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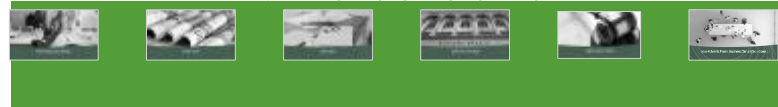
MALG
Network



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Revenues and Benefits Discussion Group

1 December 2025



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, Dangos Training & CEO Ferret Information Systems
- Sean O’Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, Visionary Network & The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

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





Discussion Points

Budget

Buying time - economically

- Budget sums leave greater headroom (£22bn) in later years to cope with unexpected changes (productivity forecast downgraded by OBR but forecast tax receipts up £18bn)
- More credibility in financial markets with the cost of borrowing down - overall, markets have reacted favourably
- IFS "It was a borrow-to-spend Budget in the short term, and a combination of a tax-and-spend and tax-and-bank-it Budget" in the medium term
- Inflation forecast to reduce (3.5% this year; 2.5% next)
- Growth forecast at 1.5% this year but sluggish thereafter (priorities now seem to have shifted from growth to cost of living, NHS and reducing debt)
- Stagnating living standards

Local Welfare Support

Resolution Foundation

Localised social security

- It is part of the project Safety Nets: social security for families in a devolved UK, funded by the Nuffield Foundation. It examines the growth of localised social security in the UK from 2013, focusing on how responsibilities for discretionary support and Council Tax Reduction (CTR) have shifted from the UK government to local authorities.

Centralisation of SEND funding and implications for councils

- From 2018-20 central government will fund the full cost of SEND (high needs) provision in England, with spending expected to be about £5 billion in 2018-19, rising to an estimated £9 billion by 2020-21.
- This is intended to relieve councils of rapidly rising SEND costs that have driven large DSG high needs deficits and pushed many authorities towards effective financial crisis.
- The Institute for Fiscal Studies describes the current SEND funding system as "a total mess" but sees full central funding of high needs as a major step forward, provided it is accompanied by clear, credible reform plans to be set out early in the new year.
- School and governor bodies welcome the intent but warn that centralising SEND spend must not be achieved by squeezing mainstream per-pupil funding, given existing cost pressures on schools.

Members' Questions



HB Subsidy Audit 2024/25: No More CAKE, and the Slice Just Got Smaller

There are now only **two firms** willing to audit Housing Benefit subsidy claims — and both face tougher conditions. The 2024/25 audit brings:

- The **end of CAKE**, meaning no more easy reconciliations
- A **£50 de minimis** (a penny used to be an error)
- **Increased scrutiny** and fewer people who still understand the process

For many councils, that means **more risk, more rework, and higher costs.**

Our **subsidy support service** helps you stay audit-ready and compliant without the stress.

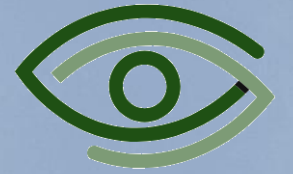
We'll:

- Review your subsidy claim before submission (or even complete it for you)
- Identify and resolve problem areas early
- Liaise with your auditors to minimise queries
- Provide targeted advice from experienced subsidy specialists

Don't go hungry without CAKE.

Let us take the weight of the subsidy audit off your plate.

Contact us to discuss a fixed-fee support package tailored to your authority. [**info@visionarynetwork.co.uk**](mailto:info@visionarynetwork.co.uk)



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

After the Autumn Budget Turn Policy into Progress

Visionary Network Helps Councils Move From Reaction To Readiness

The Autumn Budget is likely to reshape every local authority plan – adding financial pressures, accelerating automation, & demanding more from an ageing workforce.

That's where Visionary Network helps. We're a not-for-profit partnership, working with councils & trusted B2B specialists to translate policy into delivery – from Council Tax Reduction reform and AI readiness to data harmonisation & capacity planning ahead of local government reform.

Our track record? Clear, lawful CTR schemes that help residents, not hinder them – & cross-service strategies that build resilience, not risk.

We're proud to support the campaign for better local-government policy, rooted in collaboration, clarity & evidence.

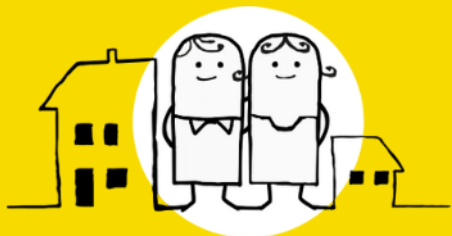
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info@visionarynetwork.co.uk

the
campaign
for
better
policy.



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

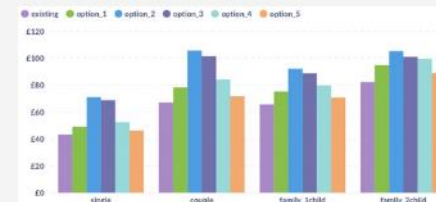
Total annual cost options



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

- Malcolm Gardner, Visionary Network Director
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mg@malcolmgardner.com
Book a meeting with Malcolm: [Book Time with MG](#)



VISIONARY NETWORK
The independent Local Tax and Welfare Network

Join the discussion

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.

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

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

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.

To sign up just email 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



Buying time - economically

- Budget sums leave greater headroom (£22bn) in later years to cope with unexpected changes (productivity forecast downgraded by OBR but forecast tax receipts up £16bn)
- More credibility in financial markets with the cost of borrowing down - overall, markets have reacted favourably
- IFS “It was a borrow-to-spend Budget in the short term, and a combination of a tax-and-spend and tax-and-bank-it Budget” in the medium term
- Inflation forecast to reduce (3.5% this year, 2.5% next)
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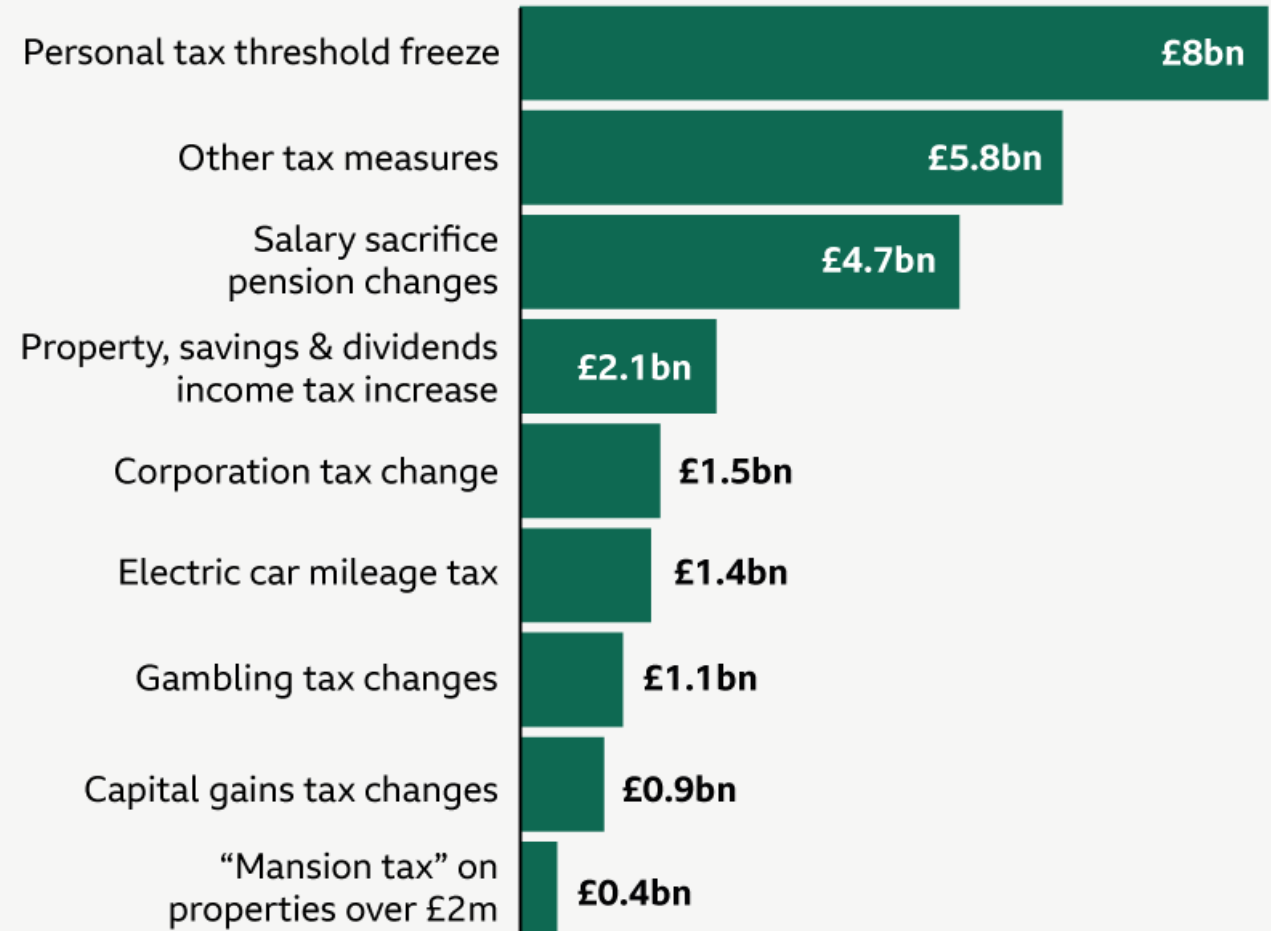
Buying time – politically

- Abandoned increase in income tax/NI, which would have directly breached the manifesto commitment
- ‘Tax rises for good reasons’ message to MPs
- Spending measures front-loaded, taxes come later on
- “All but the richest 10% to benefit by the end of the decade’ – some redistribution
- Labour MPs hoping party will become more popular, but May elections remain a big test



Tax measures

How Budget will raise taxes by £26bn by 2029-30



Source: HM Treasury and OBR





Spending measures

- Removal of two-child limit, at a cost of around £3.2bn a year by 2023-31, and benefit policy u turns
- Minimum wage increases (21 and over from £12.21 to £12.71 an hour, 18-20 years olds £10 to £10.85)
- Uprating pensions by 4.8%
- Green levies taken off energy bills
- Central government will, from 2028-29, take responsibility for funding children with high education needs spending, in full
- More money for libraries, playgrounds, freeze of regulated rail fares in England for one year, and a further extension of the £3 bus fare cap to March 2027; prescription charges frozen for a year; fuel duty cut extended with staged increases later.



High value Council Tax surcharge

- **High Value Council Tax Surcharge (HVCTS)** from April 2028 a surcharge applies to residential properties in England valued at £2 million or more, levied on owners rather than occupiers
- New charges start at £2,500 per year and rise to £7,500 for properties valued above £5 million. Fewer than 1 per cent of properties are expected to fall into scope
- Local authorities will collect HVCTS “on behalf of central government” and will be **fully compensated** for the additional costs of administering the new tax
- Revenue is reserved to support funding for local services, with distribution decisions to be taken at the next Spending Review
- Need to look carefully at funding proposals



Business rates

- Permanent lower business rates tax rates for over 750,000 retail, hospitality and leisure properties, worth nearly £900m a year from April 2026.
- Increase in business rates for properties worth more than £500k.
- A £4.3 billion business rates support package (over 3 years) will cap business rates bill increases for sectors hit hardest by revaluations from April 2026.
- Additional work from new multipliers and revaluations.



Removal of 2 child limit

- Removal of the Universal Credit two-child limit from April 2026, lifting an estimated 450,000 children out of poverty, cost rises to around £3.2bn a year by 2030-31
- 1 in 5 families won't benefit fully or at all because of the benefit cap, half of these won't benefit at all
- Universal Credit Standard Allowance (basic amount) to rise by over 6 % in April 2026, other working-age benefits uprated by 3.8 per cent (September 2025 CPI)
- CTR – may be unforeseen consequences of removal of the two-child limit and above inflation increases in UC, particularly in income-banded schemes that take UC into account as income
- So CTR schemes may need re-modelling to understand distributional effects, particularly for larger families



HB and other welfare changes

- From Autumn 2026, the government will “reduce the financial cliff edge” for HB and UC claimants in supported housing and temporary accommodation by changing how earnings are treated, so most claimants are not subject to sharp income reductions when working more hours. Fiscal cost is relatively modest: £10m in 2026-27 rising to £25m annually from 2028-29 onwards
- The Budget confirms changes to “bring together the administration of Housing Benefit and Pension Credit” for pension-age claimants, with phased introduction from Autumn 2026
- LHA rates frozen from April 2026, adding to pressure on local support funds, temporary accommodation and homelessness services
- Increased face-to-face health assessments, WCA reassessment capacity and PIP award reviews, plus the Timms review of PIP, and Milburn review of NEETs
- Reeves argues that welfare must shift from a punitive system that traps people, to one enabling work and success



Overall local government impacts

- Spending measures likely to have positive impact on local economies before tax rises kick in
- Some additional funding, SEND, planning admin, but also some pressures such as LHA freeze
- Efficiencies - day-to-day departmental spending will only rise by around 0.5% per year in real terms in both 2028-29 and 2029-30, down from around 1% per year. More efficiency savings above and beyond those built into the spending plans published back in June. Highly risky
- Administration of HB for pensioners may (eventually) go
- System changes and data integration: require early engagement with software suppliers, data-sharing arrangements and staff training
- Increased complexity in administration of council tax, business rates and potentially CTR



Centralisation of SEND funding and implications for councils

- From 2028–29 central government will fund the full cost of SEND (high needs) provision in England, with spending expected to be about £6 billion in 2028–29, rising to an estimated £9 billion by 2030–31.
- This is intended to relieve councils of rapidly rising SEND costs that have driven large DSG high needs deficits and pushed many authorities towards effective financial crisis.
- The Institute for Fiscal Studies describes the current SEND funding system as “a total mess” but sees full central funding of high needs as a major step forward, provided it is accompanied by clear, credible reform plans to be set out early in the new year.
- School and governor bodies welcome the intent but warn that centralising SEND spend must not be achieved by squeezing mainstream per-pupil funding, given existing cost pressures on schools.



Centralisation of SEND funding and implications for councils

Risks, unanswered questions and impacts on administration of services

- Historic council SEND deficits are projected by the OBR to reach around £14 billion by 2028; the government has not yet said how these will be treated when the DSG “statutory override” ends, so they remain a significant fiscal and balance sheet risk.
- The LGA is calling for government to write off both existing accumulated deficits and any further SEND deficits up to and including 2028–29, and to fully fund associated costs such as home to school transport during the transition period.



Centralisation of SEND funding and implications for councils

Impacts on administration of services

- Short to medium term (to 2028–29):
 - Councils must continue to manage SEND within current DSG and high needs block rules, including operating with off-balance sheet deficits under the extended override and planning for different scenarios on whether deficits are written off or brought back onto the books.
 - Finance, education and transport teams will need closer joint forecasting of SEND placements, EHCP trends and home to school transport, and more intensive engagement with members and auditors on the treatment of deficits and risks.
- Transition to central funding from 2028–29:
 - New funding, reporting and assurance arrangements will be needed between councils, DfE and ESFA, likely including more central scrutiny of EHCP decision-making, placement patterns and unit costs.
 - Schools and local SEND services will face ongoing uncertainty over mainstream per-pupil budgets, complicating workforce planning, commissioning of specialist places and early-help offers.
 - Councils will need to review contracts with independent and non-maintained special schools and strengthen data quality and analytics so they can evidence demand, outcomes and value for money in a more centrally controlled system.



Centralisation of SEND funding and implications for councils

Key numbers and timelines

- 14 per cent: forecast real-terms rise in SEND spending in 2025–26 alone, highlighting how quickly costs are escalating.
- £6 billion: estimated annual SEND spending in England to be met by central government from 2028–29.
- £9 billion: projected SEND spending by 2030–31 once reforms and demand growth are factored in.
- £14 billion: projected stock of historic council SEND (DSG high needs) deficits by 2028, which the OBR highlights as an unresolved fiscal and accounting risk.
- Around 4.9 per cent: indicative real-terms reduction in mainstream per-pupil funding that could be implied if rising SEND costs are absorbed within a fixed schools spending envelope, underlining sector concerns about “robbing Peter to pay Paul”.

References and further reading

- Public Finance: “Further clarity sought on SEND funding reform”, Rachel Willcox, 27 November 2025.
- OBR: Economic and fiscal outlook, November 2025 – sections on SEND (high needs) spending and DSG deficits.
- IFS: Autumn Budget 2025 initial response and post-Budget briefing remarks by Helen Miller on SEND spending.
- Guardian / FT news coverage on SEND funding switch and pressures on mainstream school budgets.
- National Governance Association: “Budget 2025: Major changes for SEND and child poverty”.

Resolution Foundation

Localised social security

- It is part of the project Safety Nets: social security for families in a devolved UK, funded by the Nuffield Foundation. It examines the growth of localised social security in the UK from 2013, focusing on how responsibilities for discretionary support and Council Tax Reduction (CTR) have shifted from the UK government to local authorities.

Localised social security

The key points/recommendations are:

- Since 2013, the UK has entered a new era of localised social security, with English local authorities taking on major new responsibilities for crisis support and Council Tax Reduction (CTR).
- Spending on localised support has grown from around £33m a year pre-2013 to £3.9bn in 2024-25, driven largely by the localisation of CTR and discretionary crisis support in England.
- 96% of localised social security spending is in England. Scotland, Wales, and Northern Ireland typically deliver similar support nationally rather than via local authorities.
- Local authority crisis support became highly uneven in the 2010s due to non-ring-fenced budgets and wider cuts to local authority finances. Some councils eliminated crisis support entirely.

Resolution Foundation

Localised social security

The key points/recommendations are:

- The Household Support Fund then re-established comprehensive crisis support in England from 2021. It is set to be replaced by the Crisis and Resilience Fund from 2026, offering more stable multi-year funding.
- Working-age Council Tax Reduction in England is the only entitlement-based localised scheme, but it makes up 75% of all localised spending since 2013; its localisation has led to large geographic disparities in support.
- In England, 70% of councils now offer less generous CTR than the previous national scheme, contributing to rising Council Tax arrears.
- Evidence suggests CTR generosity correlates with political control, local authority financial pressure, and levels of deprivation, meaning areas where people are more likely to struggle paying Council Tax tend to have less generous schemes.

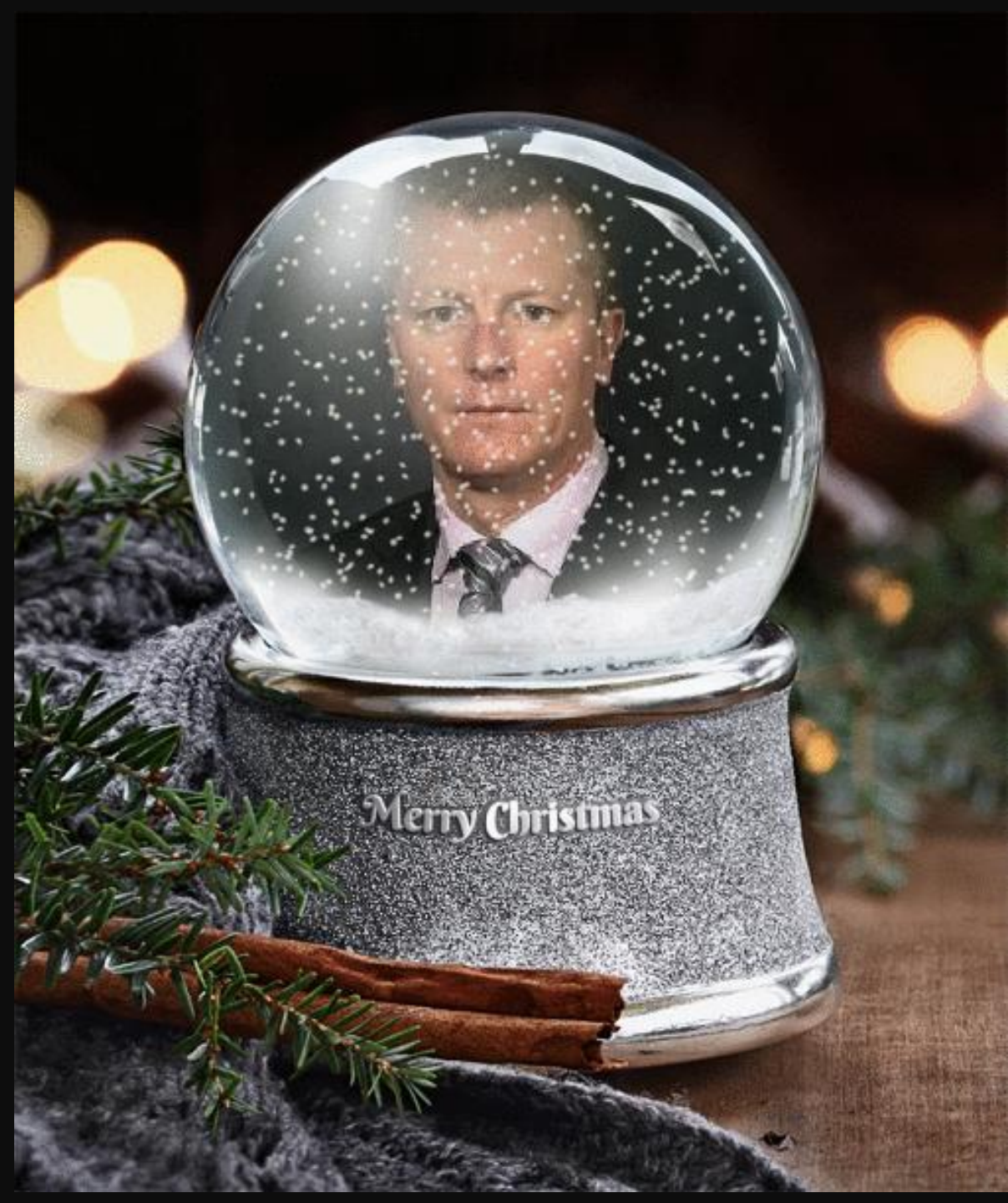
Resolution Foundation

Localised social security

- The report concludes that localisation works well only when secure, ring-fenced funding and clear guidance are provided.
- ·We argue that the localisation of CTR in England has been a failure and its design and funding should be re-centralised.

Robert Fox

I have a general question on support for care leavers for council tax costs where care leaver is placed out of borough?





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Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



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right
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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

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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.



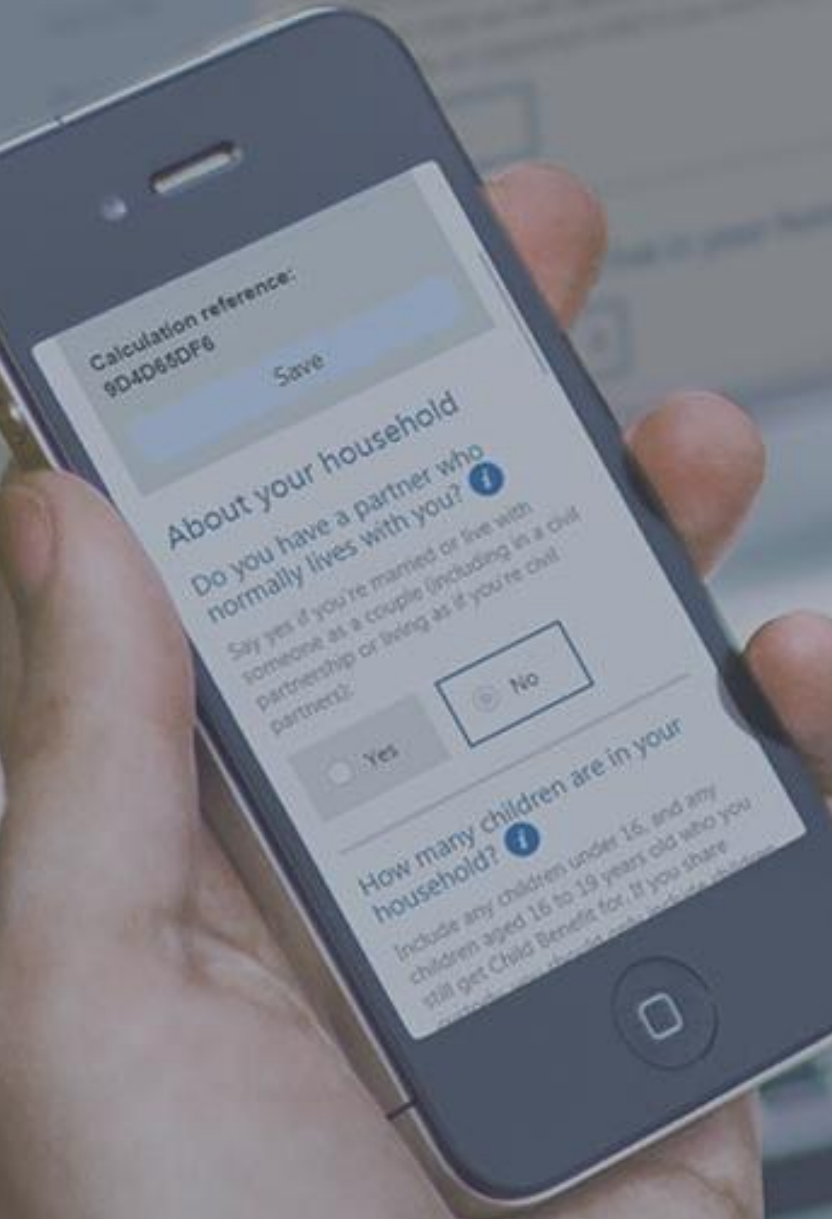
our customers:

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<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

GDS Local: a new model for council digital services

- GDS Local is a new unit within the Government Digital Service, set up by DSIT to work with councils on improving local digital services.
- Aim: make everyday services such as council tax, local support, school admissions and reporting issues quicker and easier to access online.
- Residents will be supported to move towards a single account using GOV.UK One Login and the GOV.UK app for both national and local services.
- GDS Local will help reform “ball and chain” tech contracts that lock councils into long, expensive agreements with single suppliers, and promote a more flexible, competitive market.
- It will also support councils to share anonymised data on issues such as homelessness trends and service demand via the Government Digital and Data Hub; and will work jointly with MHCLG and the LGA on a shared vision for local government technology.

GDS Local: a new model for council digital services

Impacts on administration and service delivery

- **Single account and One Login integration**
 - Likely shift towards common identity and sign-in journeys across multiple council services; will require integration work, changes to customer portals and revised processes for account management, fraud checks and customer support.
- **Procurement and supplier management**
 - Councils will be encouraged to move away from large, monolithic contracts towards more modular systems and shared components; procurement, legal and ICT teams will need new frameworks, skills and market intelligence.
 - Potential for lower unit costs over time, but near-term workload around contract renegotiations, re-tendering and system migration.
- **Data sharing and governance**
 - Increased sharing of anonymised data on homelessness and service demand via the Digital and Data Hub will require consistent data standards, robust anonymisation, DPIAs and stronger information governance.
 - Opportunities to use shared analytics and AI responsibly (for example, tackling misinformation, targeting preventative support) but with additional oversight and community engagement, as signalled by the Liverpool City Region Community Charter on Data and AI.
- **Collaboration and capacity**
 - Stronger central–local collaboration (GDS, MHCLG, LGA, civic tech partners) should give councils more influence over national platforms and standards, but will demand capacity for pilots, discovery work and participation in cross-government networks.

GDS Local: a new model for council digital services

Key numbers and focus areas

- 3 core focus areas:
 - Single account access via GOV.UK One Login / GOV.UK app;
 - Reformed technology procurement;
 - Shared anonymised data through the Government Digital and Data Hub.
- £45 billion per year: estimated unrealised productivity benefits across the public sector from better use of digital and data, a substantial share of which sits in local government – part of the transformation opportunity GDS Local aims to unlock.
- Over 300 local practitioners engaged by GDS earlier in 2025 in shaping the blueprint for modern digital government, feeding into the creation of GDS Local.

References and links

- Public Finance – *Government launches GDS Local to improve local government tech*, Christian Doherty, 25 November 2025.
- GOV.UK guidance – *GDS Local*.
- GOV.UK news – *People across the UK to benefit from easier access to local services as councils get digital boost*.
- GDS blog – *GDS Local goes live*.
- techUK – *The launch of GDS Local – A new chapter for public service transformation*.
- Global Government Forum – *UK launches specialist Government Digital Service for local authorities*.



Local
Government
Association

Rising needs in early years and implications for councils

- LGA-commissioned report “Rising needs in the early years?” finds councils and early years providers are consistently seeing higher volume and complexity of needs among under-fives, especially around communication and interaction.
- Practitioners report more children with very limited or no language and significant social communication difficulties.
- Nearly four in ten providers have reduced hours for children needing additional support and almost a quarter have turned children away because their needs could not be met.
- The share of under-fives accessing the universal early education and childcare entitlement and identified with SEN has risen from 6.3 per cent to 8.9 per cent between 2024 and 2025.
- Rising needs are a long-standing trend, accelerated by Covid, driven by: increasing poverty and family stress; higher rates of identified neurodivergence; and lasting pandemic effects on children.
- Additional contributory factors include high levels of passive screen time, rising adult mental health needs, reduced preventative services, and system pressures such as workforce turnover, funding constraints and stronger (though inconsistent) identification of need and expectations for school readiness.



Local
Government
Association

Rising needs in early years and implications for councils

Impacts on administration of services

- Demand and caseload management
 - More under-fives are presenting with complex SEND-type needs, increasing referrals into early help, health visiting, speech and language therapy, and SEND pathways; this adds workload for assessment teams and multi-agency panels.
- Inclusion funding and sufficiency
 - Growth in children identified with SEN within the universal entitlement increases pressure on inclusion funds, local SEN grants and top-up mechanisms; providers are already rationing support via reduced hours or turning children away, which raises sufficiency, equality and admissions risks for councils.
- Workforce, training and market management
 - Rising communication and interaction needs require more specialist skills in early years settings, driving demand for training, guidance and access to specialist support; councils may need to reshape commissioning (for example SALT, Area SENCOS, specialist provision) and support a fragile provider market.
- Cross-system coordination and data
 - Stronger joint working is needed between health visitors, Family Hubs or children's centres, early years providers and SEND services to identify needs earlier, share information appropriately and coordinate support across agencies.
- Strategy, prevention and policy influence
 - Councils must reflect rising early years needs in SEND strategies, sufficiency assessments, Best Start in Life delivery plans and budget setting; the LGA is urging government to respond to the report's concerns in forthcoming education and SEND reforms.

Rising needs in early years and implications for councils

Key numbers and trends

- 100 per cent of councils taking part and around 90 per cent of practitioners report an increase in early years needs.
- 6.3 per cent to 8.9 per cent: rise in under-fives accessing the universal early education and childcare entitlement who are identified as having SEN between 2024 and 2025.
- Around 40 per cent of providers have reduced hours for children needing additional support; nearly 25 per cent have turned children away due to unmet needs.
- Speech and language milestones: proportion of children meeting targets has fallen from about 90 per cent in 2018/19 to 86.6 per cent in 2023/24, underlining a specific deterioration in communication outcomes.
- 75 per cent of practitioners call for better access to funding; 48 per cent want more early years specialist provision; 66 per cent of early years leaders highlight the need for a national workforce strategy; 56 per cent call for curriculum and reception expectations to be reformed.

References and links

- Public Finance – “LGA report highlights ‘rising needs in early years’”, Christian Doherty, 25 November 2025.
- LGA news – “Rising needs in early years children seen by councils and practitioners – independent report”, 24 November 2025.
- LGA publication – “Rising needs in the early years: Research into supporting children in the early years”.
- Isos Partnership – “Rising needs in the early years?” research report (PDF).
- Early Years Alliance – “Outcomes for children with additional needs in the early years are ‘worsening’, suggests LGA report”.
- LocalGov – “Rising demand threatens early years support, LGA warns”.

Rising high-cost care for young adults and pressures on adult social care



- ADASS Autumn Survey finds a 30% increase in 18–24-year-olds with care packages costing more than £7,000 per week.
- Drivers include: growing complexity of needs; support transferring from health to councils without matching funding; wider local government financial pressures; and workforce challenges.
- Directors are forecasting the largest post-Covid overspend so far, with a projected £623m overspend in adult social care for 2025/26.
- Significant savings of £869m are required from adult social care budgets in 2026/27.
- As neighbourhood health models develop, a third of directors (34%) report very little or no influence over Integrated Care System structures.
- Half of directors say they do not have agreements with health partners on funding, training or competency frameworks where healthcare tasks are delegated to adult social care staff.
- ADASS is calling for: stabilisation funding for care markets; investment in preparation for adulthood; aligned statutory guidance across DHSC, DfE and MHCLG; and national standards co-designed with young people and families.
- It also urges full funding of Fair Pay Agreement implementation and Employment Rights Bill cost pressures, so pay awards do not fall on already stretched council budgets.

Rising high-cost care for young adults and pressures on adult social care



Impacts on administration of services

- Commissioning and market management
 - Rapid growth in very high-cost packages for young adults intensifies pressures on commissioning teams to secure specialist provision, manage provider failure risk and negotiate complex contracts.
 - Stabilisation funding and clear national standards are seen as essential to manage market volatility and maintain quality.
- Transitions and preparation for adulthood
 - More young people with complex needs moving into adult services increases operational pressure on transition pathways and joint working between children's, education, health and adult social care.
 - Councils will need clearer multi-agency guidance, shared funding agreements and earlier planning with families.
- Financial planning and governance
 - Large in-year overspends and very high savings targets require tighter budget control, more robust savings plans and closer monitoring of demand and unit costs.
 - Councils must balance statutory duties with affordability, increasing the likelihood of difficult decisions on eligibility, service models and levels of support.
- Workforce and delegated health tasks
 - Lack of formal agreements on funding, training and competency for delegated healthcare tasks exposes councils to clinical, legal and financial risk.
 - Workforce retention and pay pressures will require stronger HR, commissioning and provider engagement to maintain safe staffing and comply with new pay frameworks.
- System influence and partnership working
 - Limited influence over ICS structures may weaken adult social care's voice in regional decisions on resources and service models; councils will need to push for stronger representation and clearer accountability.

Rising high-cost care for young adults and pressures on adult social care



Key numbers and trends

- 30% increase in the number of 18–24-year-olds with care packages costing over £7,000 per week.
- £623m projected overspend on adult social care in 2025/26.
- £869m savings required from adult social care budgets in 2026/27.
- 34% of directors report very little or no influence over ICS structures.
- 50% of directors do not have agreements with health partners on funding, training or competency frameworks for delegated healthcare tasks.

References and links

- Article: “Directors of Adult Social Services report 30% increase in high-cost social care packages for young people”, 25 November 2025.
- ADASS Autumn Survey 2025 – Association of Directors of Adult Social Services.
- LGA response: comments by Cllr Dr Wendy Taylor, Chair of the LGA Health and Wellbeing Committee, on ADASS Autumn Survey findings.



National Audit Office

DWP 2024-25 accounts: fraud, error and audit findings

- The Comptroller and Auditor General (C&AG) concludes that DWP's 2024-25 financial statements give a true and fair view and are properly prepared in line with the Government Resources and Accounts Act 2000 and HM Treasury directions.
- He issues a qualified opinion on the regularity of benefit expenditure (excluding State Pension) because of material levels of fraud and error.
- In 2024-25, benefit expenditure totalled £290.8 billion. Excluding State Pension there were:
 - overpayments of £9.31 billion (6.2 per cent of related expenditure), from fraud, claimant error and official error;
 - underpayments due to official error of £0.75 billion (0.5 per cent).
- These overpayments and underpayments do not conform to benefit entitlement rules, so are treated as irregular and material to the regularity opinion.
- For State Pension, estimated fraud and error is much lower (overpayments £0.2 billion, 0.1 per cent; official error underpayments £0.5 billion, 0.3 per cent) and is considered immaterial; the regularity opinion is therefore not qualified for State Pension.
- The C&AG now accepts DWP's treatment of claimant error underpayments as "Unfulfilled Eligibility" as regular, but flags a continuing risk of misclassification between official error and claimant error underpayments in the fraud and error statistics.



National Audit Office

DWP 2024-25 accounts: fraud, error and audit findings

Impacts on administration of services

- Fraud and error control
 - The continued qualification on regularity (other than State Pension) keeps pressure on DWP to reduce fraud and error through tighter controls, better verification, improved guidance for claimants and staff, and more effective use of data.
 - Operational teams will need to sustain compliance activity and invest in communications to reduce avoidable claimant error while balancing accessibility and customer experience.
- Systems, data flows and IT complexity
 - Benefit and pension expenditure is processed through multiple legacy and newer systems with complex automated data transfers. The C&AG identifies a significant risk of misstatement from these data flows, although testing was satisfactory this year.
 - This reinforces the need for strong change control, integration testing and monitoring of interfaces when DWP updates systems, introduces new benefits or changes rules.



National Audit Office

DWP 2024-25 accounts: fraud, error and audit findings

Impacts on administration of services

- Debt management and expected credit losses
 - DWP holds £10.3 billion of benefit-related receivables and recognises £2.4 billion of expected credit losses. This includes benefit overpayments (including fraud), Tax Credits debt, advances and Social Fund loans.
 - The audit focus on modelling assumptions means DWP must maintain robust debtor segmentation, recovery policies and data to support its impairment estimates, linking operational decisions on recovery and write off to the accounting treatment.
- Provisions and corrective exercises (HRP and pension schemes)
 - The Home Responsibilities Protection (HRP) provision has reduced sharply from £1.2 billion to £29.8 million after HMRC's correction campaign generated fewer claims than expected, but the C&AG highlights the high estimation uncertainty and the need for clear contingent liability disclosures.
 - The £3.7 billion Financial Assistance Scheme provision remains a large, modelled liability, sensitive to economic assumptions; this requires ongoing actuarial oversight and governance when updating discount and inflation assumptions.
- Transparency and classification
 - The treatment of claimant error underpayments as "Unfulfilled Eligibility" and regular places more weight on accurate classification of underpayments between categories and clear explanation in fraud and error statistics and disclosures, to maintain confidence in reported performance.



National Audit Office

DWP 2024-25 accounts: fraud, error and audit findings

Key numbers and statistics

- £290.8 billion: total benefit expenditure in 2024-25.
- £9.31 billion: overpayments excluding State Pension, equal to 6.2 per cent of related expenditure.
- £0.75 billion: official error underpayments excluding State Pension, 0.5 per cent of related expenditure.
- £0.2 billion: State Pension overpayments (0.1 per cent of related expenditure).
- £0.5 billion: State Pension official error underpayments (0.3 per cent of related expenditure).
- Around 23 million: people receiving benefits and State Pension administered by DWP.
- £10.3 billion: benefit-related receivables; £2.4 billion expected credit losses recognised.
- £29.8 million: Home Responsibilities Protection provision at 31 March 2025 (down from £1.2 billion in the prior year).
- £3.7 billion: Financial Assistance Scheme provision at 31 March 2025.
- £3.7 billion: claimant error underpayments reported as “Unfulfilled Eligibility”.
- £2.75 billion: overall materiality for the DWP Group audit (1 per cent of prior year gross expenditure of £275.8 billion).

References and links

- DWP Annual Report and Accounts 2024-25.
- C&AG’s Audit Certificate and Report on the 2024-25 Accounts (National Audit Office).
- DWP fraud and error in the benefit system statistics and Unfulfilled Eligibility statistics.
- HMRC Home Responsibilities Protection (HRP) correction campaign material and related DWP HRP provision disclosures.



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Cotswold counter fraud report and councillor self referral

What happened and what the report found

- Former Cotswold District Council leader Joe Harris has identified himself as the unnamed councillor referenced in a counter fraud investigation report.
- The investigation, launched in October 2024 after whistleblowing concerns, examined procurement where more than £80,000 of work was awarded to companies with alleged undeclared links to officers and a councillor.
- Three companies were considered: one was recommended by Mr Harris, another by an unnamed officer, and the successful firm was appointed following an evaluation of quotations and proposals.
- The report did not find fault with Mr Harris and he says he does not believe he has done anything wrong.
- However, the evaluation process was not in accordance with Cotswold District Council's procurement rules, and internal controls around procurement have since been strengthened.
- The council's leadership team reviewed the findings and agreed an action plan in response.



Cotswold counter fraud report and councillor self referral

Governance, transparency and administrative impacts

- Transparency and standards
 - Opposition councillors wished to lodge a formal code of conduct complaint but were blocked because the councillor was not named, highlighting a practical limitation in handling anonymous references in reports.
 - Mr Harris has gone public “for complete transparency” and has voluntarily referred himself to the monitoring officer for an assessment against the councillors’ code of conduct, with a commitment to publish the outcome.
- Monitoring officer and standards processes
 - The self referral will require a standards assessment by the monitoring officer and an independent person, adding to the workload of governance and legal teams and testing the council’s arrangements for member conduct.
- Procurement and internal control
 - The case underlines the importance of following procurement rules even where appointments are based on written evaluations; officers must ensure documentation and evaluation methods align with policy.
 - Strengthened internal controls and an action plan should improve future compliance, but will also require training, clearer guidance and more consistent oversight of procurement activity.
- Reputation and whistleblowing
 - The investigation demonstrates that whistleblowing routes are active and can trigger formal counter fraud work; how the council communicates outcomes will be important in maintaining public confidence in its governance and procurement practices.



COTSWOLD
DISTRICT COUNCIL

Cotswold counter fraud report and councillor self referral

Key facts and figures

- More than £80,000 worth of work awarded in the procurement examined by the counter fraud investigation.
- Investigation launched in October 2024 following whistleblowing concerns over procurement.
- Report considered by Cotswold District Council's leadership team, which agreed an action plan and strengthened procurement controls.
- Joe Harris was cabinet member for communications at the time of the procurement and later council leader; he is now highways cabinet member at Gloucestershire County Council.

References and links

- Article: "Ex leader reveals he is in counter fraud report", Local Democracy Reporting Service, 26 November 2025 (Gloucestershire / BBC News).
- Cotswold District Council counter fraud investigation report and procurement action plan (internal council documents).

Access to Work delays and funding cuts: impact on disabled employment

- Average Access to Work clearance times have more than doubled in 18 months; from just over 6 weeks in April 2024 to 96.5 days (over 3 months), peaking at 103.5 days in July 2025.
- Charities and recipients report delays of 9–13 months in some cases, with people turning down jobs, cutting hours or leaving work because support is not in place in time.
- Disabled workers are having to self fund support for months; some, like TV presenter Mark Lane, have had to dip into private pensions while waiting for decisions and backdated payments.
- Several longstanding recipients report sudden and steep cuts to their awards; Lane's grant was reduced by £18,000 and stripped of key elements of daily support, despite his condition being permanent.
- The government acknowledges problems with Access to Work and, following a consultation, plans to streamline and simplify the scheme; however, changes will only be phased in from April 2026 to 2027.
- Campaign groups such as the Access to Work Collective (with a petition signed by 17,000 people) accuse government of “stealth cuts” to the scheme as part of wider welfare savings.

Access to Work delays and funding cuts: impact on disabled employment

Impacts on administration of services and employers

- **DWP operations and case handling**
 - Long waits and inconsistent decisions suggest capacity and process issues in case management, leading to rework, complaints and growing pressure on staff.
 - Lack of proactive communication (for example, not warning claimants about extended processing times or significant changes to awards) undermines trust and increases call volumes and queries.
- **Employers, charities and labour market**
 - Employers like Yateley Industries face grants initially cut by around 30% while their costs have risen by almost 50%; some hourly awards are as low as £2.14, below minimum wage, making roles financially unviable without cross subsidy.
 - Organisations are holding waiting lists (Yateley has closed its list at 25 disabled people, with an £11,000 shortfall between grant and actual support costs), limiting recruitment and progression opportunities for disabled adults.
 - Frequent errors, unexplained declines and the need to phone repeatedly for clarification add an administrative burden for employers, HR teams and payroll, as they juggle staffing and cash flow around uncertain decisions.
- **Disabled people's financial security and wellbeing**
 - Individuals are going months out of pocket for essential support workers and equipment, creating debt, drawing on savings or pensions and raising risks of people dropping out of work.
 - Perceived "lack of empathy" and wide variation between case managers erodes confidence in the scheme and makes planning work, careers and independent living much harder.

Access to Work delays and funding cuts: impact on disabled employment

Key numbers and statistics

- 96.5 days: average Access to Work clearance time now, up from just over 6 weeks in April 2024.
- 103.5 days: peak average clearance time in July 2025.
- 9–13 months: delay range reported by Business Disability Forum over the last two years for some users.
- £18,000: reported cut to Mark Lane’s annual Access to Work grant.
- 30%: initial cut to Yateley Industries’ renewed grant, against a 48% increase in business costs.
- £2.14 per hour: some of the lowest hourly awards received by Yateley, below the minimum wage.
- 25: disabled people on Yateley Industries’ closed waiting list, with the organisation unable to absorb a £11,000 funding shortfall.
- 17,000: signatures on the Access to Work Collective petition calling for reform of the scheme.

References and links

- Yahoo News UK – “DWP’s Access to Work wait times double in 18 months: 'It's like they don't care'”, Jasmine Andersson, updated 24 November 2025.
- Evidence and case studies from Access to Work recipients (including Mark Lane) cited in the Yahoo News investigation.
- Access to Work Collective petition and campaign materials.
- Statements from Business Disability Forum and Yateley Industries on delays, award cuts and recruitment impacts.

Minimum wage rise and extended 'milkshake tax' ahead of 2025 Budget

- From April 2026, the minimum wage for workers aged 21 and over will rise by 4.1 per cent to £12.71 an hour, in line with Low Pay Commission recommendations.
- This delivers a pay boost for millions of low paid workers and is part of the pre Budget package trailed by the Chancellor.
- The existing sugar tax will be expanded to cover milk based drinks such as milkshakes and canned lattes.
- The sugar threshold at which the levy applies will be reduced, so more high sugar drinks are caught by the tax.

Minimum wage rise and extended 'milkshake tax' ahead of 2025 Budget

Impacts on administration of services

- **Payroll, HR and enforcement**
 - Employers will need to update payroll systems, contracts and budgets to reflect the higher minimum wage from April, with particular impacts in low wage sectors such as retail, hospitality and social care.
 - HMRC and advisory bodies will need to refresh guidance, communications and compliance activity on minimum wage enforcement.
- **Public health and tax administration**
 - Extending the sugar levy to milk based drinks and lowering the threshold increases the range of products in scope; HMRC will need to update regulations, product classifications, returns processes and compliance checks.
 - Manufacturers and retailers will face reformulation decisions, relabelling and system changes to track which products are liable for the higher or lower sugar tax bands.
- **Local government and services**
 - Councils may see pay bill pressures for directly employed low paid staff (for example care workers, catering, cleaning) and for commissioned services where providers seek fee uplifts to cover higher wage costs.
 - Over time, public health teams may align local obesity and prevention work with the expanded sugar levy, using it as a lever in wider healthy eating campaigns.

Minimum wage rise and extended 'milkshake tax' ahead of 2025 Budget

Key numbers and context

- 4.1 per cent: increase in the minimum wage for workers aged 21 and over.
- £12.71: new hourly minimum wage rate for over 21s from April.
- Sugar levy scope: now includes dairy based drinks (for example milkshakes, canned lattes) in addition to existing soft drinks.
- Threshold change: levy kicks in at a lower sugar content per 100ml, pulling more products into the tax net.

References and links

- BBC live coverage – *Minimum wage boost and 'milkshake tax' unveiled ahead of Budget*, 25 November 2025.
- Guardian – *What to expect in Budget 2025: tax, VAT, pensions, savings and more*, 25 November 2025.
- Guardian – *Budget 2025: key points at a glance*, 26 November 2025.
- Hansard – *Budget Resolutions*, House of Commons debate, 26 November 2025.

Projected child poverty trends after removal of the two-child limit

- From April 2026 the two-child limit in Universal Credit will be removed, so families can receive the child element for all children regardless of family size.
- This is part of a wider child poverty package, alongside: expanded Free School Meal eligibility for all pupils in England with a parent on UC; funded breakfast clubs for primary pupils in England; higher Healthy Start payments; wider Warm Home Discount eligibility; changes to Winter Fuel Payment; UC and PIP changes; and Child Maintenance Service reform.
- Using the DWP Policy Simulation Model (PSM) aligned to March 2025 OBR forecasts, DWP estimates:
 - 4.3 million children in relative low income after housing costs (AHC) in FYE 2030;
 - a reduction of 400,000 children in relative low income AHC between FYE 2025 and FYE 2030, a fall of 2 percentage points.
- This is expected to be the largest reduction in the number of children in relative low income AHC over a Parliament since comparable records began in the 1990s.
- Projections are not a forecast; they are estimates under specific economic and policy assumptions and are subject to a high degree of uncertainty.

Projected child poverty trends after removal of the two-child limit

Implications for administration of services

- **DWP and central government**
 - Ongoing need to maintain and update the Policy Simulation Model, caseload forecasts and UC transition assumptions, and to refresh projections at each fiscal event as OBR assumptions change.
 - Significant operational and communications work to implement removal of the two child limit, UC changes for under 25s and PIP reforms, while managing Move to UC and minimising confusion for families.
 - Complexity in explaining that projections include some policies (for example two child limit removal, FSM expansion) but not other Budget 2025 measures.
- **Local authorities, schools and health services**
 - Councils and schools in England will need to administer expanded Free School Meals and new breakfast club funding, including eligibility checking, commissioning catering, timetabling and monitoring take up.
 - Public health and early years services will need to integrate the higher Healthy Start payments and wider Warm Home Discount eligibility into local anti poverty, nutrition and fuel poverty support.
 - Education and children's services must plan for possible shifts in demand for local welfare, early help and family support as incomes rise for larger low income families, while still managing high baseline need.
- **Analysis, scrutiny and strategy**
 - Analysts and policy teams will need to interpret projections carefully: results are sensitive to modelling choices, UC transition assumptions and economic scenarios, and differ from survey based HBAI levels.
 - The figures will shape the forthcoming Child Poverty Strategy, impact assessments and Parliamentary scrutiny, and are likely to be used extensively in local and national debates about progress on child poverty.

References and links


- DWP: *Low income poverty projections for children, FYE 2025 to FYE 2030*, published 26 November 2025 (GOV.UK).
- DWP: *How low income is measured in households below average income statistics* (GOV.UK).
- DWP: *Households below average income, FYE 2024: quality and methodology information report* (GOV.UK).
- Office for Budget Responsibility: *March 2025 economic and fiscal outlook* (for underlying forecasts used in the PSM).

Projected child poverty trends after removal of the two-child limit

Key numbers and trends (children, UK)

- **Relative low income after housing costs (AHC)**
 - FYE 2024: 4.5 million (31 per cent)
 - FYE 2025: 4.6 million (32 per cent)
 - FYE 2026: 4.7 million (33 per cent)
 - FYE 2030: 4.3 million (30 per cent)
 - Change FYE 2025 to FYE 2030: minus 400,000 children, minus 2 percentage points
- **Relative low income before housing costs (BHC)**
 - FYE 2024: 3.4 million (23 per cent)
 - FYE 2025: 3.6 million (25 per cent)
 - FYE 2030: 3.2 million (22 per cent)
 - Change FYE 2025 to FYE 2030: minus 400,000 children, minus 2 percentage points
- **Absolute low income AHC**
 - FYE 2024: 3.9 million (26 per cent)
 - FYE 2025: 3.8 million (26 per cent)
 - FYE 2030: 3.5 million (24 per cent)
 - Change FYE 2025 to FYE 2030: minus 300,000 children, minus 1 percentage point
- **Absolute low income BHC**
 - FYE 2024: 2.9 million (20 per cent)
 - FYE 2025: 2.9 million (20 per cent)
 - FYE 2030: 2.6 million (18 per cent)
 - Change FYE 2025 to FYE 2030: minus 300,000 children, minus 1 percentage point

Removing the two-child limit: impact on low-income poverty in the UK



Policy change and headline poverty impacts

- From April 2026 the two child limit in Universal Credit will be removed; families will receive the child element for all children regardless of family size.
- Using DWP's Policy Simulation Model, aligned to OBR November 2025 forecasts, the removal of the two child limit is estimated to result in:
 - 600,000 fewer individuals in relative low income after housing costs in FYE 2030 compared to baseline projections;
 - of these, 450,000 are children and 150,000 are working age adults.
- Around 2 million children are expected to live in households that see an income increase from the policy in FYE 2030.
- The impacts are measured relative to a "no change" baseline and are separate from wider economic or policy trends in poverty.
- Modelling uses equivalised household income, both before and after housing costs; this means individuals may be affected indirectly through changes to other family members' income.
- Estimates are rounded to the nearest 50,000 people and 0.1 percentage point due to modelling uncertainty; results are projections, not precise forecasts.

Removing the two-child limit: impact on low-income poverty in the UK

Building impact over time

- In FYE 2026, the two child limit is estimated to be responsible for around 300,000 children being in relative low income after housing costs; roughly 100 children a day have been pushed into poverty since the policy began in April 2017.
- ▶ • If the policy had remained in place, by FYE 2030 around 450,000 children would have been in relative low income AHC as a result of the limit; removing it prevents this.
- The effect grows over time because more children and families become subject to, or escape from, the limit as new births occur and families' circumstances change.

Removing the two-child limit: impact on low-income poverty in the UK



Administrative and system implications

- DWP must update Universal Credit rules, systems and guidance to remove the two child restriction and correctly recalculate awards for all affected families.
- Operationally this requires: revised decision making guidance; updates to calculators and training for staff and partners; and careful communication so families understand their new entitlements.
- The Policy Simulation Model and linked caseload forecasts need regular updating as new data, OBR forecasts and policy changes emerge; analysts must explain that impacts are modelled and do not include behavioural changes such as altered work incentives or benefit take up.
- Local services that use income and UC data for targeting support, for example local welfare schemes or discretionary funds, will need to account for higher family incomes for larger households when assessing need and setting eligibility rules.

References and links

- DWP, “Removing the two child limit on Universal Credit: Impact on low income poverty levels in the United Kingdom”, updated 27 November 2025.
- DWP, “Low income poverty projections for children, FYE 2025 to FYE 2030”, published 26 November 2025.
- DWP, “How low income is measured in households below average income statistics” (GOV.UK).
- DWP, “Households below average income series: quality and methodology information report FYE 2024” (GOV.UK).

Removing the two-child limit: impact on low-income poverty in the UK

Key numbers by poverty measure, FYE 2030 (change versus baseline)

All figures are approximate, rounded, United Kingdom.

- **Relative low income after housing costs**
 - 450,000 fewer children, a fall of about 3.2 percentage points.
 - 150,000 fewer working age adults, a fall of about 0.4 percentage points.
 - 600,000 fewer individuals in total, a fall of about 0.8 percentage points.
- **Relative low income before housing costs**
 - 300,000 fewer children, around 2.1 percentage points lower.
 - Around 50,000 to 100,000 fewer working age adults, around 0.1 to 0.2 percentage points lower.
 - Around 350,000 fewer individuals overall, around 0.5 percentage points lower.
- **Absolute low income after housing costs**
 - 250,000 fewer children, around 1.8 percentage points lower.
 - 100,000 fewer working age adults, around 0.2 percentage points lower.
 - 350,000 fewer individuals in total, around 0.5 percentage points lower.
- **Absolute low income before housing costs**
 - 250,000 fewer children, around 1.7 percentage points lower.
 - 100,000 fewer working age adults, around 0.3 percentage points lower.
 - Around 350,000 fewer individuals overall, around 0.5 percentage points lower.



Business rates 2026/27: multipliers, reliefs and implications for councils

- Overall package: Five year business rates support package in England worth an estimated £4.3 billion.
- New multipliers from April 2026 (England):
 - Small business RHL multiplier: 38.2p
 - Small business standard multiplier: 43.2p
 - Standard RHL multiplier: 43.0p
 - Standard non domestic rating multiplier: 48.0p
 - High value multiplier: 50.8p (for properties with rateable value £500,000 and above).
- Retail, hospitality and leisure (RHL) support:
 - New RHL multipliers set 5p below the relevant national multipliers for qualifying properties with RV under £500,000.
 - Funded by a high value multiplier 2.8p above the national standard multiplier for RV £500,000 and above.
 - Threshold between small and standard multipliers (RV £51,000) remains unchanged.
- Reliefs and grace period:
 - Redesigned Transitional Relief scheme for the 2026 revaluation worth £3.2 billion.
 - Transitional Relief Supplement (TRS): 1p added to the relevant tax rate in 2026/27 for those not in Transitional Relief or Supporting Small Business Relief (SSBR).
 - 2026 Supporting Small Business Relief: caps bill increases for those losing Small Business Rates Relief, rural rate relief or 2025/26 RHL relief, with a minimum cap of £800 or the TR cap if higher.
 - Extension of the 2023 SSBR scheme for one year from April 2026.
 - 100 per cent business rates relief for separately assessed eligible electric vehicle charging points and EV only forecourts for ten years.
 - SBRR grace period extended from one to three years for businesses expanding into a second property (for expansions after the Budget).



Business rates 2026/27: multipliers, reliefs and implications for councils

Impacts on administration of services

- Rating and billing complexity
 - Billing authorities must update systems and processes to handle five multipliers, including the new RHL and high value multipliers, and apply the 1p TR supplement correctly before other reliefs.
 - Transitional Relief moves to a “multiplier inclusive” model, incorporating all multipliers and the TRS within the TR calculation; authorities will need to understand new definitions (for example A, M, RS) and the revised caps (X values) for small, medium and large hereditaments.
 - Interaction with Improvement Relief means RVs used in TR (and SSBR) calculations must reflect any VO certificates, adding further complexity to baseline (BL) and chargeable amount calculations.
- Relief administration and funding
 - EVCP relief and SSBR are to be delivered under section 47 discretionary powers; councils must design processes to identify eligible hereditaments, award reliefs, and ensure consistent application of central guidance.
 - Government will reimburse costs via section 31 grants; authorities need to track awards accurately and ensure data quality for grant claims.
 - The extended SBRR grace period and expanded SSBR scheme require robust data on prior year relief entitlements, including recalculating BL as if TR had not applied in some cases.



Business rates 2026/27: multipliers, reliefs and implications for councils

Impacts on administration of services

- New burdens and evidence collection
 - Under the New Burdens doctrine, government will meet reasonable software, staffing and administrative costs of implementing the measures; councils will be asked to provide detailed cost assessments, with evidence collected over summer 2026.
 - Business rates, revenues and finance teams must plan for additional work on modelling, testing, staff training, communications and support to local ratepayers.
- Call for evidence and valuation method
 - A Call for Evidence has been launched on how business rates, and the Receipts and Expenditure valuation method, affect investment decisions; responses are due by 18 February.
 - Authorities may wish to coordinate responses with economic development and property teams, as findings could influence future valuation policy and appeal pressures.

References and links

- Business Rates Information Letter 5/2025: Confirmation of Budget package and the Non Domestic Rating Multipliers for 2026/2027 (MHCLG, 26 November 2025).
- Annex: 2026 Transitional Relief, Transitional Relief Supplement and Supporting Small Business Relief scheme (technical overview for local authority specialists).
- Business rates information letters collection (GOV.UK).
- Call for Evidence: Business Rates and Investment, including the role of the Receipts and Expenditure valuation method (deadline 18 February).

Business rates 2026/27: multipliers, reliefs and implications for councils

Key numbers and parameters

- Package value: £4.3 billion over five years.
- Multipliers 2026/27:
 - Small business RHL: 38.2p
 - Small business standard: 43.2p
 - Standard RHL: 43.0p
 - Standard: 48.0p
 - High value: 50.8p (2.8p above standard for RV £500,000+).
- Thresholds and caps:
 - Small to standard multiplier threshold unchanged at RV £51,000.
 - SBRR grace period increased from 1 to 3 years after acquiring a second property.
 - 2026 SSBR cash cap: minimum £800 increase or the TR cap if greater; scheme length generally three years, with some hereditaments exiting after 1 April 2027.
 - TR caps (X values):
 - Small: 105, 110, 125
 - Medium: 115, 125, 140
 - Large: 130, 125, 125 (for 2026/27, 2027/28, 2028/29 respectively).

Quote of the Week

“You can't trust politicians. It doesn't matter who makes a political speech. It's all lies - and it applies to any rock star who wants to make a political speech as well.” - Bob Geldof

Bob Geldof is an Irish singer-songwriter and political activist who first rose to fame in the late 1970s as the lead singer of the punk rock band The Boomtown Rats. He is best known globally for his humanitarian work, including organizing Band Aid in 1984 and the Live Aid concerts in 1985 to combat famine in Africa





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LGR & S114 Watch



Acute financial risk and statutory recommendation

- External auditors (Grant Thornton) have issued a statutory recommendation after identifying four significant weaknesses in Shropshire Council's value for money arrangements.
- The council overspent by £34m in 2024/25, with a projected overspend of around £47m by mid 2025/26; this would push the General Fund reserves negative and risk an unlawful financial position and potential Section 114 notice.
- The Medium Term Financial Strategy has unaddressed budget gaps; there is no clear plan to avoid reliance on Exceptional Financial Support.
- Weaknesses in budget monitoring and reporting contributed to the 2024/25 deterioration; Internal Audit has given a Limited Assurance opinion for six consecutive years, indicating systemic issues not being addressed.
- Statutory recommendation:
 - Immediate review of all services, statutory and non statutory, to identify the minimum viable cost of delivering legal duties.
 - Replicate the actions that would follow a Section 114 notice, to drive urgent savings decisions now rather than later.
 - Review all budget and MTFS estimates to remove optimism bias and ensure a realistic financial position.



Acute financial risk and statutory recommendation

Key recommendations and impacts on administration of services

- Medium term financial resilience
 - Develop a realistic and deliverable plan for the use of Exceptional Financial Support; set out how it will increase resilience and how reliance will be reduced to reach sustainability.
 - Review all savings programmes for deliverability; ensure savings in the 2026/27 budget are achievable, with scenario planning for slippage.
 - Use outputs from PwC transformation work to identify initiatives that can be implemented at pace.
- Governance, assurance and internal control
 - Immediately implement Internal Audit recommendations on budget monitoring and reporting; create an action plan to address pervasive issues behind the repeated Limited Assurance opinion.
 - Action plan to be approved by the Audit and Governance Committee, with regular progress reporting and a named lead officer to drive improvement.
- DSG deficit and education spend
 - Continue and strengthen activity to limit growth of the DSG deficit; regularly report the impact of mitigations to Schools Forum and Cabinet as part of financial monitoring.
- Practical impacts on administration of services
 - Corporate requirement to define and cost “minimum viable” statutory service levels, with potential scaling back of discretionary services and difficult choices on service standards.
 - Tighter central grip on in year spending, closer scrutiny of savings delivery and transformation projects, and more frequent reporting to Cabinet, Audit and Governance and external auditors.
 - Increased demand on finance, internal audit and service management teams to support service reviews, financial modelling, consultation processes and engagement on proposed cuts or changes to provision.

Acute financial risk and statutory recommendation

Key numbers and indicators

- £34m overspend in 2024/25.
- Potential £47m overspend by halfway through 2025/26 if trends continue.
- General Fund reserves would move into a negative position at that level of overspend, creating the risk of unlawful expenditure.
- Six consecutive years of Limited Assurance from Internal Audit on overall control and governance arrangements.

References and links

- Article: "External auditors issue statutory recommendation in light of section 114 risk", 27 November 2025.
- Source: Local Government Lawyer / auditor value for money report to Shropshire Council Audit and Governance Committee.



Legal Issues of Note

Bar Council updated AI guidance on LLMs

- Bar Council has updated its guidance on the use of ChatGPT and other generative AI large language models (LLMs), urging barristers to “make the effort to understand” the technology.
- It confirms there is nothing inherently improper in using reliable AI tools to augment legal services, provided they are properly understood and used responsibly, with barristers retaining control and integrity.
- Barristers must ensure accuracy and compliance with law, rules and professional codes; guidance responds to recent High Court case law and rapid AI developments.
- The guidance highlights key risks with LLMs: anthropomorphism, hallucinations, information disorder, bias in training data, mistakes and the risk of confidential data being used in model training.
- It stresses that LLMs lack conscience and social and emotional intelligence, and flags cybersecurity vulnerabilities and issues around intellectual property and AI-generated content.
- New references are added to tools such as Google’s Gemini, Perplexity, Harvey and Microsoft Copilot, alongside earlier focus on ChatGPT.

Bar Council updated AI guidance on LLMs

Implications for practice and administration of services

- Professional responsibility and supervision
 - Any use of AI remains the barrister's responsibility; outputs must be checked against authoritative sources. Chambers and employers will need clear policies, supervision arrangements and training so juniors and pupils do not over-rely on LLMs.
- Confidentiality, data protection and cybersecurity
 - Strong emphasis on safeguarding client confidentiality, legal professional privilege, privacy and data protection; likely need for internal rules on what can be put into public LLMs, DPIAs, and possibly whitelists of approved tools or deployment of more secure solutions.
- Quality assurance and risk management
 - Recent cases highlight the dangers of uncritical AI use and the impact on public confidence in justice; chambers and legal teams may need additional QA steps (for example, mandatory citation checking where AI has been used) and to record when LLM tools have assisted work.
- Ethics, regulation and evolving guidance
 - The document is explicitly non-binding for BSB purposes but signals expectations on ethical use; practitioners must track updates as case law and regulation evolve, and factor AI use into complaints handling, regulatory risk assessments and CPD planning

Bar Council updated AI guidance on LLMs

Key facts and scope

- Publication timing: guidance published 25 November 2025, with Bar Council press release on 26 November and accompanying “Staying ethical with AI at the Bar” blog on 27 November 2025.
- Scope: aimed at all parts of the Bar (self-employed, employed, young Bar, pupils, chambers and AETOs) and covering both general LLMs (for example ChatGPT, Gemini) and law-specific tools.
- Status: prepared to assist barristers on conduct and ethics; not “guidance” for BSB Handbook purposes, not legal advice and not binding on the BSB, tribunals or the Legal Ombudsman, with explicit disclaimer on liability for reliance.

References and links

- Local Government Lawyer – “Bar Council updates AI guidance, urging barristers to better understand LLMs”, 27 November 2025.
- Bar Council press release – “Updated guidance on generative AI for the Bar”, 26 November 2025.
- Bar Council ethics guidance PDF – “Considerations when using ChatGPT and generative artificial intelligence”, November 2025.
- Bar Council blog – “Staying ethical with AI at the Bar”, 27 November 2025



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



**Chris
Sharratt**
Talent Partner



"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 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!"





Generic Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Hybrid

Our good client in the East of England is seeking multiple Revenues & Benefits Officers, on a permanent, full-time basis.

Roles are offered on a remote basis with the understanding you may be asked to work from the office once every 2-3 days, and initially for the first few days for training & set-up.

- Assessment of HB & CTR claims
- To determine Council Tax liability in accordance with relevant primary legislation and case law
- To have and maintain a working knowledge of the Local Government Finance Act 1992 and case law
- Determine and award discounts and exemptions in
- Gather information, explain decisions, and provide advice to the public and their representatives by email, letter, and

What we're looking for:

main skills/knowledge:

- A minimum of 3 years Revenues or Benefits experience
- Be a skilled Civica OpenRevenues user

To find out more or to apply

>> Click here to view the full advert <<

Trainee Enforcement Agent



Permanent | £25,000 basic salary | London or Nationwide

Salary: £25,000 basic salary increasing to £28,500 once your earnings are uncapped. (We pay fees on a pro-rata basis).

Core responsibilities of the role include:

- Undertaking field based/Classroom training to learn the necessary skills to become a Certificated Enforcement Agent.
- Travelling to various addresses, observing and job
- Completion of training course resulting in Level 2
- Completion of the Level 2 Taking Control of Goods examination.
- Attending the County Court, either in person or virtually to demonstrate that you are a fit and proper person to be

What we're looking for:

main skills/knowledge:

- No experience is required as all training will be supplied.
- Ideal candidates will have worked in relevant roles including Civil Enforcement, Armed Forces, Security, Police, Parking/traffic Management, and jobs where Customer Service is a key element of the role.
- Full clean UK driving license is required (minimum of 2 years).

To find out more or to apply

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

Benefits Team Leader (NEC/Northgate)



3 months | £35 per hour (umbrella) | Remote

Our good client in the North West is seeking a Benefits Team Leader on a fully remote basis.

The successful candidate must have strong Housing skills, be an large team.

What we're looking for:

main skills/knowledge:

- Strong Housing Benefit/Council Tax Reduction assessment skills
- The ability to lead and motivate a Benefits team
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- An advanced NEC (Northgate) user

To find out more or to apply

>> Click here to view the full advert <<

Senior NDR Officer (NEC) 16hrs per week



8 weeks initially | £30 per hour (umbrella) | Remote

The role requires an experienced Interim Senior NDR/Business Rates Officer on a short-term basis who can help the team with complex queries, writing procedures & training.

The role is offered on a fully remote basis, laptop will be couriered.

What we're looking for:

main skills/knowledge:

- Strong Senior Revenues/NDR skills
- Experience of NEC(Northgate)
- IRRV qualified or relevant experience
- Able to deal with complex queries and support new members of staff
- Write procedures and support with training

To find out more or to apply

>> Click here to view the full advert <<

Revenues Manager (Academy)



3 months initially | £450 per day (umbrella) | Hybrid

Location: Hybrid – 2-3 days in the office per week

Purpose and impact:

high-quality Council Tax and Business Rates (NDR) billing and service in line with customer requirements and performance.

As part of the Management Team the role holder will deputise for the AD and provide strong professional leadership and for the Revenues service for West

What we're looking for:

main skills/knowledge:

- IRRV qualified to current Level 7
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Management experience is essential as this role will be managing 7 direct reports

To find out more or to apply

>> Click here to view the full advert <<

Business Analyst Revenues & Benefits



Until 31 May 2026 | £450 per day (umbrella) | Hybrid

Hours per week: 18.50 -- 2.5 days per week (Tuesday & Thursday full days, half-day at candidate discretion)

We are looking for an experienced Business Analyst to support moving our NEC Revenues & Benefits System to the cloud (Software As A Service). We will be pursuing the following lines of enquiry:

- Reviewing existing processes for the “as is” solution - to determine our baseline
- Reviewing, with IT specialists, the function of existing standard processes
- Reviewing new modules that will be implemented as part of the project and producing new process flow maps for end users
- Identifying if this move present any opportunities for beneficial changes

What we're looking for:

main skills/knowledge:

- Experience with NEC Revenues & Benefits (Previously known as Northgate i-world)
- Experience with cloud migrations
- Experiencing in producing process documentation, process maps and flow charts
- Must be skilled in working proactively, methodically and collaboratively with a project team
- Domain knowledge of Local Authority highly desirable

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.

[✨ 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 Solutions

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.

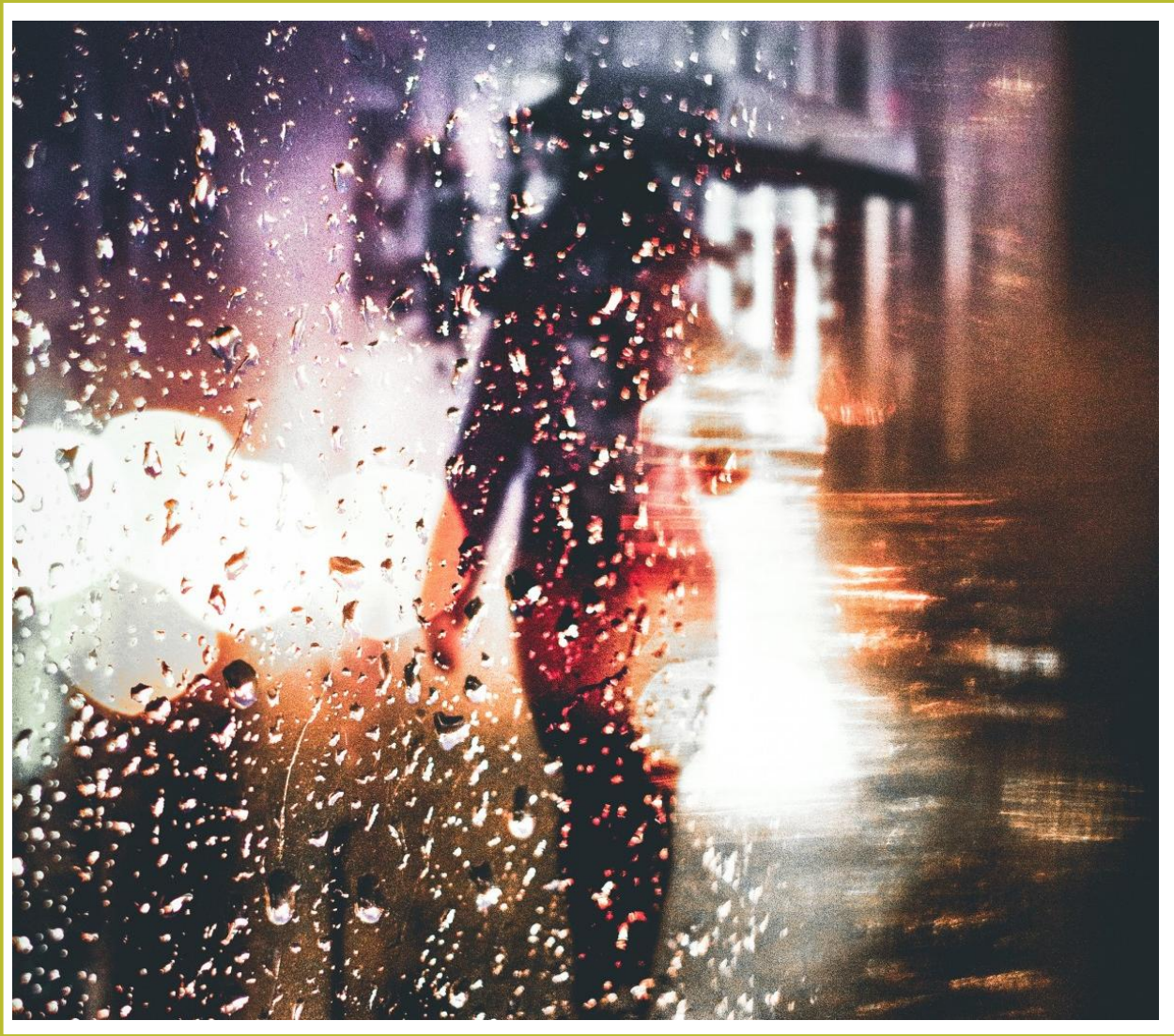
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"
#TeamBSS Client - Simon Rosser

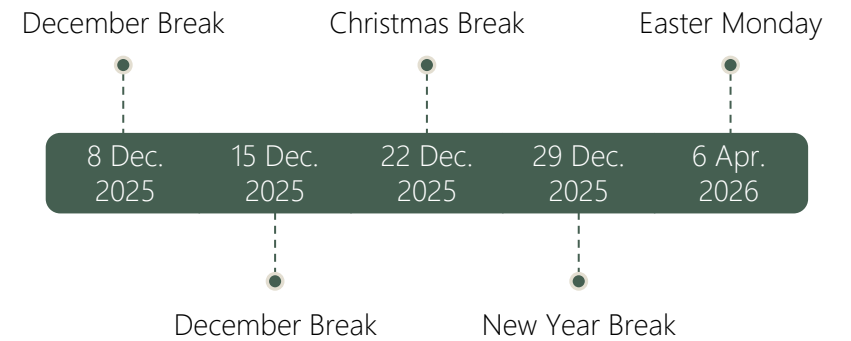


Previous Recordings





Dates where there will be no sessions





Other Workshops



Thursday 29th January 2026

2026: Reorganisation, Reform & Results: Shaping the Future of Local Government

Leeds Civic Hall, Calverley
Street, LS1 1UR



Reorganisation, Reform & Results: Shaping the Future of Local Government

Event by [Ascendant Solutions Ltd](#)

Thu, Jan 29, 2026, 9:30 AM (your
local time)

Live and Online

Event

link[https://preview.mailerlite.io/forms/657684/168311692752585951/s
hare](https://preview.mailerlite.io/forms/657684/168311692752585951/share)



WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training



Welfare
Together

Join Tracey Stone & Fiona Monk in Leeds 26th January 2026

Improve your teams key support skills

Focus areas for the day:

Spot vulnerability indicators and adapt support accordingly
Identify and prioritise debts effectively

Tackle difficult money conversations without judgement
Connect people with the right debt advice services

What attendees have said:



“It’s not often you attend a course and find that you’re totally engaged from start to finish, and the time seemed to go by very quickly.” – FK



“I really enjoyed the session.”- LP





“REACHING, HELPING, AND EMPOWERING”

We're excited to offer **in-person training** - on 26th January 2026,
@1 Park Lane, Leeds LS3 1EP.

Registration from 9:30am
Start 10am - 3pm

details to be confirmed.

Special offer: £99 + vat per person – **only £79 + vat** if booked
st December 2025.

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





VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Replay: 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



In
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Blogs

Thoughts from the panel

Blogs



Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance by Malcolm Gardner

[Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance – Visionary Network](#)

Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner

[Why We Should Not Be Surprised That Reform UK's Councils Are Struggling – Visionary Network](#)

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/>

Blogs

Benefits in the Future

- Big differences in Pension Credit take-up revealed
 - [Big differences in Pension Credit take-up revealed – 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/>

Blogs

entitledto
independent | accurate | reliable

- [Benefit take-up may be getting worse, but it's hard to know](#)
by Phil Agulnik
- 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>

[Stairway to headroom](#) Putting the Autumn Budget 2025 decisions on tax, spending and borrowing into context

by [Hannah Aldridge](#) and [Mike Brewer](#) and [Elliott Christensen](#) and [Tom Clark](#) and [Alex Clegg](#) and [Nye Cominetti](#) and [Adam Corlett](#) and [Ruth Curtice](#) and [Julia Diniz](#) and [Sophie Hale](#) and [Lindsay Judge](#) and [Zachary Leather](#) and [Jonathan Marshall](#) and [Charlie McCurdy](#) and [Louise Murphy](#) and [Simon Pittaway](#) and [Hannah Slaughter](#) and [James Smith](#) and [Imogen Stone](#) and [Greg Thwaites](#) and [Lalitha Try](#)

[The localisation era](#) Assessing the post-2013 rise of localised social security by [Alex Clegg](#)

This report is part of the project [Safety Nets: social security for families in a devolved UK](#), funded by the Nuffield Foundation. It examines the growth of *localised social security* in the UK from 2013, focusing on how responsibilities for discretionary support and Council Tax Reduction (CTR) have shifted from the UK government to local authorities. Localised support makes up only a small share of overall social security spending, but it has expanded significantly, driven first by the 2013 localism reforms and later by the Covid-19 pandemic. The report evaluates when local delivery works well, where it falls short, and what principles should guide any future reform.

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

Institute of Fiscal Studies Blogs

All our IFS analysis of Chancellor Rachel Reeves' Autumn Budget 2025.

- [Government finances and spending](#)
- [Poverty, inequality and social mobility](#)
- [Savings, pensions and wealth](#)
- [Taxes and benefits](#)

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>





VISIONARY NETWORK

About Visionary Network

Visionary Network



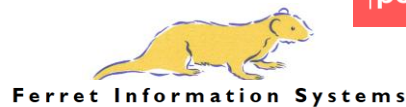
VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- 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.



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.

