



In
Partnership
with

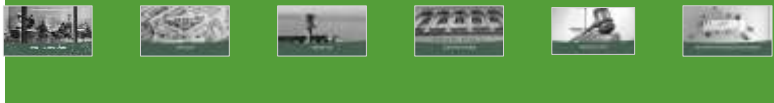


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Revenues and Benefits Discussion Group

[Meeting Link](#)

13 April 2026



Meet the panel

(not everyone is available every week)

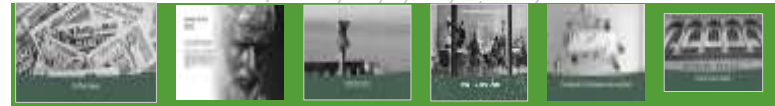
- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Michael Fisher, St 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
- Kevin Stewart, Visionary Network
- 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.



Temporary Accommodation

April Changes



Discussion Points



Temporary Accommodation

Panel Discussion: Temporary Accommodation & Financial Sustainability

Context: England had 1.4M households in temporary accommodation (Oct-Sep 2023), including 33,000 in HMOs. The National Plan to End Homelessness (Oct 2022) commits £3.5bn over three years.

Questions for the panel:

- Is the temporary accommodation crisis fundamentally a **housing supply problem** or a **financial systems problem**? Where should councils focus their effort?
- Are councils trapped into paying high short-term costs because they lack viable **revenue-funded alternatives**? What would it take to break that cycle?
- Should we judge placement options by the **nightly cost**, or by their **long-term value** in reducing churn and repeat homelessness?
- Can **structured partnerships with housing providers** genuinely reduce reliance on the most expensive emergency options, or does this just shift cost and risk?

Renter's Rights Act

RRA: Panel Discussion: Expecting an Increase & Cross-Departmental Working

Context for panelists:

- The **Renters' Rights Act** abolishes Section 22 no-lead sections from 1 May 2024, affecting an estimated 13 million homes in England.
- National data does not yet confirm a clear "eviction rush" — 5,569 households (estimated) vs 5,111 in Jul-Sep 2023, down 18.8% year-on-year; however, anecdotal reports suggest localized surges.
- National rental before 4 May can still be used to start proceedings and the number of six-months tenancy orders in 31 July 2024, revealing demand likely to spread over several months.

Questions for the panel:

- Are you seeing an increase in Section 22 notices locally in the run-up to 1 May, and do you expect a spike afterwards?
- What cross-departmental work is happening between revenue, benefits, housing and homelessness teams to prepare for this?
- Are there data sharing arrangements between departments that could give earlier warning of rising demand?

April 2026 Fiscal Operations

A definitive dashboard for revenues, benefits, and payroll administration.

Policy Mandates **Operational Execution** **Panel Discussion Primer**

HVCTS: Panel Discussion: Preparation

Context for panelists:

- The **High Value Council Tax Surcharge** takes effect in England from 2026-29. Councils will collect the surcharge **on behalf of central government**, not as retained local income.
- It applies to properties worth **£2bn at the 2026 valuation data**, payable by **owners not occupiers**. OBR estimates **~\$6,000 houses liable in year one** (>1% of English properties).

Questions for the panel:

- What steps are your organisations already taking to prepare for the surcharge?
- How confident are you in identifying the affected properties and establishing owner liability ahead of 2026-29?
- What system or process changes will be needed to integrate a new owner-based charge into existing council tax billing?

Panel Discussion: Subscriptions & Financial Assessment

Context:

- The average council spends ~£12/head on subscriptions across 13 services.
- UK subscription spending rose 10% in the past 12 months despite cost-of-living pressures.
- Many subscriptions are tied to digital access & everyday needs, not just entertainment.

Question 1: Policy on Subscriptions in Financial Assessment:

- How does your authority currently treat subscription spending when carrying out a financial assessment?
- Are subscriptions treated as essential, discretionary or does it depend on the type of service?
- Do you have a formal policy, threshold or guidance for officers on how to handle these payments?

NEW COURSE

Using AI in Revenues & Benefits Services

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each additional person

WHO IS THIS FOR?

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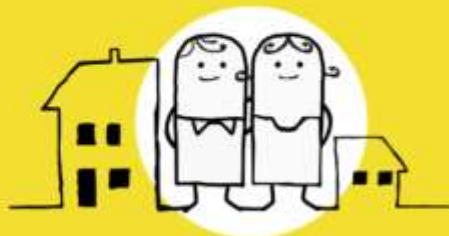


Register: send PO + names & email addresses to info@visionarynetwork.co.uk Download the [Syllabus](#) & [Brochure](#)

[visionarynetwork.co.uk](https://www.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.

Simply 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 easy-to-use tool provides the following features to support you through every step of the CTRS design process.

Resident Insights

Get a clear and detailed 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

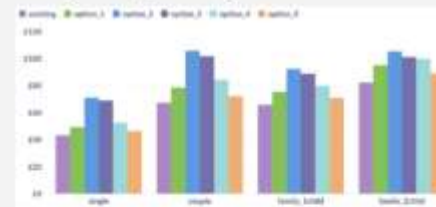
Total annual cost options



Detailed analysis per CTR band

ctr_band	number_residents	percentage_residents	single
60%	127	0.7%	119
70%	11,002	60.9%	6,002
80%	767	4.2%	250
90%	1,262	7.0%	309
10%	3,382	18.6%	670
12%	1,451	8.0%	360

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	34.85%
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 CTR 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](#)

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

Context: England had **134,760 households** in temporary accommodation (30 Sep 2025), including **13,930 in B&Bs**. The **National Plan to End Homelessness** (Dec 2025) commits **£3.5bn** over three years.

Panel Discussion: Temporary Accommodation & Financial Sustainability

Questions for the panel

- Is the temporary accommodation crisis fundamentally a **housing supply problem** or a **financial systems problem**? Where should councils focus their effort?
- Are councils trapped into paying high short-term costs because they lack viable **revenue-funded alternatives**? What would it take to break that cycle?
- Should we judge placement options by the **nightly cost**, or by their **long-term value** in reducing churn and repeat homelessness?
- Can **structured partnerships with housing providers** genuinely reduce reliance on the most expensive emergency options, or does this just shift cost and risk?

[Josie Parsons, CEO of Local Space, who acquire and build homes across London and Essex for Homeless people and families](#)

Panel Discussion: Revenues, Benefits & Cross- Service Working

Questions for the panel

- Temporary accommodation pressure is as much about **revenue capacity and operating models** as it is about capital or supply. How well are councils set up to manage the revenue side?
- What is the impact on **Housing Benefit subsidy management, Council Tax Reduction**, and discretionary support caseloads? Are revenues and benefits teams seeing this pressure already?
- How do we move from judging placements by **nightly cost** to a broader definition of **value** that accounts for churn, placement stability, and long-term budget pressure?
- What does effective **cross-service working** between homelessness, housing management, finance, and revenues and benefits actually look like in practice? What are the barriers?

HVCTS: Panel Discussion: Preparation

Context for panellists

- The **High Value Council Tax Surcharge** takes effect in **England from 2028–29**. Councils will collect the surcharge **on behalf of central government**, not as retained local income.
- It applies to properties worth **£2m+** at the **2026 valuation date**, payable by **owners not occupiers**. OBR estimates **~165,000 homes** liable in year one (<1% of English properties).

Questions for the panel

- What steps are your organisations already taking to prepare for the surcharge?
- How confident are you in identifying the affected properties and establishing owner liability ahead of 2028–29?
- What system or process changes will be needed to integrate a new owner-based charge into existing council tax billing?

HVCTS: Panel Discussion: Risks

Key risk areas identified so far

- **Appeals volume:** OBR forecasts ~**20% of homeowners** may appeal their valuation, with up to **40% of those appeals succeeding** — significant billing correction and dispute-handling workload.
- **Owner identification:** The surcharge falls on **owners rather than occupiers** — a fundamental departure from normal council tax, requiring new processes for establishing liability.
- **Behavioural change:** OBR warns of **fewer high-value homes being built** and incentives for owners to **split properties into smaller units** to avoid the charge.
- **Scope creep:** The OBR now estimates **165,000 liable homes** vs the government's earlier figure of ~120,000 — numbers may continue to rise.

Questions for the panel

- Which of these risks concerns you most, and are there others we haven't identified?
- How do you plan to manage the expected wave of valuation appeals?

HVCTS: Panel Discussion: Resource Impact

What the numbers mean for local authority resources

- Councils face new administrative demands across **property identification, owner tracing, billing integration, appeals handling** and **customer communication** — with no direct local revenue gain.
- Surcharge bands range from **£2,500** (£2m–£2.5m) to **£7,500** (£5m+). Forecast revenue by **2030–31: ~£435m** — all remitted to central government.
- With **~33,000 appeals** expected (20% of 165k) and a **40% success rate**, revenues teams will face substantial rebilling and correction work alongside day-to-day operations.

Questions for the panel

- Do your current teams have the capacity to absorb this workload, or will you need additional resource?
- What funding or support from central government would be needed to make this work operationally?
- Where do you see the biggest pressure point — billing systems, staff capacity, or customer-facing demand?

RRA: Panel Discussion: Expecting an Increase & Cross-Departmental Working

Context for panellists

- The **Renters' Rights Act** abolishes Section 21 no-fault evictions from **1 May 2026**, affecting an estimated **11 million renters** in England.
- National data does **not yet confirm** a clear “eviction rush” — **5,660 households** threatened via S.21 in Jul–Sep 2025, **down 18.6% year-on-year**. However, anecdotal reports suggest localised spikes.
- Notices served **before 1 May** can still be used to start proceedings until the earlier of **six months from notice date** or **31 July 2026**, meaning demand may be spread over several months.

Questions for the panel

- Are you seeing an increase in Section 21 notices locally in the run-up to 1 May, and do you expect a spike afterwards?
- What cross-departmental work is happening between revenues, benefits, housing and homelessness teams to prepare for this?
- Are there data-sharing arrangements between departments that could give earlier warning of rising demand?

RRA: Panel Discussion: Risks

Key risk areas identified so far

- **Homelessness presentations:** A valid S.21 notice can trigger **prevention duties** under homelessness legislation. Even a temporary spike in notices could add significant pressure to housing options and homelessness services.
- **Knock-on demand on R&B:** Eviction threats drive moves, rent deposit problems, short-term hardship, **Council Tax account changes**, Housing Benefit/UC housing cost issues, and increased demand for **discretionary support**.
- **Shift to contested possession:** Post-ban, all evictions move to **Section 8 grounds**. More contested cases may slow the courts and create longer periods of uncertainty for tenants and landlords alike.
- **Landlord exit from the sector:** If landlords sell up in response to the reforms, the net supply of private rented accommodation could shrink, further tightening local housing markets.
- **Data gap:** Without standardised recent notice data, it is difficult to prove the scale of any pre-ban surge. Councils must plan for **operational volatility** even where national evidence remains mixed.

Questions for the panel

- Which of these risks concerns you most, and are there others we have not identified?
- How are you planning for the medium-term shift to Section 8 contested possession?

RRA: Panel Discussion: Resource Impact

What the reforms mean for local authority resources

- **Housing options & homelessness teams** face the most immediate pressure — any increase in S.21 notices before or during the transition triggers statutory prevention duties, casework and temporary accommodation demand.
- **Revenues & benefits services** absorb the downstream effects: higher volumes of Council Tax account changes, Housing Benefit/UC housing cost adjustments, Discretionary Housing Payments, and Council Tax Reduction claims as households are displaced.
- **Customer contact** demand is likely to rise as both tenants and landlords seek advice on the new rules, timescales and their rights.
- In the **medium term**, the reforms should reduce no-fault eviction pressure, but if possession shifts into more contested Section 8 routes the workload may not fall — it may simply change character.

Questions for the panel

- Do your current teams have the capacity to absorb this additional workload across housing, revenues and benefits?
- Where do you see the biggest pressure point — homelessness casework, benefits processing, customer contact, or temporary accommodation?
- What would help most — additional funding, better data sharing between departments, or clearer government guidance?

April 2026 Fiscal Operations

A definitive dashboard for revenues, benefits, and payroll administration.



**Policy
Mandates**



**Operational
Execution**



**Panel
Discussion
Primer**

April 2026 combines frozen core thresholds with targeted rate spikes, forcing complex operational updates across all localized systems

The Deep Freeze



Tax Thresholds

Core Income Tax Personal Allowance locked at **£12,570**.

Basic Rate limit locked at **£37,700**.

National Insurance thresholds aligned.



Auto-Enrolment

Earnings trigger flatlined at **£10,000**.

Lower qualifying limit **£6,240**.
Upper limit **£50,270**.

The Upward Flex



Employer Burden

Class 1A and 1B NICs hit **15%**.

Dividends up
(Ordinary **10.75%**, Upper **35.75%**).



Welfare & Pensions

State Pension sees a **4.8% boost**.

Universal Credit and disability rates elevated across all tiers.

Fragmentation of their business rates system

**Revaluation:
1 April 2026**

Rateable values now based on
1 April 2024 antecedent market.



Standard



Small Business



Small Retail Hospitality and Leisure (RHL)



Standard RHL



High Value

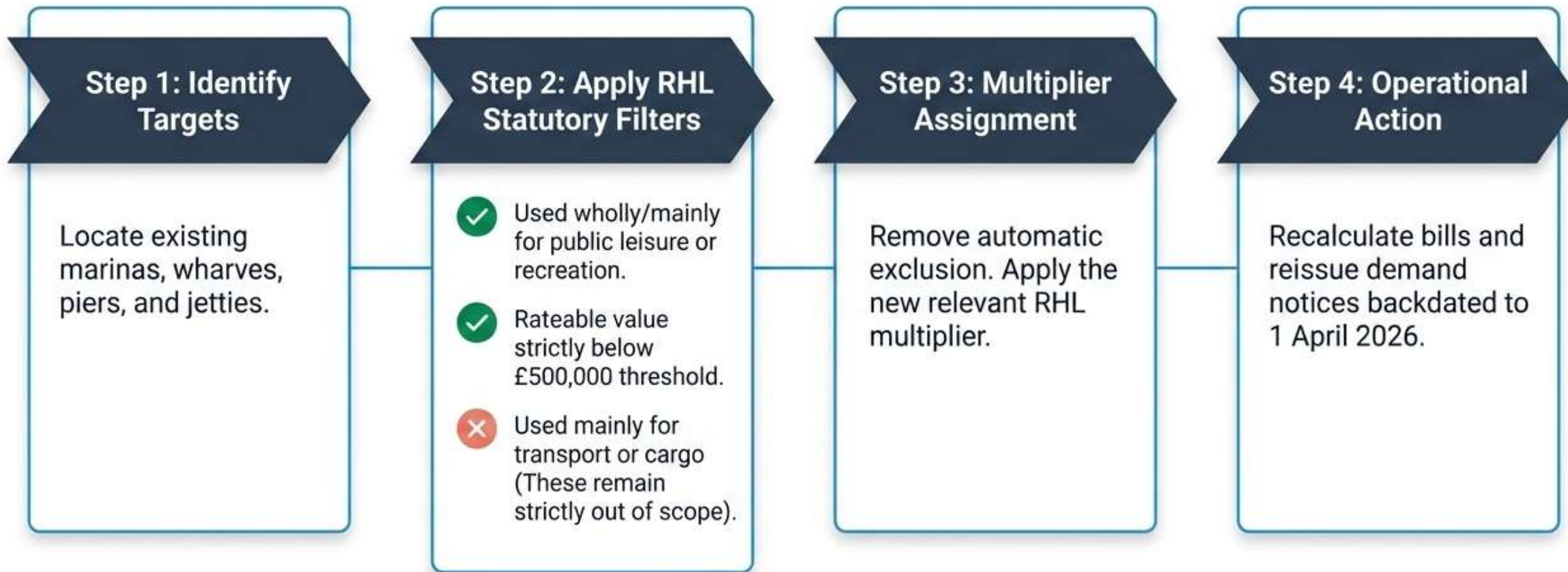
Demand Notice Regs

In force 6 April 2026.
Explanatory notes must reflect new tiers.

Refund Interest Rate

2.75%

(Calculated from 3.75% standard rate on 16 March 2026)



Eligibility Trigger: 27 November 2025



Operational Warning Box

Revenues teams must run dual-tracking systems. Earlier cases do not upgrade to 36 months; they remain locked on the 12-month rule.



Panel Focus: Business Rates Execution

The Backdating Burden

With annual billing already completed by April, how are local authorities resourcing the backdated RHL rebilling for marinas and wharves?

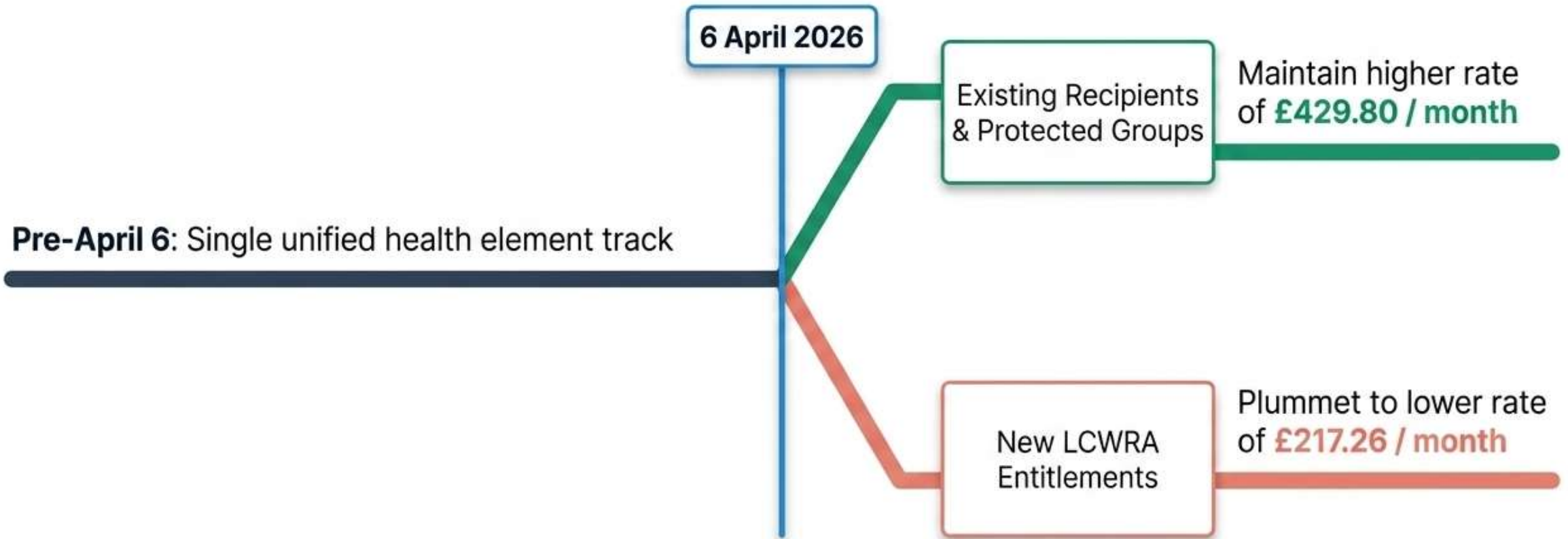
SBRR Dual-Tracking

What systems are being deployed to prevent errors in managing the 27 November 2025 cutoff for the 12 vs. 36-month grace periods?

Customer Confusion

Will the expansion from a simple multiplier structure to a five-tier framework lead to an unprecedented spike in billing appeals?

Financial Divergence: Pre- vs. Post-April 6 Entitlements



Operational Challenge: Customer messaging must address a 49% difference in entitlement based entirely on the specific date a claim begins.

UC Singles

Under 25: £338.58

25 or over: £424.90

UC Couples

Under 25: £528.34

One/both 25+: £666.97

PIP Rates

Daily Living: £76.70 (Std) /
£114.60 (Enh)

Mobility: £30.30 (Std) /
£80.00 (Enh)

Carer Rates

Carer's Allowance: £84.10

Pension Credit Carer
Addition: £48.15

Deduction Easing - Overall

15%

Maximum deduction rate capped
at 15% of UC standard allowance
(down from 25%).

Deduction Easing - - Rent

15%

Maximum deduction for
rent/service charges capped at
15% (down from 20%).



Panel Focus: Welfare Communications

The £212 Gulf

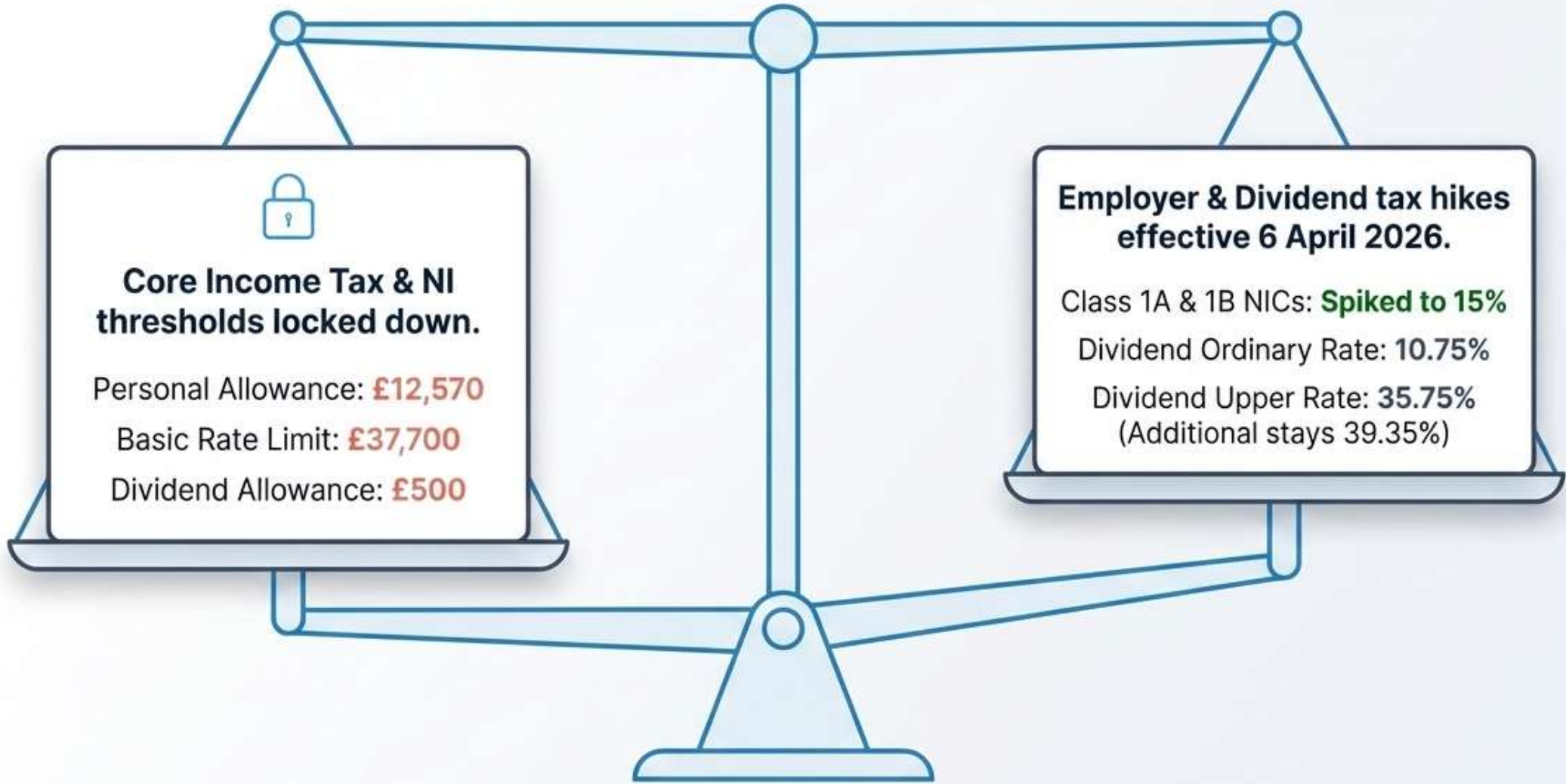
How are frontline benefits teams preparing to explain the LCWRA rate drop to newly assessed, highly vulnerable claimants?

Deduction Caps

Does the easing of maximum UC deductions (from 25% down to 15%) create secondary challenges for local authority rent arrears recovery?

System Readiness

Are DWP and local authority interfaces fully synchronized to handle the new dual-tier health element coding without manual intervention?

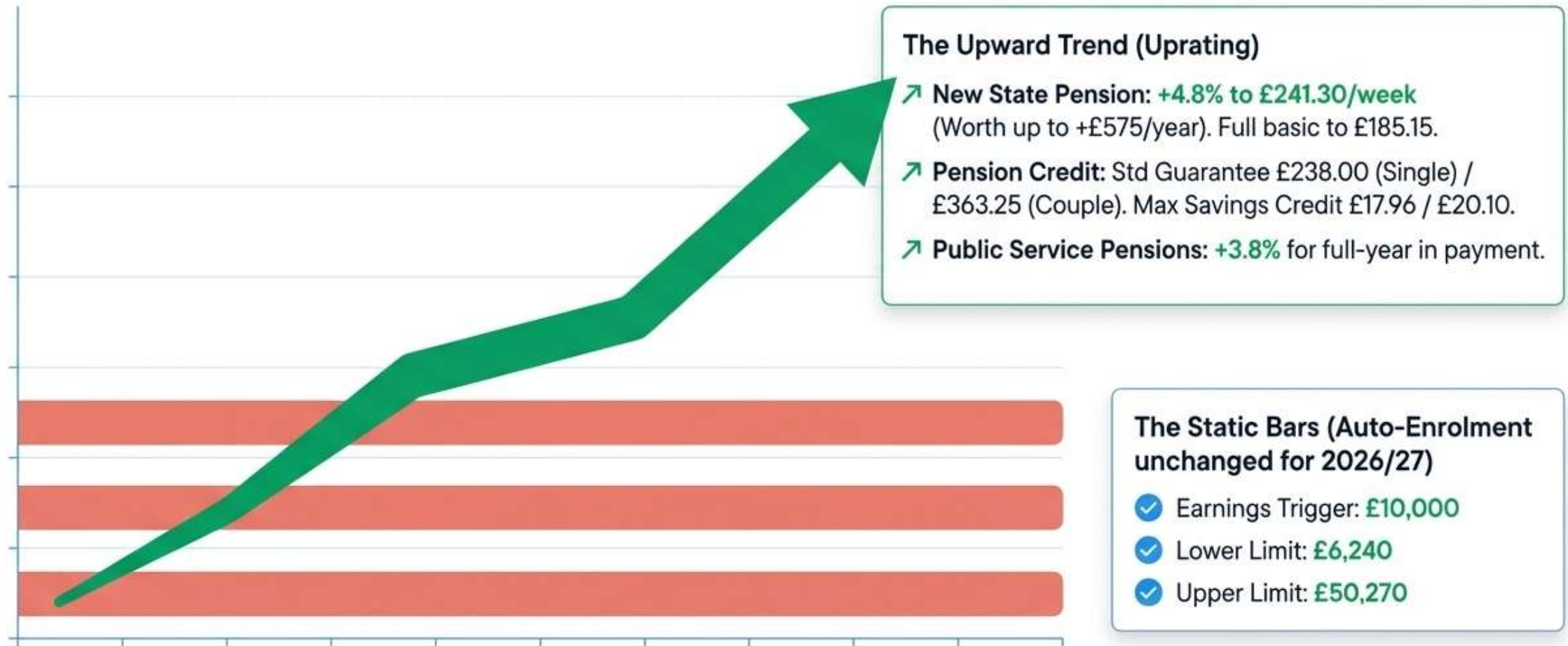



Core Income Tax & NI thresholds locked down.
Personal Allowance: **£12,570**
Basic Rate Limit: **£37,700**
Dividend Allowance: **£500**

Employer & Dividend tax hikes effective 6 April 2026.
Class 1A & 1B NICs: **Spiked to 15%**
Dividend Ordinary Rate: **10.75%**
Dividend Upper Rate: **35.75%**
(Additional stays 39.35%)

Workplace Relief Expansion: Exemptions applied for reimbursements on eye tests, home working equipment, and flu vaccinations.

Financial Thresholds & Pension Uprating Trajectory (2026/27)



The Upward Trend (Uprating)

- ↗ **New State Pension: +4.8% to £241.30/week** (Worth up to +£575/year). Full basic to £185.15.
- ↗ **Pension Credit: Std Guarantee £238.00 (Single) / £363.25 (Couple).** Max Savings Credit £17.96 / £20.10.
- ↗ **Public Service Pensions: +3.8%** for full-year in payment.

The Static Bars (Auto-Enrolment unchanged for 2026/27)

- ✓ Earnings Trigger: **£10,000**
- ✓ Lower Limit: **£6,240**
- ✓ Upper Limit: **£50,270**



Panel Focus: Payroll & Pension Realities

The Employer Squeeze

With Class 1A and 1B NICs hitting 15%, will companies leverage the expanded tax-free workplace benefits (flu vax, eye tests) to offset frozen payrolls?

Fiscal Drag

How will payroll administrators handle the increasing volume of workers being dragged into higher tax brackets due to the frozen £12,570/£37,700 thresholds?

Auto-Enrolment Stagnation

Does freezing the £10,000 trigger and £6,240 lower limit amidst wage inflation represent a missed opportunity for broader pension coverage?

Operational Readiness Matrix (2026/27 Regulatory Changes)

Revenues & Billing Authorities

Implement 5-tier multiplier explanatory notes.

Execute 1 April 2026 backdated RHL rebilling for marinas/wharves.

Dual-track SBRR 12-month vs 36-month grace periods (27 Nov 2025 trigger).

Benefits Administration

Manage customer communication for the split LCWRA structure.

Recalibrate systems for lower UC deduction caps (15% overall/rent)

HR, Payroll & Pensions

Update software for 15% Class 1A/1B NICs and new dividend rates.

Code new tax-exempt workplace benefits.

Apply 4.8% State Pension and 3.8% public service increases.

DWP Directives	HMRC / Treasury Directives
<ul style="list-style-type: none"> - Benefit and pension rates 2026 to 2027 	<ul style="list-style-type: none"> - Rates and thresholds for employers 2026 to 2027
<ul style="list-style-type: none"> - ADM Memo 04/26: Universal Credit changes to the LCWRA element 	<ul style="list-style-type: none"> - Change to tax rates for property, savings and dividend income
<ul style="list-style-type: none"> - Review of the Automatic Enrolment Earnings Trigger 2026/27 	<ul style="list-style-type: none"> - The expansion of workplace benefits relief
	<ul style="list-style-type: none"> - Public service pensions increase: 2026

UK Reform Roadmap: Key Fiscal and Business Changes (April 2026)

BUSINESS RATES & REVALUATION

2026 Revaluation Takes Effect
Effective 1 April 2026
Rateable values based on rental market values as of this date.



2.75% Interest on Refunds (2026-27 period)

New 5-Tier Multiplier Structure
Standard, Small Business, Small RHL, Standard RHL, and High Value

SBRR Grace Period Tripled

12 to 36 months
for occupations starting on/after 27 November 2025

Leisure Property Expansion
Marinas, wharves, and piers used for public leisure qualify for RHL relief (rateable value < £500,000).

WELFARE & UNIVERSAL CREDIT

Two-Tier LCWRA Health Element

VS

 New Health Claimants: £217.26/month	 Existing/Protected Groups: £429.80/month
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Universal Credit Allowance Increases

£424.90 Standard monthly allowance (single claimants aged 25+)	£666.97 Standard monthly allowance (couples, one partner 25+)
--	---

Lower Deduction Caps

15%
Maximum deduction rate from Universal Credit fell from 25% to 15% of standard allowance to support claimant stability

TAX & PAYROLL

Core Tax Thresholds Frozen

Personal Allowance: £12,570
Basic Rate Limit: £37,700
for 2026-2027 tax year

15% **Employer National Insurance Rise**
Class 1A and Class 18 NICs on employee benefits rate as of 6 April 2026

Higher Dividend Tax Rates

10.75% Ordinary Rate
35.75% Upper Rate

£500 Allowance Remains Unchanged

Expanded Workplace Benefit Relief

Employer reimbursements exempt from Income Tax and NICs

PENSIONS & RETIREMENT

4.8% State Pension Boost

£241.30 per week
New State Pension, providing approximately **£575 annual increase**

Pension Credit Up-rating
Increased increased standard minimum guarantee:

 Single Individuals: £238.00	 Couples: £363.25
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Auto-Enrolment Thresholds Maintained

Earnings Trigger remains at **£10,000**
Qualifying Earnings Band: **£6,240 to £50,270**

Panel Discussion: Subscriptions & Financial Assessment

Context

- The average Briton spends ~£72/month on subscriptions across ~3 services
- UK subscription spending rose 10% in the past 12 months despite cost-of-living pressures
- Many subscriptions are tied to digital access & everyday needs, not just entertainment

Question 1: Policy on Subscriptions in Financial Assessment

- How does your authority currently treat subscription spending when carrying out a financial assessment?
- Are subscriptions classed as essential, discretionary or does it depend on the type of service?
- Do you have a formal policy, threshold or guidance for officers on how to handle these payments?

Panel Discussion: Subscriptions & Financial Assessment

Question 2: How Do You See the Risks for Your Customers?

- Younger adults (Millennials & Gen Z) average ~4 subscriptions each, yet are more likely to rent and face tighter housing costs. What risks does this create for your customer base?
- Are you seeing subscription commitments contribute to arrears, council tax debt or hardship claims?
- How do you distinguish between subscriptions that are genuinely essential (e.g. broadband, mobile, digital banking) versus those that are discretionary (e.g. multiple streaming platforms)?
- Do you routinely check for duplicate or unused subscriptions when working through household budgets with claimants?

Discussion prompts

- Should income maximisation advice routinely include a subscription review?
- Is there a risk of penalising customers for spending that is now seen as a social norm?

Panel Discussion: Subscriptions & Financial Assessment

Question 3: Ensuring Consistency & Applying Discretion

- How do you ensure a consistent approach across officers when deciding which subscriptions to allow, disregard or challenge in an assessment?
- Where does officer discretion begin and end? Do you have defined criteria, or is it left to professional judgement on a case-by-case basis?
- How do you avoid inconsistency or perceived unfairness when one officer allows a subscription and another does not?
- Should there be a standardised framework or checklist for subscription treatment in financial assessments?

Discussion prompts

- Could a tiered approach work (e.g. broadband = essential, streaming = discretionary, gaming = luxury)?
- How do you balance a consistent policy with the need to reflect individual household circumstances?

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.

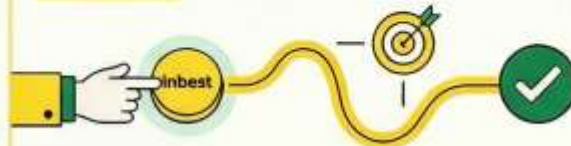
The CRF Challenge



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-fied 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

- £36**
Resident income generated for every £1 invested.
- £5.2M**
Pension Credit secured through targeted campaigns.
- 30+**
Councils currently using the Inbest Benefits Calculator.

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.



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In the news



Bold thinking for better health

Social Care Costs, Council Resilience and Financial Risk

Key facts

- The King's Fund says adult social care spending by English councils reached **£34.5 billion in 2024–25**, a **4.1% real terms increase** on the previous year, reflecting both higher provider fees and more people receiving support.
- The number of people receiving publicly funded long term care rose by **30,000**, from **859,000 to 889,000**, a **3% increase** in 2024–25.
- Provider costs also continued to rise. Council funded care home fees increased in real terms by **3.6% to £1,823 a week** for working age adults and by **3.3% to £1,019 a week** for older people, while homecare fees rose **3% to £23.56 an hour**.
- The financial impact on councils is becoming more severe. In **2024–25**, English councils' **external debt rose by 10%** and **usable reserves fell by 4%**, with some councils relying on exceptional financial support to remain sustainable.
- The King's Fund says the sector remains “precarious”, with social care costs increasingly putting pressure on the wider financial health of local government and crowding out other services.

Social Care Costs, Council Resilience and Financial Risk

Impacts on revenues and benefits administration

- Rising adult social care costs are not contained within care budgets; they weaken overall council resilience and increase the likelihood of cuts elsewhere, including support services that often work alongside revenues and benefits. This is an inference from the rise in debt, fall in reserves and wider pressure on council finances.
- For revenues and benefits services, the risk is a tighter financial environment in which staffing, transformation capacity and discretionary support budgets come under greater strain as councils prioritise statutory care duties. This is an inference, but it follows directly from the report's evidence that councils are using reserves and debt to sustain core obligations.
- The pressure also strengthens the case for prevention and earlier intervention. If councils remain locked into reactive spend on care and crisis response, there is less room to invest in the wider support systems that help residents remain financially stable and independent. This aligns with the calls for a shift towards prevention and integration.
- The wider warning is that social care demand is rising faster than local financial resilience. Unless funding and reform improve, more councils may need emergency support, with knock on effects for the stability of other local services.

High Value Council Tax Surcharge and Administrative Risk

Key facts

- The government's **High Value Council Tax Surcharge** will apply in **England from 2028–29** to residential properties worth **£2 million or more** at the **2026 valuation date**. It sits on top of existing council tax and is payable by **owners rather than occupiers**.
- The surcharge is structured in **four bands**: **£2,500** for properties worth **£2m to £2.5m**, **£3,500** for **£2.5m to £3.5m**, **£5,000** for **£3.5m to £5m**, and **£7,500** for properties worth **over £5m**.
- The OBR's latest supplementary costing estimates around **165,000 homes** will be liable in the first year, rising to around **167,000 by 2030–31**. That is higher than the government's earlier estimate of about **120,000** homes.
- The OBR says the surcharge could change market behaviour, including **fewer very high value homes being built** and some incentive for owners to **split larger properties into smaller units** to reduce liability.
- Fewer than **1% of properties in England** are expected to be above the **£2 million** threshold.

High Value Council Tax Surcharge and Administrative Risk

Impacts on revenues and benefits administration

- Although it is branded as a council tax style surcharge, the revenue will be **collected by local authorities on behalf of central government**, not retained as ordinary council tax income. That means councils will carry new administrative responsibilities without this necessarily translating into a direct local revenue gain.
- The OBR expects a relatively high level of challenge activity. It forecasts that about **20% of homeowners may appeal** their revaluation and that up to **40% of those appeals could succeed**, which points to potentially significant administrative effort around valuation disputes, billing and correction work.
- For revenues services, the main operational pressure is likely to be around **property identification, owner liability, billing integration, appeals handling and customer communication**, especially because this is a new owner-based charge layered onto the existing council tax framework. This is an inference from the tax design and OBR assumptions.
- There may also be knock on effects from any behaviour change in the high value market, including property restructuring or slower development at the top end, though the overall tax base affected remains very small

One thing to watch is the language around “mansion tax”. Officially this is the **High Value Council Tax Surcharge**, and it is a separate owner-based charge collected through local authority systems rather than a simple reform of existing council tax bands.



**The Scottish
Government**
Riaghaltas na h-Alba

Scotland's Child Poverty Strategy, Fiscal Trade Offs and Service Implications

Key facts

- Scotland's child poverty rate is lower than the UK average, but the 2030 target looks out of reach. Relative child poverty was 21% in Scotland in 2022–23 to 2024–25, compared with 28% across the UK, yet the latest projection for 2030–31 is still 18%, well above the statutory target of below 10%.
- Devolved policy is making a material difference. The Scottish Child Payment, worth £28.20 per child per week from April 2026, is projected to reduce child poverty by around 50,000 children in 2026–27. Wider devolved measures, including Council Tax Reduction and mitigation of the benefit cap and bedroom tax, are projected to reduce child poverty by around 100,000 children in 2026–27.
- Even so, the remaining gap is large. IFS says getting close to the 10% target would require very substantial additional action, with research suggesting that further benefit increases on the scale required could cost around £2 billion a year.
- The report argues that Scotland will need to balance cash support, labour market measures and public services, because income support alone may not be enough to improve longer term outcomes for children.



**The Scottish
Government**
Riaghaltas na h-Alba

Scotland's Child Poverty Strategy, Fiscal Trade Offs and Service Implications

Impacts on revenues and benefits administration

- Revenues and benefits services are likely to remain under pressure because devolved anti poverty policy relies heavily on means tested support, including Council Tax Reduction, alongside wider benefit take up activity and household support.
- If further benefit expansion is pursued, administrative complexity could increase. IFS highlights the current cliff edge in the Scottish Child Payment and argues that a smoother taper would be fairer and more efficient, but would require redesign, system changes, clearer communications and potentially closer working with DWP.
- For councils, this means continued demand for assessment, change of circumstance work, claimant advice, discretionary support and joined up delivery across revenues and benefits, welfare support and children's services. This is an inference from the report's findings on the continued scale of poverty and reliance on devolved support.
- The wider fiscal message is that more generous support may reduce poverty further, but could also squeeze public service budgets elsewhere if it is funded through higher taxes or spending reductions.



Fraud and Error, Data Analytics and Government Capability

Key facts

- The Public Accounts Committee says government is losing an estimated £55 billion to £81 billion a year to fraud and error, with around £50 billion linked to unpaid tax or overpaid benefits and a further £5 billion to £31 billion across the rest of government.
- PAC says data analytics are underused outside DWP and HMRC, and that there has been too little ambition and activity to deploy newer technology more widely.
- Government has said wider use of data analytics could save up to £6 billion a year, but PAC says it lacks confidence that public bodies are currently set up to achieve savings on that scale.
- The committee found no robust cross government plan showing how digital, finance and counter fraud functions will work together to deliver those savings, with clear milestones, responsibilities and a stronger focus on prevention rather than detection and recovery alone.
- PAC also highlights wider structural barriers: legacy IT, poor quality and fragmented data, weak data sharing, gaps in digital leadership, and incomplete transparency over the use of algorithms and AI



Fraud and Error, Data Analytics and Government Capability

Impacts on revenues and benefits administration

- For revenues and benefits services, the message is that fraud and error controls will increasingly depend on better data matching, stronger analytics capability, and cleaner system integration rather than traditional manual checking alone. This is an inference from PAC's findings on the barriers to wider fraud prevention.
- Benefits administration is directly in scope because welfare overpayments form part of the £50 billion headline losses linked to tax and benefits. The report therefore reinforces pressure for stronger pre-payment checking, change of circumstance handling, risk profiling within legal limits, and closer alignment between counter fraud and operational teams.
- Revenues services should note the emphasis on better information sharing and clearer accountability. In practice, that points to more demand for high quality data, stronger governance, better documented controls, and clearer reporting of fraud and error outcomes.
- PAC's concern about weak leadership and outdated systems is especially relevant where councils and departments still rely on older revenues and benefits platforms, fragmented datasets or limited analytic tools. Without investment, service efficiency gains and fraud savings may be hard to realise. This is an inference grounded in PAC's findings on legacy systems and leadership gaps.
- The report also matters for public trust. PAC says government is not yet transparent enough about how algorithms, AI and machine learning are used, which means any expansion of analytics in fraud work will need clear governance, explanation and safeguards.

Resolution Foundation

Falling Birthrates, Housing Costs and Financial Barriers

- The Resolution Foundation says the UK's falling birthrate has been driven in part by financial pressures, especially housing affordability, insecure private renting and delayed home ownership among younger adults.
- The change has been rapid. Births in the UK fell from about 810,000 in 2012 to about 660,000 in 2024. The report says the proportion of women who were not yet mothers by age 30 rose from 48% for those born in the late 1980s to 58% for those born in the early 1990s.
- The shift is especially marked among non-graduate women aged 25 to 29. The share with no children rose from around one in three in 2011 to 54% by 2023. Over a similar period, private renting among non-graduates in their late 20s doubled, while home ownership halved.
- The report argues that this is not simply about changing preferences. Among 32-year-olds without children, those in the lowest quarter of earners were twice as likely as those in the top quarter to say they intended to remain permanently childless.
- Resolution Foundation's policy conclusion is that governments wanting to support family formation should focus less on symbolic pronatalist measures and more on reducing financial barriers, especially housing costs and access to home ownership.

Resolution Foundation

Falling Birthrates, Housing Costs and Financial Barriers

Impacts on revenues and benefits administration

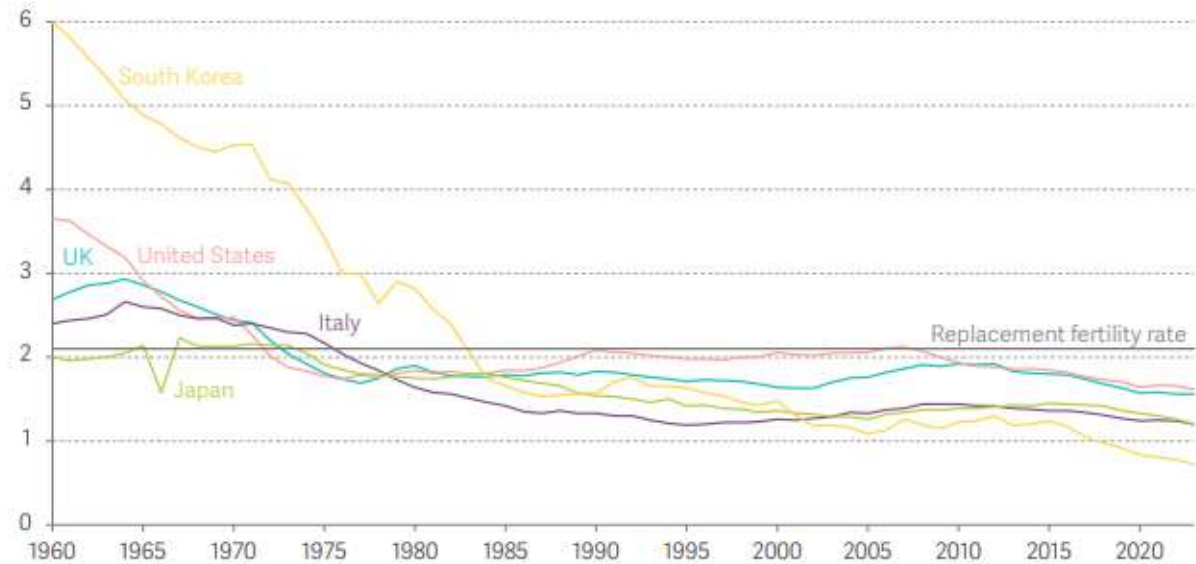
- The report reinforces that housing affordability is not just a housing issue; it has knock on effects for demography, school rolls, labour supply and long term fiscal sustainability. For local government, that means housing, benefits and children's services cannot be looked at in isolation. This is an inference from the report's findings and the linked Guardian coverage.
- For revenues and benefits services, high housing costs and prolonged private renting are likely to sustain demand for Housing Benefit in legacy cases, Discretionary Housing Payments, Council Tax Reduction and wider welfare support among younger households. This is an inference grounded in the report's emphasis on financial barriers and housing tenure.
- Areas already seeing fewer births may face planning and service pressure in a different form, including shrinking school rolls and possible reconfiguration of local provision. Over time, lower birthrates also raise wider concerns about the balance between working age taxpayers and an ageing population.
- The practical policy message is that measures which improve housing security and affordability may do more to support people who want children than narrower tax incentives alone. For councils, that points to the importance of linking housing strategy, affordability, local support schemes and family policy discussions.

Resolution Foundation

Falling Birthrates,
Housing Costs
and Financial
Barriers

FIGURE 1: Declining births are an international trend

Total fertility rate, by country



NOTES: Total fertility rate refers to the average number of births a woman would have if she experienced today's age-specific fertility rates at every point during her childbearing years.

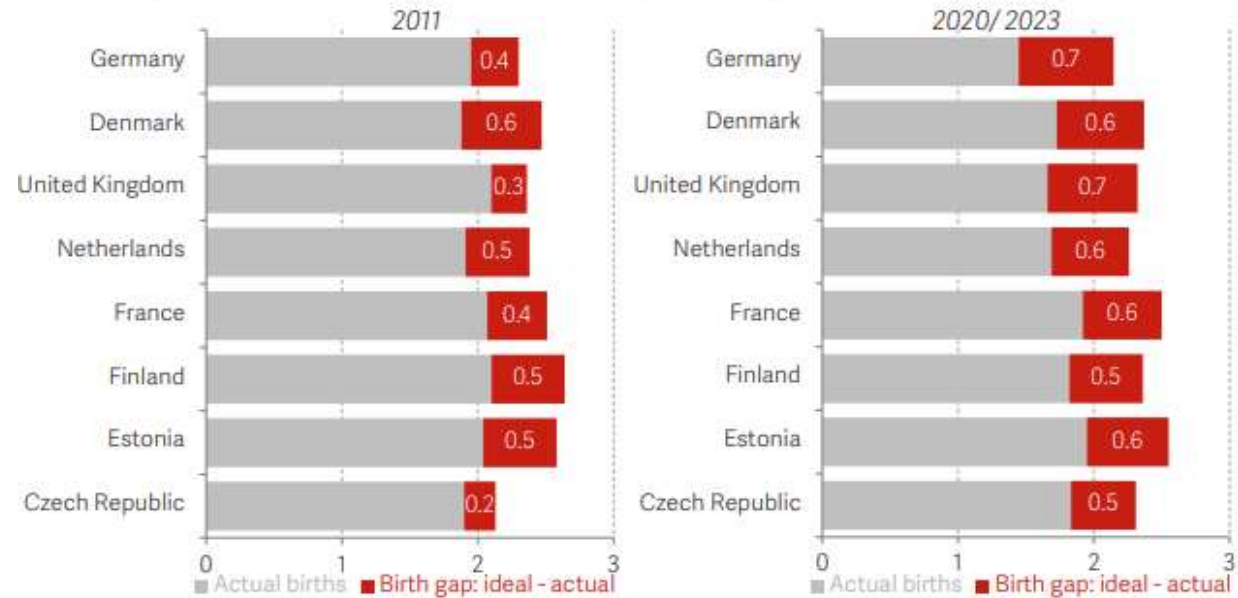
SOURCE: RF analysis of World Bank, World Development Indicators.

Resolution Foundation

Falling Birthrates,
Housing Costs
and Financial
Barriers

FIGURE 2: There's a growing gap between the children we'd like and actually have

Average actual and ideal number of children, women aged 40-54: selected countries



Guaranteed Hours Reform, Retail Flexibility and Employment Risk

Key facts

- The Employment Rights Act 2025 is introducing a right to guaranteed hours, a right to reasonable notice of shifts, and compensation for shifts cancelled or curtailed at short notice as part of its reforms to one-sided flexibility in the labour market.
- The government's latest implementation update says the guaranteed hours, shift notice and short notice payment measures are planned for 2027 rather than April 2026, so important details are still being worked through.
- A key unresolved issue is how low hours contracts will be defined and what reference period will be used to assess regular working patterns. Earlier government consultation material anticipated a 12-week reference period, while the British Retail Consortium argues for a much narrower scope, applying only to contracts of eight hours a week or fewer and using at least 26 weeks, ideally a year.
- Retail says the stakes are high because 55% of retail roles are part time, compared with 33% across the wider economy, and the sector argues that flexibility is particularly important for students, parents and people managing health conditions.
- The counter argument from unions is that the reforms are aimed at insecure work and will particularly help workers in precarious jobs, including women and disabled workers, by giving more predictability over hours and income.

Guaranteed Hours Reform, Retail Flexibility and Employment Risk

Impacts on revenues and benefits administration

- More predictable hours could improve income stability for some low paid workers, which may help households manage rent, council tax and day to day budgeting more consistently. That could reduce some volatility in claims and changes of circumstance over time, although this is still contingent on how the final rules are designed. This is an inference based on the policy's stated purpose of improving predictability of hours and income.
- However, if employers respond by reducing flexible entry level or part time opportunities, some groups, especially younger workers, students and second earners, could see reduced access to work. That would have knock on effects for local welfare support, Council Tax Reduction and hardship demand in some areas. This is an inference grounded in the BRC's warnings about job availability and youth employment.
- For revenues and benefits teams, the operational issue is uncertainty. Until government settles the threshold for low hours contracts and the assessment period, councils will find it difficult to judge whether the reform is more likely to stabilise claimant earnings or increase churn in local labour markets.
- The wider lesson is that labour market reform and welfare administration are linked. Changes intended to tackle insecure work may improve financial resilience for some households, but any reduction in entry level job availability could shift pressure back on to local support schemes and advice services. This is an inference from the competing evidence set out by government, retail employers and unions.

Subscription Spending, Household Budgets and Consumer Behaviour

Key facts

- The typical Briton now spends about £72 a month on subscriptions and is signed up to around three services, underlining how routine recurring payments have become in household budgets.
- Men appear to hold more subscriptions than women on average, with the Times reporting a 14% gap, and men also more likely to spend over £50 a month on streaming services.
- Younger adults are the heaviest users. Millennials and Gen Z are reported to average around four subscriptions each, compared with three for Gen X and two for boomers.
- Subscription spending is still growing despite wider cost of living pressures. The Times reports UK spending on subscriptions rose by 10% over the previous 12 months.
- Most subscription budgets are concentrated in digital services and retail memberships, with the most popular subscriptions reported as Apple, Amazon Prime, Netflix, Spotify and Giffgaff.

Subscription Spending, Household Budgets and Consumer Behaviour

Impacts on revenues and benefits administration

- For revenues and benefits services, recurring subscription spending is relevant because it adds to the fixed monthly commitments households must manage before they meet rent, council tax and other essentials. For lower income households, these small regular payments can contribute to affordability pressure and arrears risk. This is an inference drawn from the scale and growth of subscription spending reported in the article.
- The generational pattern also matters. Younger adults, who are more likely to rent and face tighter housing costs, appear to be carrying more subscription commitments, which may increase the need for budgeting support and clearer affordability conversations in debt, welfare and discretionary support work. This is an inference from the reported age profile of subscription use.
- The article suggests that many subscriptions are now tied to digital access, convenience and everyday administration rather than pure luxury. That means support services should be cautious about treating all subscription spending as obviously discretionary when assessing financial hardship. This is an inference from the examples and commentary in the article.
- A practical service implication is that income maximisation and debt advice work may increasingly need to include routine checks on recurring digital payments, duplicate services and unused memberships as part of broader household budgeting support. This is an inference from the article's evidence that subscriptions are widespread and sometimes duplicated.

MAYOR OF LONDON



London Renters' Rights Enforcement and Borough Capacity

Key facts

- The Mayor of London has launched a £400,000 Renters' Rights Enforcement Fund to help renters understand and enforce their rights, and to support boroughs with training for enforcement officers ahead of the new regime.
- The announcement was made in advance of the first phase of the Renters' Rights Act 2025 coming into force on 1 May 2026. That first phase will apply to new and existing tenancies and includes the new tenancy system and the end of Section 21 no fault evictions.
- City Hall says the package is intended both to raise awareness among London's 2.7 million renters and to help ensure rogue landlords are held to account. A public information campaign is due to follow, including online advertising and posters across the TfL network.
- The Mayor has also repeated his call for devolved rent controls. City Hall says new YouGov polling commissioned by the GLA found that three quarters of Londoners would support a cap on how much rents can increase each year.
- The wider policy context is that the Act is being implemented in phases, so boroughs and advice bodies are preparing for a rolling set of reforms rather than a single one-off change.

MAYOR OF LONDON



London Renters' Rights Enforcement and Borough Capacity

Impacts on revenues and benefits administration

- The main administrative implication is likely to be higher demand for advice, signposting and case support as tenants begin to test and exercise new rights from May 2026, especially around eviction, rent challenges and landlord compliance. This is an inference from the scale of the awareness campaign, the new fund and the legal changes taking effect.
- For local authorities, the fund recognises that enforcement capacity matters. Training enforcement officers is helpful, but the scale of London's private rented sector means boroughs may still face pressure on staffing, investigation capacity and legal follow through. This is consistent with concerns raised in London Assembly material about whether councils have sufficient resources to enforce the Act effectively.
- Revenues and benefits teams may see knock on effects where private renters seek support after rent disputes, possession action or changes in tenancy status. In practice, that could mean additional contact around Council Tax Reduction, discretionary support and wider welfare advice, particularly for low income private tenants. This is an inference from the Act's direct effect on the private rented sector and the focus on affordability and tenant protection.
- The policy direction also strengthens the case for joined up working between housing enforcement, tenancy relations, welfare support and communications teams. Rights on paper will only translate into outcomes if tenants know about them and councils are able to act

Housing Wealth, Generational Inequality and Market Pressure

Key facts

- New analysis by Savills says owner occupiers aged 60 and over now hold 55% of the UK's net housing wealth, worth £3.84 trillion, which underlines the scale of the generational divide in property ownership.
- That £3.84 trillion includes about £2.92 trillion in main residences, £0.62 trillion in buy to let holdings and about £0.29 trillion in other residential property. By contrast, people in their 40s hold about £860 billion, those in their 30s £536 billion, and the under 30s just £130 billion, around 2% of the total.
- Savills also says almost half of the UK's £7 trillion net housing wealth is held by unmortgaged owner occupiers, showing how much housing wealth is concentrated among households that have already cleared their borrowing.
- The article argues that downsizing could help unlock some of this wealth and free up larger homes, but this is being held back by a lack of suitable smaller homes, especially bungalows, and by practical and behavioural barriers among older homeowners.
- At the same time, younger buyers are entering the market with heavier debt burdens. Separate reporting cited in the article says more first-time buyers are facing mortgage rates above 5%, while parental support for deposits has become increasingly important.

Housing Wealth, Generational Inequality and Market Pressure

Impacts on revenues and benefits administration

- The broad policy message is that housing wealth is increasingly concentrated in older age groups, while younger households face high barriers to ownership and greater exposure to mortgage or rental costs. For local authorities, that points to continued pressure on affordability, homelessness prevention and discretionary support rather than any near term easing in need. This is an inference from the distribution of housing wealth and ongoing access barriers described in the reporting.
- Revenues and benefits services are likely to feel this through sustained demand for Council Tax Reduction, housing support and debt advice among younger and lower wealth households, especially where high housing costs crowd out spending on other essentials. This is an inference grounded in the evidence that younger households hold very little housing equity while entering housing with more debt.
- The findings also matter for wider service planning. If older households remain in larger homes for longer, turnover in the housing market may stay constrained, which can affect family housing supply, temporary accommodation pressures and the pace at which younger households can achieve more stable housing outcomes. This is an inference from the reported barriers to downsizing and the lack of suitable smaller homes.
- Over time, intergenerational transfers may soften some of the inequality, but the article notes that many younger adults may not benefit until much later in life. That means inheritance is unlikely to solve immediate affordability problems for working age households or reduce near term pressure on local support services.

Housing Wealth, Generational Inequality and Market Pressure

Booming with housing wealth

Over-60s hold the majority (55%) of UK housing wealth – totalling £3.84 trillion – while those under 40 hold just 10%

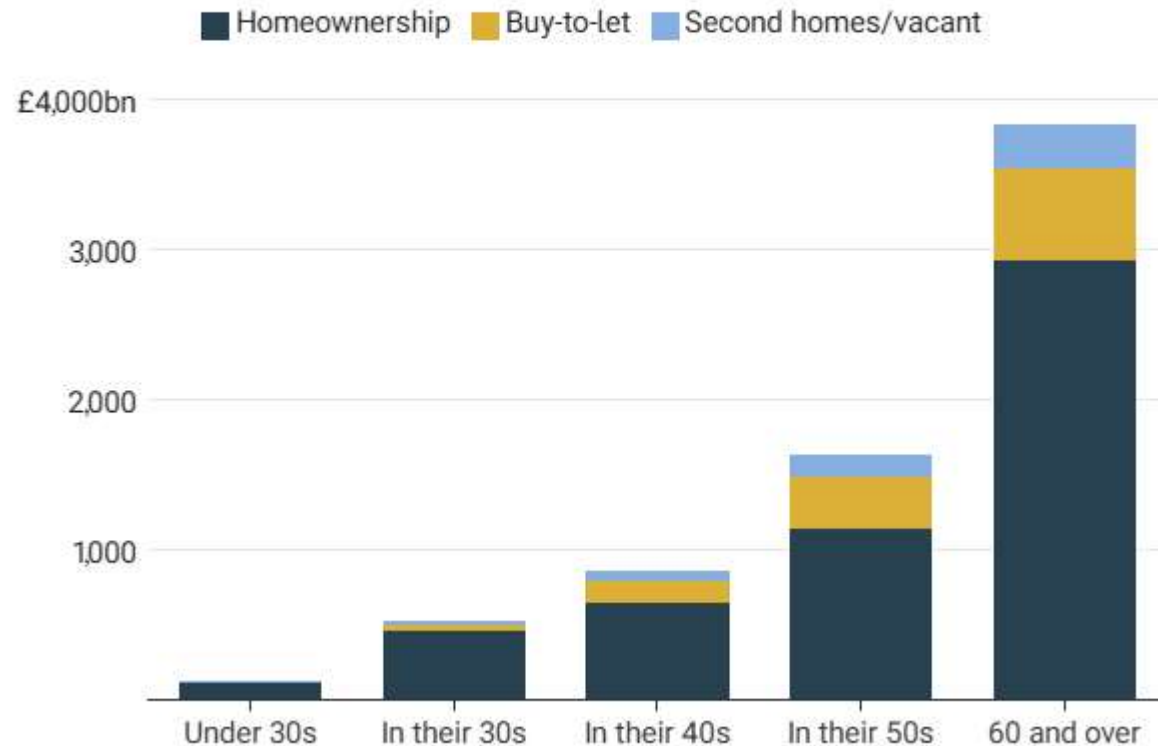


Chart: The Times and The Sunday Times • Source: Savills

Housing Wealth, Generational Inequality and Market Pressure

Housing debt and equity by tenure

■ Equity ■ Debt

Unmortgaged owner occupiers

£3,455bn

Mortgaged owner occupiers

£1,837bn

£1,295bn

Private landlords

£1,165bn

£311bn

Other

£539bn

£133bn

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

Housing Wealth, Generational Inequality and Market Pressure

UK housing wealth over time

Housing wealth in the UK has risen by £2.45 trillion (+54%) over the ten years - but has slowed in the last three



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



Civil Service Pension Data Breach and Service Recovery

Key facts

- Capita has confirmed a data breach affecting the Civil Service Pensions Scheme after a technical fault on **30 March 2026** affected Annual Benefit Statements generated during a **35-minute** window.
- **138 members** were affected; some received Annual Benefit Statement data belonging to other members and or had their own data seen by others. Capita says the issue was identified quickly, the relevant portal function was suspended immediately, and the Annual Benefit Statement portal will remain offline until the cause is fully resolved.
- The Cabinet Office says it is treating the matter “extremely seriously” and is working with Capita to establish the facts and ensure appropriate action is taken.
- The breach lands in the middle of wider operational problems with the Civil Service Pensions contract. Capita and the Cabinet Office have already been working through service recovery issues, including pension quotations, portal access, backlogs and delays affecting members.
- The recovery plan update published on **8 April 2026** said service restoration remains focused on meeting Capita’s plan to restore service levels by the **end of June 2026**, with priority being given to older quotation requests



Civil Service Pension Data Breach and Service Recovery

Impacts on revenues and benefits administration

- The clearest lesson is that data breaches and service instability do not just create information governance risk; they also undermine customer confidence in core administration and can increase contact volumes, complaints, escalation work and manual case handling. This is an inference from the confirmed breach and wider recovery activity.
- For benefits and pension related administration, delays or inaccuracies in pension information can have knock on effects where households need timely figures for retirement decisions, means tested support, budgeting or wider financial planning. Capita and the Cabinet Office have already acknowledged that earlier service issues caused financial hardship in some cases.
- The case underlines the importance of strong supplier assurance, rapid incident containment, clear member communication and robust data quality controls where outsourced administration supports high volume public services. This is an inference grounded in the nature of the incident and the existing recovery plan.
- More broadly, this is a reminder that when major public administration platforms fail, councils and advice services may face secondary demand from residents seeking help to interpret delays, missing information or financial consequences. This is an inference, but it is consistent with the kinds of disruption already reported around this contract.

Pension Wealth Data, Measurement Change and Policy Risk

Key facts

- The Institute for Fiscal Studies says official statistics on private pension wealth have been distorted by methodology changes over time, making it hard to compare wealth inequality trends consistently and increasing the risk of policy being based on misleading data.
- IFS argues that private pensions are a much larger share of household wealth than recent official figures suggest. Using its revised method, pensions made up **54% of total household wealth in 2020–22**, compared with **38%** under the official ONS methodology.
- The think tank says official figures have **overstated wealth gaps between younger and older adults** since 2010. Under the IFS method, the share of total household wealth held by those aged **20–39** rose from **10% in 2010–12 to 18% in 2020–22**, compared with **8% to 11%** in the official series.
- At the same time, IFS says official statistics have **understated wealth gaps by education**. In 2020–22, median wealth for graduates was estimated to be **50% higher** under the IFS method than under the ONS method, while the increase for people with no formal qualifications was **less than 25%**.
- IFS links much of the problem to changes in how future pension income was discounted into present values, especially during periods of ultra low interest rates. It has previously described the ONS shift away from market rates towards a GDP based discount approach as fundamentally flawed.



Pension Wealth Data, Measurement Change and Policy Risk

Impacts on revenues and benefits administration

- The main public policy point is that if pension wealth has been measured inconsistently, some conclusions about who holds wealth, how inequality is changing, and which generations are most exposed may need to be revisited. That matters for long term decisions on taxation, pensions, savings policy and support for different age groups. This is an inference drawn from the IFS findings.
- For revenues and benefits administration, the impact is indirect but important. Wealth statistics shape the wider policy environment in which decisions are made about means tested support, pensioner support, intergenerational fairness and the targeting of fiscal measures. If the data picture is wrong, policy assumptions feeding into local administration may also be off balance. This is an inference from the role of wealth data in policy making.
- The findings also reinforce the need for caution when using headline wealth data in briefings or strategy work. Pension wealth is a major asset category, but it is not the same as liquid cash, so shifts in valuation can materially alter the apparent distribution of wealth without changing households' day to day spending power. This is an inference grounded in the measurement issue identified by IFS.
- Operationally, the piece is a reminder that good administration depends on good data definitions. Where datasets are revised, not back series adjusted, or not comparable over time, trend analysis can become misleading. That is relevant well beyond pensions, including to local government performance, caseload and affordability analysis. This is an inference from the IFS critique of inconsistent time series



Section 21 Ban, Eviction Risk and Local Authority Pressure

Key facts

- The Renters' Rights Act reforms for the private rented sector are due to take effect from **1 May 2026**, including the **abolition of Section 21 no fault evictions** and the move to a new tenancy system.
- Ministers have publicly criticised landlords who issue Section 21 notices shortly before the ban, but the legal position remains that notices served **before 1 May 2026** can still be used after that date in limited circumstances. Government guidance says a Section 21 notice given before 1 May can only be used to start court proceedings up to the earlier of **six months from the notice date** or **31 July 2026**.
- Claims of a last minute “eviction rush” are plausible, but the available national data does **not yet confirm a clear recent rise**. In the latest official quarterly homelessness statistics, **5,660 households** were threatened with homelessness due to a Section 21 notice in **July to September 2025**, which was **18.6% lower** than the same quarter a year earlier.
- The wider significance is still substantial. Government says the reforms from May 2026 will benefit around **11 million renters in England**, and the ban on Section 21 is one of the central changes in the new regime.
- Once Section 21 is abolished, landlords will need to rely on **Section 8 possession grounds** instead, which means evictions will need to fit specified legal grounds rather than proceed on a no-fault basis.

Section 21 Ban, Eviction Risk and Local Authority Pressure

Impacts on revenues and benefits administration

- For councils, the immediate risk is not only whether there is a short spike in notices, but whether more households present as **threatened with homelessness** in the run up to implementation. Under homelessness law and guidance, a valid Section 21 notice can trigger prevention duties, so even a temporary increase in notices could add pressure to housing options and homelessness services.
- Revenues and benefits services may also see knock on demand where eviction threats lead to moves, rent deposit problems, short term hardship, Council Tax account changes, Housing Benefit or Universal Credit housing cost issues, and increased need for discretionary support. This is an inference from the legal and operational consequences of eviction notices rather than a directly measured effect in the sources.
- The data gap matters. Tenant groups and landlord bodies may both report changes in behaviour, but without standardised recent notice data it is difficult to prove the scale of any “rush”. Councils should therefore plan for operational volatility even where the national evidence remains mixed. This is an inference grounded in the contrast between anecdotal reports and official statistics.
- In the medium term, the reforms should reduce the risk of no-fault eviction for private renters, but councils may still face pressure if possession cases shift into more contested Section 8 routes or if landlords leave the sector.



Fuel Theft, Rising Pump Prices and Forecourt Risk

Key facts

- Forecourt operators say fuel theft has risen sharply alongside recent pump price increases. Data from around **500 UK filling stations** monitored by Forecourt Eye suggests the **daily value of theft rose from £8,378 in February to £10,652 in March 2026**, an increase of **27.4%**.
- The same dataset suggests the **daily volume of fuel stolen rose from 5,701 litres to 6,565 litres**, up **15.7%**, indicating that average theft volumes per incident have also increased.
- If those figures were replicated across the UK's roughly **8,400 forecourts**, that would imply around **£1.25 million of fuel stolen per week**. That national figure is an extrapolation from the sample, not an official total.
- Reports from retailers suggest the pattern includes both organised crime and more opportunistic nonpayment, with incidents split between **drive-offs** and **"no means of payment"** cases. Forecourt Eye says in March **NMOP incidents rose by 22%** while **drive-offs rose by 6%** compared with February.
- Fuel price pressure is clearly part of the context. Recent reporting citing RAC data said average UK petrol prices were around **158.2p per litre** and diesel around **191.31p per litre**, both sharply above pre-conflict levels.



Fuel Theft, Rising Pump Prices and Forecourt Risk

Impacts on revenues and benefits administration

- The most direct local authority relevance is broader affordability pressure. Rising fuel prices can worsen household financial stress, especially for workers who rely on cars, which may increase demand for budgeting help, local welfare support and discretionary assistance. This is an inference from the reported fuel price increases and the claimed rise in unpaid fuel incidents.
- For councils and other public services, higher transport costs can also feed through into contracted service costs, staff travel pressures and wider inflationary impacts, even though this article focuses on forecourts rather than local government directly. This is an inference from the broader price shock rather than a measured finding in the forecourt data.
- The article also points to an enforcement issue. Some retailers say they have stopped reporting lower value incidents because they see little prospect of police action. That matters because low enforcement visibility can normalise small scale acquisitive crime and increase losses for local businesses.
- Operationally, the sector is leaning more heavily on **ANPR systems** and debt recovery processes to manage repeat offenders. That underlines the value of data led prevention but also suggests that current deterrence may be insufficient where prosecution rates remain low.

Four-Day Week Policy, Council Autonomy and Value for Money


Key facts

- The Conservatives have said that, if returned to government, they would introduce legislation to **ban councils and other public services from offering a four-day week for five days' pay**. This is a **policy pledge**, not current law.
- The immediate trigger is **South Cambridgeshire District Council**, which became the first UK council to adopt the model permanently in **July 2025** after a trial beginning in 2023. Under the scheme, staff are expected to deliver **100% of their work in around 80% of contracted hours, with no reduction in pay**.
- South Cambridgeshire says the policy improved recruitment and retention. It reports **staff turnover fell by 41%**, job applications rose from **4.7 to 10.5 per vacancy**, and agency costs fell by **£399,000**.
- Independent analysis published in **July 2025** by researchers from the Universities of **Salford, Bradford and Cambridge** found that **21 of 24 monitored services** had either improved or shown no significant change since the four-day week began.
- Labour's current position is also hostile to the model, though less absolute. In **December 2025**, Steve Reed wrote to councils saying that staff doing **part-time work for full-time pay without compelling justification** would be treated as a possible indicator of failure.

Four-Day Week Policy, Council Autonomy and Value for Money

Impacts on revenues and benefits administration


- For councils, the main issue is whether a shorter working week is judged by **hours worked** or by **service outcomes and labour market impact**. South Cambridgeshire's case is being used by supporters to argue that better retention and fewer vacancies can improve resilience in hard-to-fill services.
- For revenues and benefits services, this matters because these teams often face recruitment and retention problems of their own. If alternative working patterns genuinely improve staffing stability, they may help protect performance in high volume transactional services. This is an inference from the council's reported workforce results, not a direct finding for revenues and benefits specifically.
- On the other hand, a national ban would remove local discretion even where councils believe they can evidence better value for money or improved service continuity. That would sharpen the wider argument about whether workforce design should be a **national rule** or a **local management choice**.
- Politically, this has become a proxy debate about **public sector productivity, value for money and local autonomy**. The evidence base remains narrow because only one council has fully adopted the model, so broader conclusions should still be treated cautiously.



Student Loan Interest Cap and Graduate Cost Pressures

Key facts

- The UK Government has announced a **temporary 6% cap** on the maximum interest rate for **Plan 2 and Plan 3 student loans** from **1 September 2026**. The Department for Education says this is intended to protect borrowers from a short term rise in **RPI linked to global shocks**, including higher oil prices.
- The cap applies to **Plan 2 undergraduate loans** and **Plan 3 postgraduate master's and doctoral loans in England**, and the Welsh Government has said it has **agreed in principle** to apply the same cap for Welsh borrowers for the **2026 to 2027 academic year**, subject to Senedd approval.
- Under the current rules for **2025 to 2026**, Plan 2 borrowers can face interest rates between **RPI and RPI+3%**, while Plan 3 loans are charged at **RPI+3%**. With the current applicable **RPI at 3.2%**, the uncapped maximum would otherwise be **6.2%** from September 2026, so the cap trims that top rate slightly rather than transforming the system.
- The IFS says the change will mostly benefit **higher earning graduates** who are on the highest interest rates and are likely to **repay in full**. It says the cap will reduce loan balances for some borrowers, but in the long run it will only reduce actual repayments for the roughly **one third of graduates** expected to repay their Plan 2 loans in full.
- The announcement does not change the wider structure of the system, including the previously announced **freeze in the Plan 2 repayment threshold at £29,385 from April 2026 to April 2030**.



Student Loan Interest Cap and Graduate Cost Pressures

Impacts on revenues and benefits administration

- The direct impact on day-to-day household finances is likely to be limited for many lower earning graduates, because they are often charged interest at or near **RPI** rather than the maximum **RPI+3%** rate. That means the cap is more of a protection against a spike in future interest than a broad cost of living measure for all borrowers.
- The bigger affordability issue for many graduates may remain the **frozen repayment threshold**, which will bring more earnings into repayment over time. This matters because graduates on modest incomes may feel the pressure through monthly deductions, even if the interest cap itself provides only limited help. This is an inference from the threshold freeze and IFS analysis of who benefits from the cap.
- For local government services, the effect is likely to be indirect rather than immediate. Any change that marginally eases graduate debt growth may help some households at the margin, but it is unlikely on its own to reduce demand for affordability support, debt advice or wider cost of living assistance. This is an inference based on the temporary and relatively narrow design of the cap.
- The wider policy message is that ministers have acknowledged concerns about fairness in the student finance system, but this measure is clearly being presented by government as a **short-term protective step**, not a full reform.

Subsidised Essential Energy and Household Bill Protection

Key facts

- The New Economics Foundation argues that every UK household should receive a **basic block of essential energy at subsidised rates**, enough to heat **two rooms**, provide **hot water** and run key appliances, with that first tranche frozen at current price levels. This is a **thinktank proposal**, not government policy.
- The proposal is designed to protect essential household energy use while still exposing higher consumption to market prices, so that support is broad but stronger in relative terms for lower income households. The Guardian reports NEF estimates this would save all households **more than £160 a year**, with a larger proportional gain for poorer households.
- The article says the annual cost of this support would be about **£4.5 billion**, which NEF suggests could be financed through additional **North Sea tax revenues** associated with higher energy prices. That is a fiscal proposal from the thinktank rather than a confirmed Treasury funding plan.
- The case for intervention is being made against a worsening market backdrop. Ofgem's current price cap for **April to June 2026** is **£1,641** for a typical dual fuel household, but Cornwall Insight forecast on **31 March 2026** that the **July 2026** cap could rise to **£1,929**, an increase of **£288 or 18%**.
- Government's current approach is different. It points to the fall in the April 2026 cap, the expansion of the **Warm Home Discount** to nearly **6 million households**, and longer term investment through the **Warm Homes Plan**, rather than adopting a universal subsidised essential energy block.

Subsidised Essential Energy and Household Bill Protection

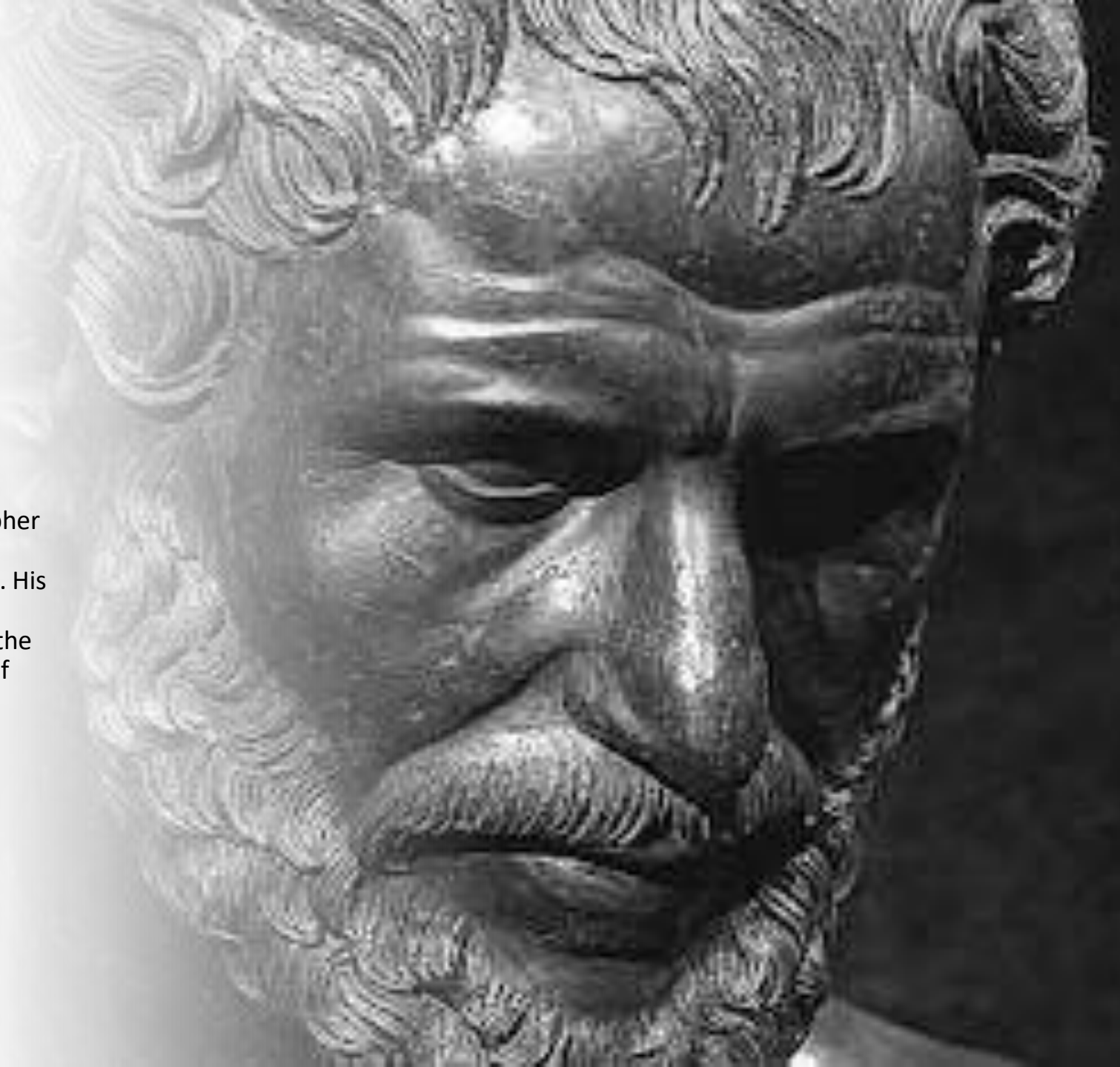
Impacts on revenues and benefits administration

- The policy logic is highly relevant to revenues and benefits services because it targets one of the main drivers of household financial stress: **unmanageable energy costs**. If essential energy use were insulated from market spikes, that could reduce some pressure on local welfare support, hardship payments and debt advice. This is an inference from the proposal's design and current bill forecasts.
- A universal first block of subsidised energy would also differ from means tested support because it would reach households automatically, potentially reducing take up problems and administrative friction. At the same time, it could still leave local services dealing with affordability issues for households with higher needs, larger homes, medical equipment or arrears built up before the policy took effect. This is an inference based on how universal support typically operates compared with targeted schemes.
- For councils, the biggest immediate issue remains the existing pattern of support. The Warm Home Discount expansion and capital investment in home efficiency help, but they do not directly remove exposure to future price spikes in the way NEF proposes. That means local authorities may still face continued demand for emergency assistance if bills rise sharply again from July.
- The broader operational lesson is that the structure of support matters. Upfront bill protection may do more to prevent debt than after the event crisis help, but it would require major national funding and delivery choices. This is an inference from the contrast between NEF's proposal and the government's existing approach.

Quote of the Week

“There is nothing permanent except change.” – Heraclitus

Heraclitus was a pre-Socratic Greek philosopher from Ephesus, best known for teaching that **change is the fundamental nature of reality**. His surviving fragments—like the famous river metaphor—paint him as a thinker who saw the world as a dynamic, ever-shifting interplay of opposites.



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



Sideway View



April 2026 Changes to Benefits, Tax and Pensions

What changed in April 2026

- April 2026 brought a mix of annual uprating, threshold resets and a small number of genuine policy changes. The biggest practical changes were: higher DWP benefit rates from the new financial year, tax and payroll changes from **6 April 2026**, and pension uprating plus automatic enrolment settings for **2026 to 2027**.
- The most significant new policy change, rather than simple uprating, was the introduction of a **two-tier Universal Credit LCWRA health element** from **6 April 2026** for new cases.

DWP benefit changes from April 2026

- Universal Credit standard allowance rose to **£338.58** for a single claimant under 25, **£424.90** for a single claimant aged 25 or over, **£528.34** for a couple under 25, and **£666.97** for a couple where one or both are 25 or over.
- Key disability and caring rates also increased. **PIP** rose to **£76.70** standard daily living and **£114.60** enhanced daily living; mobility rose to **£30.30** standard and **£80.00** enhanced. **Carer's Allowance** rose to **£84.10** a week, and the Pension Credit carer addition rose to **£48.15**.
- The main structural change was to the UC health element. From **6 April 2026**, most people newly found to have LCWRA get a lower rate of **£217.26 a month**, while existing recipients and certain protected groups keep the higher rate of **£429.80 a month**.
- UC deductions were also eased. The overall maximum deduction rate fell to **15% of the UC standard allowance**, down from **25%**, and the maximum deduction for rent and service charges fell to **15%**, down from **20%**.

HMRC tax and payroll changes from April 2026

- The main Income Tax thresholds stayed frozen. The **Personal Allowance** remains **£12,570** and the **basic rate limit** remains **£37,700** for **2026 to 2027**. National Insurance thresholds remain aligned with that structure.
- Employer National Insurance on benefits became more expensive. From **6 April 2026**, **Class 1A** and **Class 1B** NICs rose to **15%**.
- Dividend tax changed from **6 April 2026**. The **dividend ordinary rate** rose to **10.75%** and the **dividend upper rate** to **35.75%**; the **additional rate** stayed at **39.35%** and the **dividend allowance** remained **£500**.
- HMRC also widened workplace benefits relief from **6 April 2026**. Reimbursements for **eye tests**, **home working equipment** and **flu vaccinations** became exempt from Income Tax and NICs.

Pension changes from April 2026

- The **new State Pension** rose by **4.8%** to **£241.30 a week**, while the **full basic State Pension** rose to **£185.15 a week** from **6 April 2026**. Government said this was worth up to **£575 a year** more for someone on the full new State Pension.
- **Pension Credit** also rose. The standard minimum guarantee increased to **£238.00** for a single person and **£363.25** for a couple; the maximum Savings Credit rose to **£17.96** for a single person and **£20.10** for a couple.
- **Public service pensions** already in payment for a full year increased by **3.8%** from **6 April 2026**, with proportionate increases for pensions in payment for less than a year.
- Automatic enrolment settings were left unchanged for **2026 to 2027**: the earnings trigger stays at **£10,000**, the lower qualifying earnings limit at **£6,240**, and the upper limit at **£50,270**

What matters most operationally

- For benefits administration, the most important April 2026 changes were the **higher caseload rates**, the **lower UC deduction cap**, and the **split LCWRA structure**, which creates a more complex customer message because claimants can now receive very different health element amounts depending on when entitlement starts.
- For payroll and tax administration, the practical points were the start of the **2026 to 2027 tax year**, frozen core Income Tax thresholds, higher **Class 1A and 1B NICs**, and the new relief for certain reimbursed workplace benefits.
- For pension administration and advice, the big April messages were the **4.8% State Pension rise**, **Pension Credit uprating**, the **3.8% public service pension increase**, and no change to the automatic enrolment trigger and band.

Middle East Shock, Household Costs and Delayed Relief

Key facts

- Even if a ceasefire holds, the impact on UK households is likely to last beyond the immediate market reaction because fuel, shipping and food supply chains adjust more slowly than headline oil prices. Brent can fall quickly, but pump prices, wholesale contracts and imported input costs often take longer to unwind. This is an inference supported by current fuel, food and energy market evidence.
- UK fuel prices remained elevated in early April. RAC data cited in current reporting put petrol at around **157.7p per litre** and diesel above **190p per litre**, reflecting the continued pass through of higher wholesale and distribution costs.
- Household energy bills are also under pressure. Cornwall Insight said on **31 March 2026** that its forecast for the **July 2026** Ofgem default tariff cap had risen to **£1,929** a year for a typical dual fuel household, up **£288** or **18%** on the April 2026 cap of **£1,641**. Its more recent tracker based on **9 April 2026** market data showed the July forecast easing slightly to **£1,861.12**, but still well above the April level.
- Food prices may also worsen. The Food and Drink Federation revised its forecast and now expects **food inflation to reach at least 9% by the end of 2026**, up sharply from its earlier **3.2%** expectation, citing energy costs, transport disruption and fertiliser pressures linked to the Strait of Hormuz shock.
- This comes on top of inflation that was already above target before the latest escalation. The ONS said UK **CPI inflation was 3.0% in February 2026**, with the next release due on **22 April 2026**.

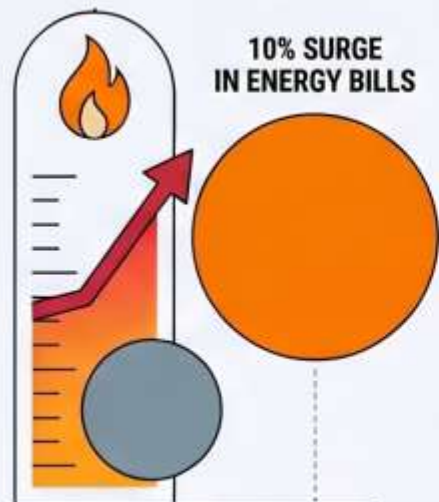
Middle East Shock, Household Costs and Delayed Relief

Impacts on revenues and benefits administration

- The practical risk for councils is a renewed squeeze on low-income households through **fuel, food and utility costs at the same time**, which is likely to increase pressure on hardship support, local welfare assistance, Council Tax Reduction, debt advice and discretionary help. This is an inference from the updated energy and food inflation forecasts.
- Revenues services may also see weaker payment performance if higher household essentials crowd out council tax and other priority bills. Diesel and petrol price rises matter directly for commuters and carers, while energy and food inflation have broader effects across almost all low-income households. This is an inference, but it follows from the scale and breadth of the cost increases now being projected.
- There is a possible offset on interest rates, but it is uncertain. The article's suggestion that rate expectations may have softened is plausible in a weaker growth environment, but I did not find a primary current Bank of England source confirming the specific "one rise not three" claim. What is clear is that the Bank will still be balancing above target inflation against weaker growth.
- The main operational message is that, even without a renewed military escalation, households could still face a **lagged cost of living hit through summer and into the second half of 2026**, because contracts, supply routes and input prices do not reset overnight. This is an inference supported by the current July price cap forecasts and FDF's end of year food inflation forecast.

The Lagged Shock: Why Middle East Instability Will Hit UK Households Through 2026

THE PROBLEM: THE "LAGGED" COST OF LIVING HIT



JULY 2026 FORECAST
(Ofgem Default Tariff Cap)

APRIL 2026



TRIPLE THREAT TO FOOD PRICES

FOOD INFLATION BY END OF 2026

Driven by energy costs, transport disruption, and fertilizer pressures in the Strait of Hormuz

INFLATION ALREADY ABOVE TARGET:
UK CPI inflation at 3.0% in February 2026

THE IMPACT: RISKS TO LOCAL GOVERNMENT & HOUSEHOLDS



THE "CROWDING OUT" EFFECT
Higher costs for essentials lead to weaker payment performance for priority bills



INCREASED DEMAND FOR SUPPORT
Councils should prepare for renewed pressure on local welfare assistance, debt advice, and discretionary hardship funds

TARGETED HOUSEHOLD PRESSURE

THE OPERATIONAL MESSAGE

“SIX MONTHS OF PAIN”

Evidence suggests continued pressure through at least the next quarter and likely beyond for UK households

BY THE NUMBERS: 2026 FORECASTS

METRIC	PREVIOUS/CURRENT	NEW FORECAST (2026)
OFGEM PRICE CAP	£1,641 (April)	£1,929 (July Forecast)
FOOD INFLATION	3.2%	9.0% TO 10.0%
PETROL PRICE	-	157.7P PER LITRE
DIESEL PRICE	-	ABOVE 190P PER LITRE

UNCERTAIN INTEREST RATE OFFSET



The Great British Wealth Recalibration

How valuing pensions at true market rates redraws the map of household inequality and generational divides.

Based on the Institute for Fiscal Studies (IFS) Report



The £6 Trillion Blind Spot in Official Statistics

Official data fundamentally distorts British wealth by undervaluing private pensions. Applying real market interest rates reveals a dramatically larger, differently distributed national wealth pool for 2020–2022.

Official Baseline	Market Recalibration
<p>Aggregate Total Wealth</p> <p>£16.3 Trillion</p> <p>Official Estimate (2020–2022)</p>	<p>£22.3 Trillion  +37%</p> <p>Recalibrated with Real Market Rates (2020–2022)</p>
<p>Mean Household Wealth</p> <p>£600,000</p> <p>Official Estimate</p>	<p>£830,000</p> <p>Recalibrated Estimate</p>
<p>Mean Pension Wealth</p> <p>£230,000</p> <p>Official Estimate</p>	<p>£450,000</p> <p>Recalibrated Estimate</p>

Translating Promises into Present Value

Defined Benefit (DB) pensions are not pots of cash; they are promises of future income. Valuing them requires converting a future timeline into today's money.



Anchoring Pensions to Market Reality

The official methodology relies on SCAPE, a metric based on medium-term GDP growth. The IFS methodology correctly uses real government bond (gilt) yields, treating pensions with the same market logic as housing or equities.

	ONS Methodology	IFS Methodology
Discount Rate Metric	SCAPE rate (tied to GDP forecasts)	Market interest rates (Real UK Gilts)
Responsiveness	Fixed and insensitive to actual market conditions	Highly sensitive to changing interest rates, mirroring other market assets
Annuity Conversion	Real SCAPE discounting	Actuarially fair rates driven by expected future interest paths

The Compounding Cost of the Wrong Rate

Between 2020 and 2022, market interest rates plummeted. Investors accepted negative real returns on government bonds. By freezing the discount rate at 2.4%, official statistics missed the soaring market value of guaranteed future income.

Real SCAPE Rate

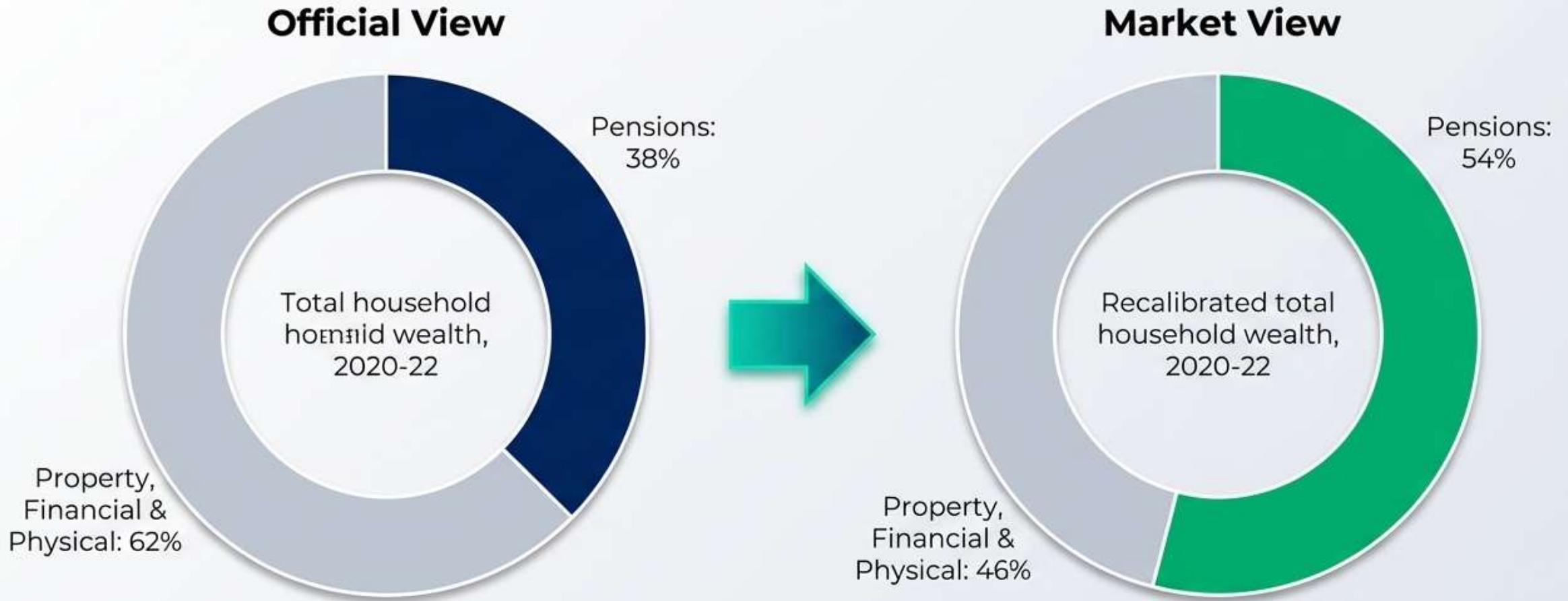
15-year Real Gilt Yield



Because market rates were negative, the true present value of DB pensions effectively doubled.

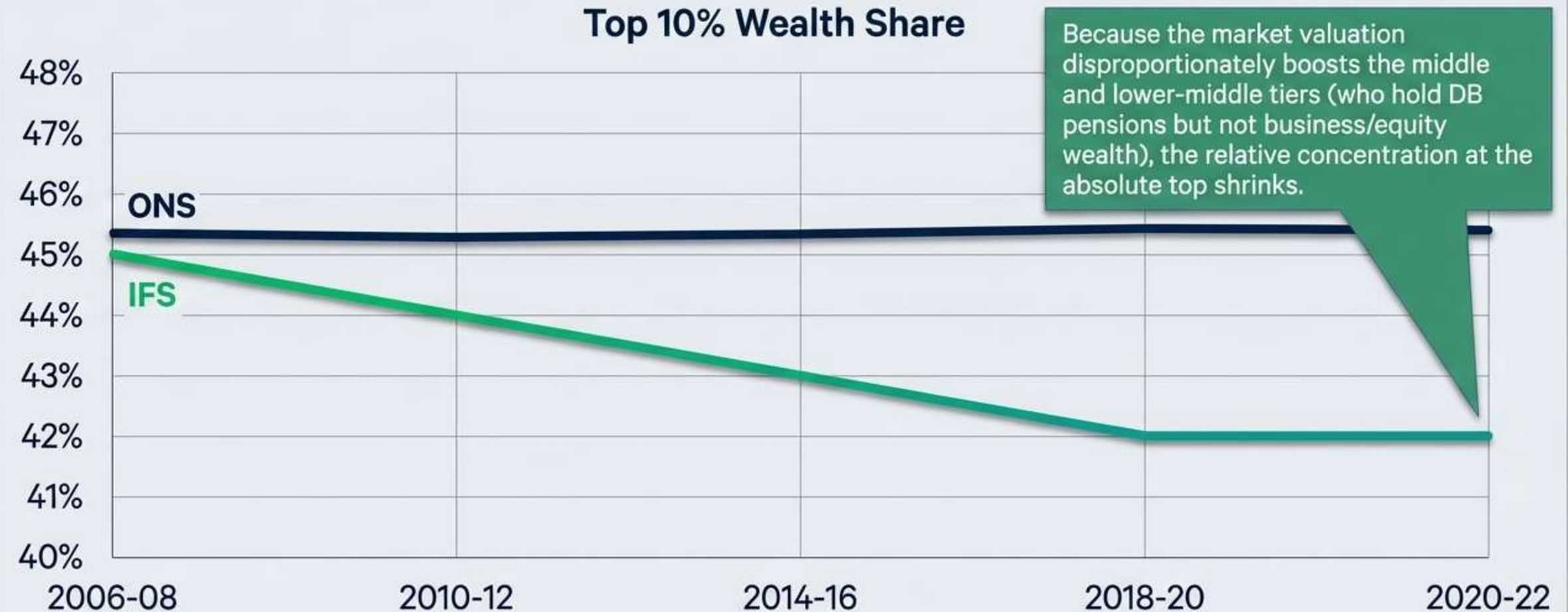
Pensions Dominate the True Household Portfolio

Under market valuation, private pensions eclipse housing to become the clear majority of British household wealth.



The Top 10% Wealth Share is Actually Declining

Official data paints a picture of stagnant inequality over the 2010s. Properly valuing pensions reveals that the wealth share of the top 10% has experienced a moderate, steady decline since 2006.



Degrees of Separation: The Education Wealth Gap

Individuals with higher education are significantly more likely to hold DB pensions (43% of degree holders vs. 5% of those with no qualifications). Adjusting the valuation dramatically widens the **absolute wealth divide** between these groups.

Median Individual Wealth, 2020-22



A Hidden Generational Rebalancing

Because the payout is decades away, lower discount rates multiply the present value of pensions **most aggressively for the young**. The supposed massive wealth shift toward retirees is actually far more modest.

Ages 20-39

11% Wealth Share (Official)

18% Wealth Share (Market)

Median wealth for individuals in their 30s is **50% higher** under the new measure.

Ages 65+

36% Wealth Share (Official)

29% Wealth Share (Market)

Median wealth for individuals 70+ **increases by less than 10%**.

Two Mandates for Statistical Integrity

To understand true household resilience, our national statistics must treat pensions as the market assets they are.



Principle 1: Market Value Consistency

If housing and equities are priced by the market, pensions must be too. Discounting future incomes must rely on real market interest rates (gilts), not arbitrary GDP forecasts.



Principle 2: Unbroken Time Series

Methodological updates must be backdated. Structural breaks in data render historical comparisons useless, obscuring the true socioeconomic trajectory of the country.



· TOWN · HALL ·

LGR & Finance Watch



Local Government Reorganisation Timetable and City Council Pressure

Key facts

- Leaders of seven city councils have urged the Government to speed up the remaining local government reorganisation decisions, arguing that delay will compress implementation time rather than improve preparation. This follows the close of the latest statutory consultations on reorganisation proposals in March 2026.
- The councils' argument is that cities need boundaries and governance arrangements that better reflect wider urban economies, so they can make more strategic decisions on housing, infrastructure and growth across real functional areas rather than older administrative lines. This framing is reported in the article, while the broader reform programme is part of the Government's current LGR and devolution agenda.
- The current implementation timetable for most remaining areas is that decisions are expected **before summer recess 2026**, elections to the new councils are expected in **May 2027**, and the new unitary councils are due to go live on **1 April 2028**.
- The most recent consultation window for several live reorganisation areas ran from **5 February 2026 to 26 March 2026**, including areas such as Cambridgeshire and Peterborough, Greater Lincolnshire and Lancashire.
- The signatories listed in the article were the leaders of **Oxford, Exeter, Gloucester, Lincoln, Reading, Peterborough and Cambridge** councils. The article notes that, aside from Reading, the signatories are awaiting government decisions on consultation outcomes in their areas.



Local Government Reorganisation Timetable and City Council Pressure

Impacts on revenues and benefits administration

- The core administrative issue is timing. If final LGR decisions are delayed, councils will have less time to design future operating models, align systems, map caseloads, agree governance and prepare staff for transition before the planned **April 2028** go live date. This is an inference, but it follows directly from the published timetable and the cities' warning about compressed implementation.
- For revenues and benefits services, compressed timescales increase the risk of hurried decisions on system migration, staffing structures, harmonisation of local support schemes, debt policies, recovery practices and customer communications. This is especially relevant where new unitary footprints cut across current district and county responsibilities. This is an inference from the nature of LGR rather than a specific claim in the article.
- Earlier clarity would not remove the complexity of reorganisation, but it would allow more realistic planning for implementation, including ICT, finance, service design, property, legal and HR workstreams that typically sit behind successful transition. This is an inference grounded in the published timetable and the purpose of shadow authorities ahead of vesting day.
- The wider point is that reorganisation is not only a structural exercise. The success or failure of reform will depend heavily on whether councils have enough lead-in time to build workable delivery arrangements for day one, especially in high volume transactional services.



Welsh Local Government Sustainability and Reform

Key facts

- The Wales Centre for Public Policy says the **current model of local government in Wales is no longer sustainable**, citing sustained financial pressure, rising demand for statutory services, and the lingering effects of austerity. It highlights **social services, education and additional learning needs, and housing and homelessness** as the areas consuming most council spending.
- The report warns that the strategies councils have historically used to cope with pressure have largely **“run out of road”**. It says back-office capacity can scarcely be reduced further, many efficiencies have already been made, and the result has been a **hollowing out of strategic and long-term planning capacity**.
- The working group recommends a **new operating model** for Welsh local government, with Welsh Government and the sector jointly developing concrete options and investing first in a **shared collaborative resource** capable of supporting multiple councils. It also calls for a more robust and systemic approach to assessing council performance and financial health, alongside a streamlined accountability framework.
- The report also points to serious workforce pressure. It says local government headcount in Wales has fallen by **about a fifth over the last decade**, contributing to hollowed out corporate centres, while recruitment, retention, skills gaps, stress and low morale are all becoming more acute.



Welsh Local Government Sustainability and Reform

Impacts on revenues and benefits administration

- The warning matters directly for revenues and benefits services because these are the kinds of transactional, high-volume functions that can be damaged when councils lose corporate capacity, transformation resource and long-term planning bandwidth. If the wider system is stuck in short term crisis management, investment in service redesign, digital improvement and prevention becomes harder. This is an inference from the report's findings on hollowed out capacity and financial unsustainability.
- The report's emphasis on rising demand in **social services, education, housing and homelessness** also matters because pressure in those areas often spills into customer contact, affordability issues, discretionary support and wider welfare demand. For revenues and benefits teams, that points to a continuing risk of greater demand with less organisational headroom to respond. This is an inference grounded in the report's diagnosis of where pressure is greatest.
- The recommendation for a shared sector resource is particularly relevant operationally. A collaborative model could help councils pool scarce expertise in areas such as finance, digital, analytics, service redesign and innovation, rather than expecting each authority to rebuild full in-house capacity on its own. This is an inference from the report's recommendation for a shared support structure.
- The starkest warning is that without reform some councils may struggle to meet statutory obligations, creating a risk of effective **service collapse**. Whether or not that exact scenario materialises, the report's message is that the current model is unlikely to remain viable without structural change, stronger financial oversight and more room for innovation



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Legal Issues of Note

April 2026 Business Rates Changes

Business rates changes from April 2026

- The **interest rate payable on business rates refunds** arising from rating list alterations for **2026 to 2027** is **2.75%**, based on the standard rate of **3.75%** on **16 March 2026**.
- The **2026 revaluation** took effect from **1 April 2026**. Rateable values are now based on the rental market at **1 April 2024**.
- New **Demand Notice Regulations** came into force on **6 April 2026**. Billing authorities must update the explanatory notes issued with council tax and business rates bills to reflect the new multipliers and the 2026 revaluation.
- The **Small Business Rate Relief second property grace period** increased from **12 months to 36 months** from **1 April 2026**, but only where occupation of the additional property began on or after **27 November 2025**. Earlier cases remain on the **12-month** rule.
- The definition of qualifying **Retail, Hospitality or Leisure hereditaments** was amended from **1 April 2026** so that **marinas, wharves, piers and jetties** are no longer automatically excluded where they are used wholly or mainly for **public leisure or recreational purposes**.
- Authorities that have already completed annual billing are being asked to **identify affected leisure properties, apply the relevant RHL multiplier, recalculate bills and reissue demand notices** backdated to **1 April 2026**.
- These properties do **not** qualify automatically. They must still have a **rateable value below £500,000** and meet the statutory RHL definition. Those used mainly for **transport or cargo purposes** remain outside scope.
- The updated explanatory notes also reflect the new structure of **five business rates multipliers**: standard, small business, small retail hospitality and leisure, standard retail hospitality and leisure, and high value.

April 2026 Business Rates Changes

Operational impacts for revenues services

- Billing teams need to apply the **2.75% refund interest rate** correctly where overpayments arise from valuation list changes.
- Authorities must ensure **demand notices and explanatory notes** are updated to reflect the **2026 revaluation** and new multiplier framework.
- Revenues teams may need to undertake **rebilling work** for affected marinas, wharves, piers and jetties where leisure use brings them into scope for the RHL multiplier.
- Small Business Rate Relief administration becomes more complex because the **36-month grace period** only applies to **new qualifying second property cases from 27 November 2025 onwards**.

Universal Credit Surplus Earnings Threshold Extension

Key facts

- DWP has extended the temporary de minimis period for Universal Credit surplus earnings so that the relevant threshold remains **£2,500 rather than £300** until **31 March 2027**. The determination was published on **31 March 2026** and signed by Sir Stephen Timms on **20 January 2026**.
- This applies across **England, Scotland and Wales**.
- In practice, this means surplus earnings are only carried forward where monthly earnings exceed the point at which Universal Credit awards reduce to nil by **more than £2,500**, rather than by more than £300.
- The extension is consistent with **Budget 2025**, which said the government would maintain the £2,500 surplus earnings threshold for a further year from **April 2026**.
- This is a continuation of a temporary approach rather than a permanent change; the previous determination had already extended the same £2,500 threshold to **31 March 2026**.

Universal Credit Surplus Earnings Threshold Extension

Impacts on revenues and benefits administration

- The immediate operational effect is stability. Keeping the higher £2,500 threshold reduces the number of cases where surplus earnings are carried forward, which should avoid some complexity for claimants and administrators compared with a return to the £300 threshold. This is an inference based on how the surplus earnings rule works.
- For local revenues and benefits services, the main relevance is indirect but important: Universal Credit outcomes affect passporting, Council Tax Reduction administration, customer enquiries and budgeting support. Fewer surplus earnings carry forward cases may help reduce some fluctuations in claimant income and entitlement from month to month. This is an inference from the role of UC in wider low-income support systems.
- The measure also supports administrative continuity for another year, which is useful for advice agencies and local support services dealing with working households whose earnings vary from month to month. This is an inference grounded in the stated purpose of safeguarding the efficient administration of Universal Credit.
- However, because the extension only runs to **31 March 2027**, it preserves uncertainty beyond that point unless ministers make the higher threshold permanent or extend it again.

Free School Meals, Private Faith Schools and Judicial Review

Key facts

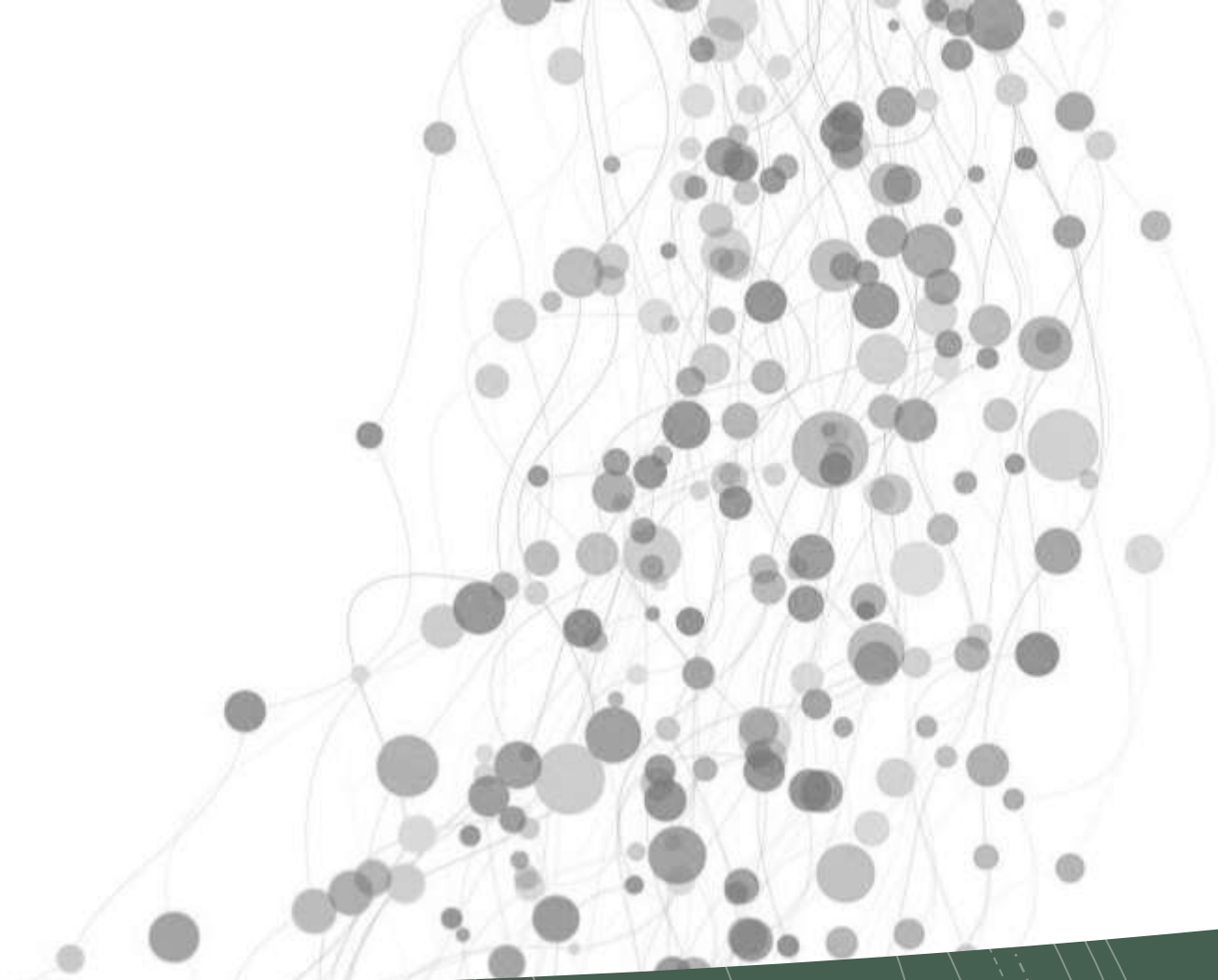
- The High Court dismissed the judicial review in **CKS & Ors v Secretary of State for Education [2026] EWHC 741 (Admin)** and upheld the Department for Education's decision not to extend **Universal Infant Free School Meals** to Charedi pupils attending private schools.
- The court accepted DfE's position that **UIFSM is part of the fabric of state education provision**, not simply a general welfare payment delivered through schools. That was important because the scheme is designed around schools for which the state has funding, regulatory and monitoring responsibilities.
- The judge rejected the claimants' discrimination arguments under **Article 14 ECHR**, their **public sector equality duty** challenge, and their irrationality argument. He found the Secretary of State was entitled to treat attendance at Charedi private schools as a **choice**, even if that choice was strongly shaped by religious and cultural conviction.
- The judgment also accepted DfE's evidence that extending UIFSM into the private sector would require **significant redesign**, with added problems around **data collection, administration, monitoring, cost and future boundary disputes** about which other private school groups should also be included.
- The underlying policy remains that UIFSM is for **government funded schools** in reception, year 1 and year 2. DfE's current grant conditions for **2025 to 2026** continue that state funded scope.

One point to watch: this was a ruling on the **lawfulness of DfE's policy choice**, not a finding that deprivation in the Charedi community is unimportant. The court accepted that hardship evidence existed but held that it did not make the refusal unlawful.

Free School Meals, Private Faith Schools and Judicial Review

Impacts on revenues and benefits administration

- The immediate significance is less for council revenues teams and more for the wider principle of how public support is drawn. The court endorsed a **bright line distinction** between state funded and private provision, even where deprivation is high in the excluded group. That is relevant to how governments may defend targeted schemes in future.
- For local administration, the judgment reinforces that **delivery mechanism matters**. Where support is embedded within a regulated public service, rather than designed as a standalone welfare payment, the state may have more room to restrict eligibility by reference to institutional type. This is an inference from the court's reasoning on UIFSM as educational provision rather than a free-standing anti-poverty benefit.
- The case also shows the operational weight courts can place on **administrative complexity**. DfE successfully relied on concerns about monitoring, data, cost and scheme redesign, which is a useful reminder for public bodies considering extensions to existing schemes.
- More broadly, the decision leaves unresolved the underlying issue of **poverty within the Charedi community**. The legal challenge failed, but the social policy question remains, especially where communities face high deprivation yet fall outside mainstream eligibility routes. That broader deprivation context was central to the claimants' case even though it did not succeed in law.



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#TeamBSS - Sam Goddard



Revenues Manager (Academy)



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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
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- Thorough understanding of legislation governing Housing Benefit, Council Tax Reduction, and Discretionary Financial Support schemes, including Homeless Prevention Grants
- Previous experience in assessing claims for Housing Benefit and/or Council Tax Reduction
- Strong communication skills across diverse demographics and communication channels
- Experience with Civica OpenRevs is essential

What we're looking for:

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

- A minimum of 3 years experience assessing applications for Housing Benefit & Council Tax Reduction
- Experience with Civica OpenRevs is essential

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Revenues & Benefits Systems Officer (MRI/Academy)

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We are seeking a Benefits professional with significant experience and a strong background in benefit assessment who is ready to progress into a Revenues & Benefits Systems Officer role. This position is ideal for someone who understands the operational side of Benefits and wants to move into a more technical, systems-focused career path.

The role centres on maintaining, developing, and improving our Benefits systems, ensuring accuracy, efficiency, and compliance across all processes. You will work closely with operational teams, IT, and external suppliers to support system changes, testing, upgrades, and data quality.

What we're looking for:

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

- Significant Benefits assessment experience (HB/CTR or equivalent)
- Strong understanding of Benefits legislation, workflows, and operational processes
- Good working knowledge of Excel (lookups, pivot tables, data manipulation)
- Familiarity with any of the following is an advantage:
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 - SQL
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The role maintains up to date knowledge of relevant legislation, policies, and best practice, ensuring the Council meets its statutory and regulatory responsibilities. Senior Assessment Officers champion automation and improved ways of working, support consistent processes across teams, and contribute to service-wide efficiency.

manage competing priorities, and a proven track record in collection, assessment, or welfare benefit services.

What we're looking for:

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

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- Be able to deal with all claim types
- Be a skilled Civica OpenRevenues user

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- 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
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"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.

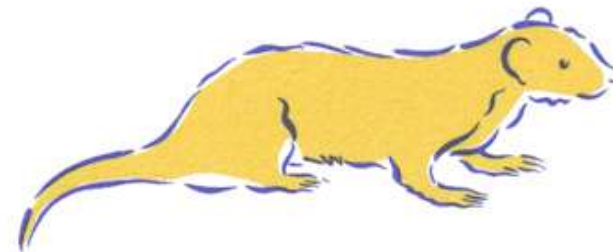
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



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our products:

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



our platforms:

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



our customers:

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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](#)

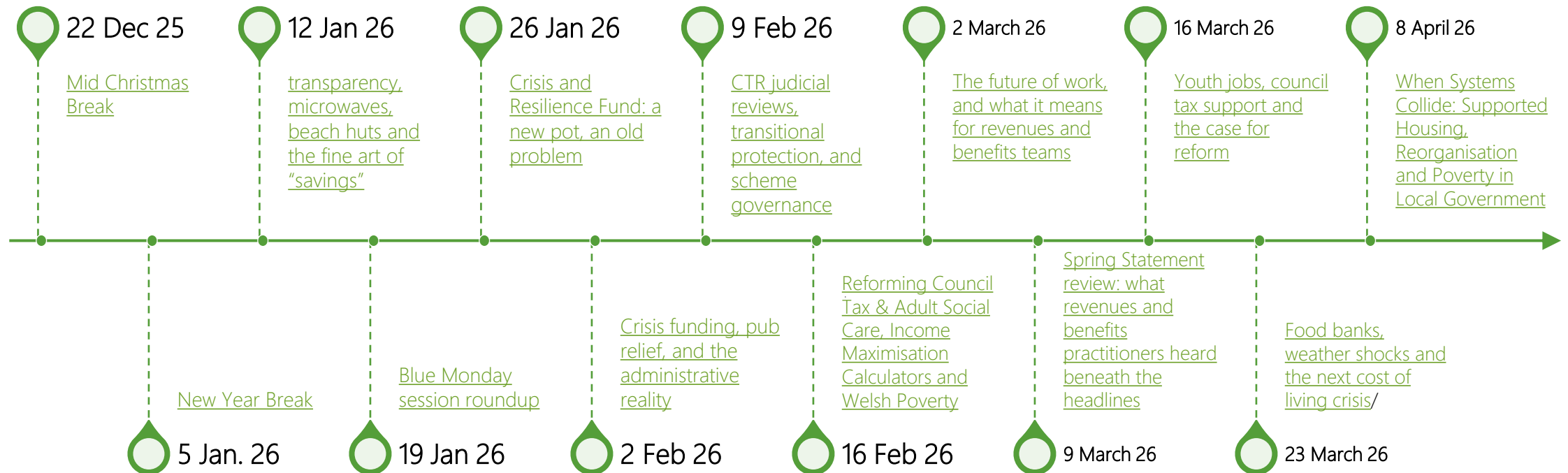


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Stats & References

Temporary Accommodation, Financial Sustainability and Long-Term Value

Key numbers and stats

- Households in temporary accommodation in England at 30 September 2025: **134,760**.
- Children in temporary accommodation in England at 30 September 2025: **175,990**.
- Households in B&B accommodation at 30 September 2025: **13,930**.
- Share of households in temporary accommodation living in B&Bs: **10.3%**.
- Government investment announced in the National Plan to End Homelessness: **£3.5 billion over three years**.
- Parsons says her organisation can save councils at **least 20%** compared with some alternative temporary accommodation options, though this is a claim made in the opinion piece and not independently validated in the sources reviewed.

References

- Public Finance, Josie Parsons, *Rethinking value in temporary accommodation*, 8 April 2026.
- MHCLG, *Statutory homelessness in England: July to September 2025*, 26 February 2026.
- UK Government, *A National Plan to End Homelessness*, 11 December 2025.
- House of Commons Library, *Temporary accommodation in England: Issues and challenges*, 18 December 2025.

Social Care Costs, Council Resilience and Financial Risk

- Total adult social care spending by English councils in 2024–25: **£34.5bn**.
- Real terms increase in spending: **4.1%**.
- People receiving publicly funded long term care: **889,000**, up from **859,000**.
- Weekly fee for working age adult care home placements: **£1,823**.
- Weekly fee for older people’s care home placements: **£1,019**.
- Homecare fee: **£23.56 per hour**.
- Change in council external debt in 2024–25: **+10%**.
- Change in usable reserves in 2024–25: **-4%**.
- LGA survey finding: **one third of councils** said they were likely to need emergency financial support over the next three years.

References

- The King’s Fund, *Social Care 360*, April 2026.
- The King’s Fund press release, *Councils are raiding financial reserves to fund the costs of increasing social care support, report finds*, 8 April 2026.
- Local Government Association, *Emergency government bailouts needed by third of councils over next three years – LGA survey*, 6 February 2026.
- Public Finance, Rachel Willcox, *Councils relying on reserves to fund growing care costs*, 10 April 2026.

High Value Council Tax Surcharge and Administrative Risk

Key numbers and stats

- Homes expected to face the surcharge in the first year: **165,000**.
- Homes expected to face the surcharge by **2030–31**: **167,000**.
- Earlier estimate of affected homes: **about 120,000**.
- Lowest annual surcharge: **£2,500**.
- Highest annual surcharge: **£7,500**.
- Share of homeowners the OBR expects to appeal: **20%**.
- Share of appeals potentially successful: **up to 40%**.
- Forecast revenue by **2030–31**: around **£435 million**.

References

- HM Treasury, *High Value Council Tax Surcharge*, 26 November 2025.
- HM Treasury, *Budget 2025*, section on the High Value Council Tax Surcharge.
- Office for Budget Responsibility, *Supplementary forecast information: high-value council tax surcharge costing*, 2 April 2026.
- Public Finance, Simone Rensch, *Up to 165,000 homes to face 'mansion tax' surcharge, OBR finds*, 8 April 2026

Scotland's Child Poverty Strategy, Fiscal Trade Offs and Service Implications

Key numbers and stats

- Child poverty rate in Scotland: 21%. UK: 28%. Greater London: 38%.
- Relative poverty for all ages in Scotland: just over 17%, compared with just under 20% for the UK.
- Scottish Child Payment from April 2026: £28.20 per child per week.
- Estimated reduction in child poverty from Scottish Child Payment alone in 2026–27: around 50,000 children, about 5 percentage points.
- Estimated reduction from devolved policy as a whole in 2026–27: around 100,000 children; by 2030–31: around 110,000 children.
- Projected child poverty rate in 2030–31: 18%, against a legal target of under 10%.
- Estimated extra annual spending needed to get close to the target: around £2 billion.

References

- Institute for Fiscal Studies, *Scotland's child poverty rate lower than in the rest of the UK – but ambitious 2030 targets set to be missed*, 2 April 2026.
- Institute for Fiscal Studies, *Labour market, living standards and poverty trends in Scotland*, 2 April 2026.
- Institute for Fiscal Studies, *The Scottish Government's record on tax and benefit policy*, March 2026.

Fraud and Error, Data Analytics and Government Capability

Key numbers and stats

- Estimated annual fraud and error losses: £55 billion to £81 billion.
- Of that, around £50 billion is from unpaid tax or overpaid benefits.
- Other government activity accounts for a further £5 billion to £31 billion.
- Estimated potential annual savings from wider use of data analytics: up to £6 billion.
- Around 28% of central government systems were out of date in 2024.
- Algorithm transparency records published: 125 at the time of PAC's report; only 11 mentioned fraud in February 2026.

References

- Public Accounts Committee, *Government use of data analytics on error and fraud*, 27 March 2026.
- Public Accounts Committee news release, *Taxpayer losing tens of billions to fraud as government still lacks modernising ambition to fight it*, 27 March 2026.
- Public Finance, Rachel Willcox, *PAC urges beefed up data analytics capability to tackle fraud and error*, 31 March 2026.

Falling Birthrates, Housing Costs and Financial Barriers

Key numbers and stats

- UK births fell from about 810,000 in 2012 to about 660,000 in 2024.
- Women not yet mothers by age 30: 48% for those born in the late 1980s; 58% for those born in the early 1990s.
- Non graduate women aged 25 to 29 with no children: around 33% in 2011; 54% in 2023.
- Non graduates in their late 20s living in private rented housing: 16% in 1998 to 1999; 33% in 2023 to 2024.
- Among 32 year olds without children, the lowest earning quarter were twice as likely as the highest earning quarter to say they expected to remain childless.

References

- Resolution Foundation, *Bye bye baby: Assessing Britain's falling birth rate since the early 2010s*, 1 April 2026.
- Resolution Foundation press release, *High housing costs and financial uncertainty are holding millennials back from having children*, 1 April 2026.
- The Guardian, Heather Stewart, *Want to boost the UK's birthrate? Fix the housing crisis, research suggests*, 1 April 2026.

Guaranteed Hours Reform, Retail Flexibility and Employment Risk

Key numbers and stats

- 55% of retail roles are part time.
- UK average for part time roles: 33%.
- 52% of UK adults told an Opinium survey for the BRC that the ability to flex working hours around their lives is important.
- Earlier government consultation anticipated a 12-week reference period for assessing regular hours.
- BRC proposes limiting the guaranteed hours measure to contracts of 8 hours a week or fewer and using a reference period of at least 26 weeks, ideally 52 weeks.
- Retail employment stood at 2.86 million in December 2025, with the 2025 four quarter average at 2.81 million, 68,000 lower than in 2024 and 383,000 lower than in 2015.

References

- UK Government, *Plan to Make Work Pay and Employment Rights Act timeline update*, 11 February 2026.
- UK Government, *Employment Rights Act 2025: overview factsheet*.
- UK Government, *Consultation on the application of zero hours contracts measures to agency workers*, 4 March 2025.
- British Retail Consortium, *Employment Rights Act risks backfiring for young workers, warns BRC*, 12 March 2026.
- The Guardian, Sarah Butler, *Big retailers say UK jobs at risk from guaranteed hours reforms*, 30 March 2026.

Subscription Spending, Household Budgets and Consumer Behaviour

Key numbers and stats

- Average monthly subscription spend: £72.
- Average number of subscriptions per person: about 3.
- Men have 14% more subscriptions than women on average.
- Adults spending more than £50 a month on streaming: 21% of men, 14% of women.
- Average number of subscriptions by generation: 4 for Millennials and Gen Z, 3 for Gen X, 2 for boomers.
- Growth in UK subscription spending over the last year: 10%.
- Most popular subscriptions named: Apple, Amazon Prime, Netflix, Spotify, Giffgaff.

References

- The Times, Yennah Smart, *Average Briton spends £72 per month on subscriptions*, 29 March 2026

London Renters' Rights Enforcement and Borough Capacity

Key numbers and stats

- New London enforcement and awareness fund: £400,000.
- Private renters in London referenced by City Hall: 2.7 million.
- First phase of Renters' Rights Act implementation: 1 May 2026.
- Londoners supporting a cap on annual rent increases in GLA commissioned polling: 75%.
- Government's public communications say the reforms will affect around 11 million renters in England.

References

- Greater London Authority, *Mayor launches new package of support for Londoners ahead of the Renters' Rights Act coming into force*, 26 March 2026.
- UK Government, *Implementing the Renters' Rights Act 2025: our roadmap for reforming the private rented sector*, 13 November 2025.
- UK Government, *The Renters' Rights Act Information Sheet 2026*.
- UK Government, *Renters' Rights Act: Landlord Checklist*.

Housing Wealth, Generational Inequality and Market Pressure

Key numbers and stats

- Housing wealth held by over 60s: £3.84 trillion.
- Share of UK net housing wealth held by over 60s: 55%.
- Housing wealth held by people in their 40s: £860 billion.
- Housing wealth held by people in their 30s: £536 billion.
- Housing wealth held by under 30s: £130 billion, around 2% of the total.
- Net housing wealth across the UK: about £7 trillion.
- Housing wealth held by unmortgaged owner occupiers: £3.45 trillion.
- In the ten years to the end of 2025, UK net housing wealth rose by £2.45 trillion, or 54%, while mortgage debt rose by 35%.

References

- Savills data as reported by Mortgage Solutions, *Over-60s hold £3.84trn in housing wealth – Savills*, 30 March 2026.
- Financial Reporter, *Housing wealth held by over 60s hits £3.84 trillion*, 30 March 2026.
- The Times, David Byers, *Boomers sit tight on UK's housing wealth as under-30s struggle*, 29 March 2026.

Civil Service Pension Data Breach and Service Recovery

Key numbers and stats

- Date of incident: **30 March 2026**.
- Duration of fault window: **35 minutes**.
- Members affected: **138**.
- Recovery plan target for restoring service levels: **end of June 2026**.
- Capita says it inherited a backlog of **86,000 cases** from the previous administrator when it took over the scheme.

References

- Civil Service Pensions Scheme, *Taskforce update #5*, April 2026.
- Civil Service Pensions Scheme, *Annual Benefit Statements*, 2 April 2026.
- Cabinet Office, *Civil Service Pension Recovery Plan Update*, 8 April 2026.
- Public Finance, Rachel Willcox, *Capita and Cabinet Office confirm details of civil service pension data breach*, 10 April 2026.

This is chiefly a **measurement and comparability** story, not evidence that households suddenly became richer or poorer in real terms

Pension Wealth Data, Measurement Change and Policy Risk

Key numbers and stats

- Share of household wealth held in pensions in **2020–22** under IFS method: **54%**.
- Share of household wealth held in pensions in **2020–22** under ONS method: **38%**.
- Mean household pension wealth under IFS method: about **£450,000**.
- Mean household pension wealth under ONS method: about **£230,000**.
- Share of total household wealth held by people aged **20–39** under IFS method: **10% in 2010–12**, rising to **18% in 2020–22**.
- Equivalent official ONS estimates for ages **20–39**: **8% in 2010–12**, rising to **11% in 2020–22**.
- IFS says the top **10%** share of wealth has fallen by more since **2006–08** than official estimates imply.

References

- Institute for Fiscal Studies, *How is wealth distributed across British households? Reassessing the valuation of pensions*, April 2026.
- Institute for Fiscal Studies, *Younger adults held a much larger share of total wealth in the 2010s than official statistics suggest*, 8 April 2026.
- Public Finance, Rachel Willcox, *Pension policy based on flawed historical data, IFS warns*, 10 April 2026.
- Institute for Fiscal Studies, *£2 trillion poorer than previously thought? Assessing changes to household wealth statistics*, March 2025.

Section 21 Ban, Eviction Risk and Local Authority Pressure

Key numbers and stats

- Start date for Phase 1 private rented sector reforms: **1 May 2026**.
- Renters expected by government to benefit from the reforms: **11 million**.
- Households threatened with homelessness due to Section 21 notice in **July to September 2025: 5,660**.
- Year on year change in those Section 21 homelessness prevention cases: **down 18.6%**.
- Households threatened with homelessness due to Section 21 in **January to March 2025: 6,640**, down **1.9%** year on year.
- Deadline for using a Section 21 notice served before **1 May 2026** to start court proceedings: earlier of **six months from the notice date** or **31 July 2026**.

References

- UK Government, *Implementing the Renters' Rights Act 2025: our roadmap for reforming the private rented sector*, 13 November 2025.
- UK Government, *No-fault evictions to end by May next year*, 13 November 2025.
- UK Government, *Guide to the Renters' Rights Act*, 6 November 2025.
- UK Government, *Giving notice of possession to tenants before 1 May 2026*.
- MHCLG, *Statutory homelessness in England: July to September 2025*, 26 February 2026.
- The Times, Fintan Hogan, *Minister condemns landlords over "eviction rush" weeks before ban*, 10 April 2026

Fuel Theft, Rising Pump Prices and Forecourt Risk

Key numbers and stats

- Filling stations in Forecourt Eye sample: **about 500**.
- Daily fuel volume stolen in March 2026: **6,565 litres**.
- Daily fuel volume stolen in February 2026: **5,701 litres**.
- Daily total value of theft in March 2026: **£10,652**.
- Daily total value of theft in February 2026: **£8,378**.
- Change in daily theft value: **+27.4%**.
- Change in daily fuel volume stolen: **+15.7%**.
- Estimated weekly national loss if replicated across 8,400 forecourts: **about £1.25 million**.
- Reported increase in drive-off fuel thefts in official figures in 2025: **almost 50% year on year**.

References

- The Times, Laurence Sleator, *Ferrari drivers among 'brazen' thieves stealing £1m of petrol a week*, 10 April 2026.
- Asian Trader, *Surge in fuel theft driven by 'wave of first-time offenders'*, 10 April 2026.
- LBC, *Fuel cost garage theft* report citing RAC data, 11 April 2026.
- RAC Foundation, *Fuel thefts up by a half in a year*, 3 June 2025.
- Forecourt Trader, *Exclusive: £6.5m of fuel stolen in drive-offs as up to 94% of offenders escape justice*, 12 May 2025.

Four-Day Week Policy, Council Autonomy and Value for Money

Key numbers and stats

- Permanent adoption by South Cambridgeshire: **July 2025**.
- Work expectation under the model: **100% of work in around 80% of contracted hours**.
- Staff turnover change: **83 voluntary leavers in 2022 to 49 in 2024**, a fall of **41%**.
- Average applications per role: **4.7 in 2022 to 10.5 in 2024–25**.
- Reported agency savings: **£399,000**.
- Independent monitoring result: **21 of 24 services** improved or showed no significant change.
- South Cambridgeshire Conservatives' claimed saving from scrapping the policy: **around £270,000**. This is a political estimate from opposition budget proposals, not an independently verified saving.

References

- South Cambridgeshire District Council, *Four-day working week*.
- South Cambridgeshire District Council, *Reports showcase four-day week performance*, 4 July 2025.
- South Cambridgeshire District Council, *Council votes to permanently adopt four-day week following extensive independent analysis*, 17 July 2025.
- University of Salford, *Reports showcase four-day week performance*, 4 July 2025.
- Local Government Lawyer, *Communities Secretary warns councils not to adopt a four-day working week*, 23 December 2025.
- BBC News, *Conservatives vow to outlaw council four-day week*, 9 April 2026

Student Loan Interest Cap and Graduate Cost Pressures

Key numbers and stats

- Maximum capped interest rate from **1 September 2026: 6.0%**.
- Current applicable **RPI** for student loan interest: **3.2%**.
- Uncapped maximum rate for Plan 2 and Plan 3 from September 2026 under the current formula: **6.2%**.
- Plan 2 repayment threshold from **April 2026: £29,385**.
- Government says the cap will apply for the **2026 to 2027 academic year**.
- IFS says only about **one third of graduates** are expected to repay their Plan 2 loans in full, so only that group is likely to see lower lifetime repayments from the cap.

References

- Department for Education, *Interest rate cap introduced to protect Plan 2 borrowers*, **7 April 2026**.
- UK Government, *Student Loans Interest Rates and Repayment Threshold Announcement*, **19 August 2025**.
- Institute for Fiscal Studies, *Immediate response to the announcement of a 6% cap on student loan interest rates*, **7 April 2026**.
- Institute for Fiscal Studies, *What are Plan 2 student loans and how do they work?*, **6 February 2026**.
- Welsh Government, *Welsh Government working to protect student loan borrowers*, **7 April 2026**.

Subsidised Essential Energy and Household Bill Protection

Key numbers and stats

- Current Ofgem price cap, **April to June 2026: £1,641** for a typical dual fuel household.
- Cornwall Insight forecast for **July 2026** cap, as at **31 March 2026: £1,929**.
- Forecast increase from April to July: **£288**, or **18%**.
- Estimated cost of NEF's subsidised essential energy proposal: **about £4.5 billion** a year, as reported by the Guardian.
- Reported saving for all households under the proposal: **more than £160 a year**.
- Warm Home Discount value: **£150** rebate.
- Households now eligible for Warm Home Discount: **nearly 6 million**.
- Warm Homes Plan investment to 2030: **around £5 billion**, including **£4.4 billion** in direct capital grants.

References

- The Guardian, Fiona Harvey, *Give all UK households a set amount of subsidised energy, says thinktank*, **9 April 2026**.
- Ofgem, *Changes to energy price cap between 1 April and 30 June 2026*.
- Cornwall Insight, *Fall in Wholesale Market Lowers Price Cap Forecasts, but Big Rises Still Expected in July*, **31 March 2026**.
- UK Government, *Fuel Poverty Strategy for England*, **26 January 2026**.
- UK Government, *Warm Homes Plan*, **18 March 2026**

April Changes

Key references

- DWP, *Benefit and pension rates 2026 to 2027*.
- DWP, *Universal Credit: what you could get if you have a health condition or disability*.
- DWP, *ADM Memo 04/26: Universal Credit changes to the LCWRA element*.
- HMRC, *Rates and thresholds for employers 2026 to 2027*.
- HM Treasury, *Annex A: rates and allowances*.
- HMRC, *The expansion of workplace benefits relief*.
- HMRC, *Change to tax rates for property, savings and dividend income: technical note*.
- DWP, *Over 12 million pensioners to receive £575 State Pension boost*.
- HM Treasury, *Public service pensions increase: 2026*.
- DWP, *Review of the Automatic Enrolment Earnings Trigger and Qualifying Earnings Band for 2026/27*.

Middle East Shock, Household Costs and Delayed Relief

Key numbers and stats

- Petrol price in current reporting: **157.7p per litre**.
- Diesel price in current reporting: **above 190p per litre**.
- April 2026 Ofgem price cap: **£1,641**.
- Cornwall Insight July 2026 forecast on 31 March: **£1,929**.
- Cornwall Insight July 2026 tracker on 9 April: **£1,861.12**.
- Increase from April cap to 31 March July forecast: **£288, or 18%**.
- FDF revised food inflation forecast for end 2026: **9% to 10%**.
- Previous FDF end 2026 forecast: **3.2%**.
- UK CPI inflation in February 2026: **3.0%**.

References

- Cornwall Insight, *Fall in Wholesale Market Lowers Price Cap Forecasts, but Big Rises Still Expected in July*, **31 March 2026**.
- Cornwall Insight, *Predictions and Insights into the Default Tariff Cap*, using close of play figures from **9 April 2026**.
- Cornwall Insight, *Release Final April Price Cap Forecast*, **18 February 2026**.
- Food and Drink Federation, *FDF revises food inflation forecast to at least 9% by the end of 2026*, **1 April 2026**.
- ONS, *Consumer price inflation, UK: February 2026*, released **25 March 2026**.
- The Times, Ben Clatworthy, *Households face six months of pain even if Iran ceasefire prevails*, **8 April 2026**

Middle East Shock, Household Costs and Delayed Relief

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- Petrol price in current reporting: **157.7p per litre**.
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References

- Cornwall Insight, *Fall in Wholesale Market Lowers Price Cap Forecasts, but Big Rises Still Expected in July, 31 March 2026*.
- Cornwall Insight, *Predictions and Insights into the Default Tariff Cap*, using close of play figures from **9 April 2026**.
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- Food and Drink Federation, *FDF revises food inflation forecast to at least 9% by the end of 2026, 1 April 2026*.
- ONS, *Consumer price inflation, UK: February 2026*, released **25 March 2026**.
- The Times, Ben Clatworthy, *Households face six months of pain even if Iran ceasefire prevails, 8 April 2026*.

Local Government Reorganisation Timetable and City Council Pressure

Key numbers and stats

- Number of council leaders signing the letter: **7**
- Consultation period in several remaining LGR areas: **5 February 2026 to 26 March 2026**.
- Expected date for decisions in remaining areas: **before summer recess 2026**.
- Expected shadow elections for most remaining areas: **May 2027**.
- Planned go live date for new councils in most remaining areas: **1 April 2028**.
- Exception noted in wider LGR timetable: **Surrey** is on a faster track, with shadow elections in **May 2026** and new councils going live on **1 April 2027**.

References

- Local Government Association, *Devolution and local government reorganisation FAQs and glossary*.
- Local Government Association, *Devolution and LGR FAQs: MHCLG*, 26 March 2026.
- Government consultation information for Cambridgeshire and Peterborough LGR, consultation closed **26 March 2026**.
- Government consultation information for Greater Lincolnshire LGR, consultation closed **26 March 2026**.
- Government consultation information for Lancashire LGR, consultation closed **26 March 2026**.

a **section 114 notice** is an English local government finance mechanism. The WCPP material uses that language as shorthand for financial failure risk, but in Welsh local government the governance and intervention framework is different,

Welsh Local Government Sustainability and Reform

Key numbers and stats

- Local government headcount in Wales has fallen by **around 20% over the last decade**.
- For most authorities, **more than two thirds of the budget** is spent on three main areas: **social services, education and additional learning needs, and housing and homelessness**.
- The paper says the sector should embed transformation within a coordinated programme by **2027**, laying the groundwork for a more sustainable model by **2035**.
- The report warns that without reform some authorities could face a **section 114 notice** and effective service collapse.

References

- Wales Centre for Public Policy, *A firm foundation for change: towards a new operating model for local government in Wales*, April 2026.
- Wales Centre for Public Policy, *Foundations for developing a new model of local government in Wales*.
- Wales Centre for Public Policy, *Position paper: Foundations for developing a new model of local government in Wales*, 2026.
- Wales Centre for Public Policy, *Transforming local government in Wales, Part 1*, 2026.

April 2026 Business Rates Changes

Key numbers

- Refund interest rate for **2026 to 2027: 2.75%**
- Standard rate on **16 March 2026: 3.75%**
- Demand Notice amendment regulations in force: **6 April 2026**
- Revaluation effective date: **1 April 2026**
- Antecedent valuation date: **1 April 2024**
- SBRR second property grace period: **36 months** for qualifying cases from **27 November 2025**
- RHL upper value threshold: **below £500,000**

Universal Credit Surplus Earnings Threshold Extension

Key numbers and stats

- Temporary surplus earnings threshold retained at: **£2,500**.
- Default threshold otherwise provided for in the rules: **£300**.
- New end date of temporary de minimis period: **31 March 2027**.
- Effective extension from Budget 2025: **one year from April 2026**.
- Previous end date before this determination: **31 March 2026**.

References

- DWP, *Secretary of State Determination under Regulation 5 of the Universal Credit (Surpluses and Self-Employed Losses) (Digital Service) Amendment Regulations 2015 [2026 determination]*, published 31 March 2026.
- DWP, previous determination extending the period to 31 March 2026, published 13 March 2025.
- HM Treasury, *Budget 2025*, policy decision to extend the £2,500 surplus earnings threshold for one year from April 2026.

Free School Meals, Private Faith Schools and Judicial Review

Key numbers and stats

- **3 claimants** brought the judicial review.
- Evidence before the court said about **85% of Charedi infant age children** attend private schools, with about **15% attending state funded schools**.
- UIFSM applies to pupils in **Reception, Year 1 and Year 2** in government funded schools.
- The case concerned the **2025 to 2026 UIFSM conditions of grant** and the refusal to alter that long standing policy scope.
- The judgment was handed down on **27 March 2026** and reported on **7 April 2026**.

References

- High Court case summary: *CKS & Ors, R (On the Application Of) v Secretary of State for Education [2026] EWHC 741 (Admin)*.
- Local Government Lawyer, *High Court rejects legal challenge to DfE refusal to extend free school meals to Charedi private school pupils*, 7 April 2026.
- DfE, *Universal infant free school meals (UIFSM): conditions of grant 2025 to 2026*.
- Law & Religion UK, *Charedi challenge to the scope of the Universal Infant Free School Meals Scheme: CKS*, 30 March 202



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Thoughts from the panel

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[The Stagflation Trap: Why the UK's Cost-of-Living Crisis is Making a Dangerous Return](#)

[Briefing note: fiscal and economic context and what it means for local tax, welfare support and local government finance \(March 2026\) by Malcolm Gardner](#)

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[Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner](#)

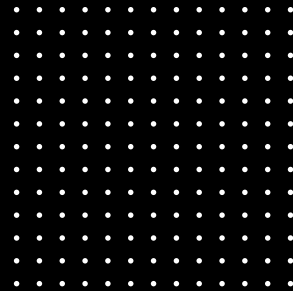
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- Lies, Damned Lies and the Telegraph
- Big differences in Pension Credit take-up revealed – Benefits in the Future

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Visionary Network



VISIONARY NETWORK
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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.

