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Listening to Real Experiences: Understanding Access to Local Welfare Assistance Schemes

National Expert Influencing Forum

Summary Report

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Background

This summary shares what people told us about trying to access Local Welfare Assistance Schemes (LWAS), Discretionary Housing Payments (DHP), and other council-run crisis support.

The research was co-produced by the National Expert Influencing Forum (NEIF), a UK-wide group of people with lived experience of homelessness, multiple disadvantage, and the welfare system. The NEIF is hosted and facilitated by Expert Link, a peer-led charity that supports people with lived experience to influence policy and practice through co-production, training and research. The NEIF is funded by the Lloyds Bank Foundation.

People often turn to local welfare support at the point things are already urgent - rent arrears, empty cupboards, no working cooker, no bedding, or no way to cope. When support is hard to find or hard to access, problems escalate quickly.

Method

This project used a peer research approach, led by NEIF members. Together, the group co-produced the topic guide, shaped the questions, and agreed how interviews should be carried out in a way that felt safe, respectful and accessible.

We conducted 15 semi-structured interviews in Autumn 2025 with people experiencing economic hardship. Semi-structured meant we had a consistent set of prompts, but people could focus on what mattered most to them, in their own words. Participants could pause, skip questions, or take breaks, and interviews followed safe space principles, including confidentiality.

Interviews were recorded and transcribed. We used thematic analysis to identify patterns across experiences, grouping recurring issues into themes and drawing out what helped, what got in the way, and what people wanted to see change. The full report includes anonymised, verbatim quotes to amplify lived experience.

Findings reflect the experiences shared by participants and are intended to provide qualitative insight, not statistical representation.

“They treated me like a person. Not a case number. That’s all I wanted.”

Findings

Across the interviews, people described a system that can be hard to find, hard to navigate, and exhausting to deal with when you are already in crisis.

People told us that:

- Many only became aware of local welfare assistance when crisis hit, or when a trusted person (a charity, foodbank, housing officer or support worker) told them about it.
- The application process often felt overwhelming, with digital-only routes, confusing language, and requests for information that were difficult to provide when someone was under pressure.
- Long delays and limited communication left people in the dark. Decisions were sometimes experienced as unclear or inconsistent, and people often did not know how to challenge outcomes.
- The emotional impact could be severe. People described shame, humiliation, isolation, and feeling judged.
- When support came through - especially when delivered with respect and clear communication - it could restore stability and dignity.

Recommendations

This research highlights the changes people asked for most consistently:

- Multi-channel access: digital, paper, phone and in-person routes to information and applications.
- Plain language: clear wording, definitions of key terms, fewer acronyms, and examples of what evidence is needed.
- Clear communication: acknowledgements, realistic timelines, and progress updates so people are not left waiting in silence.
- Transparent decisions and reviews: clear reasons for outcomes and an accessible route to request a review or appeal.
- Navigation support: advisers, navigators or peer support through trusted local partners to help people complete forms and understand decisions.
- Co-production and user testing: redesign with lived experience and test changes for accessibility before roll-out, so improvements work in practice.

Conclusion

This peer-led research is a call to re-humanise crisis support. People are not asking for special treatment. They are asking for dignity, clarity, and a system that works when life is already hard. To find out more about the NEIF or Expert Link, contact: info@expertlink.org.uk

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