

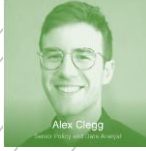
# Revenues and Benefits Discussion Group

11 September 2023



In  
Partnership  
with

**LA Directories**  
Limited



# Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Alex Clegg & Tylor-Maria Johnson, Policy in Practice
- Nicki Duckworth, EntitledTo, Marshalling
- Malcolm Gardner, Visionary Network, Chair
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Megan Shepherd, Mid-Sussex District Council
- Kevin Stewart, Erewash Borough Council
- Bob Wagstaff, PSPS (Boston, South Holland, East Lindsey)
- Liz Whitehead-Davis, Hexagon Housing



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Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.

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# Discussion Points



Recruitment and  
retention



**VISIONARY NETWORK**  
The Independent Revenues and Benefits Discussion Group

Welcome to a  
new era of  
council tax  
deduction  
schemes

[Bristol City  
Council Case  
Study](#)

“  
**COUNCIL TAX REDUCTION  
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”

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<http://www.visionarynetwork.co.uk>



Finding the  
right  
information  
has never been  
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The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges...

- The Benefits Directory a web-based knowledge management solution
- The Training Directory provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

E-mail [services.enquiries@ladirectories.com](mailto:services.enquiries@ladirectories.com)

Peter Davis, Marketing & Account Management

E: [peter.davis@ladirectories.com](mailto:peter.davis@ladirectories.com)

M: 07807 009 959

## Ferret Information Systems Ltd



Ferret Information Systems was established in 1987 and is the largest company in Europe in the field of law dealing with welfare benefits and similar areas of determinative, compliance, and regulatory law.



### our training services:

Ferret is well placed to provide training services and its team of specialists have wide experience of benefits and housing grant legislation. We also provide consultancy to organisations, companies and government on the impact of legislative and policy changes.



### our products:

Ferret produces a wide variety of systems, designed to provide support tools for advice workers, and also to provide information and advice directly to the public. Ferret specialises in a holistic assessment of financial circumstances relating to welfare benefits and tax credits entitlement, coupled with software development methodology which offers a high level of flexibility and rapid updating to reflect rule changes.



### our platforms:

Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.



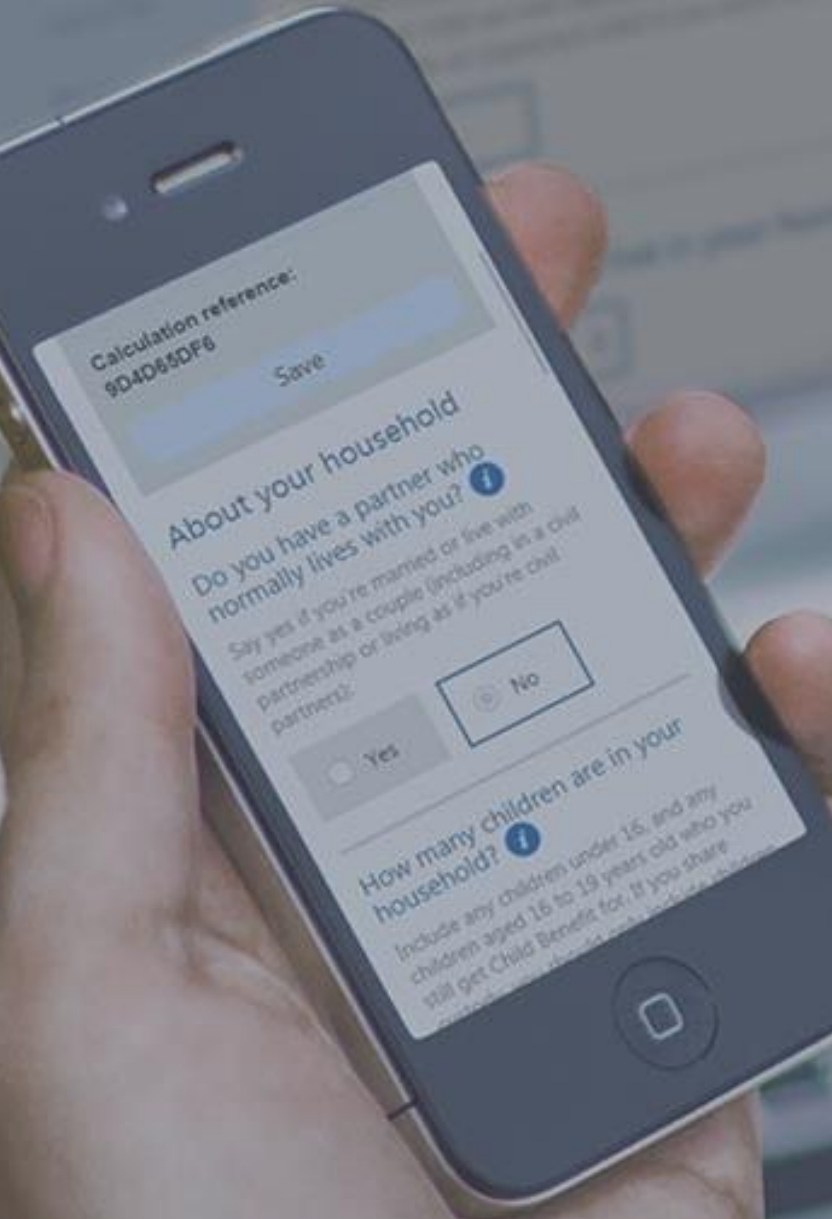
### our customers:

Users of Ferret systems include government departments, local authorities, housing associations, CABx, HIA's and other advice agencies, universities, social welfare organisations, libraries, solicitors and financial advisers.

<https://www.ferret.co.uk/>

# entitledto

independent | accurate | reliable



**Our mission is to help everyone to access the benefits they're entitled to.**

Since 2000 we have used our in-depth knowledge of the UK's social security system to build a range of authoritative and accurate calculators to help you and your clients understand their legitimate benefits entitlement.

Our tools are designed to be quick, simple and easy to use, so your staff and clients feel empowered to deal with the benefits system with confidence.

In response to evolving business needs and ongoing local and national policy changes, we will continue to work with and for our clients to develop new features and functionality.

Our goal is to assist your teams in adapting to legislative changes and welfare reform so you can help more people find out what benefits they are entitled to, thereby improving their circumstances and those of their families.



**Ascendant Solutions**  
data management

Barnet Council has become the first local authority to launch the Ascendant apply4.online application form, designed to support residents with the rise in cost of living.

The InBest benefits calculator has been integrated into Ascendant's apply4.online support application, to make it easier for people who are experiencing financial difficulties to find out what support is available to them.

It includes information on benefits such as Universal Credit, Pensions Credit, Attendance Allowance and Personal Independence Payment, as well as local financial support initiatives including council tax support and the residents support fund.

Barnet Council Leader, Cllr Barry Rawlings said: "The cost-of-living crisis is affecting us all, and we want to ensure Barnet residents know what financial support is available to them and how they can access these services.

"It is very positive to see Barnet is the first local authority to launch this free tool, and we hope to see many other local councils doing the same to help their residents."

To find out what financial support is available to help with the cost-of-living visit [Barnet Council Benefits Calculator](#)



**Apply4.Online**®

# End

Malcolm Gardner, Visionary Network Consultant

07946800171

[mg@malcolmgardner.com](mailto:mg@malcolmgardner.com)

Book a meeting with Malcolm <https://bit.ly/VNMGTime>



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# Join the discussion

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Each Monday lunchtime, a panel of professionals leads a discussion on revenue and benefits administration issues. The panel consists of council & housing officers, policy advisors, and analysts.

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It is a free service that is well attended. Attendees make good contributions; everyone gets a chance to speak. Attendees includes senior managers, team leaders, suppliers, and support staff

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You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: <https://bit.ly/3Qjrkqe>

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Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

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To sign up just email [malcolm@visionarynetwork.co.uk](mailto:malcolm@visionarynetwork.co.uk) with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.



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# Main Discussion Points

# Recruitment & Retention

## Challenges:

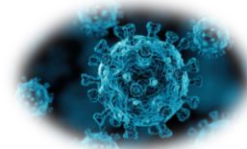
- Recruitment
- Training
- Budgets
- Retention
- Benefit packages
- Contactor vs Permanent staff
- Contact out services
- Job sharing
- Working from Home
- AI
- Pay differentials
- Over 50s



Strikes



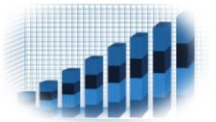
AI



Pandemic & pay differentials



Average pay



Stats



Working harder



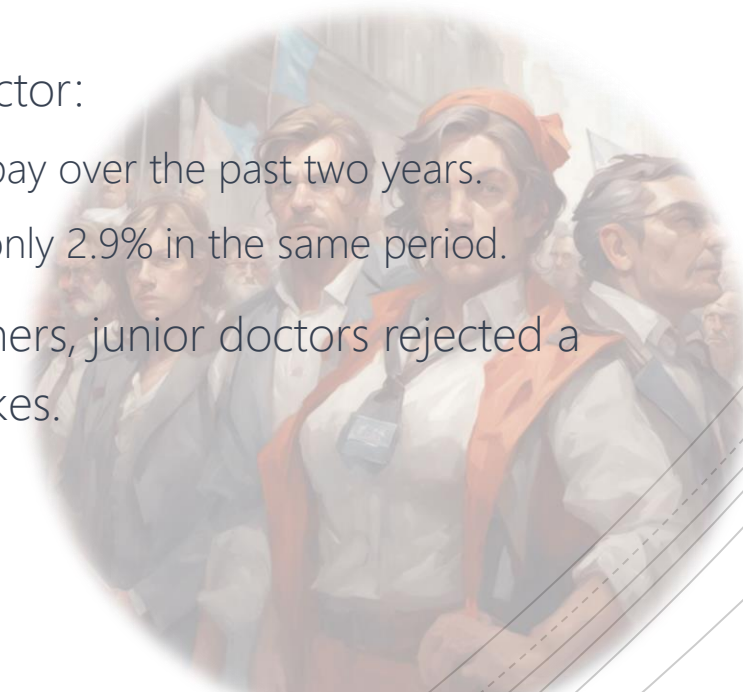
Public/Private Sector differentials



vacancies

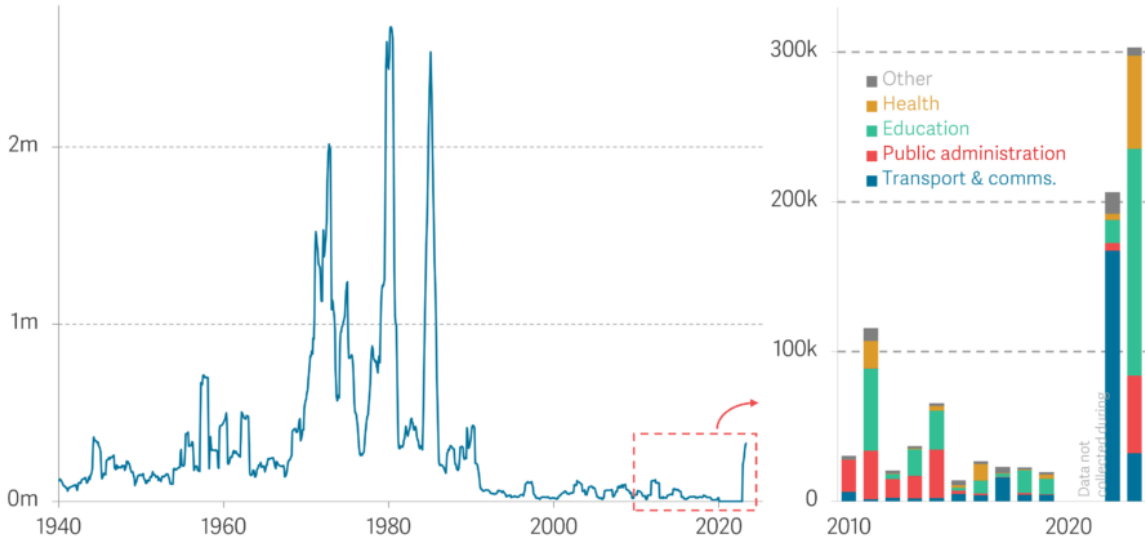
# UK's Strike Landscape and Public Sector Pay Decline

- Resolution Foundation Report on the Labour Market shows:
- UK has seen the highest number of strikes since the 1980s.
- 3.9 million working days lost to strikes in 12 months to May 2023.
- Major strike sectors: public & transport, constituting 96% of days lost.
- Real pay decline in the public sector:
  - 9.2% drop in average weekly pay over the past two years.
  - Real pay in private sector fell only 2.9% in the same period.
- Despite a 6.5% pay rise for teachers, junior doctors rejected a 6% offer, leading to planned strikes.



# Strikes 2023 still lower than the 1970s

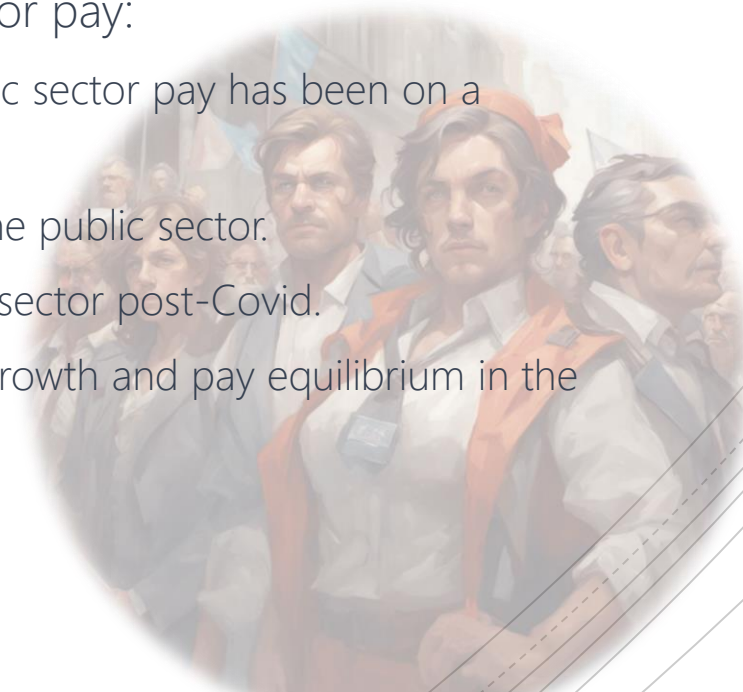
Working days lost per month, overall (left panel), and by industry (right panel): UK



Notes: Left panel shows rolling 12-month average; right panel shows the average within the calendar year. Data is missing between February 2020 and June 2022 – collection of labour disputes data was suspended during the COVID-19 pandemic.  
Source: RF analysis of ONS, Labour Disputes Inquiry.

# Impacts of the Pandemic and Pay Differences

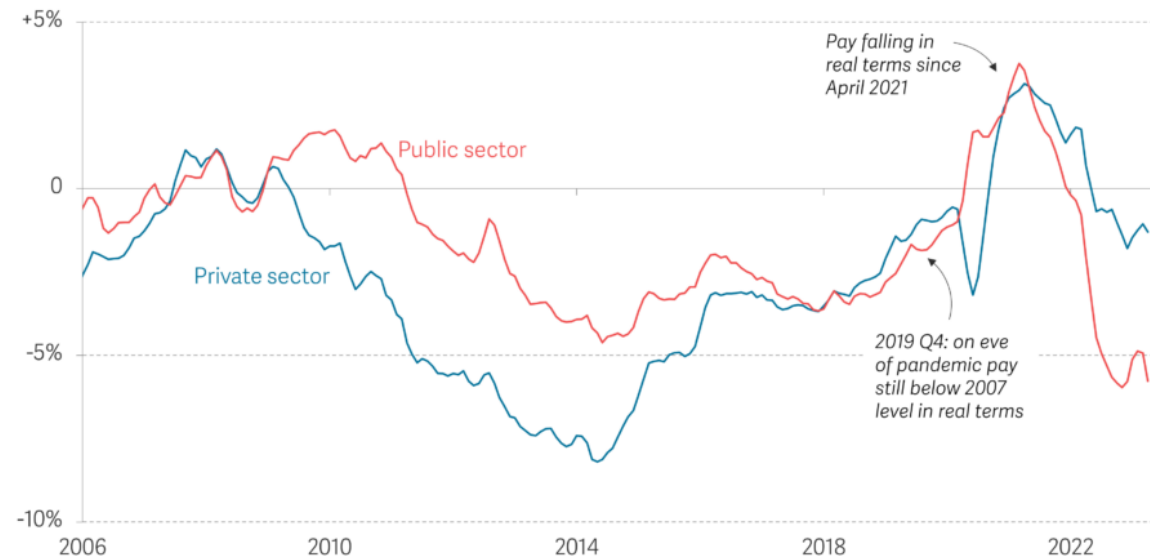
- Part-time workers and those without degrees were particularly affected during the pandemic.
- Union presence and strikes:
  - High union membership necessary for strikes.
  - Major strike action in transport & storage despite a minor 0.2% real pay drop in two years.
- Long-term decline in public sector pay:
  - Relative to private sector, public sector pay has been on a decline since 2012.
  - Increasing work pressures in the public sector.
  - Rise in vacancies in the public sector post-Covid.
  - Potential for improved wage growth and pay equilibrium in the coming years.



# Average earnings

Average weekly earnings (regular pay), adjusted for CPI inflation, compared to 2007 average level: GB

Resolution Foundation



Notes: Regular pay excludes bonuses and arrears. Latest data point is May 2023.  
Source: RF analysis of ONS, Average Weekly Earnings, and ONS, Consumer price inflation.

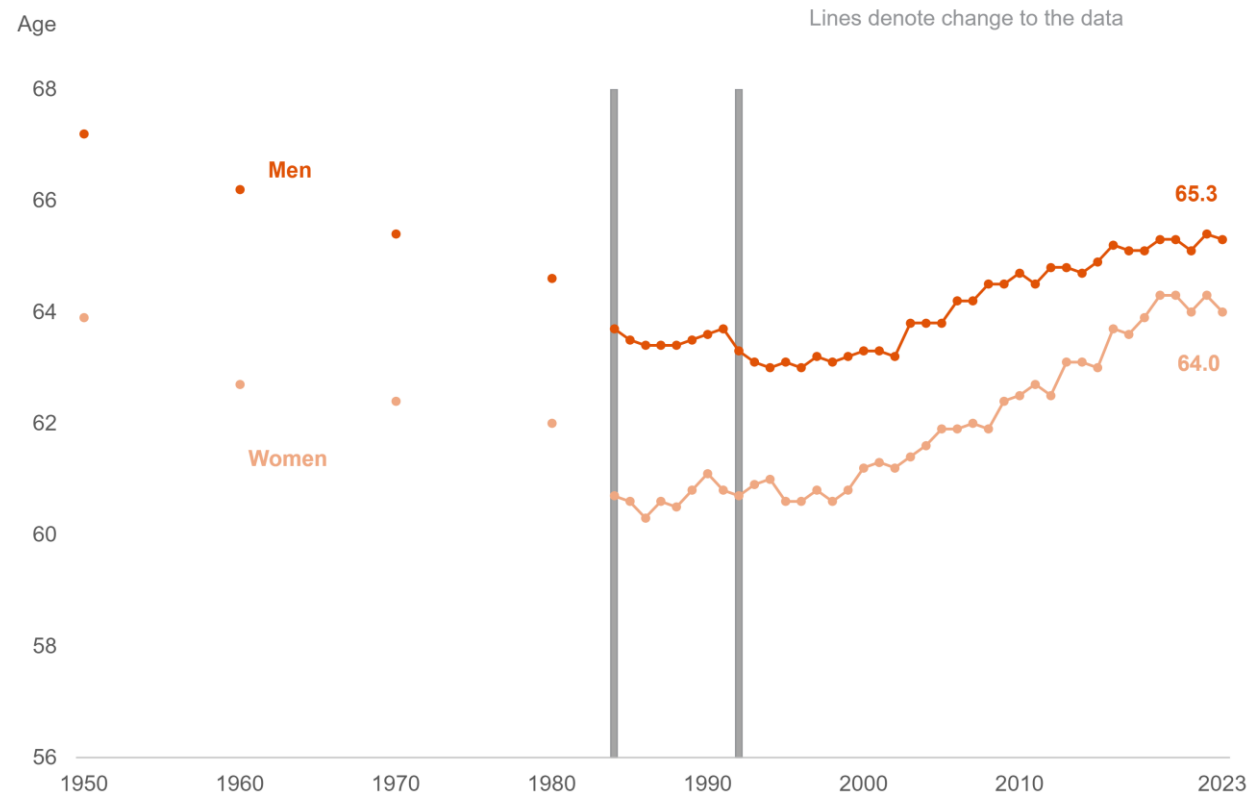
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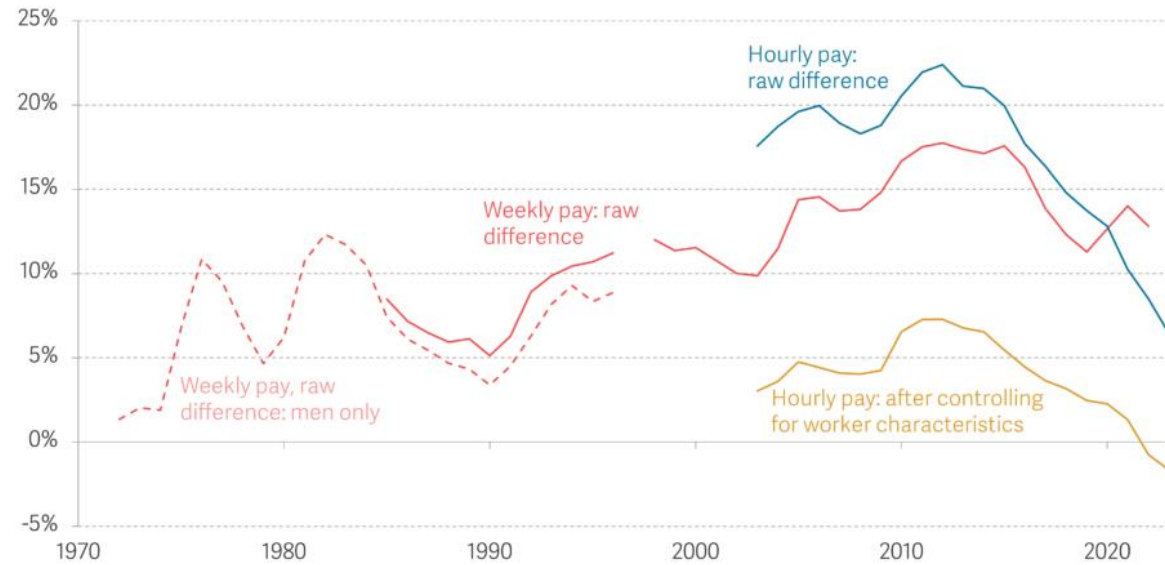
# Average age of men and women exiting from the labour market, 1950 to 2023, UK



# Public vs private pay differentials

Difference between pay in the public and private sector: UK

Resolution Foundation



Notes: Weekly pay comparison comes from ONS published dataset of estimates of median public and private sector pay from New Earnings Survey (1970-1996) and Annual Survey of Hours and Earnings (1997 to 2022). Hourly pay comparison comes from analysis of the Labour Force Survey microdata. Worker characteristics controlled for are age, experience, gender, and region. Method for calculating public sector pay premium is based on IFS's approach. Source: RF analysis of ONS, New Earnings Survey, ONS, Annual Survey of Hours and Earnings, and ONS, Labour Force Survey.

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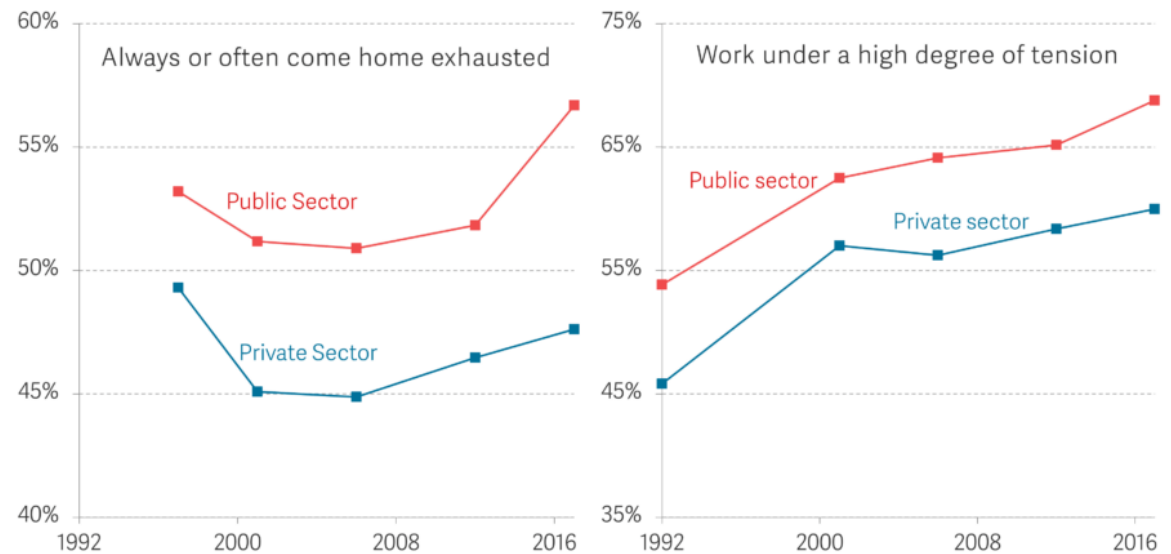
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# Hard work

Proportion of workers who say that they 'always' or 'often' come home exhausted from work (left panel), and who work under a high degree of tension (right panel), by sector: UK

Resolution  
Foundation



Source: RF analysis of ONS, Skills and Employment Survey.

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# Deteriorating Living Standards for UK Workers

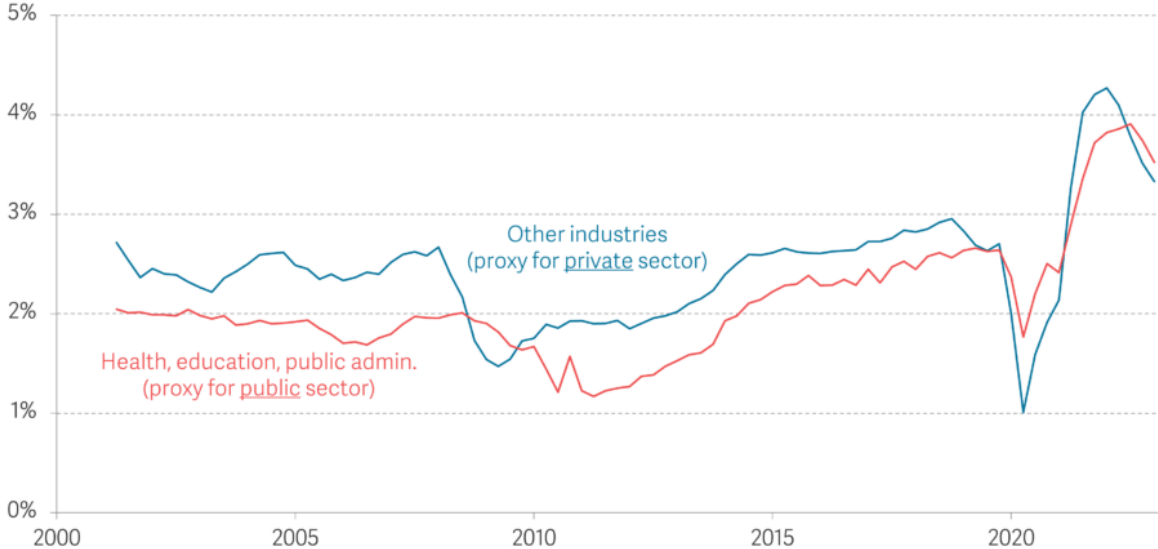
- **Projected Flatlining:** Living standards expected to stagnate in the coming year.
- **Long-term Impact:** UK workers to be 4% worse off in 2024 compared to 2019, marking the worst income drop over a five-year period since the 1950s.
- **Driving Factors:**
  - Higher mortgage rates
  - Significant tax increases
  - Economic stagnation
- **Economic Indicators:** Although inflation has reduced to 6.8% from 11.1%, several economic indicators are "flashing red," signaling consistently low growth.
-

# Deteriorating Living Standards for UK Workers

- **Disproportionate Effects:**
  - Better-off pensioners could gain from interest on savings, seeing an average of £3,000 more per household next year.
  - Half of the households with the lowest savings will receive about £100 each typically.
- **Worrying Trends:**
  - Absolute poverty projected to rise by 300,000, reaching 12 million in 2024-25.
  - Inflation-adjusted gross pay to rise by 2.9%, but post-tax pay to increase only 0.6% due to frozen tax thresholds.
- **Business Perspective:**
  - Business investment and exports are falling, contributing to little or zero growth.
  - Concerns over higher borrowing costs due to increasing interest rates.
- **Implications:** The economic outlook remains bleak for most UK households, particularly for those with low-to-middle incomes, amid complex economic challenges.\*

# Vacancy Rates

Vacancy rates by grouped industries (proxy for public and private sectors):



Notes: Vacancy rate is measured as vacancy levels divided by number of jobs. Figures exclude agriculture and forestry & fishing sectors due to missing data. Source: RF analysis of ONS, Vacancies and jobs in the UK.





## TUC's AI Taskforce and its Goals

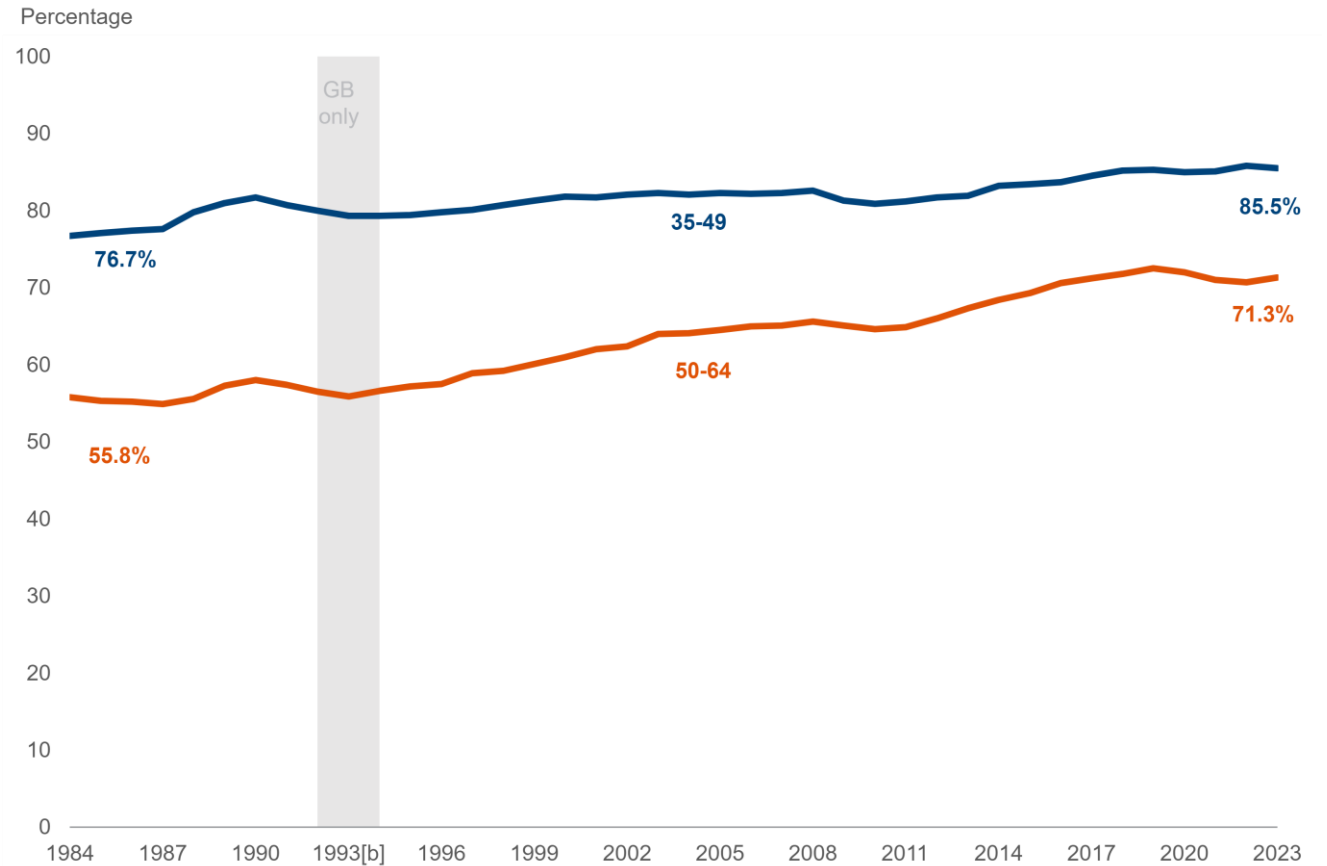
- **Formation:** Trades Union Congress (TUC) forms AI taskforce to draft new legislation safeguarding workers' rights.
- **Scope:** Legal experts, technology specialists, politicians, HR professionals, and voluntary sector representatives to be involved.
- **Key Issues:** Taskforce warns AI already making "high-risk, life-changing" decisions on hiring, firing, and line-managing staff.
- **Target:** Plans to publish an AI and Employment Bill in early 2024.



## TUC's AI Taskforce and its Goals

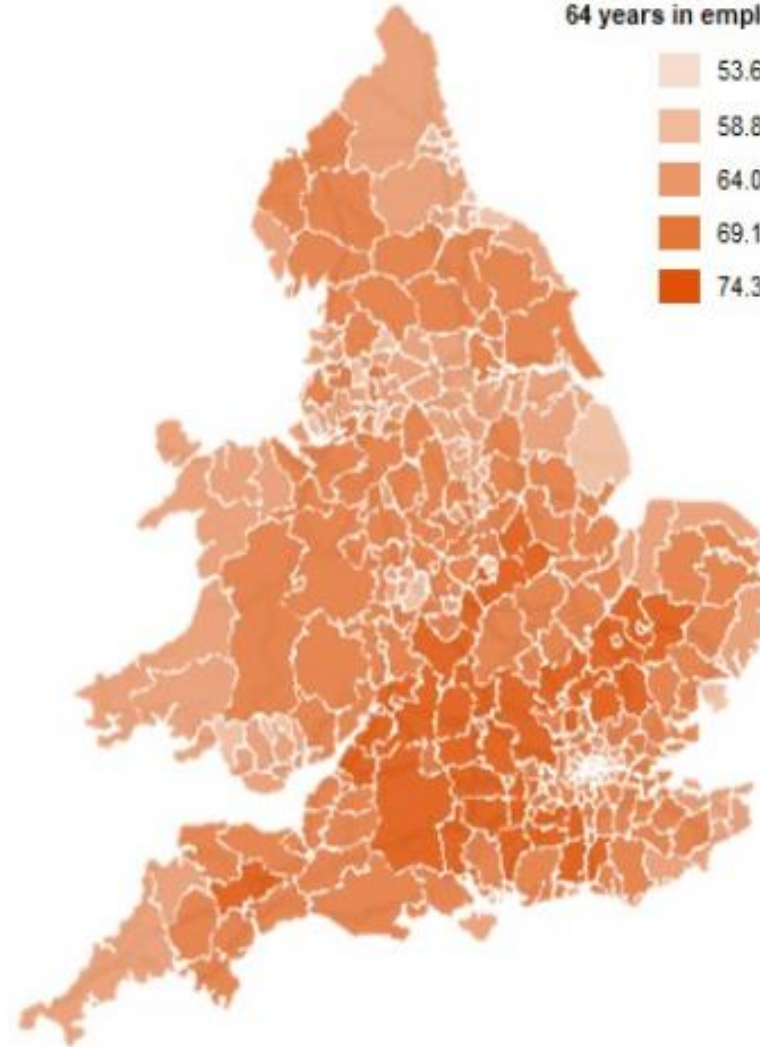
- **UK Lags Behind:** TUC says the UK is "way behind the curve" in AI regulation compared to the EU and other countries.
- **Discrimination Risk:** Without regulation, AI could lead to greater exploitation, discrimination, and unfairness in the workplace.
- **Taskforce Members:** Includes Tech UK, Chartered Institute of Personnel and Development (CIPD), University of Oxford, British Computer Society, and MPs such as David Davis, Darren Jones.
- **TUC's Stance:** Urgent legislation needed to prevent the labor market from becoming a "wild west", according to Kate Bell, TUC Assistant General Secretary.

# Employment rates of people aged 35 to 49 years and people aged 50 to 64 years, UK

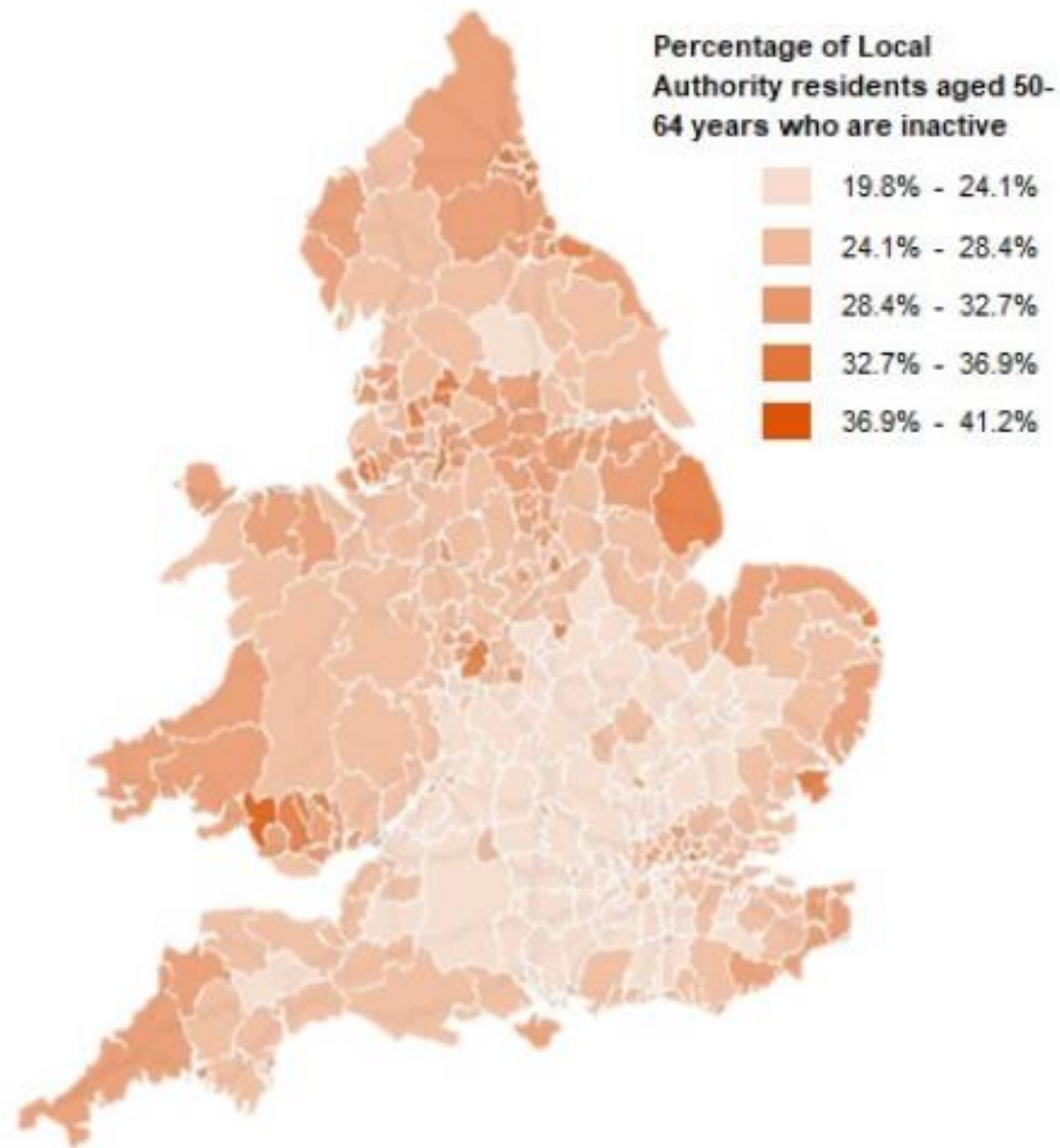


# Employment rates of people in England and Wales aged 50 to 64 years by Local Authority, Census 2021

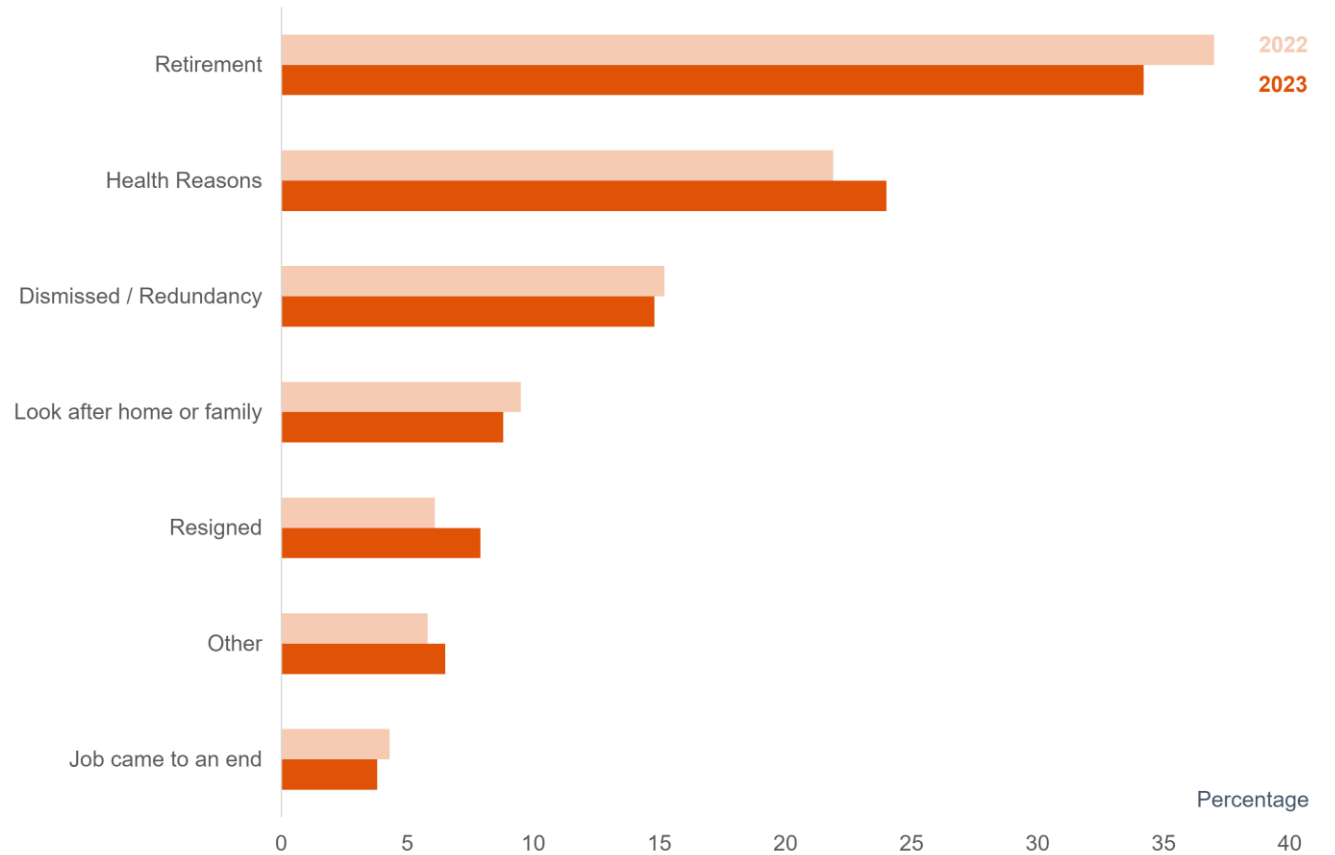
Percentage of Local Authority residents aged 50-64 years in employment



# Economic inactivity rates of people in England and Wales aged 50 to 64 years by Local Authority, Census 2021



# Reason for leaving last job, people aged 50 to 64 who are not in work, UK





Other news

# LGA's Concerns on Levelling Up and Regeneration Bill

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**Intervention Powers:** LGA deeply concerned about clause 74, which could give the Secretary of State significant powers to intervene in local authorities.

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**Formula-Based Approach:** LGA criticises the bill for using a formulaic method for intervention rather than considering individual circumstances.

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**Consultation Needed:** Calls for full engagement and consultation before implementing regulations from the bill.

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**Best Value Duty:** Advocates a transparent and proportionate approach when councils struggle to meet their "Best Value" duties.

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# LGA's Concerns on Levelling Up and Regeneration Bill

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**Devolution Deal:** Welcomes the provision for all of England to have a devolution opportunity by 2030.

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**Planning Reforms:** Broadly supports them but has significant concerns about the proposed Infrastructure Levy.

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**Infrastructure Levy:** LGA, along with housing associations and property developers, warn it could result in fewer affordable homes and expose councils to financial risks.

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**Alternative:** Urges the government to scrap the proposed levy and collaborate with stakeholders to improve the current system of developer contributions.

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# New UK Government Plans for Benefits and Work

- **Objective:** Plans aim to make it harder for long-term sick people to claim benefits, reducing the number considered "unable to work."
- **Policy Changes:** Work and Pensions Secretary Mel Stride proposes changes in categories related to "mobility and social interaction" to determine financial support and work requirements.
- **Current Statistics:** 2.4 million most unwell or disabled receive £390/month extra and face no work-related requirements or penalties (LCWRA category).
- **Target Group:** Focus on people with "significant risk," often due to a history of self-harm or at risk of suicide; Department for Work and Pensions (DWP) questioning if category applied "too broadly."

# New UK Government Plans for Benefits and Work

- **Earliest Implementation:** 2025, pending consultation, regulatory changes, and training of health assessors.
- **Consultation Period:** Launched on Tuesday and will run until the end of October.
- **DWP Assurance:** Most vulnerable will not be penalized; work-related activities only where appropriate.
- **Criticism:**
  - Tom Pollard (New Economics Foundation): Proposals aim to push people into support schemes while paying lower benefits.
  - Vicki Nash (Mind): Reforms remove crucial financial support and improperly suggest work-from-home as a viable option for mentally unwell.
- **Implications:** The proposed changes could significantly impact the most vulnerable populations, leading to reduced financial support and potentially flawed work expectations.\*

# UK Housing Market Contraction

- According to the Times, Clementine Hudson's successful negotiation for a £550,000 east London flat at £485,000 faced a setback when NatWest downvalued the property to £460,000, which further reduced the purchase price to £475,000 after intense negotiations.
- Downvaluations are increasing due to lenders' concerns over rapidly falling house prices, reminiscent of the global financial crisis. These price drops, exacerbated by the mortgage crisis, put many potential buyers out of the market. As a result, the average mortgage holder will pay an extra £3,000 next year due to higher interest rates, totaling an extra £17 billion in expenses.

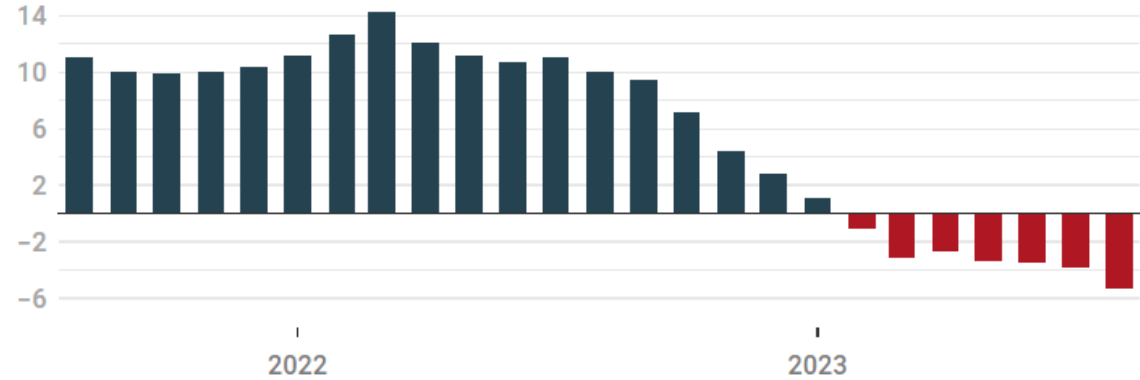
# UK Housing Market Contraction

- Hudson, happy with her final price, believes the property was originally overpriced, reflecting the Covid-boom era. Many buyers are seeing purchases collapse due to bank downvaluations.
- The housing market has significantly shifted. During the pandemic, sellers had the upper hand with rising prices and high demand. Now, with slowing growth, sellers have limited negotiation power, often having to revisit already negotiated prices.
- Property sales have slowed to a rate not seen in a decade. Analysts predict a continued downward trend in property prices, with some suggesting drops of up to 35% from peak 2022 values.
- Foreign buyers, particularly from the US and Hong Kong, are capitalizing on the softened UK market, securing properties significantly below asking prices.

# UK Housing Market Contraction

## House prices fall

Annual change (%)



Seasonally adjusted

Chart: @TimesBusiness • Source: Nationwide

# UK Housing Market Contraction

## Buying time

The number of days between an offer being accepted and transaction completed is rising

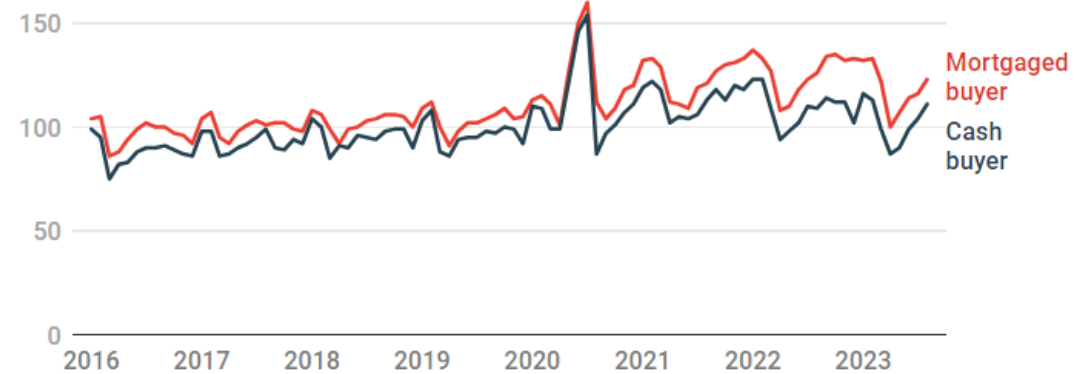


Chart: The Times and The Sunday Times • Source: Hamptons

# UK Housing Market Contraction

## How the streamlined system in Scotland speeds up the market\*



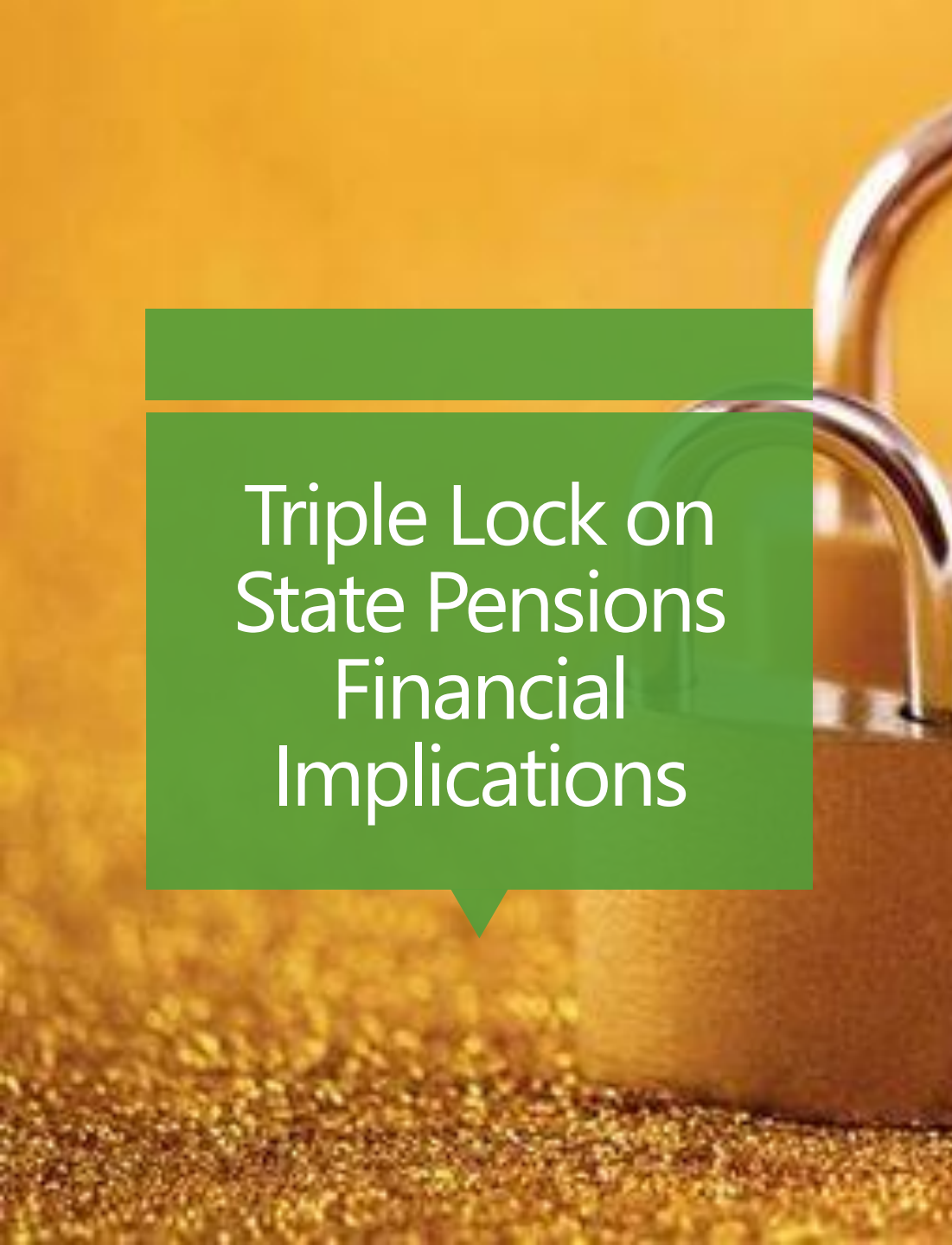
\*Days between an offer being accepted and completion  
Chart: The Times and The Sunday Times • Source: Hamptons

# UK Housing Market Contraction

- **Construction PMI Down:** S&P Global and Chartered Institute of Procurement and Supply's PMI for construction slipped to 50.8 in August, down from 51.7 in July. Just above 50-point mark that indicates growth.
- **Weakest Housebuilding:** Housebuilding was the weakest-performing part of the construction sector with a score of 40.7, experiencing the second-fastest downturn since May 2020.
- **Waning Demand:** Mortgage rates are at their highest since the 2008 crisis, leading to a thin pipeline of new work for constructors, the thinnest since May 2020.
- **House Sales & Mortgage Approvals:** House sales down more than a fifth over the past year. Mortgage approvals at weakest level since February.

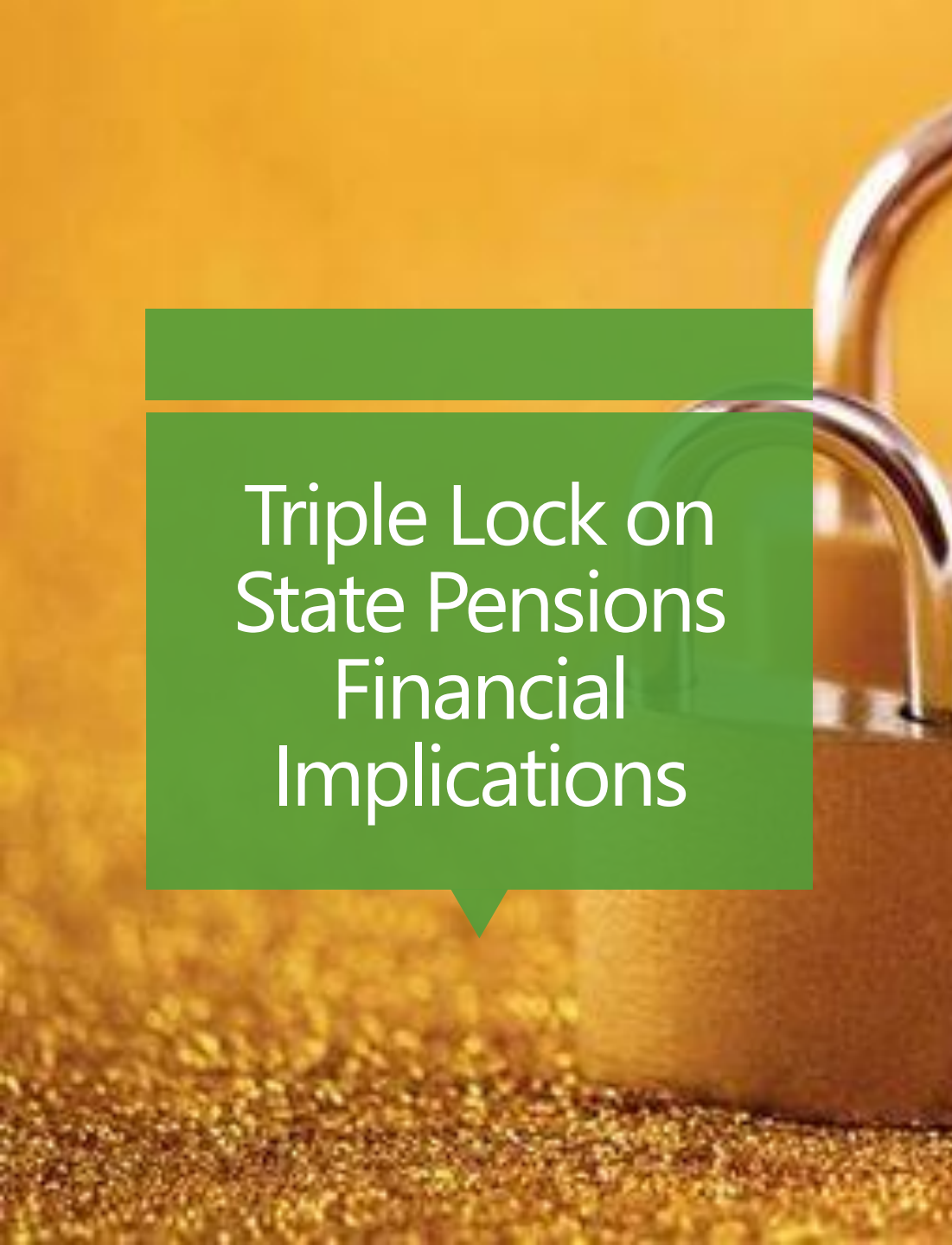
# UK Housing Market Contraction

- **Major Developers Affected:** Barratt Developments paused its share buyback program due to market cooling, leading to a 1.7% drop in its shares.
- **House Price Decline:** Prices fell 5.3% over the year to August, the steepest since 2009. Predicted to fall about 15% from their peak.
- **Mortgage Holders:** Average mortgage holders could face a £3,000 hit when transitioning to new deals with higher rates.
- **Bank of England:** UK base rate lifted 14 times to 5.25%, not expected to fall until end of next year, keeping pressure on the property market.
- **Implications:** The housing market is being significantly impacted by tighter financial conditions, affecting both consumers and major industry players.\*



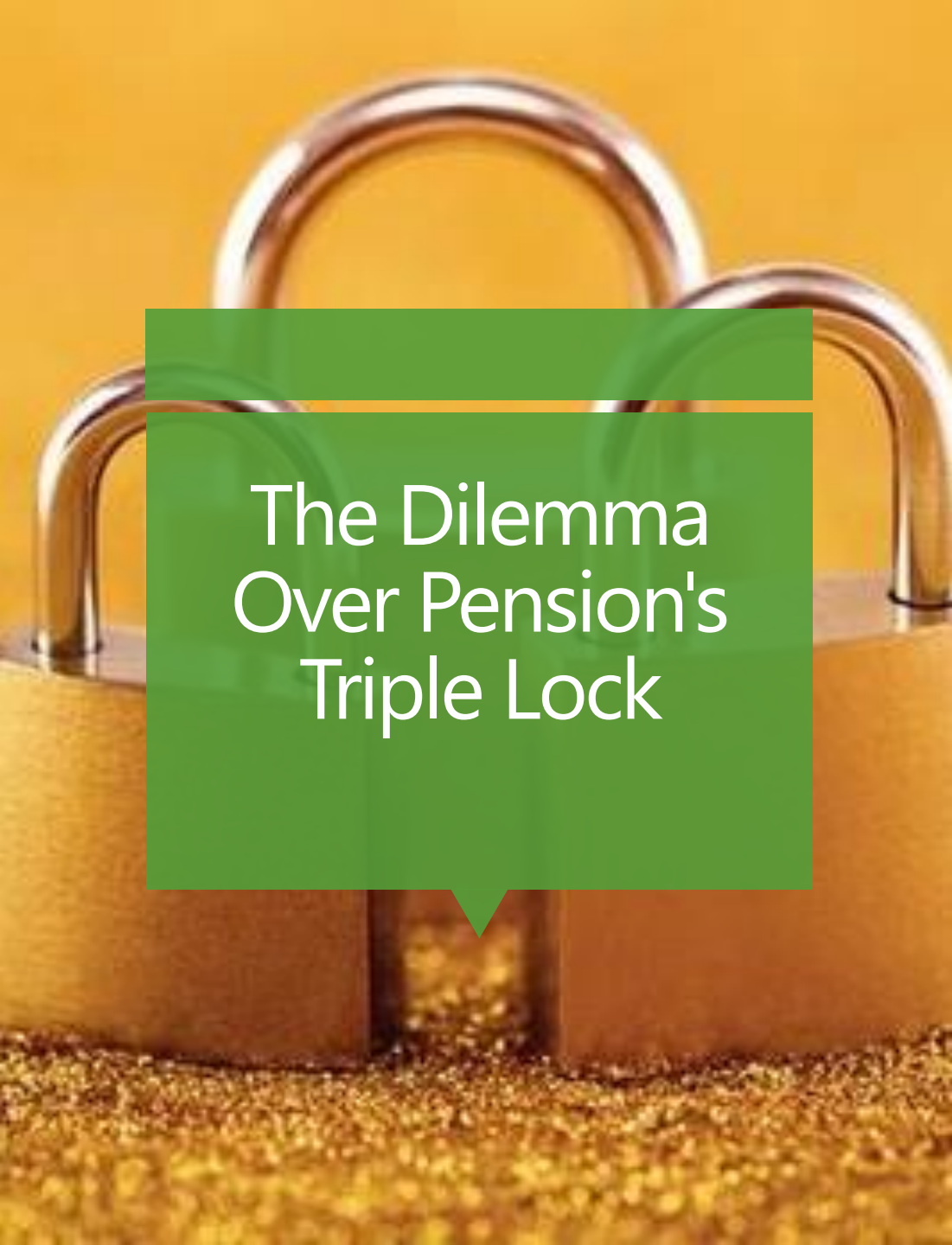
# Triple Lock on State Pensions Financial Implications

- Key Findings by Institute for Fiscal Studies (IFS):
  - Maintaining the triple lock could add up to £45bn/year to welfare costs by 2050.
  - Extra spending could be between £5bn and £45bn depending on future earnings and inflation.
  - If a single lock were used (linking to either earnings or inflation), the government could save £11bn/year.
- Government's Stance:
  - Chancellor Rishi Sunak is expected to support the triple lock.
  - Labour also supports it and plans to maintain the guarantee for another 5 years.



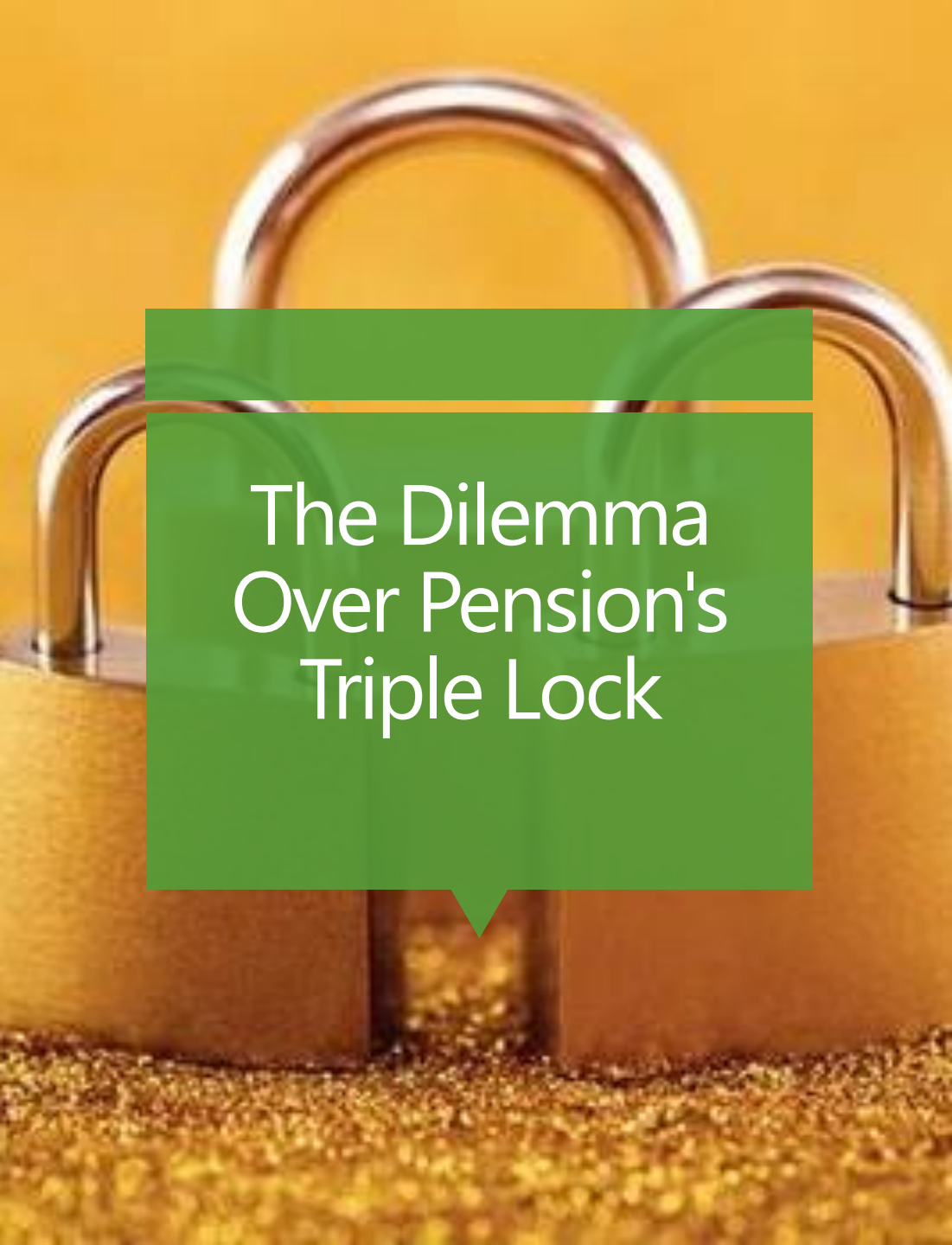
## Triple Lock on State Pensions Financial Implications

- **Impact on State Finances & Policy:**
  - Pressures to raise the state pension age; could particularly affect those in poorer health.
  - Current state pension costs £124bn; an 8.2% rise next year would increase it to £134bn.
- **Uncertainties and Risks:**
  - Value of state pension now at 25% of average earnings since 2011, adding £11bn to the welfare bill.
  - Long-term retention of triple lock could lead to "insurmountable pressure" for a much higher state pension age.
- **Next Steps:**
  - Office for National Statistics to release official data for earnings growth next week, which will affect triple lock calculations

The background of the slide features three brass padlocks of varying sizes, arranged in a row. They are set against a warm, golden-yellow background. The padlocks are slightly out of focus, with the one in the middle being the most prominent. The lighting creates soft highlights on the metal surfaces of the padlocks.

## The Dilemma Over Pension's Triple Lock

- **What is the Triple Lock?:** A UK policy that guarantees pensions rise by at least 2.5% or higher based on inflation or earnings. Established in 2011.
- **Current Stance:** PM Rishi Sunak affirms it's still government policy but won't commit to including it in the next Conservative manifesto.
- **Financial Pressure:** Sunak is under internal pressure to fund tax cuts. Benefits may be cut to accommodate this.



## The Dilemma Over Pension's Triple Lock

- **Internal Divisions:** Eliminating triple lock would cause tension among Conservative MPs and voters.
- **Public Opinion:** Pensioners form a significant Conservative voting base; cutting benefits during a cost-of-living crisis criticised by Labour.
- **Economic Data:** Triple lock has made pensions rise faster than wages, costing an extra £11bn annually. Expected to cost £45bn by 2050.
- **Labour's Stance:** Unclear on including triple lock in their manifesto, but committed to the idea.
- **Note:** Pensioners will soon learn about payment increases, with average earnings expected to have risen by about 8%.

# Birmingham City Council's Financial Crisis

- **Section 114 Notice Issued:** Birmingham City Council, the largest local authority in Europe, declares it cannot meet its financial liabilities.
  - **Equal Pay Claims:** Outstanding payments between £650m and £760m, accruing at £5m to £14m per month.
- In-year Financial Gap:** An additional shortfall of around £87m.
- Government Aid:** Council halts non-essential spending and requests financial help from the government.

# Birmingham City Council's Financial Crisis

- **"Perfect Storm"**: Faced with challenges like high adult social care demand, reduced business rates income, and inflation.
  - **Future Risks**: Fresh equal pay claims are threatened, adding to existing liabilities.
  - **National Issue**: Jonathan Carr-West, CEO of LGIU think tank, calls this an "acute crisis" and criticises short-term, fragmented funding from the central government.
- Not Isolated**: Woking and Thurrock councils also declared effective bankruptcy earlier this year, spotlighting systemic issues in local government finance.



## Woking Council's Financial Crisis & Austerity Measures

- **Background:**
  - Woking council declared a £1.2bn deficit due to risky investments by its former Conservative administration.
  - Issued a section 114 notice in June, indicating inability to balance budget.
- **Austerity Measures Proposed:**
  - Scrapping funding for sports pavilions, toilets, and a swimming pool.
  - Cutting resources for parks, the arts, and community centres.
  - Ceasing support for annual concerts, Diwali and Chinese New Year celebrations, and Surrey Youth Games.



## Woking Council's Financial Crisis & Austerity Measures

- **Immediate Impacts:**
  - Vulnerable populations such as the young, old, and disabled to be most affected.
  - Incomplete 1,200-home development at Sheerwater estate; council seeking "alternative options".
- **Wider Context:**
  - At least 26 English local authorities are at risk of financial distress.
  - Birmingham city council also issued a section 114 notice recently, citing a £760m equal pay bill and £1bn in government cuts.
- **Next Steps:**
  - Consultation on austerity proposals launching next month.
  - Council in talks with central government for possible financial support package.

# Declining Social Mobility in Britain

- Institute for Fiscal Studies (IFS) states social mobility in Britain is at its lowest in over 50 years, particularly for children from poor households.
- Regional and ethnic disparities are significant; northern England and Midlands face more barriers, as do minority ethnic backgrounds.
- Inheritances increasingly important, making it harder for those without this advantage. Inheritances expected to be twice as big for 1980s-born compared to 1960s.
- Parental income is now a stronger predictor of a child's future earnings; data analyzed from people born in 1960s, 70s, and 80s.
- Policy Context: Conservatives face pressure to abolish inheritance tax, while Labour rules out wealth tax.
- Specific Findings:
  - High-mobility areas (e.g., London) show £8,700 and £8,100 higher earnings for men and women respectively at age 28 vs low-mobility areas (e.g., North).
  - Marked earnings differences observed between ethnic groups.
- Implications: Social mobility challenges are creating a more divided Britain economically, regionally, and ethnically.\*

# August Fuel Price Shock for UK Motorists

- **Unprecedented Increases:** Petrol prices surged nearly 7p/litre, costing an extra £3.74 per tank; diesel increased by 8p/litre, adding £4.41 to a tank fill.
- **Retailer Behavior:** RAC states that fuel retailers are not making higher profits, possibly due to recent scrutiny from the Competition and Markets Authority (CMA). A prior CMA investigation led to a scheme for online price comparison.
- **Contributing Factors:**
  - OPEC+ agreed to reduce oil supply, increasing oil prices by nearly \$12 a barrel.
  - The average price for unleaded petrol was 152.25p and diesel was 154.37p at the end of August.
  - Prices previously escalated in 2021 and early 2022 due to Russia's invasion of Ukraine, but fell back before this uptick.
- **Historical Context:** Petrol's monthly rise was the fifth-largest in 23 years; diesel's was the sixth-largest.
- **Implication:** Drivers are facing one of the most significant fuel price hikes in decades amid complex market conditions and regulatory scrutiny.\*

# August Fuel Price Shock for UK Motorists

## Fuel prices are rising

Average UK pump price of unleaded petrol and diesel



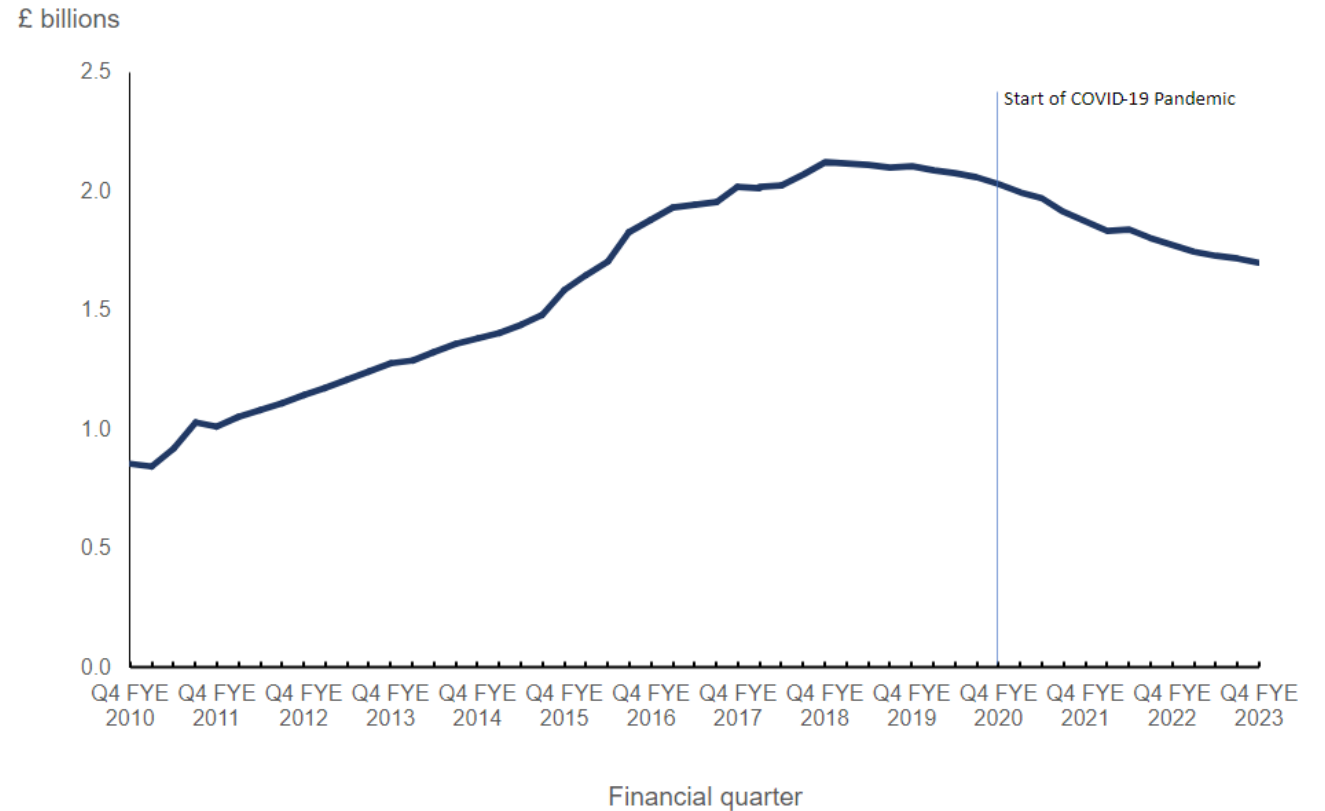
Source: RAC. Last update: 1 Sep 2023

Severe  
maladministration  
findings by the  
Housing  
Ombudsman

# Housing Ombudsman Service

- Sandwell Council
- Waverley Borough Council
- Stoke-on-Trent City Council
- Six Town Housing
- Barking and Dagenham Council
- Lambeth Council
- Livv Housing group
- Aster group

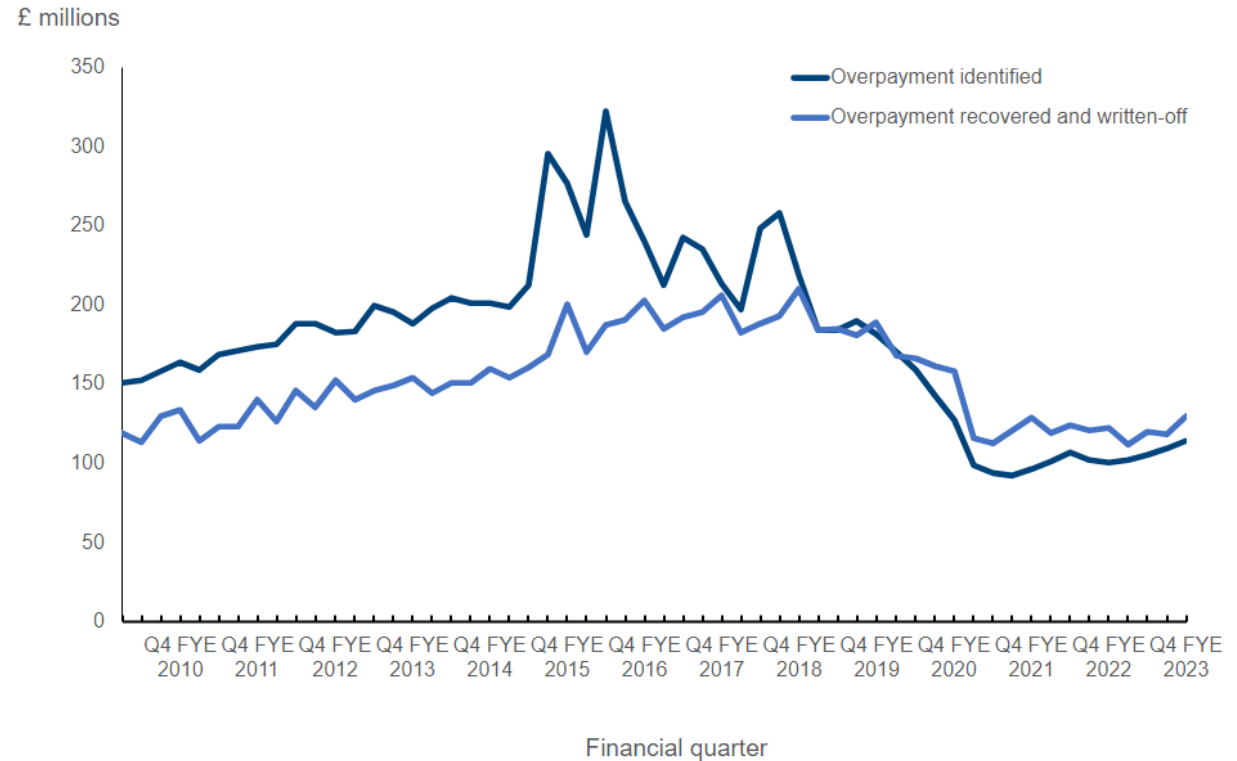
# Total outstanding HB overpayments in GB from Q1 FYE 2010 to Q4 FYE 2023 (£ billions)



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Amount of overpaid  
HB  
identified/recovered  
and written-off by  
LAs from Q1 FYE  
2010 to Q4 FYE 2023  
(£ millions)



Source: [HBDR data tables](#).

Total outstanding HB overpayments by region, at the start of Q4 of FYE 2023

Region	Total outstanding HB over payments (£ millions)	Percentage of GB total
Great Britain	1,702	100%
North East	55	3%
North West	164	10%
Yorkshire and The Humber	89	5%
East Midlands	77	5%
West Midlands	153	9%
East	113	7%
London	582	34%
South East	199	12%
South West	92	5%
Wales	45	3%
Scotland	135	8%

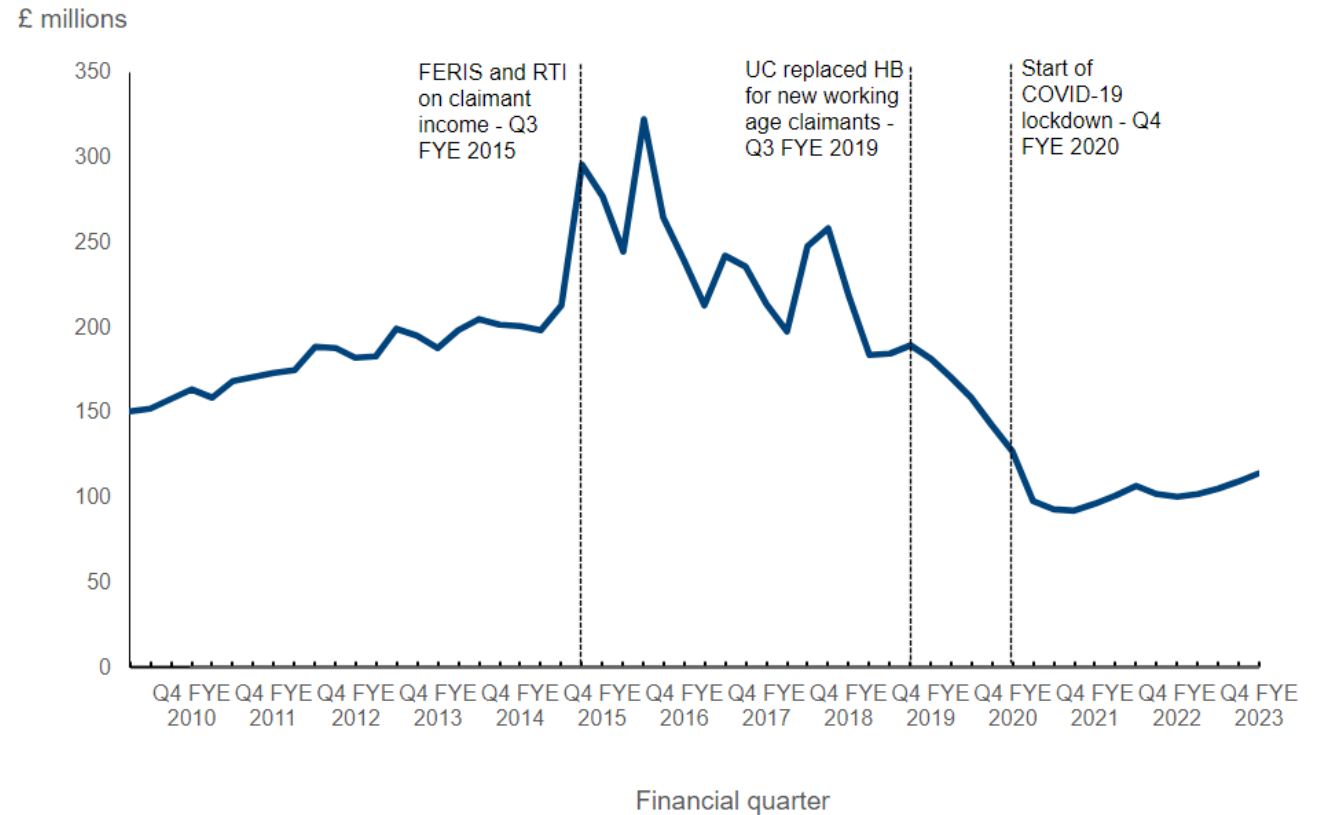


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Source: [HBDR data tables](#).

HB overpayments newly identified in GB, from Q1 of FYE 2010 to Q4 of FYE 2023 (£ millions)



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Source: [HBDR data tables](#).

## HB overpayments newly identified by LAs, by region, FYE 2023

Region	HB overpayments identified (£ millions)	Percentage of GB total
Great Britain	431	100%
North East	13	3%
North West	34	8%
Yorkshire and The Humber	24	6%
East Midlands	20	5%
West Midlands	53	12%
East	29	7%
London	143	33%
South East	53	12%
South West	26	6%
Wales	13	3%
Scotland	23	5%



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Source: [HBDR data tables](#).

Average HB  
overpayment  
newly identified  
per claimant per  
month by region  
during FYE 2023

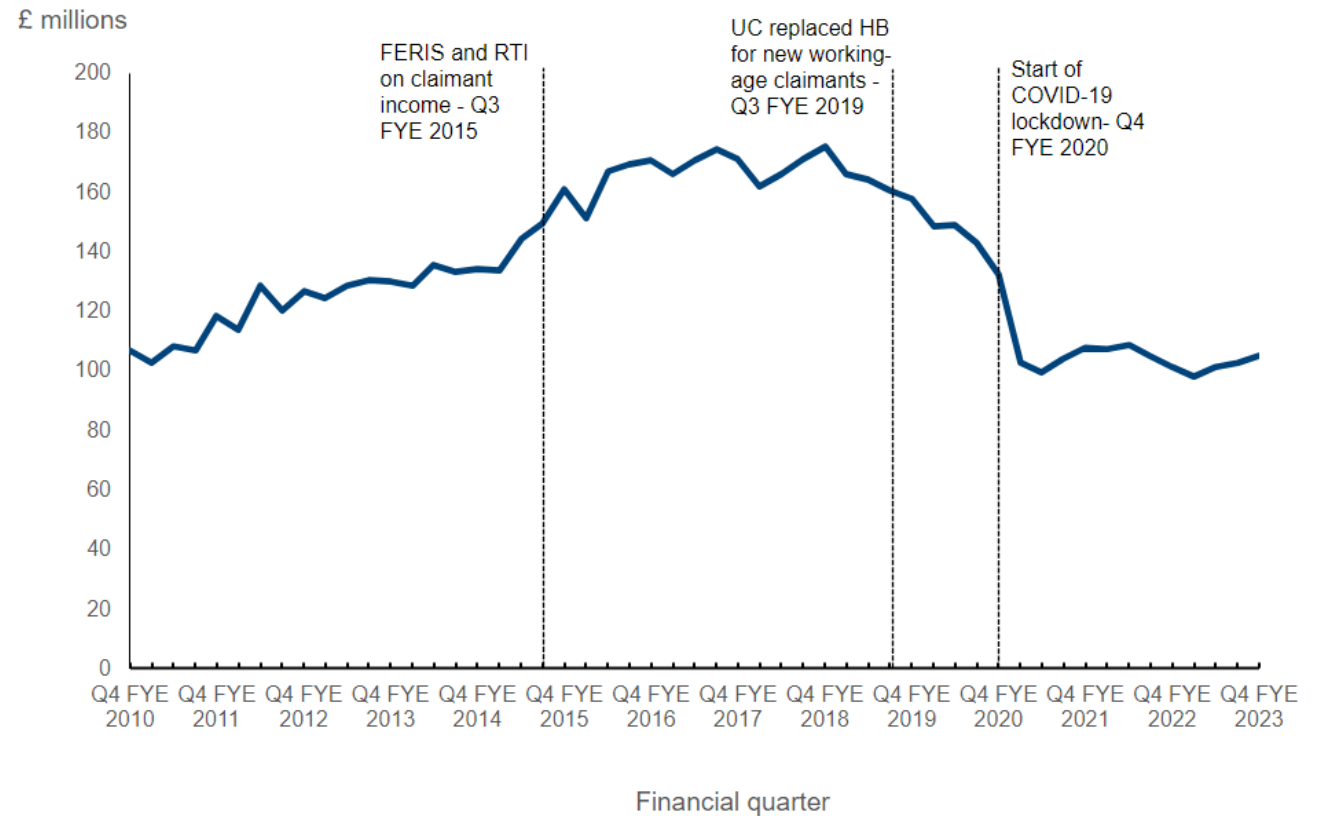
Region	Average HB overpayment newly identified per claimant per month
Great Britain	£14.30
England	£15.46
North East	£8.23
North West	£9.42
Yorkshire and the Humber	£9.58
East Midlands	£10.65
West Midlands	£19.14
East	£12.47
London	£26.43
South East	£16.16
South West	£11.82
Wales	£8.41
Scotland	£7.63



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# HB overpayments recovered in GB from Q1 of FYE 2010 to Q4 of FYE 2023 (£ millions)



Source: [HBDR data tables](#).

# HB overpayments recovered by region, FYE 2023

Region	HB overpayments recovered (£ millions)	% of GB total
Great Britain	407	100%
North East	14	3%
North West	37	9%
Yorkshire and The Humber	23	6%
East Midlands	21	5%
West Midlands	53	13%
East	30	7%
London	116	28%
South East	52	13%
South West	25	6%
Wales	13	3%
Scotland	22	5%

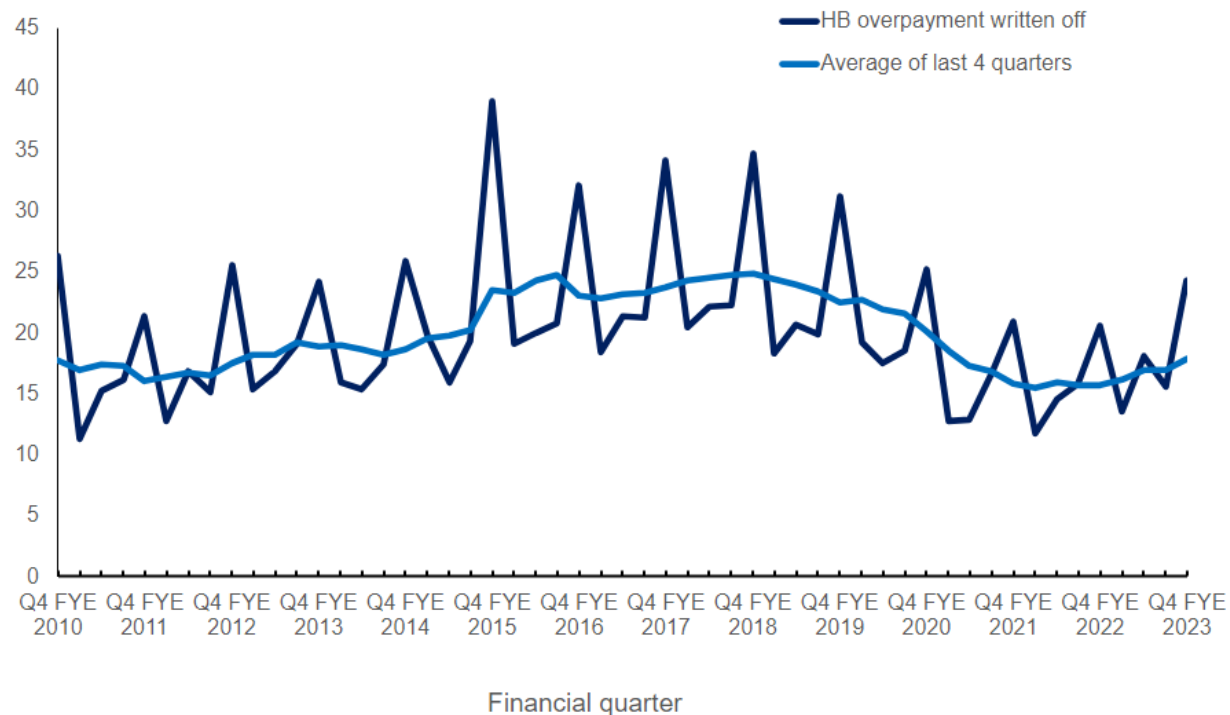


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LA Directories Limited

# HB overpayments written-off in GB, from Q4 of FYE 2010 to Q4 of FYE 2023 (£ millions)

HB overpayment written-off (£ millions)



## Quote of the Week

"Train people well enough so they can leave, treat them well enough so they don't want to" -Richard Branson

Richard Branson is a British entrepreneur and founder of the Virgin Group, a conglomerate with ventures ranging from airlines and telecommunications to music and space travel. Known for his adventurous spirit and philanthropic efforts, Branson has become a global icon for innovation and social impact.



# Job Adverts

Ben Moreton, Director, Business Smart Solutions  
0204 529 1139 / 07807058828 [www.businesssmartsolutions.co.uk](http://www.businesssmartsolutions.co.uk)



# Building Teams That Redefine Excellence

Empowering both clients and candidates to achieve their goals



# Welcome to #TeamBSS

Your Public Sector Recruitment Partner

## Expertise

Since we started back in 2018, we've been focused on public sector recruitment, and it's become our specialty! We're excited to bring our experience and know-how to the table when it comes to supporting public sector organisations by connecting them with amazing candidates.

## Understanding the challenges

We truly "get" the unique needs and challenges faced by both clients and candidates in the public sector. This understanding allows us to provide solid support and guidance throughout the entire recruitment journey. Our expertise in handling the ins and outs of public sector hiring means that clients and candidates alike can trust us to make the right connections and contribute to the success of their organisations.

## Matchmakers

Our agency is passionate about finding the perfect match between local government positions and top-notch professionals. We know that getting the right person for the job is crucial, and our expert recruiters go the extra mile to source and evaluate candidates who have the right mix of skills, experience, and personality to thrive in public sector roles.

## Tailored solutions

We're all about offering customised solutions for both our clients and candidates. We understand that everyone has different needs, so we take the time to really listen and get to know what's important to each party. This way, we can create recruitment strategies that make everyone happy and lead to successful outcomes.



# Benefits Assessment Officer (Northgate/NEC)

3+ Months | £20.52 ph Umbrella | London

## The Assignment

Business Smart Solutions is seeking 7 experienced Housing Benefit / Council Tax Support Officers for our client in North-West London. The contract is available on a hybrid basis. 1 day to be worked from the offices in Wembley, the rest can be worked from home.

The successful candidate must have a minimum of 3 years experience of all HB/CTR assessments and calculations including New Claims, Change in Circumstances, Reveiws and Reconsiderations, ATLAS, VEP and HBAA. They must also have a good knowledge of NEC(Northgate) and ideally the Dynamics document imaging system.

The candidate must also have good working knowledge and understanding of UC, along with the Housing Benefit Regulations 2006 & Decisions and Appeals regulations 2001.

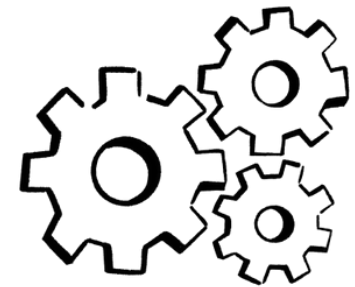
## What we're looking for

We're looking for candidates who have 4 main skills/knowledge:

- A minimum of 3 years experience of all HB/CTR assessments
- Knowledge of the Housing Benefit Regulations 2006 & Decisions and Appeals regulations 2001.
- Recent working knowledge of Northgate(NEC)
- Able to work from the clients Wemblet office once a week

To find out more or to apply

[-> Click here to visit the full advert](#)



# Benefits Team Leader (Capita One/Academy)

6+ Months | £30 ph Umbrella | Leicestershire

## The Assignment

Our client in Leicestershire is looking for a highly experienced Benefits Team Leader who is proficient in Capita One (Academy) and the Enterprise@Work document management system for an initial 6 month contract role.

The successful applicant will be jointly responsible for managing a team of assessment officers alongside providing highly technical advice and guidance to the team.

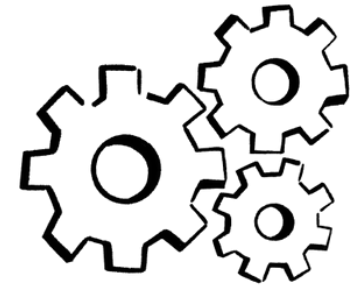
The contract will be for 6 months initially, and whilst home working will be an option, office attendance will be required as and when the needs arise, therefore commutable distance of Leicestershire is essential.

## What we're looking for

We're looking for candidates who have 2 main skills/knowledge:

- 5 years experience of the Housing Benefit Regulations 2006 and the Decisions & Appeals Regulations 2001
- A strong Capita One (Academy) and the Enterprise@Work user

To find out more or to apply  
[>> Click here to visit the full advert](#)



# Housing Benefits Officer (Capita One / Academy)

3+ Months | £25.53 ph Umbrella | Remote

## The Assignment

Our client in London is seeking an experienced Housing Benefits Assessor to work on the Housing Benefits Accuracy Award Initiative (HBAA).

This will be a mix of full claim & self-employed reviews.

We are looking for someone who has a proactive and customer-focused approach to resolving queries Work will be in all areas including : New claims and changes in circumstances, HBAA, Work on VEP, ATLAS and Universal Credit files

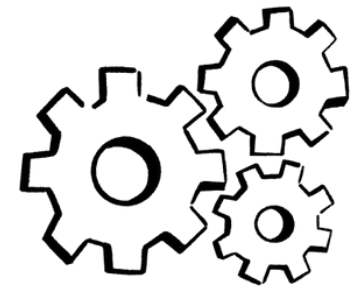
## What we're looking for

We're looking for candidates who have 4 main skills/knowledge:

- Proven experience of processing all types of Housing Benefit/Council Tax Reduction claims
- Extensive experience of Capita One (Academy) Benefits system
- Up to date knowledge of Housing Benefit legislation and the ability to apply this accurately on a case by case basis

To find out more or to apply

[>> Click here to visit the full advert](#)





Partner with #TeamBSS, achieve together

Visit: [www.businesssmartsolutions.co.uk](http://www.businesssmartsolutions.co.uk)





# Other Information

# Government Changes

- The Department for Business, Energy and Industrial Strategy (BEIS) has been replaced by the Department for Business and Trade (DBT), the Department for Energy Security and Net Zero (DESNZ) and the Department for Science, Innovation and Technology (DSIT).



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# Previous Recordings



- 18 December 2023
- 25 December 2023
- 1 January 2024



Dates where  
there will be  
no sessions

# Impact assessment calculator



- Help for policy officials to calculate figures for impact assessments.
  - From: Department for Business and Trade and Department for Business, Energy & Industrial Strategy
- [https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment\\_data%2Ffile%2F1150244%2Fimpact-assessment-calculator-april-2023.xlsx&wdOrigin=BROWSELINK](https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment_data%2Ffile%2F1150244%2Fimpact-assessment-calculator-april-2023.xlsx&wdOrigin=BROWSELINK)



# Other Workshops



# JULY

10th July



BCS Practitioner Certificate in  
Data Protection

was £2,050, now £1,537.50

18th July



Managing Privacy by Design in  
Modern Technology

was £395, now £296.25

# SEPTEMBER



12th September



BCS Foundation Certificate in  
Data Protection

£1,095

12th September



Foundation Certificate in  
Freedom of Information

£395

13th September



Managing CCTV and  
Data Protection

£395

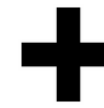
18th September



BCS Practitioner Certificate in  
Data Protection

£2,050

26th September



Caldicott Guardian  
Course

£300

26th September



Handling Data  
Subject Access Requests

£395

27th September



Data Champion  
Training

£395

28th September



BCS Practitioner Certificate in  
Freedom of Information

£1,800

28th September



Senior Information  
Risk Owner

£300

<https://www.dataprivacyadvisory.com/dpas-training/>

# OCTOBER

10th October



The Effective  
DPO

£995

17th October



Auditing Data Protection  
Compliance

£395

# NOVEMBER

7th November



BCS Foundation Certificate  
in Data Protection

£1,095

20th November



BCS Practitioner Certificate  
in Data Protection

£2,050

14th November



Data Sharing in the  
Public Sector

£395

21st November



Caldicott Guardian  
Course

£300

23rd November



Senior Information  
Risk Owner

£300

15th November



Managing CCTV and  
Data Protection

£395

21st November



Handling Data Subject  
Access Requests

£395

# DECEMBER

5th December



Data Champion  
Training

£395

<https://www.dataprivacyadvisory.com/dpas-training/>

Get 20% off any course with code **200FF!**

# Visionary Network



- Visionary Network is a not for profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not for profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

A nonprofit organization is a type of organization that is formed for a specific social or charitable purpose rather than for profit. Its primary goal is to serve the needs of a particular community, cause, or interest, and any profits or revenue generated are reinvested back into the organization to further its mission, rather than being distributed as profits to owners or shareholders.