



In  
Partnership  
with

LA Directories  
Limited

MALG  
Network



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# Revenues and Benefits Discussion Group

22 September 2025



## Visionary Network Partnership

WORKING TOGETHER TO SHAPE BETTER PUBLIC SERVICE

We are a strategic partnership of organisations working across the public sector to help rethink & redesign services in a joined-up, values-led way.

Our work is built on:

**Partnership, not prescription** – co-designed support that respects local knowledge & ambition.

**Policy and strategy expertise** – from front-line delivery through to legislative insight.

**We collaborate with councils, departments and public bodies** – providing strategic insight & practical tools to improve outcomes and deliver sustainable change.

**Cross-service thinking** – solutions that work across benefits, council tax, recovery, safeguarding, grants, & more.

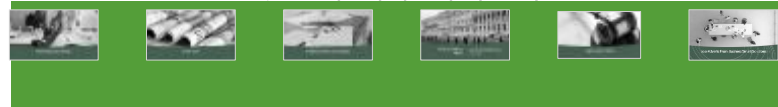
**Support, not imposition** – our role is to listen, understand, & help improve systems that already serve communities.

**Modern** – leveraging AI/Automation & innovative thinking.

Come and chat with us on stand 61 where there will be beer

Malcolm Gardner \* Bob Wagstaff\* Rachael Walker\* Jon Gibbs \* Kevin Stewart





# 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
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing
- Saint Matthew, Tax Collector

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



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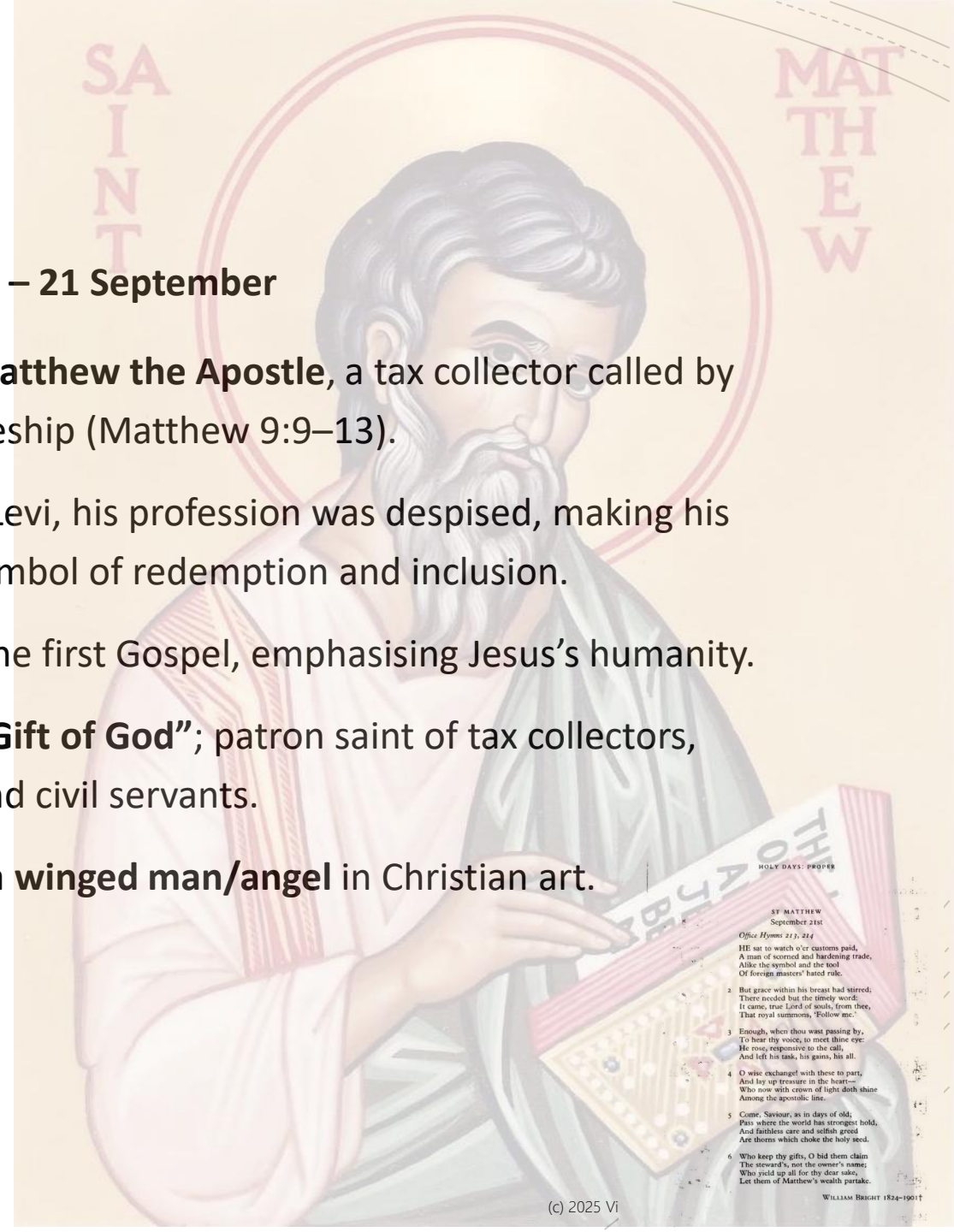
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# St Matthew the Patron Saint of Tax Collectors

## St Matthew's Day – 21 September

- Feast day for **Matthew the Apostle**, a tax collector called by Jesus to discipleship (Matthew 9:9–13).
- Known also as Levi, his profession was despised, making his conversion a symbol of redemption and inclusion.
- Credited with the first Gospel, emphasising Jesus's humanity.
- Name means **"Gift of God"**; patron saint of tax collectors, accountants, and civil servants.
- Symbolised as a **winged man/angel** in Christian art.





# Discussion Points

## Council Tax, Pension Credit & Productivity

**Liberata LACEF**

### Council Tax Administration Consultation

- Dependants in making 12 month instalments the default:
  - 12 month cycle supports more penetration and aligns with rent free periods.
  - Risk of confusion, errors, and unnecessary account adjustments.
- If 12 month default process, options for 12 months must remain clear and accessible.
- Concerns about impact on local authority cash flow and receipt payments:
  - 12 month cycle delays income, creating wear-and-tear pressures and potential borrowing costs.
- Support for clearer information on council tax spending, but preference for digital, let creative methods over paper.
- Disagrees:
  - Agree with updating technology for easier mental impairment for stress alignment with CMTS addresses.
  - Highlight barriers to opening, including inconsistent processes, complex language, and lack of data sharing.
  - Recommend plain language, digital tools, AI support, and improved data standards.
- Call for review of agreement and cover disagreements - thresholds unchanged since 2006, no longer fit for purpose.

### Pension Credit Applications and Awards – August 2025

- Applications:**
  - 75,200 (Apr–Aug 2025), down 18% on same period 2024.
  - 320,500 (Jul 2024–Jul 2025), up 44% year on year, linked to Winter Fuel Payment (WFP) policy.
- Cleanances:**
  - 85,400 (Apr–Aug 2025), up 1% on 2024.
  - 344,700 (annual), up 8%.
- Awards & Non awards:**
  - 47,500 awards (Apr–Aug); 185,300 annual (+46%).
  - 37,900 not awarded (Apr–Aug); 163,500 annual (+88%).
- Outstanding claims:** 13,180 in Aug 2025, down from Dec 2024 peak of 85,606.

**IFS**

### Productivity Challenge for Public Services

- IFS warns government's plans to transform services hinge on ambitious productivity growth.
- Spending Review assumes 1% annual productivity growth (2025–26 to 2028–29).
- Historic performance is much lower:
  - 0.7% per year (2009–2025).
  - 0.2% per year (1993–2025).
- Productivity improvements underpin departmental budgets and service delivery targets.
- NHS in England expected to deliver over half of the planned gains.
- Excluded areas: local and devolved government services, core schools budget in England, and overseas aid – about two-fifths of day-to-day spending.

## Trafford CTR

### R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

**Background**

- Trafford Council introduced a new working-age Council Tax Reduction (CTR) scheme from April 2025.
- Two residents (LL and AU) challenged it after losing entitlement to full support, despite having very low incomes.
- The challenge had two main grounds:
  - The scheme was unlawfully adopted.
  - The scheme was irrational and discriminatory because of "double counting" of income (particularly affecting disabled people and carers).

## Health & Housing

### Towards a National Occupational Health Service

**NYE'S LOST LEGACY**

TOWARDS A NATIONAL OCCUPATIONAL HEALTH SERVICE TO KEEP PEOPLE WELL IN WORK

September 2025

- Workplace health is a defining challenge:
  - 4.5m more working-age adults report disabling conditions since 2018.
  - 300,000 people leave work annually due to health problems.
  - 1.7m cases of work-related illness in 2022–24. 85% increase in work-related mental illness since 2016.
- Current occupational health system is fragmented and market-led:
  - Only 40% of workers had access to occupational health in 2024.
  - 80% partially under private support.
  - 90% never really link to occupational health. Access to work reaches just 1% of eligible workers.
- The main enablers: inconsistent access, poor integration, lack of prevention, weak worker support, and perverse job pay incentives.

### Housing First Approach

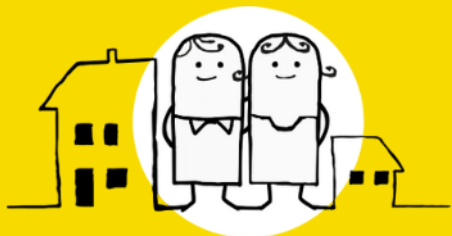
**Housing First – Key Features**

- Provides permanent housing at the first step, not the last.
- Avoids at people experiencing homelessness with complex needs.
- Support is flexible, person-centred, and long-term.
- Engagement with support is voluntary – housing is not conditional.
- Focus is on stability, recovery and social inclusion.

**Impact and Evidence**

- Higher tenancy sustainability rates (70–80%) compared with traditional local models (50–60%).
- Reduces repeat homelessness, ER/night sleeping, and food bank use.
- International evidence shows cost savings across health, housing, and justice systems.
- UK pilot (500+ Manchester, Liverpool, Milton Keynes) demonstrates strong outcomes.

# Redesign your CTR scheme with ease



## Opportunity

The Inbest CTR Design Tool is an online application to help Revenues & Benefits teams design Council Tax Reduction Schemes.

Upload your anonymised CTRS caseload and use our analytics and modelling features to design schemes that meet the council's budget requirements, simplify administration, and protect vulnerable households.

This tool provides the following features to support you through every step of the CTRS design process.

## Resident Insights

Get a clear understanding of your caseload by analysing your residents' circumstances and financial situation.

Use these insights—such as the number of residents with capital above certain thresholds or those out of work—to identify opportunities for savings while ensuring continued support for those in need.

## CTRS Modelling

Set up different CTRS options and assess their impact using your caseload data.

Then, you can use our analytics dashboard to view potential savings, see how changes affect different segments of residents, and assess the risk of arrears.

Each simulation takes only a few seconds, and you can run as many as needed, refining them until you find the perfect fit for your council.

## Automatic Reporting

The tool generates a detailed impact report and the information you need for your Equality Impact Analysis.

This report presents clear, data-driven insights to elected members, supports internal reviews, and informs consultations for confident decision-making.

## Our dashboard provides the insights you need to make informed decisions

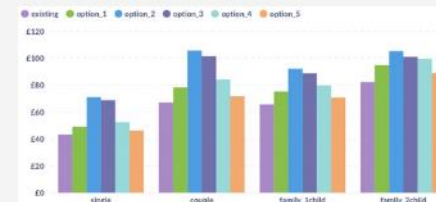
### Total annual cost options



### Detailed analysis per CTR band

| ctr_discount | number_residents | percentage_residents | single |
|--------------|------------------|----------------------|--------|
| 100%         | 127              | 0.7%                 | 119    |
| 70%          | 11,032           | 60.91%               | 6,002  |
| 50%          | 767              | 4.23%                | 258    |
| 40%          | 1,352            | 7.46%                | 359    |
| 25%          | 3,382            | 18.67%               | 672    |
| 12%          | 1,452            | 8.02%                | 283    |

### Average CT payment by households



### Identification of impacted residents

| householdType   | decreased_number | decreased_pct |
|-----------------|------------------|---------------|
| single          | 2,763            | 35.92%        |
| partnerChildren | 1,579            | 44.73%        |
| singleChildren  | 2,178            | 36.85%        |
| partner         | 773              | 79.04%        |
| total           | 7,293            | 40.27%        |

*"Working with Inbest has completely transformed the way we understand our CTR data. Inbest has helped us extract meaningful insights that enabled us to make informed decisions when modelling and designing the best possible scheme for our residents."*

*Inbest is always working on innovative solutions to support the streamlining of our processes and enhancing our services. As well as the work modelling the CTR Schemes, this year they have also supported us with our Pension Credit caseload and a Data Mismatches report."*

**Penny Mitchell**, Council Tax Service Manager at Salford Council

*"We asked Inbest to model different CTS schemes for us at short notice. We had our results in the dashboard within a few days and this enabled us to review the data which reflected each scheme option. This included areas such as cost and savings and how each scheme would affect our residents."*

*"When we required tweaks to the results Inbest ensured these were made instantly. An excellent service for a reasonable rate."*

**Nick Houlton**, Finance Manager (Revenues and Benefits) at London Borough of Barnet

*"Modelling a new Council Tax Reduction scheme can be challenging. However, working with Visionary Network and Inbest on the 2025/2026 scheme was a resounding success due to their support, knowledge, and technology."*

*"The service provided under tight deadlines was exceptional. Appreciation is extended to Manu, Malcolm, and Paul for their time and patience."*

**Lucie White**, Operational Finance Manager at Barnsley Metropolitan Borough Council

# End



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

MALG  
MEMBER

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Book a meeting with Malcolm: [Book Time with MG](#)



VISIONARY NETWORK  
The independent Local Tax and Welfare Network

# 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.



## Main Discussion Points

# R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

## Background

- Trafford Council introduced a new working-age Council Tax Reduction (CTR) scheme from April 2025.
- Two residents (LL and AU) challenged it after losing entitlement to full support, despite having very low incomes.
- The challenge had two main grounds:
  - The scheme was unlawfully adopted.
  - The scheme was irrational and discriminatory because of “double counting” of income (particularly affecting disabled people and carers).

# R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

## Findings

- Unlawful Adoption (Ground 1)
  - By law, only the *full Council* could approve or revise a CTR scheme (Local Government Finance Act 1992, s.67).
  - Evidence showed the Executive Committee approved the scheme in December 2024, not the full Council.
  - Council papers in March 2025 referred to the scheme as already approved.
  - The High Court held the adoption process was defective and unlawful.

# R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

## Findings

- **Irrational and Discriminatory Design (Ground 2)**
  - The scheme double-counted income (e.g. occupational pensions or Carer's Allowance were deducted from Universal Credit, then added again in CTR calculations).
  - This meant two households with the same *actual income* could receive very different CTR entitlements.
  - The court found this irrational, unfair, and not cured by Trafford's reliance on discretionary relief.
  - The Equality Impact Assessment was inadequate: it failed to identify disproportionate harm to disabled people and carers.
  - The scheme therefore breached:
    - **Rationality principles** of administrative law,
    - **Public Sector Equality Duty (s.149 Equality Act 2010)**, First time this has been used in this type of hearing
    - **Equality Act 2010 provisions** (indirect discrimination, discrimination arising from disability, failure to make reasonable adjustments).

# R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

## Public Sector Equality Duty (s.149 Equality Act 2010)

- **Who it applies to:** All public authorities (including councils) when exercising their functions.
- **Duty:** Must have *due regard* to the need to:
  - Eliminate discrimination, harassment, and victimisation.
  - Advance equality of opportunity between people with and without protected characteristics.
  - Foster good relations between groups.
- **Protected characteristics:** age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation.
- **“Due regard” means:**
  - Identifying potential impacts of decisions or policies.
  - Removing or minimising disadvantages linked to protected characteristics.
  - Meeting different needs (e.g. adjustments for disability).
  - Encouraging participation where under-representation exists.
- **Key point:** It is about the **process of decision-making**, not guaranteeing outcomes. Authorities must show they considered equality implications before acting.

# R (LL and AU) v Trafford MBC [2025] EWHC 2380 (Admin)

## Outcome

- The Court **quashed Trafford's 2025/26 CTR scheme**.
- Entitlement reverts to the previous year's scheme until a lawful replacement is adopted.
- The findings may also ground claims for damages for discrimination.

## Key Points

- A council cannot delegate CTR scheme approval to its executive – it must be a full council decision.
- CTR schemes must be rational and avoid systemic unfairness like double counting.
- Councils must properly consider equality impacts, particularly where disabled people and carers are affected.

# Towards a National Occupational Health Service

## NYE'S LOST LEGACY

TOWARDS A NATIONAL  
OCCUPATIONAL HEALTH SERVICE  
TO KEEP PEOPLE WELL IN WORK

Sasjka Otto  
September 2025

- Workforce health is a defining challenge:
  - 4.3m more working-age adults report disabling conditions since 2010.
  - 300,000 people leave work annually due to health problems.
  - 1.7m cases of work-related illness in 2023–24, 93% increase in work-related mental illness since 2010.
- Current occupational health system is fragmented and market-led:
  - Only 45% of workers had access to occupational health in 2023.
  - SMEs particularly under-provide support.
  - Fit notes rarely link to occupational health; Access to Work reaches just 1% of eligible workers.
- Five main weaknesses: inconsistent access, poor integration, lack of prevention, weak worker support, and perverse sick pay incentives.

# Towards a National Occupational Health Service

## NYE'S LOST LEGACY

TOWARDS A NATIONAL  
OCCUPATIONAL HEALTH SERVICE  
TO KEEP PEOPLE WELL IN WORK

Sasjka Otto  
September 2025

### Impacts on Administration of Services

- **NHS and public services burdened:** lack of integration means workers often turn to GPs and hospitals instead of getting workplace support.
- **Administrative bottlenecks:** Access to Work delays (average 6–9 months) undermine employment outcomes.
- **Employer inconsistencies:** large resource disparities between SMEs and big firms create uneven casework for regulators and tribunals.
- **Legal and compliance complexity:** overlapping duties under Equality Act, HSE codes, ACAS guidance; gaps in managing psychosocial risk increase litigation and enforcement risks.
- **Data and monitoring needs:** proposals for digital sick leave reporting, workplace health records, and new reporting requirements imply significant system build and oversight.

# Towards a National Occupational Health Service

## Key Numbers and Costs

Economic cost of working-age ill health in 2022: **£216bn** (output lost £132bn, absence £47bn, informal care £37bn).

Taxpayer cost in 2022: **£43bn** (benefits £41bn, NHS £2bn).

HSE 2022–23 estimates per case: **£12,300** for workers, **£4,400** for employers, **£4,800** for government.

Replacing staff: nurse (£10,000), bus driver (£8,500).

Raising statutory sick pay to contributory benefit level (£140.55/wk) estimated to cost employers **£200m**; further rise to £168.66/wk about **£460m**.

## References Slide

- Fabian Society, *Nye's Lost Legacy: Towards a National Occupational Health Service* (Sept 2025)
- Health Foundation, *Action for Healthier Working Lives* (2020, 2025 updates)
- HSE, *Cost of Workplace Injury and Ill Health in Great Britain* (2024)
- DWP/DHSC, *Employer Surveys 2022–24 and New Occupational Health Taskforce* (2024)
- ONS, *Economic Inactivity due to Long-Term Sickness* (2024)
- Resolution Foundation, *Spending Review Context* (2025)
- IPPR, *The Health Mandate* (2025)



## Housing First Approach

### Housing First – Key Features

- Provides permanent housing as the first step, not the last
- Aimed at people experiencing homelessness with complex needs
- Support is **flexible, personalised, and long-term**
- Engagement with support is voluntary – housing is not conditional
- Focus is on stability, recovery, and social inclusion

### Impacts and Evidence

- Higher tenancy sustainment rates (70–90%) compared with traditional hostel models (30–50%)
- Reduces repeat homelessness, rough sleeping, and crisis service use
- International evidence shows cost savings across health, policing, and justice systems
- UK pilots (Greater Manchester, Liverpool, West Midlands) demonstrate strong outcomes



## Housing First Approach

- National rollout proposed by the Social Market Foundation to tackle rough sleeping.
- Provides immediate permanent housing with intensive support services.
- Target population: around 11,200 rough sleepers in England.
- Estimated delivery cost: £44 million per year for local authorities.
- Net fiscal benefit to Treasury: £195–200 million over five years.
- Evidence from pilots shows high housing retention (over 90% after one year).



## Housing First Approach

### Housing First principles

1. People have a right to a home
2. Flexible support is provided for as long as it is needed
3. Housing and support are separated
4. Individuals have choice and control
5. An engagement approach is used
6. The service is based on people's strengths, goals and aspirations
7. A harm reduction approach is used



# Housing First Approach

## Impacts on Administration of Services

- Local authorities would need to create or expand Housing First programmes, sourcing permanent homes and support packages.
- Requires stronger coordination across housing, health, mental health, addiction, and criminal justice services.
- Upfront investment required with savings realised in reduced emergency and enforcement demand.
- Need for specialist staff and training in case management and support roles.
- Challenges include securing housing supply, ensuring service quality, and tracking long-term outcomes.

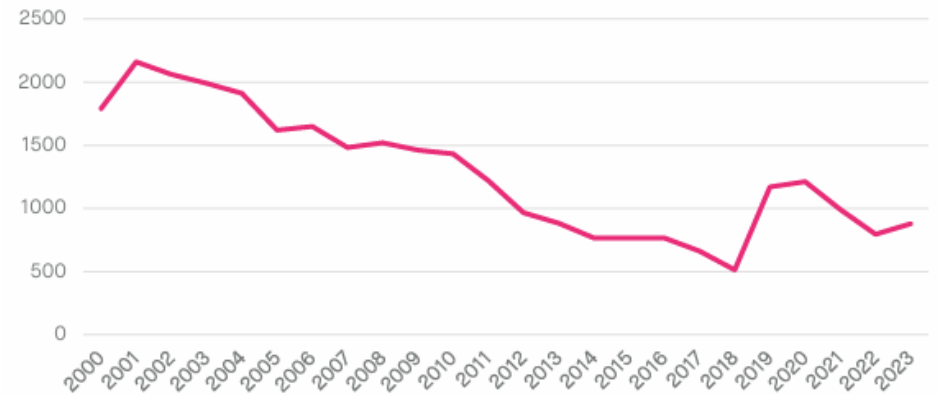
# Housing First Approach

Figure 1: Rough sleeping in England over time



Source: MHCLG<sup>6</sup> Note that monthly analyses of rough sleeping only began in October 2020

Figure 2: Individuals experiencing rough sleeping in Finland over time



Source: Housing Finance and Development Centre of Finland. Includes those sleeping outdoors, in temporary shelters and dormitories etc.

# Housing First Approach

## Key Numbers and Statistics

Rough sleepers to be supported: ~11,200.

Annual cost: ~£44 million.

Net saving to Treasury: ~£200 million over five years.

Pilot retention rates: ~92% housed after one year.

Rough sleeping snapshot (autumn 2024): 4,667 people, a 20% annual increase.

## References

- Public Finance (19 Sept 2025): *Housing First approach would save £200m in five years – think tank*
- Big Issue (17 Sept 2025): *Giving homeless people stable housing could save taxpayer £200m a year – if Labour wants to*
- Social Market Foundation analysis of Housing First pilots



## Council Tax Administration Consultation

- Opposition to making 12-month instalments the default:
  - 10-month cycle supports arrears prevention and aligns with rent-free periods.
  - Risk of confusion, arrears, and unnecessary account adjustments.
- If 12-month default proceeds, option for 10 months must remain clear and accessible.
- Concerns about impact on local authority cash flow and precept payments:
  - 12-month cycle delays income, creating year-end cash pressures and potential borrowing costs.
- Support for clearer information on council tax spending, but preference for digital, interactive methods over paper.
- Disregards:
  - Agree with updating terminology for severe mental impairment but stress alignment with DWP definitions.
  - Highlight barriers in claiming, including inconsistent processes, complex language, and lack of data-sharing.
  - Recommend plain language, digital tools, AI support, and improved data standards.
- Call for review of apprentice and carer disregards – thresholds unchanged since 2006, no longer fit for purpose.



## Council Tax Administration Consultation

### Impacts on Administration of Services

- System changes needed if 12-month default introduced: more transactions, software updates, extra queries.
- Potential increase in arrears management and resident confusion, adding to contact centre demand.
- Risk to cash flow timing may require revised precept schedules and greater short-term borrowing.
- Need for consistency and clarity in disregards – misalignment risks more disputes and workload.
- Outdated thresholds for carers and apprentices create inequity and undermine original policy intent.
- Proposals for early engagement before liability orders:
  - Extend timeframe beyond current 7 days.
  - Introduce affordability checks and welfare referrals.
- Support for liability order cost caps (Welsh £70 model cited) to ensure fairness.
- Enforcement reform needed: move from uniform court-based system to proportionate, intelligence-led approach distinguishing 'can't pay' from 'won't pay'.

# Council Tax Administration Consultation

## Key Numbers and Illustrations

Current liability order costs range: **£35–£172** (recommend cap ~£70).

Apprentice disregard threshold: **£195/week (set 2006) vs £7.55/hour minimum wage (2025)**.

Carer disregard pay threshold: **£44/week (set 2006)**.

Around **40% of service spending excluded** from productivity assumptions in Spending Review (context to affordability).

Example of inequity: Band D in Burnley ~**£2,450/year** vs Band D in Kensington & Chelsea ~**£1,570/year**.

### References

•Visionary Network, Liberata & Local Authority Civil Enforcement Forum, *Council Tax Consultation Response*, 10 September 2025.



# Productivity Challenge for Public Services

- IFS warns government’s plans to transform services hinge on ambitious productivity growth.
- Spending Review assumes 1% annual productivity growth (2025–26 to 2028–29).
- Historic performance is much lower:
  - 0.7% per year (2009–2019).
  - 0.2% per year (1997–2019).
- Productivity improvements underpin departmental budgets and service delivery targets.
- NHS in England expected to deliver over half of the planned gains.
- Excluded areas: local and devolved government services, core schools budget in England, and overseas aid – about two-fifths of day-to-day spending.



# Productivity Challenge for Public Services

## Impacts on Administration of Services

- Risk that services fall short of targets or that budgets need topping up by billions in tight fiscal conditions.
- Productivity growth essential to meet demand without sustained tax rises.
- NHS performance central to success, increasing pressure on health service reform and workforce planning.
- Departments face challenge of delivering efficiency gains while avoiding cuts to staff support or unsustainable pay restraint.
- Requires long-term rethinking of service models, with AI and post-pandemic recovery offering limited grounds for optimism.
- Failure would put additional pressure on the Chancellor and threaten delivery of service improvements.

# Productivity Challenge for Public Services

## Key Numbers and Statistics

Target productivity growth: **1% per year (2025–26 to 2028–29)**.

Historical averages: **0.7% (2009–2019), 0.2% (1997–2019)**.

NHS: accounts for **over half of planned productivity gains**.

Excluded from productivity plans: **~40% of day-to-day public service spending**.

## References

- Public Finance (19 September 2025), *IFS warns government it must tackle productivity problem to transform services*.
- IFS Green Budget 2025 (research funded by the Nuffield Foundation).

# Pension Credit Applications and Awards – August 2025

- **Applications:**
  - 79,200 (Apr–Aug 2025), down 16% on same period 2024.
  - 320,300 (Jul 2024–Jul 2025), up 44% year on year, linked to Winter Fuel Payment (WFP) policy.
- **Clearances:**
  - 85,400 (Apr–Aug 2025), up 1% on 2024.
  - 344,700 (annual), up 63%.
- **Awards & Non-awards:**
  - 47,500 awards (Apr–Aug); 181,100 annual (+46%).
  - 37,900 not awarded (Apr–Aug); 163,500 annual (+88%).
- **Outstanding claims:** 12,100 in Aug 2025, down from Dec 2024 peak of 85,600.

# Pension Credit Applications and Awards – August 2025

## Impacts on Administration of Services

- Large rise in applications and clearances following WFP policy change has increased workloads for DWP and local support agencies.
- Significant fall in outstanding claims shows backlog clearance, but creates pressure on staff capacity and systems.
- Higher share of “not awarded” outcomes risks confusion for applicants and may increase demand on advice services.
- Future extension of WFP to all pensioners (from Winter 2025–26) will shift pressure onto HMRC through tax recovery for higher incomes.

# Pension Credit Applications and Awards – August 2025

## Impact on Council Tax Reduction (CTR)

- Rising Pension Credit awards will **increase CTR caseloads** as entitlement is a key passported benefit.
- **Workload pressures** for revenues and benefits teams:
  - More claims to process and verify.
  - Higher demand for backdating where Pension Credit decisions are delayed.
- **Risk of confusion** where Pension Credit is not awarded – applicants may still expect CTR entitlement, leading to appeals and extra contact.
- **Financial impact:**
  - Higher CTR caseloads reduce net council tax yield.
  - Pressure on local hardship schemes for those narrowly outside Pension Credit eligibility.
- Need for **robust data sharing and clear communication** between DWP and local authorities to manage resident expectations and support compliance.

## References

- DWP, *Pension Credit Applications and Awards: August 2025*, 16 September 2025



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

Welcome to a  
new era of  
council tax  
deduction  
schemes

Bristol City  
Council Case  
Study



In  
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Let us make it simple for you  
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Save money, improve efficiency,,  
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<http://www.visionarynetwork.co.uk>



Finding the  
right  
information  
has never been  
easier with



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.

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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.



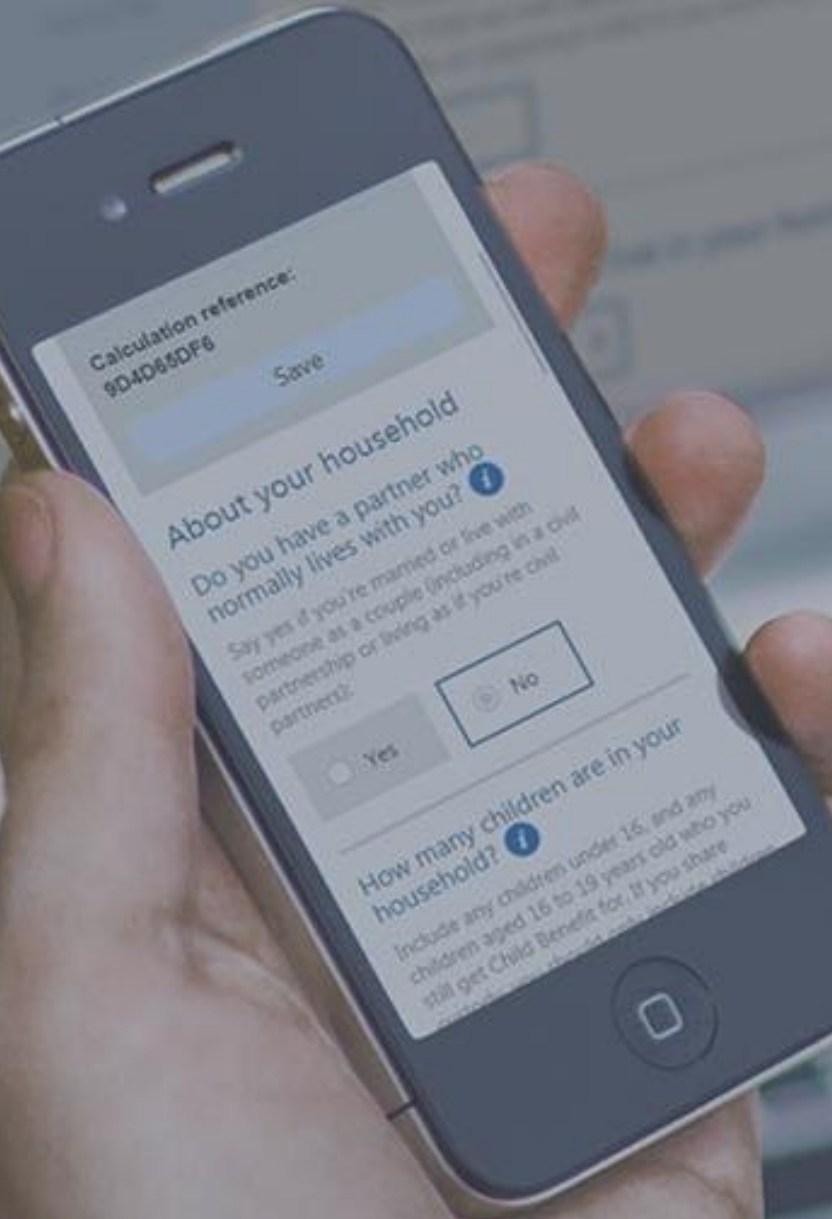
### our customers:

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**®



In the news

# Two-Child Benefit Cap – Policy Shift Under Consideration

Education Secretary **Bridget Phillipson** called the two-child limit “spiteful”, signalling government is preparing to scrap it.

Cap prevents parents from claiming child tax credit or Universal Credit for more than two children.

Phillipson tied her stance to personal experience of childhood poverty; pledged to make tackling child poverty government’s “unbreakable moral mission”.

The cap affected **1.7 million children** in England, Wales and Scotland in 2024.

Estimated cost of abolition: **£3.5bn a year**.

Labour’s child poverty taskforce will publish a strategy this autumn, likely to include recommendations on the cap.

# Two-Child Benefit Cap – Policy Shift Under Consideration

## Impacts on Administration of Services

Abolishing the cap would increase Universal Credit and child tax credit awards, raising DWP caseload value and processing complexity.

Local authorities may see increased Council Tax Reduction claims as more families qualify through higher UC entitlement.

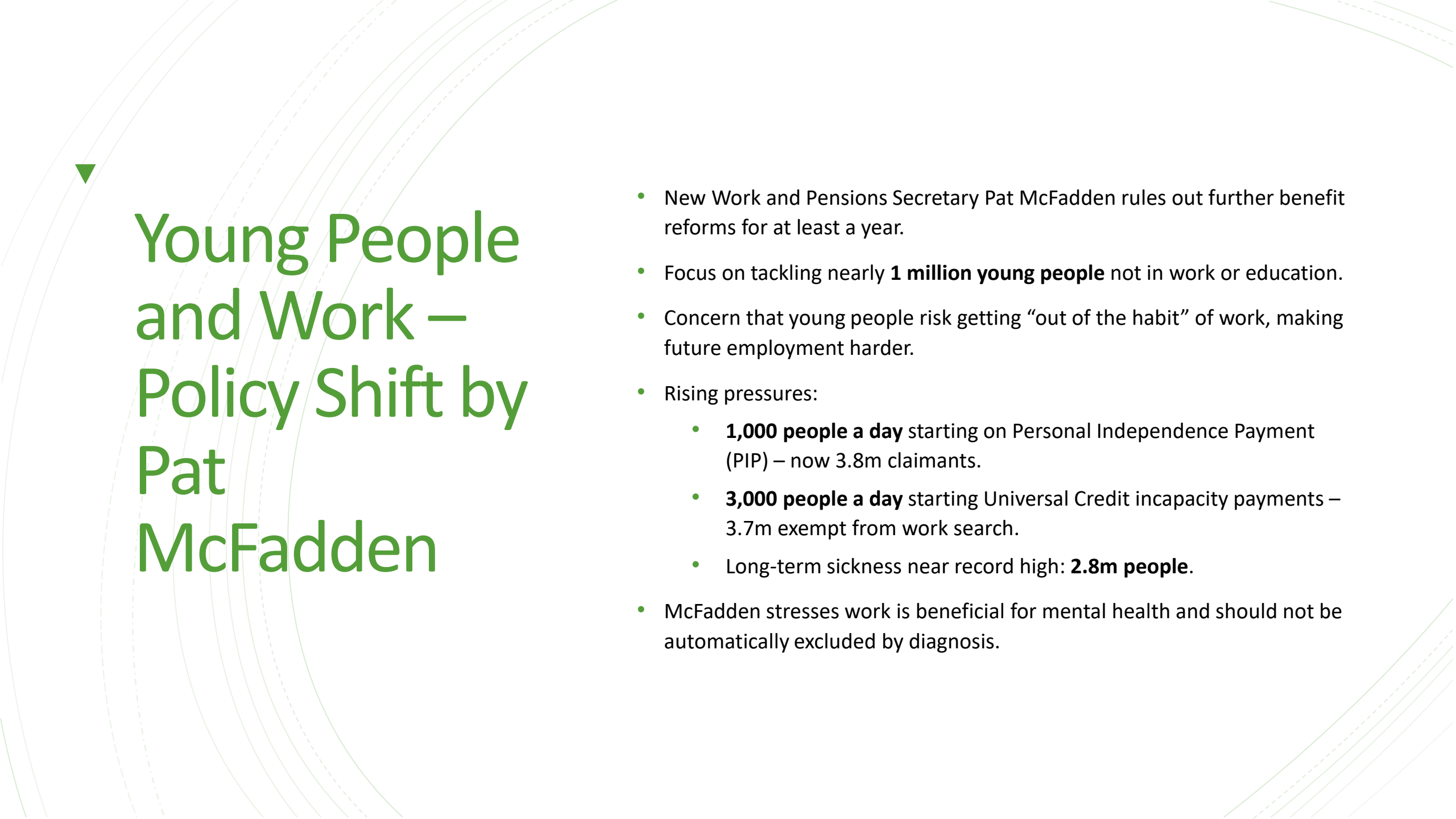
Likely to reduce child poverty rates, with potential long-term easing of demand on children's services, schools, and health services.

Funding the change may involve new revenue measures (e.g. gambling levy), requiring coordination across Treasury and DWP.

Communication challenge for DWP and councils to update guidance, calculators, and advice materials promptly.

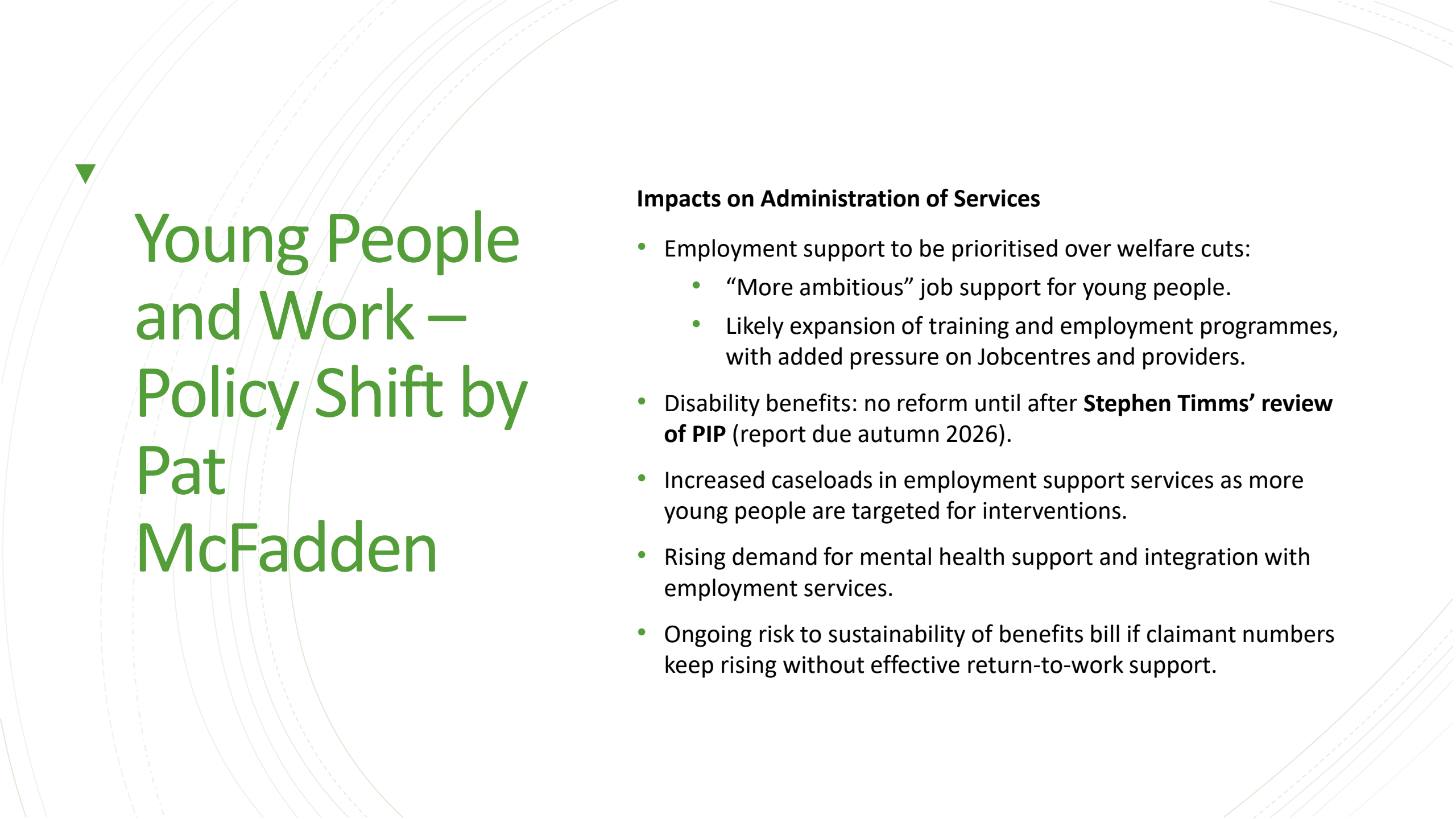
### References

- *The Guardian*, 19 Sept 2025, *Scrapping of two-child benefit cap closer as Bridget Phillipson attacks 'spiteful' policy*. [theguardian.com](https://www.theguardian.com/policy)
- Government figures on children affected and cost estimates.



# Young People and Work – Policy Shift by Pat McFadden

- New Work and Pensions Secretary Pat McFadden rules out further benefit reforms for at least a year.
- Focus on tackling nearly **1 million young people** not in work or education.
- Concern that young people risk getting “out of the habit” of work, making future employment harder.
- Rising pressures:
  - **1,000 people a day** starting on Personal Independence Payment (PIP) – now 3.8m claimants.
  - **3,000 people a day** starting Universal Credit incapacity payments – 3.7m exempt from work search.
  - Long-term sickness near record high: **2.8m people**.
- McFadden stresses work is beneficial for mental health and should not be automatically excluded by diagnosis.



# Young People and Work – Policy Shift by Pat McFadden

## Impacts on Administration of Services

- Employment support to be prioritised over welfare cuts:
  - “More ambitious” job support for young people.
  - Likely expansion of training and employment programmes, with added pressure on Jobcentres and providers.
- Disability benefits: no reform until after **Stephen Timms’ review of PIP** (report due autumn 2026).
- Increased caseloads in employment support services as more young people are targeted for interventions.
- Rising demand for mental health support and integration with employment services.
- Ongoing risk to sustainability of benefits bill if claimant numbers keep rising without effective return-to-work support.

# Young People and Work – Policy Shift by Pat McFadden

## Key Numbers and Statistics

PIP claimants: **3.8m**, up 2% in 3 months.

Universal Credit incapacity claimants: **3.7m (47% of total UC)**.

Long-term sickness: **2.8m people**.

NEET (not in work or education) young people: **~1m**.

New claims daily: **1,000 PIP, 3,000 UC incapacity**.

### References

- *The Times*, 16 September 2025, “Too many young people ‘getting out of the habit’ of working”.
- Office for National Statistics (ONS) labour market data.
- Learning and Work Institute commentary.

# UK Inflation and Cost of Living – August 2025

- CPI inflation held at **3.8% in August**, unchanged from July.
- Food and non-alcoholic drink inflation rose for the fifth consecutive month, reaching **5.1%** (up from 4.9%).
- Biggest price rises: beef, veal, butter, chocolate, coffee.
- Some falls: pasta, rice, olive oil.
- Retail groups cite rising employer NI, minimum wage, and packaging taxes as cost drivers, alongside poor harvests.
- Government attributes rise to global commodity prices, pointing to trade deals as relief.

# UK Inflation and Cost of Living – August 2025

## Impacts on Administration of Services

- Rising food and living costs increase demand for local welfare assistance and discretionary hardship funds.
- Higher household costs likely to raise arrears in council tax and housing rents, placing extra pressure on local authority revenues teams.
- Voluntary sector and advice agencies face higher caseloads due to financial stress on households.
- Inflation pressures affect councils directly through staff pay settlements, procurement costs, and care provider fees.
- Stability of CPI at 3.8% provides little immediate relief, requiring services to maintain support for vulnerable groups.

# UK Inflation and Cost of Living – August 2025

## Key Numbers and Forecasts

CPI inflation: **3.8% (Jul & Aug 2025)**.

Food inflation: **5.1% in Aug**, highest since early 2024.

Forecast peak: **4% CPI in September**, then gradual decline.

Bank of England interest rate: **4%**, expected to hold until 2026.

### References

- Office for National Statistics (ONS), *Consumer Prices Index – August 2025*.
- The Independent, *What is inflation? Decomplicated*, September 2025.
- British Retail Consortium & Food and Drink Federation commentary.
- Treasury and Bank of England statements.



National Audit Office

## Spiraling Costs of Children's Residential Care – NAO Findings

- Residential care costs reached **£3.1bn in 2023–24**, averaging **£318,400 per place**.
- Costs have doubled in five years, driven by:
  - Local authorities competing for limited placements.
  - Providers prioritising profitability and need level in allocation decisions.
- Department for Education assessed market failure as a **significant risk** in 2022–24.
- Lack of reliable data on pricing undermines oversight and value for money.
- NAO calls for stronger government oversight, data transparency, and market management to ensure affordability and quality of care.



National Audit Office

## Spiraling Costs of Children's Residential Care – NAO Findings

### Impacts on Administration of Services

- Escalating placement costs reduce funding available for preventative and early help services.
- Councils face difficulties commissioning placements for children with complex needs, creating delays and instability.
- Rising costs risk diverting resources away from broader children's services and social care support.
- Greater government oversight and financial scrutiny of large providers required to address excessive profits.
- Need for cross-government strategy and sufficient long-term funding to stabilise the market and protect outcomes for children.

# Spiraling Costs of Children's Residential Care – NAO Findings

## Key Numbers and Statistics

Total residential care cost (2023–24): **£3.1bn.**

Average cost per place: **£318,400.**

Costs doubled in **five years.**

DfE listed market failure of children's homes as a **top risk** in both 2022–23 and 2023–24.

## References

•National Audit Office, *Spiralling care costs for children must be addressed*, reported by Public Finance, 17 September 2025.



## First Use of High Street Rental Auction Powers

- Rugby Borough Council set to become the first to use new **High Street Rental Auction (HSRA)** powers.
- Introduced under the **Levelling-Up and Regeneration Act 2023**.
- Councils can require landlords to rent out persistently vacant commercial premises (vacant 12+ months in 24).
- Powers allow leases of up to **five years** to be auctioned to local businesses or community groups.
- Aims to tackle long-term empty shops and revitalise town centres.



# First Use of High Street Rental Auction Powers

## Impacts on Administration of Services

- Councils must design and manage auction processes, including legal, surveying and advertising.
- Government support:
  - **£5,000 grant** per auction to cover administrative costs.
  - National fund of **£1.5m** providing up to **£75,000 per property** for renovation works.
- Potential benefits:
  - Reduce high street dereliction and improve local economies.
  - Provide opportunities for small businesses and community organisations.
- Risks and challenges:
  - Additional workload for planning, property, and legal teams.
  - Need for clear engagement with landlords and compliance monitoring.

# First Use of High Street Rental Auction Powers

## Key Numbers and Support Available

Eligibility: shops vacant **12+ months** in a **24-month period**.

Auction grants: **£5,000** per case.

Renovation support: **up to £75,000**, first-come basis, national pot of **£1.5m**.

Tenancies: maximum **five years**.

### References

- Local Government Lawyer, *Council poised to be first to use new powers on empty shops*, 18 September 2025.

# Loan Fraud



## Scaffolding Boss Ordered to Repay Fraudulent Covid Loan

- **Mark Degan, 56**, of Pontefract, fraudulently obtained **£100,000** under the Covid Bounce Back Loan Scheme.
- Inflated company turnover to £500,000 when true figure was **£162,000** (2019).
- Loans were capped at **25% of turnover, maximum £50,000** – firm was ineligible for full amount.
- Convicted of two counts of fraud by false representation (Jan 2025): received a two-year suspended prison sentence.
- Ordered by Leeds Crown Court (Sept 2025) to repay loan in full with interest.

# Loan Fraud



## Scaffolding Boss Ordered to Repay Fraudulent Covid Loan

### Impacts on Administration of Services

- Case highlights ongoing fraud risks within pandemic support schemes.
- Insolvency Service continues to pursue recovery of funds and deter abuse of government schemes.
- Enforcement and recovery processes create additional caseload for courts and regulators.
- Underscores importance of robust due diligence and data verification in emergency loan schemes.
- Reinforces public accountability in ensuring taxpayers' money is reclaimed from fraudulent claims.

# Scaffolding Boss Ordered to Repay Fraudulent Covid Loan

## Key Numbers and Outcomes

Loan fraud amount: **£100,000**.

Turnover falsely claimed: **£500,000**; actual turnover: **£162,000**.

Already repaid: **£55,608**.

Additional repayment ordered: **£59,500+ interest**.

Sentence: **two-year suspended prison term** (Jan 2025).

## References

- BBC News Yorkshire, 16 September 2025: *Scaffolding boss told to repay £100k Covid loan*.
- Insolvency Service statements on Bounce Back Loan Scheme enforcement.

# Dr Stephen Brien Reappointed as SSAC Chair

Reappointed as Chair of the **Social Security Advisory Committee (SSAC)** for a further **3-year term (Sept 2025–Sept 2028)**.

SSAC provides independent, evidence-based advice on social security legislation and reforms.

Brien has chaired since 2020, overseeing scrutiny of Covid response, EU withdrawal, and disability reforms.

Continuity ensures stability and impartial oversight during a period of welfare system pressures.

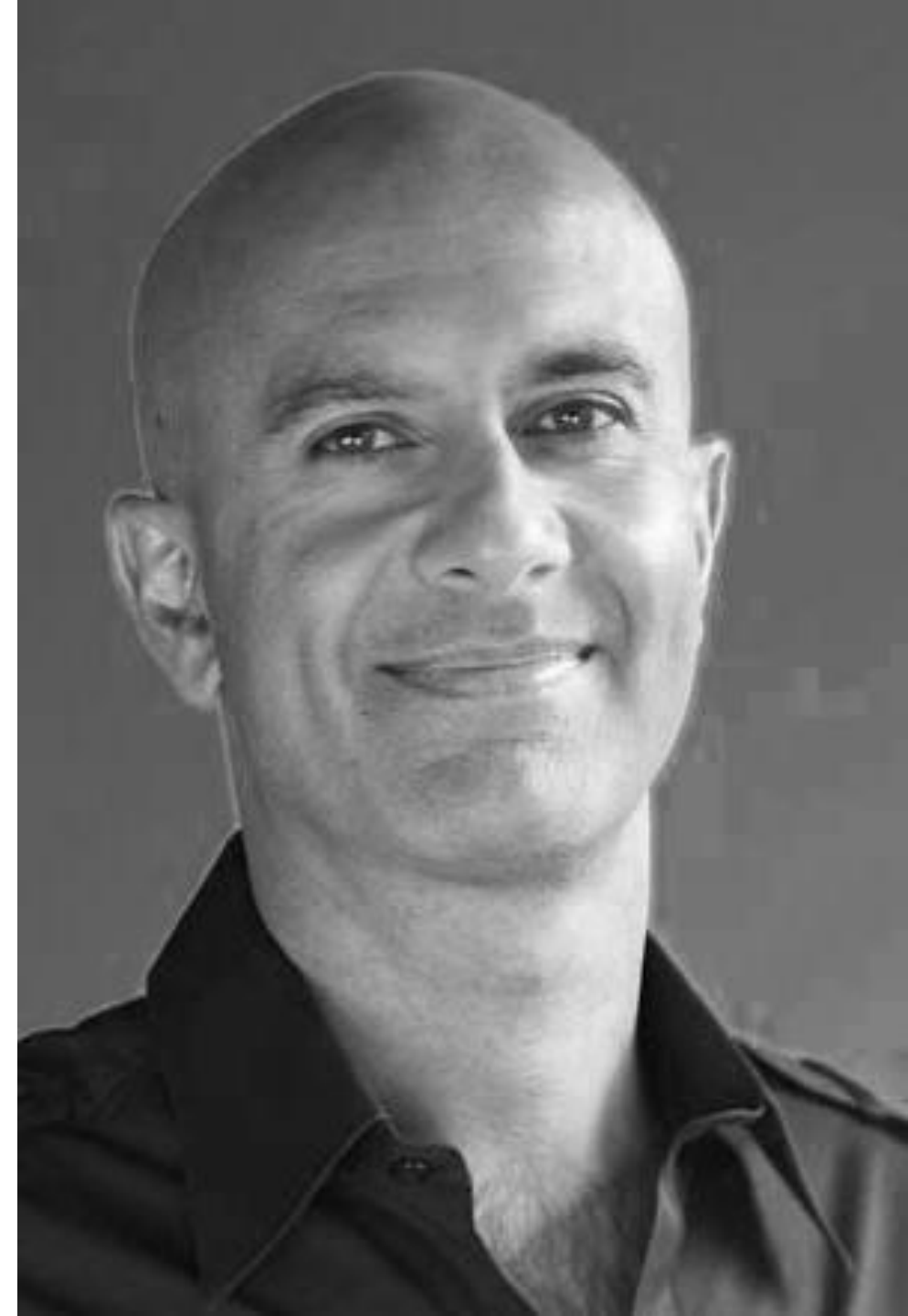
Role: **£35,200 per year**, 8 days per month commitment.

Reference: GOV.UK, 15 Sept 2025

## Quote of the Week

“Don’t confuse activity with productivity. Many people are simply busy being busy.” – Robin Sharma

Robin Sharma is a Canadian author and leadership expert best known for his bestselling book *The Monk Who Sold His Ferrari*, which blends spiritual insight with personal mastery. Formerly a litigation lawyer, he now consults global CEOs and Fortune 500 companies on peak performance and purposeful living





# 114 & LG Reform Watch

- Councils reporting their struggling budgets, impacts of local government reform and impact of political change



## Local Government Reorganisation and the LGPS

- LGR reshaping councils risks overlooking the **£360bn Local Government Pension Scheme (LGPS)**, which supports 6.3m members.
- Only limited reference to pensions in government's devolution white paper; many LGR submissions omit them.
- **22 administering authorities** in England are affected by LGR, including many of the largest funds.
- Key risks:
  - Loss of clarity over administering authority when counties/districts merge.
  - Governance gaps if councillor numbers fall by up to 90% in two-tier areas.
  - Administrative strain: transferring assets, contracts, policies and member records.
  - Potential pressure to use pension surpluses to support new councils – risky due to volatility.
- Opportunities:
  - Creation of stand-alone pension authorities (e.g. Surrey proposal).
  - Potential alignment of funds with new devolution footprints.



# Local Government Reorganisation and the LGPS

## Impacts on Administration of Services

- **High administrative burden:** re-enrolling members, transferring liabilities, updating governance and IT systems.
- Risk of pensions being treated as secondary to frontline services, leading to costly mistakes.
- Councillors' heavier workloads may reduce scrutiny of pension committees, risking weaker governance.
- Surpluses could tempt use for council finances but risk undermining long-term funding stability.
- Pension funds face **dual reforms:** LGR restructuring and March 2026 LGPS pooling deadline, with 21 “orphan” funds needing new pools.
- Case study: Cumbria reorganisation showed pensions risked being forgotten until last minute.

# Local Government Reorganisation and the LGPS

## Key Numbers and Statistics

LGPS assets: **£360bn**, one of world's largest pension funds.

Membership: **6.3m people**.

Administering authorities in England: **77**, with **22 in LGR areas**.

Surrey Pension Fund: **£6bn**; Essex Pension Fund: **£11bn** (both in LGR plans).

Councillor numbers in some areas could fall by **90%**, reducing pension committee representation.

LGPS pooling deadline: **March 2026**

## References

- Martin George, *How pension funds fear being forgotten in LGR*, LGC Plus, 10 September 2025.
- LGPS Advisory Board and Barnett Waddingham commentary on risks and admin impacts.



# Legal Issues of Note

# Ombudsman Criticism of Council's Care Cost Assessment

- Norfolk County Council wrongly judged that an elderly man had deprived himself of assets by gifting £68,000 to his children.
- Council included the gifts as “notional capital” in financial assessments for care costs.
- Ombudsman found the council failed to:
  - Properly investigate the reasons for the gifts.
  - Seek the family’s account before deciding.
  - Provide clear explanations or follow statutory guidance.
- Appeal process was unclear and delayed, compounding distress.

# Ombudsman Criticism of Council's Care Cost Assessment

## Impacts on Service Administration

- Highlights need for councils to:
  - Apply Care and Support Statutory Guidance (Annex E) correctly.
  - Avoid automatic assumptions of deprivation of assets.
  - Ensure consistent, transparent financial assessment and appeal processes.
  - Train staff on proper decision-making and communication standards.
- Administrative failings risk undermining trust, leading to complaints, Ombudsman findings, and financial redress.

# Ombudsman Criticism of Council's Care Cost Assessment

## Key Numbers and Outcomes

- Gifts made: **£68,000** (£34,000 to each child in 2022).
- Council wrongly treated majority as notional capital.
- Ombudsman remedy:
  - Apology and **£300 compensation** to family.
  - New financial assessment required.
  - Staff training on deprivation of assets rules.
  - Review of appeals process for clarity and fairness.

## References

- Local Government and Social Care Ombudsman, case on Norfolk CC, reported by *Local Government Lawyer*, 19 September 2025.

# Ombudsman Challenges Council Over Homeless Family Case

- Leicester City Council failed to provide suitable accommodation to a woman and her children fleeing domestic abuse.
- Family left in bed and breakfast accommodation longer than legally permitted.
- Ombudsman recommended financial remedy:
  - **£1,300 symbolic payment.**
  - **£150 per month** while in unsuitable temporary housing.
- Council accepted some changes but refused most of the remedy.
- Ombudsman escalated matter to the Secretary of State for Housing due to rare refusal to comply.

# Ombudsman Challenges Council Over Homeless Family Case

## Impacts on Service Administration

- Undermines accountability: council argued wider housing crisis absolved it of responsibility.
- Risks setting precedent if councils can reject Ombudsman remedies.
- Ombudsman stressed law is designed to protect families from prolonged unsuitable housing.
- Highlights pressures on local authority housing services, but also need for compliance with statutory duties.
- Importance of clear governance: monitoring officers and councillors must address Ombudsman findings transparently.



# Job Adverts From Business Smart Solutions



# BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





# Meet The Team



**Ben  
Moreton**

CEO



**Mark  
Thomas**

Operations



"Best decision I've made in years was to join BSS. Ben has been fantastic at every stage during the past 10 months, and is already putting me forward for more senior roles where I had struggled to do so in permanent roles for the past few years.

Very personal approach from day one, reassuring and highly knowledgeable! Would highly recommend for anyone wanting to progress their career or just looking for a change!"

*#TeamBSS - Sam Goddard*





# Revenues Manager (MRI/Academy)

6 months | £350pd (umbrella) | Remote

The role requires an experienced Interim Revenues Manager who can manage the service whilst a permanent appointment is sought.

Other duties include completion of statutory government returns and leading and mentoring a team.

Rate: £350.00 per day (umbrella)

Term: 6 Months

Location: Hybrid (1 day per week onsite)

## What we're looking for:

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

- Strong Revenues Manager skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or equivalent
- Hybrid working available

**To find out more or to apply**

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



# Council Tax Billing Officer (Civica Open Revenues)

3 months | £25ph (umbrella) | Remote

To work as a member of the Council Tax Billing team dealing with the demand of the Council Tax. To assist in Revenue Services' aim of achieving a multi-skilled staff.

1. Timely collection of Council Tax
2. Accurate Council Tax amendments
3. Effective collection processed / promote direct debit take up
4. No non-conformances / complaints

## What we're looking for:

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

- Must have Civica Open Revenues system experience
- Must be experience and be experienced in all Council Tax billing matters

**To find out more or to apply**

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



# Revenues Officer (NEC/Northgate)

Until 31/03/2026 initially | £26.50ph (umbrella) | Remote

Administer Council Tax accounts ensuring accurate and prompt billing, collection, and recovery of accounts.

## **Key job outcomes/accountabilities such as:**

Obtain and assess information to determine local taxation liability in accordance with legislation. This includes determination and allowance of discounts, reliefs, and exemptions

Accurately update and maintain the revenues databases to ensure prompt and accurate billing, collection, and recovery of accounts

Respond appropriately to enquiries received from citizens, businesses and agents and action amendments to accounts

## **What we're looking for:**

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

- Experience of NEC(Northgate) and Info@Work essential
- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation

**To find out more or to apply**

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



# Benefits Systems Project Officer (MRI/Academy)

3 months initially | £32 per hour (umbrella) | Remote

The role requires an experienced Interim Benefits Project/Systems Officer who can pick some of the technical / transformation work, to include setting up UCDS automation & implementing system enhancements.

The role is offered on a remote basis, with the occasional office day.

## What we're looking for:

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

- Strong Benefits Technical Skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or equivalents

**To find out more or to apply**

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



# Corporate Accountant (Revenues / Collection Fund)

Permanent | Up to £57,477.00pa | London

Enfield Council are a dynamic local authority driven by a clear vision of how we will transform the borough, address inequality and create a lifetime of opportunities for everyone who lives, works and learns in Enfield.

Following the appointment of a new senior leadership team in Finance we are expanding and adapting to create a supportive team that anticipates and collaboratively solves problems, helping us deliver an ambitious programme that reaches across all areas of local authority operation and interest.

The Corporate Accountant will report to the Finance Manager for Financial Strategy and will support on a range of areas including the Collection Fund, Budget setting and Medium Term Planning as well as supporting the closure of accounts.

## What we're looking for:

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

- 1. A CCAB or CIMA accountancy qualification, or part qualified and actively studying for such a qualification.
- 2. An understanding / experience of local government regulations
- 3. Comprehensive knowledge and understanding of local government finance, budgeting and accounting, and experience in providing high level advice, support and challenge on a variety of complex financial and service issues

**To find out more or to apply**

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

# Are you ready to take the next step in your career?

As an experienced Revenues or Benefits professional, the new year is the perfect time to explore exciting interim/contract opportunities in the public sector. Whether you're looking for a fresh challenge, greater flexibility, or a role where you can make a real impact – we're here to help.

[!\[\]\(05547a7c104fd0b86d48f10c339daeb8\_img.jpg\) Start your journey today – register now!](#)

Want to learn more about increasing your earning potential and fast track your career progression? Reach out and we'll be more than happy to help

[Contact us here](#)



# Payroll Solution

**S** At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.



**umbrella.co.uk**  
account | consult | reward

Our partnership with Umbrella.co.uk solidifies our commitment to ensuring you maximise your take-home pay, get paid on time and keep things stress free.

Umbrella.co.uk is one of the UK's leading umbrella companies.

Managed by qualified accountants and being FCSA accredited, it assures you of its high standards.



"BSS has provided us with excellent support since 2022. The range of expertise they have on their books is second to none, and they are without doubt my first choice when looking for staff.

What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



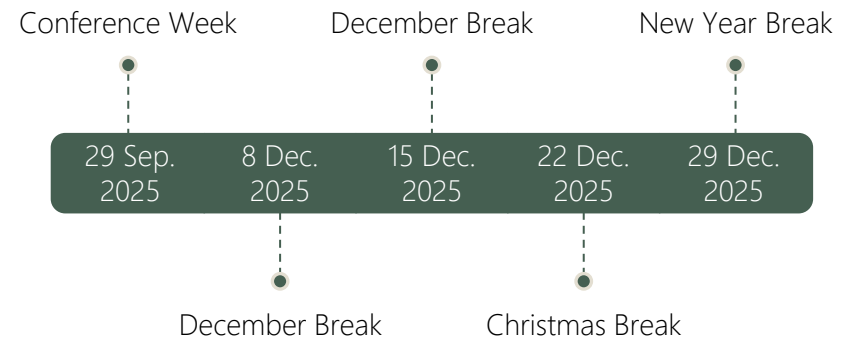
# Previous Recordings





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## Dates where there will be no sessions





# Other Workshops





# WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training



Welfare  
Together

Join **Tracey Stone & Fiona Monk** in London on 20<sup>th</sup> October 2025

# Improve your teams key support skills

Focus areas for the day:

- ✓ How data/credit reports can support your decisions
- ✓ Spot vulnerability indicators and adapt support accordingly
- ✓ Identify and prioritise debts effectively
- ✓ Analyse bank statements for warning signs
- ✓ Tackle difficult money conversations without judgement
- ✓ Connect people with the right debt advice services
- ✓ When insolvency is the final option

**What attendees have said:**

- 💡 *“Informative and engaging – our whole team will benefit.” – MW*
- 💡 *“Easy to understand and take forward – RS*
- 💡 *“Thank you for the training provided, it was very helpful and informative!” - HD*



## “REACHING, HELPING, AND EMPOWERING”

We're excited to offer **in-person training** - on 20<sup>th</sup> October 2025,  
@ Floor 2, 280 High Holborn, London WC1V 7EE.


Registration from 9:30am

Start 10am - 3pm

Networking at the Square Pig for anyone that wants to join us  
after the event

**Special offer:** £99 + vat per person – **only £79 + vat** if booked  
before **30th September**.

**Guest Speakers – Greg Flewitt & Deborah Nigh**

 Book now to secure your team's place - Spaces are limited, so  
please book early

 Email [Tracey.stone@welfaretogether.co.uk](mailto:Tracey.stone@welfaretogether.co.uk)



# Talk Money Week Webinar



This Bonfire Night, join us for a national Talk Money Week special focused on protecting communities from financial harm featuring experts tackling today's financial threats.

From fraud and loan sharks to gambling harm and financial resilience, this session will help you keep our communities informed, protected and empowered.

👉 Register here: [Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite](#)

## Talk Money Week 2025: Protecting Communities from Financial Harm

📅 Date: Wednesday, 5th November 2025

🕒 Time: 1:00 PM – 2:30 PM

📍 Location: Online – Teams link shared just before event

🗣️ Hosted by: Bradford District Credit Union

🏆 Winner for Yorkshire Financial Awards – Lender of the Year

### Topics & Speakers:

*Economic Crime Prevention - West Yorkshire Police*

*Stop Loan Sharks – Illegal Money Lending Team England*

*Gambling Related Harm - NECCA and Bradford Council*

*Finance and Community Development - BDCU*

*York University Credit Union Research Project - York University*

### Why Attend?

- Learn how to protect your community from financial harm
- Hear from national and local experts
- Connect with support services and initiatives
- Be part of Talk Money Week 2025
- Free and open to all

👉 Register here: [Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite](#)



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

## **Public Finance x Visionary Network 2 April 12:00**

Title: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era

Link: <https://view6.workcast.net/register?cpak=6070531364001666>

Access the recording





## Visionary Network Partnership

WORKING TOGETHER TO SHAPE BETTER PUBLIC SERVICE

We are a strategic partnership of organisations working across the public sector to help rethink & redesign services in a joined-up, values-led way.

Our work is built on:

**Partnership, not prescription** – co-designed support that respects local knowledge & ambition.

**Policy and strategy expertise** – from front-line delivery through to legislative insight.

**We collaborate with councils, departments and public bodies** – providing strategic insight & practical tools to improve outcomes and deliver sustainable change.

**Cross-service thinking** – solutions that work across benefits, council tax, recovery, safeguarding, grants, & more.

**Support, not imposition** – our role is to listen, understand, & help improve systems that already serve communities.

**Modern** – leveraging AI/Automation & innovative thinking.

Come and chat with us on stand 61 where there will be beer

Malcolm Gardner \* Bob Wagstaff\* Rachael Walker\* Jon Gibbs \*  
Kevin Stewart



# Visionary Network



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare 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 organisation is a type of organisation 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 organisation to further its mission, rather than being distributed as profits to owners or shareholders.



A VISIONARY NETWORK PARTNER  
ENHANCING PUBLIC SERVICES VIA INNOVATION, COLLABORATION, AND SHARED VALUES.



# Visionary Network Partnership



A dynamic consortium of private sector companies is uniting to transform public service delivery across the nation. By harnessing cutting-edge technologies and innovative methodologies, this partnership is dedicated to enhancing the efficiency and effectiveness of public sector performance. Their focus is on optimising the use of resources and budgets, ensuring that every pound of public funds is directed towards improving citizens' lives. This group is at the forefront of digital transformation, leveraging data analytics and advanced technological solutions to streamline operations and reduce waste, ultimately supporting a more responsive and agile public sector.

Working closely with public sector organisations and collaborating amongst themselves, the partnership fosters a culture of innovation and disruption. By pooling their diverse expertise, the companies involved can tackle longstanding challenges with fresh, inventive approaches that deliver measurable improvements in service delivery. Their cooperative efforts not only drive substantial cost savings but also set a new benchmark for how the public sector can benefit from private sector ingenuity. In doing so, they reaffirm their commitment to ensuring that public funds are utilised to create a tangible, positive impact on the community.



# Blogs

Thoughts from the panel

# Blogs



The Appointment of McFadden to DWPS by Malcolm Gardner

<https://visionarynetwork.co.uk/2025/09/06/the-implications-of-pat-mcfaddens-appointment-to-work-pensions-and-skills/>

The Case for Plain English Council Tax Reduction Schemes by Paul Howarth

<https://visionarynetwork.co.uk/2025/06/19/the-case-for-plain-english-council-tax-reduction-schemes/>

Reform UK's "Department of National Efficiency": A High-Stakes Gamble in Local Government Reform By Malcolm Gardner

<https://visionarynetwork.co.uk/2025/06/09/reform-uks-department-of-national-efficiency-a-high-stakes-gamble-in-local-government-reform/>

A Grim Spring Statement: Fiscal Straightjackets and Political Short-termism

<https://visionarynetwork.co.uk/2025/03/26/a-grim-spring-statement-fiscal-straightjackets-and-political-short-termism/>

Pathways to a More Empowering Welfare State: Winners, Losers, and the Cost of Inaction

<https://visionarynetwork.co.uk/2025/03/19/pathways-to-a-more-empowering-welfare-state-winners-losers-and-the-cost-of-inaction/>

# Blogs

## Benefits in the Future

- The 'new' government is continuing to be extremely generous...to itself?
  - <https://benefitsinthefuture.com/the-new-government-is-continuing-to-be-extremely-generousto-itself/>
- AI – The accurate answer to benefits information – Gareth Morgan
  - <https://benefitsinthefuture.com/ai-the-accurate-answer-to-benefits-information/>
- The government is continuing to be extremely generous...to itself? – NLW 2024
  - <https://benefitsinthefuture.com/the-government-is-continuing-to-be-extremely-generousto-itself-nlw-2024/>

# Blogs

**entitledto**

independent | accurate | reliable

- Move to UC - Stats Update 12 August 25 by Phil Agulnik
  - [Move to UC - Stats Update 12 August 25](#)
- Could settling disputes through back-pay put benefits at risk?  
By Phil Agulnik
  - <https://www.entitledto.co.uk/blog/2023/january/could-settling-disputes-through-back-pay-put-benefits-at-risk>
- Council Tax Reduction (CTR) 25/26 by Phil Agulnik and Karen Holmes
  - <https://www.entitledto.co.uk/blog/2025/may/20/council-tax-reduction-ctr-2526>

What the latest Universal Credit Health data tells us about benefit claims across Britain by Louise Murphy

[What the latest Universal Credit Health data tells us about benefit claims across Britain • Resolution Foundation](#)

A healthy State? Putting the 2025 Spending Review into context by RF Staff

[A healthhttps://www.resolutionfoundation.org/publications/healthy-state/hy](https://www.resolutionfoundation.org/publications/healthy-state/hy) State?  
• Resolution Foundation

Limited ambition?

An assessment of the rumoured options for easing the two-child limit By Alex Clegg & Adam Corlett

<https://www.resolutionfoundation.org/publications/limited-ambition/>

At your service? Why the 2025 Spending Review must reckon with the distribution of public service use by Camron Aref-Adib, Emily Fry & Zachary Leather

<https://www.resolutionfoundation.org/app/uploads/2025/04/At-your-service.pdf>

# Institute of Fiscal Studies Blogs

England's SEND crisis: costs, challenges and the case for reform by Luke Sibieta Darcey Snape

[England's SEND crisis: costs, challenges and the case for reform | Institute for Fiscal Studies](#)

Who enters the public sector? By Matthew Nibloe Clara von Bismarck-Osten

[Who enters the public sector? | Institute for Fiscal Studies](#)

Exploring regional differences in public spending across England by Bee Boileau Max Warner Ben Zaranko

<https://ifs.org.uk/articles/exploring-regional-differences-public-spending-across-england>

IFS Spring Statement Analysis

<https://ifs.org.uk/collections/spring-statement-2025>

The IFS Scottish Budget Report – 2025–26 by Stuart Adam Bee Boileau Jonathan Cribb Magdalena Domínguez Laurence O'Brien David Phillips Sam Ray-Chaudhuri Luke Sibieta Darcey Snape

<https://ifs.org.uk/publications/ifs-scottish-budget-report-2025-26>

