

Missing out: £19 billion of support goes unclaimed each year



By Tylor-Maria Johnson & Alex Clegg, Senior Policy & Data Analysts at Policy in Practice

A [new report by Policy in Practice](#) estimates that the total amount of unclaimed income-related benefits and social tariffs is now £18.7 billion a year.

Millions of families need extra financial support to stay afloat

We estimate that one in four low-income households will not have enough money for basic household costs.

A simple way to support households through the cost of living crisis is by maximising income through the benefit system.

Designing an effective safety net requires an accurate understanding of the level of unclaimed benefits and an understanding of who is not claiming, and why.

Universal Credit and Council Tax Support are the most underclaimed benefits

National benefits administered by the Department for Work and Pensions (DWP) make up the largest share of unclaimed benefits.

Approximately £7.5 billion of Universal Credit goes unclaimed by 1.2 million eligible households.

Council tax support is the most underclaimed benefit in England, with 2.7 million people missing out on around £2.8 billion of support.

Support for broadband and utility bills is also significantly underclaimed.

At least five million families could access lower costs tariffs with their water, broadband and energy providers.

Four reasons why benefits are unclaimed

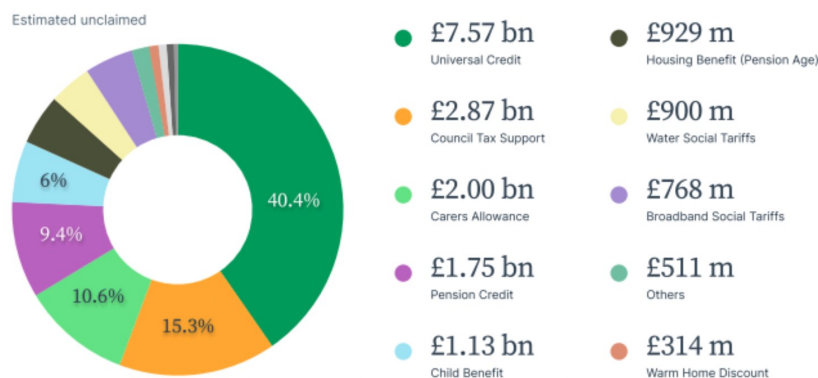
Benefits go unclaimed because of a complex interaction of factors.

These include:

- 1. Administrative complexity:** The sheer complexity of multiple application mechanisms, administering organisations, eligibility criteria and conditionality make it challenging for households to access support.
- 2. Lack of awareness:** Many claimants are simply unaware that they can claim support given their circumstances or income.
- 3. Increasingly fragmented support:** Inadequacy of means-tested benefits drives a growing pathwork of local discretionary support schemes. This creates postcode lotteries for available support, and unequal conditions to access it.
- 4. Stigma:** Negative perceptions around claiming benefits may discourage eligible people from engaging with the benefits system.

Who's not claiming what?

£19bn estimated unclaimed value by benefit, April 2023



How to boost benefit take up and close the £19 billion unclaimed benefits gap

Three actions for policymakers

Address the insufficiency of main social security benefits: Inadequate benefit levels have a hand in growing the complex web support. New support schemes often fill the gaps in the main system. It is crucial that benefits cover the basic needs of a household.

Reduce complexity and increase awareness of local and national benefits: The DWP should be made responsible for increasing take-up of support. Data sharing can streamline access to support and raise awareness of benefits at all points of contact with the household.

Change the messaging around benefits: Government messaging is critical to ensuring that all those that are eligible access support. We urge the government to adopt a supportive approach towards claimants by lessening conditionality.

Two actions for local authorities and other organisations

Identify residents in need using data analytics and contact them on the benefits they are missing out on. Leading councils use their data and our Low Income Family Tracker analytics platform to launch benefits take up campaigns. Our ongoing data-led Pension Credit across London encourages over 8,500 eligible pensioner households to take up Pension Credit worth £3,700 per year. This campaign will have a return on investment of £200 for every £1.

Check eligibility: Organisations should check eligibility on behalf of their customers. Our work in the utilities and finance sectors continues to find many customers who are unaware they're eligible for benefits.

One action for families

Do a benefits check: Check to see if you're missing out on £19 billion of unclaimed benefits using a free benefits calculator on GOV.UK.

Policy in Practice is a social policy and analytics company that empowers people to build their financial strength. It runs a [free benefits calculator](#). You can also use Turn2Us's [benefits calculator](#) or [grants search](#).

GMPA launch VCSE anti-poverty forum



By Aisha Muhammed, Public Policy Officer at GMPA

On Wednesday 3 May, GMPA launched the Greater Manchester VCSE Anti-Poverty Forum.

The forum has been established under the delivery of the Greater Manchester VCSE Accord to build on existing strengths of VCSE sector across the ten boroughs.

It seeks to create a VCSE ecosystem that recognises the value of the sector beyond 'crisis responses' to poverty in these increasingly challenging times.

The forum brings together VCSE organisations from across the city-region to share their experiences and expertise, discuss challenges, and organise strategic and policy development and influence in the fight against poverty, creating a powerful VCSE sector voice on an array of pressing topics – from the need of a [cash-first approach](#) to welfare provision, to the advocacy of the [Living Wage Campaign](#).

For more information on the forum, please [get in touch](#).



Join the movement for Free School Meals for All



By Louise Atkinson, primary school teacher and President of the National Education Union

In September, the National Education Union launched our campaign for Free School Meals for All, urging the Government to extend hot, healthy school dinners to every child in primary school in England.

Since then, educators, doctors, dentists, parents, youth workers, faith leaders, councillors and more have banded together around this demand. All of us are united by the belief that no child in Britain should go hungry and every child should have the basics to learn and thrive.

Why Free School Meals for All

Last year, four million children experienced food insecurity — not having access to nutritious and balanced meals, or some having to skip meals entirely.

As teachers, we know food is part and parcel of a good education. Free School Meals boost academic attainment, they help children focus in class and connect with their peers.

But restrictive eligibility guidelines, low thresholds and bureaucracy block too many families from this support.

Providing Free School Meals for every child is the only way to ensure no child goes short of food at school. It increases healthy eating for every pupil, and ensures children can eat and socialise together, free from stigma or shame.

We already do this for our very youngest children. For the first three years of school, every child in England gets a hot school dinner - and no child under seven wants for food while they're at school. But from year three on, the Government stops Free School Meals for All.

How we can win this for every child

The power of this campaign is in the broad and committed coalition behind it. Together, we've moved the needle further in eight months than any of us could have done alone.

200+ civil society leaders have signed a [joint open letter](#) to the Prime Minister calling for Free School Meals for All. From Greater Manchester Poverty Action to Feeding Liverpool, from the British Medical Association to Fans Supporting Foodbanks, from Mayor Andy Burnham to the Trades Union Congress.

In partnership with MP Zarah Sultana, we introduced the Free School Meals for All Bill in Parliament – more than 70 MPs from seven parties have declared their support so far. Next, Mayor Sadiq Khan announced an emergency scheme extending Free School Meals to every child in a London primary school for one year.

And we're only getting started.

Add your voice to this campaign

Next month, we will hold a Week of Action for Free School Meals for All to spotlight the issue and turn up the heat to pass the Bill. This mobilisation will culminate in the hand-in of our open letter to Downing Street on 29 June.

If your organisation or group supports extending Free School Meals to every child in primary school, sign our joint open letter and we'll take your message straight to the Prime Minister: bit.ly/freeschoolmealsopenletter

When you sign, you'll join a dedicated, diverse coalition pushing for a better future for children. You'll be included in regular updates and invited to briefings, and we'll share the different ways you can be involved in the campaign.

Together, we believe we can win Free School Meals for All.

Read about the campaign [on our website](#), sign the open letter for your organisation/school/council [using this form](#), or email campaigns@nochildleftbehind.uk if you have questions or would like to learn more.



New policy briefing published: Household Support Fund



By Penny Rimmer, Policy Officer at GMPA

The Covid-19 pandemic and Cost-of-living Crisis have heightened the importance of local authorities in responding to their residents' financial needs.

The Household Support Fund (HSF) was first introduced in October 2021 and has provided £2 billion to local authorities to support essential costs related to energy, food, water, and wider spending needs.

In November 2022, the government announced in the Autumn Statement that HSF would be extended for the fourth time. [Funding worth £842 million is being given to local authorities which can be spent between 1 April 2023 and 1 March 2024](#) (£53.8 million has been given to Greater Manchester's councils). The latest government guidance offers further opportunities for local authorities to deliver the scheme more flexibly and innovatively.

At GMPA, we welcome the additional funding and have published a new '[Household Support Fund: best practice briefing](#)' to support local authorities to ensure the funding is used as effectively as possible. We draw primarily on our ongoing advocacy and support to local authorities in response to hardship funding provided by central government since the onset of the Covid-19 pandemic, as well as on our research on [local welfare assistance schemes](#).

We provide key recommendations for local authorities to consider when developing and implementing their schemes:

- **Take a cash-first approach** to the delivery of the HSF to maximise choice, flexibility, and dignity for people.
- Ensure the HSF **is linked to holistic support** to help residents through advice-based services.
- Make the HSF application process **as simple and efficient as possible**.
- Ensure that residents **can apply** for the HSF scheme **through a variety of ways**.
- **Identify and target households** who may need support using local-level data.
- **Relax eligibility criteria** so it is sufficiently flexible to support those in genuine need and crisis.
- **Promote the HSF widely to the local community** working in partnership with key local partners.

The HSF will go some way to support residents experiencing or at risk of financial hardship. However, mounting financial pressures on households across the country mean that the level and ad-hoc nature of the funding are inadequate to meet the demand for support.

Local authorities should continue to advocate for a properly resourced local welfare provision with long-term funding arrangements building on the national recognition of the HSF.

If you work in or with local authorities and would like further information about this briefing or support in allocating the funding, please [get in touch](#).

Scottish government holds anti-poverty summit



By Laura Burgess, Senior Policy and Research Advisor at GMPA

Scotland's First Minister, Humza Yousaf, hosted a landmark cross-party, cross-sector anti-poverty summit in Edinburgh on Wednesday 3 May.

The First Minister, who set tackling poverty as a defining priority of his government during his campaign for SNP leadership, brought together campaigners, political parties, people with lived experience of poverty and other key stakeholders to discuss action needed to tackle inequality in Scotland.

Describing ending poverty as his government's "single biggest challenge", the First Minister urged realism in tackling poverty and suggested ministers must focus on targeted interventions instead of universal provision. This was met with backlash from some campaigners after the suggestion that tight budget constraints could mean a move away from policies such as universal free school meals, but Yousaf insisted the Scottish Government "must be bold in considering future tax decisions".

The summit came just weeks after a conference hosted jointly by the Independent Food Aid Network (IFAN) and the Trussell Trust called “A Cash First Future” at the end of March. This conference succeeded in demonstrating that a move away from food banks and other in-kind support was not just a dream but becoming a reality across many parts of Scotland, where **plenty of local and national cash-first approaches are already underway**.

It is disappointing, however that at a summit focused on anti-poverty work and hosted by the Scottish government, no mention was made of the Scottish government’s draft plan to end the need for foodbanks, developed after receiving over 400 consultation responses.

Third-sector leaders have urged the Scottish Government to adopt a systemic approach to policymaking on poverty eradication and with a coinciding report from the Joseph Rowntree Foundation revealing **seven out of ten Scots have cut back on essentials in the last six months**, it is crucial that a robust outlook on tackling poverty is adopted north of the border.

From a Greater Manchester perspective, it is heartening to see a leader address the issue of poverty head on and recognise their government’s role as the figurehead in tackling poverty and working towards a fairer and more just society. Whilst Scotland is ahead of the Westminster government on statutory anti-poverty targets, contained in the Child Poverty (Scotland) Act 2017, it is evident that the Scottish government, along with Westminster, must be the standard-bearers of anti-poverty work and embed eradicating poverty across all areas of government.

Local authorities must be required to implement robust [strategic responses to poverty](#) and the voices of those with lived experience should be considered in all anti-poverty work.

Policy and Research updates



We are providing a summary of the latest news and policy developments to keep you up to date with what is happening across the UK.

New research from National Debtline, the free debt advice service run by the Money Advice Trust, has today revealed that the **average level of priority debt** - including council tax, energy and rent arrears – held by callers has **risen 54 percent since 2018**, from £2,642 to £4,080. [Read more.](#)

The Bank of England has **raised interest rates** to their highest levels in almost 15 years. [Read more.](#)

Parents typically need to find at least **£39 per week** for a child’s secondary school education and **£19** for a primary aged child. [Read more.](#)

The Trussell Trust says its foodbanks in Manchester are **handing out more emergency food parcels** to residents struggling on the breadline **than ever before**. The charity’s figures show that more than 30,000 parcels were given out in the city in the year up to March 2023, a significant rise on the 2021-22 figure. [Read more.](#)

UK workers suffer **2.5 per cent real-term pay cut**, while top CEOs get 4 per cent rise. [Read more.](#)

A new analysis has discovered that more than **one million pensioners were underpaid £530 million** last year due to governmental errors. [Read more.](#)

New annual figures from the Trussell Trust show that **almost 3 million (2,986,203) food parcels** were given out – more than ever before. [Read more.](#)

Young people (aged 18-24) and low-income families, were most likely to have **coped with rising cost pressures by simply not paying at all**: around one-in-five adults in the bottom income quintile (19 per cent) and those aged 18-24 (20 per cent) reported falling behind on at least one bill in the past three months. [Read more.](#)

The Special Interest Group of Municipal Authorities (SIGOMA) says that on average the **most deprived councils** in England have **received a 28.3% cut** in the last 13 years while the richest 10 have received only 10.1% reduction. [Read more.](#)

Cost of Living Project



Action Together and Healthwatch Tameside

Action Together and Healthwatch Tameside are gathering information on the way that the cost-of-living crisis is impacting local people's health and wellbeing, and we are asking for your help. We are already working hard to share the insight we hear.

We hope that this research will help system partners understand the impact that the cost-of-living crisis is having on the health and wellbeing of our residents and support us to work better together to improve the situation people are finding themselves in.

Who is it for?

Anyone who lives in Tameside. We are trying to use our relationships to get to all of our communities to make this a powerful piece of insight.

Why bother?

Poverty is a lonely and isolating situation. We want to show that this isn't affecting a few people, it is real, it is hard and it has a long term impact on how people are living their lives here. Without the data, we can't fight for better support.

How long will it take?

About 10 minutes, depends how much you want to say! The survey will run until Friday 19 May 2023. We can provide paper copies and FREEPOST envelopes, or we are happy to do the survey with people over the phone, by calling 0161 667 2526.

Any information we are given will remain anonymous. We are careful to share ideas in a way which will not identify any individuals.

[Complete the survey here.](#)

ONS webinar: Cost-of-Living Insights Tool



Office for National Statistics

With prices rising at a rate not seen in 40 years, it's more important than ever to understand changes in the cost of living. ONS and the Government Statistical Service (GSS) have produced a wealth of data and insight over the past year, which we have brought together for the first time into a new Cost-of-Living Insights tool.

Join us to learn more about the data in this tool, see how the tool is kept up to date and understand how to use it.

Our online show and tell session will be held on **Tuesday 23 May, 12:00 -13:00**. It is aimed at users with a range of data abilities like local authorities, service providers, community groups and charities.

In the session we will: provide an overview of the Cost-of-Living insights tool; show how key features work; answer FAQs. It will take place on Microsoft Teams.

You can [reserve your place here](#).

For more information about Greater Manchester Poverty Action

please visit our [website](#), follow us on [Twitter](#) or visit our [Facebook](#) page.



We want to find new ways of working together, share the network's successes and provide a voice for the people living in poverty in our region but we can only do this with your help and support.

Copies of previous newsletters are available on our [website](#) If you would like to submit an article please [get in touch](#).

NB GMPA does not have full-time dedicated administrative support so please do not expect an immediate response.