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research article

Sticking plaster support: the Household Support Fund and localised assistance in the UK welfare state

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The Household Support Fund is a creature of crises. Initially conceived as a temporary palliative for struggling UK households in 2021 amid the devastating COVID-19 crisis, the local authority administered support is now in its fourth wave. Accounting for over £2.5 billion of funding since its introduction, it is a flagship component of the UK government's response to the cost-of-living crisis. Drawing on interviews with 12 local authorities, we argue this scheme is part of an ongoing shift towards dependence on localised discretionary funds to mitigate increasingly insufficient central social security support – although the fund provides essential support for struggling households, this is not a role it can fulfil in its current form. The article falls into three parts. The first provides an overview of the origins of this cash-limited HSF scheme and situates it in the shifting role of localised support in the UK social security system. The second provides an overview of the method. The third draws four key themes from the interview data: a lack of funding leading to sticking plaster provision, problematic tensions between supporting those most at need and concerns about dependency on crisis funds, administrative capacity shaping scheme design, and third sector organisations' increasing role in both mediating and providing support. We conclude that the HSF signifies a significant ongoing shift towards patchwork, localised support in the UK welfare state, subject to unpredictable renewal. Rather than comprehensive centralised provision, funds like the HSF are increasingly being tasked with mitigating insufficient working-age social security.

Key words household support fund • local government • cost-of-living • local welfare eco-system • discretionary support

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Introduction

Speaking in the UK House of Commons during Prime Minister's Questions, Rishi Sunak MP was asked about Izzy, a struggling parent in Halifax. They had seen their pre-payment energy bills triple and were struggling to afford food, utilities and make ends meet. Their story mirrors that of many millions of households as the cost-of-living crisis deepens (Joseph Rowntree Foundation, 2023). In response, Sunak spoke of the support made available through local authorities via the Household Support Fund (HSF):

> What I would say to Izzy and others who are in particular need is that they should talk to their council, because the Chancellor has provided more than £1 billion of funding to the Household Support Fund. It is there to help families like that who need a little bit of extra assistance during this time. (HC Deb, 3 May 2023, vol 732, c112)

Drawing on interviews with 12 local authorities, this article is a detailed interrogation of this HSF: a localised, discretionary fund provided to upper-tier local authorities across England, with corresponding devolved schemes (the Scottish Welfare Fund, Northern Ireland Discretionary Support, and the Wales Discretionary Assistance Fund), to help households most in need with the cost of food, energy, water bills, and other essentials. Now accounting for over £2.5 billion of funding since its introduction in October 2021, the HSF has been a central plank of the UK government's response to the cost-of-living crisis.

However, as this article goes on to argue, the HSF is more than that: it signifies a broader ongoing shift in the UK welfare state. It is the latest evolution in the social security system's growing reliance on locally administered, discretionary funding to supplement centrally administered social entitlement. Since the 1960s, this discretionary support has been small-scale and centralised; those in acute need could apply to a fund administered by the UK government, most recently the Social Fund (see Becker, 1997: 101–4). This changed in 2013. The UK government abolished the Social Fund – along with its complex and multi-faceted statutory underpinning, combining entitlement-based and discretionary elements – and distributed money downwards to local authorities and the devolved administrations (Grover, 2014; McKeever et al, 2023). This came at the same time as a package of cut-and-devolve measures (Meers, 2019). The centrally-funded Council Tax Benefit was scrapped and replaced with locally designed and administered schemes. The small-scale local Discretionary Housing Payment scheme ballooned in significance, going from a budget of £20 million per year in 2010 to over £180 million in 2020, soften[ing] the edges of cuts made to housing benefit – particularly the bedroom tax and benefit cap policies (Meers, 2015; Hick, 2021: 252). The HSF is the latest and largest example of this trend over the last decade. Discretionary support is no longer small-scale and centralised: it is extensive and localised.

This article proceeds in three parts. The first provides an overview of the origins of the HSF scheme and situates it in the shifting role localised discretionary provision has played in the UK social security system. The second section provides an overview of the methodology adopted for interviews with 12 upper-tier local authorities. The third draws out four key themes from the data that emerge in the disconnect between government rhetoric and the reality of HSF scheme design and administration. First, in its current form, the HSF is only capable of providing short-term, inadequate sticking plaster support, far short of the scale of the fraying centrally administered social security system. Second, the reliance on discretionary funds like the HSF since the COVID-era social security response leads to a structural tension in scheme design at the local authority level. Participants were concerned about ongoing dependence on this kind of crisis relief, leading to lock-in for elements of scheme design, particularly around the provision of free school meals outside of term time. Third, a lack of support for administrative costs means that schemes are shaped by concerns about capacity. Finally, third sector organisations have been employed as key actors for delivering HSF support, increasing both their role in mediating access to support and – for some participants – assuming an arm's-length role providing support on behalf of local authorities.

Although the HSF is welcome additional support for struggling households, our analysis reveals a localised fund ill-equipped to meet the role it has been ascribed by central government and the extent of need across the country. Local authority participants – all of whom are facing significant budget constraints – were doing often innovative work to ensure their HSF allocation was spent as effectively as possible in their area, working under significant uncertainty about the longevity of the HSF scheme. However, while vital as an emergency measure, the HSF exemplifies the risks of relying on local discretionary funds as a reactive response to ongoing crises. We conclude by highlighting the tensions and risks inherent in relying on palliative, temporary discretionary funds to shield households from deficient core social entitlement.

A creature of crises: the evolution of the Household Support Fund

Although this article focuses on one discretionary scheme in England – the HSF – our analysis sits in a far broader shift towards using cash-limited, discretionary funding at the local authority level to supplement core social security entitlement delivered centrally. Most of the UK welfare state is entitlement-based: households have a right to clearly-defined support from central government based on their circumstances. However, the welfare system has long relied on discretionary funds – running in parallel to mainstream benefits and awarded on a case-by-case basis – where this core entitlement falls short. So-called exceptional expenses support has provided a means to address needs of a more one-off nature alongside the mainstream benefits system (Royston, 2017: 240). As Royston argues, it is crucial that there is some form of safety net, outside of standard provision, which exists to give aid in a crisis (Royston, 2017: 240). Viewed in the context of the last century of the UK welfare state, the reliance on locally administered discretionary funds is part of a longstanding transfer of this exceptional expenses provision from the central government – where it remained from the 1930s to the 2010s – to local government, where it has sat since 2013.

Ever since the 1930s, there has been a central government scheme of some kind to address these more unpredictable, ad-hoc needs. Most recently, the Social Fund provided support for the purchasing of lumpy items that prove difficult to budget for on a low-income (such as white goods and furniture), crisis loans to bridge periods of low or no support (such as when waiting for the pay day when moving into work), and grants targeted at individual groups, such as those leaving institutional care

(Grover, 2008). As Grover (2012a; 2012b; 2014) argues, the UK Coalition government's scrapping of the centrally-administered Social Fund and its replacement with Local Welfare Assistance Schemes marked a turning point in the handling of exceptional payments. Ever since, local authorities have been responsible for this ad-hoc support, with funds cut and then devolved downwards through incorporation into their Revenue Support Grant (Hick, 2022: 255).

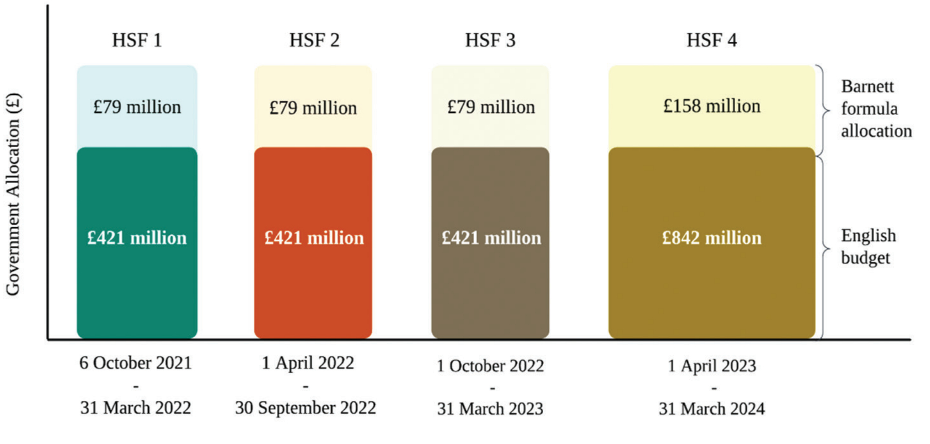
The role of local authorities in exceptional expenses provision has long been a site of political tension between central and local government. The lament from local authorities tasked with this provision is that central government retains responsibilities for easy-to-administer needs, while local government picks up the complex and administratively difficult-to-deal-with needs (Grover, 2014: 314) – all without adequate support and in an environment of dramatically reducing budgets (for a detailed analysis of the impact of these funding challenges, see Dagdeviren and Karwowski, 2022). Meanwhile, advocates in central government have emphasised how the localisation of support can improve responses to local need (Hick, 2022: 255), or put another way, that local authorities are best placed to take decisions about their own people; their claim is that localising exceptional payment support can improve the quality of the discretionary decision-making (Meers, 2019: 55).

The HSF is the most significant latest instalment in this ongoing shift to the local in these discretionary funds. Here, the exceptional payments are not routine, they are tied to ongoing crises at the national, rather than the personal, level. The HSF's immediate predecessors – the COVID Winter Grant Scheme (from December 2020 to April 2021) and the COVID Local Support Grant (from April 2021 to September 2021) – together provided £330 million of support for struggling households in England across the course of the COVID-19 pandemic (Department for Work and Pensions, 2020). The funds were intended to support those most in need with the cost of food, energy, water bills, and other essentials (Department for Work and Pensions, 2020). It was, as Hesselman et al describe it, part of the COVID-era welfare response: their motivating crisis was the economic impact of the COVID-19 pandemic, especially its effects on food and fuel poverty (see Hesselman et al, 2021: 4; Beck and Gwilym, 2022: 12). The government's announcements fitted this broad remit, with the COVID Winter Grant Scheme being characterised as providing peace of mind in the run up to Christmas and over the winter months during the pandemic by helping those who need it to have food on the table and other essentials, and the Local Support Grant as giving vulnerable households peace of mind as COVID restrictions are eased by helping those who need it to have food on the table and other essentials (Department for Work and Pensions, 2021).

These COVID era schemes bore the hallmarks of the HSF that they would later be 'turned into' (HC Deb, 12 July 2022, vol 718, c52WH). First, the responsibility for designing and administering the scheme was placed onto unitary authorities and county councils. As the government put it, authorities have the local ties and knowledge, making them best placed to identify and help those children, families and individuals most in need (UK Government, 2020). Administration of the scheme was not supported by additional new burdens funding; instead authorities drew-down on the allocated budget for administration, for everything from staff costs to printing application forms (Department for Work and Pensions, 2021). Second, the schemes had an expansive remit that bore little correspondence to their relatively small budgets. Each was intended to ease the burden faced by a wide range of vulnerable households across the country worrying about paying the next utility bill or the next food shop due to the pandemic (UK Government, 2020). Government guidance underscored that authorities should use discretion on how to identify and support those most in need, with little in the way of prescriptive guidance (Department for Work and Pensions, 2021). Third, the schemes provided flexibility for authorities to determine the mechanism for providing support, including food vouchers, direct cash transfers, support for utility bills, and the purchase of one-off items, such as white goods (Department for Work and Pensions, 2021).

It is in this context that the emergence of the HSF sits. The immediate impact of the COVID-19 crisis that led to the COVID Winter Grant Scheme and the COVID Local Support Grant has now morphed into the wider cost-of-living crisis – a term capturing the broad-ranging implications on poverty, hunger and inequality of increasing costs for food, utilities and other essentials (Patrick and Plybus, 2022; Webster and Neal, 2022). In response, the government issued a package of cost-of-living support measures of which the HSF is a part. First introduced for six months in October 2021, at the time of writing the scheme is now its fourth wave. Figure 1 provides an overview of the funds allocated to the scheme in England along with corresponding allocations to the devolved administrations via the Barnett formula. To date, the scheme has run across three six-month periods from October 2021 to March 2023, and a one-year renewal, from April 2023 to March 2024. Across all four waves, the scheme has now accounted for £2.5 billion of expenditure: £2.15 billion in England and £350 million in comparator schemes in the devolved administrations. These equivalent schemes in the devolved administrations are administered differently and have been designed at the national (rather than the local) level: these are the Scottish Welfare Fund, Northern Ireland Discretionary Support, and the Wales Discretionary Assistance Fund.

Figure 1: Government allocations to the Household Support Fund



Source: Data in the figure is derived from the Household Support Fund management information from the Department for Work and Pensions. These are available at: Department for Work and Pensions (2023a; 2023b) Household Support Fund Guidance for Local Authorities, at: https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils

The design of the English HSF shares the hallmarks of the COVID funds outlined here; it is designed and delivered by upper-tier local authorities, has an expansive remit to support households in the most need, and makes provision for a variety of mechanisms for delivery, including providing vouchers or cash to households, making direct provision of food and goods, or issuing grants to third parties (Department for Work and Pensions, 2023a). The guidance has changed across each wave (an issue we will return to when we analyse our interview data from local authorities later in the article). Broadly speaking, earlier iterations of the guidance were more prescriptive. For instance, the guidance in the second wave of HSF required a third of support to be provided to households of pension age. However, the Department of Work & Pensions' direction of travel has been to include greater emphasis on flexibility for how the money is used (for instance, allowing expenditure on welfare benefits advice) and on ensuring that all authorities retain at least some of the funds for a purely discretionary scheme for general applications (Department for Work and Pensions, 2023a).

However, the HSF does differ from its predecessors in a number of respects. First, it is larger, accounting for a budget of £1 billion per year. Second, it combines a broad-ranging focus to direct support to households most in need with an explicit remit to direct support at those falling through the cracks of national schemes to mitigate the cost-of-living crisis, such as the one-off cost-of-living support payments given to those on Universal Credit. Likewise, specific groups – particularly disabled people and those with caring responsibilities – are highlighted in the guidance as being populations that Local Authorities should consider providing support to (Department for Work and Pensions, 2023a).

What emerges, therefore, is somewhat of a panacean fund, billed both as being available to all households who are struggling in the face of the cost-of-living crisis *and* as the principal means of plugging gaps in the national schemes provided by central government. This leads to the familiar refrain of central government that those in need of support should contact their local council (BBC, 2021). Indeed, the HSF has been referred to as a source of support in Parliament for everything from free school meals in the holidays to help with rent, to help with food, energy, furniture and white goods (see, for instance, HC Deb, 24 May 2023, vol 733, c166WH).

It is important to recognise that the HSF is only one part – albeit by far the largest one – of a smorgasbord of discretionary, cash-limited pots introduced or expanded by the government in the same period in response to ongoing crises. For instance, the Holiday Activities and Food Fund – originally introduced in 2018 to provide support and a range of activities to children in receipt of free school meals through holiday periods – was rolled out across all upper-tier Local Authorities in 2021 and extended to £200 million of provision (Department for Education, 2022). Sitting alongside the COVID-era grants, it was in part a response to a high-profile campaign by the footballer Marcus Rashford for free school-meal provision outside of term-time (Parnham et al, 2023: 8). Other schemes include a £65 million fund to support vulnerable renters (Department for Levelling Up, Housing and Communities, 2021), and an additional £47 million to help local authorities deal with homelessness (Ministry of Housing, Communities and Local Government, 2020). The analysis of the HSF that follows, therefore, should be treated as part of an increasing reliance on local authority designed and delivered discretionary funds that has characterised developments in the UK welfare state since the welfare reform agenda of the 2010s (Meers, 2019).

Methods

In order to explore how HSF schemes have been designed, administered and fared in practice, we conducted interviews with a total of 15 staff across 12 English local authorities between April and June 2023. To ensure the sample reflected a range of authorities, participants were recruited in line with a purposive sampling framework to provide diversity across the: (i) local authority type (that is, whether unitary, county council or a London Borough), (ii) size (determined with reference to their overall HSF budget allocation for the 2022/23 and 2023/24 financial years, with authorities divided into five quintiles, from the largest budgets to the lowest), and (iii) political control. All English local authorities were grouped according to these criteria and a random subset within each group were emailed to invite them to participate. Contacts were identified using public-facing documents on local authority websites that identified the member(s) of staff responsible for the HSF (such as published reports to elected members). This led to an overall sample of 12 authorities.

Table 1 provides a breakdown of the spread of the sample on these criteria. Expenditure data is represented by quintiles, from those with the highest overall allocation (that is, in the top 20% of authorities) to those with the lowest (that is, in the bottom 20% of authorities) – all five quintiles are reflected across the sample. Overall political control has been omitted from this table as, when read alongside the other purposive sampling criteria, it could identify authorities that participated in the study. At the time of the interviews, five of the participating authorities were Labour run, two were Conservative run, and five were under no overall control.

The interviews were semi-structured, with topics including: (i) how the authority has approached the design of their HSF scheme and how (if it all) it has changed since the HSF was introduced, (ii) how the funds are administered locally, and (iii) the participant's reflection on the effectiveness of their scheme at the authority and the HSF as a policy more broadly. Although the interviews focused on the HSF in particular, other funds – particularly the local welfare assistance scheme, discretionary housing payments, and council tax support – were covered as-and-when they were

Table 1: Summary of the local authority participants

Participant	Expenditure quintile	Local authority type
Local Authority One	40–60%	London Borough
Local Authority Two	80–100%	Unitary
Local Authority Three	80–100%	County Council
Local Authority Four	40–60%	Unitary
Local Authority Five	0–20%	Unitary
Local Authority Six	0–20%	Unitary
Local Authority Seven	80–100%	County Council
Local Authority Eight	80–100%	County Council
Local Authority Nine	40–60%	Unitary
Local Authority Ten	20–40%	London Borough
Local Authority Eleven	60–80%	County Council
Local Authority Twelve	0–20%	Unitary

relevant to the administration of the HSF (for instance, because eligibility for support for an HSF scheme was passported from entitlement to another fund, or because there were overlaps in administrative processes). Interviews lasted between 45 minutes and one hour, with an average length of 53 minutes. All interviews were conducted remotely over Zoom, recorded and transcribed. These hearing transcripts were then analysed thematically, with common themes identified and coded accordingly in Nvivo. This analysis was undertaken by one researcher, removing the need to co-ordinate coding practices across a larger research team. The research had full ethical approval from the Economics, Law, Management and Sociology Ethics Committee at the University of York. The following sections analyse the four key themes that emerged in the data in turn.

Sticking plaster support: crisis provision for a structural problem

All participants underscored the very significant shortfalls between the amount of money allocated to the HSF and the extent of need apparent in their area. The guidance and public pronouncements on the fund, heralding it as somewhat of a cure-all solution able to provide assistance to anyone in need of support, did not match the reality facing local authorities on the ground. As Local Authority Four described it, this was divorced from the reality of the demand they were facing:

> 'Well, they [the government] kind of have this pie in the sky idea that we can do all these things with the amount of money they're giving us. It sounds like a lot of money but it's not really [given] the scale of the problem, is it? (Laughs) Certainly now. Maybe a few years ago, but with the energy costs affecting so many more people, aren't they, so many more people are struggling with energy bills. It's not realistic.' (Local Authority Four)

Four participants used the phrase 'sticking plaster' to describe what was possible under the budget provided; a term increasingly adopted in research to describe the growing reliance on these discretionary funds (Hanscomb, 2022). For instance, Local Authority Twelve underscored the heartbreaking levels of poverty in their locality, compared with what kind of intervention is possible via the smallest of sticking plasters in the HSF:

> '[L]et's be clear about the Household Support Fund. It is the smallest of sticking plasters. You know, it's welcome. People will welcome it. But at the end of the day the levels of poverty and utter distress that we're seeing and hearing about are heart-breaking and what the Household Support Fund does is just… you know, have a couple of quid and be a bit happy. And you know, the government can be all we've handed out all these large sums of money. Really?' (Local Authority Twelve)

Here, participants are echoing a critique made of other discretionary funds tasked with mitigating large-scale structural problems: there is not enough money to fulfil promises the central government have made for the scheme. Prior research into Discretionary Housing Payments shows the same refrain from local authorities tasked with mitigating the large-scale reforms to housing benefit in the wake of the Welfare

Reform Act 2012. Here, the total cut from Housing Benefit was over 10 times that available for mitigation through the locally administered Discretionary Housing Payment Scheme (see Meers, 2018). Local Authority Four voiced similar concerns about throwing money at a problem where the funds are not enough for the scale of the problem they face, returning frequently to the sticking plaster metaphor:

> 'I had this conversation this morning because we were talking to our housing colleagues about the issue… And we were just saying, this is just a sticking plaster, isn't it? It's always a sticking plaster unfortunately. So we feel like we're just throwing money at something and if the money stops coming what do we do about it then?… There needs to be some significant change in government policy around a lot of this stuff before – because it is a sticking plaster at the end of the day, isn't it?' (Local Authority Four)

When asked whether a bigger budget would help to address this sticking plaster criticism, participants – though welcoming the principle of more funds being allocated to HSF budgets – underscored the broader structural challenges in their areas that would remain. More money being allocated to the HSF would not itself solve the problems they were facing. For instance, Local Authority Two spoke of other fundamental things that need addressing, such as a benefit system that allows people to meet their basic household expenses:

> 'This is when you get into a bit of a quandary, don't you, because, yes more money is needed, but actually, it's more about what I mentioned before, a benefit system that allows people to meet their basic household expenses, that doesn't put people into deficit, that doesn't send people to advice agencies who can't do anything to help people to maximise their incomes because they've already been maximised to the absolute amount, and that we look at proper investment in housing. Those are the fundamental things in a system change that's needed. This is a sticking plaster and we're all very busy trying to apply that sticking plaster [laughs] and taking the focus off other areas.' (Local Authority Two)

This same participant goes on to draw a comparison between the amount of support removed in their area from the discontinuation of the £20 uplift to Universal Credit and how much they receive in HSF support: they noted that the support removed by the former alone is six times larger than the total HSF budget for their authority for Wave Four of the scheme. Their concern is borne out in analyses of the HSF budget when contrasted with support being removed from the system. As Baumberg Geiger et al point out, the current HSF budget could only make up the loss of £20 per week for 1 million households of the 6 million in receipt of Universal Credit – even before considering the other multitude of pressures on the fund and its role in supporting those who are not in receipt of Universal Credit (Baumberg Geiger et al, 2021: 26).

Indeed, the extent of need posed a problem for discretionary elements of the fund. Authorities were having to close discretionary applications or reduce advertising of the fund in order to save themselves from being overwhelmed with applications.

'In the summer round, people could [apply for vouchers for] £150 for food and £150 for energy, and we had to close the scheme in four days because… we had so much volume, yeah, that came in. And that creates a real challenge because we've then got a lot of complaints from people who genuinely needed the help, but didn't have time to come forward, because the money just ran out.' (Local Authority Seven)

Local Authority Twelve launched an application-based scheme, which they had intended to run over a number of months. After advertising it via posting leaflets across targeted postcodes in the local authority area, it had to be closed after a matter of weeks. As the participant put it: "[O]nce those leaflets went out it was like a bomb had gone off and so within the first six weeks it had gone" (Local Authority Twelve). It is clear that these local authority participants do not feel that the HSF is enough to meet the wide-ranging, cure-all role it has been ascribed in central government discourse. Although very welcome and much needed support, participants underscored its sticking plaster status: short-term, small-scale relief for a far larger structural problem within the social security system. The next section goes on to explore some of the consequences of these limitations for how local authorities approach the scheme design.

The paradox of temporary relief: dependence on crisis provision

Although billed as a form of temporary crisis response, the HSF has become a regular feature in the lives of many low-income households. Taking the COVID Winter Grant Scheme as a starting point, households have been directed to local authorities for help with the cost of food, energy and water bills and other associated costs since December 2020 (Department for Work and Pensions, 2020). This period of continually renewed (but short-term and not guaranteed) discretionary provision leads to two tensions in the interview sample. First, local authorities raised concerns about trying to deal with acute need on the one hand, but avoiding households becoming dependent on HSF funding on the other. As one participant put it, after years of providing notionally temporary support, the dependency is now there on the limited support the HSF can provide. Households: "expect that voucher to be coming and they will — I mean with the emails that we get just before the holidays from families going, 'Please make sure that I get my voucher. Can you please confirm this is still continuing?'" (Local Authority Eleven)

Now in the fourth iteration of the HSF, this sense of growing dependence influences how local authorities design their schemes. Interventions are focused not just on crisis provision, but trying to reduce the need for routine reliance on discretionary support. The same participant spoke of how their concerns about dependence led to them trying to do more intensive work with recipients, so that:

'at the end of that period that we're supporting you with, have we educated you better to manage your money so you can financially manage yourself, or have we got you on a longer programme where the end of it, ultimately, you've got your own independent financial stability because we want to try and get in early to stop you, for want of better wording, being a burden in five years' time.' (Local Authority Eleven)

Treating this short-term support as part of a longer relationship with applicants was described by Local Authority Six as generating long-term sustainability in support to deal with the problematic dependency models temporary relief is generating:

> '[W]e've been arguing for that, and I know in this iteration there's a little bit about welfare benefit and debt advice, but it is that long-term sustainability of the support because we've created dependency models. We have people contacting us, saying, "When am I entitled to my next bit of funding?"' (Local Authority Six)

Indeed, this participant goes on to suggest that the HSF guidance could do more to give local authorities flexibility in linking HSF support to other elements of the social security system. In particular, they suggest that the guidance could be revised to allow co-ordination with local Job Centres to make ongoing access to HSF support conditional on the claimant's engagement with their claimant commitment obligations to search to work:

> 'So we work really closely with our local Job Centres, but the way the criteria is written at the moment, you can't put any conditions on attending or trying to apply for work or doing redeployment and all those sorts of things, whereas we would probably look to work more closely with them around that. So what you then get, hopefully, is an holistic approach to that family unit to say, okay, yes we can give you some emergency food vouchers, or we can do this, but actually, the underlying issues are, as you know, how do we help you move forward to that so that, in six months' time, you're not re-presenting. But the fund doesn't allow us to do that at the moment in the way we'd want to.' (Local Authority Six)

The participants' concerns about avoiding dependency and ensuring long-term sustainability of support are at odds with how emergency provision has traditionally been conceptualised in the UK social security system. As noted, local welfare assistance is ordinarily concerned with one-off support to give aid in a crisis (Royston, 2017: 240). Examples may include lumpy expenditure which is hard to budget for on a low income (such as a washing machine breaking down), bridging support when waiting for a first paycheck in a new job, or help for vulnerable households in a period of transition (such as when leaving institutional care) (Royston, 2017: 240). However, the crisis or crises that the HSF has been deployed to address is incredibly wide-ranging in scope, reflecting almost any need that might arise from an insufficient core social entitlement in the face of a cost-of-living crisis. This results in transactional support – such as smaller scale food vouchers – being provided to far larger numbers of households, without the resources for more holistic support that has been identified as a potential strength of localised welfare assistance (Watts, 2020). This leads to a tension felt by the HSF scheme designers between helping those most in need, and avoiding low-income households becoming overly dependent on this provision.

The second key tension emerges in the trade-offs in overall scheme design. In the context of the insufficient overall budget for the HSF (characterised as a sticking plaster by participants quoted earlier), there are insufficient funds for local authorities to do everything they might like to do – if more money was provided – with the scheme. How the HSF money is allocated therefore carries trade-offs and opportunity costs.

In particular, having provided temporary support for nearly three years, local authorities felt locked in to certain elements of their scheme design – even where they felt HSF money could be better targeted elsewhere. The most widespread example of this was with free school meals provision outside of term time. Almost all of the local authorities interviewed provided food vouchers for families eligible for free school meals, to extend provision through the school holidays. Eligibility for these payments was ordinarily passported across to all households already in receipt of term-time FSM support; administered either by the school itself or the local authority directly. This support represented a very significant proportion of overall HSF budgets – anywhere from a quarter to a half of the money available for our participant local authorities. Although some authorities felt this element of their scheme design was effective, others felt it soaked up a large proportion of their budget which they would rather target at other groups. As Local Authority Eleven put it:

> '[I]t's not that low income households with children aren't a group that we want to help, it's just that it does reduce your help that you can give to other households… one of the groups we've identified as particularly at risk is low income households not receiving any benefits at all, and that's backed up by some national research… And of course generally, but probably not exclusively, but the free school meal cohort is going to get the £900 cost-of-living payment from government, then there's a whole cohort of people that aren't going to receive that.' (Local Authority Eleven)

However, as Local Authority Eleven goes on to explain, if local authorities were to roll back this holiday provision – which has now been in place for over two years – the fallout could be significant. They feel like there is little choice but to continue to allocate a large proportion of the HSF budget to this group:

> 'So it's difficult to say because there are difficult choices, it's not enough to help everyone and you're going to make some difficult choices. But I feel that local authorities generally think that there is no choice in this area, given there would be a huge amount of fallout if they didn't. And once you've started supporting a group in this way it's very hard to roll back from it.' (Local Authority Eleven)

Indeed, the extent of lock-in some participants felt led to Local Authority Three calling on the Department for Work and Pensions (DWP) to step in with an exit strategy for local authorities seeking to move away from large proportions of their HSF budget being spent on free school meals provision:

> 'I know some authorities are thinking of ditching the free school meal vouchers… We're not quite sure that's a good idea because we feel there may have been some dependency created on those and we'd like DWP to come up with the exit strategy for that if they want local authorities to move away from that because that is really what the scheme was originally all about. It was about free school meals in the school holidays.' (Local Authority Three)

Other participants underscored that elected members within the authority would be unlikely to allow the free school meal provision to end given the political push back it may face – it was, for those authorities, a political reality. Local Authority One had raised spending this large portion of the HSF budget in other ways with elected members, but recognised that they have to keep it for political reasons:

> 'Because politically we have to. We do not like it. We would prefer not to do it. We would like it removed and for schools to be adequately funded to be able to cover people or children in term times, like they have programmes, and the half-term programmes that the education service and [Local Authority] runs because 50% of the funding, it's really, really frustrating, but politically if you don't do it, the uproar from residents and members who then get an earful from the residents is too much, so we gave up asking for it to be removed.' (Local Authority One)

These participants' concerns reflect the difficulties with using a discretionary fund, already subject to huge pressures, to provide free school meals support outside of term time. Indeed, the Children's Society and others have been critical of what they describe as the conflation between the HSF and free school meals provision, given they meet fundamentally different needs: the HSF (should) address short-term emergency provision, while free school meals provision in the holidays provides longer-term support towards the cost of food for children (The Children's Society, 2022). They instead call for free school meals outside of term time to be funded nationally, as opposed to being subject to the unpredictability and postcode lottery of relying on HSF provision (The Children's Society, 2022).

This salience of the free school meals issue is not confined to England. In Wales, the HSF's comparator scheme – the Welsh Discretionary Assistance Fund, administered by the Welsh government – faces similar challenges. At the time of writing, the Welsh government has departed from free school meals provision outside of term time to focus funds elsewhere: a trade-off that arose within our local authority sample in England. This decision has proved both politically controversial and has led to legal challenges (Public Law Project, 2023).

Taking these two tensions together, what emerges from these data is how the HSF reveals an inherent tension in using short-term, discretionary funding to address longer-term inadequacies in the social security system. While intended as temporary crisis support, the continually renewed funding has created dependence among recipients who now rely on it as part of their regular income. However, treating the support as an ongoing entitlement clashes with the ethos of short-term, conditional assistance traditionally associated with hardship funds. Local authorities feel caught between meeting acute needs and avoiding creating further dependence. With insufficient funds to help all groups, difficult trade-offs emerge in the scheme design. Authorities feel locked in to providing certain forms of support, even where they feel the money could be better targeted elsewhere.

The administrative deficit: resources constraints shaping scheme design

Local authority staff in the sample had often been involved in designing and administering short-term discretionary support from the COVID era funds. Taking the

COVID Winter Support Grant as the starting point, they have dealt with six schemes since December 2020 – one replaced by another, ordinarily announced a matter of weeks, or sometimes the day before (Local Authority Six). Each were renewed for a maximum of six months: the Winter Support Grant (December 2020 to April 2021), the COVID Local Support Grant (April 2021 to September 2021), HSF Wave One (October 2021 to March 2022), HSF Wave Two (April 2022 to September 2022), and HSF Wave Three (October 2022 to March 2023). HSF Wave Four – the most recent iteration at the time of writing – has been renewed for a longer period of 12 months (April 2023 to March 2024).

It is perhaps unsurprising that the uncertainty posed by continual last-minute renewal of these schemes places significant administrative pressures on local authorities at a time when they are already highly leveraged. As Local Authority Eleven describes, they have really struggled with providing consistent staffing across the scheme:

> 'We went twelve months, then twelve months, then six months, then six months, so it's just been bitty and bobby really. And every time we've had the scheme, the message from the DWP has been "This is the last year you'll get the funding." So, we're all like, right, okay, we're not going to get it again, so we're not planning for something long-term. So yeah, we couldn't get people to commit to it… You would have to guarantee them a longer contract to be able to get a good member of staff. So yeah, we really struggled with it.' (Local Authority Eleven)

These same problems are echoed by Local Authority Seven. They underscore that the effect of these repeated, short time periods has an impact that they can't overemphasise:

> 'Yeah, it's so key and, as I said, it affects everything. You know, the expertise that you build to deliver it in the best way; just the time on recruitment activities is really challenging; the staff wellbeing, if they don't know they've got a job, that's really difficult as well. So just knowing, I can't overemphasise how much of an impact it has on everything, really.' (Local Authority Seven)

A key feature of the HSF scheme is that it does *not* come with any additional administrative support for local authorities. It could be seen, in that sense, as a departure from the general new burdens doctrine: where responsibilities are devolved to the local-level by central government, administrative support for these new functions should follow. Instead, under the HSF, local authorities must draw down on the cash-limited pot available to support any administrative costs. For HSF Wave Two (the most recent publicly available data), this ranged from 0 per cent (where authorities drew on other resources to administer the scheme) to a total of 12 per cent, with an average of 4 per cent.

Drawing administration costs from the HSF fund has a direct impact on scheme design. Participants were keen to design a scheme with minimal administration, for instance by having a heavily reduced discretionary component and/or trying to automate processes, to ensure that they could get the money out the door (Local Authority Three). Local Authority Five describes this as the key ethos when designing the scheme:

> 'And the sort of ethos I think that we've applied to those schemes as we've designed them over time is to really maximise the scheme. So, because there is no separate administration fund or new burdens funding, we're always incredibly conscious that – and I understand it's allowed and we can operate in that certain way, but if we do not maximise the automation, so the automated awards and doing this in the most cost-effective way then of course what we're doing is eroding that fund. So that's always been our ethos.' (Local Authority Five)

These pressures were felt particularly acutely by smaller local authorities – indeed, this was the only key difference in approaches across the sample that arose from the authority's size. Given the considerable size variation between top-tier local authorities, HSF allocations of the largest quintile are six times larger than those of the smallest quintile (Department for Work and Pensions, 2023b). As one authority put it, you still have the same tasks to do regardless of size, but without the same economies of scale of the larger authorities. Even as an authority with an HSF budget in the top 20 per cent of authorities in the country, they underscored that they lack the teams of people that could work on the use of these funds. Indeed, for our participants in smaller authorities, they were either the only person tasked with the administration of the fund, or were assisted by only one or two other members of staff:

> 'But what's really difficult is we still have the same tasks to do regardless of whether you're a big or small local authority… And I think some bigger authorities can have teams of people working on this. You know, when you've got £1.2 million to spend, you know, your admin from that does pay for a couple of members of staff so you can perhaps be a bit more creative around that and open up to more applications. But, you know, when your admin funding is [less than £25,000], you're very limited as to what you can do.' (Local Authority Three)

For county councils in the sample, there is the additional administrative challenge of working with district level authorities – this is distinct from the other local authority types interviewed, where no such further tier of devolution exists. All county councils in the sample cascaded some form of support downwards to the district council(s) to be administered at that level (either via discretionary application-based schemes, or to passport support to households identified by that district authority).

Overall, these data underscore that the continual last-minute renewal of short-term HSF schemes places significant administrative strain on local authorities. The inability to guarantee staff contracts beyond 6–12 months hinders recruitment and retention of expertise. However, more fundamentally, it impacts on what is possible in terms of scheme design. Drawing administrative costs from the limited hardship budget incentivises minimal staffing and automated processes to maximise funds for applicants. Smaller authorities feel this pressure acutely, lacking economies of scale while facing the same tasks as larger councils. Ultimately, the administrative burdens of rolling temporary schemes erode local capacity.

The role of the local welfare ecosystem: the third sector as partners and arm's-length decision-makers

All participants relied on partnership working of some kind. HSF schemes engaged a range of actors within the local ecosystem of support that has grown in importance over the last decade in the UK social security system (Edmiston et al, 2022). Local authority HSF schemes were working with welfare and debt management advice agencies (particularly local Citizens Advice offices), food banks, non-for-profit organisations and charities providing services to specific vulnerable groups (such as charities helping pensioners, care leavers, households at risk of homelessness). As Edmiston et al argue, these third sector organisations are increasingly important actors in mediating the claims-making process for individuals in receipt of local authority support (Edmiston et al, 2022: 786–7). They provide essential support to both make and sustain social entitlement, particularly for vulnerable groups facing complex and ongoing changes to welfare provision. Importantly, Edmiston et al also highlight how these same actors are themselves reliant on complex and unpredictable sources of funding, with concerns about organisational sustainability and constrained funding across these organisations bleeding into stretched resources and variable provision across authorities (Edmiston et al, 2022).

The HSF is now a key component in sustaining elements of this local ecosystem of support and – as importantly – conferring on them an arm's-length power to award direct support to struggling households on behalf of the local authority. Participants in the sample either provided block grants to organisations, or ascribed them a role in the administration and delivery of discretionary elements of the scheme, chiefly by giving them the power to award or directly refer service users for vouchers or cash transfers. Participants underscored the value of working with third sector organisations, particularly given the administrative deficit detailed earlier. As Local Authority Four explained, their local authority could never do themselves the kind of holistic support that Citizens Advice provides:

> 'I do think the partnership, working with the voluntary sector is really good. I think if we just administered it all directly ourselves, I think we would lose a lot. They're really working on the ground, they know the people who are in need and they sort of support them as well… I should say what's really successful is that if you're funding through Citizens Advice [and other local organisations like them], they're doing a holistic approach. So they're doing a financial assessment, looking at somebody's debt, helping them with that debt and maximising their income. Doing all those things that go along as part of the package. And then the Household Support Fund is there to help with that… So [the claimant is] actually getting supported to use the money which is really – I mean, we could never do that ourselves.' (Local Authority Four)

Other participants spoke of success in using HSF money to help relieve pressure on these local welfare ecosystem actors, even if the process of identifying the right organisations to support felt somewhat ad hoc in comparison to other elements of their scheme design:

> '[C]an we use the Household Support Fund money in a way that relieves pressure on other organisations, or if that pressure is there, can we fund them

> through it. So, [a charity helping people of pensionable age] has directly received funding that they helped distribute. Our use of the voluntary sector to distribute tangible items, which we don't have – no council, I think, wants a warehouse full of [rubbish] and all the rest of it, but again, we're saying to smaller community groups, right, you know the people who are in need, they're coming to you already, we'll fund you to buy things to then give out. All of that has been really well received, but it does feel, I have to say, particularly on the kind of "who we're funding and where in the community they are", that's the stuff that still feels a little bit ad hoc at the moment.' (Local Authority Nine)

What was particularly striking in the sample was the widespread use of these third sector organisations to award the direct support provided by local authorities under the scheme. This fell on a spectrum. At one end, third sector organisations were provided with a certain number of vouchers to distribute at their own discretion on a case-by-case basis, providing only reporting information back to the local authority. Sometimes, this was accompanied by a cash sum to support administration costs within that organisation, but not always. At the other end, third sector organisations played a role in feeding into a decision by the local authority on whether to make a voucher payment or, where provided, a budget to help provide services (such as debt advice, delivery of food parcels). On the latter, Local Authority Eleven characterised third sector organisations as tier two partners – after statutory services – for whom they ascribe additional evidential weight. They could access the system for the application-based component of their HSF scheme and lend their support for applications and/or enter information on behalf of a claimant:

> '[W]e've given the facility for our, a kind of accredited partners to give additional evidential weight and that to start with, that will probably look like the advisory agency, so [a local welfare rights organisation], they have a code so they can enter the information on behalf of the applicant and that gives additional weight because it's a body we know is already engaged and then we've got… tier one partners are the statutory services, so I'm expecting this to be the housing teams essentially to allow this to be a tool for them to say, well no we've already made an assessment and we need this support and then that will go without an assessment process.' (Local Authority Eleven)

What emerges from the data is the emphasis participants placed on partnership working across the local welfare ecosystem. Partnerships with third sector organisations help to identify needs, administer support, and provide holistic assistance to vulnerable households. Indeed, the use of third sector organisations – and in particular the more intensive, wrap-around support they can provide for households – was part-and-parcel of attempts to address the dependency problem outlined earlier by providing broader-ranging support. Citizens Advice, food banks, and specialised charities have helped applicants navigate the system and sustain their entitlements prior to the HSF. However, following the expansion of this discretionary layer of provision, the fund has both become an important component in the funding of these services, and a catalyst for developing their role from mediators of the claims-making process to being directly involved in awarding provision. This expanding role for the third sector comes at a time when they too – in common with local government – are facing extremely acute pressures on their resources.

Conclusion

At a time where households across the country are facing acute financial pressures, the HSF is a welcome additional support. Local authorities – all of whom are working under significant financial and administrative constraints – have managed to spend almost the entirety of the over £2.5 billion allocated to them, providing help to millions of households. However, our findings demonstrate that the design and funding of the HSF scheme poses challenges. First, regardless of how local authorities approach their scheme design, it is impossible for the HSF to provide help for all who need it. Participants underscored that it is sticking plaster support: relatively small-scale temporary relief, often in the form of a food voucher, in the face of a woefully deficient centrally-administered social entitlement. Second, the reliance on discretionary funds like the HSF since the COVID-era social security response leads to a structural tension in scheme design at the local authority level. Participants were concerned about ongoing dependence on this kind of crisis relief, leading to lock-in for elements of scheme design, particularly around the provision of free school meals. Third, uncertainty about future funding and lack of administrative support constrained what local authorities were able to achieve and curtailed more ambitious scheme designs – especially discretionary application-based components. Finally, third sector organisations were increasingly involved in the delivery of support and service provision at arm's-length from the local authority including, in some cases, having the power to make direct awards of support.

This examination of the HSF illustrates a broader shift in the UK social security system that stretches back to 2013. As exceptional expense provision has been localised, its role has also shifted. Far from providing households with support for short-term, one-off expenses, the HSF and its COVID-era predecessors are billed as filling in the cracks of a deficient core social entitlement. This sits within a broader move – running parallel to the centralisation process evident in reforms such as Universal Credit – to localise support to top-up a deficient mainstream benefits system, from DHPs to the local welfare assistance schemes (Meers, 2019). As in the lament echoed by Grover, central government retains responsibilities for easy-to-administer needs, while local government picks up the complex and administratively difficult-to-deal-with needs (Grover, 2014: 314). As the cost-of-living crisis deepens and centrally administered social entitlement falls short, these difficult-to-deal-with needs facing local authorities continue to grow.

There is clearly an important role to be played for exceptional expenses provision at the local authority level, in line with longer-standing Local Welfare Assistance Scheme support. If properly funded and sufficiently certain to allow longer-term planning, such schemes can be effective. However, the current HSF scheme is not sufficient to fulfil the considerable role it has been ascribed in the social security system. Going forward, our findings suggest that the UK government should do three things. First, avoid a reactive approach to localised welfare support, where funds are allocated and renewed on a transient and ad-hoc basis in response to ongoing crises. Instead, local authorities would benefit from predictability in their budgets for HSF support, helping to improve their ability to administer the scheme and mitigating some of the problems of capacity outlined earlier. This could take the form of a properly funded

Local Welfare Assistance Scheme, providing authorities with stability and ring-fenced budgets over a longer period.

Second, deficiencies in core social entitlement cannot be easily resolved by the use of localised discretionary support. Participants underscored that a properly funded social security system, paid at levels that avoid households falling into destitution, would be a more effective means of addressing long-standing problems with poverty in their areas. Localised exceptional payment provision – as with its Social Fund predecessor – is an important mechanism to address unpredictable events in people's lives that are more difficult to account for through a centralised social security system. They are not an effective means of addressing long-standing deficiencies in the benefits system. Governments concerned about the ability of large numbers of households to make ends meet should review the levels of core social entitlement administered centrally.

Third, additional responsibilities for local government should be accompanied by additional funding. After a decade of heavy cuts to their budgets, local authorities face considerable – and sometimes insurmountable – pressures on their administrative and financial capacity. A more localised approach to the administration of exceptional expenses provision requires funding for local government that allows them to fulfil the roles and responsibilities they are tasked with fulfilling.

At the time of writing, is unclear whether the HSF will be renewed beyond April 2024. The evidence presented in this article demonstrates that the fund cannot mitigate a deficient central social entitlement. However, our evidence also demonstrates the huge importance of this fund to households on a low income, the local welfare ecosystem (particularly third sector advice organisations and food banks) and its role in FSM provision outside of term time. Failing to renew the fund while also failing to address problems in the mainstream benefits system would exacerbate hardship for many hundreds of thousands of households. The evidence here suggests that predictable, properly funded, exceptional expenses provision provided at the local level should be a long-term feature of the UK welfare state – but only alongside a sufficient mainstream social entitlement that helps to support households to meet their basic needs. These funds are not and cannot be a panacea for a deficient social security system.

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Conflict of interest

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