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Mediating the claim? How 'local ecosystems of support' shape the operation and experience of UK social security

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Abstract

Local state and third sector actors routinely provide support to help people navigate their right to social security and mediate their chequered relationship to it. COVID-19 has not only underlined the significance of these actors in the claims-making process, but also just how vulnerable those working within 'local ecosystems of support' are to external shocks and their own internal pressures. Drawing on qualitative fieldwork with organisations providing support to benefit claimants and those financially struggling during COVID-19, this paper examines the increasingly situated nature of the claims-making process across four local areas in the United Kingdom. We do so to consider what bearing 'local ecosystems of support' have on income adequacy, access and universality across social security systems. Our analysis demonstrates how local state and third sector actors risk amplifying inequalities that at best disadvantage, and at worst altogether exclude, particular social groups from adequate (financial) assistance. Rather than conceiving of social security as a unitary collection of social transfers, we argue that its operation needs to be understood as much more fragmented and contingent. Practitioners exhibit considerable professional autonomy and moral agency in their

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discretionary practice, arbitrating between competing organisational priorities, local disinvestment, and changing community needs. Our findings offer broader lessons for understanding the contemporary governance of social security across welfare states seeking to responsibilise low-income households through the modernisation of public services, localism, and welfare reforms.

KEYWORDS
COVID-19, discretion, localisation, social security, welfare reform

1 | INTRODUCTION

Internationally, social security is typically understood as a collection of social transfers. These social transfers, and the conditions attached to them, are policy levers intended to affect individual behaviours, household dynamics or financial outcomes. Despite this, social policy can take a somewhat restricted view of social security, focusing principally on the interactions between individual claimants and the public agencies that administer payments. However, a much broader range of local organisations and networks support claimants to navigate their right to social security and mediate their chequered relationship to it, either by helping to initiate or sustain a claim, or by providing additional support when difficulties are encountered with aspects of the system. The extent and significance of these activities varies across welfare regimes but can include interpreting and applying welfare rights law, providing digital access and support, emergency micro-grants and crisis food provision, housing advice, income maximisation, employment support, debt advice and local government assistance.

Since the global financial crisis, attempts to modernise public services and reform working-age social security have placed new demands on benefit claimants, further responsibilising their financial situation and engagement with public authorities across many high-income countries (Eggers et al., 2019). For those unable to fulfil these expectations, local state and third sector actors are playing an increasingly important role, absorbing some of the additional work that goes into supporting those financially struggling (Baker & Davis, 2018; Dagdeviren et al., 2019; Fitzpatrick et al., 2019). Such developments are introducing new dynamics and discretionary practice into the claims-making process, shaping whether and how social security is claimed, received and by whom. Although a considerable body of research on local actors (e.g., foodbanks, housing associations, local authorities, welfare rights advisors) has evidenced the effects of welfare reform and austerity, much less attention has been given to how these actors themselves shape access to social security (cf. Kirwan, 2017).

In the United Kingdom, COVID-19 has brought these organisations and the support they provide to the fore, highlighting the need to better capture and examine their role beyond the 'stress test' of the pandemic (Bynner et al., 2021). In 2020, an unprecedented increase in claims for working-age social security also precipitated a surge in demand for support from local organisations across the United Kingdom. In this paper, we demonstrate the central role such actors often play, but also the vulnerability of their operations to local circumstance and funding. We argue that these actors make up 'local ecosystems of support' that are highly fragmented and contingent: with organisations often dependent on one another for effective services, referral and communication. COVID-19 (and its attendant challenges) has made visible the varying degrees and effects of situatedness that characterise people's access to and experience of the benefits system through local ecosystems of support. The pandemic, therefore, presents a unique opportunity to explore how local ecosystems of support function and what bearing they can have on rights to social security.

Such an undertaking is necessary given the tendency within social security research to focus on claimants—those furthest 'downstream' from the policymakers and decisionmakers responsible for the design of the benefits system (Wright, 2012). Neglecting the local actors and organisations working further 'upstream' within and alongside the benefits system risks appraising social policies through the agency of 'the least powerful, without recognition of wider influences on the causes of adverse personal circumstances' (Wright, 2012, p. 312). This tendency can obscure our understanding of the diverse motivations and behaviours that bring government policy made by those 'upstream' into being. This paper therefore examines how local ecosystems of support—as 'mid-stream' actors—shape the character of exchange (in resource and information) between 'upstream' decisionmakers and 'downstream' claimants within the social security system. Arguably, these actors are part of the 'missing middle', that needs to feature more prominently in how we understand the experience and operation of social security across real-world settings (Brodkin, 2013). In terms of understanding the significance of actors tasked with the substantive interpretation and implementation of government policy, there is a considerable literature on 'street-level bureaucracy' and 'street-level organisations' to draw upon here (Lipsky, 2010). However, such research principally focuses on the role of frontline workers within public sector or contracted agencies administering benefits or activation services (Kaufman, 2020; Redman & Fletcher, 2021). This paper considers a wider range of local state and third sector actors that mediate social security policy to consider the nature and significance of their discretionary practice.

Drawing on qualitative fieldwork with organisations providing support to benefit claimants and those financially struggling during COVID-19, this paper examines the situated nature of the claims-making process across four case study areas in the United Kingdom. We do so to consider what bearing local ecosystems of support have on adequacy, access and universality in the social security system. We evidence the important role local ecosystems of support play in improving access to and engagement with the welfare state. However, we also demonstrate how these 'mid-stream' actors risk amplifying inequalities within the benefits system, particularly for those worst affected by welfare reform. Our focus is on the UK context, but our findings offer broader lessons for understanding the contemporary governance of social security in welfare states seeking to responsibilise low-income households through the modernisation of public services, localism and welfare reforms.

2 | BACKGROUND: AN INCREASINGLY MEDIATED UK SOCIAL SECURITY SYSTEM

Over the last decade, UK governments have introduced a series of cuts to working-age social security alongside increased conditionality in an attempt to incentivise work and reduce so-called 'welfare dependency' (Cooper & Hills, 2021; DWP, 2010). The introduction of Universal Credit (UC) has harmonised four working-age benefits (and two tax credits) and accelerated the process of digitalisation: whereby making and sustaining a claim for social security is now 'digital-by-default'. As part of wider attempts to modernise public services, these changes have sought to make the social security system more responsive to the changing circumstances of claimants so that they can move into and progress in paid work, whilst still being able 'to access support without endless form-filling and waiting' (DWP, 2010, p. 33).[1]

The reality has been quite different with attempts 'to promote responsibility and positive behaviour' (DWP, 2010, p. 18) generating a significant administrative and financial burden for claimants. 'Administrative simplicity' has, therefore, not been experienced by many claimants who instead have to respond to increased complexity in their interactions with the system (Summers & Young, 2020, p. 173). The rigidity and non-responsiveness that feature as part of recent welfare reforms have placed additional demands on those seeking financial assistance in the United Kingdom. For example, the 'digital by default' nature of UC demands competencies and resources from claimants or a reliance on third parties to facilitate engagement: 'non-digital options for making claims are available but only in exceptional circumstances, such as having no friends or relatives who can support' (House of Lords, 2020: 75). Only 54% of UC claimants are able to submit a claim online unassisted and 43% say they need

more support registering their claim (DWP, 2018). As such, the Department for Work and Pensions (DWP) expects a more prominent role for external actors in the claims-making process. A consequence of this is the potential for divergence in claimant experiences. Some will navigate the benefits system independently of any support, resolving tensions or fulfilling additional demands themselves. Others will have an altogether different experience: relying on intermediary actors supporting them to (a) initiate a claim, (b) maintain a claim or (c) achieve subsistence.

In terms of making a claim, the DWP has sought to manage or resolve issues of accessibility by externalising some of the difficulties encountered by claimants. This includes the introduction of *Universal Support* and subsequent *Help to Claim* contracts, which provide support with the early stages of a claimant's UC application. In terms of maintaining a claim, a wider range of local state and third sector actors support the fulfilment of work-related and administrative requirements, ranging from advocacy groups to employment support providers. In terms of achieving subsistence, external actors also play a particularly important role when those financially struggling are unable to access (adequate) money from the DWP. In these cases, charities, social support networks and local authorities are providing resources to low-income households when central government fails to do so, acting as a 'last safety net' for those financially struggling (Beatty et al., 2021; Beck & Gwilym, 2022; Hill et al., 2021).

Illustrating the extent to which local ecosystems of support have taken on a more prominent role, a survey conducted during the first wave of COVID-19 found that a third of all claimants had received some kind of external help when making their application for benefits (Edmiston et al., 2021). Of those accessing support, 44% had received support from those working within local authority welfare rights services, *Help to Claim* services, local charities, housing associations, or libraries as well as from those working as social workers, GPs or other health professionals. To reflect on the aggregate significance of these external actors, our examination of the benefits system is necessarily schematic. However, we argue that this mediated system of social security is increasingly characterised by displaced discretion and subject to local resource pressures that amplify the role of local ecosystems of support in the claims-making process.

2.1 | Displaced discretion

Discretionary approaches to social security administration are often justified on the belief they improve the implementation of social security rules or resolve their limitations when it comes to the complexity of everyday lives. Mashaw (1983) distinguishes between three forms of 'administrative justice' that allow for varying degrees of discretion by frontline decision-makers in the provision of public services. First, 'bureaucratic rationality' that concerns the application of rules imposed by the legislature. Second, 'professional treatment' whereby situated expertise is applied to make 'appropriate decisions' for the target of decisions. Third, 'moral judgements' made by frontline actors who recognise conflicting considerations and effects of their decision-making. Many have since elaborated on Mashaw's seminal account to explore alternative models of administrative justice (e.g., Adler, 2006). However, we focus on Mashaw's original taxonomy here given the legitimating values underpinning his three models and their broader relevance to *all* actors involved in the claims-making process in social security systems. In the context of the UK social security system, an increasingly mediated system increases the scope for, and power of, discretion through 'professional treatment' and 'moral judgement' by a broader range of actors than those typically considered within the street-level bureaucracy literature (cf. Koch, 2021). These practitioners arbitrate between competing claims on local resources and networks across the public, private and third sector: the 'ancillary' status of their support makes it much harder to hold these services, and the decision-makers within them, to account.

For claimants requiring help when seeking financial assistance, changes to UK social security have displaced and dispersed many of the decision-making processes that go into determining interactions with the welfare state. 'Street-level bureaucrats' become policymakers to the extent that they are decision-makers, filling in the blanks or reconciling the tensions inherent in the implementation of policies conceived 'upstream' (Lipsky, 2010). This introduces inconsistencies and variation in the application of 'rules'. Thinking beyond frontline workers or contracted-out

services, a mediated system of social security is even more vulnerable to such risks. Despite this, local ecosystems of support are assumed to exercise discretion in ways that are productive for benefit claimants: responding to the 'human dimensions of situations' through 'sensitive observation and judgment' (Lipsky, 2010, p. 15). When thinking about the significance of discretion, we can distinguish between those functions that operate at individual and the organisational levels.

At the individual level, the relationship between frontline workers and claimants is shaped by multiple discretionary acts ranging from assessments of need to the adaptation of support services. Depending on the setting, frontline service workers can affect claimant behaviour and outcomes in diverse ways, from developing trust and empowerment to disciplining claimants. Within such contexts, individual decision-making is often shaped by how discretion is mobilised at the organisational level. Here, the modes of discretion observable amongst street-level organisations are equally applicable to the wider range of actors (beyond welfare-to-work settings) that mediate the claims-making process (Brodkin, 2013). Local state and third sector actors often occupy 'dual roles' when it comes to working with claimants. For example, local authorities and housing associations are able to apply mandatory requirements on households (e.g., rent collection) whilst also playing a supportive role (e.g., providing debt advice). As demonstrated in this paper, these actors often negotiate competing, organisational priorities within their decision-making, operating across multiple policy domains and settings. This not only demands a trade-off between competing normative considerations within organisational settings (Zacka, 2017). It also demands greater discretion *between* organisations in terms of resourcing networks locally that facilitate effective assessment, referral, and response to community needs. The nature of the discretion mobilised within local ecosystems of support varies considerably depending on the local resource pressures to which they are subject.

2.2 | Local resource pressures

In recent years, the potential of localism to dynamically respond to distinctive local needs has been emphasised whilst cuts to local authority budgets have disproportionately impacted on some of the poorest areas across the United Kingdom (Gray & Barford, 2018). A growing shortfall in (public) funds available to low-income households has precipitated a rise in council tax arrears, increased costs for temporary accommodation and a growing demand for ad hoc local welfare support (Policy in Practice, 2017). Long-term cuts to the Local Housing Allowance and the introduction of measures intended to tackle 'benefit dependency' (such as the 'benefit cap') mean the costs (financial and administrative) of welfare reform are 'greater than the funds local government currently have at their disposal to mitigate high impact' (Policy in Practice, 2017, p. 6).

These changes have increased demand for the services of local state (and third sector) actors, underlining their crucial role in resolving some of the tensions arising between centrally conceived government policy and subnational governance. The responsibilities borne by these actors have displaced, but also opened up new possibilities for, discretion in the local administration of social security. Meers (2019, p. 47) demonstrates how discretion operates as a policy and political strategy in social security reforms that is 'avoiding or blurring responsibilities for the negative externalities they generate' with two key effects. First, welfare reforms have drawn an increasingly dispersed, and thus hard-to-track, set of actors into the administration of social security and the management of its impacts locally. Second, local authority disinvestment alongside decentralisation means local actors are being 'expected to fulfil functions otherwise provided by central government, without concomitant financial support to do so' (Meers, 2019, p. 48). For example, 8 in 10 local welfare assistance schemes across English local authorities have experienced a 50% cut to their budget at the same time as demand for their services has increased (Hick, 2021, p. 10). Consequently, local authorities are having to exercise greater discretion in the appraisal of low-income needs and distribution of increasingly constrained resources (financial or otherwise). The result is considerable variation in the coverage, adequacy and access to local welfare provision but also in the extent to which local ecosystems of support are able to 'top-up' cuts to working-age social security for the lowest-income households and places

(Hick, 2021, p. 20). Overall, attempts from central government to responsibilise claimants have externalised many of the (negative) costs of state-citizen dynamics onto a wider range of local actors that, in turn, mediate the claims-making process. As Millar and Bennett (2017, p. 177) observe: 'it all seems a far cry from the hands-off future envisaged by the government for claimants, becoming independent of state support and managing their money in the mainstream'.

Against this backdrop, COVID-19 has presented a 'stress test' for local ecosystems of support with unprecedented demand for their services occurring alongside reduced capacity and resources (Bynner et al., 2021). Since the first national lockdown in March 2020, a range of funding schemes (e.g., the *COVID-19 Response Fund*) have been announced to bolster public services, target low-income groups and help local authorities 'support vulnerable people' (HM Treasury, 2020, p. 38). These funds were widely recognised as necessary given the significant increase in the number of people seeking access to working-age social security: there were 1.8 million new claims for UC in the first 5 weeks of the pandemic alone (Summers et al., 2021: 7). In addition to their more-usual intermediary role, local statutory providers and third sector organisations were charged with identifying and responding to emerging community needs to cover basic living costs (e.g., food, clothing and utilities) in the face of disrupted earnings and employment. Despite the extraordinary nature of the pandemic, COVID-19 offers broader lessons about the displaced costs, crises and work undertaken by local ecosystems of support amidst welfare state restructuring and what bearing this can have on the claims-making process.

3 | METHODS

Drawing on fieldwork undertaken as part of a large mixed-methods project—Welfare at a (Social) Distance—this paper offers new analysis of qualitative interviews conducted with 32 individuals working across a range of local organisations involved in providing benefits, crisis and employment support during COVID-19. Through purposive non-random sampling, participants were recruited between June and October 2020 across four case study areas in England to capture a diversity of experiences and contexts in which ecosystems of support operate. Case study areas were selected based on key characteristics and trends. Using proxy indicators, Table 1 summarises key features of the four case study areas and the extent to which they differ in relation to claimant numbers, prevalence of COVID-19, local authority funding cuts and area characteristics. For example, Area B—an 'Ethnically Diverse Metropolitan Living'[2] location—was one of the worst-affected areas in the United Kingdom in terms of initial labour market shocks: the number of people claiming unemployment-related benefits increased by 169% between August 2019 and August 2020 and remained consistently high 18 months into the pandemic (August 2021). By contrast, Area D—a 'Seaside Living' location—witnessed a considerable but still below-average increase (+97%) in the number of people claiming unemployment-related benefits initially (between August 2019 and August 2020) with numbers falling more quickly as the pandemic progressed (in August 2021). The distinctive features of the four local case study areas are highlighted in our analysis to illustrate the bearing of place on the increasingly mediated process of claiming working-age social security.

We explored the experiences, behaviours and perspectives of managerial and frontline staff by interviewing the following diverse actors across all four areas: heads of local authority welfare rights/administration; managers in community support hubs (or equivalent); managers of Citizens Advice offices or 'Help to Claim', 'Help to Claim' advisors; 'crisis' service workers, including foodbank volunteers; third sector organisations offering welfare rights advice/support; housing benefits and income maximisation practitioners; and employment support providers. We interviewed frontline workers operating within organisational and policy constraints, as well as senior managers who shape operational logics and process. We therefore observed different levels of policy refinement and discretion, bringing new knowledge to bear on the multi-level operation, interpretation and filtration of social security 'rules'.

Interviews were conducted via Zoom and digitally recorded. Ethical approval was granted by the University of Salford and informed consent was obtained to safeguard the well-being and anonymity of participants. The topic

TABLE 1 Key characteristics of local case study areas

	Claimant count change (2019–2020)[a]	Claimant count change (2019–2021)[a]	Cumulative case numbers (01/09/20)[b]	Cumulative COVID-19 deaths (01/09/20)[b]	Change in local authority funding (2015–2022)[c]	2011 ONS area classification[d]
Area A	+106%	+68%	3901	465	−39.1%	'Larger Towns and Cities'
Area B	+169%	+162%	1344	208	−30.5%	'Ethnically Diverse Metropolitan Living'
Area C	+104%	+66%	1505	257	−34.5%	'Industrial and Multi-Ethnic'
Area D	+97%	+45%	929	122	−45.1%	'Seaside Living'
National	+115%	+66%	305,420	41,372		

[a]'Alternative Claimant Count' in August of each selected year for each local authority area (DWP, 2022).
[b]Coronavirus (COVID-19) in the United Kingdom: Cases and Deaths on 1st August 2020 for each local authority (Health Security Agency, 2022).
[c]Local Government Finance Settlement Real Terms Change 2015–2016 to 2021–2022 (Brien, 2021).
[d]Residential-based area classification for local authorities based on 2011 Census and derived statistics (Subgroup labels) (ONS, 2016).

guide was structured around three areas: organisational change and capacity, perspectives on issues faced by service users, and the role of local networks in providing support. Interviews were transcribed verbatim and coded using NVivo-12. Thematic framework analysis was conducted to offer a flexible approach to the systematic analysis of qualitative data by multiple members of the research team (Ritchie et al., 2013). Summaries of each interview were discussed at research team meetings and informed the design of an initial analytical framework. Applied to a small number of transcripts in the first instance, the coding frame was then refined to ensure our coding and analysis were able to identify the central themes of relevance for our overall research questions. The themes emerging from our coding and analysis were refined in relation to two key research questions: How did COVID-19 affect local ecosystems of support? And what does the response of local ecosystems mean for broader questions of adequacy, access and universality in the benefits system? Research findings were initially written up in longer-form and then subsequently edited by the research team to ensure final prose and data reflected wider themes observed across the dataset. Given the range of organisations interviewed and the extraordinary nature of the pandemic, data presented should be understood as illustrative of general claims made in the paper but not necessarily representative of *all* actors working within local ecosystems of support nationally. Throughout fieldwork and analysis, members of the research team also attended local practitioner and policy meetings (such as "lunch and learn" sessions convened by third sector organisations and local authority steering group meetings). We also held 14 meetings with expert informants to situate participant perspectives across diverse, and rapidly changing, contexts. This ensured our analysis was calibrated to account for variation across our four case study areas and the different types of organisations sampled.

4 | BENEFITS, CRISIS AND EMPLOYMENT SUPPORT DURING COVID-19

COVID-19 profoundly affected the quality and coverage of support provided by local state and third sector actors, out of socially distanced necessity and in response to changing local needs. Most organisations interviewed rapidly moved to remote working as the first national lockdown commenced. However, smaller, less well-resourced

organisations had neither the infrastructure nor procedures in place to implement such changes without disruption or difficulty. In the initial phases of COVID-19, modes of service delivery were significantly compromised, with some aspects of support falling away and a change in operational remit evident across sectors and services. Responding to a changing policy and public health landscape, some organisations moved into new types of support, whilst others focused on the more limited terms of engagement specified in their contract. This occurred across all four local areas but was particularly prevalent in places where claimant numbers increased the most during the initial stages of the pandemic.

> That's fallen away entirely, but it's been replaced by a lower grade money advice inquiry… (Welfare Rights Provider, Area C)

Many welfare rights, debt advice and advocacy providers noted that crisis social security measures[3] had contributed to a reduction in specific types of enquiries and casework. This was typically offset by a surge in demand from new claimants, and some were unable to meet increasing demand for their services. This was especially the case for those who experienced depleted staffing or volunteer capacity due to the pandemic. Most organisations also witnessed a change in the composition of their clients with new claimants displacing more 'vulnerable', 'walk-in' clients despite their increasingly acute and complex needs.

> There are likely to have been a huge number of other people who didn't talk to anyone, who were just really struggling, who we didn't reach, and they're probably the ones that need the help the most. (Local Authority Support Provider, Area B)

COVID-19 presented a unique set of challenges for benefits, crisis and employment support delivered locally. However, the nature of responses illustrates the bearing local state and third sector actors can have more generally on adequacy, accessibility and universality within the social security system. Each of these are now considered in turn.

5 | IMPROVING ADEQUACY AND ACHIEVING SUBSISTENCE

Benefit levels were widely recognised as being too low to cover the basic cost of living, and many participants were actively engaged in work to address the effects of this. These activities had the capacity to (partially) compensate for a growing gap between entitlement, receipt and need in the benefits system and the financial insecurity it engendered.

> Normally, if people are struggling financially, often there's not a lot we can do, because the benefit payment is correct, it's just not very much. That's where we might get involved in emergency food parcels and those type of issues if people were facing destitution or particular hardships. (Welfare Rights Provider, Area A)
>
> …you've already got people living in poverty even before lockdown. It's just got worse through lockdown. (Employment Support Provider, Area D)

COVID-19 disrupted pre-existing financial coping strategies (such as familial support) and emergency food provision expanded significantly in response. Local authorities introduced additional, tailored help for low-income residents directly but also via the third sector. These activities ranged from protecting the most financially vulnerable from national regulations to compensating for shortcomings in mainstream provision. This entailed considerable

individual and organisational discretion whereby councils enhanced local welfare hardship funds, launched new benefit take-up campaigns, relaxed performance conditions attached to funding and suspended debt collection.

> We deprioritised that [negative overpayment activities] to make sure that we were putting people first and maintaining people's benefit during this period, and we ceased collection activity on council tax… so it's forced us to think about how we apply the regulations, and protect our residents, really. (Local Authority Support Provider, Area B)

Local ecosystems of support also assumed a new significance for those on the periphery of the benefits system. Those with No Recourse to Public Funds (NRPF) have been particularly badly affected during COVID-19. In our study, one advice agency noted that NRPF enquiries had more than doubled due to widespread destitution, disproportionately affecting Black, Asian and Minority Ethnic (BAME) groups. This was keenly felt within local 'Area B' which already had a large migrant and international student population and had experienced some of the worst labour market shocks in the country during the pandemic (see Table 1). With little financial help available, those affected relied on highly informalized support and gifts-in-kind through community, charitable and religious groups.

The work of local organisations during the pandemic demonstrated how remedial services and resources available to those financially struggling are often time-limited, variable, and highly contingent. Often this is due to the nature of discretionary practice at play within local ecosystems of support. Here, it is worth considering the competing normative considerations that are often made across street-level settings. Zacka (2017) suggests street-level bureaucrats within their day-to-day work must balance a distinctive set of competing normative considerations concerning *efficiency*, *fairness* and *responsiveness*, arguing that when street-level bureaucrats 'go bad' they assume a 'pathology' prioritising one of these over the others. Our analysis found that 'contextual judgement' featured prominently to dynamically respond to local residents.

> …the officers who are administering it really use their judgement to decide whether somebody is needy enough because they're very small grants. (Third Sector Support Provider, Area B)

However, competing normative considerations were also traded off against one another in an a priori fashion. For example, concerns about the financial sustainability of third sector organisations and their capacity to respond to increasing demand was widespread. In certain cases, local actors sought to resolve this by rationing limited resources, recalibrating their operations, or managing demand for their services to safeguard their own organisational sustainability. Mirroring central government efforts to responsibilize low-income households, some organisations problematised the risk of 'dependency' and wanted to 'wean people off' local support. Confronted with considerable cuts to local authority funding, this was particularly the case for organisations in 'Area A' who initially mounted a significant emergency food response to the pandemic but then became concerned about residents becoming 'benefit-dependent and dependent on services provided by the council'.

> I worry that will we have created an element of dependency because they haven't been able to get out and access food, so they are dependent on us, or have been for a while. We're very keen to support them to get back to being dependent on themselves. (Third Sector Support Provider, Area A)

In many ways, this reflects the extent to which austere localisation has responsibilised local ecosystems of support, without giving them the resources necessary to meet demand (Dagdeviren et al., 2019; Meers, 2019). The result is that discretion is mobilised across individual interactions and organisational settings in a way that undermines the capacity of the most economically vulnerable to achieve subsistence. Amongst our participants, local resource pressures meant that *responsiveness* was sometimes surrendered due to concerns about *efficiency*, often with exclusionary consequences for *fairness* across local ecosystems of support.

Where organisational capacity was stretched during COVID-19, some participants took on new responsibilities beyond their official role. Staff found creative, often unofficial solutions, whilst responding to increased demand for their support. Such discretion entailed considerable moral agency that introduced inconsistencies in experiences of social security for local residents and their capacity to achieve subsistence.

> They [staff] speak on their [claimants] behalf and fight for what they think is right… (Third Sector Support Provider, Area C)

Smaller organisations were often those stepping in to help the groups at greatest risk but these tended to be in a precarious situation themselves, relying on piecemeal support and the 'goodwill' of their staff and volunteers. This had a disproportionate impact on the most financially insecure, migrant populations and BAME communities. Individual and organisational discretion within a mediated benefits system then functions in a way that means those worst served by social security are also those at greatest risk of falling through the cracks within local ecosystems of support.

6 | ACCESSIBILITY AND 'BRIDGING THE CLAIM'

Amongst participants, accessibility within the benefits system was frequently regarded as the biggest issue facing would-be, as well as current, claimants. The work undertaken by participants sought to address or circumvent accessibility issues to facilitate effective engagement between their service users and the DWP. Participants cited multiple barriers that prevented inclusive access to social security such as difficulties with applications and digital identification, lacking an email address and access to data or broadband as well as insecure retention or transfer of personal data. As a result, a range of groups were identified as at particular risk of exclusion including people for whom English was not their first language; BAME communities; those struggling with digital literacy and access; and those with limiting health conditions or disabilities. In 'ethnically diverse' settings (Areas B and C), this generated distinctive pressures on the coordination and nature of the support provided through local ecosystems. However, it was widely acknowledged that 'social deprivation' was a common denominator amongst these groups:

> …poorer communities and communities that have had a legacy of social deprivation over some time will probably tend to be slightly more digitally excluded than others. (Local Authority Welfare Rights Advice, Area C)

The pandemic brought the extent of digital exclusion into sharp relief with the challenges encountered illustrating the extent to which many claimants rely on ancillary support to either initiate or sustain a claim. Participants provided regular, intensive accessibility support to considerable numbers of people. Both before and during the pandemic, this included form-filling, translation, gathering evidence, providing access to technology, (digital) training and support to assist engagement, outreach, and signposting.

The suspension of face-to-face appointments was recognised as limiting access to support services for those struggling to engage with the 'digital-by-default' system, as well as opportunities for effective needs assessment. For example, in moving from community-embedded casework to remote provision, some organisations lost connection to 'vulnerable' clients and the opportunity to provide 'wrap-around' services such as advocacy support or signposting. There was a general sense that those with the most extensive and complex needs were the most disadvantaged by the absence of face-to-face assistance, with the consequences of disruption unevenly felt.

> The ethnic/cultural mix of the community around the area I work in makes that more difficult and makes it easier for people to be left behind. (Local Authority Welfare Rights Advice, Area A)

> …we noticed our English as a second language clients, our asylum seeker clients, our homelessness, our street homelessness, our dependency clients, all those sorts of client groups noticeably reduced in volume compared to the previous profiling. So I think that's to do with face-to-face and the withdrawal of face-to-face services. (Welfare Rights Provider, Area C)

Concerned that groups were being left to navigate the social security system on their own, several participants were keen to re-establish face-to-face contact as soon as possible. In many ways, activities to address accessibility reflected longer-running local variation across ecosystems of support when it came to funding arrangements, staffing and capacity. Some staff and volunteers were more adaptable than others, flexing organisational 'rules' or drawing on personal contacts and knowledge to support client access to benefits. Advice staff made use of informal communication channels including 'over the wall' visits and filling out forms on doorsteps 'in all weathers'. One participant was hoping to 'get away with this no signature thing for a while'.

Although such activities reflected idiosyncratic challenges surrounding the pandemic, this 'extra tier of support for the most vulnerable' was also common prior to COVID-19. Many participants characterised this as 'going above and beyond', relying on the 'goodwill' of local practitioners to undertake activities that sit outside their official role, which offers more general lessons. For those who lack the resources or capacity to engage with the benefits system independently, their access to benefits depends on chequered, informal bridges of support that are subject to their own pressures and inconsistencies. For this group, access to benefits can be delayed and/or subject to variations in staffing, funding and capacity within their local area. For those most in need of support, this informalisation and variation intrinsic to local accessibility support presents particular risks to accountability and opportunities for redress when rights to social security are compromised.

7 | UNIVERSALITY

Experiences of working-age social security are far from universal or systematic. In large part, this is due to the variegated nature of local ecosystems of support: their bearing on the claims-making process will change depending on the capacity, working cultures and resources available to support services within any given area. This was clear from the considerable, but varied, work undertaken by actors across our four case study areas. Participants described procedural and affective work that emerged from the particularised knowledge and needs of the areas they worked in. There was a strong sense that hyper-local, community-orientated third sector organisations were best placed to sensitively assess and dynamically respond to local needs. During COVID-19, such groups were recognised as uniquely positioned to mobilise expertise as challenges arose. Despite its instrumental role, participants felt that such 'on the ground' support was often under-recognised and under-resourced within local settings, with larger (statutory) bodies relying on 'free services' and 'relational skills'.

For many participants, exercising discretion was regarded as necessary, even productive, to respond to institutional disengagement, client suspicion and the diverse needs of communities at the socio-political or economic margins (Zacka, 2017). Participants identified a need for informal outreach and community engagement to facilitate successful encounters between low-income households and the DWP. Informalisation here was often viewed as a positive feature intrinsic to local ecosystems of support but also arose where cuts to local authority budgets had decimated third sector funding. For example, 'Area D' had witnessed the largest cut to its local authority budget, which appeared to accelerate aspects of informalisation and sometimes filtered the nature of support offered, with local actors acting as gatekeepers themselves.

> They started coming to me in the centre and then they started telling all their friends about me in the centre, you know, lovely lady, doesn't matter who you are, so that's how it started, it's a

> build-up of trust. So, if a friend of a friend says go and see [X], they'll go and see me… (Foodbank, Area D)

Reflecting on the coverage of services available both before and during the pandemic, several organisations expressed concern about the uneven coverage of support services. The lack of universality was partially compensated for through attempts to engage and include groups that typically struggled to access support. This included initiatives to raise awareness, work more closely with marginalised groups and redesign services.

> we'd been delivering the work to BAME communities anyway… I think it's a wrong term of 'hard to reach groups': they're not hard to reach at all, it's just that we're not designing the services well enough to work with those individuals… so services need to be more accessible. (Third Sector Support Provider, Area A)

If resourced effectively, variation in the nature and coverage of support can positively reflect community needs. When people seek out support though, inconsistencies within and across local areas can also mean their experience of the social security system will differ considerably depending on their entry point into the system. Here, the re-profiling of local services—that routinely occurs across commissioning cycles—illustrates the potentially haphazard nature of support and benefits received. Income maximisation activity during COVID-19 offers an example of this where specific elements of support were prioritised or incentivised by funders. For some local actors, initiating new benefit claims was prioritised over income maximisation. Other services launched campaigns to support new claims *and* income maximisation. One local organisation introduced a new benefit-checking function to support claims maximisation, and staff within several other organisations introduced additional checks on claim decisions. Claimants would therefore receive varying degrees and types of support depending on whether, where, when and how they sought out assistance. During COVID-19, effective referral and partnership-working between local actors proved crucial to compensating for the patchwork nature of provision locally.

> There's another woman who has a disabled child with underlying health conditions, so she can't come to the food bank, so we drop off food at her house, but under normal circumstances, we wouldn't, but she's really appreciated that. (Third Sector Organisation, Area B)

A considerable number of organisations expressed concerns about their future viability and what this would mean for the coverage of support they were able to offer. Amongst participants, there was widespread concern about a future spike in demand given the 'cliff edges' of the changing policy landscape (e.g., end of furlough, removal of £20 uplift[4]) and the survival debts accrued by low-income residents during COVID-19. This was alongside the depletion of resources and staff burnout as well as recognition of the dire financial situation of local state funders and commissioners. In one instance, additional funding was sought by a welfare rights provider as only 20% of their incoming calls were being answered. Aware of this, another support organisation offered to absorb some of the unmet demand, but this offer was not taken up. This illustrates how inter-organisational collaboration, that would otherwise help address patchwork provision and limited capacity, is not always pursued because providers are competing for increasingly scarce resources.

8 | DISCUSSION AND CONCLUSION

In this paper, we outline the important role that local state and third sector actors play in mediating the claims-making process. COVID-19 has illustrated just how vulnerable local ecosystems of support are to external shocks and internal pressures: they are subject to a fragile balance of voluntary cooperation, local statutory provision,

constrained funding, distinct working cultures, and partisan commissioning. Consequently, they are not always able to meet changing user demands and often lack the capacity to provide appropriate or timely support within a context of increasing demand and local resource pressures. Within this context, difficult decisions are often made about which local residents, activities and services to prioritise with trade-offs varying 'between organisations and, within a given organisation, between the different policies delivered by that organisation and between the different stages of policy implementation' (Adler, 2006,p. 621). By virtue of the multi-level, fragmented nature of their work, local actors differ considerably in their interpretation and response to social security 'rules' and inadequacies. Depending on whether and where they seek out support then, claimants are likely to have experiences of social security that radically diverge when it comes to the amount they receive, the timeliness of their payments and their ability to maintain a claim.

The evidence presented above illustrates a tendency for those worst affected by welfare reforms to also be those worst served or at greatest risk when resources and capacity are stretched locally. Those struggling most to access adequate financial assistance are also those most exposed to gaps in provision, withdrawal of services, informalisation, discretionary practice and inaccessible services. In this respect, local ecosystems of support risk amplifying inequalities within the benefits system that at best disadvantage, and at worst altogether exclude particular social groups from adequate (financial) assistance. Participants identified BAME communities, the most economically insecure, those with limiting health conditions or disabilities, and migrant populations as those routinely 'left behind'. Across the four case study areas, concerns about organisational sustainability and constrained funding meant those who need it most are often less likely to receive the intermediary help they need to successfully engage with the benefits system or access remedial support in the absence of adequate financial assistance.

Local ecosystems of support are being tasked with additional roles and responsibilities to achieve some measure of 'administrative justice' within social security, at the same time as their capacity to fulfil these is being hollowed out (Adler, 2006; Mashaw, 1983). The result is increased scope for discretion in the claims-making process, with 'professional treatment' (application of situated expertise) and 'moral judgements' (conflicting considerations of frontline actors) becoming salient features of the benefits system for a considerable number of claimants. Within local ecosystems of support, these come into play across diverse contexts, framed as productive opportunities to help service users navigate the benefits system and 'soften the edges' of welfare reform (Dagdeviren et al., 2019, p. 157). Traded off against universality, these (ostensibly benign) features of situated and individualised support have the capacity to improve accessibility and sometimes adequacy. However, the lack of visibility and thus accountability that comes from 'professional treatment' and 'moral judgement' in such settings can present a series of risks. Our analysis demonstrates how local disinvestment and competition for scarce resources mean local actors are having to ration, withdraw or informalise the services they offer. As a result, local ecosystems of support often act as gatekeepers to remedial support otherwise intended to mitigate the exclusionary consequences of welfare reform. A further danger is when these 'mid-stream' actors become 'enforcers' as much as 'mediators' of state-citizen dynamics. As a core feature of a mediated social security system then, displaced discretion presents serious risks to adequacy, access and universality in the benefits system, often in ways that are hard to account for or anticipate in terms of its effect on claimant outcomes and experience.

What does this mean for understanding the governance of UK social security? Rather than conceiving of the benefit system as a unitary collection of social transfers, we should recognise its operation as much more fragmented and contingent. For many claimants, the interpretation and implementation of social security policy is subject to a variable constellation of actors, resources and networks. Those working within such contexts demonstrate considerable professional autonomy and moral agency, arbitrating between institutional priorities, local disinvestment, and the changing needs of local residents. Exercising this professional autonomy and moral agency often demands intra-organisational arbitration and inter-organisational cooperation that has the capacity to determine whether (adequate) public social assistance is accessed and by whom. In our study, claimants with the most complex needs were also the most disadvantaged by the withdrawal of services or face-to-face support and stand to lose out most from plans for further digitalisation in the benefits system beyond the pandemic (Sechi, 2020). To support those worst affected by

attempts to modernise public services and reform working-age social security, effective, tailored support across street-level settings rests on increasingly blurred boundaries between local statutory providers and civil society actors. Consequently, there are inherent challenges to assessing the impact of the considerable remedial and intermediary work undertaken locally—both when this 'succeeds' and when it 'fails'. When local ecosystems of support 'succeed', they respond to but also obscure inadequacies within contemporary social security. When support services 'fail', poor coverage and inaccessibility can exacerbate inequalities surrounding social security rights with those worst affected outside the scope of attention. This makes it all-the-more challenging to assess how changes to the social security system are affecting populations of most urgent interest to anti-poverty policymakers, campaigners and researchers. This paper has highlighted the considerable numbers (particularly BAME communities and those with NRPF) seeking access to financial assistance but currently excluded from, or on the periphery of, the benefits system. Without attending to wider ecosystems of support, such groups are empirically and analytically 'out of view' in policy analysis and evaluation. These exclusions often carry through to our assessment of social security and risk, rendering key groups invisible or irrelevant to anti-poverty policymaking. Researchers and policymakers cannot effectively assess the impact of social security systems without considering who they currently marginalise or exclude. Such groups need to be more effectively and systematically integrated into our examination of social security policy if we are to fully understand its diverse (dis)functions, the public agendas it serves and the citizen-subjects it fails.

The increasingly situated nature of the claims-making process demonstrates the need to move away from an abstracted understanding of social security to better attend to the role of place and local support actors in the benefits system. However, such an approach reveals a series of obstacles to the effective governance of social security systems. First, intermediary actors in the claims-making process invariably compromise opportunities for civic accountability and redress because the mechanisms through which social security rights are granted shift according to claimant needs and context. Leaving aside *de jure* questions of welfare conditionality or income adequacy, these mechanisms increase the ambiguous status of financial assistance as a right of, and to, social citizenship. Second, an increasingly mediated social security system collapses the delineation between process (i.e., access and universality) on the one hand and outcomes (i.e., adequacy) on the other in the design and evaluation of policy. Often treated as distinct questions in welfare reform, this paper has demonstrated how access, universality and adequacy are intimately linked in the claims-making process, which cannot be examined in isolation from one another for those with the greatest support needs. Finally, the displacement of decision-making made possible through local ecosystems obscures many of the people, organisations and labour that goes into making and sustaining a claim. These central features of the social security system do not sit neatly within existing analytical or evaluation frameworks when it comes to researching the nature and significance of a tax-benefit system. Such features nonetheless give form and character to state-citizen dynamics and warrant further attention if policymakers and researchers are to fully grasp the variegated effects of social security.

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CONFLICT OF INTEREST

The authors declare no conflict of interest.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

ETHICS STATEMENT

Ethical approval for this research was granted by the School of Health and Society Ethics Panel at the University of Salford.

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ENDNOTES

[1] In the 1980s, previous attempts to 'computerise the entire social security system' through the 'Operational Strategy' were motivated by similar objectives to improve the efficiency and quality of services (Adler, 2006, p. 625).

[2] Subgroup term from the ONS residential-based area classification system (see Table 1).

[3] For example, the temporary suspension of health assessments or relaxation of work-related conditionality. For an overview of crisis social security measures introduced during COVID-19 (see Harris et al., 2020; Hobson et al., 2021).

[4] A £20 increase in the basic element of Universal Credit and Working Tax Credit was introduced at the beginning of COVID-19 and withdrawn in October 2021.

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