

# HARC Client Survey 2025



# HARC

**Hastings Advice and  
Representation Centre**

**RELIEVING POVERTY**

**ADDRESSING INEQUALITY**

**IMPROVING WELLBEING**

**FIGHTING INJUSTICE**

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# Chief Executive's Foreword

This year marked my 40th anniversary of joining HARC. There was no party. No corks or cake forks. The results of this survey will explain why.

I want to thank every client who gave their time to this survey. Despite the rise in telephone scams and the fear this brings, 100 clients consented to be interviewed in order to help us understand their views on HARC, the service we provide and more widely how the benefits system is impacting their lives.

I would like to pay tribute to my amazing team who consistently deliver an incredible service despite the overwhelming demands and emotional toll of our work. As always, this survey makes me so proud of the team. We have investigated where we could have done better, and value negative feedback alongside the praise. I was obviously pleased to see however that here, as in every survey, the overwhelming majority of our clients (98%) described our service as good or better. And again, the vast majority (81%) described us as excellent.

Our clients often come to us at their most vulnerable. Many are facing multiple challenges at once, they may have fallen ill, been diagnosed with a long-term or life-limiting condition, lost their job, experienced the breakdown of a relationship, or struggled to find employment.

For me, the most shocking statistic in this report is the response to the question: "What would have happened if you hadn't received help from HARC?" Since our 2021 survey, we've seen a dramatic rise in the number of people saying that we literally saved their life, increasing from 4% to 13% of respondents. If that figure were reflected across our entire client base, it would represent up to 2,500 people. I find it deeply sobering that my team are called upon so often to employ life-saving skills and that they carry such an enormous responsibility, day after day.

It seems so simple to say that the system set up to safeguard people in their time of need, should make life better, not worse. Yet, I feel naïve for holding onto this principle. Those with the policy levers seem, almost consistently, to disagree with it.

It feels darkly ironic that one of the most effective ways the Government could reduce suicides is by improving the very safety net designed to prevent them. I urge everyone to join HARC in encouraging our local MPs to champion positive and lasting change.

I feel very fortunate to be in a job that I both love and value. My role at HARC has provided me with immense job satisfaction and the opportunity to collaborate with so many talented and dedicated colleagues. Like the rest of the team, I am passionate about the work we do and the impact it has. I truly believe there is no other place where I could make a greater difference to local people in need of support, or take greater pride in the work we deliver, than here at HARC.

Those who know me, know I am a diplomat. I carefully pick my words. Yet I must say that this is the most difficult period I have witnessed our clients endure in my 40 years at HARC. I share the concerns of the wider community that we are living in a time without hope that things will get better. I've lost that hope because of the pressure brought to bear on both our clients and our services. The majority of our clients do not have enough income to meet basic living costs, and our capacity to assist additional individuals is already stretched to its limit.

We may no longer call the cost of living a crisis, but for the people we support, the crisis is far from over. As I write this, despite inflation slowing at nearly twice the Bank of England target, more than half of our clients (53%) tell us that they are unable to stretch their money to the end of the month. Many describe not just financial strain, but a growing sense of hopelessness. There is a feeling that the basic dignity and humanity everyone deserves are slipping away.

Right now, we are applying for grants simply to buy beds, so children don't have to share a sofa or sleep on the floor. It is deeply distressing that, in one of the wealthiest nations on earth, children and adults are still going hungry, queuing for food banks, and skipping meals because having enough food has become a luxury they can no longer afford.

On top of the grinding, depressing, life-dulling reality of poverty, our clients are typically dealing with complex physical and mental health issues. Increasingly distant and hard to access GP services, a shortage of basic medication and surgery waiting times are all taking their toll. Our clients are typically facing a variety of additional challenges by the time they first make contact with us, for example insecure or inadequate housing, caring duties, complex care needs and rising debt.

Bringing DWP and their medical assessment contractors into this mix can make an already overwhelming and complex life feel impossible. So impossible that 13% of our surveyed clients didn't feel they would have survived it without us.

I didn't have the results of this survey when I chose not to celebrate my 40th work anniversary but I knew what it would contain. Getting our team and others together for cake and fizzy wine felt wrong. One of our clients described us a few surveys back, as 'the light at the end of the tunnel'. Now, as the Government and MPs start again to contemplate the right policies for those on out of work benefits, I am pleading please turn on the light at the end of the tunnel. Create a system that supports rather than harms people.

That would get me, the whole team and everyone we support, celebrating.

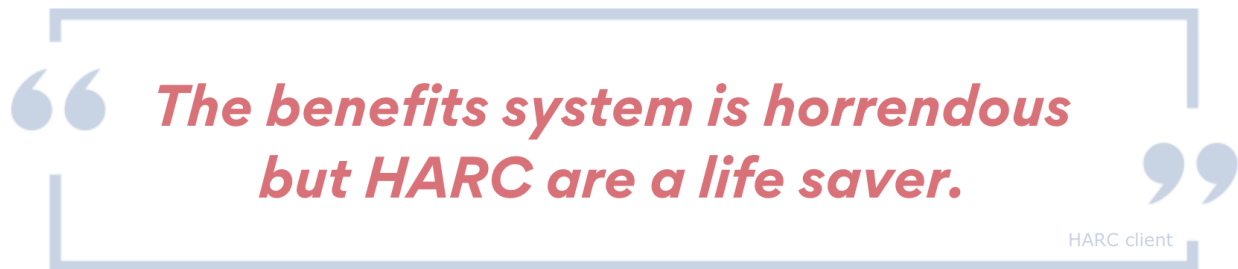
**Jacky Everard**  
**CEO**

# Executive Summary

Hastings Advice and Representation Centre (HARC) is a Specialist Quality Mark (SQM) accredited charity with 43 years' experience providing free and confidential end-to-end welfare benefit advice and representation to First Tier Tribunal.

In 2025, HARC commissioned The Fundraisers, an independent consultancy, to carry out a survey of 100 of its clients. The survey explored the quality and impact of HARC's service, as well as clients' experiences of the wider benefits system and the rising costs of living.

## Key Findings



### Satisfaction remains exceptional

- 98% rated HARC positively (81% “*excellent*” 15% as “*very good*” 2% good).
- Recommendation rates are outstanding: all but two would recommend HARC, and 44% of clients already had.
- Clients described HARC as “*life savers*,” “*angels*,” and “*absolutely amazing*.”

### The impact is life-changing

HARC's support has led to measurable improvements in people's lives:

- 86 clients said their finances had improved
- 76 clients had secured new or increased benefits
- 73 clients reported a reduction in stress
- 38 people said the service “*gave them their life back*.”

Without HARC;

- 49 people said they would be in debt
- 43 people said their mental health would have declined
- 21 believed they would be homeless
- 13 people said they would not be alive today if it wasn't for HARC's support. **This is a sobering 160% increase in just four years.**

## **Systemic barriers persist**

- Over half (55%) said the benefits system had severely harmed their mental health.
- Clients described assessments as unfair or demeaning, with success often hinging on HARC's intervention, with one client commenting *"They picked up everything that had been missed."*

## **Digital exclusion is entrenched**

- Only 1 in 5 people could claim benefits online unaided.
- Nearly half (46%) would need support, while 22% could not claim online at all.
- Barriers included lack of broadband, literacy challenges, and mental health impacts.
- Disclosures of literacy barriers have tripled since 2021 - from 4% to 12% - suggesting both a genuine rise in need and growing trust in HARC as a safe space to share these challenges.

## **Cost-of-living pressures remain severe**

- 35% of clients are in debt
- 25% of clients regularly borrow for basics
- 53% of clients run out of money before month's end.
- A third (32%) cannot afford a balanced diet, and 36% are afraid to turn on the heating.

## **Food and fuel insecurity continue**

- Fewer clients reported struggling with fuel (27% vs 62% in 2023) or using foodbanks (16%) yet comments from clients suggest this may reflect coping strategies rather than recovery. Several spoke of managing without by reducing energy use, skipping meals, or leaning on family support - often citing embarrassment, distance, or poor past experiences with foodbanks.

The 2025 survey reaffirms HARC's role as an essential lifeline in East Sussex, with clients describing its impact as life-changing: restoring dignity, relieving hardship, and rebuilding stability where the welfare system falls short.

Sustaining this work in the face of rising poverty and increasingly hostile assessments will require continued recognition, investment, and the collective will to protect a service that saves lives.

**HARC provides more than benefits advice -  
it offers dignity, hope, and a way forward  
when the system fails.**

## Survey Methodology

100 people who had used HARC's specialist benefits casework service were interviewed by telephone between June and September 2025. The survey was carried out by an independent consultancy team, and participants were assured that their comments would remain anonymous unless they asked for feedback to be passed back to HARC.

This survey builds on previous surveys (run every 1-3 years since 2010) to allow long-term trend analysis. Questions were adapted to reflect the ongoing cost of living and the government's proposed changes to Pathways to Work. A full comparison of 2025 and 2023 survey questions is provided in the [appendix](#), showing where wording was revised, new items added, or questions removed.

Earlier surveys in 2018 and 2021 highlighted serious failings in the welfare system, particularly around health assessments for sickness and disability benefits. Clients consistently reported unfair treatment, with some alleging dishonesty or omission of vital medical evidence. In response, HARC began tracking this issue from 2018 onwards, while briefing ministers and advocating for fairer treatment of people with long-term health conditions.

To keep the 2025 survey manageable for clients (most of whom live with multiple health conditions), some questions from earlier years were omitted or combined.

Note on tables: Most totals in this report add up to 100, but some questions allowed multiple answers, so those totals exceed 100 (e.g. Table 2, where clients listed what HARC did well). A dash “ - ” indicates the question was not asked in that year, while “ 0 ” shows the question was asked but no clients gave that response.

# HARC’s Work and Impact

## Service Ratings

Q1. Please rate your overall experience of HARC’s service	2025	2023	2021
Excellent	81	93	94
Very Good	15	5	5
Good	2	2	1
Fair	0	0	-
Poor	2	-	-
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Q6. Would you recommend HARC to others?	2025	2023	2021
Yes	54	98	89
I already have	44	0	10
No	2	0	0
No answer given	0	2	1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Client satisfaction remains exceptionally high, though the 2025 survey shows a small shift compared with previous years. 81% of clients rated the service as excellent (down from 93% in 2023 and 94% in 2021). A further 15% rated it very good and 2% good, meaning that 98% of clients still described their overall experience positively - a remarkable level of approval for any service, particularly one operating under sustained demand and financial pressure.

*“Truly every connection I’ve had with HARC has been excellent”*

HARC client

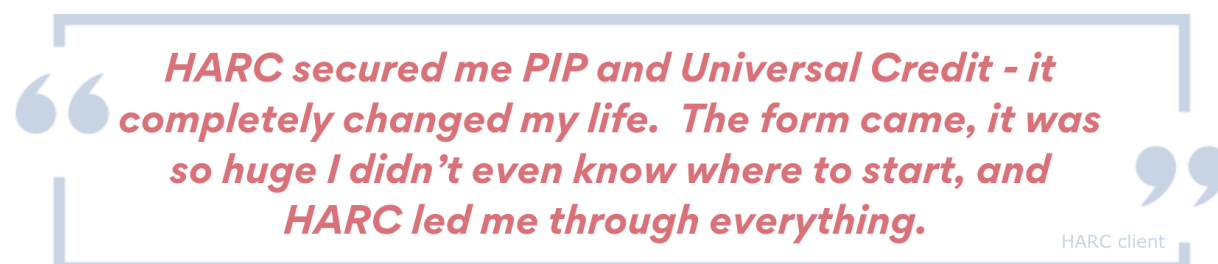
For the first time since 2010, a very small minority of clients (two respondents) rated the service as 'poor'. Both accounts related to communication - one describing not receiving the help they expected, and another feeling "left in the lurch" on the day of an interview.

At the same time, recommendation rates remain outstanding. In 2025, all but two clients said they would recommend HARC, and 44% said they already had. This active advocacy shows that clients not only value HARC but also actively promote it within their families, communities, and networks. For an advice charity, this is one of the strongest possible indicators of impact and credibility.

Taken together, the results underline both HARC's ongoing excellence and the challenges it faces. HARC should continue to celebrate the high levels of approval it receives from clients, while we would urge commissioners and funders to recognise that sustaining this level of satisfaction under growing demand requires continued investment in staffing, training, and case management systems.

## Client Satisfaction

Q2. What did HARC do well?	2025	2023	2021
Professional / Knowledgeable	63	47	46
Filled in / supported me to fill in forms	71	66	17
Helped me understand the paperwork / process / prepare	74	60	16
Everything	20	68	32
Supported me / compassionate / understanding	77	56	36
Kept me informed / updated	52	56	6
Appeal papers / representation	23	37	6
Listened / I felt understood	68	48	11
Home visits	22	15	1
Gave me confidence to appeal	13	29	2
<b>Total</b>	<b>483</b>	<b>482</b>	<b>173</b>



Q3. What could HARC do better?	2025	2023	2021
Nothing/ really can't think of anything / don't know	79	84	78
Improve telephone access/ return calls more quickly/ complete forms quicker	1	-	-
Accompany clients to tribunal	0	1	1
Quicker appointments (although many acknowledged that there was a lot of demand on caseworkers)	2	6	7
Adviser was unsympathetic etc	0	-	-
Keep people informed & updated throughout process	1	3	2
Have more funding / advertise more	1	-	-
No answer given	8	-	-
Have them support first PIP application, rather than wait for a rejection to get help	-	2	-
<b>Total</b>	<b>92</b>	<b>96</b>	<b>88</b>

*“ I heard about it through a friend, we need to see it more in the public eye - maybe posters on bus stops. ”*

HARC client

The 2025 survey again shows extremely high satisfaction with HARC's service. Clients most often praised the knowledge and professionalism of staff, their compassion, and the clear support offered in filling out forms, understanding paperwork, and preparing appeals.

When asked what HARC could do better, nearly four in five clients (79%) said nothing at all, consistent with previous years (84% in 2023, 78% in 2021). A handful raised practical issues such as telephone access, follow-up, or appointment speed, but these were minor and usually framed with understanding of staff pressures. Importantly, no clients reported gaps in tribunal support, concerns that had occasionally arisen in past surveys.

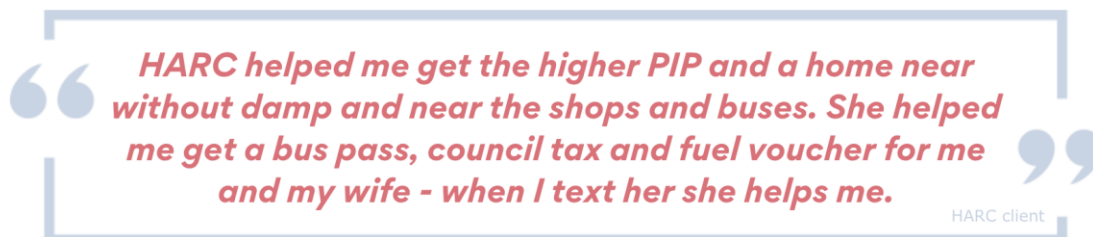
Overall, the findings confirm that clients continue to see HARC as delivering an exceptional service, with areas for improvement linked to resourcing and demand rather than quality of advice or support. Commissioners and funders need to recognise the outstanding client satisfaction levels and provide additional resources to help HARC reduce waiting times and improve follow-ups.

## The difference HARC’s service made to people’s lives

Q4. What difference did the service make to your life?	2025	2023	2021
Huge difference /big difference / enormous difference	74	66	48
Reduced stress / anxiety / improved mental health/ took pressure off	73	54	26
Improved finances	86	61	10
Made life easier	72	62	4
Got benefits I was entitled to / helped me claim or appeal	76	69	30
Gave me my life back / improved quality of life / turned life around	38	10	1
Gave me the confidence to challenge a wrong decision	22	17	3
Gave me space to concentrate on my health	32	24	3
Can buy mobility aids / other equipment we need now	21	14	2
Meant I could get out and about	19	7	1
Meant I could eat properly	16	3	1
<b>Total</b>	<b>529</b>	<b>387</b>	<b>129</b>

The 2025 results again demonstrate the life-changing impact of HARC’s work. Nearly every respondent reported major improvements to their lives, with benefits felt across health and overall quality of life. Financial improvements particularly stood out:

- 86 clients said their finances improved,
- 76 secured benefits they were entitled to, and
- 21 can now afford essential mobility aids
- 16 said they can now eat properly

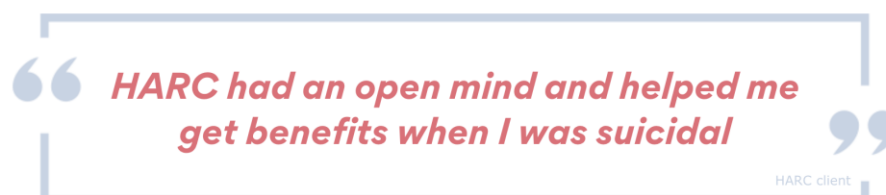


Mental health gains were also clear:

- 73 clients said HARC reduced their stress or anxiety,
- 38 described the service as having “given me my life back” or “turned life around.”

These results show HARC’s impact is not just transactional - it is transformational. The service alleviates both immediate hardship and the longer-term mental health burden of navigating a

hostile system. Compared with 2021 and 2023, more clients are naming tangible, life-changing outcomes such as improved mobility, stability, and restored confidence.



Around one in five clients said they would have sought help elsewhere - a reminder of how dependent people are on specialist advice. Yet in practice, there is no equivalent service across East Sussex, leaving many with nowhere else to turn.

<b>Q5. What would have happened if you hadn't received help from HARC?</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
I would be in debt / struggling financially	49	50	6
My mental health would have suffered / downward spiral / stressed	43	35	4
Life would be more difficult	37	0	3
Wouldn't have got my benefits / would have messed up forms / appeal.	36	62	42
I would have been unable to turn my heating on when it was really cold	27	-	-
I would have had to skip meals	25	-	-
Would be suffering / problems / health would have got worse	22	31	4
I would have given up on the process	22	19	6
I would have ended up homeless or in a shelter	21	5	4
I would have gone elsewhere for help	20	1	2
I think I would be dead / I doubt I would be here / I would have killed myself	13	9	5
I wouldn't have been able to cope	9	25	1
Nothing / not much / I would have managed	7	0	4
I don't know / I really don't know where I would be / I can't think about that	6	24	15
I would have had to appeal or apply independently/ I would have got there in the end, but it would take years or be more difficult	2	1	6
I would have had a breakdown / ended up in hospital	1	2	3
I would have returned to my country of origin	0	0	1

<b>Total</b>	<b>340</b>	<b>264</b>	<b>106</b>
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Without HARC, 49 people said they would be in debt, 43 said their mental health would have suffered, 21 people believe they would have lost their home. As one client told us: *“If I hadn’t got my PIP, I would’ve lost my house.”* Another added: *“I probably would have just given up. I’d have thought, ‘I’m not bothering claiming, it’s too stressful’”.*

The most sobering finding in this survey is that 13% of clients said they might not be alive today without HARC’s support. This is not just a statistic: it means more than one in ten people felt life would not have been worth living without the help they received from HARC - a benefits advice charity.

The proportion has been rising steadily - from 5% in 2021, to 9% in 2023, and now 13% in 2025 - nearly tripling in just four years. This trajectory signals the escalating pressure placed on those of working age with the least: financial stress, fear of homelessness, and despair at a system many describe as hostile are combining to push clients to the edge. It also reflects how much more pressure people are under with the rising cost of living and inflation rising more quickly than benefits (with the exception of pensions), meaning those with the least of working age are increasingly desperate with each survey.

HARC provides more than benefits advice - the fact that they are so regularly called upon to do this, is in itself, a tragedy.

*“HARC are angels. I wouldn’t be alive today if they hadn’t helped me when my mum died and my mental health deteriorated.”*

HARC client

## Number of HARC clients with children

<b>Q7. Are there children in your household?</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
Yes	20	22	29
No	75	77	69
No Answer Given	5	1	2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

# Benefits

## Household benefits

Q8. Which benefits are your household in receipt of?	2025	2023	2021
Attendance Allowance	12	14	7
Carers Allowance	2	7	14
Child Tax Credit	0	7	26
Council Tax Reduction	19	2	4
Disability Living Allowance	5	16	12
Employment Support Allowance	17	5	24
Income Support	0	7	3
Housing Benefit	27	18	14
Child Benefit	8	13	9
Jobseeker's Allowance	1	0	1
Pension Credit	6	9	2
Personal Independence Payment	69	74	69
State Pension	13	19	9
Private Pension	5	2	2
Universal Credit	50	44	36
Working Tax Credit	0	2	11
Couldn't Remember all	3	9	2
Other	1	1	8
No answer given	2	-	-
<b>Total</b>	<b>240</b>	<b>249</b>	<b>253</b>

The 2025 results challenge the national narrative that more people are claiming benefits than ever, particularly with an ageing population where we might expect higher levels of Pension Credit and Carer's Allowance claims. In Hastings and East Sussex, the opposite appears true: claims for some benefits have fallen roughly 10% since 2021.

HARC continues to provide casework navigating a wide mix of benefits. The most common remain Personal Independence Payment (PIP), received by 69 clients<sup>1</sup>, and Universal Credit (50). Housing Benefit (27), Employment Support Allowance (17), and Council Tax Reduction (19) also feature strongly.

<sup>1</sup> To be expected as most people that get a full casework service, rather than advice from HARC, do so because they are too unwell to navigate the system by themselves.

Shifts are evident when compared to previous surveys. Pension Credit has risen to 6 households in 2025 from just 2 in 2021, reflecting how the increase in the cost of living (and potentially the removal of Winter Fuel Allowance last winter) has pushed many older people who were previously 'just about coping' and may have been eligible and not claiming, to seek help. State Pension claims remain steady at 13, with a small number also reporting private pensions.

Meanwhile, legacy benefits continue to decline. Disability Living Allowance for Adults (5), and Income Support (0 this year) are all being replaced by newer systems such as PIP and Universal Credit. Working Tax Credit has disappeared entirely, having now been incorporated into Universal Credit, falling from 11 claims in 2021 to none in 2025.

There have also been dramatic falls in the number of clients interviewed claiming Carers Allowance, from 14 in 2021 to just 2 in 2025. This may be the result of the well publicised problems with the 'cliff edge' in earnings for those in receipt of Carers Allowance, which saw some carers being made to pay back thousands of pounds of benefits they had claimed, but, as a result of increases in earnings, ended up not being entitled to. We certainly have no evidence of fewer people caring for others, and indeed, our county's demographics would suggest this is likely to increase year on year for at least the next 10 years; but it may be that the historic problems in the system have scared those who are eligible away from claiming.

Overall, the findings highlight the complexity of the system HARC clients must navigate - from disability and pension entitlements to housing and council tax support. This breadth underlines HARC's critical role in providing expert advice across multiple benefits, often simultaneously, to ensure people receive the support they are entitled to.

## Online benefit claims

<b>Q9. Some benefits can now only be claimed online. Could you do this?</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
Yes	21	30	49
No	22	47	47
Yes, with assistance	46	16	3
Unsure / No answer given	11	7	1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Q9a. Reasons given why people could not claim online</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
Technology	9	30	-
No Broadband/ computer	10	3	-
Due to age	2	2	-
Due to health condition	4	8	-
Need help from family member/ HARC	8	3	-

Unable to read/ dyslexic	16	3	-
Unable to use internet/ doesn't know what to do	6	4	-
Language barrier	0	1	-
Lack of confidence	9	1	-
Unable to cope emotionally or mentally	4	-	-
<b>Total</b>	<b>68</b>	<b>55</b>	<b>-</b>

The 2025 results highlight the continued digital exclusion faced by many HARC clients. While just over one in five (21%) said they could claim benefits online without help, almost half (46%) said they would only be able to do so with assistance - a steep rise from 16% in 2023 and just 3% in 2021. This shows growing reliance on support from family, friends, or organisations like HARC to bridge the digital gap. It is also likely that this increase reflects the drop in the number of people who said they couldn't claim online at all (47% in 2021, compared with 22% in 2025). Taken together, the results suggest that while more clients are open to online claims, for the majority this is only possible with significant help.

The reasons given underline persistent and overlapping barriers: lack of broadband or equipment (10 clients), low confidence or skills (9), literacy challenges (16), and health conditions (4) all featured strongly. Emotional or mental-health barriers were also noted, with clients describing the process as overwhelming.

Disclosures of literacy barriers have increased, which may point both to a genuine rise in literacy needs and to greater confidence in naming them, thanks to investment in community literacy work and a gradual reduction in stigma.

At the same time, the number of **people without access to a computer or internet has more than tripled since 2021**, likely reflecting the ongoing impact of inflation and stagnant benefit levels. A recurring theme was that while many clients have smartphones, they cannot afford enough data to last the month. Several clients described running out of phone data or being unable to afford broadband, leaving them cut off from online services and dependent on HARC to complete applications.

These findings reinforce the risks of an 'online-only' system. Far from simplifying claims, it would exclude or disadvantage a large number of clients who are already vulnerable. HARC's role in

providing face-to-face **and** digital support is therefore critical, but commissioners and policymakers must recognise that digital exclusion remains a major obstacle to fair access.

“

*There's a lot of elderly people who don't have computers and HARC helps them. I think they're worth their weight in gold.*

”

HARC client

# DWP Healthcare Assessments

Q10. If you had a healthcare assessment, what was your experience of this? Do you think it was fair?	2025	2023	2021
Unfair	13	24	50
Fair	29	15	22
Not Sure	15	25	25
Not Applicable	36	36	2
Did not answer	7	-	-
<b>Total</b>	<b>100</b>	<b>100</b>	<b>99<sup>2</sup></b>

*“What really frustrates me is how inaccessible these assessment centres are. Why aren’t they done in a local health centre - somewhere that’s already set up for disabled people?”*

HARC client

Healthcare assessments remain a deeply mixed experience for HARC clients in 2025. Only 29% felt their assessment was fair, while 13% felt it was unfair, and 15% were unsure.

Compared with previous years, the trend shows a promising improvement from 2021, when half of clients described their assessment as unfair. However, it remains troubling that so many still report negative experiences. This could also be due to reduced expectations, as many clients have become more familiar with the conduct of health assessors since their introduction.

Narratives show the human cost behind the numbers. Clients described feeling “judged” and “looked down on,” with some assessments so demeaning that people resorted to desperate actions to be heard: “It was awful - I felt like a scrounger... I pulled out a catheter and slapped it on the table.”

Others recounted how critical HARC’s role was in securing a fairer outcome: “It wasn’t a fair experience at all... if Lorraine hadn’t supported me, I wouldn’t have got it. She picked up everything that had been missed, and without her, the tribunal wouldn’t have gone my way.”

Some did report neutral or acceptable experiences, but even then, concerns about the system’s design came through. Clients noted “trick questions” in assessments - designed to catch people out rather than understand the reality of living with a long-term condition. Fatigue, memory loss,

<sup>2</sup> figures for 2021 do not add up to 100 as two people had multiple assessments and mixed results.

and cognitive impacts were often disregarded, leaving clients frustrated that the most debilitating aspects of their conditions “*didn’t count.*”

The system is still widely mistrusted with assessments described as stressful, intrusive, and inconsistent, with outcomes heavily dependent on HARC’s ability to intervene and support people to appeal unfair decisions made by health assessors.

Whilst people may eventually get the benefits they are entitled to with HARC’s support, the periods of waiting for appeals can cause immense hardship whilst clients wait often up to, and beyond, a year. After being deemed ineligible for support, many clients also give up and refuse to appeal the decision, despite HARC’s support, and survive, but have no chance to thrive, without the benefits they are entitled to.

## **What clients said;**

- *“At my first tribunal, the judges said my condition had worsened and I could reapply. Lorraine helped with all the paperwork, making clear why the original decision was wrong. On the day of the hearing, I was expecting a call, but instead someone rang to say the award had been granted without needing to proceed. Without HARC’s support, I know I wouldn’t have got it.”*
- *“It was awful - I felt like a scrounger. The bloke doing the assessment wasn’t very nice at all. I was so frustrated, I pulled out a catheter and slapped it on the table. He was rude, not nice or understanding in the slightest.”*
- *“It wasn’t a fair experience at all. When my husband couldn’t support me, Lorraine stepped in and picked up on so many things that had been missed in the paperwork. Without her, I don’t think I would have got it.”*

## **Case Study: Navigating Assessments with MS**

For one HARC client with multiple sclerosis, the difference between receiving fair treatment and being dismissed by the system came down to the right preparation and support.

When applying for PIP, the client avoided a medical assessment because their neurologist, MS nurse, and physiotherapist provided strong evidence. Clive, a HARC adviser, carefully reviewed the client’s medical records, spent over an hour gathering detail, and helped complete the 50-page form. The award was granted without further challenge.

The experience with ESA was very different. The client described the health assessment as stressful and designed to ‘catch you out.’ Questions framed as casual chit-chat - like whether they had made a cup of tea or owned a dog - were, in reality, tests of independence that could easily undermine the claim. Crucially, symptoms such as fatigue and cognitive decline were not recognised, despite being amongst the most debilitating aspects of the condition.

Clive’s advice proved essential: he had warned that fatigue was often disregarded, and helped the client prepare for misleading or irrelevant questions. Without that guidance, the client felt they would not have been awarded the benefit.

This case shows how the benefits system often overlooks the realities of long-term illness, and how success frequently depends on expert support. For this client, HARC's intervention was the difference between navigating a hostile system alone and securing the stability they needed.

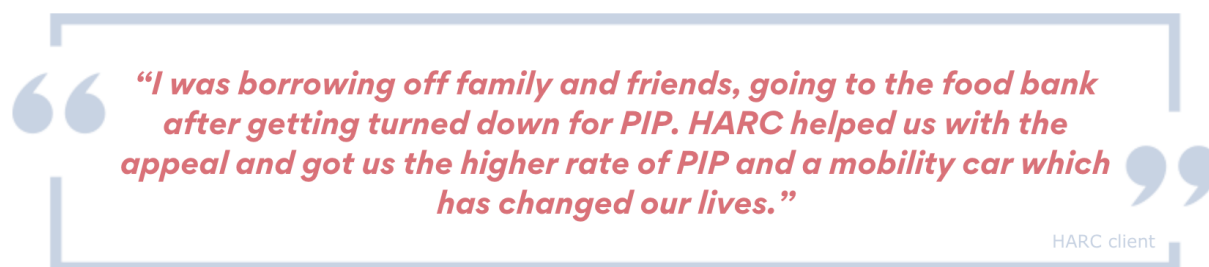
## Tribunals

Q11. If you had a tribunal, would you prefer it to be:	2025	2023	2021
Any of the below	7	8	-
In person	25	30	-
On the telephone	25	14	-
Video / Email	12	7	-
Unsure / No answer given	13	41	-
<b>Total</b>	<b>100</b>	<b>100</b>	-

The 2025 results show that clients value having a choice in how they attend tribunals, with preferences now spread more evenly across in-person (25%), telephone (25%) and video/email (12%). While in-person hearings remain important, they no longer dominate as they once did.

The sharp fall in people saying they were 'unsure' (down from 41% in 2023 to 13% in 2025) suggests that clients are becoming more confident and familiar with the different formats, a legacy of the flexibility introduced during Covid. The clear message is that a one-size-fits-all approach does not work - maintaining a range of options is vital.

For many clients, the benefits system doesn't just fail at the first hurdle - it actively works against them. Applications are refused, evidence ignored, and decisions made by assessors who often don't understand the reality of people's conditions. That's when HARC steps in, giving people the strength, clarity, and representation they need to fight back.



One client put it simply: *“Lorraine was brilliant and helped me with my appeal.”* Another described how *“Clive helped me through the appeal process, made everything clear and I got what I was entitled to. He was brilliant.”* Without this support, many said they would have given up altogether, unable to cope with the stress and complexity.

Tribunals, in particular, can feel intimidating and overwhelming. One parent shared the ordeal of fighting for their disabled son's mobility car: *“His PIP was downgraded, and he lost his mobility car. We had to go as far as tribunal about three or four months ago (via Zoom). The assessor had wiped all his points out... We won the tribunal and he got enough points to get the car back.”*

As one client explained, after an initial error was corrected and £2,000 in arrears awarded, they were dragged back into reassessment:

*“I’m about to lose it all again. It’s all happening again because they’re reassessing me. It should’ve lasted 16 years before a reassessment, and now it’s likely going to tribunal. I don’t know if I’ve got it in me to go through all that again.”*

HARC client

Others talked about the relief when appeals were finally upheld: *“She supported me through a PIP appeal after I was turned down twice. She took it to tribunal, and we won - I got the high rate, which was amazing.”*

**These stories underline a simple truth: without HARC, people risk losing everything. With HARC, they not only win their appeals, but regain dignity, independence, and the benefits they are rightfully entitled to.**

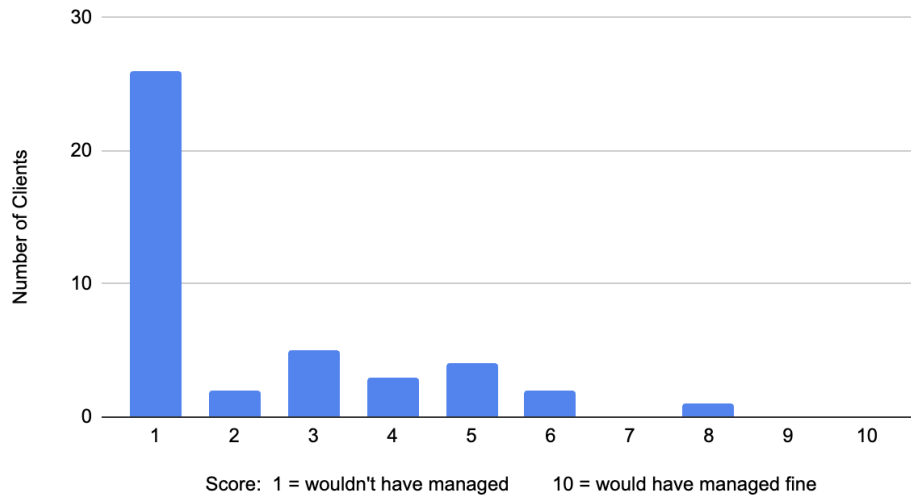
## Managing without HARC

Q11a. How well would you have managed your appeal without HARC?:	2025	2023	2021
Answered	43	-	-
Did not answer	57	-	-
<b>Total</b>	<b>100</b>	<b>100</b>	-

Q11b. If you have had a tribunal, how well did HARC prepare your evidence for you?:	2025	2023	2021
Answered	20	-	-
Did not answer	80	-	-
<b>Total</b>	<b>100</b>	<b>100</b>	-

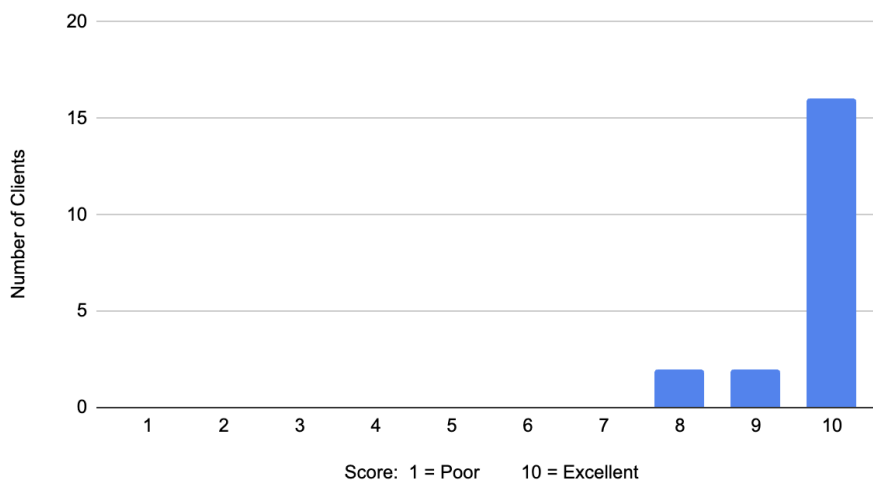
**43 clients** who had been through a tribunal with HARC rated how well they thought they could have managed their appeal on their own - the **average score was just 3/10**, showing that most believed they would have hugely struggled without HARC's support.

### How well would you have managed the appeal on your own?



20 clients rated how well HARC prepared their evidence. The results were overwhelmingly positive, with an **average of 9.6/10**. Fourteen clients gave the maximum score of 10, and nearly all others scored 8/9.

### How well did HARC prepare your evidence for Tribunal?



**For many clients, the turning point in their case was how well HARC helped prepare the evidence.** People described being overwhelmed by complex forms and unclear letters, unsure how to explain their situation and HARC stepped in with clarity and compassion, translating lived experiences into strong, credible evidence.

One client said: *“The man from HARC who helped me fill in the form - he was brilliant. He talked me through everything using my own words. Then he sent me a copy to check, and I was able to make changes.”* Another explained: *“[He] kept it really simple - he knew what to write. What I would have written would have been real stuff, but they probably would have ignored half of it.”*

**Clients consistently reported that without HARC, their cases would have failed.** With HARC, the evidence was clear, realistic, and persuasive - and it changed lives.

**HARC doesn't just 'help' at tribunal - it is the difference between failure and success. Clients are clear: on their own, they could not have coped; with HARC, they felt fully prepared and confident.**

## Long-term Medical Conditions

Q12. Please can you tell us if you are affected by any of the following conditions?	2025	2023	2021
Anxiety (diagnosed)	-	72	77
Acquired brain Injury	3	9	0
Asthma	13	13	0
Autism	16	10	11
Cancer	6	3	9
Chronic back pain	-	39	32
Chronic Kidney Disease including End Stage Kidney Disease/Renal failure	10	3	1
Crohn's Disease	3	1	1
Colitis	3	3	2
Chronic obstructive pulmonary disease (COPD)	9	17	12
Coronary Heart Disease including Heart Failure	30	13	10
Dementia	1	2	4
Depression	34	62	65
Diabetes	14	16	11
Epilepsy	3	2	6
Fibromyalgia	11	17	11
High blood pressure (Hypertension)	34	30	17
HIV	0	0	0
Hypothyroidism	6	8	8
Learning Disability	3	7	0
Long Covid	7	12	0
Long-term neurological conditions	9	17	15
Mobility Issues	47	52	62
Myalgic Encephalomyelitis (ME)	1	2	3
Multiple sclerosis (MS)	17	12	4
Osteoporosis	5	9	7
Rheumatoid / Osteo Arthritis	26	30	24
Sensory Impairment	9	14	0
Schizophrenia	0	3	1
Stroke	7	9	0
Other Physical Conditions	33	21	0
Other psychiatric conditions	14	36	11
<b>Total conditions</b>	<b>374</b>	<b>544</b>	<b>404</b>

Across the 100 respondents in 2025, clients reported an average of 3.7 health conditions each, compared with 5.4 in 2023 and 4.0 in 2021. On paper this looks like a fall, but it almost certainly reflects differences in how conditions were recorded rather than any real improvement in health. For example, in previous surveys around three-quarters of clients reported anxiety, and more than a third reported chronic back pain - conditions not captured in the 2025 survey. The underlying picture is unchanged: most clients live with multiple, overlapping health issues at the same time, and the complexity remains high.

## **Mental health conditions**

Depression and anxiety remain very common, but reported levels have dropped significantly since 2023 (depression: 34% in 2025 vs 62% in 2023; anxiety: not recorded in 2025 but previously 72%). While on the surface this may suggest improvement, it is more likely to reflect differences in data capture, survey fatigue, or under-reporting.

Crucially, other psychiatric conditions remain high (14% in 2025, down from 36% in 2023 but still above the 2021 baseline of 11%), and qualitative evidence elsewhere in the survey shows mental health is still heavily impacted by the benefits system.

## **Physical health conditions**

There has been a marked rise in cardiovascular and metabolic conditions. Coronary heart disease has more than doubled since 2023 (30% vs 13%), and hypertension has also increased (34% vs 30% in 2023 and just 17% in 2021).

Kidney disease has also risen (10% vs 3% in 2023). These conditions reflect both an ageing client group and the long-term impacts of poverty, poor diet, and stress.

## **Disability and mobility**

Mobility issues remain one of the most commonly reported conditions (47% in 2025), though this is lower than in previous years (52% in 2023; 62% in 2021). This may reflect some sampling differences rather than a real decline, but the figures confirm mobility as a persistent barrier for nearly half of HARC's clients.

Multiple Sclerosis has increased steadily over three survey cycles (4% in 2021; 12% in 2023; 17% in 2025), while autism has also risen (11% in 2021; 10% in 2023; 16% in 2025). These rises reflect strengthened partnership working with MS organisations, which has improved outreach and referral pathways for people with MS.

## **Other notable shifts**

- Chronic obstructive pulmonary disease (COPD) levels have fluctuated across surveys (12% in 2021, 17% in 2023, 9% in 2025). This variation likely reflects differences in sampling and self-reporting rather than a real change in prevalence.
- Fibromyalgia has fallen (11% vs 17%), though rates remain consistent with 2021 (11%).

- Reports of “other physical conditions” have sharply increased (33% in 2025 vs 21% in 2023, and none reported in 2021), suggesting a broader range of complex and overlapping conditions not easily categorised, or asked about in the 2025 survey.

# Impact of the Benefits System

## Mental health and wellbeing

Q13. How do you feel that the benefits system has impacted on your mental health and wellbeing?	2025	2023	2021
Extremely stressful/ severely affected mental health	55	73	60
Quite stressful	27	10	20
Did not affect mental health	11	5	5
Not applicable/ no answer given	7	12	15
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

The data continues to show the damaging impact of the benefits system on mental health. In 2025, over half of clients (55%) said the system had severely affected their mental health, with a further 27% describing it as “quite stressful.” While this is a slight improvement from 2023, the overall picture is clear: for most clients, the system designed to provide security instead creates fear, distress, and anxiety. Again, we suspect that the decline in the most severe impacts may well be due to reduced expectations as HARC’s clients no longer expect to be treated well, or fairly at assessments, and are getting used to the entrenched problems within the benefits system. One client captured the human cost starkly:

*“When I say it saves people’s lives, I mean it. Because I’ve had such bad experiences in the past that I haven’t wanted to be here anymore. Having people who are kind, who aren’t mean or judgmental like the department, that’s really important.”*

HARC client

This quote underlines what the data shows - that the process itself is often traumatic, and that without HARC’s intervention, many clients would face serious harm.

## Changes to the benefits system

Q15. The Government has announced changes to the benefits system. How do you feel about the proposed changes?			
Theme	Quotes	% of 93 responses	Approx. count
Don't know / not aware / unclear (including confusion)	<i>"I don't know what they are" / "Not heard anything" / "I haven't got a clue."</i>	41-45%	38-42
Worried / scared / anxious	<i>"Worried, frightened and stressed." / "Scared. No idea how they will affect me." / "I get very nervous."</i>	26-30%	24-28
Negative about government / angry / betrayed	<i>"Disgusting." / "Betrayed and very concerned." / "Rubbish. If they spent half a day in our shoes..."</i>	10-12%	9-11
Concerned about losing benefits (PIP/UC specifically)	<i>"I'm worried about applying for PIP in case I lose my DLA." / "Will I still have it in six months?" / "They have already taken £12,000 off my PIP."</i>	8-10%	7-9
Neutral / wait-and-see / unaffected	<i>"Currently I don't think it's going to affect me." / "We're the sort of people who wait to see what happens." / "I'll carry on regardless."</i>	5-6%	5-6
Other (political commentary, personal reflections, mixed views)	<i>"I think Starmer needs to go." / "If they gave me more I'd be happy." / "My benefits are secured until 2028 but you still worry."</i>	4-5%	4-

## Changing political context over survey period

In the first week of the survey, the Government U-Turned on its proposed changes to the benefits system, notably PIP. For the remainder of the survey period, it looked like the benefits system was largely to remain unchanged until the Timms Review concludes next year; and we were therefore expecting most people to feel relatively secure with their current benefits. In the period within which we are writing the report, the new Secretary of State for Work and Pensions has just gone on the record to state that he will be coming back with further changes to the benefits system, ahead of the Timms Review. This happened outside of the survey period so does not impact or help explain the results.

This new question highlights the deep uncertainty and anxiety surrounding the government's proposed benefit reforms. Almost half of respondents (41-45%) said they did not know about the changes or felt unclear on what they meant, revealing a striking information gap. At the same time, over a quarter (26-30%) described themselves as worried, frightened, or anxious, with some explicitly linking their fears to previous negative experiences with PIP and Universal Credit.

Around 1 in 10 respondents (10-12%) expressed outright anger or a sense of betrayal, often directed at the government, while a similar proportion (8-10%) voiced specific concerns about losing existing benefits. Only a small minority (5-6%) felt unaffected or preferred to wait and see.

Taken together, the findings show that even before reforms take effect, the uncertainty alone is creating fear and distress for vulnerable households. For clients already navigating an unstable and often hostile system, these proposed changes risk compounding insecurity. This underlines the need for clear communication, strong safeguards, and trusted advice providers like HARC to help people make sense of what reforms will mean in practice.

## Impact of the Increased Cost of Living

Q14. Thinking about the last 12 months and the cost of living crisis, can you tell me whether the following statements are true or false for yourself?	2025			2023			2021		
	True	False	No Answer/ NA	True	False	No Answer/ NA	True	False	No Answer/ NA
I am in debt	35	63	1	33	62	4	32	64	4
I regularly borrow money to pay for basics (food, fuel, housing)	25	73	1	28	66	4	15	81	4
I have been unable to afford essential transport	28	66	5	9	81	10	16	80	4
I commonly run out of money before the end of the month	53	45	1	52	44	4	34	61	3
I have been unable to afford to give myself or my family a balanced diet	32	65	2	30	66	4	20	78	2
I regularly skip meals	22	76	1	-	-	-	-	-	-
My children regularly skip meals	1	23	75	-	-	-	-	-	-
I have been unable to afford to give myself or my family, 3 meals a day	20	69	10	23	47	30	19	79	2
I have been unable to afford a winter coat, shoes, or other basic items for myself or my family	25	69	5	28	68	4	17	78	5

If they have children - I have been unable to afford the basics needed at home and school for my children	8	16	75	-	-	-	-	-	-
I am in arrears on my utilities	21	76	2	-	-	-	-	-	-
I am afraid to turn on my heating	36	62	1	-	-	-	-	-	-
I have been unable to turn my heating on in severe cold weather	22	75	2	-	-	-	-	-	-
I am in arrears with my rent	6	77	16	-	-	-	-	-	-
My housing is at risk	8	84	7	-	-	-	-	-	-
I cannot provide for my children	11	15	73	-	-	-	-	-	-
I have had no gas / electricity due to an inability to pay for fuel	-	-	-	9	86	5	9	87	4
I am unable to afford broadband	-	-	-	11	83	6	9	88	3
I am unable to afford a phone	-	-	-	1	93	6	4	93	3
I have been unable to afford the costs associated with my children's education	-	-	-	16	29	72	4	20	76

***“We’re constantly having to choose what to pay for each month - whatever’s most urgent at the time”***

HARC client

The 2025 survey paints a stark picture of the ongoing toll of the increased costs of living, showing both continuity with previous years and worrying new pressures emerging. Debt remains widespread: 35% of clients reported being in debt, showing a slow but steady increase from previous years (2023 - 33%, 2021 - 32%). A quarter (25%) said they regularly borrow money for basics such as food, fuel, or housing - slightly lower than 2023 (28%) but far higher than 2021 (15%), suggesting a structural shift towards reliance on borrowing.

Food insecurity remains a major concern. Over half of respondents (53%) said they commonly run out of money before the end of the month, up from 34% in 2021. One-third (32%) said they could not afford a balanced diet, and 22% admitted to regularly skipping meals themselves - a new measure in 2025 that highlights the day-to-day sacrifices people are making. A small but significant minority (1%) said their children regularly skip meals, and 20% said they were unable to provide three meals a day.

Fuel poverty is also deeply entrenched. Over one in three clients (36%) said they were afraid to turn on their heating, and 22% said they had been unable to do so even in severe cold weather. Utility arrears are common (21%), alongside wider struggles to afford essentials such as winter clothing (25%).

For households with children, the impact of the cost of living is even starker. While 20 respondents reported having children in their household (with a further 5 not answering), higher numbers went on to respond to the child-specific cost of living questions. This kind of inconsistency is common in surveys, but it underlines the need to treat these answers as indicative of the wider pressures families face.

Among those who did respond, a third (8 out of 24) said they could not cover essential school costs, and more than two in five (11 out of 26) said they were unable to provide basics such as food, clothing, or IT equipment for their children showing that families with children are being pushed into impossible choices, with long-term risks for child development, education, and wellbeing.

While headline indicators such as debt and borrowing have stabilised, it is likely that those living on benefits now have so little disposable income that they can no longer access credit. Clients are increasingly going without food, heating and basic items, with long-term risks for health, wellbeing, and child development. This reflects a shift from short-term financial strain to chronic deprivation, underscoring the urgent need for sustained support and policy intervention.

## Fuel

<b>Q16. Are you struggling to pay your fuel bills?</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
Yes	27	62	-
No	68	33	-
No answer given	4	-	-
They were, electric company (EON) wiped off the debt	1	-	-
A little bit	-	2	-
Government paying for it	-	1	-
It has been a problem but not any longer since receiving support through HARC	-	1	-
Pre-payment meter broken, won't be fixed and can't top up	-	1	-
<b>Total</b>	<b>100</b>	<b>100</b>	<b>-</b>

<b>Q17. Apart from a fuel voucher have you received any other help or advice about how to keep warm in the last six months?</b>	<b>2025</b>	<b>2023</b>	<b>2021</b>
Yes	22	8 <sup>3</sup>	-
No	69	92	-
Not sure	9	-	-
<b>Total</b>	<b>100</b>	<b>100</b>	<b>-</b>

Fuel poverty remains a concern, though the picture has improved since 2023, when fuel costs were at their peak. In 2025, 27% of clients said they were struggling to pay fuel bills, down sharply from 62% in 2023. Some clients reported debts being wiped or support from HARC resolving issues: *“It has been a problem but not any longer since receiving support through HARC.”*

More clients are also receiving help beyond fuel vouchers (22% vs 8% in 2023), such as Warm Home schemes or energy advice. However, most (69%) said they had no additional support. This shows progress but also underlines that access to wider fuel poverty support remains patchy and inconsistent.

<sup>3</sup> use of warm space 4, other fuel scheme 4



*“We got help from a Warm Home scheme earlier in the year. They helped pay off some of our gas bill and gave us a warm home kit. They also gave us a slow cooker, which runs on electricity instead of gas.”*



HARC client

## Food

Q18. In the last six months have you used any of the following?	2025	2023	2021
Foodbank	16	24	-
Other community food project	9	1	-
Community Fridge	-	4	-
Not used any of the above	78	73	-
<b>Total</b>	<b>100</b>	<b>102</b>	<b>-</b>

While most clients (78%) reported not using foodbanks, many described ongoing struggles with food and energy costs. Some explained how they had adapted their cooking to cope: *“I don’t use my cooker anymore... I just use the air fryer now. It’s cheaper to run and more convenient.”* Others said they had needed one-off help such as supermarket vouchers (*“HARC gave me a £40 voucher”*) or emergency grants from charities like Age UK.

Those who had used foodbanks or community projects spoke about long waits to access support, confusing referral processes, and strict limits on repeat use. Others described practical or personal barriers, from children with sensory needs who couldn’t eat donated food, to the stigma of relying on charity.

*“The wait was two months, had to use it before you could get on the books. It’s just so busy down here.”*

HARC client

A small number also reflected positively, pointing to local schemes they found helpful, such as community fridges or nurseries offering free food, and one client even volunteers at a foodbank twice a week.

*“When it comes to food, I’ve definitely been struggling. There’s a small community project near me that’s been a big help...they put out a communal fridge where you can pick up food and they give out fruit, veg & bread.”*

HARC client

Taken together, these accounts highlight the fragility of food security. Even where people are “*managing without*,” many do so by cutting costs, limiting choice, or relying on stop-gap support - with foodbanks often seen as a last resort rather than a sustainable option.

<b>Q18a. If not, why not?</b>			
<b>Theme</b>	<b>Example Quotes</b>	<b>% of 53 responses</b>	<b>Approx. count</b>
Haven't needed to / managing without	"I haven't needed to." / "Don't need to." / "We prioritise food."	≈ 64%	34
Pride / stigma / embarrassed	"I wouldn't use it out of pride." / "Too embarrassed, there's a lot of people who use them who don't need to." / "Because he'd be ashamed."	≈ 11%	6
Access issues (distance, housebound, too difficult)	"Too difficult to get there." / "I can't get there, I'm housebound." / "Getting to a new place is hard for me."	≈ 8%	4
Alternative support (family, borrowing, PIP)	"Our children help us." / "My mum helps me out." / "Now I borrow money from friends and family instead." / "I don't need to anymore since I got PIP."	≈ 9%	5
Negative past experience	"I've been through it before, but I couldn't handle it anymore." / "They couldn't provide me with what I needed." / "They reduced the amount you could get by a lot."	≈ 6%	3

Don't know / not sure	"I don't know what food banks are." / "I don't know how to access one."	≈ 2%	1
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Among the 53 clients who explained why they hadn't used a foodbank, the majority (around two-thirds) said they had simply not needed to - either because they were managing without, prioritising food above other costs, or finding ways to stretch their resources.

However, the responses reveal that 'not needing to' often masks underlying pressures. For some, pride or stigma prevented them from accessing support, while others described practical barriers such as being housebound, struggling with transport, or finding foodbanks too difficult to reach. A further group said they relied instead on family, friends, or benefits such as PIP to get by, suggesting that alternative safety nets were cushioning them.

A small but important minority shared negative experiences of foodbanks, including reduced provision, limited choice, or feeling that the process was too discouraging to repeat. One or two respondents also admitted they didn't know what foodbanks were or how to access them, pointing to gaps in awareness.

Taken together, this feedback proves that use of a foodbank isn't, alone, a reliable indicator of food poverty, not least because a higher number of clients are reporting skipping meals. Stigma, access barriers, and past experiences all shape decisions, and many clients remain on the edge of crisis - managing only because of outside help or personal sacrifice.

# Recommendations

The survey findings confirm that HARC's impact is often life-changing. Without HARC, many clients said they would be in debt, their mental health would have deteriorated, one in five feared they would have become homeless, and just over 13% believe they might not be alive today.

This year's results highlight both the extraordinary value of HARC and the escalating systemic pressures that continue to threaten clients' wellbeing. To maximise impact and protect clients from further harm, we recommend the following actions:

## 1. Protect and invest in service quality

Client satisfaction remains exceptional, with 98% of clients rating their experience positively. Commissioners and funders must invest in staffing and case management systems to ensure these isolated concerns do not become systemic.

## 2. Position HARC as both crisis and prevention

The evidence is stark: without HARC, 49 clients said they would be in debt, 43 said their mental health would have deteriorated, 21 feared homelessness, and 13 believed they might not be alive today. HARC should continue to present itself not just as a crisis service, but as a preventative one - reducing demand on health, housing, and social care systems by stabilising households before issues escalate.

## 3. Advocate for reform of the benefits system

Healthcare assessments remain one of the most damaging aspects of the welfare system. Clients described them as "demeaning," "unfair," and "designed to catch you out." Fatigue, mental health, and fluctuating conditions were often ignored, leaving people feeling judged and humiliated. These assessments should no longer be left to private contractors. We recommend they be overseen within the Civil Service, where stronger standards, accountability, and professional codes of conduct can raise the quality and fairness of decision-making and reduce the need for costly, traumatic appeals.

We also urge commissioners, parliamentarians, and advice agencies to act on what our clients are telling us. When people describe being treated with suspicion and then require a charity's intervention just to correct inaccurate decisions, the process is not fit for purpose. Reform must ensure assessments are humane, consistent, and rooted in the real experiences of disabled people - not designed to work against them.

## 4. Champion digital inclusion

Only 21% of clients could claim benefits online unaided. Nearly half (46%) said they could do so only with support, and 22% said they could not at all. This makes clear that an "online-only"

system would exclude many of the most vulnerable. Higher rates of digital exclusion mean more clients require a full casework service - a more intensive form of support from HARC.

## **5. Highlight the mental health cost of welfare**

Over four in five clients (82%) said the benefits system harmed their mental health, and more than half (55%) said it severely affected them. One client put it simply: "HARC had an open mind and helped me get benefits when I was suicidal." HARC should use this evidence to call for trauma-informed processes and better mental health safeguards within welfare systems.

## **6. Deepen response to cost-of-living pressures**

The survey shows entrenched deprivation: 35% of clients are in debt, 25% borrow for basics, 22% skip meals, and 36% are afraid to turn on the heating. While fewer now rely on foodbanks or fuel vouchers, many are "managing without" only through family support, cutting back, or sheer pride. HARC should strengthen referral pathways to food, fuel, and hardship schemes, while pushing for policies that address poverty at its root.

## **7. Celebrate and communicate impact**

Clients describe HARC as "life savers," "angels," and "absolutely amazing." The data shows improved finances, reduced stress, restored dignity - even lives saved. HARC should amplify these voices to funders, commissioners, and policymakers, making the case that every pound invested in HARC prevents crisis, protects lives, and delivers justice for vulnerable households.

## **8. Continue to campaign on welfare reform**

With tightening of the benefit system expected, we recommend HARC keep campaigning locally and nationally, using its evidence base to show the harm caused by punitive policies. Advocacy should press for a softer, fairer approach - one that supports people into work where appropriate, but does not wrongly deem them capable when medical evidence clearly shows otherwise.

## **9. Investigate the drop in Carer's Allowance claims**

The survey revealed a steep fall in Carer's Allowance claims among clients. HARC should interrogate this trend across its caseload and, if confirmed, work with Care for the Carers to ensure carers are supported to claim their entitlements. Without this support, carers risk falling into debt and worsening hardship while carrying out vital, unpaid care.

# Appendices

Appendix A: [Survey Question Comparison](#)

Appendix B: [Client Comments](#)