others the need for support was reported to have arisen from a specific, more recent, change in circumstances and/or affordability. Such recipients tended to view their situation (at least at the point of first seeking support/claiming HSF4) as more of a temporary/short term 'slip' into financial vulnerability.

This broad group tended to be less likely to be routinely affected by issues related to affordability, but rising living costs (rent, mortgage etc.) and/or circumstantial factors had made it increasingly difficult to meet the financial commitments they had previously been able to manage. Such recipients were less likely to be engaged with benefits/welfare system and less likely to have been eligible for or received other forms of crisis support.

"I did change jobs, which was actually slightly more money (+10%), but energy prices are higher, especially in the cold weather. That has put a strain on finances. There is not much money left."

Previously coping

"I didn't think I would get it. I've never applied for things like this before."

Previously coping

Illustrative example from recipient qualitative interviews

The interviewee was coping financially and was working (self-employed). Then her son (aged 17) moved in with her and her health deteriorated, making it difficult for her to work, so she applied to adjust her UC claim to account for these changes.

There had been issues for months with her UC claim which led to the cessation of payments whilst the details were being worked through and addressed. This temporary hold on UC payments meant that she was not able to cover her costs – notably the household rent and bills. She was only able to buy things as she immediately needed them and had to borrow from friends while waiting for the UC claim (which is now mostly addressed now but she was still awaiting her back payments).

She asked for help with her financial situation at Jobcentre Plus but was not informed about the HSF. Someone she met at a Top Up Shop told her about the HSF and its ability to provide immediate financial support to help tide over people in need.

Household which received roughly £300 payment to cover food and bills following an application

Illustrative example from recipient qualitative interviews

The interviewee lived with her partner and 14-year-old daughter in rented accommodation. She had issues with her health in the past year and had to stop working. At the time of interview, she was claiming multiple different benefits.

The change in going from two stable incomes to a single income and relying on benefits had been a huge shock. Previously her daughter used to go to dance classes, they used to frequently eat at restaurants and had holidays every year.

They could no longer afford to pay for these activities and described being in a very different situation financially, which has meant coming into contact with welfare support for the first time.

“It’s been awful, it [benefits] was a massive decrease in what I was receiving from my job...When I was working, we didn’t have any issues and hadn’t claimed before”.

Household which received school holiday food vouchers (direct award)

Across both of these broad categories, a number of external and circumstantial factors affected each, and exacerbated individual household situations and the need for support to varying degrees. Interviewees commonly considered that their financial circumstances had worsened in the previous 12 months. In many cases they described having struggled to cope financially for much of the last year and had been forced to make difficult decisions around prioritising outgoings and making savings, such as not using heating, cutting back on food, and ‘living a more basic life’.

“It was either go without gas and electric and do food, or go without food and do gas and electric.”

Struggling financially in the medium/long-term

“I have had to go without, especially towards the end of the month, when it's coming up to pay day, I've nothing, nothing at all, and no family or friends to ask.”

Struggling financially in the medium/long-term

This sentiment that echoed in the feedback provided by LA delivery partners.

“When I first started, the main thing we used to talk to people about budgeting was their Sky bill, do you really need Sky Sports, Sky movies? Now that is totally out of the window, people have already cut down on that stuff. Now we discuss energy suppliers and things first.”

Citizen’s Advice Bureau/TPO

External factors affecting both groups included the longer-term economic impacts of the COVID-19 pandemic, rising inflation and associated increases in living costs (food, bills, utilities) against a backdrop of stagnated wages and/or reduced working hours resulting in reductions in levels of both disposable and overall household incomes. Similarly, ongoing or unexpected changes to circumstantial factors were also commonly reported as being key factors contributing to the need for support.

Many described having household members with disabilities or long-term limiting health conditions, and a range of implications for diet, medical expenses and living conditions were widely reported – expenses which were considered to be fixed and non-negotiable.

Many single parents spoke of having to reduce working hours due to caring responsibilities, including during school holidays.

Even in cases where earnings were higher, sudden changes in circumstance such as losing a job, relationship breakdowns or having additional caring responsibilities, were reported to quickly tip some households into financial crisis.

6. Benefits of the HSF4

This Chapter provides the findings on the benefits of the HSF4 for individuals and households receiving awards and for local communities and the local welfare infrastructure.

Benefits for individuals and households:

- Almost all the recipients responding to the survey (98%) identified at least one positive benefit of the HSF4 support received. The nature and duration of the benefits reported depended on the type of award(s) received and the household circumstances at the time.
- The most common benefits, each reported by the majority of respondents, included helping afford food and groceries (78%), energy and utility bills (60%) and keeping warm in cold weather (58%). In addition, 61% respondents described how HSF4 support helped them avoid having to borrow money.
- For some recipients, the benefits of the HSF4 extended beyond affording household items and also helped alleviate stress, reduced concerns over being able to heat their homes, and improved confidence that they will be able to better manage their household finances in the future – as well as benefitting household wellbeing and physical and mental health. For many these benefits were felt for several months or longer.

The evaluation found the benefits of the HSF4 **extended beyond households** to include:

- **Organisations involved in HSF4 delivery** – involvement in HSF4 had raised LA and TPO profiles locally, led to new or further embedded existing partnerships, and alongside other funding contributed to enhanced capacity and capability amongst VCS partners.
- **Local communities** – benefits included helping strengthen and sustain the local VCS sector, and supporting, alongside other funding, local community facilities and structures, such as foodbanks and community pantries.
- **Local welfare infrastructure** – resulting from the HSF4's contribution to increasing local VCS capacity and capability, strengthening partnerships, and embedding relationships between LAs and the VCS sector – with a shared focus on poverty alleviation.

6.1 Benefits for recipients

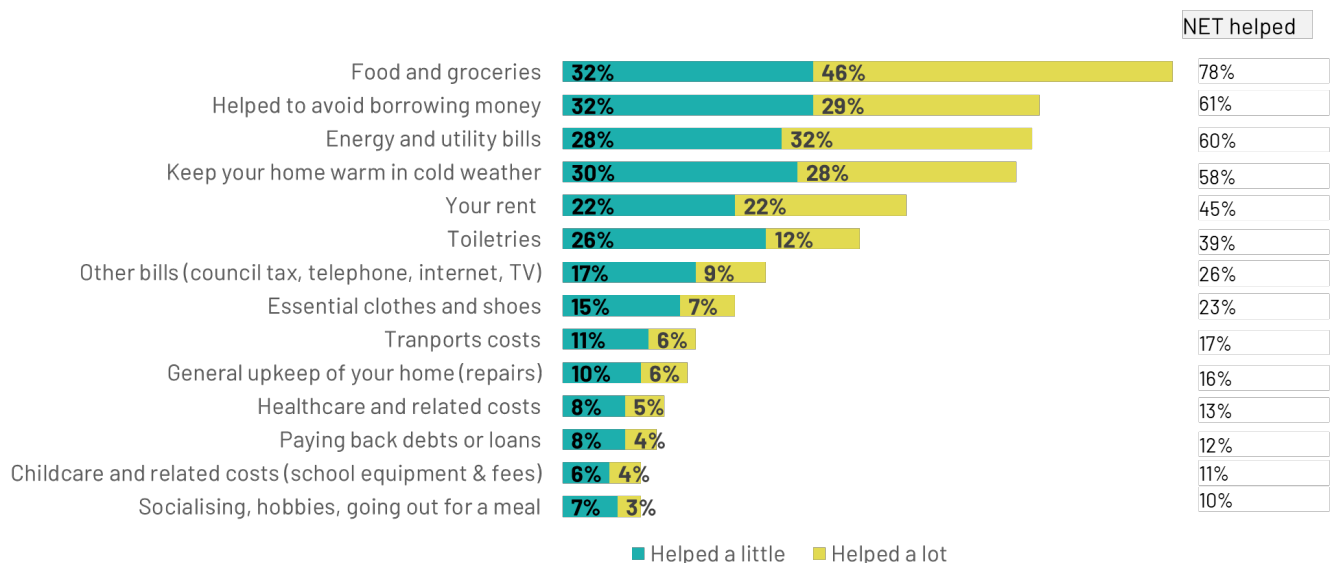
6.1.1 Types of positive benefit experienced

The vast majority of respondents to the recipient survey identified some positive benefit from the support received; 98% of those who recalled receiving support cited at least one positive benefit, including affordability of items/services, avoidance of (further) debt, broader benefits for wellbeing/confidence, and/or referral to other positive support.

Figure 6.1 shows the proportions of recipients in the survey reporting the support they received had helped with different items/services and/or to avoid/get out of debt. Over three-quarters reported the support had helped them afford food and groceries - the most frequently cited type of help which reflected two of the three most frequently received support categories – food vouchers during school holidays and one-off payments/vouchers to help with food and groceries. Six in ten cited the support as helping them with energy and utility bills (60% of all recipients, rising to 91% of those who received one-off payment/voucher/top-ups to help with energy and utility bills and 86% of those receiving payments/vouchers to help with essentials relating to energy and water).

The level of support across different categories demonstrates the breadth of benefits felt by recipients, including avoiding debt; over six in ten (61%) reported that the support had helped them avoid borrowing money from friends or family, taking out a loan or using a credit card.

Figure 6.1: Extent to which support helped recipients afford different items/services and avoid financial debt



Q. We'd like to understand what kinds of things the payment or support might have helped you to afford. For each of the following, how much, if at all, did the payment or support help?

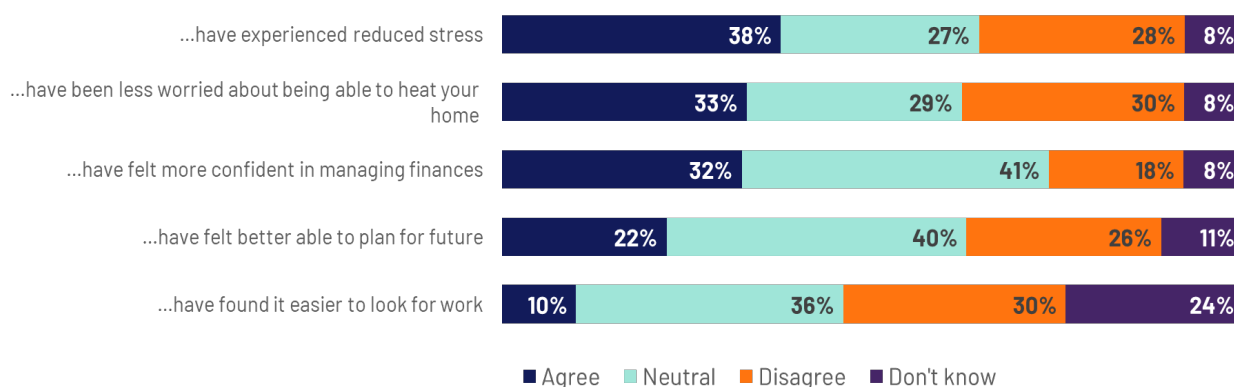
Base: All who recall receiving some type of support (1,545). Except 'Your rent' (all who recall receiving some support who also rent accommodation, 1135)

Many recipients also cited a range of broader benefits to their personal wellbeing and confidence. Almost four in ten (38%) agreed that the support received had resulted in reduced levels of stress, whilst one in three (33%) had worried less about being able to heat their home (33%). Those receiving a specific item(s)/appliance to help with day-to-day living were particularly likely to cite experiencing reduced stress as a result (52%), whilst those receiving a one-off payment/voucher/top-up to help with energy and utility bills were the most likely to report having subsequently worried less about being able to heat their home (45%).

One in three recipients in the survey agreed that the support they received had led to them to feel more confident in managing finances (32%), rising to 45% amongst those receiving advice on household finances and managing costs of living.¹³

Around one in five respondents agreed that the support they received had enabled them to feel better able to plan for the future (no significant variations across types of support received), whilst one in ten of those who were unemployed when they received the support agreed that it had helped to make it easier to look for work.

Figure 6.2: Broader benefits of support on personal wellbeing and confidence



E7. To what extent do you agree or disagree that, as a result of the payment or support you...

Base: All who recall receiving some form of support (1,545) except 'have found it easier to look for work' (all unemployed when received support) (364); 'have been less worried about being able to heat your home' (all owning or renting who received some type of support, 1,424)

Within the qualitative recipient interviews, the details and nuances of the benefits felt as a result of the support received became apparent, ranging from help in addressing immediate crises to longer-lasting benefits. While some felt that the value of the award provided was too small to significantly alleviate their situations in the long-term, it was clear that HSF4 support had helped provide respite from ongoing financial pressures and enabled others to start re-stabilising their finances and addressing outstanding debts.

¹³ Due to limited sample sizes of respondents receiving advice on household finances and managing costs of living, this difference is not statistically significant and so is illustrative only.

In line with the survey findings, interviewees reported a broader range of benefits beyond immediate financial support, which could be linked to the type of support received including:

- **Improved physical and mental health** – through a combination of reduced stress and anxiety, providing an immediate sense of ‘relief’, and enabling the purchase of more healthy eating options/being able to afford to eat properly.

“It was a reset really, not working was out of my control and very stressful as we were getting into debt. This gave us a respite from that...It was a relief going into the new year.”

Previously coping

- **Improved household wellbeing** – aligned to the above, through reduced financial pressures and the improved ability to afford treats and days out/time together for families.

“At the time I was not working and on Employment and Support Allowance. This [HSF4 support] really took the pressure off the household. It was a big financial strain not working, especially coming up to Christmas.”

Struggling financially in the medium/long-term

“[It was a] huge stress. I was so worried. I was sick sometimes. I just kept lying awake at night thinking, ‘I don’t have enough money to meet all the costs’. To get that help was amazing. It just really took a weight off my shoulders...I slept for the first time in weeks.”

Struggling financially in the medium/long-term

- **Increased feelings of pride** – several interviewees described feeling proud that they had been able to afford new clothes for their children, to avoid stigmatisation at school and at play, and being able to afford more ‘luxury’ food items like sweets or preferred foods.

“For me, most of the time saying having to say, “No, no, no”, the money meant sometimes I could say, “We can, we can, we can!”. That really helped us and it gave us that quality time together.”

Struggling financially in the medium/long-term

- **Feeling cared for/changed views on seeking welfare support** – several interviewees described feeling that someone was interested in their circumstances and genuinely cared about improving their situations. In a couple of cases, this had led to a change in their attitude to seeking welfare support should they experience a crisis in future.

“It gave me the confidence to know that I was going to be able to feed my kids for

the school holidays and that took a huge weight off my mind. It made me feel positive that [my local authority] do actually care about their residents.”

Struggling financially in the medium/long-term

"I actually cried when they sent me the vouchers, I felt guilty and wanted to give it back to them. But actually I think that's an old fashioned view. I just remember that the staff at the end of the phone was so kind and there was no prejudice there...I felt bad asking for help, but she really put me ease."

Struggling financially in the medium/long-term

Other benefits were more nuanced and situation specific, as in two cases where HSF4 support helped interviewees exit abusive relationships/domestic circumstances. In the first case, an individual and their two children had been supported with funding to pay the first two months' rent for a new flat. Prior to this the recipient described having suicidal thoughts and commented that "HSF saved my life". In a second case, an individual reported receiving food from their church-based food bank, and various household items and clothes for their children that had been lost after they hurriedly left the previous family home.

Aligned to the added value points above, several interviewees described how their interactions with the HSF had improved their financial resilience and made them more able to manage their household finances. This was either through additional advice provided with their HSF4 award, or through a secondary referral after receiving an initial award.

Illustrative example from recipient qualitative interviews

The interviewee was a single mother living with her four children, aged between three and 17. One of her daughters had a serious health condition for which she claimed Disability Living Allowance. She also claimed Universal Credit, Tax-Free Childcare and Widows Allowance following the death of her partner, and rented her home through a Housing Association. She only started receiving Disability Living Allowance for her daughter in the past 12 months – this did not contribute to childcare costs but, instead, ensures her daughter’s room is safe.

She was working part-time so received various sources of income through monthly wages and benefits. She had struggled financially and found the past 12 months difficult, primarily due to having four children at a time of rising food (and other) costs. However, she stressed how grateful she was for the support received and how much she had benefitted from it.

"It has been tough, the cost is extortionate, with bills and food...but I am really grateful for the help I've received".

A substantial cause of her issues had been the cost of childcare, which she described as “horrendous”. Because she works part-time, she needs childcare while she’s working but, due to the expense of childcare, she was hesitant to put herself forward to work more hours. Balancing childcare and work had been a real struggle. Her household situation had got significantly worse over the previous 12 months, due to the rise in bills and food costs. For example, her water bill had increased by £20 a month and her weekly food shop from £100 to £130. Her mental health was poor as she was constantly in arrears and had struggled with high levels of stress to feed her children. She had made some changes to her day to day living e.g. batch cooking and using a Smart Meter.

Benefits of support

During the school holidays, she received vouchers for her children (£15 per child per week). The vouchers were a huge benefit, contributing to her children being able to eat healthy, balanced and varied meals in the holidays. Being able to provide healthy food in the holidays for her children, as well as the occasional additional extra, also helped her mental health and the wider wellbeing of the household:

"It makes a difference with the children, it takes the pressure off. It improves the atmosphere in the house, you know, if they have a treat. They deserve a treat, a treat goes a long way."

The support had also helped her to feel more in control of finances because she can plan when she spends money. With the holiday food vouchers, she knew when to expect them so could plan how much money is allocated on food and bills for the month.

Household which received holiday food vouchers and payments/vouchers to help with energy and utility bills, through direct awards

Illustrative example from recipient qualitative interviews

The interviewee was a mother who lived with her three children and her partner in rented accommodation. One of her sons is autistic and receives Disability Living Allowance. Alongside this, she also claimed Universal Credit and Tax-Free Childcare.

The impact of Covid-19 on the family was significant due to the impact on her partner’s employment. He was self-employed but his business was hit hard during the pandemic, and they have previously relied upon his income and their Universal Credit claim.

Her financial situation had fluctuated over the past 12 months. She inherited some money which significantly helped improve her situation. However, before receiving this, the household was living from pay cheque to pay cheque.

Benefits of support

The interviewee cited the support received through HSF4, and the inheritance received earlier in the year, as improving their financial situation. They were able to spend more on food shopping and could afford to go clothes shopping for the children, along with having days out.

"We have more freedom now and can actually live like human beings".

She reported feeling really satisfied with the holiday food vouchers and found that the process of redeeming them *"couldn't have been any easier"*. The benefit of receiving the vouchers was felt throughout the household. During the school holidays, she and her partner were able to afford food for the children and could afford healthier foods, rather than basic essentials and tinned goods. It also meant the children could have a more balanced and varied diet. The vouchers also helped with their finances, as money which would be spent on food could now be spent on having days out with the children during their holidays.

The interviewee also stressed how the support through the voucher payments had allowed them to have greater control over finances and led to reduced anxiety.

"We're in a better position now, we know where the money goes, it helps us to plan and we have been given more control over our finances".

Household which received holiday food vouchers through direct award

Illustrative example from recipient qualitative interviews

The interviewee was a male living alone following a recent family breakdown, who had previously been self-employed but had struggled with mental health issues for the previous five years and had not worked during this period. He was living in rented accommodation and receiving Enhanced ESA and PIP benefits.

He described his financial circumstances as “challenging” for the past few years, after being declared bankrupt when his business failed and with debts from the family breakdown:

“I have been struggling I would say, I went bankrupt a few years ago, as I was self-employed for a while but couldn’t afford to pay my taxes.”

Although his financial circumstances improved slightly after the bankruptcy, and he had received support from the local foodbank and with household financial management from a local faith group, his income barely covered his outgoings and left him without reserves.

Benefits of support

The interviewee described how his electric cooker had broken down, and as he did not have the money to repair or replace it he had been living off cold food, “boil in the cup” soups and noodles or take-aways. During a meeting with his social prescriber, it was suggested he apply to his LA for HSF support to buy a replacement cooker. As he described:

“My social prescriber told me to go on the [LA] website. The application was self-explanatory, it didn’t ask too many questions or want lots of information. I got an e-mail about a week and a half later and £300 was paid into my account after a few days.”

The recipient described how HSF4, in combination with the support he continued to receive from the food bank and his local faith group, had made a significant difference to his life which he felt could be built upon in future:

“I’m now in a far better place than since the bankruptcy. I am getting money advice from [his local faith group], I can top up on food from the foodbank if I need to, and I can cook hot meals thanks to HSF. That has improved my living standards, I’m healthier and less stressed, and the money advice has meant that I am budgeting and managing my money better.”

Household which received replacement white goods (via application)

Illustrative example from recipient qualitative interviews

The interviewee was a woman living with her three-year-old child, who had moved into a new local authority flat in the summer of 2023 having left temporary accommodation. She was working part-time to care for her child, and although earning a low wage was not claiming any benefits and found it difficult to cope. Moving from furnished to unfurnished accommodation caused a high degree of financial stress, as she described:

“It was definitely quite difficult. Obviously, when you move in it’s all completely unfurnished, and it all needs decorating and flooring and things like that.”

Benefit of support

A local authority housing officer told her about HSF4 when arranging her new property, directed her towards the LA website and suggested that she apply online. She found the application process straightforward; the forms were easy to complete, and she applied for a fridge freezer, cooker and washing machine just after she moved into her new flat.

As part of the application process, the LA contacted her to ask what white goods she needed and what would fit in the kitchen, and after a couple of weeks she heard that her application had been successful and that her items had been ordered. As part of the call the LA also asked if she needed any help purchasing food, and she was sent £120 worth of food vouchers on the same day. She was highly satisfied with the application process, and in particular the way she was treated by LA staff; that the LA arranged for her items to be purchased, delivered and installed; and that they also offered the extra food vouchers as an “unexpected bonus”.

The benefits of receiving the white goods and the food vouchers were “massive”:

“The benefits for me and my daughter were huge – HSF provided all the white goods we needed but which we would not be able to afford for many months, if ever.”

She described how the awards had also helped reduce her anxiety over furnishing her flat, and enabled her to prepare fresh food, which brought health and wellbeing benefits. Looking to the future, she expected these benefits to be sustained and lead to greater financial independence:

“The white goods should hopefully last for quite a few years, and I should be more financially independent by the time anything needs to be replaced.”

Household which received new white goods and food vouchers (via application)

6.1.2 Duration of benefits

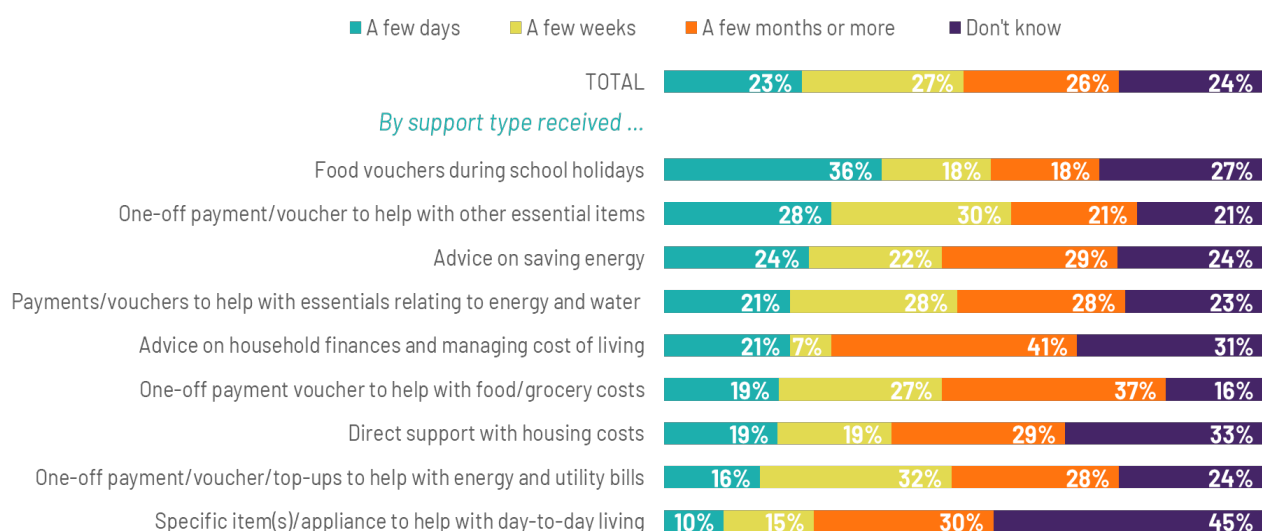
The perceived duration of the benefits of the support received varied from a few days to a few months or more. Within the survey, respondents were evenly split between those who felt the benefit has lasted/will last for:

- A few days (23% of all those who felt there had been a positive benefit);
- A few weeks (27%);
- A few months or more (26%); or

- Don't know/can't say (24%)

There were some variations by the type of support received, as shown in Figure 6.3. Those receiving food vouchers for the school holidays were the most likely to cite the benefit as only lasting a few days (36%), though the same proportion of this group felt the benefit lasted or would last for a few weeks or a few months or more, illustrating how benefits are nuanced within support categories. Those receiving advice on household finances and managing the cost of living were the most likely to cite the longest benefit of a few months or more (41%).

Figure 6.3: Stated duration of the positive benefits of support – by support type received



Q Thinking about the positive impacts that the support has had on you/your household, how long have these impacts generally lasted/do you expect them to last?

Base: All who feel they had some positive benefit from support received (1520)

Recipients within the qualitative interviews described receiving both shorter and longer-term benefits from the support they received. Several described how, whilst the effects may not have been long-lasting, their award provided them with a couple of weeks of relief and made them feel more motivated. In these cases, the benefits tended to last as long as the intended duration of the support – e.g. a food voucher provided relief until it was spent.

One route to longer-lasting benefits was through the receipt of advice services. These included advice on saving energy, maximising benefit payments/ensuring entitlements are received, and improving household financial management, as well as on cooking and healthy eating. For example, several interviewees reported receiving advice on benefits from their local Citizens Advice, in some cases increasing their household income as a result. In one case a pensioner couple were not aware that they could claim Universal Credit having had to move in with their

grandchildren. They contacted Citizens Advice, who helped them prepare a claim for Universal Credit, which increased the household income by £400 a month.

6.1.3 Less positive views around the benefit of support

None of the recipients in the qualitative interviews reported any specific negative outcomes as the result of their support. However, some felt less positive about their experiences of the process underpinning the distribution of their awards, some who received advice felt there had been any no immediate change, while others cited no longer-term positive benefit.

When recipients were in crisis, the immediacy of their need meant that advice or signposting tended only to be felt valuable if it led to an immediate benefit. Some recipients also noted how they felt that the provision of advice was something they had received as they had not qualified for other forms of support (in which case it was seen as a 'consolation prize'), whilst some others felt the advice had not led to any tangible benefits.

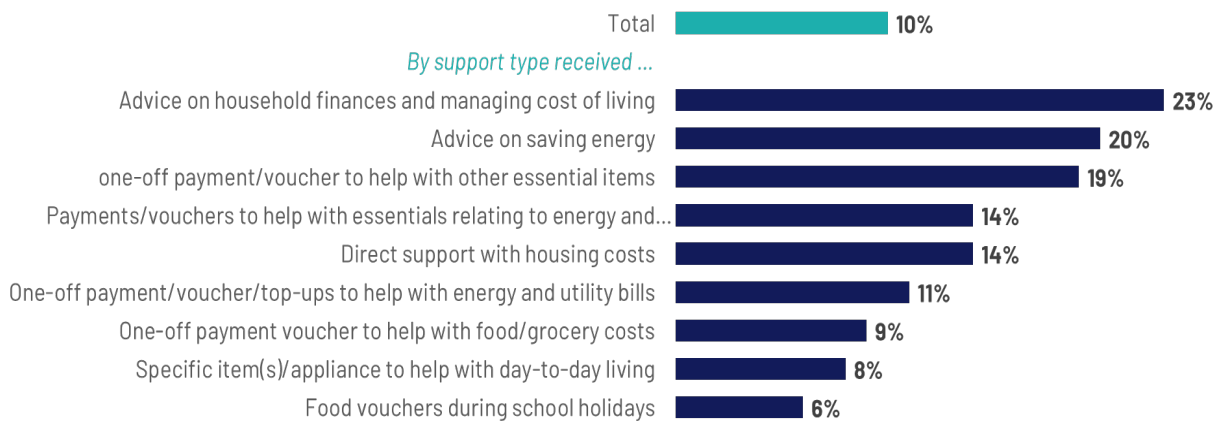
Where interviewees described experiencing problems with the fund application process, this could cloud their views of the fund overall. One respondent with a disability reported feeling 'victimised' after approaching his local county council for support, and being told he needed to speak to the local district council. On doing so he was then told he needed to contact the county council, which made him feel less positive towards the fund (although he still completed the application and received an award).

6.1.4 Extent to which HSF support led recipients to access other support

One in ten (10%) recipients within the survey reported that the payment or support they received had led them to access some further support from other organisations including debt and advice services, as shown in Figure 6.4.

The likelihood of respondents citing having been led to other support providers varied by the type of support received, with those receiving advice on household finances and managing the cost of living being the most likely (23%) and those receiving food vouchers during school holidays the least (6%).

Figure 6.4: Extent to which support received led recipients to access further support - by type of support received



Q. Did the payment or support that you received lead you to access any further support from other organisations including debt and advice services?

Base: All who received some form of support (1,545)

6.2 Benefits for organisations and their staff

The benefits resulting from the delivery of HSF4 were not confined to households receiving awards. The interviews with LA SPOCs and partner/TPO staff also identified benefits for the organisations involved, their staff and for local welfare infrastructures.

Both LA and TPO staff described how their involvement in HSF4 had led to a series of benefits for their organisations and staff involved in distributing awards to recipient households in need.

The benefits for organisations included **raised profiles and local awareness** of their roles in supporting households struggling to cope financially – including reputational benefits – which was reflected in some of the qualitative interviews with recipients, who described first hearing of their award provider as a result of applying or being referred for a HSF4 award. For the TPOs, this was felt to have further embedded their positions as key actors within their local welfare support infrastructure and had led to an expansion of their client base alongside the ability to enhance their existing offer with HSF4 resources. For the LAs, involvement in HSF4 was also felt to have further cemented their position within the local welfare infrastructure, provided resources to fill recognised gaps, alongside forming new and strengthening existing working relationships with the local VCS sector.

“HSF4 brought a lot of people to our service, who might not have found us otherwise”.

TPO representative

“Prior to this level of support being available we’d receive, say, a call from someone in their eighties, whose heating system doesn’t work, and our core funding was for behavioural change advice and small measures, tips on saving energy, new lighting, etc. But if they need £800 to change a printed circuit board in a heating system our core offer doesn’t go down well. So being able to say yes, we can help, is enormous, and also being flexible to say this to people with very different heating needs.”

TPO representative

The **creation of new and further embedding of existing local partnerships** was widely recognised as a benefit that had been realised over successive HSF iterations, with partnership work being seen as central to the multi-faceted approaches required to meet the breadth of need identified.

As the delivery models and the partnerships that underpinned them were already largely in place from previous iterations, the benefits of HSF4 were mainly around cementing existing arrangements rather than introducing new partners. Nevertheless, some new partners were introduced for HSF4, which provided the resources, focus and experiences of collaborative working to leave a legacy to be built upon in future.

“It was really valuable to give frontline workers in other organisations a reason to refer people to us, and they are now well linked in with the other support organisations in our area.”

TPO representative

Interviews with **LA and TPO staff** involved in distributing awards found that while their roles had brought challenges, the vast majority reported a high sense of satisfaction and personal reward from providing tangible support to households in need, particularly at times of crisis.

“It’s been really beneficial for my colleagues who help complete applications and work face to face with people to take them to the next step. Being able to provide an award quickly, rather than the usual wait for claims like PIP, helps embed buy-in and trust with clients.”

TPO representative

“For me, and my staff and volunteers, having funding available under HSF was the first time that we had money available to support people in distress and make a difference. It is the first time we’ve had money and been able to say to people ‘What would be the best thing for you now?’, and people tell us and we can respond.”

TPO representative

“Our staff like the system, they can help and can help quickly and they feel they are in control. HSF4 gave them a support mechanism. Also, it’s nice to see the impacts and joy for people receiving the support.... they see they are actually helping people, which is one of the key goals of our organisation.”

TPO representative

6.3 Benefits for communities and the local welfare infrastructure

Many of the benefits resulting for organisations also contributed towards a wider set of benefits for both local communities and for local welfare infrastructures.

For communities, the key benefits resulting from the delivery of HSF4 included:

- **Strengthening and sustaining the local VCS sector** – through the VCS involvement in delivering and referring individuals, which helped further embed organisations in communities and provided funding to enable payments to be included alongside existing service offers.
- **The provision of local community facilities** - such as foodbanks and community cafes, with a range of additional benefits for local communities, including social benefits such as safe spaces to meet (helping address social isolation), and in some cases expanded volunteering opportunities.

These benefits in turn resulted in wider benefits for local welfare infrastructures, including:

- **HSF4 resources helped maintain and enhance existing local provision** - further developing and embedding shared understandings and joint working practices between partners, and in some cases leading to new collaborative working arrangements.
- **A strengthened VCS sector** – through experiences and new working links fostered through HSF4 but rooted in experience of previous HSF iterations.
- Specifically, the **extension and embedding of existing partnerships with a focus on poverty alleviation**, including specialist provision and advisory support to help tackle the breadth of issues and financial challenges facing households in need.

- **Improved relationships between LAs and their VCS partners** – from strong starting points in most areas and fostering a sense of common purpose established over previous HSF iterations.

No negative effects were identified for organisations, communities or the wider welfare infrastructure from the delivery of HSF4, although concerns were raised over potential development of dependencies on the HSF amongst some households. However, both LA and TPO stakeholders commonly expressed concerns that should the HSF not be continued the benefits resulting would not be sustained and risked being lost, as described below.

6.4 Implications of a potential withdrawal of the HSF

The LA and TPO stakeholders offered views on the implications of a potential future discontinuation or withdrawal of the HSF at two points – during Phase 2 (which was conducted prior to the announcement of the HSF5) and during Phase 3 (which took place after the HSF5 had been announced). In the qualitative interviews with recipients, broader discussions took place relating to potential future welfare provision.

Within these interviews concerns were raised over the potential negative effects of any withdrawal of funding for households in continued need, and for the sustainability of the wider organisational, community and welfare infrastructure benefits identified as resulting from successive iterations of the HSF.

In terms of implications for **households in need**, the broad view emerged that while some cost pressures had eased (such as energy costs), the levels of need across communities remained high and that overall living costs were continuing to increase. There was little to suggest that the level of future support needs would reduce in the near future, and without a similar level of investment these needs were unlikely to be addressed to the same extent as previously.

“We'll lose that flexibility to be able to support people over winter with cash payments or application schemes that add that extra support, but it's also the funding for citizens advice outreach posts .. and if there's nothing else then what happens to those outreach posts, do they just stop? Some of them are in food banks, some in community centres, people will be used to seeing them ...we have created a thing that is really great and when it goes it will be missed.”

These concerns were exacerbated by the **establishment of dependencies amongst some households** on support from the HSF, who had come to expect the funding to be available and would have nowhere else to turn or not know where to access available support.

“HSF4 has been a light in the dark for many people, it gave them hope. But without creating dependence, what comes next?”

TPO representative

The TPO representatives described that while the HSF was not their sole source of funding, it had provided important resources which enabled them to enhance their offers and provide tangible help to households with few alternative support options. The majority felt that without further HSF funding they were **unlikely to be able to offer the same levels of service as previously, and highly unlikely to be able to offer payments** at anything approaching the scale they had previously been able to with HSF resources.

The potential absence of future funding was also felt to put the **sustainability of many of the organisational, community and welfare infrastructure** benefits at risk. Without future investment, many stakeholders were concerned that the enhanced partnerships, increased organisational capacity and capability, and improved data systems and local insight developed using HSF resources would be lost. The LA SPOCs also described how the **systems and structures** put in place locally to identify potential recipients and distribute awards would also be lost and would need to be re-established should any new funding options be announced in future. While some of the SPOCs considered that they may be able to sustain some of the enhanced local intelligence through continued involvement in local VCS partnerships, the vast majority felt that in the absence of replacement funding they would not be able to invest in awards at the same scale as under previous HSF iterations.

“We’ll lose some of the longer-term solutions that we have invested in, like our data dashboard - we’ll have to try to seek out funding from elsewhere or lose it.”

LA SPOC

The potential absence of future funding has implications for the HSF’s continued positive contribution to both **community resources and local welfare infrastructures**. Again, while HSF4 was not the sole source of funding for TPOs, the majority felt they would struggle to maintain the same levels of community provision in the absence of HSF funding, particularly the more ‘value added’ services introduced. Several TPO interviewees providing foodbank and community pantry

services also described how the cost they paid for food supplies had increased, and so while levels of demand remained high their core costs had risen.

“If the cost of living crisis doesn’t stop, the fund needs to continue. It will be severe, charities will fold. Middle sized charities will increase in demand. More demand to the council, who don’t provide emergency support.”

TPO representative

The over-riding requests from the LAs and their TPO partners was for **any announcements on any future funding of support schemes to be made in advance**, and that, wherever possible, **any future funding was established on a longer-term basis**. An expression of intent to provide future funding was felt to be sufficient, with the detail to follow, as this would show a continued commitment, enable local partnership and delivery structures to be maintained, allow LAs and partners to start the planning and communications processes early, and allow planning for delivery over the longer term.

“On the ground, we're managing individuals, groups, relationships who are very anxious about whether there will be funding for the following year, particularly when we think about winter 2024/25. We've already got food banks and others quite dependent on this funding, really struggling to get funding from elsewhere.”

LA SPOC

We are trying to transition into more advice and support rather than food so I think that’s a message we want to get out there – that the fund is still needed, it’s certainly not in our strategy for another six or seven years down the line, we want to see needs reduced but we do need the support while we are delivering it.”

TPO representative

7. Conclusions

This final Chapter outlines the conclusions of the evaluation, structured to reflect the overall aim of the study and the key research questions addressed.

The overall aim of the evaluation, as set out in the terms of reference for the study, was to “*document and assess the delivery of HSF4 by local authorities and the benefits for recipients, with a view to informing any potential future funding schemes*”. As described in previous chapters, the experiences of the LA and partner/TPO stakeholders, and of individuals and households in receipt of HSF4 awards, provide a rich evidence base to draw upon.

7.1 Delivering the HSF4 and local fit

The evaluation found that approaches to delivering the HSF4 and distributing awards to recipient households had been **developed and evolved over previous HSF iterations and were working effectively**.

The HSF4 MI shows that each of the 13 case study areas had **spent their HSF4 allocations fully**, with the pattern of distribution broadly matching that set out in their delivery plans. Each area also felt they had been **effective in reaching their intended target populations**, both in terms of adherence to the HSF4 guidance but more broadly in reaching those in greatest need. The case study areas had achieved this through a combination of data-driven and referral and outreach-based approaches.

Although defining ‘greatest need’ could pose challenges and lead to difficult decisions in some cases, the survey and qualitative research with recipients found that all or the vast majority of awards appeared to have been made to households in poor financial circumstances at the time of their awards. Nevertheless, some areas **faced challenges in assembling the required data** with which to target their awards, and while this was less of an issue given the widely reported high levels of demand for the fund, there was a consensus view that it was inevitable that some eligible households would not have been identified.

A range of direct, application, and referral and outreach approaches were followed in the case study areas to **distribute awards to eligible households in need**. These were set within delivery models delineated by the respective share of distribution by LAs, their TPO partners, and both in combination. Each approach had their strengths and limitations and were commonly applied in combination to meet the Fund’s joint objectives of addressing crisis needs (for which fast responses were required)

alongside efforts to address the issues which underpin households' situations. This required the ability to distribute awards directly at scale and pace, alongside application-based processes which included assessments of needs and often specialist inputs. The key finding was that combinations of distribution approaches are most effective and will continue to be required for funds with similar dual objectives.

Recipient satisfaction with their experiences of the award distribution processes was high, although some individuals with particular needs did highlight how the application process – including the relevant forms to complete – could be made more accessible.

HSF4 was seen to **align well with existing local welfare support structures and interventions** in the case study areas, due to a combination of inclusive planning and preparation processes (which commonly included representation from key LA departments, other statutory sector representatives such as Jobcentre Plus/regional DWP staff, and representatives of the local VCS and not for profit sectors), building on pre-existing partnerships (which had been refined and embedded over previous HSF iterations, but had their roots in interventions to mitigate the impacts of the COVID 19 pandemic and before), and experiences of joint working which built on previous integrated practice. This also enabled HSF4 to add value through being **used in combination with existing local services**, for example enabling more reluctant households to engage by providing payments alongside existing support funded with HSF4 resources.

However, some LA and partner representatives felt that there had been **little time to stand back and take a more strategic view** of their use of the HSF in the context of successive previous iterations. This was primarily due to the limited notification of successive HSF iterations, which resulted in limited time to develop plans and prepare for distribution, and the uncertainties over whether the HSF would be continued, which meant there were **limited opportunities for reflection, wider strategic planning and the consideration of alternative and potentially more innovative approaches**. This was reflected in responses to the revised design of the HSF4, which although widely welcomed had led to few significant changes in the overall distribution approaches followed.

While the enhanced flexibility enabled by the HSF4 was welcomed by the LA and TPO stakeholders, some also expressed the view that **the strategic focus of the HSF had diluted to some extent following variations over successive iterations** and that there would be value in revisiting the fund's key purpose/strategic intent (and in designing any potential future schemes). For future activity there would be benefits in making objectives and intervention logic more prominent and explicit in any guidance materials produced.

7.2 The characteristics and circumstances of households receiving HSF4 awards

Key findings regarding the demographics, household characteristics and financial circumstances of HSF4 recipient households included:

- **Employment and benefit status** – just over one third (34%) of the survey respondents were in work, with 24% being unemployed and 20% describing themselves as disabled or with long-term health issues. Over half (58%) described being in receipt of Universal Credit, 33% other state benefits and 10% of a state retirement pension. Almost half (47%) reported that their total monthly income after tax was £1,080 or below.
- **Financial circumstances** – the majority of respondents described struggling to cope financially over the last year, with 83% having found it difficult to some extent, and half (49%) finding it *very* difficult or having not been able to cope at some point. The qualitative research identified individuals who had struggled to cope consistently since before the increases in the cost of living, while for others an unexpected event such as losing a job combined with inflationary increases in the cost of living meant they had temporarily struggled to cope until their financial situation improved.

Those households who had struggled to cope for an extended period were found to be **more likely to have claimed benefits and received local welfare support previously**, and so were familiar with points of contact and where to find out about the opportunity to receive an award. The reverse applied for those who were more able to cope, which included some new emerging target groups, including those in work but struggling to cope.

The evaluation found that **awareness of HSF4 was highly variable amongst recipients**, with just 45% of survey respondents reporting being aware of the fund with a further 23% aware of the scheme but not its name. Awareness was influenced by a range of factors, with the way in which individuals came to receive their award being a particularly differentiating factor; **those who reported having actively applied for their support were far more likely to be aware of the HSF** than those who had been referred or had received the support without applying or being referred.

7.3 Benefits of the HSF4

A wide range of benefits were identified for households receiving HSF4 support, with the flexibility enshrined within the HSF4 reaping rewards. The **vast majority of**

recipients responding to the survey (98%) reported positive benefits from their awards, which were often highly case specific and dependent on the nature of the award(s) received and the household circumstances at the time. The most commonly benefits, each reported by over half the survey respondents, included helping afford food and groceries (78%) and energy and utility bills (60%), and help keeping warm in cold weather (58%). In addition, 61% described how the HSF4 support helped them avoid having to borrow money.

For some recipients, the benefits of the HSF4 extended beyond affording household items by also helping to reduce stress (38% of respondents) and concerns over being able to heat their homes (33%), and helping improve confidence that they are more able to manage their household finances in the future (32%) – which in turn positively influenced household wellbeing and health (including mental health).

The **duration of benefits varied by support type**, with households receiving food vouchers for the school holidays being the most likely to describe the benefits as only lasting a few days in their survey responses, whereas those receiving advice on household finances were the most likely to describe the benefits lasting a few months or more. However, some of those receiving food vouchers for the school holidays (and other support types) also cited longer lasting benefits, notably when ‘less direct’ benefits are considered as revealed particularly through the qualitative interviews. These broader benefits included improved personal/household wellbeing, reduced anxiety, enhanced personal confidence and increased levels of pride - a finding which has implications for the composition and coverage of the support types offered through any future funds.

The benefits of the fund extended beyond the households supported, to include **benefits for the organisations involved in delivery, local communities and local welfare infrastructures**. Benefits for organisations included raised local profiles/awareness of their services and the creation of new and embedding of existing partnership arrangements, while benefits for communities and local welfare infrastructures included strengthening and helping sustain the local VCS sector, maintaining and enhancing local welfare support provision, and improved relationships between the LAs and their VCS partners. These benefits were apparent when stakeholders were asked about the prospect of the potential absence of future funds; universal concern was expressed that without continued future funding these wider benefits risked being lost.

8. Annex 1

8.1 Details of methodology

The evaluation used a mixed methods approach which combined quantitative and qualitative methodologies, and closely reflected the main elements of the approach set out in the research specification. There were three phases to the evaluation, which are outlined in further detail below:

- Phase 1 – Feasibility Study
- Phase 2 – Qualitative stakeholder research
- Phase 3 - Case study area research (HSF4 recipients and further stakeholders)

8.1.1 Phase 1 – Feasibility study

This initial phase comprised a range of scoping activities including a feasibility study to assess the likelihood of proposed evaluation approaches being able to be implemented at sufficient scale within the available timeframes. It focussed on gathering intelligence on stakeholder contacts and the availability and quality of recipient data held, helping to inform the design of Phases 2 and 3 (particularly with regards to Phase 3), as well as inform the selection of a shorter list of areas for Phase 3. The feasibility study took place between September and December 2023.

After reviewing available HSF4 internal management information and local delivery plans, 27 LAs were selected to reflect the diversity of all the authorities receiving HSF4 funding, in terms of spend allocation, volume of awards and priority areas. Once selection had been agreed, a jointly branded and co-signed email communication was issued to the SPOC in each LA, initiating contact, setting out the background to the evaluation and feasibility study and setting out expectations around information requirements.

Within this feasibility phase, an interview was conducted with the LA SPOC and, in some cases, also included other key personnel from strategic, IT and compliance functions to develop a picture of the HSF4 implementation in each area, as well as discuss key information requirements for the feasibility assessment. Interviews were semi-structured following a discussion guide agreed with DWP. In a number of cases, further email correspondence followed these initial discussions to clarify outstanding issues.

To conduct the feasibility assessment in a consistent manner, a standardised set of feasibility materials were developed to cover the following:

1. **Collection of management information and programme documentation** to enable a rapid review of the HSF4 implementation in each LA area. A checklist of authority-specific information was developed, including Delivery Plans and HSF4 management information as well as other relevant documentation (including internal evaluation/ review documents, internal customer feedback etc). Information requirements were set out in advance for the LA SPOC and discussed during the interview. The information collected was then used to develop a detailed picture of HSF4 implementation, including the scale of expenditure and how it was being prioritised according to key eligibility criteria across each authority. In addition, it identified the primary funding delivery methods, the range and reliance on Third Party Organisations (TPOs), the balance between those applying directly and those selected via LA eligibility criteria and the profile of recipients on existing benefits (or not), as well as providing local market context.
2. **Stakeholder information** to map the local stakeholder environment. As a pre-task the LA SPOCs were asked to generate a list of local HSF4 stakeholders, with the intended purpose of helping to inform Phase 2 design and to provide valuable evidence on how authorities had chosen to deliver the HSF4. During the interviews stakeholder relationships were explored in more detail, and SPOCs asked to group stakeholders into distinct categories and then assess their relative importance based on factors such as level of influence or proportion of spend. Further qualitative questions were used to better understand the role that stakeholder engagement had played in LA delivery approaches.
3. **Sample viability assessment** to establish the capability of each LA to provide recipient sample for the Phase 3 work. The feasibility study focussed on two key issues: data capture/availability and data sharing/access. Conversations sought to establish what recipient data was currently captured, where this was held and how readily available and accessible this data was. They also sought to identify the extent of TPO involvement and any implications for this on access to recipient data. A datasheet was used to capture information about the overall number of sample leads, its profile in relation to key characteristics (both demographic and eligibility criteria if known), the proportion of missing contact information (by email, telephone and address details) and types of additional information held on recipients (like HSF4 application date, communication preferences, etc).

Following an initial round of consultations, and the identification of LA concerns over the legal permissions to allow them to share individual names and contact details, a letter was developed between DWP and Ipsos setting out the legal permission and proposing three potential approaches to data collection, sharing and survey conduct. This letter was distributed to a sample of LA SPOCs and followed by interviews with the SPOCs and their DPO colleagues to collate views on the options.

The findings from the feasibility study informed the approach to Phase 3 of the evaluation, with an increased focus on a smaller number of case study areas to enable sufficient resource to enable robust quantitative and qualitative data collection.

8.1.2 Phase 2 – Qualitative stakeholder research

Stakeholder consultations across Phases 1 and 2 included a total of 151 individuals: 87 LA representatives and 64 TPOs/local partners (numbers were combined across phases as relevant insights and findings were shared in many of the Phase 1 consultations). The vast majority of the TPO/partner consultees were from the voluntary and community sector.

The consultations were conducted through a combination of focus groups and individual or paired qualitative interviews. These were conducted online/via telephone and took place between October 2023 and January 2024.

These discussions focussed on:

- **Preparing for delivery** – who was involved, rationale for approach, effectiveness of the planning process and fit with local welfare provision.
- **Delivering the HSF4** – delivery model followed, support provided by category and recipient, identifying recipients and distribution/delivery methods used, partner involvement and effectiveness (including differences by recipient group).
- **Benefits of the HSF4** – the key benefits, from the LA and TPO perspective, for recipients and local communities and the local welfare infrastructure; and what would be the implications of no further HSF support?
- **Overall reflections** – how successful was the approach taken, were there any barriers to delivering support, what improvements could be made by both LAs and DWP, how could the scheme be improved?

Write-ups were prepared following each focus group/interview using a standardised template, coded for thematic analysis, with a series of debriefing events/workshops allowing the findings to be discussed across the Ipsos evaluation team.

There were several key methodological considerations from the stakeholder research:

- **Mode of consultation:** the Phase 2 consultations comprised a combination of focus groups and individual or paired qualitative interviews, selected according to the preference of the LA and/or the frequency with which local HSF4 'teams' were brought together. Both modes had their respective strengths and weaknesses:
 - The focus group approach enabled experiences and views from a wider group of participants to be shared, but was less effective in exploring specific individual or linked interventions, while;
 - Conversely, the qualitative single or paired interviews provided more detailed insight into the delivery of specific interventions but did not allow for discussion within and across the wider HSF4 'team' within a local area.
- **Focus of consultations:** while the Phase 2 consultations were broader in coverage than those for Phase 1, the focus still tended to be on those working in LAs and with key TPO contacts, and less so with the stakeholders further removed from the central oversight functions, including some directly involved in providing support to recipients – i.e. food banks, smaller VCS organisations etc (it was subsequently agreed with DWP that these stakeholders would be a focus for inclusion in Phase 3 of the evaluation).
- **Coverage by stakeholder type:** given the numbers of stakeholders involved in delivering the HSF4 across the LA areas, it was only possible to consult with a selection of these. The number and range of stakeholders also differed by area and delivery model, meaning that the mix of stakeholders also varied across each individual authority. The table below provides an overview of the stakeholder sample and how this split out across 24 areas (three areas opted out of the evaluation during Phase 1, meaning the overall sample of areas reduced from 27 to 24).

Local Authority	Number of interviewees		
	Local authority representative	TPOs/partners	Total
Barnet	3	0	3
Barnsley	4	0	4
Brighton & Hove	5	5	10
Cornwall	6	10	16
Cumberland	2	2	4
East Sussex	5	3	8
Gloucestershire	2	0	2
Hampshire	12	8	20
Isle of Wight	2	4	6
Kingston upon Hull	4	3	7
Kingston upon Thames	2	2	4
Leicestershire	5	4	9
Lewisham	4	0	4
Liverpool	3	2	5
North Yorkshire	5	2	7
Northumberland	1	3	4
Reading	4	0	4
Southwark	1	5	6
Suffolk	1	0	1
Sunderland	5	5	10
Telford & Wrekin	3	0	3
West Northamptonshire	2	0	2
Westmorland & Furness	2	2	4
Worcestershire	4	4	8
TOTAL	87	64	151

8.1.3 Phase 3 – Case study area research (HSF4 recipients and further stakeholders)

The final phase of evaluation activity included an online survey of households receiving HSF4 support across 13 LA areas (selected from within the 27 areas included in phases 1 and 2 above), accompanied by qualitative interviews with recipients to explore their experiences and benefits of the support in more detail, and further qualitative interviews with LA and TPO stakeholders who were involved in the delivery of different types of HSF4 support.

The approach to Phase 3 was informed by the findings from the feasibility study in Phase 1. It was agreed to focus on a smaller number of areas to facilitate a robust mixed-methods approach. A total of 13 case study areas were selected on the basis of the likely number of households for whom contact details would be available, the proposed distribution of awards across the support categories, the expected levels of take-up across households with different characteristics, and the authorities' preparedness to take part. The sampling process also considered the distribution approach followed in terms of the involvement of the TPOs and what data was held by them and what by the LAs.

The 13 areas selected for inclusion in Phase 3 of the evaluation were:

- Barnet
- Brighton & Hove
- Cornwall
- Hampshire
- Kingston upon Hull
- Kingston upon Thames
- Leicestershire
- Lewisham
- Liverpool
- Southwark
- Suffolk
- Sunderland
- Westmorland & Furness

8.1.4 Online survey of HSF4 recipient households

The design of and recruitment approach to the online survey of recipient households was influenced by the findings of the feasibility study, with the 13 case study LAs being asked to distribute survey links to recipients of HSF4 awards in their areas (via TPOs as appropriate). This meant that no recipient details needed to be shared outside of the LAs/TPOs, so negating the need for any data processing protocols/agreements to be put in place. The online survey questionnaire was developed by Ipsos and DWP. The survey was hosted securely by Ipsos.

The survey launched across the areas on a staggered basis, going live in the first areas on 3rd May 2024 before being rolled out more widely. Secure links to the online

survey were distributed by LA contacts to recipients of HSF4 awards/support. LA contacts had responsibility for identifying these contacts and links were sent via email, with the exception of one LA where links were distributed via text message.

The announcement of the General Election on 22nd May and the subsequent pre-election period ahead of the 4th July Election, meant that no further survey links were distributed beyond this point. Although the survey was held open until 20th June to receive responses to the links already distributed, this meant that the survey could only be distributed in 10 of the 13 case study areas within the timeframes available for the evaluation. The survey received a total of 1,806 responses across the 10 LA areas where it was launched. The breakdown of responses by LA is included in the following table.

Local Authority	Number of responses
Barnet	336
Brighton & Hove	306
Cornwall	138
Hampshire	277
Kingston upon Hull	445
Kingston upon Thames	9
Lewisham	21
Liverpool	209
Sunderland	52
Westmorland & Furness	13
TOTAL	1,806

There are some key methodological considerations and learnings from the online survey of HSF4 recipient households:

- It was not possible to validate responses to ascertain who had received links and completed the questionnaire. However, it was apparent from information provided by the LAs, that a range of sources had been used, including lists of people who had successfully applied directly for HSF4 support and contact details of households who had received support without applying (e.g. those who received vouchers for food in school holidays through being eligible for free school meals).
- Survey findings cannot be interpreted as being fully representative of the views of all recipients of HSF4 support, nor of the recipients within the selected LA areas. However, the scale of the response and the breadth of

support types and household characteristics covered meant that survey findings provided a robust set of views and experiences from a broad cross-section of HSF4 recipients.

- The limited information available on the details of survey invites meant that an overall response rate could not be calculated. From the limited information available, it was estimated that the overall response rate to the survey was in the region of 5%-10%.

8.1.5 Qualitative interviews with HSF4 recipients

Qualitative research with HSF4 recipients was used to explore, in more detail, individual recipient households' experiences of applying for and receiving HSF4 support and the benefits resulting from this. It was also used to build on the findings from the recipient survey.

As part of the online survey outlined above, recipients were asked whether they agreed were prepared to be re-contacted to discuss in more depth their experiences of receiving HSF4 support and the benefits for them and their household.

A sample of respondents agreeing to be recontacted in each area were invited to take part in a programme of qualitative recipient interviews to discuss their experiences in more detail. Recruitment for the qualitative interviews continued until the announcement of the General Election and the pre-election period, when all recipient fieldwork was paused before re-starting on 8th July. As the survey did not launch in all 13 areas, and in some areas the number of responses received were low, additional HSF4 recipients were identified through free-find recruitment. A small number of additional recipients were recruited directly via TPOs who had asked for consent to share their details.

A total of 174 recipient interviews were completed across the case study areas between 13 May and 9 August 2024. Interviews were conducted via phone and online.

8.1.6 Qualitative interviews with LA and TPO delivery stakeholders

To further explore the benefits of HSF4, qualitative interviews were conducted with a sample of LA stakeholders and TPO representatives involved in the delivery of HSF4 awards, with the sampling process ensuring that all the major support categories were covered. The stakeholder and TPO interviews built on the Phase 2 fieldwork to provide additional insights, and further explored the benefits for the household groups they served. A total of 55 interviews were conducted between 15 May and 15 August 2024. These interviews were conducted across the 13 areas selected for

inclusion in Phase 3 and also within one additional LA area to reflect the delivery models being used across areas.