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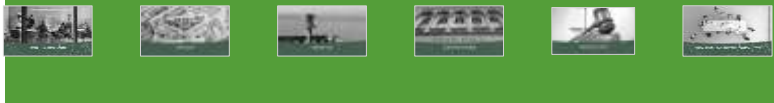


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Revenues and Benefits Discussion Group

[Meeting Link](#)

2 March 2026



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
- Michael Fisher, St Helens Council
- 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
- 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.



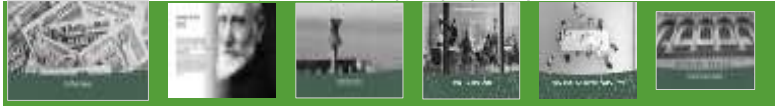
In Partnership with



Jobs Market



The Future of Work: Navigating Inactivity, Pay, and AI
A Panel Discussion on the UK Labour Market and European Policy Horizons



Discussion Points

Funding and Fraud



Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund

Department for Work & Pensions

What the research examined and what it found

- DWP commissioned Verian to explore how local authorities deliver the Household Support Fund (HSF) and Discretionary Housing Payments (DHPs) and how the schemes interact, to inform the Crisis and Resilience Fund (CRF) in England from April 2026.
- Delivery models varied substantially, shaped by:
 - governance structures, especially within areas that fit an agreement (HSF at upper tier) DHPs at lower tier to form the area;
 - capitalist local legacies and their structures (e.g. local functions "used" the scheme);
 - local population and area profile (e.g. housing pressures, deprivation, rurality).
- Interaction between schemes was uneven, some areas integrated oversight and referrals and used HSF to supplement DHPs, while others treated the schemes as separate, often due to timing and role separation.
- Local government recognition concerns featured in some tier 2 areas, with fears about loss of local expertise and discretion when moving to a combined model.

England SEND reforms: tiered support, mainstream inclusion and a new funding model

What is changing in the system

- Government proposes a move away from a one-size-fits-all approach, using a tiered model of support so more children's needs are met earlier in mainstream settings.
- Education, Health and Care Plans would increasingly be reserved for children with the most complex needs by 2035, with EHCPs underpinned by evidence-based Specialist Provision Packages.
- For children with less complex needs, schools would deliver new Individual Support Plans within mainstream education, backed by a new Inclusive Mainstream Fund over three years.
- The package includes "Experts at Hand", a local bank of specialists that schools can draw on, and a funding boost for Family Hubs to strengthen SEND outreach and support.

Exceptional Financial Support 2026/27: rising reliance on capitalisation to balance council budgets

Key facts on Exceptional Financial Support (EFS) for 2026/27

- Government has agreed around £1.5bn of in principle EFS for 35 English councils for 2026/27, up from 29 councils in 2025/26.
- EFS allows councils under severe pressure to capitalise a set amount of revenue costs, creating one-off budget relief in the general fund.
- Councils receiving EFS can be subject to an external assurance review; government expects "robust plans" for improvement and service transformation over the three-year Local Government Finance Settlement period.
- LGA view: EFS is "no longer exceptional" and signals deep, ongoing financial stress across the sector.



Public sector counter fraud drive: £7.53bn protected and new enforcement capability

Key facts from the announcement

- Cabinet Office says £7.53bn was protected for the public purse in the last financial year through intensified fraud prevention and recovery activity.
- It links the result to better use of data matching and cross public sector working, including collaboration with local authorities and tools such as the National Fraud Initiative.
- Example cited: London Borough of Hillingdon recovered 15 council homes in the past year and removed more than 100 fraudulent housing applications from its waiting list.
- Government also says it is intensifying action on COVID-related fraud, reporting almost 6400m in savings delivered to date.





The Future of Work: Navigating Inactivity, Pay, and AI

A Panel Discussion on the UK Labour Market
and European Policy Horizons



Diagnosis

(15 mins)

Drivers of worklessness and inactivity.



Minimum Wage

(15 mins)

Shifting employer costs.



Income Security

(15 mins)

UBI and evidence-based alternatives.



Hybrid Work

(15 mins)

Participation and regulation.



AI & Skills

(20 mins)

Bridging the local and national gap.



International Lessons

(10 mins)

The European policy exchange.

Low Unemployment vs. Rising Inactivity

Lowest Hiring Intentions

CIPD: outside the first year of the pandemic, hiring intentions are at their lowest on record.

37%

of employers plan to reduce permanent recruitment due to Employment Rights Act reforms.

The Panel Provocation

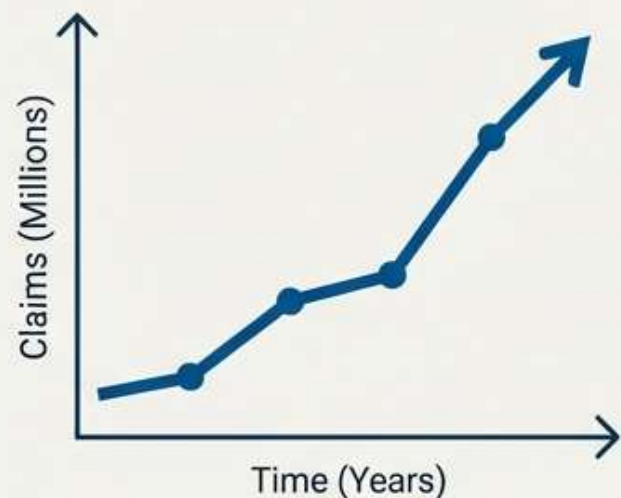
Are we looking at a cyclical downturn, a post-pandemic health shock, a structural skills mismatch, or a confidence problem?

What is the panel's working diagnosis for the sharp rise in economic inactivity while standard unemployment remains relatively low?

The Inactivity Drivers

The Panel Provocation

Health-Related Inactivity



Sharp rise in health benefit claims

Youth Disengagement

946,000

Youth NEETs

A 50% rise over five years,
alongside a 15.3% youth
unemployment rate.

What interventions are most credible in the next 12-24 months: faster treatment pathways, workplace adjustments, or benefit reform?

What are the actual barriers to entry-level work for young people today: mental health, transport, basic skills, or AI displacement?

The Wage Floor Evolution

£3.60/hr

Starting point in April 1999.

3.4%

Share of workers paid below two-thirds of the median hourly wage in 2024.

Tension Points:

- Rising employer national insurance
- Pace of increases
- Inflation pass-through

The Panel Provocation

Is the binding constraint now **minimum wage levels**, wider **employment costs**, weak demand, or low productivity?

Should the UK maintain, narrow, or remove youth rates?



EU Context: Mix of statutory wages, collective bargaining, and in-work benefits.

High-end economic briefing assthetic

Evidence over Theory: Finland UBI

- ✓ Small employment effects.
- ✓ Improved perceived wellbeing.
- ✓ Reduced mental strain relative to control group.

The Panel Provocation

What specific problem is UBI trying to solve in the UK: poverty, complexity, conditionality harms, or automation?

If full UBI is fiscally unrealistic, what is the best UBI-adjacent reform: negative income tax, partial basic income, or benefit simplification?

UK Reality

28%

Workers utilizing hybrid work in early 2025 (ONS).

27% Hybrid / 13% Fully Remote

Data notes a skew toward higher qualifications and specific age groups (Commons Library, Oct 2025).

EU Comparators



Ireland

Statutory right to request remote working (Work Life Balance Act 2023).



Portugal

Legal right to disconnect during rest periods.

The Panel Provocation

Has hybrid working genuinely improved participation for marginalized groups, or merely benefited higher earners?

What is the impact on management capability and progression for junior staff?

97%

UK employers identifying at least one AI labour market skills gap.

- 57% technical gaps
- 30% non-technical gaps

OECD Warning:

Training supply is failing to match the need for broad AI literacy.

EU Baseline (2023):

44% of EU citizens aged 16-74 lack even basic digital skills.

The Panel Provocation

Should the UK prioritize AI specialist pipelines or mass AI literacy for existing roles? Who pays?

Where is AI already changing entry-level work (admin, finance processing, basic legal drafting)?

International Shock Absorbers



Germany: Kurzarbeit

Social insurance short-time work scheme.
Reduces hours instead of laying off staff; state provides income replacement.



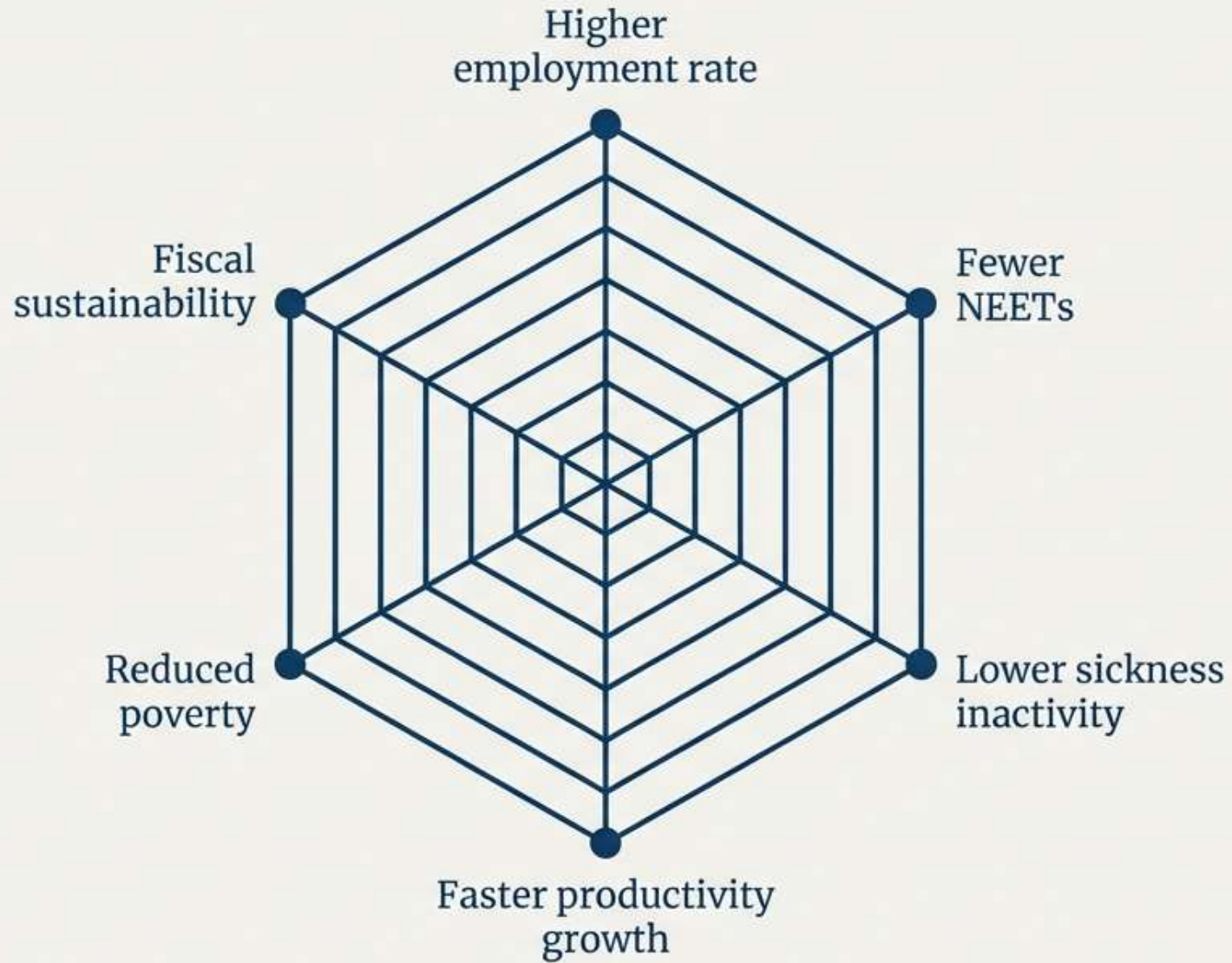
Denmark: Flexicurity

Combining flexible hiring/firing with high income security and active labour market policies.

The Panel Provocation

Does the UK need **stronger job retention tools** for downturns to prevent long-term detachment?

What is the right balance between flexibility and security if the ultimate goal is fewer NEETs and lower inactivity?



The Exchange: One policy to import. One policy to stop.

Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund



Department
for Work &
Pensions

What the research examined and what it found

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- Delivery models varied substantially, shaped by:
 - governance structure, especially unitary versus two tier arrangements (HSF at upper tier; DHPs at lower tier in two tier areas)
 - organisational legacy and team structures (which functions “own” the scheme)
 - local population and area profile (need, housing pressures, deprivation, rurality).
- Interaction between schemes was uneven: some areas integrated oversight and referrals and used HSF to supplement DHPs, while others treated the schemes as separate, often due to tiering and role separation.
- Local government reorganisation concerns featured in some two-tier areas, with fears about loss of local expertise and discretion when moving to a combined model.

Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund



Department
for Work &
Pensions

Impacts on administration of services

- Transition planning workload: authorities need to map current pathways, referral rules, decision rights and data flows across tiers and partners, then redesign for a single CRF model.
- Greater governance and assurance demands where delivery is distributed through voluntary and community sector partners, particularly for outcome reporting and attribution of impact.
- Data sharing and coordination remain practical constraints in two tier settings, affecting joined up casework and strategic planning

Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund



Department
for Work &
Pensions

What is working, what is difficult, and what CRF needs to balance

- Authorities value local discretion and flexibility, particularly where schemes are used alongside advice, triage and referrals, not just one-off payments.
- What is working well includes:
 - partnership working with third party organisations to reach underserved groups and build trust
 - holistic assessment models that use conversation and casework to identify root issues and connect people to wider support
 - some innovative DHP practice, for example proactive work with landlords to reduce rent, prevent repeat crisis and secure more affordable housing options.
- Key delivery challenges reported across areas include: short funding cycles that inhibit longer term resilience building, insufficient funding relative to demand, difficulties targeting those most in need, and managing demand and dependency.
- The main implication for CRF is a required balance between consistency and local flexibility, including clarity on purpose and scope, while retaining local discretion that enables effective targeting and partnership delivery.

Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund



Department
for Work &
Pensions

Impacts on administration of services

- Operational trade-offs become explicit: speed versus thorough eligibility checks; broad access versus targeting; crisis payments versus prevention and resilience building. This affects staffing, training, quality assurance, and performance frameworks.
- If CRF consolidates housing related support, councils may need new joined up teams and clearer escalation routes across benefits, housing options, homelessness prevention and discretionary support, especially where current responsibilities sit in different services

[Explainer Video](#)

England SEND reforms: tiered support, mainstream inclusion and a new funding model

What is changing in the system

- Government proposes a move away from a one size fits all approach, using a tiered model of support so more children's needs are met earlier in mainstream settings.
- Education, Health and Care Plans would increasingly be reserved for children with the most complex needs by 2035, with EHCPs underpinned by evidence-based Specialist Provision Packages.
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England SEND reforms: tiered support, mainstream inclusion and a new funding model

Impacts on administration of services

- Local authorities will need to reshape local SEND systems around new tiers, including governance with schools, health partners, and clearer accountability for early support.
- Schools and early years settings will need new processes for identification, support planning, record keeping, and outcomes tracking for Individual Support Plans, as well as consistent use of inclusion standards.

England SEND reforms: tiered support, mainstream inclusion and a new funding model

Workforce, capacity and transition pressures

- All teachers are to receive training to support children with SEND, alongside funding for early, targeted and small group interventions.
- Government plans include creating 60,000 new specialist places, including in or alongside mainstream settings, intended to reduce reliance on costly and distant provision.
- Sector bodies broadly welcome the direction of travel but emphasise that mainstream inclusion will only work if settings are properly resourced and if councils can lead and hold partners to account.
- County councils warn that, even if national government takes over some SEND costs from 2028, councils face a difficult bridge period; SEND transport pressures, especially in rural areas, remain a major challenge.

England SEND reforms: tiered support, mainstream inclusion and a new funding model

Impacts on administration of services

- Workforce: large scale training and recruitment planning across schools, local authority teams and specialist services; likely pressure on educational psychology and therapy capacity.
- Placement planning and transport: increased commissioning, sufficiency planning, and route planning, with heightened demand management during the transition.
- Casework and disputes: changed thresholds and new statutory routes will require careful communication with families and updated local processes to reduce conflict and tribunal volumes.



Cabinet Office

Public sector
counter fraud drive:
£7.53bn protected
and new
enforcement
capability

Key facts from the announcement

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Impacts on administration of services

- Increased operational workload for councils and public bodies to respond to matches, investigate cases, evidence outcomes, and maintain stronger data quality and records management.
- Greater coordination needed between housing, revenues and benefits, internal audit, legal services and IT, particularly for tenancy fraud and application integrity



Cabinet Office

Public sector
counter fraud drive:
£7.53bn protected
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capability

New measures and what they mean for delivery

- Public Authorities Fraud Investigation and Enforcement Service is to be established by 2026/27 to pursue recovery of fraud against the public sector, including COVID era losses and future fraud.
- Government says the service is recruiting specialist investigators and is positioned as part of a longer-term programme to reduce fraud and error across government.
- COVID Fraud Reporting Site: government says the public have submitted over 770 reports since the site launched in September 2025.



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Cabinet Office

Public sector
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Impacts on administration of services

- Stronger pipelines from detection to enforcement will increase casework handoffs and evidential standards; expect higher demands on information governance, legal support, and staff time for witness statements, disclosure and records retention.
- More central capacity may help councils, but it will also increase expectations around timeliness, data sharing readiness, and demonstrating recovery outcomes and service improvements.

AI IMPACT

Practical sessions for Revenues and Benefit Teams in February

CLARITY

Writing clearer reports and papers enhances understanding and decision-making quality across all services involved.



EFFICIENCY

Managing workload effectively allows teams to handle inquiries faster and improve stakeholder communication through AI integration.



GOVERNANCE

Ensuring governance and information security builds trust while utilizing AI tools safely and responsibly in services.



REGISTER NOW

Secure your spot for this transformative series today!



Arriving in March 2026 Using AI in Revenues and Benefits Services

A practical series of 60-to-90-minute online sessions designed for council Revenues and Benefits teams who want to use AI safely and effectively to save time, improve consistency, and strengthen resident support, without losing professional judgement or accountability.

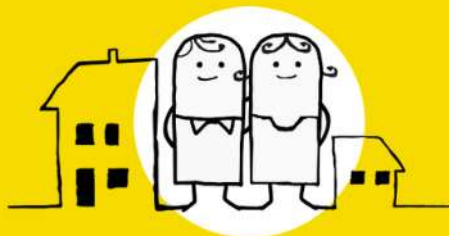
We will cover practical use cases such as:

- writing clearer reports, briefings, and committee papers in plain English
- drafting letters, emails, and decision notices that are accurate, consistent, and tone appropriate
- managing staff workload, task prioritisation, and quality checking
- handling enquiries faster, including scripts for contact centres and casework prompts for officers
- improving communication with stakeholders, preceptors, advice agencies, landlords, and internal teams
- designing take up campaigns and targeted messaging, including segmentation ideas
- analysing data, spotting patterns, and turning caseload information into insights
- reducing avoidable revisions, appeals risk, and repeat contact
- governance, information security, and practical guardrails for day-to-day use

Ideal for heads of service, team leaders, system administrators, performance and policy leads, and front-line officers.

Register your interest at info@visionarynetwork.co.uk

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.

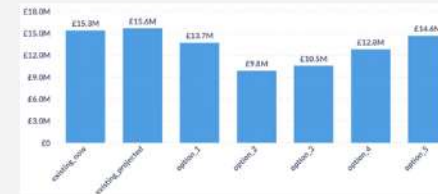
Automatic Reporting

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

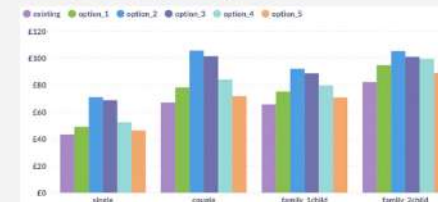
Total annual cost options



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

inbest



Designing Defensible CTR Schemes

See how councils model change, understand impact,
and make defensible decisions

[Play Video](#)

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

There are now only **a very few firms** willing to audit Housing Benefit subsidy claims — and all 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

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- Malcolm Gardner, Visionary Network Director
- 07946800171
mg@malcolmgardner.com
Book a meeting with Malcolm: [Book Time with MG](#)



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 Info@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

Simplifying Crisis and Resilience Fund Delivery for Councils with the Inbest CMS

A comprehensive platform designed to help local authorities meet DWP requirements while building long-term resident financial resilience.

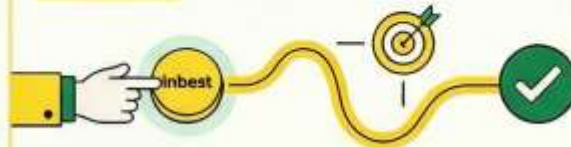
The CRF Challenge



Navigating the New £842m Consolidated Grant

The CRF replaces HSF and DHPs, requiring councils to deliver crisis payments and resilience services. However, mandatory six-monthly reporting across 30+ data tables—covering demographics, spend, and outcomes—creates a significant administrative burden for local teams tasked with building long-term financial stability for low-income households.

The Nudge



A Cost-Neutral Solution for Smarter Delivery

The Inbest CMS automates CRF delivery by identifying eligible residents and tracking outcomes, importantly, CRF guidance permits using funds for "data and analytics for targeting support" and "digital referral systems," meaning the grant itself can fully fund the Inbest platform.

How It Works: Six Tiles

- ### 1 Enrichment and Segmentation

Process administrative data to identify residents missing benefits or eligible for specific Crisis and Resilience Fund support strands.
- ### 2 Targeted Campaign Definition

Define campaign objectives and select resident segments using pre-configured, automated workflows and communication templates for email or text.
- ### 3 Proactive Resident Outreach

Reach residents via SMS or WhatsApp with personalized links to a pre-fixed benefits calculator to check eligibility in minutes.
- ### 4 Flexible Case Management

Support self-serve or advice-led delivery with a structured audit trail for recording advice, actions, and referral outcomes.
- ### 5 Reach Previously Unknown Households

Deploy web-based landing pages to reach households not currently receiving Council Tax Reduction or Housing Benefit.
- ### 6 Automated MI Reporting

Generate DWP-required six-monthly returns automatically, covering demographics, spend categories, and resilience outcomes without manual work.

What Councils Get

- ✓ End-to-end platform for identifying vulnerable residents. A single system to manage the entire resident journey from identification to outcome.
- ✓ Automated reporting aligned with DWP requirements. Pre-configured reports that eliminate the need for manual spreadsheets and data gathering.
- ✓ Improved benefit take-up and financial resilience. Direct impact on resident income through automated eligibility checks and warm referrals.
- ✓ Reduced administrative burden through digital workflows. Automation of follow-ups and reminders to increase efficiency for internal teams.
- ✓ Cost-neutral implementation using CRF administrative. Full compliance with DWP guidance for allowable digital and IT costs.

Proof Points



Delivery Options

- Internal delivery with Inbest support.** Full set-up, configuration, and training for council teams.
- Fully managed service by partner agencies.** Turnkey delivery using welfare agencies already on the platform.
- Flexible self-serve and hybrid models.** Tailored delivery approaches to fit council capacity and needs.



Book a meeting to see the Inbest CMS in action. Schedule a demo to explore how the platform fits your specific CRF requirements.



Email info@inbest.ai or visit www.inbest.ai to begin. Get in touch to start your council's transition to data-driven CRF delivery.



UNIVERSITY NETWORK

COUNCIL TAX REDUCTION CLEAR & CONCISE

Let us make it simple for you

- ✓ Save money
- ✓ Improve efficiency
- ✓ Help your vulnerable citizens
- ✓ Build trust

www.visionarynetwork.co.uk

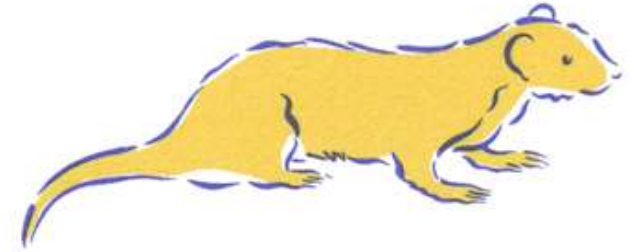


Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study

For more information email info@visionarynetwork.co.uk

Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



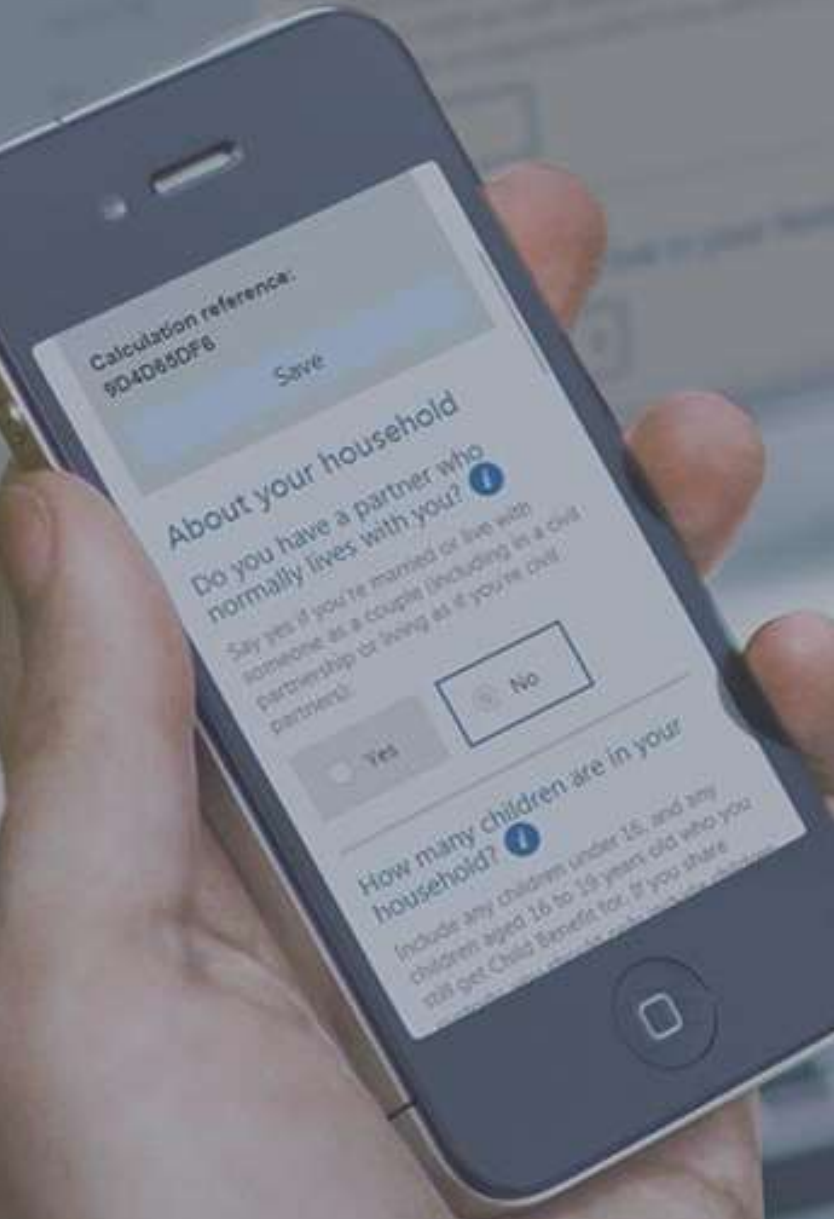
our customers:

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

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

entitledto

independent | accurate | reliable



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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



In the news

UK labour market weakening at end 2025: unemployment up, youth hit hardest

Key facts from the official data

- UK unemployment rose to 5.2% in October to December 2025, up from 5.1% in the previous period, the highest rate since 2021.
- Youth unemployment (age 16 to 24) rose to 16.1%, the highest in more than a decade.
- Wages continued to rise faster than prices, but pay growth eased further in late 2025, reinforcing the signal of a cooling labour market.
- Payroll data show mixed signals versus the Labour Force Survey, and ONS labour market statistics have faced well-publicised reliability concerns in recent years.

UK labour market weakening at end 2025: unemployment up, youth hit hardest

Impacts on administration of services

- Jobcentre Plus and contracted employment support: higher volumes of claimants and greater intensity of work coaching, particularly for young people and new entrants.
- DWP and local partners: increased demand for youth employability programmes, careers support, and apprenticeship brokerage, with more triage for people at risk of drifting into inactivity.
- Central and local government analysts: added workload to reconcile LFS and PAYE signals and explain uncertainty to decision makers, auditors, and scrutiny bodies.

UK labour market weakening at end 2025: unemployment up, youth hit hardest

What is driving the trend, and where pressures are likely to land

- Commentary around the figures points to weaker hiring and reduced entry-level opportunities, with cost pressures on employers cited as one factor (including changes to employer costs and minimum wage settings).
- Sectoral churn appears to be continuing, with payroll growth in health and social work contrasted with job losses in wholesale and retail.
- Analysts warn that technology investment may further compress entry-level roles, increasing the risk of scarring for young jobseekers.

UK labour market weakening at end 2025: unemployment up, youth hit hardest

Impacts on administration of services

- Apprenticeships and skills system: increased competition for placements, more employer engagement needed to create opportunities, and greater oversight to maintain quality as volumes rise.
- NHS and care providers: likely continued recruitment demand, but with operational risk if wider workforce pipelines weaken, increasing reliance on training, retention, and internal progression.
- Economic policy and forecasting: heightened sensitivity of interest rate and fiscal decisions to labour market data quality, increasing modelling, scenario planning, and communications workload.

Rising youth NEET levels and proposals to expand the Jobs Guarantee

Key facts and what is driving the concern

- Latest official data show 957,000 young people aged 16 to 24 were NEET in October to December 2025, close to 1 million for the first time in around 13 years.
- The increase is linked to a weakening jobs market; there are more young people who are NEET and unemployed (actively seeking work) even as the economically inactive NEET group fell.
- The Resolution Foundation is urging the Chancellor to use the forthcoming Spring Forecast to respond quickly, despite the government describing it as a “policy free” fiscal event.
- The Social Mobility Commission argues headline NEET figures mask widening regional disparity, alongside rising SEND demand and mental health pressures.

Rising youth NEET levels and proposals to expand the Jobs Guarantee

Impacts on administration of services

- Jobcentre Plus and employment support providers: higher caseloads and more intensive support needs, particularly for young people facing multiple barriers (skills, health, SEND).
- Local delivery partners: stronger need for place based coordination between statutory and voluntary agencies, with better use of regional data for prevention and early intervention.

Rising youth NEET levels and proposals to expand the Jobs Guarantee

Jobs Guarantee design and recommended changes

- The Jobs Guarantee was announced in December and Phase One will provide a fully subsidised six month paid job for eligible 18- to 21-year-olds who have been on Universal Credit and looking for work for 18 months, with wraparound support.
- Government funding covers 100% of eligible employment costs for 25 hours a week at the relevant minimum wage; a trial phase is scheduled to start from April 2026.
- The Resolution Foundation recommends expanding eligibility to 22- to 24-year-olds and reducing the qualifying period to six months, aiming to reach more NEET young people sooner.
- It also recommends pausing plans to converge the youth minimum wage and the National Living Wage until youth unemployment begins to fall.

Rising youth NEET levels and proposals to expand the Jobs Guarantee

Impacts on administration of services

- Programme operations: expanding age eligibility and shortening the qualifying period would materially increase volumes, requiring more employer engagement, placement sourcing, contract management, and in work support capacity.
- Funding assurance and performance: higher throughput raises the importance of clear eligibility checks, timely referrals from Universal Credit, and robust monitoring of outcomes and safeguarding for younger participants.



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Accenture links senior promotions to AI tool use: adoption push, exemptions, and workforce implication

What Accenture is doing

- Accenture has started making “regular adoption” of its AI tools a visible input to leadership promotion decisions for senior managers and associate directors, according to an internal email reported by multiple outlets.
- The firm is tracking individual weekly log-ins to selected internal AI platforms used by senior staff, with the data feeding into talent reviews ahead of summer 2026 leadership promotions.
- Tools referenced in coverage include AI Refinery (to help turn AI systems into business applications) and SynOps (described by Accenture as a human machine operating engine for optimising data and digital processes).
- Some staff are exempt from the new promotion criteria, including employees in 12 European countries and those working on US federal government contracts.



▼
Accenture links senior promotions to AI tool use: adoption push, exemptions, and workforce implication

Impacts on administration of services

- HR and performance management: added overhead to define “good use”, manage exceptions, handle grievances, and ensure the approach is defensible and consistent across geographies and functions.
- Risk and compliance: monitoring of individual tool usage requires clear governance (purpose limitation, access controls, retention, and transparency), particularly where employment law and works council expectations differ across jurisdictions.



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Accenture links senior promotions to AI tool use: adoption push, exemptions, and workforce implication

Why Accenture is pushing, and what staff and experts are warning about

- Accenture describes the intent as becoming an AI enabled workplace and a reinvention partner for clients; external reporting highlights wider challenges in persuading senior staff to change working methods.
- Some staff reactions reported include criticism of a “carrot and stick” approach and concerns about tool quality (that usage targets could encourage low value activity rather than better outcomes).
- The move sits alongside a broader AI investment and restructuring programme; Accenture has expanded partnerships and acquisitions to accelerate internal rollout and client delivery capacity.



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Accenture links senior promotions to AI tool use: adoption push, exemptions, and workforce implication

Impacts on administration of services

- Change management: likely rise in training demand, internal support tickets, and QA or review layers to manage AI output quality and reduce rework.
- Workforce stability: if senior staff disengage or leave, there are knock-on risks to project leadership, client continuity, and mentoring capacity, increasing pressure on resourcing and delivery management.



Home Office

Collapse in overseas health and care recruitment: implications for UK hospitals and care homes

Key facts and what has changed

- Analysis of Home Office quarterly data suggests overseas recruitment into key health and care roles has fallen sharply since 2022 and 2023, with the steepest declines in nursing and caring personal service occupations.
- Overseas nurses granted entry fell from about 26,100 (2022) to 1,777 (2025), a 93% drop over three years.
- Caring personal service occupations (including care workers, nursing auxiliaries, ambulance staff, dental workers) fell from 107,847 (2023) to 3,178 (2025), a 97% drop; only 23 were granted entry in October to December 2025.
- Wider work visa trends point to tightening rules and continuing falls in work visa grants through 2025, affecting multiple skill groups beyond health and care.



Home Office

Collapse in overseas health and care recruitment: implications for UK hospitals and care homes

Impacts on administration of services

- NHS and social care providers face higher workforce risk, including rota gaps, agency reliance, delays to discharge and continuity of care pressures; this increases operational triage and escalations for managers.
- HR and recruitment teams must pivot towards domestic supply, retention, and training pipelines; this typically increases time to hire, onboarding workload, and costs before staffing stabilises.



Home Office

Collapse in overseas health and care recruitment: implications for UK hospitals and care homes

What experts say needs to happen, and where risks concentrate

- Experts warn of service sustainability risks if international recruitment falls faster than domestic recruitment can replace it; nursing vacancies and social care capacity constraints are cited as immediate pinch points.
- The Work Rights Centre links the trend to tighter visa conditions and rising employer costs, and highlights exploitation risks for migrants who remain on employer-tied visas.
- Sector voices argue that reduced overseas recruitment is now a “fact of life” for social care, requiring a stronger homegrown workforce strategy and improved conditions to retain staff.
- Government position, reported alongside the data, is that reductions were driven by a clampdown on abuse and exploitation and a shift away from reliance on overseas labour.



Home Office

Collapse in overseas health and care recruitment: implications for UK hospitals and care homes

Impacts on administration of services

- Workforce planning becomes more complex across NHS trusts, councils and providers, including higher demand for training capacity, supervision, occupational health support, and retention initiatives.
- Commissioning and market oversight pressures rise in adult social care; provider failure risk and continuity planning workload increase where staffing shortages make services unviable



Ministry of Housing, Communities & Local Government

England business rates: 2026 to 2027 forecast income, reliefs and system changes

Key facts for 2026 to 2027

- Billing authorities' NNDR1 forecasts indicate non-domestic rating income from the rates retention system of £35.8bn for 2026 to 2027, after reliefs, accounting adjustments, Section 31 compensation and disregarded amounts.
- The 2026 to 2027 figures are not directly comparable with earlier years because:
 - Section 31 compensation is now included in the net income figure (adding £6.5bn that was previously shown separately)
 - the 2026 revaluation creates a discontinuity in gross liabilities and reliefs
 - the Business Rates Retention reset changes the accounting and compensation approach.
- Reliefs forecast to be granted total £6.8bn, split between:
 - £5.5bn mandatory relief
 - £1.3bn discretionary relief.



Ministry of Housing, Communities & Local Government

England business rates: 2026 to 2027 forecast income, reliefs and system changes

Impacts on administration of services

- Finance and benefits teams will need to manage transitional issues from multiple simultaneous changes, including revaluation impacts, new multipliers and revised Section 31 treatment, while explaining non comparability to members and auditors.
- Billing authorities will need updated billing and explanatory note content for 2026 to 2027 demand notices, reflecting new multipliers and revaluation changes



Ministry of Housing, Communities & Local Government

England business rates: 2026 to 2027 forecast income, reliefs and system changes

What is changing in the system and where the pressure points sit

- Multipliers: from 1 April 2026 there are five multipliers, including two lower retail, hospitality and leisure (RHL) multipliers for hereditaments below £500,000 RV, plus a higher value multiplier for RV above £500,000.
- Relief landscape: the temporary RHL relief is not continued into 2026 to 2027 because RHL multipliers are introduced; supporting small businesses relief becomes the dominant discretionary relief line.
- Appeals provision: authorities forecast an appeals provision of £1.3bn for 2026 to 2027, reflecting expected future losses on the 2026 rating list.



Ministry of Housing, Communities & Local Government

England business rates: 2026 to 2027 forecast income, reliefs and system changes

Impacts on administration of services

- Forecasting and risk: higher uncertainty around appeals, collection losses and revaluation movements will increase the importance of monitoring in year collection rates and appeals activity and keeping provisions under review.
- Relief administration: changes to reliefs and multipliers will require refreshed local guidance for staff and clearer communications to ratepayers about why bills may change, even when underlying occupancy has not.



Swindon Council Tax support for care leavers, 2026/27 onwards

What is changing, and who it applies to

- Swindon Borough Council has approved an extension of Council Tax support for care leavers up to age 25.
- The support follows eligible young people even if they live outside Swindon, provided they are Swindon care leavers.
- It replaces or expands the earlier approach that supported care leavers living in the borough up to age 21.
- The policy was agreed as part of the Council's budget approval (26 February 2026) and applies to bills for the 2026/27 financial year.



Swindon Council Tax support for care leavers, 2026/27 onwards

Administrative impacts on services

- Revenues and Benefits and Children's Services will need a clear, shared eligibility and verification process (confirming care leaver status; tracking moves out of area; confirming liability periods).
- Billing and support systems will need new age band rules, automation, and exception handling (for birthdays, mid year moves, changes in liability, and cases with other discounts).
- Customer contact is likely to increase, particularly at transition points (21, 22, 23, 25) and when young people relocate



Swindon Council Tax support for care leavers, 2026/27 onwards

Discount structure and operational considerations

Discounts from 2026/27

- 100% discount until 21st birthday.
- 75% discount from ages 21 to 22.
- 50% discount from ages 23 to 24.
- From age 25, standard Council Tax rules apply, with potential eligibility for other national or local discounts depending on circumstances.



Swindon Council Tax support for care leavers, 2026/27 onwards

Administrative impacts on services

- Policy design implies a non-standard taper with a gap at age 22 to 23; services will need to ensure this is intentional, correctly coded, and clearly explained to customers and partners.
- Communications will need to be aligned across teams (care leaver offer, customer services, billing, recovery) to prevent mixed messages and avoidable arrears.
- Income collection processes should reflect that some customers will still have residual liability; early support and budgeting help may reduce recovery activity for this cohort



Solihull Council Tax Reduction 2026/27: banded scheme adjustments and budget pressures

- Solihull moved from a means tested Council Tax Reduction scheme to an income banded scheme from April 2025.
- After introduction, the council reported higher caseload and cost pressures; it states there were 532 more cases (April to December 2025) costing about £390,000, and the scheme cost £14.7m with an £811,000 deficit by year end.
- Further adjustments are being taken forward for 2026/27 following public consultation, and councillors debated whether the scheme is “more generous than others”.



Solihull Council Tax Reduction 2026/27: banded scheme adjustments and budget pressures

Impacts on administration of services

- Income and Awards, Revenues and Customer Contact: rework of band thresholds, re calculation of awards from 1 April 2026, and additional resident contact as bills and entitlements change.
- Finance and policy governance: ongoing monitoring of scheme cost and deficit; greater scrutiny of scheme design choices and their distributional impact



Solihull Council Tax Reduction 2026/27: banded scheme adjustments and budget pressures

Proposed changes for 2026/27 (working age scheme)

- Universal Credit assessment: unearned income within Universal Credit to be ignored in the CTR assessment, to help ensure households on the standard Universal Credit amount can still receive maximum support.
- Income band adjustments:
 - Couples with one child band to increase, revised from £10 to £15 following the Universal Credit uprating announcement.
 - Most other relevant bands to reduce by £5, with single claimants with two plus children reducing by £15.
- Council reported distributional impact: 93% of claimants expected to see no change or an increase; 7% expected to lose, with an exceptional hardship route referenced for those affected.



Solihull Council Tax Reduction 2026/27: banded scheme adjustments and budget pressures

Impacts on administration of services

- Systems and QA: changes will need careful build, testing, and exception handling (especially around Universal Credit data, household composition, and band edges).
- Discretionary support: likely increase in hardship enquiries and casework for the minority losing entitlement; this adds evidence gathering, decision making, and review workload.



Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Budget 2026/27: protecting the social contract amid a tight funding outlook

What was approved and the main commitments

- The Scottish Parliament has approved the 2026/27 Budget, setting out almost £68bn of funding.
- The Budget includes a record £15.7bn settlement for local government and £926m for affordable housing supply.
- Ministers framed this as protecting key “social contract” policies, including free prescriptions, free tuition, expanded free school meals, free bus travel for under 22s and over 60s, and the baby box.
- Cost of living measures include increasing the Scottish Child Payment and introducing, from 2027/28, a £40 per week premium for eligible children under 12 months.



Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Budget 2026/27: protecting the social contract amid a tight funding outlook

Impacts on administration of services

- Local authorities will need to plan and deliver the 2026/27 settlement through budget setting, commissioning, and performance reporting, while managing demand and cost pressures in core services.
- Expanded cost of living support increases delivery and verification activity for benefits and family support services, including communications, eligibility checks, and handling changes of circumstance



Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Budget 2026/27: protecting the social contract amid a tight funding outlook

Tax choices, critique, and implications for public services

- The Scottish Government says around three quarters of taxpayers are unaffected by maintaining the higher rate threshold at the same level, and it claims 55% of taxpayers could pay less income tax than in the rest of the UK.
- ICAS argues the Budget does not address underlying economic challenges; it says increasing the basic and intermediate thresholds by 7.4% delivers only about £11 per year for low earners and risks continued fiscal drag over time.
- The Institute for Fiscal Studies cautions that, despite headline figures, a tight overall funding environment plus prioritised commitments implies pressure on non-protected public services, with some budgets likely to fall in real terms.



Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Budget 2026/27: protecting the social contract amid a tight funding outlook

Impacts on administration of services

- Public bodies should anticipate tighter in year management, with greater focus on savings delivery, workforce planning, and demand management, particularly outside priority areas.
- If fiscal drag continues, there may be a longer-term rise in taxpayer queries and casework linked to band thresholds and perceived fairness, increasing pressure on advice, communications, and complaints handling.

Reform UK proposal for LGPS: ending defined benefit for new joiners and creating a £500bn sovereign wealth style fund



What Reform UK is proposing

- Reform UK says it would close defined benefit LGPS membership to new local government employees, moving future joiners to defined contribution pensions where retirement income depends on contributions and investment performance.
- The party proposes consolidating current LGPS funds into a single UK wide vehicle described as a £500bn “British Sovereign Wealth Fund”, with a stronger allocation to UK assets.
- Reform UK claims public sector schemes are being overcharged by around £2bn a year and underperforming by £8bn to £10bn a year.
- It argues UK pension funds’ allocation to UK equities has fallen sharply over recent decades, and it proposes a 25% allocation to UK shares, framed as around £100bn of additional investment in UK listed equities.

Reform UK
proposal for LGPS:
ending defined
benefit for new
joiners and
creating a £500bn
sovereign wealth
style fund

Impacts on administration of services

- Local authorities as employers would face major workforce implications, including recruitment and retention risk, changes to total reward offers, and additional HR and communications workload.
- Admin and governance of LGPS would become more complex during any transition, with parallel schemes (closed DB for existing members, new DC for entrants), plus significant programme, data, and change management demands.



Reform UK proposal for LGPS: ending defined benefit for new joiners and creating a £500bn sovereign wealth style fund



Reactions and key risks highlighted by others

- Trade unions have criticised the proposal as an attack on public servants, warning it could worsen recruitment and retention and could increase taxpayer costs during transition.
- Pensions industry voices have raised concerns that repurposing LGPS as a sovereign wealth style fund is not supported by evidence, and that investment strategy must remain consistent with fiduciary duties to scheme members and employers.
- Commentators have noted that altering provision for new entrants does not remove existing pension obligations; any claimed savings would depend on detailed design choices, timelines, and how financing gaps are handled.



Reform UK
proposal for LGPS:
ending defined
benefit for new
joiners and
creating a £500bn
sovereign wealth
style fund

Impacts on administration of services

- Pension administration and communications: higher casework volumes (queries, opt outs, appeals and complaints), plus increased demand for member guidance and employer support, especially during the first years of change.
- Finance and budget planning: heightened uncertainty for employer contribution strategies and workforce cost modelling, with possible knock on impacts for service delivery if recruitment and retention worsen.



Schools White Paper: reforming deprivation funding and targeted improvement missions

Deprivation funding reform, what is proposed

- Government plans to reform deprivation funding by moving away from the current binary proxy of free school meals eligibility; it intends to use household income data instead.
- Funding could be allocated through a stepped model, so schools supporting the poorest children receive greater levels of investment.
- The model could reflect depth and duration of low income, and potentially the place a child lives.
- Government position is that the disadvantage gap remains stark; it cites GCSE English and maths grade 4+ attainment of 44% for poorer children versus over 70% for children not receiving free school meals.

Schools White Paper: reforming deprivation funding and targeted improvement missions

Impacts on administration of services

- DfE and local delivery will need new data matching, governance and assurance processes to use household income measures safely and consistently, including clear definitions, refresh cycles, and handling data quality issues.
- Schools may see reduced administrative burden linked to the need for families to take up a free meal to trigger deprivation funding but will still need robust local processes for meal provision and parental communications.
- Funding reform implies transitional work: recalculating allocations, updating the National Funding Formula and pupil premium related processes, and supporting schools that see gains or losses as the proxy changes

Schools White Paper: reforming deprivation funding and targeted improvement missions

Wider White Paper measures linked to disadvantage and inclusion

- Two new area-based challenges, Mission North East and Mission Coastal, will be launched to raise outcomes in places with entrenched disadvantage, building on the London Challenge approach.
- A new attendance ambition aims to recover the equivalent of 20 million school days per year by the end of 2028/29 compared to 2023/24.
- Government will develop minimum expectations for schools on engagement with parents, including timely communication and high-quality transition from primary to secondary.
- The White Paper also flags further SEND reforms, including strengthening mainstream SEND provision and raising the criteria for securing an EHCP.



Department for Education

Schools White
Paper: reforming
deprivation funding
and targeted
improvement
missions

Impacts on administration of services

- Place based missions will require coordinated local governance, shared improvement planning and reporting across schools, trusts, local authorities and communities, with additional programme capacity.
- Attendance and parental engagement commitments increase operational demands on schools and local partners, including consistent communications, monitoring, and targeted intervention for persistently absent pupils.
- SEND changes and increased mainstream expectations imply more training, earlier intervention, and clearer thresholds, which can shift workload between schools, local authorities and health partners.



Department for Education

Record January
2026 budget
surplus and what
it means for the
Spring Statement

Key facts from the public finances release

- ONS estimates show a public sector surplus of £30.4bn in January 2026, the largest monthly surplus since records began in 1993.
- The January surplus was £15.9bn higher than January 2025 and £6.3bn above the OBR forecast (from the November 2025 forecast).
- January revenues were boosted by unusually high self assessed Income Tax and Capital Gains Tax receipts, which ONS provisionally put at £46.4bn, £10.5bn higher than January 2025.
- The same ONS release shows borrowing across the first 10 months of the financial year was lower than a year earlier, and below the OBR profile to this point.



Department for Education

Record January
2026 budget
surplus and what
it means for the
Spring Statement

Impacts on administration of services

- Treasury and departments: stronger in year numbers reduce immediate fiscal pressure, but do not remove the need for tight spending control and delivery discipline because much of the improvement is timing and volatility driven (self-assessment and debt interest).
- Local government and public services: the announcement may increase expectations of extra funding, raising the burden on finance teams to explain what is, and is not, sustainable within the existing spending plans and fiscal rules.



Department for Education

Record January
2026 budget
surplus and what
it means for the
Spring Statement

What drove the “boost” and what it does not tell you


- The ONS data show debt interest spending fell sharply in January, contributing materially to the stronger monthly balance.
- Commentary around the figures highlights that January is structurally a strong month for receipts, so a single month surplus does not translate directly into large, permanent headroom.
- The Spring Statement and accompanying OBR forecast update are due on 3 March 2026 and are expected to focus on forecasts rather than major new measures.



Record January 2026 budget surplus and what it means for the Spring Statement

Impacts on administration of services

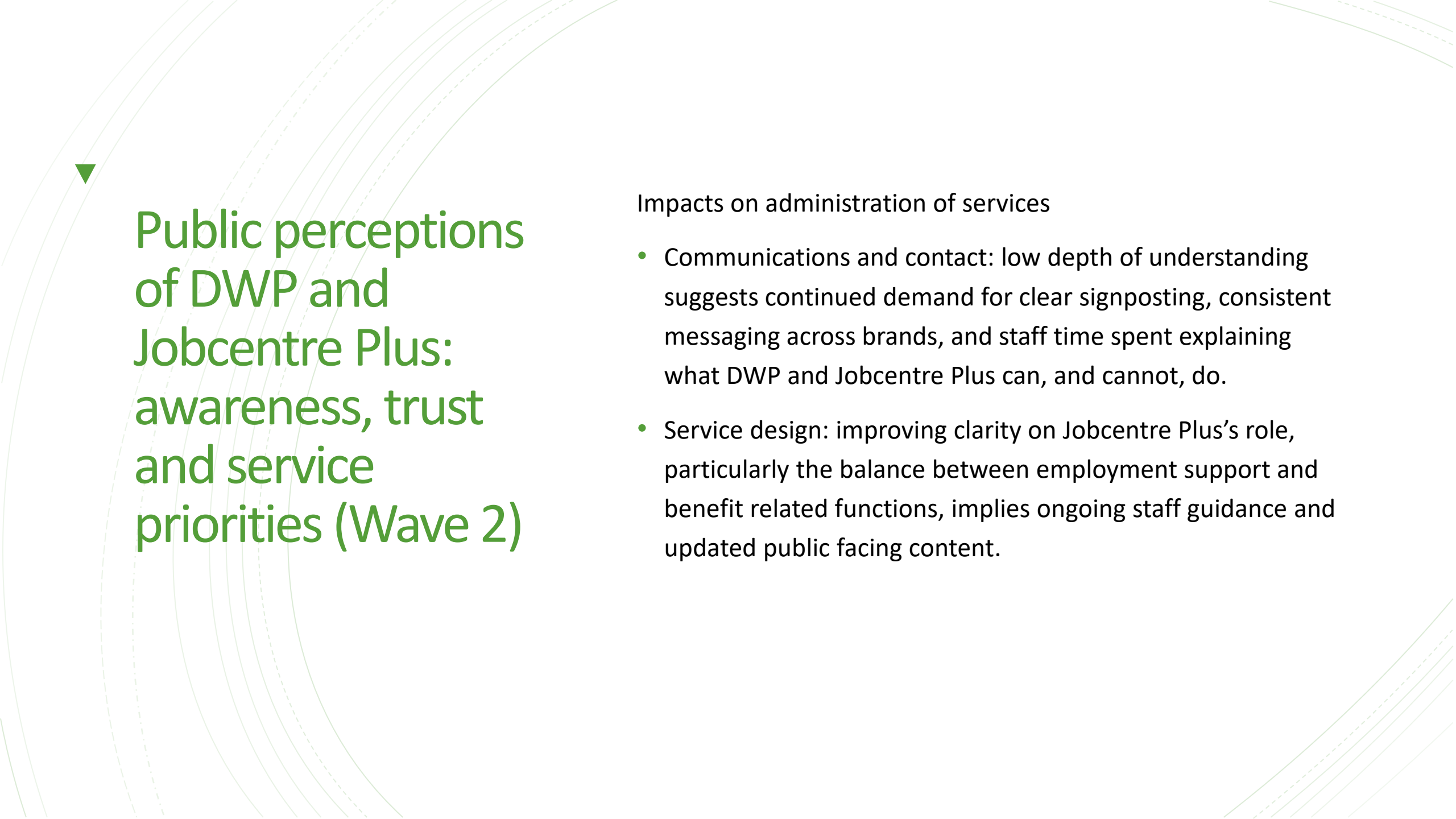
- Forecast and planning cycle: departments should expect renewed scrutiny of assumptions (interest rates, inflation, tax receipts, demand led spending), which drives additional modelling and scenario work even where policy change is limited.
- Public communications and accountability: a headline surplus can increase complaint and enquiry volumes (why services are being cut, why council tax is rising, why benefits are under pressure), requiring consistent lines across national and local bodies.



Public perceptions of DWP and Jobcentre Plus: awareness, trust and service priorities (Wave 2)

What the survey found

- Awareness remains higher for Universal Credit than for DWP or Jobcentre Plus; 86% have heard of UC, versus 77% for DWP and 74% for Jobcentre Plus.
- Most people still lack an in depth understanding of what each brand does, especially DWP's overall remit; DWP customers understand the brands better than the general public.
- Knowledge of Jobcentre Plus's remit has improved slightly since Wave 1, for both the general public and DWP customers.
- Trust in DWP is stable and higher among DWP customers than the general population; reasons for low confidence among non-customers include past negative experiences and reputation concerns.




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Public perceptions of DWP and Jobcentre Plus: awareness, trust and service priorities (Wave 2)

Impacts on administration of services

- Communications and contact: low depth of understanding suggests continued demand for clear signposting, consistent messaging across brands, and staff time spent explaining what DWP and Jobcentre Plus can, and cannot, do.
- Service design: improving clarity on Jobcentre Plus's role, particularly the balance between employment support and benefit related functions, implies ongoing staff guidance and updated public facing content.



Public perceptions of DWP and Jobcentre Plus: awareness, trust and service priorities (Wave 2)

What people want from benefit delivery and where perceptions are shifting

- Perceptions of whether DWP provides the right level of support are mixed; around a quarter to a third think support levels are about right for specific groups, but there has been a slight increase in the proportion who think DWP does not provide enough support for people with long term health conditions or disabilities, single parents, and 16 to 24 year olds who are NEET.
- Awareness of PIP is limited overall, though higher among people with health conditions or disabilities than among the general population.
- Both the general population and DWP customers prioritise accurate benefit payments over speed.



Department
for Work &
Pensions

Public perceptions of DWP and Jobcentre Plus: awareness, trust and service priorities (Wave 2)

Impacts on administration of services

- Performance management: the stated preference for accuracy over speed reinforces the operational need for quality assurance, error reduction and clear explanations when decisions take time.
- Equality and vulnerability: increased concern about support for disabled people, single parents and NEET young people may increase demand for targeted pathways, additional casework, and better joined up referral routes across DWP, Jobcentre Plus and local partners.



Universal Credit sanctions: levels, reasons and administrative implications (to November 2025)

Key facts and messages from the bulletin

- Latest quarterly release covers Universal Credit (UC) sanctions with data to November 2025; next release due 12 May 2026.
- In November 2025, 5.9% of UC claimants in conditionality regimes where sanctions can be applied were undergoing a sanction on the count date (second Thursday of the month). This is up 0.3 percentage points since August 2025 and up 0.2 percentage points over 12 months.
- The share of the UC caseload in sanctionable conditionality regimes is at a low point: 24.5% in November 2025. The number of claimants in those regimes is stable at around 2.1 million.
- The bulletin stresses that the sanctions process is subject to retrospective changes; users should treat both decision and rate data as liable to revision.
- Comparisons with pre-February 2024 UC sanctions publications and with historic legacy benefit sanctions are not advised due to methodological and rules differences.



Universal Credit sanctions: levels, reasons and administrative implications (to November 2025)

Impacts on administration of services

- Service planning must distinguish between:
 - sanction rate (a point in time measure); and
 - sanction decisions (a monthly flow measure).
This affects how teams interpret performance and resourcing needs.
- Case management and reporting need to accommodate retrospective changes to outcomes (for example, as decisions move through review, reconsideration and appeal), which can alter previously published totals.
- Local operational focus is likely to sit with conditionality regimes and appointment activity because the main reason category is strongly concentrated on interviews.



Universal Credit sanctions: levels, reasons and administrative implications (to November 2025)

What is driving sanctions and what it means operationally

- UC full service adverse sanction decisions were 63,000 in October 2025.
- The dominant driver is failure to attend or participate in a mandatory interview, accounting for 90.0% of adverse decisions over the last year and 90.1% in the latest quarter.
- Other reasons are much smaller: availability for work (5.0% of adverse decisions in the last year), employment programmes (3.3%), reasons for leaving previous employment (1.5%).
- Ethnicity analysis is included for the UC sanction rate (where declaration levels have met the stated minimum from September 2024). In November 2025 the sanction rate was: Mixed or Multiple 7.4%, Black 6.2%, White 6.0%, Asian 4.6%, Other 4.4%.
- Relative likelihoods (compared with the White group) in November 2025 show:
 - Asian 0.77 (lower), Other 0.74 (lower), Mixed or Multiple 1.24 (higher), Black 1.03 (slightly higher, within the stated zone of tolerance).



Universal Credit sanctions: levels, reasons and administrative implications (to November 2025)

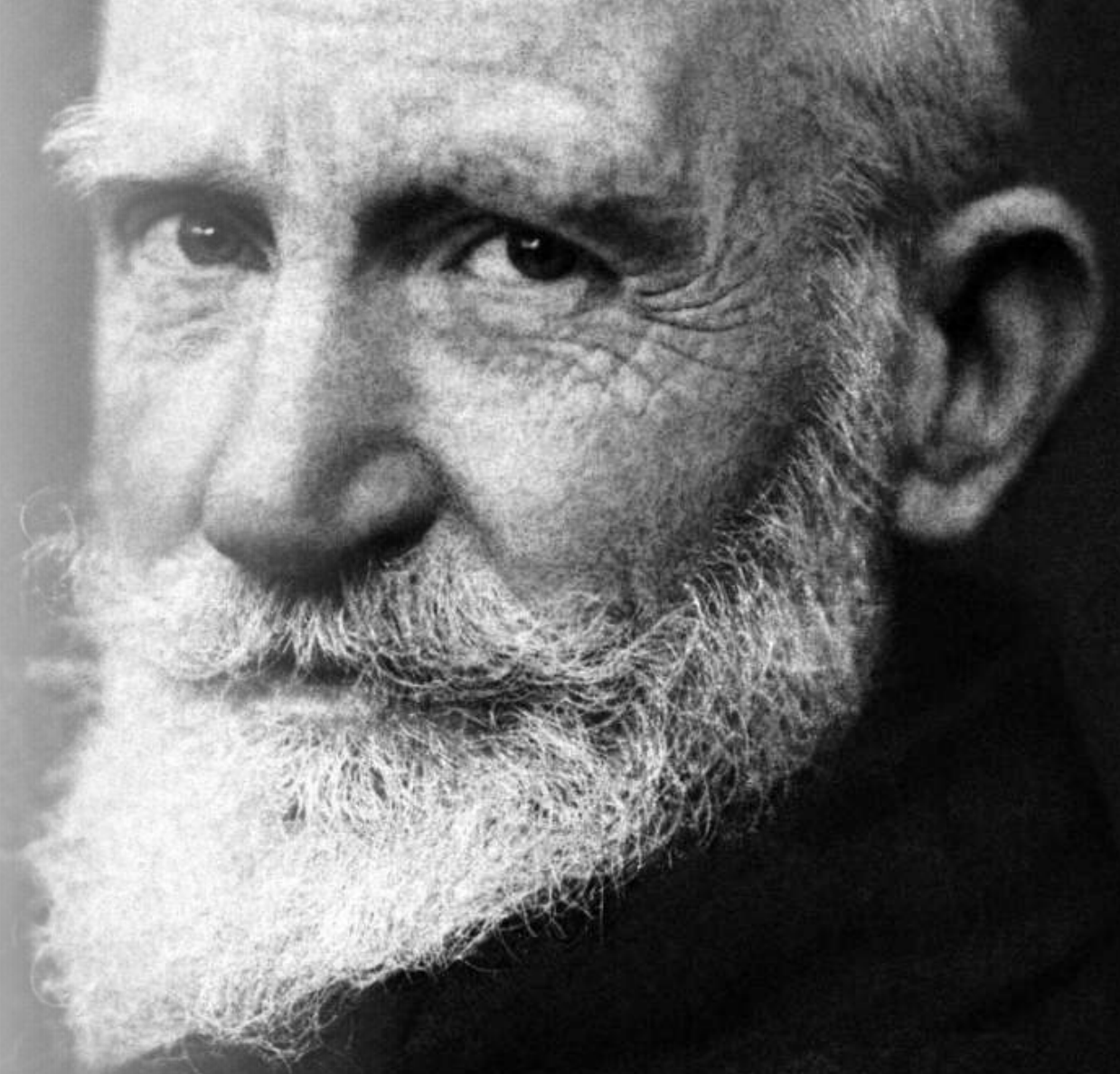
Impacts on administration of services

- The concentration of adverse decisions in mandatory interviews points to administrative levers around appointment booking, reminders, recording attendance, and good reason handling.
- Ethnicity reporting requires careful interpretation because it excludes non declarations and is sensitive to changes in declaration rates and caseload mix; it is best used for monitoring and assurance rather than simple league table comparisons.
- The bulletin flags that UC live service decisions and destinations are frozen and no longer included, so any local dashboards should avoid blending live service decision and destination measures into current operational reporting.

Quote of the Week

“A government that robs Peter to pay Paul can always depend on the support of Paul.” - George Bernard Shaw

George Bernard Shaw was an Irish playwright, critic, and political activist whose more than sixty plays—including *Pygmalion* and *Saint Joan*—reshaped modern theatre and public debate. He became the leading dramatist of his generation, winning the 1925 Nobel Prize in Literature for work that blended satire, social critique, and sharp wit.





Sideway View

Public sector cyber resilience: Vulnerability Monitoring Service and new Government Cyber Profession

What the government says has improved

- A new Vulnerability Monitoring Service (VMS) now automatically scans the websites of around 6,000 UK public sector bodies for security weaknesses.
- The government says the service is leading to weaknesses being fixed about six times faster than before, with the average time to resolve certain flaws reduced from nearly two months to just over a week.
- The VMS focuses heavily on domain and DNS issues; weaknesses here can enable redirection to fraudulent sites, data theft, or service disruption.
- Alongside the VMS, government has launched a new Government Cyber Profession to recruit and train cyber specialists, aligned to UK Cyber Security Council standards, including apprenticeships and a cyber academy model.



Public sector cyber resilience: Vulnerability Monitoring Service and new Government Cyber Profession

Impacts on administration of services

- Central security teams and local IT functions will need clear routing of alerts, ownership of fixes, and evidence of remediation; this increases structured workflow, tracking, and reporting requirements.
- Organisations will need more consistent asset inventories and domain management practices so the right teams can act quickly on VMS findings.



Public sector cyber resilience: Vulnerability Monitoring Service and new Government Cyber Profession

What experts warn still needs attention

- Experts caution that speed of patching is only part of resilience; supply chain and third party assurance remain material risks for the public sector.
- Legacy IT and infrastructure not designed for modern, interconnected and cloud based environments continues to increase exposure, particularly where budgets are tight.
- A stronger focus is urged on limiting impact when incidents happen, including modern identity and access management, robust backups, and tested disaster recovery.
- Risk is highlighted as being uneven, with local authorities, healthcare, and education often carrying significant legacy and supplier risk.



Public sector cyber resilience: Vulnerability Monitoring Service and new Government Cyber Profession

Impacts on administration of services

- Procurement and contract management workload increases, including more stringent supplier assurance, security requirements, and monitoring across third parties.
- Greater operational discipline is needed around identity controls, backup regimes, and disaster recovery testing; this requires time, skills, and sustained funding, not just tool





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Casey Commission lessons from Scotland and Wales on building a National Care Service

Lessons from Scotland and Wales

- Scotland's attempt at structural reform ran into implementation reality; stakeholders felt the complexity was underestimated and it was not clear how new structures would improve outcomes for people drawing on care.
- A whole system approach is essential; social care reform will not deliver intended benefits if NHS interfaces, incentives, and culture are left unchanged.
- Public and professional confidence can be lost quickly if funding and delivery detail are unclear; Scotland's programme was seen as lacking a credible financial plan and arriving when capacity was already stretched.
- Wales has taken a more incremental implementation route, including establishing a National Office for Care and Support, but the same core question remains: where will sustainable funding come from, given rising demand and constrained resources.



Llywodraeth Cymru
Welsh Government

Casey Commission lessons from Scotland and Wales on building a National Care Service

Impacts on administration of services

- Councils, the NHS and providers will need heavy programme capacity just to manage transition; governance, reporting lines, data, and accountability frameworks must be built and maintained while services continue.
- Without a clear financial plan, finance teams risk being pulled into repeated redesign, re baselining, and short-term mitigation, which can distract from service improvement and prevention



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Casey Commission lessons from Scotland and Wales on building a National Care Service

What England should do differently

- Start with clarity on outcomes and delivery mechanisms; avoid structural change that cannot be linked to measurable improvements for people drawing on care and carers.
- Co design with those who draw on care, providers, councils, and health partners to secure buy in and reduce implementation friction.
- Treat funding as the critical path item; define how additional costs are met, how pressures shift between local and national budgets, and how risk is managed over time.
- Build cross sector alignment from the outset, including health, welfare, housing and transport; otherwise existing divides will persist and outcomes will not shift.



Llywodraeth Cymru
Welsh Government


Casey Commission lessons from Scotland and Wales on building a National Care Service

Impacts on administration of services

- Expect increased commissioning and contract management complexity; if models shift, councils and the NHS will need stronger joint planning, market shaping, and performance management.
- Workforce and assurance demand will rise; change programmes will require sustained capability in financial management, benefits realisation, and quality assurance across local systems




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Pension readiness for the 1958 cohort: who is at risk approaching State Pension age

What the research shows


- DWP Research Report 1115 uses the 1958 National Child Development Study (17,415 births) to examine pension provision and economic status as the cohort approaches State Pension age, drawing on detailed life course work history and a later life survey at ages 62 to 65.
- Most have private pension coverage, but outcomes vary sharply by gender and life course disruption; disadvantaged groups include women, people with long periods of self-employment, and those with time out of work due to poor health or caring.
- Pension access happens before State Pension age for many, reflecting pension freedoms and earlier access norms; drawdown style choices are common among those with defined contribution pensions.
- Adequacy is a central concern: the report estimates around half cannot maintain pre-retirement living standards on expected pension income, and people living alone are particularly exposed against minimum Retirement Living Standards.



Pension readiness for the 1958 cohort: who is at risk approaching State Pension age

Impacts on administration of services

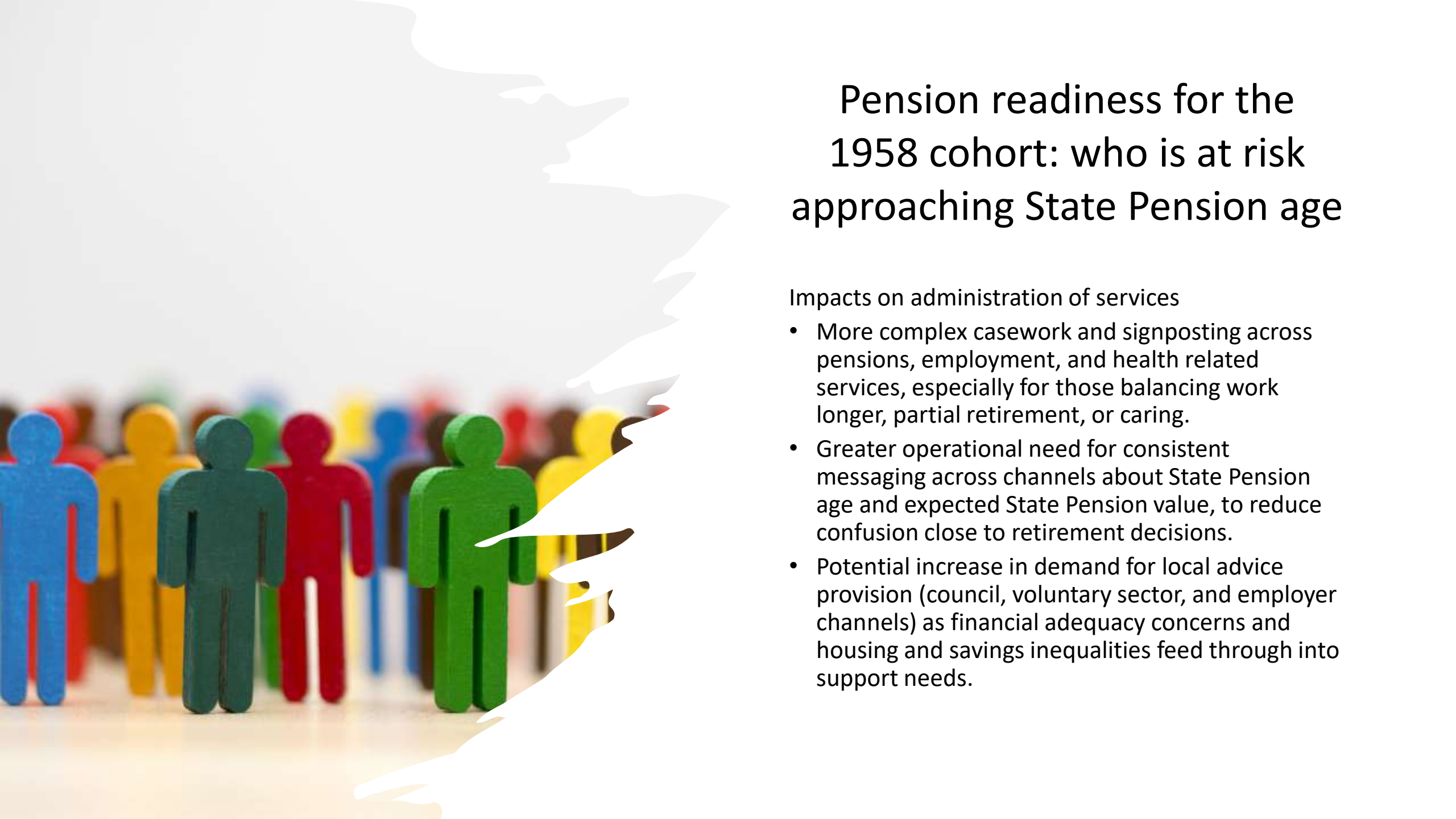
- DWP and delivery partners will face growing demand for clearer retirement planning support, particularly for groups with low private pension provision and higher expected reliance on State Pension.
- Increased need for targeted communications and guidance on pension decumulation choices (lump sums versus drawdown versus annuities), and on the interaction between private pensions and State Pension timing.
- More pressure on services supporting people with health and caring related work interruptions, where retirement outcomes are weaker and reliance on State Pension is higher



Pension readiness for the 1958 cohort: who is at risk approaching State Pension age

What this implies for policy and system design

- The report positions the 1958 cohort as a benchmark for assessing later generations, highlighting persistent inequalities in pension saving and the consequences of work history, health, and housing tenure.
- Under-saving risk is concentrated where labour market attachment is weaker (poor health, caring), where private pension coverage is missing, or where pension values are low, particularly for women.
- Self-employment emerges as a distinct risk profile: lower pension participation but often higher housing wealth, alongside later expected exit from the labour market.
- State Pension literacy gaps remain material for a minority, including uncertainty about value and, for some, about eligibility timing.



Pension readiness for the 1958 cohort: who is at risk approaching State Pension age

Impacts on administration of services

- More complex casework and signposting across pensions, employment, and health related services, especially for those balancing work longer, partial retirement, or caring.
- Greater operational need for consistent messaging across channels about State Pension age and expected State Pension value, to reduce confusion close to retirement decisions.
- Potential increase in demand for local advice provision (council, voluntary sector, and employer channels) as financial adequacy concerns and housing and savings inequalities feed through into support needs.

Finding the
right
information
has never been
easier with



The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

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

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

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

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

E-mail services.enquiries@ladirectories.com

Peter Davis, Marketing & Account Management

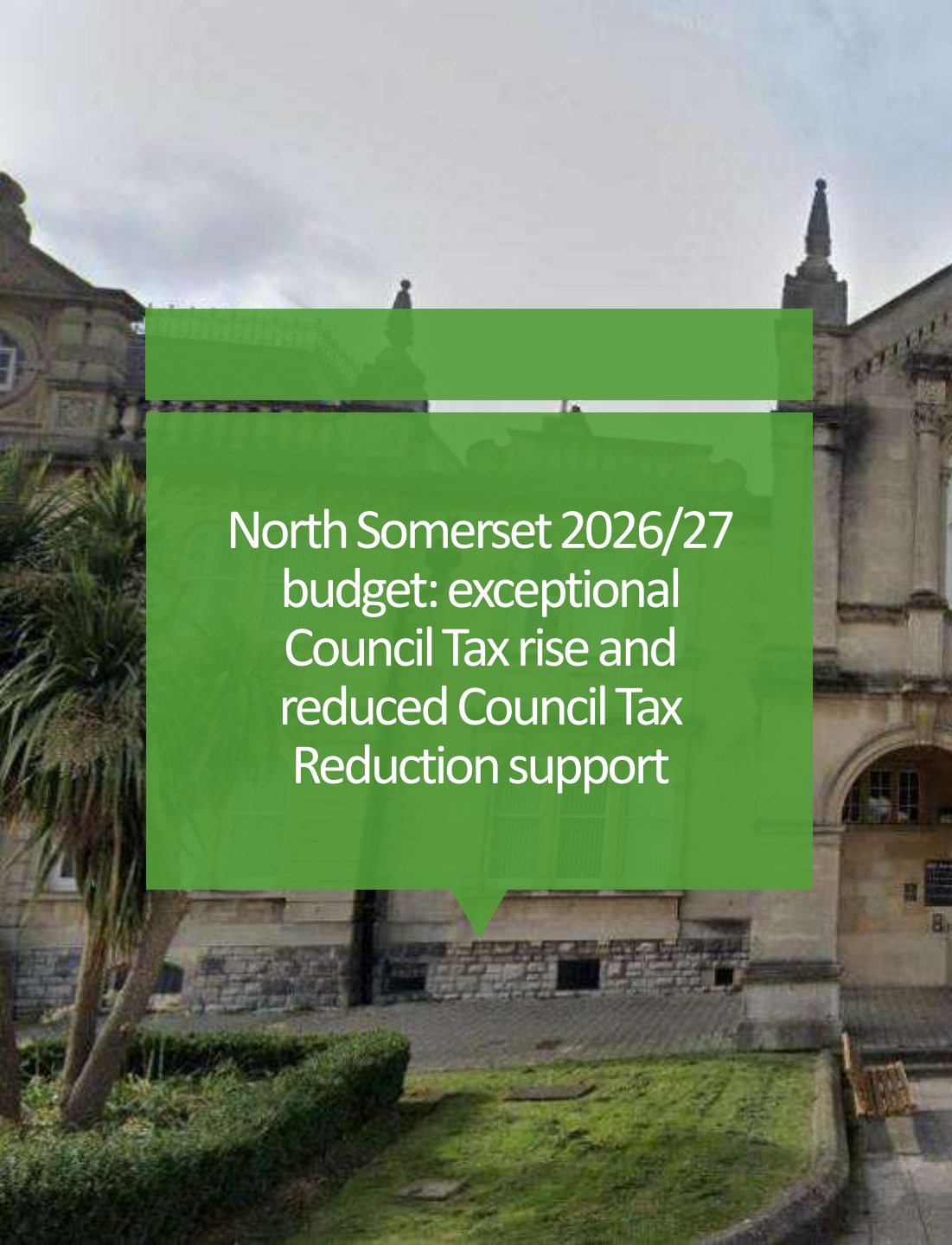
E: peter.davis@ladirectories.com

M: 07807 009 959



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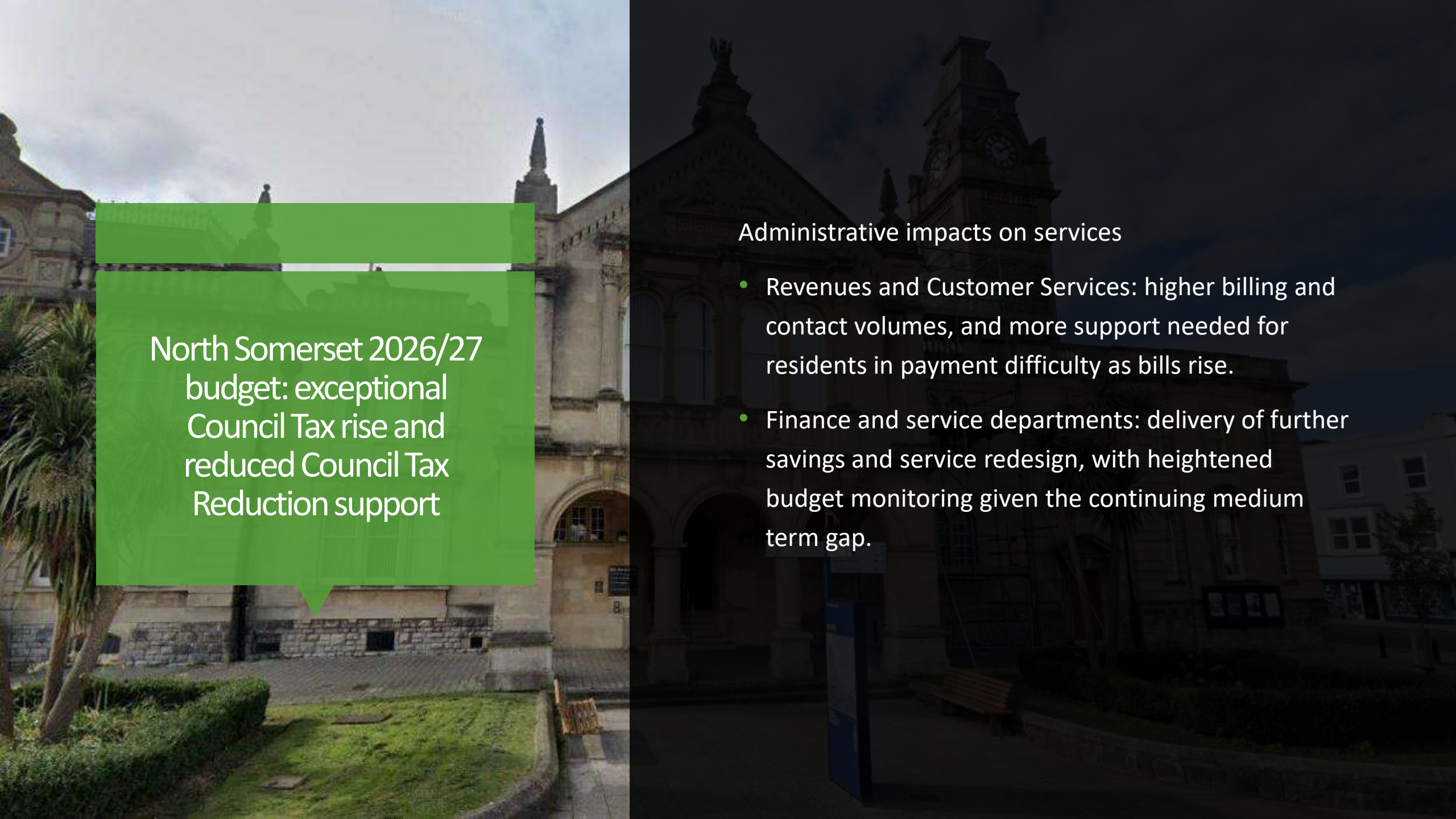
LGR & Finance Watch



North Somerset 2026/27
budget: exceptional
Council Tax rise and
reduced Council Tax
Reduction support

What was agreed and why it matters

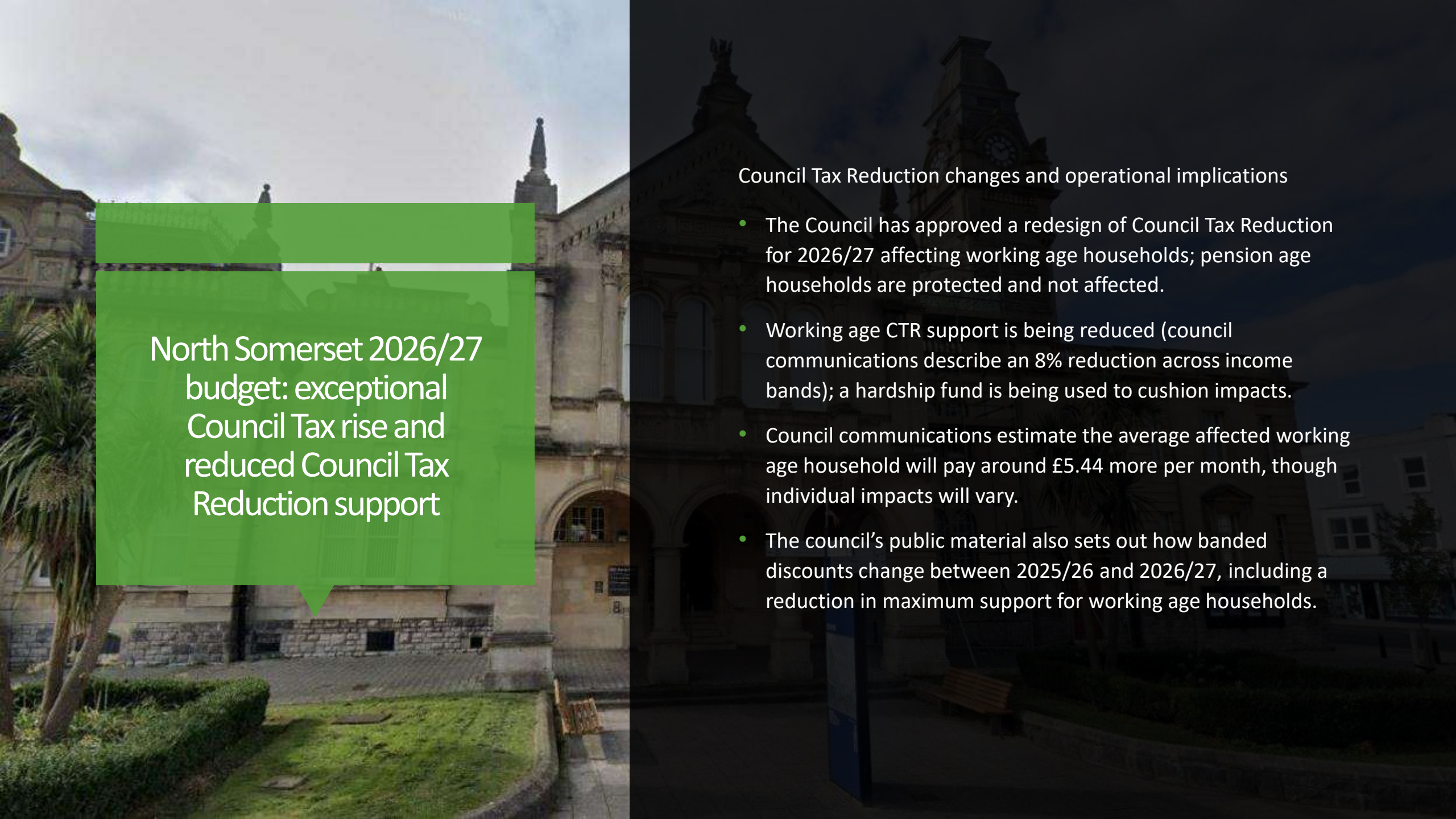
- North Somerset Council will increase its share of Council Tax by 8.99% in 2026/27, using one year government permission to exceed the usual referendum limit.
- The council states this is to meet its legal duty to set a balanced budget, alongside significant savings and service reductions.
- The council also reports that demand and costs have risen sharply in children's and adult services; it says around £62 of every £100 spent now goes on these areas.
- The council attributes part of the pressure to funding reductions, citing a large reduction in government funding over the next few years



North Somerset 2026/27
budget: exceptional
Council Tax rise and
reduced Council Tax
Reduction support

Administrative impacts on services

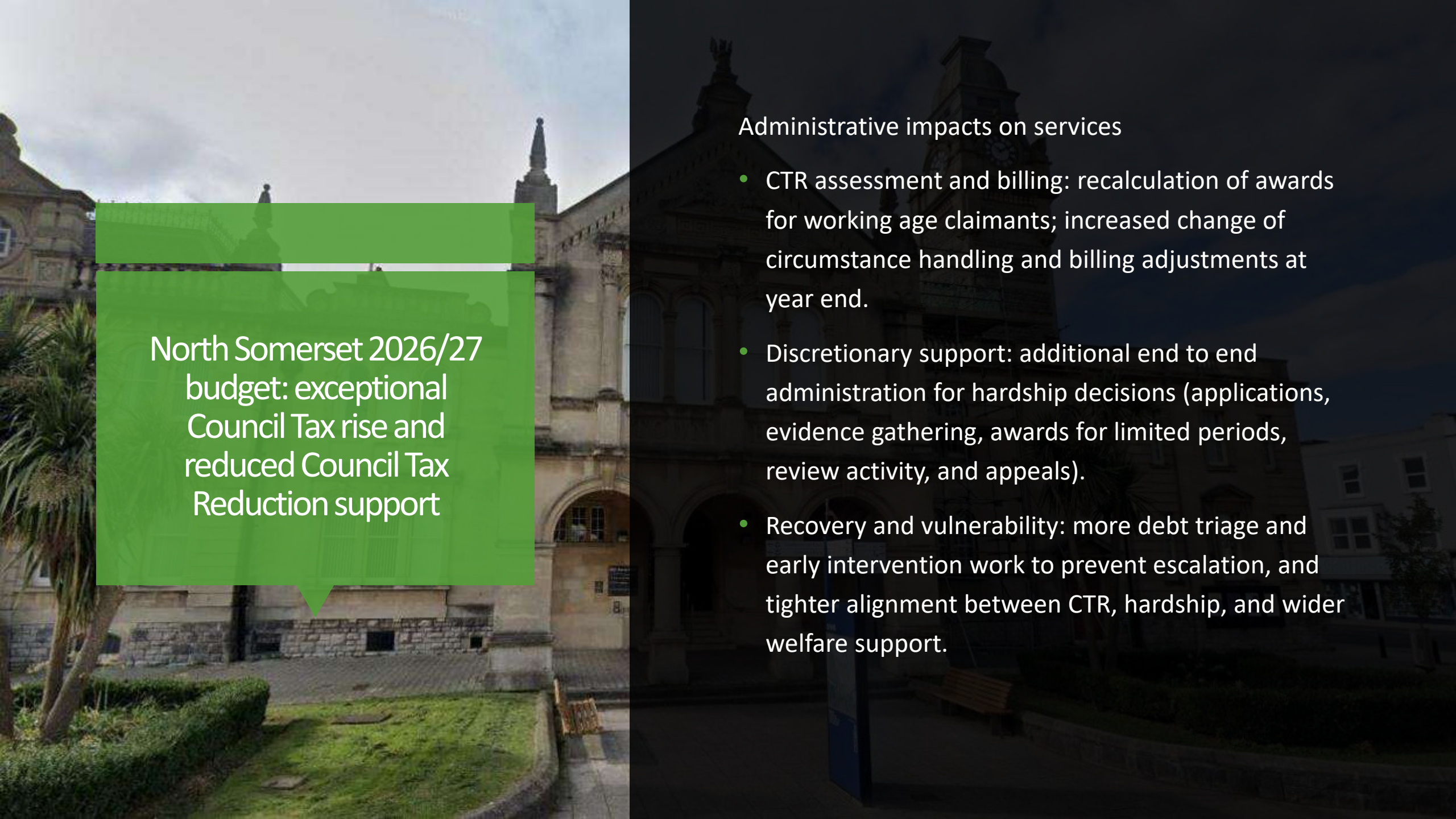
- Revenues and Customer Services: higher billing and contact volumes, and more support needed for residents in payment difficulty as bills rise.
- Finance and service departments: delivery of further savings and service redesign, with heightened budget monitoring given the continuing medium term gap.



North Somerset 2026/27
budget: exceptional
Council Tax rise and
reduced Council Tax
Reduction support

Council Tax Reduction changes and operational implications

- The Council has approved a redesign of Council Tax Reduction for 2026/27 affecting working age households; pension age households are protected and not affected.
- Working age CTR support is being reduced (council communications describe an 8% reduction across income bands); a hardship fund is being used to cushion impacts.
- Council communications estimate the average affected working age household will pay around £5.44 more per month, though individual impacts will vary.
- The council's public material also sets out how banded discounts change between 2025/26 and 2026/27, including a reduction in maximum support for working age households.



North Somerset 2026/27
budget: exceptional
Council Tax rise and
reduced Council Tax
Reduction support

Administrative impacts on services

- CTR assessment and billing: recalculation of awards for working age claimants; increased change of circumstance handling and billing adjustments at year end.
- Discretionary support: additional end to end administration for hardship decisions (applications, evidence gathering, awards for limited periods, review activity, and appeals).
- Recovery and vulnerability: more debt triage and early intervention work to prevent escalation, and tighter alignment between CTR, hardship, and wider welfare support.



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Legal Issues of Note

Safeguarding failures and counter fraud controls in council appointeeship and financial protection teams

Key facts of the case

- A former Bolton Council employee (Richard Shaw, 46) has been jailed for fraud by abuse of position after stealing almost £900,000 from vulnerable adults whose benefits and finances he was appointed to manage.
- Shaw worked in Bolton Council's Financial Protection Team (Finance Officer, later Appointee Officer) and was responsible for managing state benefits on behalf of adults unable to manage their own finances.
- The offending ran from 5 May 2015 to 18 April 2023; the CPS states £893,926.01 was transferred from council and service user funds into accounts linked to Shaw and his wife.
- The fraud was identified after concerns were raised about accounts running unusually low; Shaw was suspended and later dismissed, with evidence found including service user bank cards and a list of deceased clients.

Safeguarding failures and counter fraud controls in council appointeeship and financial protection teams

Impacts on administration of services

- Adult social care finance and appointeeship teams will face increased assurance activity: tighter authorisation rules, independent reconciliations, better deceased case handling, and stronger evidential audit trails for every movement of client money.
- Likely rise in safeguarding, complaints, and family liaison work where trust has been damaged, particularly for estates of deceased service users and for people who relied on the council to manage benefits.

Safeguarding failures and counter fraud controls in council appointeeship and financial protection teams

What this implies for controls, governance and service design

- The case illustrates a high risk control environment: staff with privileged access to client funds, complex processes (including for deceased clients), and low visibility unless reconciliations and supervisory checks are active and independent.
- It also shows the importance of “defence in depth”: fraud can be concealed through multiple transfers and the use of several bank accounts, so controls must not rely on a single check or person.
- Stronger counter fraud arrangements are likely to be expected sector wide, including clearer separation of duties, mandated spot checks, periodic case file audits, and improved information governance around physical items such as bank cards.

Safeguarding failures and counter fraud controls in council appointeeship and financial protection teams

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Council tax administration: accuracy, CTR interactions, second homes premium and tenancy liability

What councils are being told to do now

- Ensure council tax information on bills and websites is accurate and up to date; government highlights cases where councils still show outdated information about the carers disregard prescribed benefits list (pre 2013 amendments).
- For carers disregard, where the other statutory conditions are met, the cared for person must be entitled to one of the qualifying benefits set out in the 1992 discount disregard regulations (the letter lists Attendance Allowance, relevant DLA care rates, AFIP, PIP daily living standard or enhanced, and specified constant attendance related awards).
- Councils are encouraged to make council tax discounts and disregards information more user friendly and accessible, recognising it is integral to people accessing support.

Council tax administration: accuracy, CTR interactions, second homes premium and tenancy liability

Impacts on administration of services

- Website, template and bill insert review work, including governance around who owns statutory content, and how changes are tracked and updated.
- Increased risk of avoidable contact, complaints and backdating requests if eligibility information is wrong or unclear; this also increases pressure on verification and decision making.
- Staff guidance and training refresh needed, especially where scripts and knowledge bases still reflect older benefit lists and terminology.

Council tax administration: accuracy, CTR interactions, second homes premium and tenancy liability

Policy changes councils should factor into scheme design and liability

Council Tax Reduction schemes and welfare changes

- As councils review CTR schemes ahead of the statutory deadline, they are asked to consider the interaction with proposed welfare changes.
- Universal Credit (Removal of Two Child Limit) Bill: introduced 8 January 2026; subject to Parliamentary approval, it would remove the two child limit in Universal Credit from 6 April 2026, with equivalent change for working age Housing Benefit via regulations from that date.
- Universal Credit migration: councils are reminded that different treatment of legacy benefits, UC and transitional protection in CTR schemes can mean some households lose CTR on migration even if cash income is unchanged; councils are encouraged to reflect and explain their approach.

Local government reorganisation and second homes premium

- Since 1 April 2025 billing authorities can charge up to a 100% premium on substantially furnished dwellings with no resident, where a determination is made.
- Government will amend the 2008 Structural Changes finance regulations so that new unitary councils introducing the premium in a predecessor area must still give at least one year's notice, consistent with section 11C(3).
- Regulations due to be laid 2 April 2026 and come into force 30 April 2026; further confirmation will be issued after laying.

Renters Rights Act and council tax liability

- With fixed term assured tenancies abolished and PRS tenancies periodic, section 28 clarifies that tenants remain liable for council tax until the end of the notice period even if they leave early after serving notice.

Council tax administration: accuracy, CTR interactions, second homes premium and tenancy liability

Impacts on administration of services

- CTR modelling and consultation materials may need to address UC policy change and UC migration effects explicitly, including how transitional protection is treated.
- Premium determinations and communications require careful timing in reorganising areas; systems must handle legacy area differences while maintaining a consistent approach to notice.
- Council tax liability processes and advice content will need updating to reflect periodic tenancy rules, including how liability runs to the end of notice, and how evidence of notice is obtained and recorded.

Implementing 2026 business rates support: Pubs and Live Music Venues relief and the new RHL multipliers

What the guidance is saying

- The department has published local authority guidance for the Pubs and Live Music Venues business rates relief scheme (referenced as finalised following BRIL 1 2026).
- A new FAQ has been issued for billing authorities on the Retail, Hospitality and Leisure (RHL) multipliers, building on earlier guidance (previously referenced as BRIL 4 2025).
- Eligibility for the RHL multipliers is defined in legislation (the Non Domestic Rating (Definition of Qualifying Retail, Hospitality or Leisure Hereditament) Regulations 2025). Local authorities are responsible for determining whether a hereditament meets the legislative definition and therefore qualifies for the RHL multipliers.
- The intent is clearer and more consistent eligibility than the previous RHL relief, with less local discretion because criteria are legislated.

Implementing 2026 business rates support: Pubs and Live Music Venues relief and the new RHL multipliers

Impacts on administration of services

- Authorities must operate a formal determination process for RHL status at hereditament level, including evidence standards and consistent decision making, as the VOA will not advise which multiplier applies.
- Decision making and customer handling will need to anticipate challenges and requests for review because some hereditaments previously receiving RHL relief may be out of scope of the legislated RHL definitions for the new multipliers.
- Billing and communications need to explain the shift from a relief scheme to multiplier-based support, including why an occupier may no longer qualify even if they received RHL relief previously.

Implementing 2026 business rates support: Pubs and Live Music Venues relief and the new RHL multipliers

Key operational rules and risk points in the FAQ

- “Visiting members of the public” is not defined in the regulations and must be given its ordinary meaning; eligibility depends on whether a hereditament is wholly or mainly used to provide in person RHL activity to visiting members of the public and is accessible to the public for the RHL purpose.
- Some on site parcel pickup can qualify, provided the hereditament is not wholly or mainly used for storage and distribution of goods for online sale (schedule exclusions apply).
- Wholesaling is excluded because retail sale or hire is to the end user.
- Empty properties do not get the RHL multipliers; RHL multipliers apply only to occupied properties.
- Preparatory periods before trading are out of scope, because the hereditament will not meet the legislative definition before it is trading.
- High value multiplier: there are no exemptions; all hereditaments with rateable value of £500,000 and above are in scope.
- Transitional relief: RHL qualifying businesses can receive transitional relief where bills increase due to revaluation.
- Software and implementation: government has engaged with software providers and committed to meeting reasonable new burden costs for admin and software changes.

Implementing 2026 business rates support: Pubs and Live Music Venues relief and the new RHL multipliers

Impacts on administration of services

- Customer contact and disputes are likely around borderline cases: mixed online and in person models; B2B premises; “closed to the public” operations; membership or appointment only settings; and changes from prior RHL relief decisions.
- Authorities will need a clear internal hierarchy for applying multipliers and reliefs, and a consistent approach to whether and how existing records are reviewed against the new definitions.
- Revenues teams should expect increased QA and audit focus on how RHL determinations are evidenced, recorded, reviewed and communicated.



Other Workshops





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





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CEO



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

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

#TeamBSS - Sam Goddard



Revenues Manager (Academy)



3 months initially | £450 per day Umbrella | Hybrid

Purpose and impact:

The role of the Revenues Manager is to ensure delivery of a high-quality Council Tax and Business Rates (NDR) billing and recovery service in line with customer requirements and regulations and to drive forward cost-efficient digital services and performance. As part of the Management Team the role holder will deputise for the AD and provide strong professional leadership and management for the Revenues service for West Northamptonshire Council.

Accountable to:

As part of the Revenues and Benefits Team in the wider Finance Directorate, the role holder is accountable to the Assistant Director of Revenues and Benefits, responsible for the direct line management of 7 Team Leaders.

What we're looking for:

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

- Management experience is essential as this role will be managing 7 direct reports
- Needs somebody who has experience dealing with poor performance
- Strong technical and management skills
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

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

Revenues Manager (MRI/Academy)



Until 31/03/2026 initially | £350 per day Umbrella | Hybrid

Hours per week: 37

Location: Hybrid working (office attendance will be required in the midlands)

Job Purpose

1. To manage and lead the billing, collection and recovery section ensuring the effective, economic administration of the billing and collection service in order to maximise revenue for service in respect of Council Tax, Non Domestic Rates, and for Housing Benefit Overpayments, Sundry Debts in accordance with legislation, local policies and strategies.

2. To work with the Head of Revenues and Benefits and the other Section Heads to ensure the team achieves excellence in its services to its customers, both internal and external.

What we're looking for:

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

- Strong technical and management skills
- Strong MRI/Academy user
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

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

Subsidy Officer (MRI/Academy)



6 months initially | £32 per hour Umbrella | Hybrid

Hours per week: 37

Location: Part Remote (ideally 2-3 days in the office)

1. To ensure that benefit claims are being assessed accurately and paid correctly and in line with legislation and guidance.
2. To assist in the completion of the Housing Benefit subsidy returns and claims including working with auditors
3. To ensure that the subsidy position improves and income to the Council is maximised.
4. To support the Training and Resilience team by identifying development needs of officers through Subsidy checking.

What we're looking for:

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

- Strong technical skills
- Strong MRI/Academy user
- Demonstrate the ability to take on board and understand complex legislation
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

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

Revenues & Benefits Officer (Civica OpenRevenues)



Permanent | Circa £30,000.00 per annum | Remote

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 1 day per month, and initially for the first few days for training & set-up.

Duties include:

- 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 accordance with primary legislation and case law
- Gather information, explain decisions, and provide advice to the public and their representatives by email, letter, and telephone regarding council tax liability

What we're looking for:

We're looking for candidates who have these 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 <<](#)

Benefits Assessment Officer (MRI/Academy)



4 months initially | £25 per hour (umbrella) | Remote

Our good client in the midlands is seeking a Benefits Assessment Officer on a fully remote basis to assess HBAA reviews.

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI(Academy) user.

Role to include:

- carry out Housing Benefit and Council Tax Reduction assessments
- Undertake HBAA reviews
- Provide high quality customer and stakeholder support

What we're looking for:

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

- Strong Housing Benefit assessment skills
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- Skilled in the assessment of supported accommodation claims
- An advanced MRI (Academy) user

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

Revenues Recovery Officer (NEC)



3 months initially | £25 per hour (umbrella) | Remote

Our good client is seeking an experienced Recovery Officer on a fully remote basis.

The client is looking for a vast amount of experience, who can start with minimal training. Ideally familiar with Enforcement Manager, Post Liability Order Recovery and SPA Manager. Experience of NEC(Northgate) is essential.

Duties to include:

- issue reminders and summons
- prepare and present cases for liability orders and progress accounts through enforcement stages in line with legislation, council policy and best practices
- monitor arrears and arrange sustainable payment arrangements
- deliver excellent customer service while protecting income

What we're looking for:

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

- A minimum of 3 years Revenues (Council Tax) Recovery experience
- Experience of Enforcement Manager, Post Liability Order Recovery and SPA Manager within NEC (Northgate)

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

Revenues Billing Officer (NEC)



3 months initially | £25 per hour (umbrella) | Remote

Our good client is seeking an experienced Council Tax Billing Officer on a fully remote basis.

The client is looking for a candidate with a vast amount of experience, who can start with minimal training. Familiar with all billing tasks is essential to include actioning moves, discounts, exemptions, refunds, DD's & payment arrangements.

What we're looking for:

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

- A minimum of 3 years Revenues (Council Tax) Billing experience
- Experience of NEC(Northgate)

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

Product Specialist (Benefits Directory)



Permanent | £45,000.00 pa | Predominantly Remote

Business Smart Solutions is pleased to be working with its partners at Infoshare+ to source a Product Specialist for the Benefits Directory. Infoshare+ acquired the Benefits Directory in August 2025 and is looking to further support Kim Larkin and her team by introducing this exciting new role.

This opportunity would be well suited to someone who thrives on interpreting complex Housing Benefit and Council Tax Support legislation into an easy-to-digest format.

The role is offered on a permanent, full-time basis and is predominantly remote, with clearly defined career progression for the right candidate.

What we're looking for:

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

- Ability to read and interpret complex Housing Benefit and Council Tax Support legislation and case law changes
- Update the Benefits Directory in line with legislative and case law changes
- Provide technical responses to incoming Housing Benefit and Council Tax Support queries, and offer guidance on wider welfare schemes
- A genuine interest in Housing Benefit Temporary, Supported and Specified Accommodation
- Interpret Council Tax Support schemes, including the prescribed pensioner scheme and local working-age schemes
- Provide product user training
- Support business development activities

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.

[!\[\]\(b6b8699755ced7d7f295ed4926ab40c6_img.jpg\) Start your journey today – register now!](#)

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

[Contact us here](#)



Payroll Solution

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



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 !"

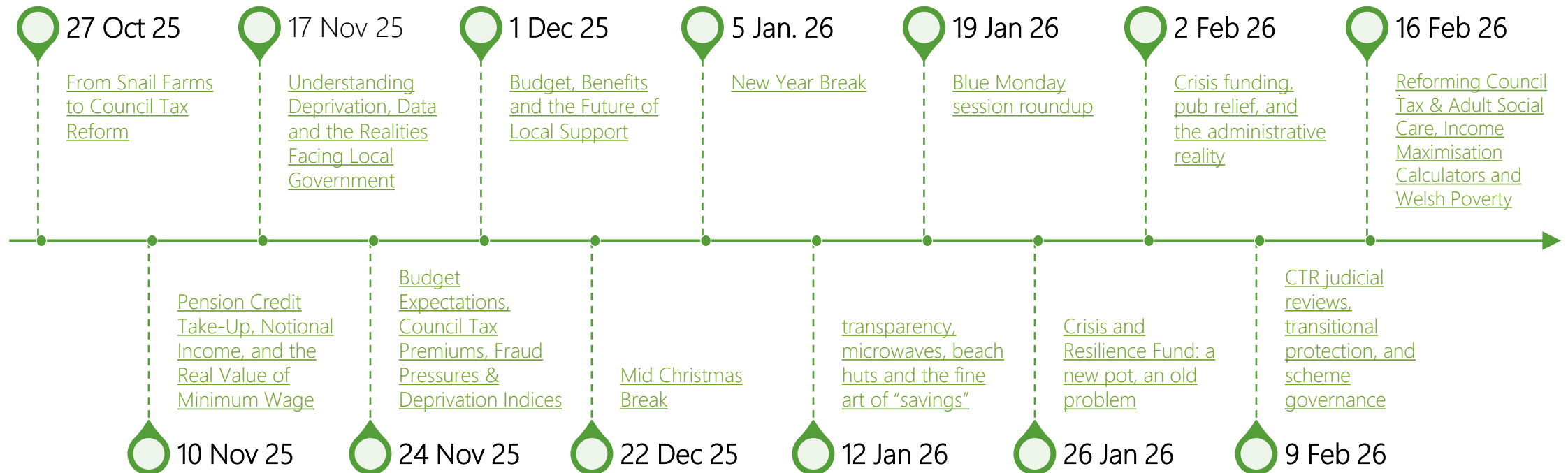
#TeamBSS Client – Simon Rosser





Session Information

Previous Recordings





Dates where there will be no sessions





Stats & References

UK labour market weakening at end 2025: unemployment up, youth hit hardest

Key numbers and stats

- Unemployment rate: 5.2% (Oct to Dec 2025).
- Number unemployed: 1.88 million people age 16+ (Oct to Dec 2025).
- Youth unemployment rate (16 to 24): 16.1% (late 2025).
- Pay growth (regular pay, annual): 4.2% (Oct to Dec 2025).
- Payroll change (examples cited in coverage): health and social work +39,000 payrolled employees year to January 2026; retail and wholesale saw the largest fall over the year.

References and links

- ONS Labour market overview, UK: February 2026 (headline unemployment and inactivity; Oct to Dec 2025).
- House of Commons Library research briefing: UK labour market statistics (17 Feb 2026).
- ONS Earnings and employment from PAYE RTI: February 2026 (sector payroll changes).
- Economics Observatory explainer on labour market data reliability issues.

Rising youth NEET levels and proposals to expand the Jobs Guarantee

Key numbers and stats

- NEET total (age 16 to 24, UK): 957,000 in October to December 2025; 12.8% of the age group.
- NEET unemployed (seeking work): 411,000 in October to December 2025, up 45,000 on the previous quarter.
- NEET economically inactive: 547,000 in October to December 2025, down 34,000 on the previous quarter.
- Jobs Guarantee Phase One eligibility: 18 to 21 on Universal Credit and looking for work for 18 months; fully subsidised six month job; 25 hours per week at relevant minimum wage; 100% eligible employment costs funded.
- Social Mobility Commission briefing statistic: disability identified in 45% of NEETs from lower working class backgrounds versus 22% from higher professional backgrounds.

References and links

- Public Finance: “NEET rise prompts call to expand jobs guarantee” (27 February 2026).
- Office for National Statistics: “Young people not in education, employment or training (NEET), February 2026 release” (covering Oct to Dec 2025).
- UK Government: Jobs Guarantee grant guidance (17 February 2026) and associated Phase One guidance (29 January 2026 PDF).
- Social Mobility Commission: “All NEETs are not the same” (February 2026).
- Reuters reporting on NEET levels and calls to expand support (26 February 2026).

Delivering local crisis support: lessons from Household Support Fund and Discretionary Housing Payments ahead of the Crisis and Resilience Fund

Key numbers and stats

- Case study coverage: 9 local case study areas, covering 15 local authorities; fieldwork took place September to October 2025, with validation workshops after fieldwork.
- HSF (England, 1 April 2025 to 31 March 2026): £742 million available to county councils and unitary authorities.
- CRF: new discretionary scheme for England from April 2026, replacing HSF and incorporating DHPs, with published guidance covering 1 April 2026 to 31 March 2029.

References and links

- DWP Research Report 1121, Verian UK: Case study research into the delivery of the Household Support Fund and Discretionary Housing Payments (published 26 February 2026).
- Summary page: Case study research into delivery of HSF and DHPs (published 26 February 2026).
- Household Support Fund guidance (1 April 2025 to 31 March 2026), including the £742 million England allocation.
- Crisis and Resilience Fund guidance for local authorities in England (1 April 2026 to 31 March 2029).

Accenture links senior promotions to AI tool use: adoption push, exemptions, and workforce implication

Key numbers and stats

- Workforce size: Accenture employs about 780,000 people globally (as stated in reporting).
- Monitoring approach: weekly log-ins to selected AI tools are being tracked for some senior staff.
- OpenAI partnership (announced 1 December 2025): Accenture to equip “tens of thousands” of professionals with ChatGPT Enterprise.
- Anthropic partnership (announced 9 December 2025): around 30,000 Accenture professionals to be trained on Claude.
- Faculty acquisition (announced 6 January 2026): Accenture agreed to acquire London based Faculty to scale AI capabilities.

References and links

- Financial Times: report on Accenture tracking AI tool use and linking this to senior promotions (Feb 2026).
- Computing: “Accenture ties career progression to AI use” (20 Feb 2026).
- The Guardian: summary report on promotions being linked to AI tool usage (19 Feb 2026).
- Accenture newsroom: OpenAI partnership and ChatGPT Enterprise rollout (1 Dec 2025).
- Reuters: Accenture OpenAI tie-up (1 Dec 2025) and Accenture Anthropic partnership (9 Dec 2025).
- Accenture newsroom: acquisition of Faculty (6 Jan 2026).

Collapse in overseas health and care recruitment: implications for UK hospitals and care homes

Key numbers and stats

- Overseas nurses granted entry: 26,100 (2022) to 1,777 (2025), down 93%.
- Caring personal service occupations: 107,847 (2023) to 3,178 (2025), down 97%; only 23 in Oct to Dec 2025.
- Skilled Worker route trend: ninth consecutive quarterly decline in late 2025, with falls linked to eligibility and cost changes.
- Wider work visa context (all work visas): 168,000 in 2025, down about one fifth on 2024 and about half on 2023; health and care visas also fell.

References and links

- The Guardian, “Drop in overseas workers is ‘car crash’ for UK hospitals and care homes, say experts” (26 Feb 2026).
- Work Rights Centre, “Skilled Worker visas in ninth consecutive decline...” (2026).
- Financial Times, “UK work visa numbers cut sharply in 2025” (26 Feb 2026).
- Reuters, “UK visa issuance continues to fall, down 19% in 2025, government data shows” (26 Feb 2026).
- The King’s Fund, long read noting reduced overseas recruitment as a “fact of life” for social care, and the need for stronger domestic workforce strategy (8 Oct 2025).

England SEND reforms: tiered support, mainstream inclusion and a new funding model

Key numbers and dates

- Inclusive Mainstream Fund: £1.6bn over three years, described as over £500m per year for early years, schools and colleges.
- New specialist places: 60,000 places.
- Family Hubs: £200m funding boost for Best Start Family Hub SEND outreach and support.
- System direction: EHCPs increasingly focused on the most complex needs by 2035, supported by Specialist Provision Packages.
- Wider context (reported): around 1.7 million pupils with SEND; SEND system costs around £11bn per year, with spending up substantially since 2015 to 16.

References and links

- GOV.UK consultation: SEND reform, “Putting children and young people first” (includes Inclusive Mainstream Fund detail).
- GOV.UK: Specialist Provision Packages (draft outline underpinning EHCPs).
- Local Government Association: SEND reforms response (Louise Gittins).
- County Councils Network: response to SEND reform proposals (including transport and the 2028 bridge period points).
- Schools Week: summary of key SEND reform policies, including Individual Support Plans and tiered approach.
- The Guardian: reporting on the SEND overhaul, costs and delivery hurdles.

England business rates: 2026 to 2027 forecast income, reliefs and system changes

Key numbers and stats

Forecast income and reliefs

- Net non domestic rating income from rates retention scheme (2026 to 2027): £35.796bn.
- Section 31 grant included in the net figure (2026 to 2027): £6.534bn.
- Total cost of reliefs (2026 to 2027): £6.762bn
 - Mandatory relief: £5.493bn
 - Discretionary relief: £1.269bn.
- Appeals provision (2026 to 2027): £1.3bn.

Multipliers and the taxbase

- 2026 to 2027 multipliers (pence): small 43.2; standard 48.0; small RHL 38.2; standard RHL 43.0; higher value 50.8.
- Rating list size (England, close to 30 Sept): 1.998 million hereditaments; aggregate rateable value £81.611bn (draft 2026 list basis).
- Section 31 compensation split (2026 to 2027): total £6.534bn; billing authorities £3.224bn; major precepting authorities £0.757bn; fire and rescue £0.0406bn; central government £2.513bn (netted for the high value multiplier effect as set out in the table).

References and links

- MHCLG statistical release: National non domestic rates collected by councils in England, forecast for 2026 to 2027 (updated 25 February 2026).
- MHCLG technical notes: National non domestic rates forecast 2026 to 2027.
- MHCLG: Notification of non domestic rating multipliers for 2026 to 2027 (Business Rates Information Letter 2/2026).
- House of Commons Library: Business rates, the 2026 revaluation (background on the new multipliers).

Exceptional Financial Support 2026/27: rising reliance on capitalisation to balance council budgets

Key numbers and stats

- Total EFS agreed in principle for 2026/27: about £1.5bn across 35 councils.
- Increase in number of councils receiving EFS: 29 (2025/26) to 35 (2026/27).
- Largest 2026/27 allocations (in principle): Shropshire £121.0m; Croydon £119.0m; Warrington £92.047m; Haringey £84.0m; Barnet £79.6m.
- HRA specific support: City of London £2.65m (in principle) for 2026/27.

References and links

- MHCLG guidance: Exceptional Financial Support for local authorities for 2026/27 (published 23 February 2026, includes full list and notes on assurance reviews and prior year revisions).
- Local Government Association: statement on EFS (23 February 2026).
- Local Government Association: Spring Statement 2026 submission, section on why EFS is “not the answer” and risks to capital programmes.
- Local Government Lawyer: summary article confirming 35 councils and around £1.5bn, plus HRA support for City of London

Public sector counter fraud drive: £7.53bn protected and new enforcement capability

Key numbers and dates

- £7.53bn protected for the public purse in the last financial year.
- Around £400m COVID related savings delivered to date.
- Over 770 reports to the COVID Fraud Reporting Site since launch in September 2025.
- Coverage example: automatic website scanning referenced elsewhere in the wider counter fraud and security narrative is separate; this announcement focuses on fraud prevention, data matching and investigations.
- Hillingdon example: 15 council homes recovered; 100+ fraudulent housing applications removed.
- New enforcement service planned by 2026/27.

References and links

- Cabinet Office, “Crackdown on public sector fraud delivers over £7.5 billion of savings to the taxpayer” (27 February 2026).
- Public Sector Fraud Authority, “Public Sector Fraud Authority 2025/2026 Delivery Plan” (published February 2026).
- GOV.UK guidance, “Report COVID 19 fraud” (published 12 September 2025).
- Civil Service World summary of the Cabinet Office announcement and the new enforcement service (February 2026).

Safeguarding failures and counter fraud controls in council appointeeship and financial protection teams

Key numbers and dates

- Total stolen (CPS): £893,926.01.
- Period of offending: 5 May 2015 to 18 April 2023.
- Caseload responsibility referenced: 217 service users; 43 deceased service users with funds awaiting transfer.
- Fraud uncovered: February 2023; dismissal for gross misconduct followed.
- Guilty plea: 12 December 2025; sentence: 4 years and 8 months, at Bolton Crown Court on 18 February 2026.
- CPS to pursue confiscation proceedings under the Proceeds of Crime Act.

References and links

- Crown Prosecution Service: “Ex Council Worker jailed for £893,926 Fraud Against Vulnerable Service Users” (18 February 2026).
- Greater Manchester Police: “Former council employee jailed for stealing £900,000 from client accounts” (18 February 2026).
- ITV News Granada: reporting on the case and sentencing (18 February 2026).
- Sky News: reporting on the case and sentencing (18 February 2026).

Swindon Council Tax support for care leavers, 2026/27 onwards

Key numbers and dates

- Policy approved as part of Council budget decision: 26 February 2026.
- Start of application: 2026/27 Council Tax bills.
- Age bands and discounts:
 - Under 21: 100% discount
 - 21 to 22: 75% discount
 - 23 to 24: 50% discount
 - 25+: standard rules

References and links

- Swindon Borough Council, “Council approves extension of Council Tax exemption for care leavers”, published 27 February 2026.
- Yahoo News (UK), “Council Tax to be discounted for Swindon care leavers”, published 28 February 2026.
- Swindon Borough Council Tax pages (for wider discounts and reductions context).

Solihull Council Tax Reduction 2026/27: banded scheme adjustments and budget pressures

Key numbers and stats

- Caseload and cost impact after April 2025 rollout: +532 cases (April to December 2025); about £390,000 additional cost.
- Scheme cost and position: £14.7m annual cost; £811,000 deficit.
- Consultation responses: 271 responses; majority supported the proposed changes.
- Uprating context used for band recalibration: Universal Credit standard allowance uprated by 6.2% (policy announcement referenced in coverage).
- Reported distributional effect: 93% no change or increase; 7% reduction.

References and links

- Yahoo News UK (LDRS via Reach), Solihull council tax support changes in full (25 February 2026).
- Solihull consultation page, Council Tax Reduction Scheme consultation (banded scheme context; timing; scope).
- Solihull democracy system pages referencing the 2026/27 CTR scheme report and decision trail (may require direct access via the council website): decision and agenda entries surfaced in search results.
- MoneySavingExpert, Autumn Budget 2025 analysis noting 6.2% uplift to the Universal Credit standard allowance (context for Solihull's recalibration).

Scottish Budget 2026/27: protecting the social contract amid a tight funding outlook

Key numbers and stats

- Total Budget funding: almost £68bn (2026/27).
- Local government settlement: record £15.7bn (including revenue and capital support).
- Affordable housing supply: £926m (2026/27).
- Community justice services: additional £10m investment.
- Income tax thresholds: basic and intermediate thresholds increased by 7.4% (to £16,538 and £29,527); ICAS estimate for low earners: about £11 per year gain.
- Scottish Child Payment related measure: £40 per week premium for eligible children under 12 months from 2027/28 (as reported alongside Budget measures).

References and links

- Scottish Government: “Budget Bill passed” (announcement summarising totals and commitments).
- Scottish Budget 2026 to 2027 (official Budget publication pages, including affordable housing investment).
- Scottish Parliament Official Report (local government settlement figure and breakdown).
- ICAS press release on the Budget passing and critique of impact and sustainability.
- Independent reporting summarising the tax threshold change, Scottish Government claims, and external critique (including IFS commentary).

Reform UK proposal for LGPS: ending defined benefit for new joiners and creating a £500bn sovereign wealth style fund

Key numbers and stats

- Proposed consolidated fund size: £500bn (described by Reform UK as a British Sovereign Wealth Fund).
- Reform UK performance claims: £2bn a year overcharging; £8bn to £10bn a year underperformance.
- UK equities allocation context: claim that UK pension funds' allocation to UK equities fell from over 50% to 4.4% over 25 years (quoted in parliamentary debate).
- Proposed UK shares allocation: 25%, framed as an extra £100bn investment in UK listed shares.
- Prospect warning on transition costs (reported): potentially rising to £22bn to £32bn once all staff are on the new pension system.

References and links

- Public Finance, "Reform proposes end to defined benefit LGPS" (25 February 2026).
- Financial Times, Reform UK proposal to consolidate LGPS assets into a £500bn fund (published late February 2026).
- Pensions UK statement expressing concern about the proposal (late February 2026).
- Prospect union materials on Reform UK pension proposals (November 2025), including costs and critique.
- Hansard, Westminster Hall debate citing the "over 50% to 4.4%" UK equities allocation claim (25 November 2025).

Schools White Paper: reforming deprivation funding and targeted improvement missions

Key numbers and dates

- Disadvantage gap indicator cited: 44% of poorer children achieve grade 4+ in GCSE English and maths versus over 70% of children not receiving free school meals.
- Attendance ambition: recover 20 million school days per year by end of 2028/29; White Paper frames this as equivalent to 100,000 more pupils attending school full time.
- Absence rate ambition: reduce overall absence from 7.15% (2023/24) to 5.85% (2028/29).
- Current funding context in the White Paper: pupil premium over £3bn in 2025/26; 10.6% of National Funding Formula, over £5bn, allocated through deprivation factors in 2025/26.
- Consultation timing: White Paper indicates consultation on the new deprivation funding model in summer 2026.

References and links

- DfE Schools White Paper: Every child achieving and thriving (HTML and PDF).
- DfE press notice: Schools white paper to rewire education, transforming life chances (includes summary of disadvantage model and admin burden point).
- Local Government Lawyer summary: Plans to reform deprivation funding for schools announced in White Paper (includes GCSE gap statistic and list of other measures).
- Schools Week explainer on key schools policies (attendance target context).

Record January 2026 budget surplus and what it means for the Spring Statement

Key numbers and dates

- January 2026 surplus: £30.4bn.
- Difference versus January 2025: +£15.9bn.
- Above OBR forecast for January: +£6.3bn.
- Combined self assessed Income Tax and Capital Gains Tax receipts (provisional): £46.4bn in January 2026, +£10.5bn on January 2025.
- Spring Statement and OBR forecast update date: 3 March 2026.

References and links

- ONS, Public sector finances, UK: January 2026 (20 February 2026).
- House of Commons Library, February 2026 Economic update: Mixed picture before the 2026 spring forecast (26 February 2026).
- Financial Times, Reeves aims to reassure business with “boring” Spring Statement (published February 2026).
- The Times, Record UK budget surplus as Rachel Reeves gets tax boost (20 February 2026).
- PwC commentary on ONS public sector finance data (20 February 2026).

Public perceptions of DWP and Jobcentre Plus: awareness, trust and service priorities (Wave 2)

Key numbers and stats

- Fieldwork period: 22 May to 9 June 2025; online survey using Ipsos online panels.
- Sample size: 4,004 interviews (weighted); Wave 1 comparator sample was 5,002 (Oct 2024).
- Brand awareness, general population: UC 86% (83% Wave 1); DWP 77% (75% Wave 1); Jobcentre Plus 74% (73% Wave 1).
- Knowledge (general population): 34% say they know a fair amount or a lot about DWP; 29% say the same for Jobcentre Plus.
- Trust and expectations (selected): among DWP customers, 71% agree staff would treat them with respect; 59% agree staff understand individual needs. Among non-customers, 67% expect accurate information; 65% expect professional handling; 52% expect DWP to understand their needs.
- Accuracy versus speed: 55% of the general population and 59% of DWP customers prioritise accuracy; 26% and 32% respectively prioritise speed.

References and links (separate slide)

- GOV.UK collection page: Perceptions of the Department for Work and Pensions: Wave Two, October to November 2025 (published 26 February 2026).
- GOV.UK: Summary page (Wave 2).
- Data tables (Excel): Perceptions of DWP survey, Wave Two, October to November 2025.

Universal Credit sanctions: levels, reasons and administrative implications (to November 2025)

Key numbers and stats

- UC sanction rate (point in time): 5.9% in November 2025.
- UC claimants in sanctionable conditionality regimes: 2.1 million in November 2025.
- Proportion of UC claimants in sanctionable regimes: 24.5% in November 2025 (lowest in the series shown).
- UC full service adverse sanction decisions: 63,000 in October 2025.
- Reasons, latest year: 90.0% mandatory interview; 5.0% availability for work; 3.3% employment programmes; 1.5% leaving previous employment.
- Completed sanctions, November 2025:
 - 52,000 total; 26,000 over 4 weeks to 13 weeks; 4,700 13 to 26 weeks; 2,800 over 26 weeks (5.4% of completed sanctions).
- Ethnicity, sanction rate November 2025: Mixed or Multiple 7.4%; Black 6.2%; White 6.0%; Asian 4.6%; Other 4.4%.
- Relative likelihoods (vs White), November 2025: Asian 0.77; Black 1.03; Mixed or Multiple 1.24; Other 0.74.

References and links

- DWP, Benefit Sanctions statistics to November 2025, published 17 February 2026 (quarterly bulletin and accompanying data tables).
- UC background information and methodology document (for definitions, rate and duration methodology, and comparability cautions).
- Stat Xplore and Stat Xplore user guide (for user-built tables and demographic breakdowns).
- Background note on relative likelihoods methodology used across government for ethnicity comparisons (Cabinet Office Race Equality Unit approach referenced in the bulletin).

Public sector cyber resilience: Vulnerability Monitoring Service and new Government Cyber Profession

Key numbers and metrics

- Coverage: around 6,000 public sector bodies scanned by VMS.
- Fix speed: median time to remediate domain related vulnerabilities reduced from 50 days to 8 days (84% reduction).
- Wider improvements: median time to fix other cyber vulnerabilities reduced from 53 days to 32 days.
- Backlog: critical open domain related vulnerabilities reduced by 75%, with around 400 confirmed vulnerabilities processed and resolved each month.
- Workforce offer examples: government cyber apprenticeship routes are being positioned as part of the new profession, including a Level 4 Cyber TechTrack and a Level 6 cyber degree apprenticeship.

References and links

- UK Government announcement: “Government cuts cyber attack fix times by 84% and launches new profession to protect public services” (DSIT, 26 February 2026).
- Public Finance: “Government hails cybersecurity success, but experts warn of remaining vulnerabilities” (27 February 2026).
- IT Pro coverage with metrics and explanation of how VMS works (27 February 2026).
- Government Transformation summary of the VMS metrics and backlog reduction.
- Civil Service Careers: Government Security cyber degree apprenticeship (Level 6).
- Security.gov.uk: Cyber TechTrack apprenticeship overview (Level 4).

Casey Commission lessons from Scotland and Wales on building a National Care Service

Key numbers and dates

- Casey Commission timetable: plans due in 2026 and 2028.
- Wales: National Care and Support Service initial implementation plan sets out a staged programme over around 10 years.
- Scotland: structural reform proposals were later abandoned, leaving a focus on non structural changes rather than a new national body model.

References and links

- Public Finance (William Burns), What the Casey Commission must learn from Scotland and Wales, 18 February 2026.
- LGIU, A National Care Service: Briefing 2, lessons from Scotland and Wales.
- LGIU, A national care service in England, Scotland and Wales, Briefing 1, the story so far.
- Welsh Government, National Care Service initial implementation plan, written statement and plan.
- Welsh Government, National Office for Care and Support overview.
- UNISON Scotland briefing on abandonment of structural reform elements in Scotland's NCS approach

Pension readiness for the 1958 cohort: who is at risk approaching State Pension age

Key numbers and stats

Private pensions and values

- Private pension coverage: 78% have any private pension; 35% have a defined benefit pension; 47% have a defined contribution pension.
- Gender gaps in typical values (median): DB annual pension, men £13,900 versus women £7,500; DC pot, men £90,000 versus women £28,500.

Access and decumulation

- Average age of access (or planned access) to private pensions: 61; about three quarters have accessed or intend to access by State Pension age; among DC holders, about two thirds take a tax-free lump sum; adjustable income is more common than annuities (about 1 in 3 versus 1 in 6).

Self-employment and later working

- About 1 in 3 spent time self-employed between ages 20 and 55; about 1 in 8 spent most of those years mainly self-employed; this group is around three times more likely to have no private pension and nearly three times as likely to expect to still be working at age 68 or later.

Adequacy and reliance

- Around half are estimated not to have enough pension income to maintain pre-retirement living standards; 6 in 10 of those not living with a partner do not meet minimum Retirement Living Standards.
- State Pension literacy: 4% do not expect to receive a State Pension; 80% expect State Pension at 66; 36% do not know the value they will receive; around half are estimated to be mostly reliant on State Pension for expected pension income.

References and links

- [DWP, Pensions and economic status among the 1958 birth cohort prior to reaching State Pension age \(DWP Research Report 1115, PDF and HTML\).](#)
- [Centre for Longitudinal Studies, 1958 National Child Development Study overview \(study design and sample\).](#)
- [DWP research reports collection page \(for context and related reports\).](#)

North Somerset 2026/27 budget: exceptional Council Tax rise and reduced Council Tax Reduction support

Key numbers and stats

- Exceptional rise: 8.99% for 2026/27, one year only; North Somerset is one of seven councils permitted to exceed the usual cap.
- Band D (North Somerset Council services): £1,955 in 2026/27; stated national average comparator £2,062.
- Bill impact (Band D, council share): about £3.10 per week, or £13.44 per month.
- Savings programme: almost £60m planned between 2025 and 2030, including £20m in 2026/27.
- Medium term gap: forecast budget gap of more than £22.5m for 2027 to 2030.
- CTR caseload and composition (consultation material): around 11,250 CTS households in total, with around 6,400 of working age.
- CTR scheme parameters (consultation material): maximum working age support up to 75.5% in 2025/26; proposed maximum 65.5% in 2026/27.
- CTR cost implication table (working age): £5,831,424 (2025/26) vs £5,327,253 (proposed 2026/27).
- Hardship fund (council communications): £371,200 contribution to support households affected by CTR changes.

References and links

- North Somerset Council: Balanced budget set with millions in savings and one year exceptional Council Tax rise (24 February 2026).
- North Somerset Council: Redesign of the Council Tax Reduction Scheme approved (February 2026).
- North Somerset Council consultation PDF: CTR FAQs and proposed scheme changes for 2026/27.
- ITV News (West Country): government permission and context for the 8.99% increase (10 February 2026).
- Which?: summary of councils permitted to exceed the 4.99% cap in 2026/27

Council tax administration: accuracy, CTR interactions, second homes premium and tenancy liability

Key numbers and dates

- CTR scheme deadline referenced: 11 March (statutory deadline for scheme decisions).
- UC two child limit Bill introduced: 8 January 2026; intended policy commencement date: 6 April 2026, subject to Parliamentary approval.
- Second homes premium: available since 1 April 2025; premium level up to 100% (requires a formal determination).
- One year notice rule for first determination in an area: section 11C(3) requires at least one year before the financial year it relates to.
- Planned regulation change for reorganised areas: due to be laid 2 April 2026; in force 30 April 2026.
- Renters Rights Act: section 28 clarifies tenant council tax liability runs to the end of the notice period where notice is served but the tenant leaves early.

References and links

- Local Government Finance Act 1992: paragraph 9 of Schedule 1 (carers disregard conditions) and section 11C(3) (notice requirement for second homes premium first determination).
- The Council Tax (Additional Provisions for Discount Disregards) Regulations 1992: regulation 2 and Schedule (qualifying benefits list for carers disregard), as amended.
- Universal Credit (Removal of Two Child Limit) Bill: introduced 8 January 2026; intended effect from 6 April 2026, subject to Parliamentary approval.
- Local Government (Structural Changes) (Finance) Regulations 2008: planned amendment for second homes premium notice treatment in reorganised areas (laying 2 April 2026; commencement 30 April 2026).
- Renters Rights Act: section 28 (tenant council tax liability to end of notice period for periodic tenancies).

Implementing 2026 business rates support: Pubs and Live Music Venues relief and the new RHL multipliers

Key numbers and compliance requirements

- RHL multipliers are assessed at hereditament level, not business level.
- Subsidy control reporting threshold: authorities must upload individual subsidies worth over £100,000 per property per year to the subsidy control database.
- Calculation approach for the value of the subsidy: compare the bill using the RHL multipliers to what the bill would have been using the national multipliers, holding other factors constant.
- Do not cumulate the RHL multiplier subsidy with pubs and live music venues relief for reporting purposes; do not cumulate across other hereditaments occupied by a chain business.
- There is no cap on the value of support through the RHL multipliers and it does not count as Minimal Financial Assistance.

References and links

- Business Rates Information Letter: 3 2026, Pubs and Live Music Venue Relief local authority guidance (published 20 February 2026; letter dated 19 February 2026).
- The Non Domestic Rating (Definition of Qualifying Retail, Hospitality or Leisure Hereditament) Regulations 2025.
- Business Rates Multipliers: Qualifying Retail, Hospitality or Leisure guidance.
- BRIL 4 2025: Retail, Hospitality and Leisure multipliers, including bill presentation expectations.
- Subsidy Control Act 2022 and the Manage UK Subsidies Portal access route (subsidydatabase@businessandtrade.gov.uk) for reporting awards over £100,000.



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

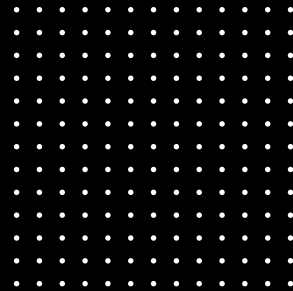
<https://visionarynetwork.co.uk/2025/06/09/reform-uks-department-of-national-efficiency-a-high-stakes-gamble-in-local-government-reform/>

<https://benefitsinthefuture.com/>



Benefits in the Future

Blogs



- 'tis the season to be jolly... misleading, in the Daily Mail
- Lies, Damned Lies and the Telegraph
- Big differences in Pension Credit take-up revealed – Benefits in the Future

Blogs

- [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>

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

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[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.

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VISIONARY NETWORK

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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.



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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.

