

# Review of 2025 and the lookahead in policy and practice: From data to impact

Wednesday 10 December 2025

# Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will follow
- Connect with us on LinkedIn

# We empower people



## Policy

~~£23 billion~~  **24.1 billion**  
£23 billion of support is unclaimed each year

[Read our analysis](#)

## Practice

Smart products help our clients efficiently close this unclaimed support gap

[View our Better Off platform](#)

# Today's speakers



**Deven Ghelani**  
Founder and CEO,  
Policy in Practice



**Rebecca McDonald**  
Head of Policy,  
Policy in Practice



**Abigail Everett**  
Head of Client Services,  
Policy in Practice

- **Introduction: Review of 2025**  
Deven Ghelani, Founder and CEO, Policy in Practice
- **2026 policy forecast: How high-impact clients are preparing now**  
Rebecca McDonald, Head of Policy, Policy in Practice  
Abigail Everett, Head of Client Services, Policy in Practice
- **Q&A**



**Deven Ghelani**

Founder and CEO, Policy in Practice

**Review of 2025**

[policyinpractice.co.uk](http://policyinpractice.co.uk)



## **Missing out 2025**

New analysis on unclaimed support

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Authors: Francisca Torres Cortés, Tamara Godoy Jalil, Miles Hession, Deven Ghelani



## A lot has happened this year!

- **Disability Benefit Reforms**

PIP reforms were overturned, but changes to LCWRA for new recipients risk creating a two-tier benefit system

- **Universal Credit**

There will be a welcome and needed increase in the standard allowance, and access to FSM for all children

- **Local Authorities**

Greater stability with a 3-year funding settlement overall and for the Crisis and Resilience Fund, but pressures remain

- **Budget**

End of the two-child limit and Child Poverty Taskforce focus on children in temporary accommodation.



### The impact of planned disability reforms on Camden

Analysis of how Camden residents will be impacted by the proposed changes to Personal Independent Payments (PIP) and Limited Capability for Work-Related Activity (LCWRA).

#### Overall impacts

In Camden we estimate that 10484 households (ranking 115/356) are likely to be impact by the disability reforms with an economic impact of £23.59m (ranking 348/356) by the end of the parliament.

#### PIP impacts

2571 are likely to lose PIP through reassessment, with the economic impact on the local authorities residents is expected to be £12m

#### LCWRA impacts

8768 are set to be impacted by changes to LCWRA (or the health element of Universal Credit) with the economic impact on the local authority expected to be £11.59m.

This is comprised of:

6281 households who are currently getting LCWRA will see their awarded eroded by inflation;  
1632 new recipients of LCWRA will get around half the current award and  
855 could lose LCWRA alongside their Personal Independence Payment.

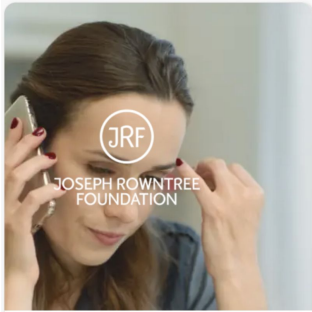
This analysis currently only looks at the economic impact to residents and doesn't account for the knock on fiscal impacts on local authorities, e.g. on households who currently pay for their care who may now need to rely upon the local authority for support, or potentially faster decline for people who are not able to live independently for as long as they are today.

Select your local authority >		Camden
<b>Personal Independence Payment (PIP) impacts</b>		
People expected to lose PIP through re-assessment by the end of this parliament		2,571
Economic impact of changes to the PIP to the local economy		£11,998,653
<b>Limited Capability for Work Related Activity (LCWRA) impacts</b>		
People expected to be impacted by changes to LCWRA		8,768
The expected economic impact of changes to LCWRA entitlements and eligibility criteria		£11,590,803
<b>People impacted rank</b>	115/356, with 48 in every thousand people impacted	
<b>Local economy impacted rank</b>	348/356, with 0.06% of the local economy at risk	
2571 people are expected to lose PIP worth between £3,850 and £5,740 upon reassessment		
6281 people currently on LCWRA will be impacted by the freeze, worth over £500 per year in real terms by the end of this parliament		
1632 new recipients of LCWRA are set to be awarded the lower amount, losing £47 per week, or £2,450 per year		
855 people in receipt of both PIP and LCWRA could lose both PIP and LCWRA, worth £97 per week or £5,000 per year		

Even with the proposed reforms, overall government spending on disability and illness-related support is projected to rise over the next five years. During this Parliament, the number of households receiving Personal Independence Payment (PIP) is expected to increase by 31.7% (approximately 3631 households). The rise in Limited Capability for Work and Work-Related Activity (LCWRA) is expected to be steeper, at 83.2% (around 4931 households). These figures represent a slower rate of growth compared to projections without the reforms, where PIP claims were expected to grow by 54.2%, and LCWRA claims by 97.6%.



# Policy headliners

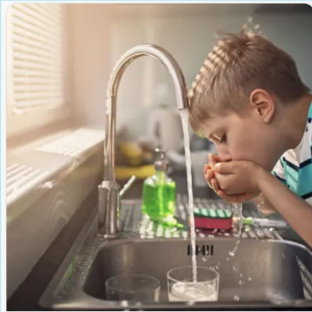


JRF  
JOSEPH ROWNTREE  
FOUNDATION

POLICY ANALYSIS

Cheques and imbalances: How income varies throughout the year for Universal Credit households

View



POLICY ANALYSIS

Automating access to water social tariffs

View



POLICY ANALYSIS

The art of the possible: How data can improve access to social tariffs in the short and medium term

View



Hidden holes  
people on U

Hidden holes: Deductions and sanctions for people on Universal Credit

View



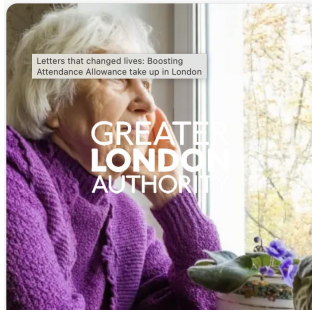
SEFYDLIAD  
bevan  
FOUNDATION

BETTER OFF CALCULATOR LOW INCOME FAMILY TRACKER

POLICY ANALYSIS

The impact of disability benefit reforms in Wales

View



Letters that changed lives: Boosting  
Attendance Allowance take up in London

GREATER  
LONDON  
AUTHORITY

LOW INCOME FAMILY TRACKER

Letters that changed lives: Boosting Attendance Allowance take up in London

View

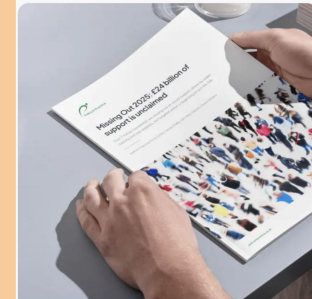


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POLICY ANALYSIS

An examination of the impact of policy interventions designed to reduce poverty in Wales

View



POLICY ANALYSIS

Missing Out 2025

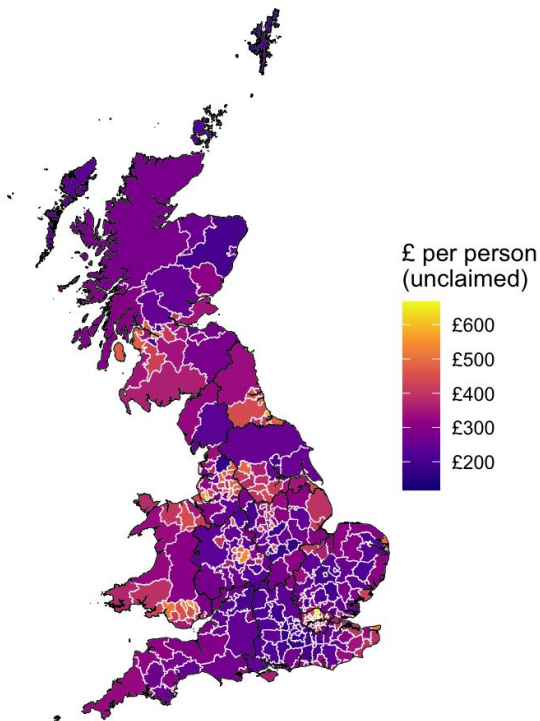
View





# Unclaimed benefits in your council

Unclaimed support per capita in Great Britain, by local authority.  
 Source: Policy in Practice, Missing Out 25/26 estimates.



Select Local Authority:

[Download as CSV](#)

Benefit Type	Missed claims	Average missed claim in a year	£ thousands
<b>Benefits - Centrally Administered Benefits</b>			
Universal Credit	2,430	£6,104	£14,835
Pension Credit	1,920	£1,832	£3,517
Carer's Allowance	895	£4,255	£3,808
Child Benefit	1,408	£2,016	£2,838
<b>Benefits - Locally Administered Benefits</b>			
Council Tax Support	5,211	£1,668	£8,690
Housing Benefit for Pensioners	493	£3,937	£1,941
Free School Meals	102	£551	£56
Healthy Start & Best Start Foods	242	£269	£65
<b>Benefits - Social Tariffs and Energy Support</b>			
Water (WaterSure, Social Tariffs, WCRS)	5,265	£202	£1,061
Broadband	13,316	£200	£2,663
Warm Homes Discount	8,761	£150	£1,314
TV License	767	£176	£135
<b>Overall</b>	<b>13,316</b>	<b>£3,073</b>	<b>£40,924</b>

Unclaimed support in Powys, Wales. Source: Policy in Practice, Missing Out 25/26 estimates.

Our Better Off  
Calculator helped 1.2  
million people identify  
over £2 billion in  
unclaimed benefits

LIFT helped 62,000  
households to  
become better off by  
more than £77 million  
last year

# Poll 1

## Which policy will be remembered at the next election?

- Winter Fuel Payment cut (and partial U turn)
- Disability Reforms (and partial U turn)
- Above inflation uplift to Universal Credit
- Ending of the two-child limit
- Local government reorganisation and 3-year CRF
- Other (type in the question tab)



## Rebecca McDonald

Head of Policy,  
Policy in Practice

## Abigail Everett

Head of Client Services,  
Policy in Practice

**2026 policy forecast:  
How high-impact clients  
are preparing now**



# Policy changes coming up in April 2026

Some cost of living relief is on its way - especially for children in poverty

1. **Two child limit will be removed**, pulling 450,000 children out of poverty. But **the benefit cap** will limit gains for 1 in 5 families
2. Large increase in the **minimum wage** for young workers
3. **Energy bills reduced** as government foots the bill of environmental schemes
4. New **earned income disregard** for those in supported housing and temporary accommodation

Blog

Remove 2 Child Limit

## New analysis: Benefit cap blocks support for 1 in 5 families hit by two child limit

Rory Ewan

Published on 24th November 2025

UK Autumn Budget 2025
+ Add to myFT

## The politics of scrapping the two-child benefit cap

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Government's decision on controversial policy will again highlight complexity of Britain's welfare system

Already benefit capped No financial gain	10.4%
Become benefit capped Only gain partially	10.5%
Not benefit capped Gain in full	79.1%
<b>Cost per child who gains financially</b>	<b>£95</b>

# Policy changes coming up in April 2026

But broader policy changes paint a much more mixed picture...



Universal Credit standard allowance to rise above inflation



State Pension and Pension Credit rising above inflation, as **triple lock maintained**



LCWRA halved for new claimants



The Benefit Cap and Local Housing Allowance rates will be frozen next year

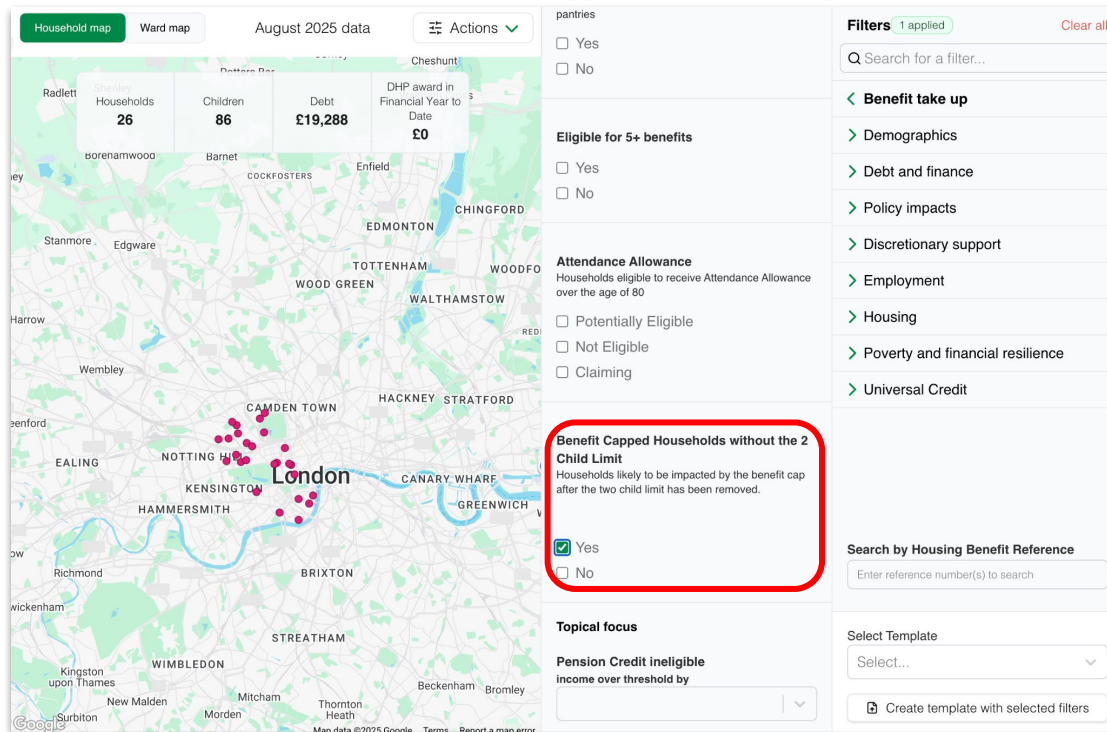


Income and National Insurance tax continue to be frozen

# Impact on individual households from April 2026

## Identifying households who will be impacted:

- New LIFT filter to identify households who will likely be benefit capped when the 2 child limit is removed
- Claiming LCWRA but not Personal Independence Payment and economic inactivity
- Impacted by the Benefit Cap and the Local Housing Allowance



The screenshot shows a web-based interface for identifying households. At the top, there are tabs for 'Household map' and 'Ward map', and a date selector for 'August 2025 data'. A summary box displays: 'Households: 26', 'Children: 86', 'Debt: £19,288', and 'DHP award in Financial Year to Date: £0'. The main area is a map of London with several red dots indicating impacted households. On the right, there are filter panels. The 'Benefit take up' panel includes sections for 'Eligible for 5+ benefits' and 'Attendance Allowance'. A red box highlights a section titled 'Benefit Capped Households without the 2 Child Limit' with the text: 'Households likely to be impacted by the benefit cap after the two child limit has been removed.' Below this, the 'Yes' checkbox is selected. Other filter panels include 'pantries', 'Search by Housing Benefit Reference', and 'Topical focus'.



## R.A.P.I.D. - Real-time Analysis of Poverty Indicators Dashboard

[Monthly updates](#) on rates of poverty and low living standards across [four key metrics](#)



- Identifying trends in poverty metrics using real time data
- Identifying policy impacts
- Expanding to other regions

### Monthly Trends

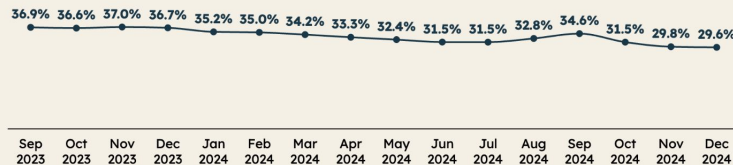
Source: Data provided by more than half of London boroughs and processed by Policy in Practice

Percentage of households in receipt of benefits who are

Group households by

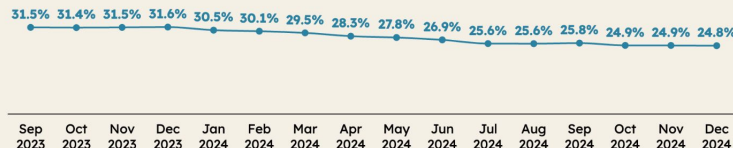
#### Couple with children

Percent of households who are below the selected income threshold, of all households who are in receipt of benefits and within this household type



#### Couple without children

Percent of households who are below the selected income threshold, of all households who are in receipt of benefits and within this household type



# Shaping the Crisis and Resilience Fund

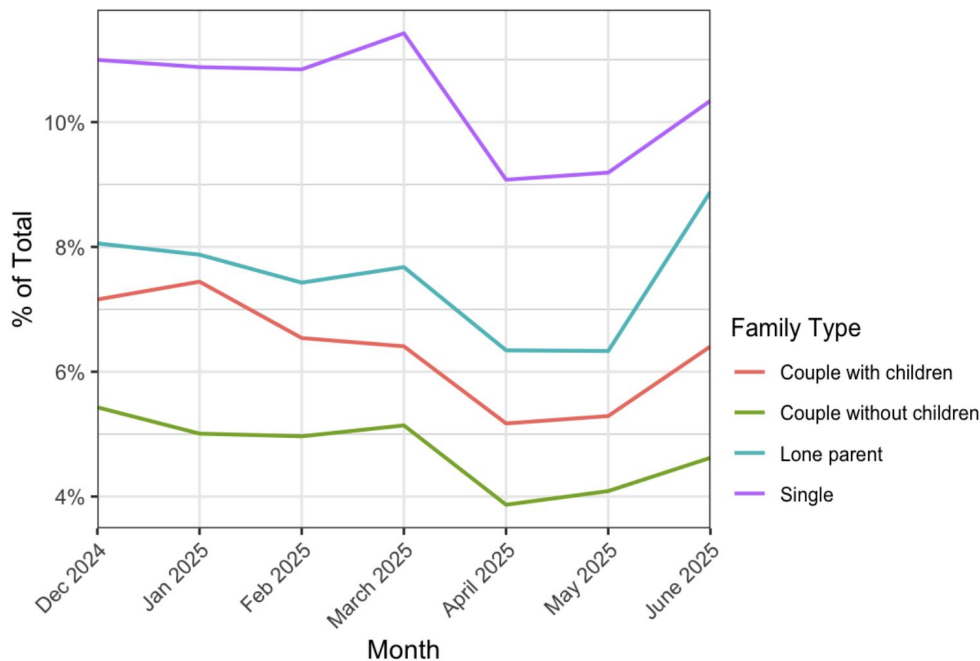
Need for local discretionary support remains high: **one in ten low-income families have negative budgets with an average shortfall of around £400 per month.**

Our recommendations:

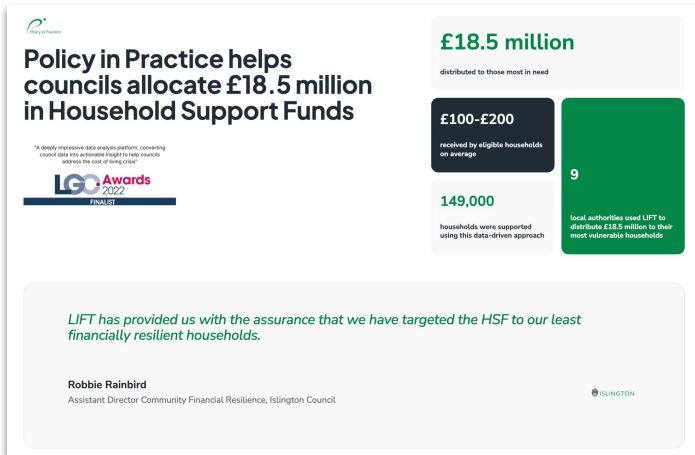
1. A **cash-first**, needs-led approach
2. Tackle the **drivers of food insecurity**, not just the symptom
3. Build local systems to **improve financial resilience**
4. Improve monitoring, learning and delivery

*See our new report with the Trussell Trust: 'Resetting local crisis support'*

*Percentage of low income families with a negative budget after expected essential costs:*



# Allocating the Crisis and Resilience Fund



**Policy in Practice helps councils allocate £18.5 million in Household Support Funds**

*"A steady iterative data analysis platform, connecting social data to the evidence needed to help councils address the cost of living crisis"*

**LGO Awards 2022**

**£18.5 million**  
distributed to those most in need


**£100-£200**  
received by eligible households on average

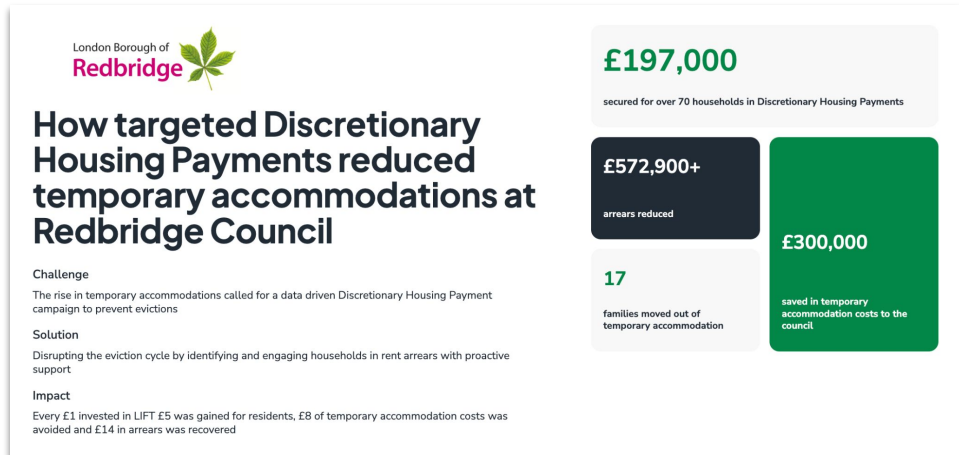
**149,000**  
households were supported using this data-driven approach

**9**  
local authorities used LIFT to distribute £18.5 million to their most vulnerable households

*LIFT has provided us with the assurance that we have targeted the HSF to our least financially resilient households.*

**Robbie Rainbird**  
Assistant Director Community Financial Resilience, Islington Council





**London Borough of Redbridge**

**How targeted Discretionary Housing Payments reduced temporary accommodations at Redbridge Council**

**£197,000**  
secured for over 70 households in Discretionary Housing Payments

**£572,900+**  
arrears reduced

**17**  
families moved out of temporary accommodation

**£300,000**  
saved in temporary accommodation costs to the council

**Challenge**  
The rise in temporary accommodations called for a data driven Discretionary Housing Payment campaign to prevent evictions

**Solution**  
Disrupting the eviction cycle by identifying and engaging households in rent arrears with proactive support

**Impact**  
Every £1 invested in LIFT £5 was gained for residents, £8 of temporary accommodation costs was avoided and £14 in arrears was recovered



**PLYMOUTH**

Seventh day of Christmas

**From data to doorsteps: How Plymouth allocated discretionary support to families in 2025**

*"The ability to identify and engage residents at an early stage has enabled us to provide timely, targeted interventions that not only improve financial stability but also strengthen overall wellbeing and resilience within the household."*

**Zoe Sydenham,**  
Community Empowerment Operational Lead, Office of the Director Of Public Health, Plymouth City Council



- Supporting local authorities to deliver Household Support Fund and Discretionary Housing Payments
- Income maximisation as a core part of the process
- Reducing arrears through targeted support

# Accessing the Crisis and Resilience Fund

## Better Off Calculator

Household Details Health and Disability Property Details Income and Savings Budget **Results**

Your average monthly income is

**£334.91**

including any benefits and wages

Your household information indicates that any new benefit claim will be for Universal Credit.

[See the results under the Legacy system](#)

This amount does not show any deductions from your benefits as sanctions, as repayment of overpayments or loans, or as payment to your landlord.

### ✓ Average income breakdown

#### Detailed breakdown for Universal Credit

Universal Credit  
£1.24

Apply

#### How we worked it out

Standard allowance	£334.91
Maximum Universal Credit	£334.91

### Quick summary

Household Details

Health and Disability

Property Details

Income and Savings

Budget

**Results**

### Current situation average [Edit](#)

Total income **£368.74**

Weekly

Monthly

### Claim your benefits

- ✓ Universal Credit
- ✗ Housing Benefit under Universal Credit
- ✗ Carers Allowance
- ✗ Child benefit

Apply now 2

### Extra support from your Council

Your council can help you with one-off payments if you're struggling to pay bills or housing costs, keep warm or feed your family. You can share what you need and apply for help here.

Apply now



# Local government reorganisation

- Learning from best practice
- Keeping services local and residents in mind
- Linking data and delivering impact for residents

**"We're pairing neighbourhood voice with neighbourhood data. That's how a large authority stays close." Max Taylor, Strategy and Policy Officer, Surrey County Council**

**"Start with data, end with people." Emma Richardson, Senior Manager, Specialist Services - Poverty Lead, Northumberland County Council**



**Keeping services local through LGR:  
lessons from Surrey and  
Northumberland County Councils**



# A welcome expansion of Free School Meals

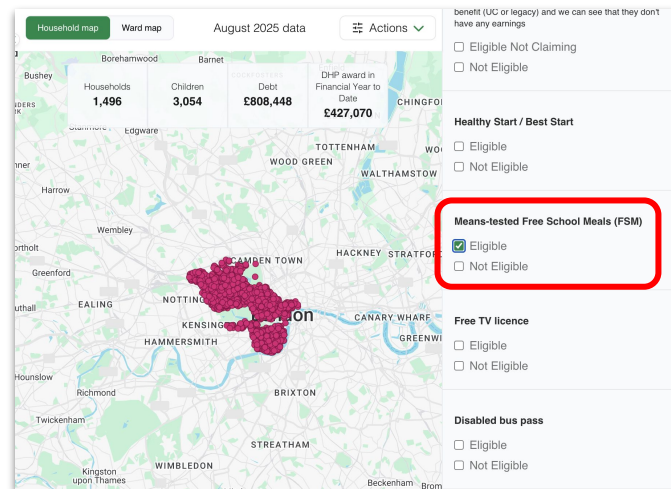
- From September 2026, Free School Meals will be available to **all children in families on Universal Credit**
- A change we have called for since 2012!
- We estimate that **123,000 children across the UK are missing out on Free School Meals**, leaving over £69 million in support unclaimed
- Why is there low take-up? A lack of clear information, stigma, and assumptions children will be automatically enrolled
- Over 3m school age children on Universal Credit will get a Free School Meal, boosting take up and **lifting over 100,000 children above the poverty line**

*We are delighted to see the government expand free school meals to all children in families on Universal Credit. This move will help both 'pockets' and 'prospects', as families no longer have to pay for a school meal, and aren't penalised for going above the income threshold.*

Deven Ghelani, Policy in Practice

# Automatic enrolment for Free School Meals

- Using data to identify eligible households
- 12 local authorities involved in Free School Meals auto enrolment
- Over 3,500 pupils enrolled
- Over £700k impact to families
- Over £4m in pupil premium




**Lambeth**

## Lambeth Council tackles child poverty by auto enrolling 1,500 students in Free School Meals

Challenge

**1,500**  
pupils auto enrolled for Free School Meals

**£600**  
savings per family

**£3 million**  
boost for schools



# Poll 2

Which of these 5 topics will have the biggest impact on you?

- April policy changes
- Crisis and Resilience Fund
- Local government reorganisation
- Free School Meals expansion
- Council Tax Reduction
- Other – Type in question tab

# Discussion and Q&A

## What's next

If you have more questions or are keen to collaborate, feel free to **book a chat with us** using the QR code or the link in the chat



**Register for our next free webinars in the form at the end of this webinar:**



 Policy in Practice

**Free webinar**

**CRF: Resetting local crisis support in England**

Wednesday 21 January  
10:30 to 11:45

Photography: @Trussell / Chris Lacey Photography



 Policy in Practice

**Free webinar**

**Overcoming the data disconnect in safeguarding: Evidence and impact in West Glamorgan and West Midlands**

Wednesday 28 January  
10:30 to 11:45



# Thank you to our speakers

**Deven Ghelani**, Founder and CEO, Policy in Practice

**Rebecca McDonald**, Head of Policy, Policy in Practice

**Abigail Everett**, Head of Client Services, Policy in Practice

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