

# The local impacts of the introduction of Universal Credit and the wider welfare reforms



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## 1. Introduction

1.1 This report presents a summary of the local impacts of the introduction of Universal Credit, as investigated by a range of local authorities in England.

1.2 By carrying out scrutiny research on this issue, local authorities have identified some significant challenges and burdens both for themselves, and for their residents, arising out of the current design and Universal Credit and the wider welfare reforms. The detail about local impact has, however, been difficult to identify, as much of the research is prospective in nature. This has made it difficult for some councils to look at the issues in depth, which in part accounts for the relatively low number of authorities providing information to support this research. . The reasons for this appear to be threefold:

- Uncertainty about the plans and their scope. The impacts of the introduction of Universal Credit will cut across a range of council, and other services, and this breadth has made it difficult for some scrutiny functions to know where to start. We are seeing, however, that with the introduction of changes to the system now having begun, more scrutiny functions are expressing an interest in this area;
- Uncertainty about how scrutiny work can have a practical impact on services on the ground. We are aware of a number of instances where authorities have decided not to undertake detailed reviews of this, because officers were already carrying out their own studies and because (as these policies are national in nature) the opportunity to influence what happens at local level is perceived as quite small. However, we consider that scrutiny can make recommendations that can have fairly substantial impacts on local implementation of the reforms (for example, the localisation of council tax benefit schemes);
- Resource constraints making scrutiny work of any kind difficult to carry out. This is a wider issue, unconnected to this policy area.

- 1.3 Most councils have looked at the welfare reforms in total, rather than exclusively at Universal Credit. Again, this relates to the knock-on impact that the Credit will have on the rest of the benefits regime and also reflects the current burdens on Local Authorities which are around locality based benefits.
- 1.4 We find that there is more of a focus on the reforms now (in summer 2013) than there was in 2012; we suspect this is because of their higher profile and immediacy given that many of the changes have now gone live. It therefore seems likely that this may override the reticence mentioned above and that welfare reform will prove a popular topic for reviews for the rest of 2013/14. This is a possibility which we will review in the 2014 Annual Survey of overview and scrutiny in local government.

### What have councils covered?

- 1.5 Council scrutiny has covered a wide range of issues: tackling digital exclusion by providing internet access; promotion of mutual exchanges for tenants; encouraging people to familiarise themselves with direct payments and many others.
- 1.6 We have categorised those issues across two main categories: those related to the impact on people and secondly the expected effect on the internal operation of local authorities. We will look at both categories and draw out common themes from a range of council investigations; at the end of the document, we list and summarise individual councils' approaches to the issues under investigation.

## **2. Impact of welfare reform on people**

### Lack of internet access

- 2.1 There is a fear that groups not online will risk losing benefits because of a lack of internet access<sup>1</sup> (which raises additional questions about the availability of IT facilities in public places) or poor broadband speeds.<sup>2</sup> This will be exacerbated by the fact that most digitally excluded people tend to be placed in the most disadvantaged areas<sup>3</sup>, including in rural areas.

### Rent arrears

- 2.2 Information must be provided to support tenants to manage their finances.<sup>4</sup> A number of authorities have raised the move, under Universal Credit, to monthly payments as a particular challenge for people in better managing budgets. Direct payments to individuals could have an effect on the collection

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<sup>1</sup> Hackney: Report of the Community Safety and Social Inclusion Scrutiny Commission. Impact of welfare and housing benefit reforms

<sup>2</sup> Devon County Council: Unintended Consequences of the Welfare Reform Act Task Group

<sup>3</sup> Birmingham: Scrutiny Inquiry: The Impact of Welfare Reform in Birmingham-Written Evidence

<sup>4</sup> <http://www.guardian.co.uk/housing-network/2012/jan/23/welfare-reform-universal-credit-pilot>

of rent.<sup>5</sup> Some councils consider that a significant minority of social housing tenants will struggle to meet their rent payments in this monthly benefit direct payment scheme.<sup>6</sup> This may provide “further disincentives to private landlords to accept low-income tenants”, exacerbating housing stresses.<sup>7</sup> Torfaen has found that rent arrears increased by a factor of seven while they were trialling the new arrangements.

- 2.3 Reviews found that many councils had in place detailed plans to deal with arrears – mainly based on assistance and practical support (Flintshire, North Lincolnshire, Sevenoaks, Rugby, Hackney) It remains to be seen whether these local schemes offer a consistent level of assistance across the country or whether there are gaps in some areas, or whether some councils will have the resource to provide such levels of support for the foreseeable future.

### Homelessness

- 2.4 Bristol has seen an increase in its statutory homeless acceptances for the first time in several years<sup>8</sup>. In Flintshire there has been a 58% increase in homeless applications<sup>9</sup>. Other authorities have explored the possibility of cooperation to produce common temporary accommodation, or models allowing people to shared housing for people who would otherwise be in single person households<sup>10</sup>
- 2.5 Councils’ financial position will be affected by the budgetary costs associated with the fulfilment of their homelessness duties.<sup>11</sup> An increase in the cost of emergency accommodation and social services is expected in many authorities.

### Family finances

- 2.6 In particular, the effect on large families’ finances was thought to be significant. Haringey estimated that families most affected by the benefits cap will be those with 3 or more children who live in the private rented sector, or are homeless and living in temporary accommodation. There are approximately 800 of these families in Haringey (350 in private rented houses and 450 in temporary accommodation). In Sutton it is estimated that amongst 153 households, those with children will experience the greatest impact “with

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<sup>5</sup> Birmingham: Scrutiny Inquiry: The Impact of Welfare Reform in Birmingham-Written Evidence

<sup>6</sup> Manchester City Council: Economy Scrutiny Committee. Report on impact of Welfare Reform

<sup>7</sup> Flintshire: Housing Overview & Scrutiny Committee: Homelessness & Welfare Reform

<sup>8</sup> Bristol City Council : Quality of Life Scrutiny Commission Report from the Inquiry Days on Housing and Welfare Reforms

<sup>9</sup> Flintshire: Housing Overview & Scrutiny Committee: Homelessness & Welfare Reform

<sup>10</sup> Haringey: Overview and Scrutiny Committee. Impact of Welfare Reforms

<sup>11</sup> Flintshire: Housing Overview & Scrutiny Committee: Homelessness & Welfare Reform

over 60% of households losing more than £5 per week having more than one child”..<sup>12</sup>

### High interest lending

- 2.7 Devon, Hackney and Sutton all identified risks around increased use of payday lending by some people, with the use of credit union facilities cited as a possible alternative in Sutton and North Lincolnshire. However it should be noted that credit union coverage is by no means universal<sup>13</sup>.

### “Spare room subsidy” / “bedroom tax”

- 2.8 Councils felt that penalties for under-occupation could cause internal transfers and mutual exchanges in the social housing sector and create a churn in tenancies over the next few years.<sup>14</sup> In some areas there are insufficient smaller properties available.<sup>15</sup> People may be compelled to move to other areas, leaving health and social support networks for vulnerable people under threat.

### Community cohesion

- 2.9 Residents in their attempt to minimise any adverse impact of the changes may search for accommodation on cheaper areas where an increased pressure is also expected. The potential movement of large numbers of families may have a harmful impact on local schools and other services, such as GPs, which councils are finding it difficult to plan for.<sup>16</sup> Some councils are consider mutual exchanges or incentives as a more straightforward approach than bidding for properties<sup>17</sup>

## **3. Impact on local authorities**

### Pressure on other services (including advice services)

- 3.1 Councils looking at this issue in 2012 found that at the time there was considerable unawareness of the new system amongst the public.<sup>18</sup> Providing information in a timely and accurate manner would be challenging given current financial circumstances in many councils.<sup>19,20</sup> Many authorities are concerned about whether they have “the range of support services in place to meet this variegated demand”.<sup>21</sup> This will also have an impact on local CABx.

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<sup>12</sup> Flintshire: Housing Overview & Scrutiny Committee: Homelessness & Welfare Reform

<sup>13</sup> Sutton: Investigation into the Impacts of Welfare Reform. A Report of the Scrutiny Overview Committee

<sup>14</sup> Manchester City Council: Economy Scrutiny Committee. Report on impact of Welfare Reform

<sup>15</sup> Oldham Council. Scrutiny Review: Welfare Reform

<sup>16</sup> Haringey: Overview and Scrutiny Committee. Impact of Welfare Reforms

<sup>17</sup> Leeds City Council: Scrutiny Inquiry Report Welfare Reform Scrutiny Board (Resources and Council Services)

<sup>18</sup> Rugby Borough Council: A review of Housing Income Protection: Minimise Rent Arrears

<sup>19</sup> Leeds City Council: Scrutiny Inquiry Report Welfare Reform Scrutiny Board (Resources and Council Services)

<sup>20</sup> Devon County Council: Unintended Consequences of the Welfare Reform Act Task Group

<sup>21</sup> Hackney: Report of the Community Safety and Social Inclusion Scrutiny Commission. Impact of welfare and housing benefit reforms

### Direct payments

- 3.2 This links to the comments in the previous section on rent arrears. Direct payments may result in reductions in rent collection rates, impacting on councils' cashflow – there are also concerns about the change in arrangements for payments to be made to a single person in a household, raising the issue of domestic violence<sup>22</sup>..<sup>23</sup>

### Administrative and legal costs relating to arrears

- 3.3 Councils are considering when it would be cost-effective to begin legal proceedings to seek possession where the tenant's arrears have accrued because of the Housing Benefit reduction.<sup>24</sup> Scrutiny in Leeds found that the council had taken steps to mitigate this by inserting a final reminder stage before taking legal action, but others were finding it more of a challenge. There was an acceptance in some councils that arrears would, in many cases, need to be written off as the cost of recovery in individual cases would be in excess of the amounts recoverable.

### Local council tax schemes

- 3.4 The implementation of localised schemes within existing resources have created concerns. The likely impact on working-age claimants<sup>25</sup> has been noted in Birmingham in particular, where a cut of £11 million will need to be found (given protection for other claimants). In Melton, scrutiny worked with the executive to develop a fair and proportionate local council tax scheme that also met the council's financial requirements.

### Time and IT systems

- 3.5 Frontline staff who advise customers on benefit matters should be consistent in their advice and interpretation of the changes. However, in some areas there is anecdotal evidence that this is not happening.<sup>26</sup> An area of major concern is that these demands and benefit changes "will have to be consulted on, agreed and implemented in a very short timescale"<sup>27</sup>. Independent advice agencies such as CABx will also need to ensure sufficient staff and resources are in place with an unknown demand pattern at this time

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## **4. Non-exhaustive list of councils carrying out scrutiny reviews on welfare reform and Universal Credit, with outcomes (to June 2013)**

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<sup>22</sup> City of Lincoln: Report on Welfare Reform

<sup>23</sup> Hackney: Report of the Community Safety and Social Inclusion Scrutiny Commission. Impact of welfare and housing benefit reforms

<sup>24</sup> Flintshire: Housing Overview & Scrutiny Committee: Homelessness & Welfare Reform

<sup>25</sup> LGA: Welfare Reform – Impact on Local Government

<sup>26</sup> Leeds City Council: Scrutiny Inquiry Report Welfare Reform Scrutiny Board (Resources and Council Services)

<sup>27</sup> Haringey: Overview and Scrutiny Committee. Impact of Welfare Reforms

Authority and topic	Brief description and outcomes
Birmingham	<p>Birmingham City Council's Social Cohesion and Community Safety O&amp;S Committee's report, featuring evidence from 17 resource bodies, is largely critical of the new <i>Universal Credit Welfare Reforms</i>. The report expects the negative impact of the reforms to include an increase in homelessness, a rise in crime figures, a detrimental effect on the local economy and an increase in benefit tribunal and/or appeal processes. In addition the report indicates an increase in other Council Services as affected individuals may create an increased demand on Councils' assessment and support services.</p> <p><a href="#">[Link to Report]</a></p>
Brighton and Hove	<p>Brighton and Hove's Council's Overview and Scrutiny Committee's 2012 report focused on the effects of the new Welfare Reforms on council tax support. Due to a reduction in national grant support of £2.5 million (comparing 2012/2013 to 2013/2014) the Committee postulated that those most likely to be impacted were young persons and children. The Committee noted that, although unable to mitigate all of the effects of nationwide funding changes, the council had a responsibility to 'deal' with the funding changes consequences. Though unable to know the full extent of the Welfare Reforms' impact, the council would initially disseminate advice to those affected and build a more cohesive strategy once the effects of the Reforms were better understood.</p> <p><a href="#">[Link to Report]</a></p>
Bristol	<p>After holding two linked investigation days into the effects of the new welfare reforms, Bristol City Council's Quality of Life Scrutiny Commission recommended a seven pronged strategy. This strategy included preparing channels of communication between the council and those who would be affected by the reforms, developing a number of alternative housing options (such as rent-a-room schemes) and developing a shared accommodation model. In addition the Commission advocated investigating the use of social impact bonds and further monitoring by the Commission, in collaboration with Homes4Bristol, on a 6 monthly basis.</p> <p><a href="#">[Link to Report]</a></p>
Cardiff	<p>The City and County of Cardiff's Welfare Reform report's primary aim is to advise the members of the Policy Review &amp; Performance Scrutiny Committee of the possible impact of the Welfare Reforms. In doing so the report highlights the fact that support for Council Tax shall be devolved from central government to the Welsh Government and the 'real' percentage cut shall be 20% as opposed to the projected 10% of funding. Furthermore the impact of the cuts shall result in an addition £6.7million in Council Tax to be collected by the Cardiff Council and an estimated annual loss of £3 million in uncollectable debts. The Committee advises that the Council prepare early budget discussion and further scrutiny of the Reforms' impact.</p>

	<a href="#">[Link to Report]</a>
Cheshire East	<p>Cheshire East Council's report 'Welfare Reform Update' aims to advise its Corporate Scrutiny Committee on the specific impact of the Welfare Reforms on the Council's constituents. The report makes clear the estimated number of individuals within Cheshire East that are to be affected by and notes pensioners and the elderly as most vulnerable to the negative impact of the Welfare Reforms. In reaction, the Council therefore have created a new 'corporate working group' to plan for the implementation of the Reforms' changes and to gather further information on their impact.</p> <p><a href="#">[Link to Report]</a></p>
Coventry	<p>Coventry City Council's 2012 report 'Update Report on The Local Impact of Government Policy Changes' reflects upon the impact of the Welfare Reforms' measures which have already been implemented and the expected effects that have yet to come into operation. The report notes that though the expected rise in homelessness, due to changes in Local Housing Allowance, was kept to a minimum, this would change following the phasing out of the 9 month transitional payment protections in place. Furthermore the report doubts the ability of the Department for Work and Pensions to successfully transfer over the Council's current workload regarding housing benefits by 2017.</p> <p><a href="#">[Link to Report]</a></p>
Devon	<p>Devon County Council's Corporate Services Scrutiny Committee's March 2013 report states that the Universal Credit Welfare Reforms represent ideological policy that is not sourced from evidence based examination. The Committee argues the budget cuts shall ultimately result in greater expenditure in the long term and recommends that Devon County Council be well prepared to negotiate the effects of the reforms. This would be done principally through increased partnership development of local support groups and introducing a training scheme for all new Council members to learn the exact impact of the new reforms on Devon's society.</p> <p><a href="#">[Link to Report]</a></p>
East Lindsey	<p>East Lindsey Council's 2013 report 'The Impact of Welfare Reform' states that the impact of the Welfare Reforms shall have a significant impact on the area's residents, as well as the local Council. Though the report notes that 'it is impossible to quantify the full extent of or the timescale for the impacts', it identifies the most vulnerable groups to be affected include: those both in work and out of work, those suffering from poor health, disability, relationship breakdowns and domestic violence. Furthermore the Council should create general support services and put into place specific initiatives to combat the effects of the Welfare Reforms. Finally the Council must ensure its new Corporate Strategy prioritises initiatives which prevent hardship, as well as allow for flexibility in its budget plans so as to adapt to any new information coming to light</p> <p><a href="#">[Link to Report]</a></p>
Epping Forest	<p>Epping Forest District Council's latest Quarterly Progress Report on the Welfare Reform Mitigation Action Plan identifies a series of trends emerging as tenants affected by the Welfare Reforms respond to the</p>

	<p>implemented benefit changes. In particular the progress report notes that 23% of tenants within Epping Forest are considering or have 'downsized' their residency yet only 53% of council rent collection has successfully been collected. The Housing Scrutiny panel therefore advocate creating provisions to encourage further downsizing of property. This would be in-line with the Council's current budget plans of offering financial incentives for tenants to downsize their residencies.</p> <p><a href="#">[Link to Report]</a></p>
Flintshire	<p>Flintshire County Council's Director of Community Service report believes that the impact of the Universal Credit Welfare Reform shall fall most heavily on vulnerable households unless the Council protects the Housing Revenue Income and ensures the Local Authority's statutory homelessness duties are still fulfilled. Key to combating the negative effects of the welfare reforms the Director of Community Service advocates the Council invest in support and advice services and establish a Welfare Reform Response Team. In addition the report advises that the Council engage in close relations with the County's private landlords and increase their numbers so as to make-up for a shortfall in available accommodation.</p> <p><a href="#">[Link to Report]</a></p>
Hackney	<p>Hackney Council's Community Safety and Social Inclusion Scrutiny Commission have in their 2012 report express considerable concern over the effects of the new housing reforms and noting them to ultimately be destructive for the community. The Commission has therefore advocated 11 recommendations ranging from a face to face DWP benefits delivery service to Job Centre Plus supplying additional support for those with mental health issues which are not being sufficiently treated. In addition the Commission highlights its concerns over the effects curtailing local authority benefit powers will have on issues such as housing migration.</p> <p><a href="#">[Link to Report]</a></p>
Halton	<p>Halton Borough Council's report 'The Impact of Welfare Reform on Employment, Learning and Skills Provisions in Halton draws attention to the policy areas Halton's Strategic Director for Children and Enterprise thinks the Council should priorities. In particular the report notes that the Welfare Reforms will most likely impact upon the Council's ability to provide employment and education; due to an expected increase in demand for specialist advice on finances, debt and eligibility for benefits. Furthermore there is expected to be an increase in demand for the Council to provide adult education services and health support to counteract raised levels of stress in the borough's workforce.</p> <p><a href="#">[Link to Report]</a></p>
Haringey	<p>Haringey Council's Overview and Scrutiny Committee's report 'Impact of Welfare Reforms' highlights the extensive impact the welfare reforms shall have on the Council's constituents and on the practices of the Council itself. In noting the issues that arise from the new reforms, the report reiterates the likelihood of economic driven migration and particularly negative effects on single parent families</p>

	<p>and the homeless. In addition the report estimates the Council will incur temporary accommodation rent shortfalls of approximately £6 million a year unless action is taken to provide hundreds of homeless families and private tenants with alternative accommodation that they can afford within the benefits cap. No formal recommendations are made.</p> <p><a href="#">[Link to Report]</a></p>
Islington	<p>Islington Borough Council's report 'The Impact of the Coalition Government Welfare Reforms' sets out to both understand the impact of the Reforms on Islington residents and make recommendations on how to mitigate the Reforms' negative aspects. The Council's 7 recommendations included a variety of proposals with national and local ramification. For example the Council's first recommendation is to lobby for the creation of national legislation which would allow the Department of Work and Pensions to share with the Council personal data of those affected by the abolition of disability allowance. Regarding the Council's local scope, the report advocated an increase in Council efforts to digitally include those affected by the Reforms but unable to access online services and continue further investigation into the full effects of the Welfare Reforms.</p> <p><a href="#">[Link to Report]</a></p>
Leeds	<p>Leeds City Council's Scrutiny Board report 'Welfare Reform' explores the anticipated effects on the wider Leeds society of those affected by the new welfare reforms not paying Council Tax. The Scrutiny Board estimates that there shall be an increase of 28,000 individuals expected to pay Council tax in the 2013/2014 tax year who did not the year before due to the abolishment of Council Tax benefit. To accommodate for the expected influx of individuals having to pay (and probably struggling to pay) Council tax the report puts forward 11 recommendations to allow the Council to offer the maximum amount of advice and support possible and a series of processes to identify those who have no possible means of paying council tax and those who do but won't.</p> <p><a href="#">[Link to Report]</a></p>
Lewisham	<p>Lewisham Council's Housing Select Committee report 'Impact of Welfare Reform' outlines the effects of the new Welfare Reforms would have on the Lewisham residents whilst also explaining the changes in the Council's legal framework. The report cites the speculative nature of the Reforms' 'expected' impact and advocates the careful monitoring of any changes within the Lewisham area. Though unwilling to set any firm recommendations, other than absorbing the information included within the report, the report portrays a large number of current statistics which set to be impacted.</p> <p><a href="#">[Link to Report]</a></p>
Lincoln	<p>Lincoln City Council's Director of Housing and Community Services report addressing the new Welfare Reforms focuses specifically on the impact these reforms may have on tenants and their ability to pay rent. The report identifies that those most likely to be disrupted by the change in housing benefits shall be families and in particular new claimants; who will most likely struggle to adapt to reduced finances.</p>

	<p>Though limited in scale, the Director of Housing and Community Services advocates that the Council attempt to contact the suspected 900 tenants who shall be affected by the reforms and confer advice and support where possible.</p> <p><a href="#">[Link to Report]</a></p>
Manchester	<p>Manchester City Council's Assistant Chief Executive's report 'Impact of Welfare Reform' identifies the key areas in Manchester's population most likely to be impacted by the reforms and proposes procedures to attempt to counterbalance the reforms' negative effects. The report has a broad focus and notes the complexity of nature the reforms impact will have however it identifies families currently dependent on benefits as most vulnerable. To negotiate the cut in funding, the Assistant Chief Executive advocates that the Council works in close proximity with partners such as Registered Providers to attempt to reduce concentrations of dependency in areas most affected by the reforms.</p> <p><a href="#">[Link to Report]</a></p>
Newham	<p>Newham borough Council's report 'Welfare Reform Scrutiny' sets out to examine the effects of the Welfare Reforms on Newham's residents. The report notes the current fragile state of Newham Council's resources and expresses the open concern of its Members at the expected effects of the Reforms. The Council understands that the extent of the Reforms cannot be discovered overnight and is keen to work as closely as possible with the local community (i.e. use of resident surgeries), so as to have a 'finger on the community's pulse'. To combat a serve cut in funding the Council has limited and prioritised its attention to those most in need of its services and has accepted that in most instances it shall be unable to 'make up' for shortfalls in residents' incomes.</p> <p><a href="#">[Link to Report]</a></p>
North East Derbyshire	<p>North East Derbyshire Council's 'Healthy Communities' report explains the specifics of the new Welfare Reforms and sets out the Council's strategy to counter the Reform's negative elements. To offset an anticipated increase in housing rent/ council tax arrears and face to face contact with frontline Council staff a Welfare Benefit Reform officer working group and a general communication campaign to inform and raise awareness of the changes has been established. In addition the Council have created a new series of briefing and training events, so as to better prepare Council staff in the completion of the Council's main objective: advising North East Derbyshire's affected residents.</p> <p><a href="#">[Link to Report]</a></p>
Oldham	<p>Recommendations revolve essentially around three main strategies to minimise the negative effects of the new Welfare reforms. These include exploring the extent the Council can work in partnership with the area's voluntary sector, investigating the possibility of drafting volunteers to assist with the Council's services and examining the possibility of extending the Council's Welfare Rights Service (in lieu of an expected increase in demand for the Council's 'advice' services) .</p> <p><a href="#">[Link to Report]</a></p>

Oxford	<p>Oxford City Council's report 'Welfare Report Update: DWP Pilot Schemes' provide an update of the Council's implementation of two pilot Schemes run in partnership with the DWP: i) direct payment demonstration project ii) Local Authority role in Universal Credit. During both these schemes the Council has attempted to ascertain how best to support residents impacted by a reduction in benefits through use of a number of viable 'test conditions'. Though results have varied substantially, the average success rate by which Oxford City Council can collect tenant rent has fallen however the report concludes that further data is still required.</p> <p><a href="#">[Link to Report]</a></p>
Redcar and Cleveland	<p>Redcar and Cleveland Council's 'Welfare Reform Scrutiny Panel Report' aims to ascertain the extent to which the new Welfare Reforms will impact upon the Council and residents of the borough. The Scrutiny Panel predict that the Reforms shall result in additional pressure placed on the Council's increasingly stretched services; in particular the Council's administrative resources due to residents changing from existing benefits to Universal Credits. The report also notes the potential for an increase in benefit applications as individuals move from being paid weekly to monthly in affairs and resulting in a lack of financial resources for the first month. Redcar and Cleveland Council predict that in 'real terms' their funding shall be cut by 20%, as opposed to the legislated 10%.</p> <p><a href="#">[Link to Report]</a></p>
Rugby	<p>Rugby Borough Council's report 'A Review of Housing Income Protection: Minimising Rent Arrears' offers a varied number of recommendations, based on financial cost, from the Council's task group. Common to all categories of recommendation though are the following elements: collecting information, the offering of support and advice to those affected and creating/ strengthening partnerships between the Council and other organisations. Indicative to the task force's recommendations is the sharing and disseminating of information which may be useful to the Council, partner organisations and residents of Rugby Borough. The report also highlights the task force's concern that those most vulnerable to the Reforms' changes are most ill-informed about them.</p> <p><a href="#">[Link to Report]</a></p>
Sevenoaks	<p>Sevenoaks District Council's report 'Universal Credit – Anticipated Impact &amp; Strategy 2012-2017' focuses on explaining the nature of the new Welfare Reforms and how they will impact upon the Sevenoaks District. The report notes the historical relevance of the new Reforms and sights extensively (controversially) the overall benefits of the Universal Credits. The report expects demand for the Council's Housing Benefit Service to decrease as 'new working age claimants' adapt to claiming online however anticipates demand for advice/support to increase in response to the reforms' changes. The report does not believe firm conclusions can be drawn regarding demand for the Council's benefit service. No particular reason why is given.</p> <p><a href="#">[Link to Report]</a></p>

Southampton	<p>Southampton Council's 'Report of Scrutiny Panel A – Welfare Reforms Inquiry' speculates that the Welfare Reforms are going to cause not only financial hardship and increased debt but negatively affect individuals' health and relationships within Southampton. The report advises the Council's Cabinet to increase funding into the voluntary sector; which plays a vital role in supporting Southampton's most vulnerable. In addition the Scrutiny Panel recommends that the Council focus on providing advice and information to those who shall be affected by the Welfare Reforms. In a bid to make this communication/ support process more efficient the Panel advocate an increase in Council/Partner-organisation networking and organisation.</p> <p><a href="#">[Link to Report]</a></p>
St Helen's	<p>St. Helen's Council's report 'The Impact of Welfare Reform in St Helens' notes that the Welfare Reforms are set to have a heavy impact upon the local working population (with 18% of St Helens working age pop. Claiming benefits as of 2012). Similarly the reforms are expected to have a heavy impact on local economies and demography, as well as the Council's local services; in particular specialist advice and emergency everyday living. The task force recommends that further investigation into the extent of the reforms' impact and creating a 'Welfare Reform Group' to achieve this.</p> <p><a href="#">[Link to Report]</a></p>
Stockport	<p>Stockport Council's report 'Preparing for the Introduction of the Universal Cred Regime' aims to explain how the new Welfare Reforms are to be implemented and what the Stockport Council should do in response. The report recommends that the Council support the work done thus far in preparing for the introduction of Universal Credit, the Council should continue to monitor the development of the DWP and finally undertake an analysis of the additional resources required to process Universal Credit.</p> <p><a href="#">[Link to Report]</a></p>