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MALG
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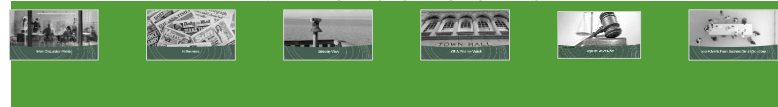


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Revenues and Benefits Discussion Group

[Meeting Link](#)

11 May 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.



LACEF 2026

See us at LACEF

Visionary Network is exhibiting



25 JUN 2026

The Belfry Hotel & Resort, B76 9PT

BBQ Tues 24 Jun — sponsored by **Rundles**

RSVP for the BBQ by **15 May 2026**

Agenda & timings to follow

[REGISTER](#) ›

FREE for Local Authority staff

eventbrite.co.uk/e/lacef-2026-tickets-1464093796959

Local Council Elections

The Strategic Shift: Before & After 2026

A Reflection on the Structural Transformation of UK Local Government Leadership and the Officer's Role.

PANEL REFLECTION FRAMEWORK

Top Three Things In Your In-tray

DISCUSSION

What are the top 3 items in your in-tray?

The things most on your mind right now — share with the group.

1

2

3

Discussion Points

Upper Tribunal

DISCUSSION PACK · UPPER TRIBUNAL DECISION

When does a tenancy cross the line into contrivance?

FYE v Middlesbrough City Council · GPZ v Sunderland City Council
[2026] UKUT 157 (AAC) · Decided 20 April 2026

A pack designed to provoke debate — not deliver answers.

Earning Disregards

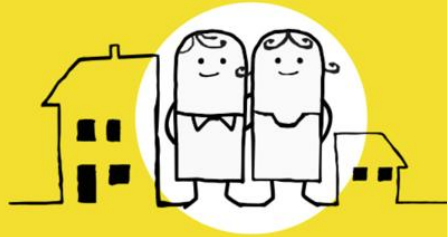
Housing Benefit
earnings disregards:
reducing the work "cliff
edge" in supported and
temporary
accommodation

What is changing and why it matters

- The DWP has confirmed that new earned income disregards will be introduced in Housing Benefit for claimants living in supported housing and temporary accommodation.
- The change is intended to reduce the "cliff edge" where people can become worse off, or fear becoming worse off, when they move into work or increase their hours.
- This issue arises because many residents in supported housing and temporary accommodation receive Housing Benefit for rent, while receiving Universal Credit for living costs.
- The interaction between Housing Benefit and Universal Credit can mean earnings reduce support quickly, particularly because of the Housing Benefit taper.
- The government says the new disregards will help smooth the transition into work and make sure work pays.
- The change is expected to come into force from autumn 2026 and will require both legislative changes and updates to local authority IT systems.



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.

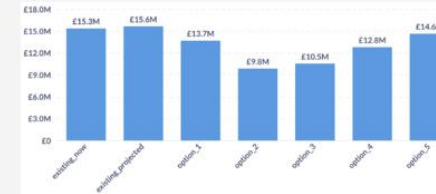
Automatic Reporting

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

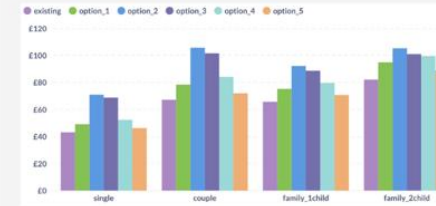
Total annual cost options



Detailed analysis per CTR band

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

Average CT payment by households



Identification of impacted residents

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

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

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

Penny Mitchell, Council Tax Service Manager at Salford Council

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

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

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

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

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

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

inbest



Designing Defensible CTR Schemes

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

[Play Video](#)

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

MALG
MEMBER

- 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

The Strategic Shift: Before & After 2026

A Reflection on the Structural Transformation of UK Local Government Leadership and the Officer's Role.

PANEL REFLECTION FRAMEWORK

I. Defining the Transition

From Managed Austerity to Strategic Turmoil.

The Landscape: Core Characteristics

"Before" (2010–2024)

Predictable Decline: Leadership focused on managed efficiency within a dual-party political system.

The "Known Unknowns" were mostly fiscal; austerity was a trendline we could plot and mitigate through traditional service reviews.

"After" (2026+)

Systemic Volatility: A fragmented political landscape where No Overall Control (NOC) is the operational baseline.

The "Unknown Unknowns" are now social, geopolitical, and financial, occurring simultaneously as a "permacrisis."

Structural Governance Comparison

Strategic Pillar	Former Landscape	The New Landscape
Political Mandate	Clear Single-Party Direction	Fragile Multi-Party Negotiation
Financial Status	Managed Resilience	Widespread S114 Vulnerability
Officer Role	Deliverer of Mandate	Negotiator of Stability
Service Model	Efficiency & Headcount	Structural Redesign (AI-First)
Risk Focus	Known Inflationary Pressures	"Unknown" Systemic Shocks

The Shift Toward Fragmentation



As councils shift toward NOC, the Officer's role as a non-political "picker-upper" of stability becomes the primary glue of local governance.

The Erosion of Capacity

60%

Workforce "Hollowing"

Institutional Memory Loss

Before, we had layers of senior management to absorb shocks. Now, reorganisation and efficiency drives have removed the "buffer" between political desire and administrative delivery.

Officers are now managing the same statutory risks with significantly less institutional memory and expert capacity.

The Officer: Executioner to Negotiator

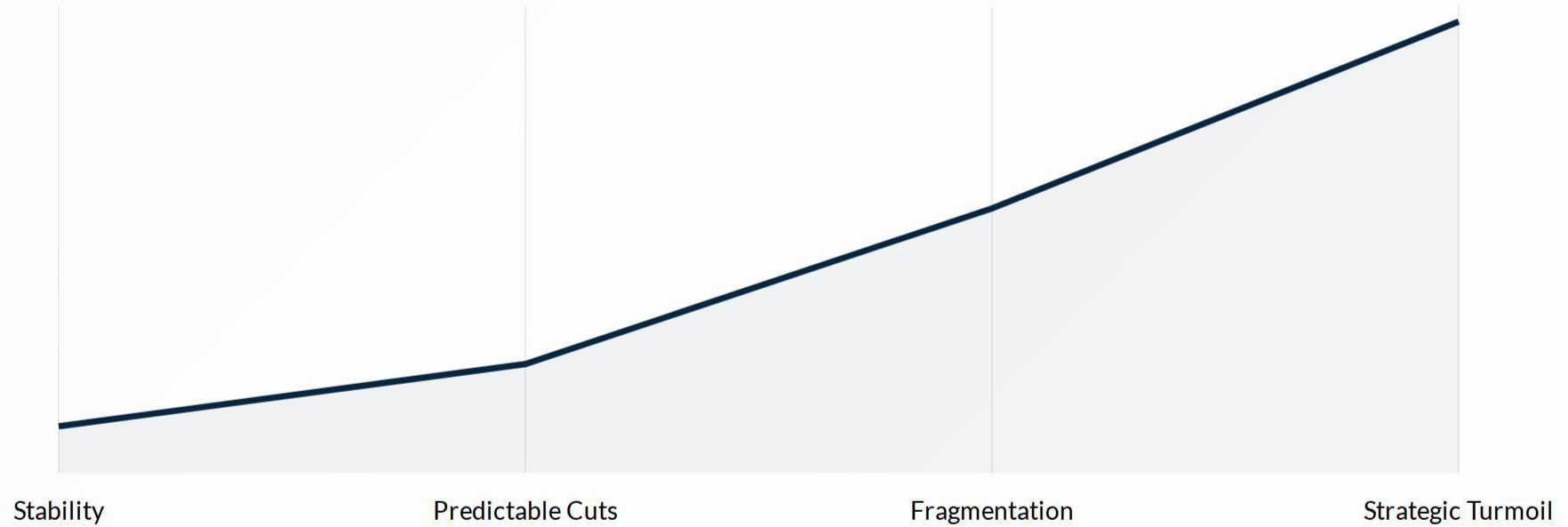


A New Professional Identity


The "After" landscape requires Officers to move beyond technical execution into **Systemic Mediation**.

You are no longer just "picking up the pieces" of an election; you are building the common ground that allows a fragmented council to function legally and ethically.

The Complexity Trendline



The "After" landscape is marked by a non-linear spike in non-fiscal risks (social trust, misinformation, geopolitical energy costs).



"The danger is not change. The danger is not knowing what you do not know."

— Framework for Officers, 2026

In the "Before" world, we knew our enemies (inflation, grant cuts). In the "After" world, we must develop "Visionary Leadership" to identify the risks we aren't even looking for yet.

Operational Levers: Before & After



Pounds Not People

Before: Headcount caps.

After: Complete structural redesign using AI and Automation to preserve statutory safety.



Coalition Proofing

Before: Manifesto delivery.

After: Designing policies that survive multi-party shifts and hold strategic intent.



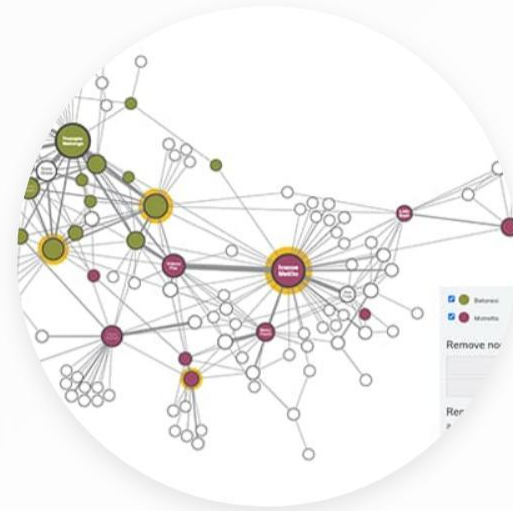
Systemic Resilience

Before: Emergency planning.

After: Building permanent community resilience against social fragmentation.

Panel Reflection: Bridging the Divide

-] **The Transition Audit:** Which "Before" habits are we still using that have become dangerous in the "After" landscape?
-] **The Picker-Upper Trap:** Are we spending so much time stabilising political turmoil that we are missing the "Unknown Unknowns"?
-] **Workforce 2026:** How do we rebuild institutional capacity when traditional management hierarchies have been hollowed out?



Panel Discussion

Where does your authority sit in this new landscape?

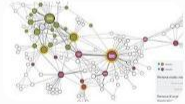
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Source: cambridge-intelligence.com

Housing Benefit earnings disregards: reducing the work “cliff edge” in supported and temporary accommodation

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Housing Benefit earnings disregards: reducing the work “cliff edge” in supported and temporary accommodation

Relevance for revenues and benefits administration

- This will be a significant Housing Benefit administration change for councils with supported housing and temporary accommodation caseloads.
- Benefits teams will need updated assessment rules, system parameters, testing arrangements, staff guidance and quality assurance before implementation.
- Local authorities will need clear communications for claimants, housing providers, homelessness teams, supported accommodation providers and advice agencies.
- There may be an increase in queries from residents considering work, increasing hours or checking whether they will be better off.
- The change could reduce the risk of rent arrears where residents currently turn down work, reduce hours or leave employment because rent becomes unaffordable.
- Councils will need to consider how this links to homelessness prevention, temporary accommodation costs, supported housing move-on plans and wider employment support.

DISCUSSION PACK · UPPER TRIBUNAL DECISION

When does a tenancy cross the line into contrivance?

FYE v Middlesbrough City Council · GPZ v Sunderland City Council
[2026] UKUT 157 (AAC) · Decided 20 April 2026



A pack designed to provoke debate — not deliver answers.

Read, react, and disagree

Each slide ends with a discussion prompt. There are no right answers — the goal is to surface where people land differently and why.

01



The setup

What was actually going on with the company, the charity, and the property model?

02



The legal test

What does "created to take advantage" of housing benefit really mean?

03



The harder questions

Is the line clear? Who pays the cost when it's drawn in the wrong place?

Two disabled tenants. Two refused claims.

One central question — was the tenancy itself a device?

1

Tenants moved into supported accommodation provided by a charity, My Space Housing Solutions.

2

Councils refused housing benefit, saying the tenancies were created to exploit the scheme.

3

First-tier Tribunal agreed — the structure amounted to abuse of housing benefit.

4

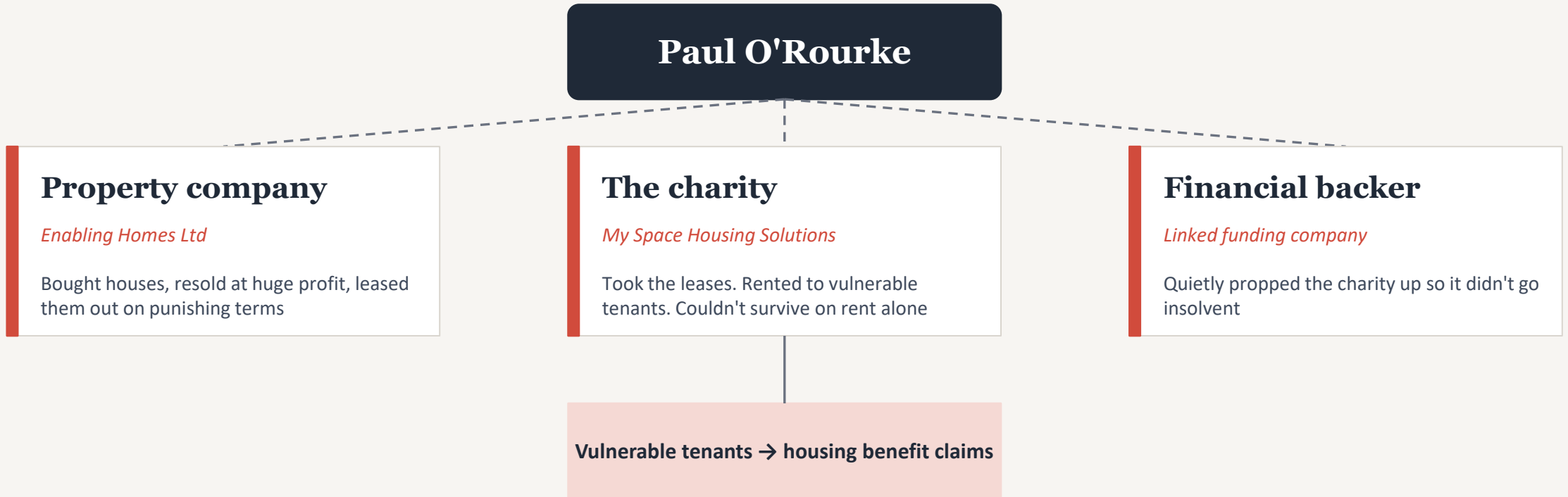
Upper Tribunal upheld that. No error of law. Decision binds 32 other linked cases.



Before reading on — what's your gut reaction? Sympathy for the tenants, or the councils?

Follow the money

All roads — the property company, the charity, the financial backer — ran through one person: Paul O'Rourke.



? *Is this structure inherently dodgy — or just badly run? Where does "clever" become "contrivance"?*

"Created to take advantage of the housing benefit scheme"

Housing Benefit Regulations 2006, regulation 9(1)(l)



What the judge said it MEANS

An IMPROPER advantage. Like a villain "taking advantage of" a heroine in a romance novel — the judge's own analogy.

Focus is on the moment the tenancy was made.

Later evidence is allowed if it sheds light on what was going on at the start.



What it does NOT mean

Just "benefiting from" housing benefit. Everyone receiving it benefits — that's the point.

A pure question of fact. The judge calls it an "evaluative judgment" — facts plus a value call.

A test that requires evidence of a profit motive. Profit may be common, but isn't essential.



"Improper advantage" is doing a lot of work here. Is that a precise enough test for councils to apply?

Nine factors. One conclusion.

The tribunal pointed to a cluster of features. One alone, it said, was already enough.

One person, many hats

O'Rourke effectively controlled the property company, the charity, and the funder.

Onerous lease terms

No break clauses. Full repair liabilities. Lease values inflated.

Charity loaned to founder

£128,000 loan from the charity used to capitalise his property company.

Structurally insolvent

Charity could only survive on "support income" trickled back from the developer.

THE KILLER FACTOR

Profits from public funds

The model produced profits for private companies, ultimately funded by housing benefit.

Rent set the wrong way

Rents were calculated to match head-lease costs — not social-housing standards.



Pick the one factor you'd lean on hardest. Pick the one you'd push back on. Why those two?



The charity had no income source for support other than money from the property developer. If at any point the developer stopped paying, the charity would not be financially viable.

— First-tier Tribunal, paragraph 113 (paraphrased)

1

factor was enough on its own,
according to the tribunal

34

linked appeals decided
by this lead judgment

£128k

charity loan to capitalise
the founder's property firm

Five grounds. Zero wins.

Each ground deserves debate on its own terms — not just on whether it succeeded.

Ground	Appellant said...	Judge said...
Procedure	Councils' decision-makers should have given live evidence about how they decided.	No. The tribunal does a fresh review — it doesn't probe officials' thought processes.
Burden of proof	The tribunal misapplied the standard of proof.	Standard of proof applies to facts, not to value judgments. Tribunals are presumed to know this.
Parliamentary report	Tribunal wrongly treated a Commons report as authoritative law.	It didn't. The tribunal said three times it was background only.
Valuation findings	The tribunal got the property valuations wrong.	Valuation is a question of fact. Tribunal could rely on its panel's experience.
Support issue	Tribunal mixed up the contrivance test with the separate "support" test.	Even setting that aside, one factor alone settled contrivance.

? *Should councils EVER have to evidence the reasoning of their own decision-makers? Or is the tribunal's fresh look enough?*

Where the case gets uncomfortable

The tenants didn't set up the structure. Someone else did it for them.

The vulnerable lose out

All claimants here were disabled. None were personally involved in setting up the tenancies. They lose their housing benefit anyway.

The lease-based model is legitimate

The judge says the model itself is fine and valuable. But this case shows how the same machinery can tip into abuse. Where's the bright line?

Profit isn't the test

Profit "may often be a feature" of contrivance, the judge says, but isn't required. So a non-profit-making contrivance still loses housing benefit.

An evaluative judgment, not a fact

Calling something "contrived" is a value call, not a finding of fact. Two reasonable tribunals could see the same evidence differently.

? *If a tenant didn't set up their own contrivance, is it fair to penalise them — or is the rule about the scheme, not the tenant?*

Discussion menu

Pick whichever angle interests you. Disagreement encouraged.

FOR THE LAWYERS

- Is "evaluative judgment" a useful category — or a way of insulating tribunals from review?
- Should appeals against case management decisions be brought immediately, or saved for later?
- Does the standard-of-proof debate matter, or is it always swallowed by fact-finding?

FOR POLICY PEOPLE

- Can the lease-based supported housing model be made safer — or is regulation always one step behind?
- Should housing benefit pay for support services? Would that close the loophole, or open new ones?
- What's the cost of getting this wrong in either direction — over-pay, or under-house?

FOR EVERYONE

- Who should bear the cost when a structure is judged contrived — the tenant, the charity, the public purse?
- How comfortable are we with judges making moral calls labelled "evaluative judgment"?
- If you ran a council, would you have refused these claims on the same evidence?

BEFORE WE CLOSE

What changed your mind in this conversation?

Or — if nothing did — what would have to be true for you to land somewhere different?

Source: *FYE v Middlesbrough CC*; *GPZ v Sunderland CC* [2026] UKUT 157 (AAC). Decision of UTJ Edward Jacobs, 20 April 2026.



DISCUSSION

What are the top 3 items in your in-tray?

The things most on your mind right now — share with the group.

1

2

3

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.

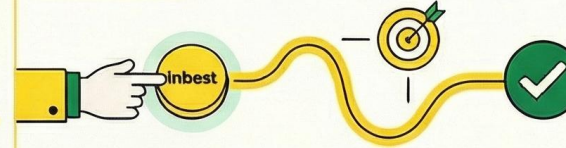
The CRF Challenge



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-fitted 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.



COUNCIL TAX REDUCTION CLEAR & CONCISE

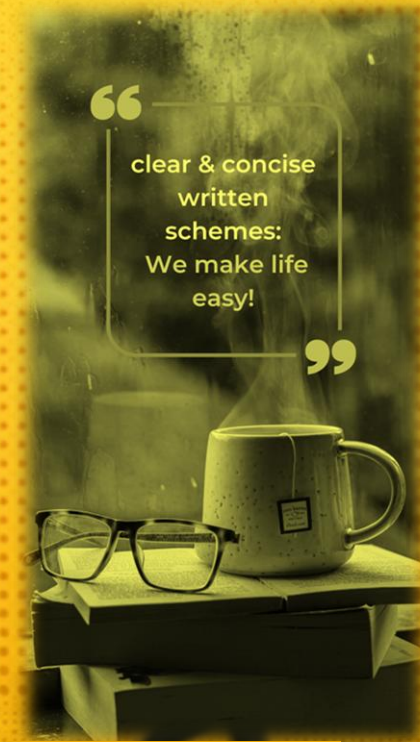
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- ✓ Improve efficiency
- ✓ Help your vulnerable citizens
- ✓ Build trust

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Study



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In the news

Council Tax Reduction judicial review: Universal Credit, disability and scheme design

What is happening and why it matters

- A two-day judicial review hearing is due to take place on 6 and 7 May 2026 at the Bristol Administrative Court.
- The case is brought by Somerset resident Andy Mitchell, who is challenging the way Somerset Council assesses Council Tax Reduction for people who receive Universal Credit.
- Permission has already been granted for the judicial review to proceed. The High Court previously found the grounds were arguable, including discrimination, rationality and compliance with the Public Sector Equality Duty.
- The challenge argues that Somerset's scheme unlawfully penalises disabled people and others with additional needs because of the way different benefit elements are treated in the CTR assessment.
- Andy Mitchell says he previously received 100% Council Tax Reduction before migrating from ESA to Universal Credit but then received a large council tax bill despite DWP reassurances that his income would be protected.
- Judgment is expected to be reserved, so there is unlikely to be an immediate final outcome at the end of the hearing.

Council Tax Reduction judicial review: Universal Credit, disability and scheme design

Relevance for revenues and benefits administration

- This is a significant case for local authorities with CTR schemes that assess Universal Credit claimants differently from legacy benefit claimants.
- The main issue is whether scheme design properly protects disabled people and residents with additional needs, particularly where UC includes disability-related elements.
- Councils may need to review how UC income is treated, including whether disability-related elements are counted in a way that reduces CTR entitlement.
- The case also underlines the importance of equality analysis, clear policy reasoning, consultation evidence and member decision-making records when CTR schemes are designed or amended.
- Authorities relying on discretionary hardship funds to address structural issues in their main CTR scheme should consider whether that approach is robust enough.
- Benefits teams may need to prepare for increased enquiries from UC claimants who have migrated from legacy benefits and have seen CTR entitlement reduce, especially where they previously received full support.

Discretionary Housing Payments: mid-year spending and housing pressure

What the data shows and why it matters

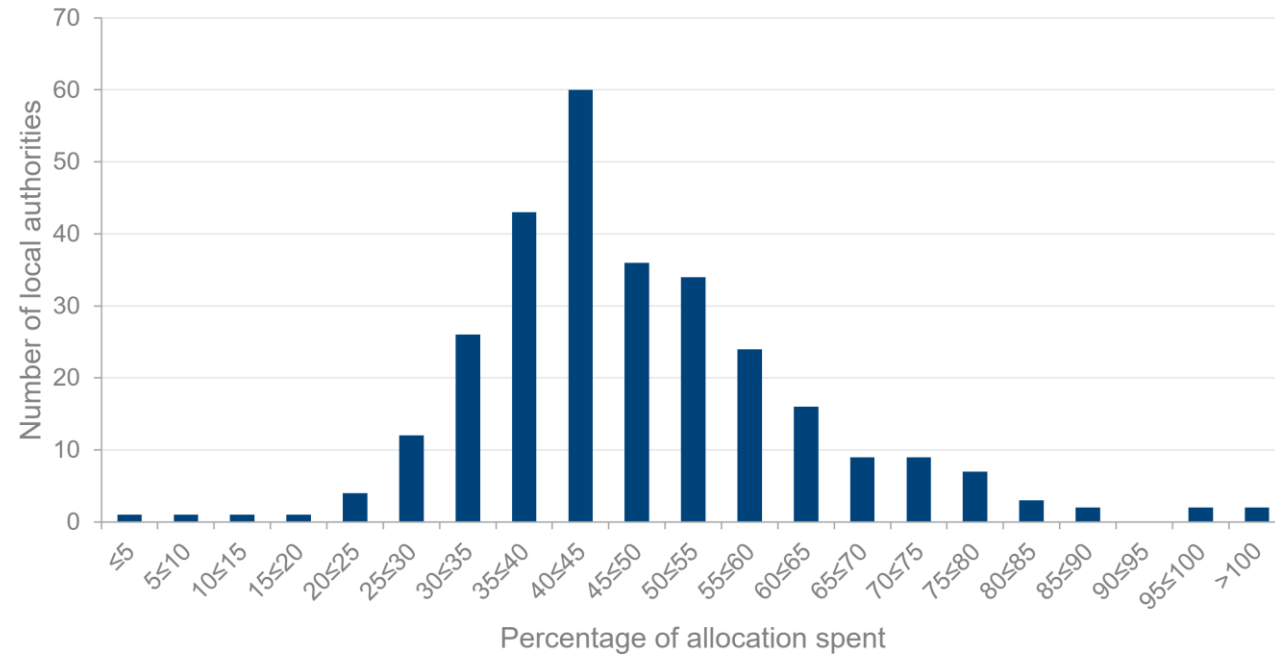
- DWP's mid-year statistics show that local authorities spent £43.3 million on Discretionary Housing Payments between April and September 2025.
- This represents 47% of the combined government allocations for the year, the same proportion as at the same point in the previous financial year.
- DHPs remain a key local safety net for people receiving Housing Benefit or the housing element of Universal Credit who face a shortfall in meeting housing costs.
- The largest welfare reform related pressure was Local Housing Allowance, accounting for 26% of DHP expenditure.
- Overall, 64% of DHP expenditure was recorded as related to welfare reforms, including LHA, the Removal of the Spare Room Subsidy and the Benefit Cap.
- A significant share of expenditure was linked to housing instability, with 29% spent on moving to alternative accommodation and 54% used for ongoing rental costs for other reasons.

Discretionary Housing Payments: mid-year spending and housing pressure

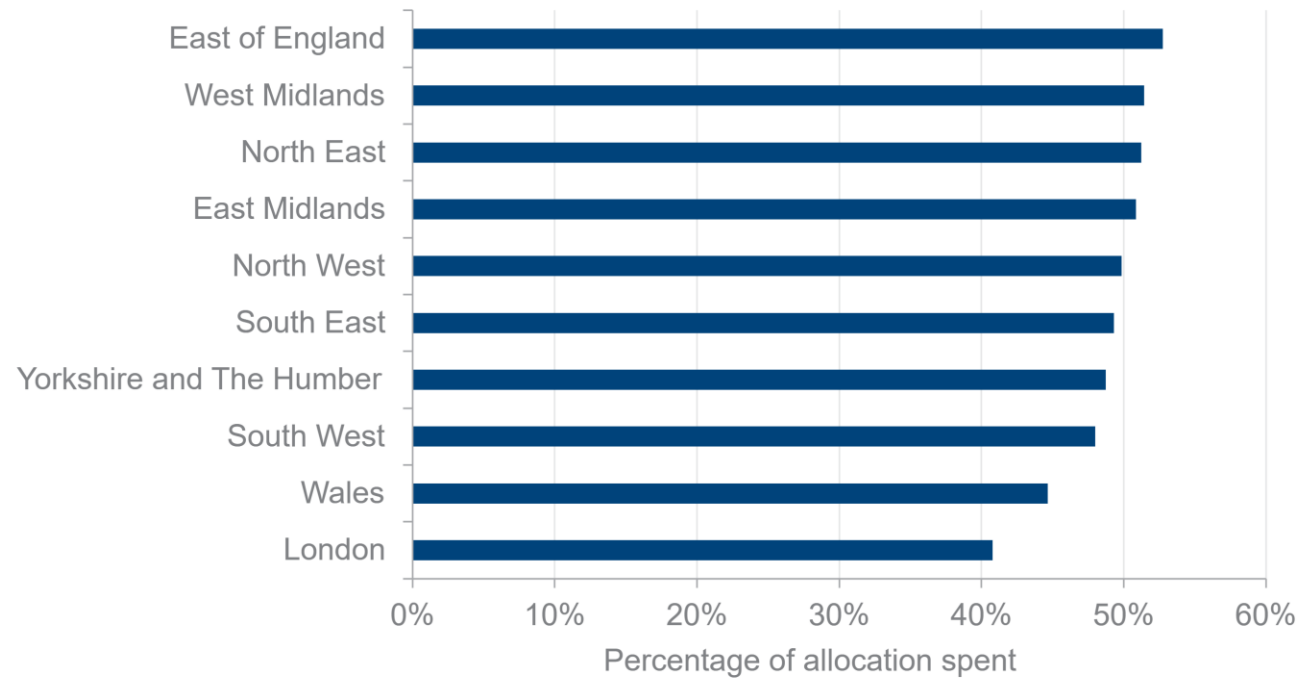
Relevance for revenues and benefits administration

- The figures show that DHP remains an essential pressure valve for housing affordability, rent shortfalls and homelessness prevention.
- Benefits teams need to monitor DHP expenditure closely across the year, as spending patterns vary significantly between authorities.
- The continued importance of LHA related awards suggests that private rented sector affordability remains a major driver of local support demand.
- DHP decision making needs to be consistent, evidence based and clearly recorded, particularly where funds are limited and demand exceeds budget.
- The data reinforces the need for close working between benefits, housing options, homelessness prevention, temporary accommodation teams and advice services.
- Councils should review whether their DHP policies are still aligned with current pressures, including rent increases, LHA shortfalls, moving costs, employment transitions and vulnerability.

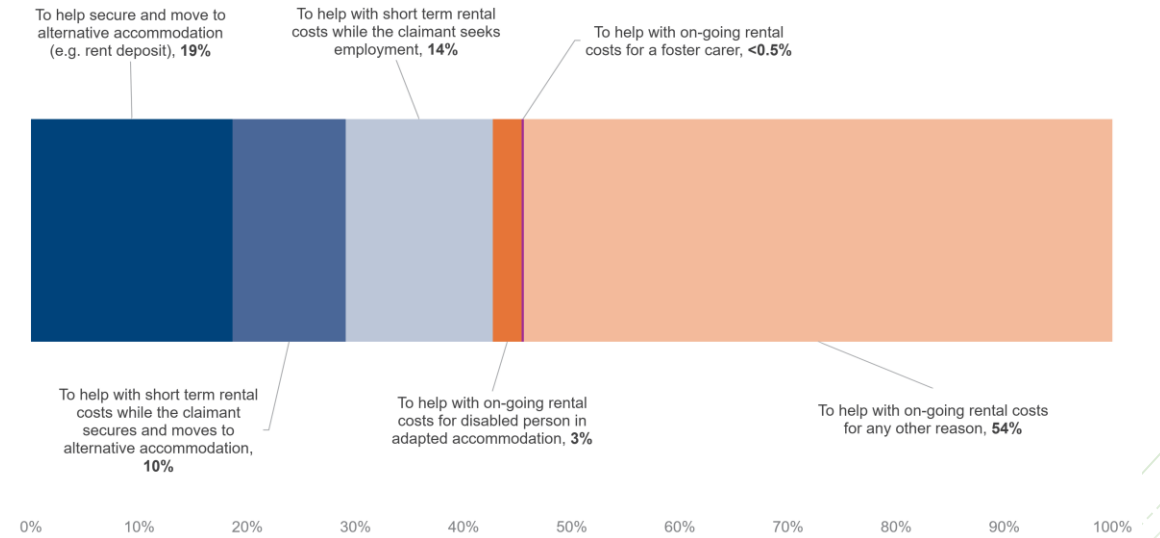
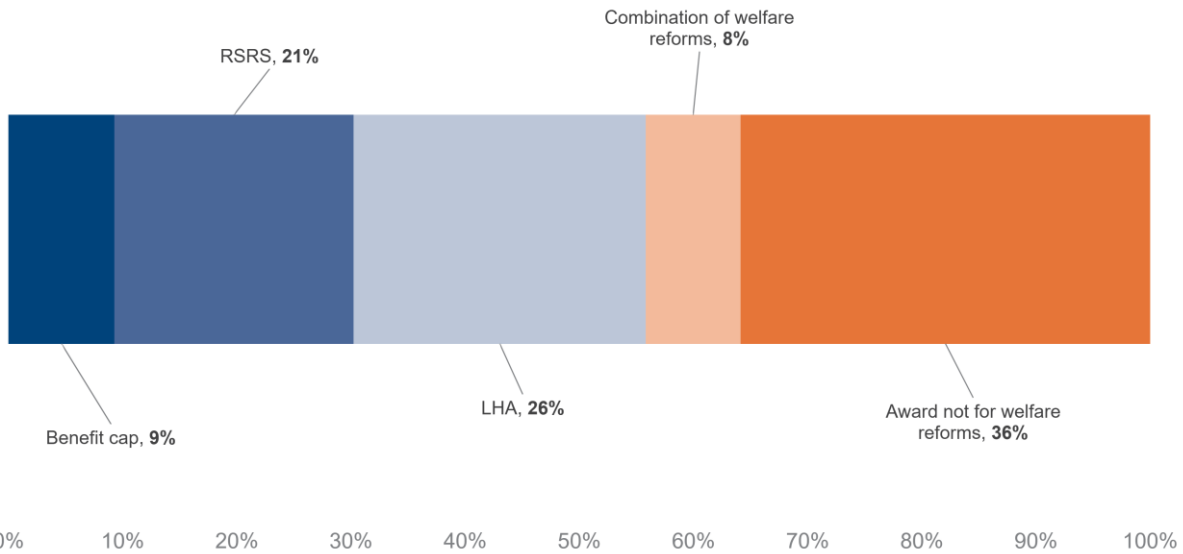
Discretionary Housing Payments: mid-year spending and housing pressure



Discretionary Housing Payments: mid-year spending and housing pressure



Discretionary Housing Payments: mid-year spending and housing pressure



Housing Benefit processing: speed, demand and operational pressure

What the data shows and why it matters

- DWP's latest Housing Benefit speed of processing statistics cover October to December 2025, quarter 3 of the 2025 to 2026 financial year.
- The average time to process a new Housing Benefit claim was 20 calendar days, unchanged from the same quarter a year earlier.
- The average time to process a change of circumstances was 8 calendar days, compared with 7 calendar days in the same quarter a year earlier.
- Local authorities processed 860,000 Housing Benefit cases during the quarter: 110,000 new claims and 760,000 changes of circumstances.
- Changes of circumstances continue to dominate the workload, making up 88% of all processed Housing Benefit activity.
- DWP notes that Universal Credit has changed the nature of Housing Benefit administration. Most new housing cost claims now go through UC, while Housing Benefit mainly remains for pensioners, specified accommodation and temporary accommodation cases.

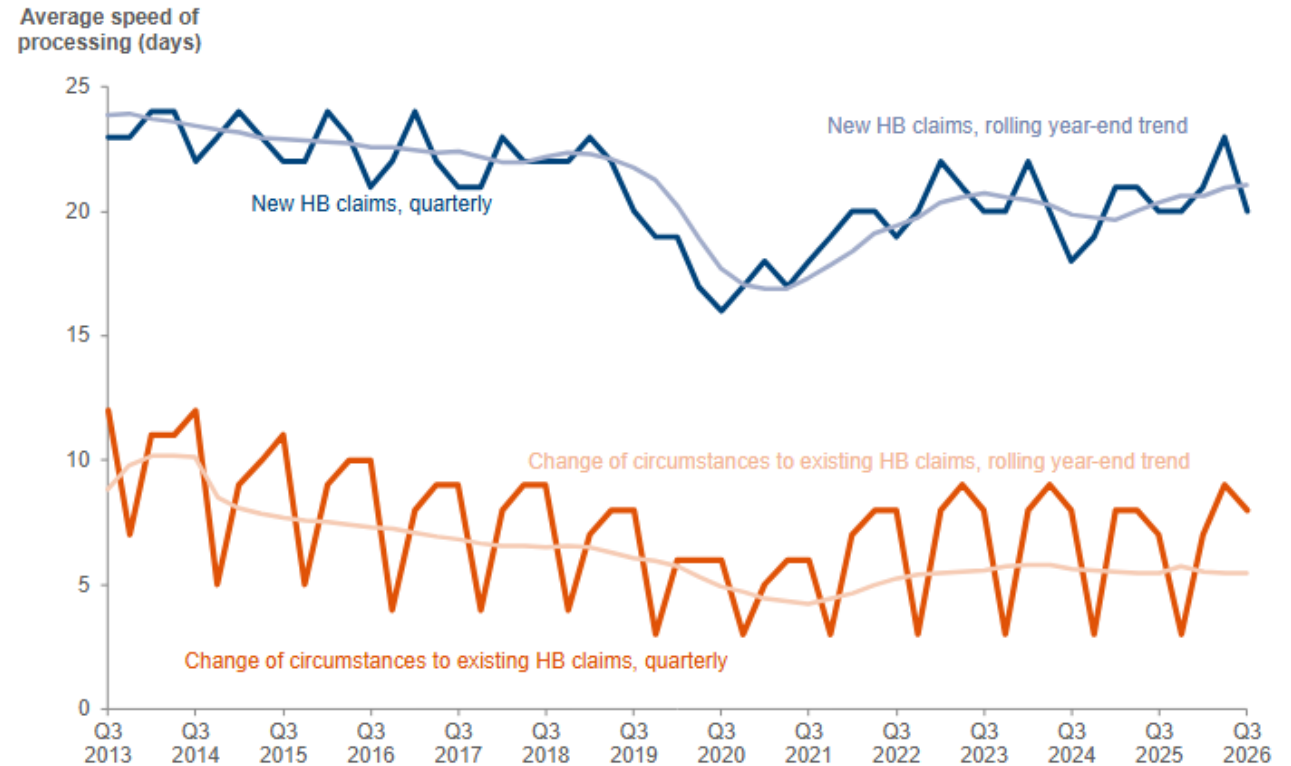
Housing Benefit processing: speed, demand and operational pressure

Relevance for revenues and benefits administration

- The figures show that Housing Benefit is smaller than it once was, but it remains operationally significant, particularly for pension age claimants, temporary accommodation and specified accommodation.
- The main administrative pressure is not new claims, but managing changes of circumstances accurately and promptly.
- Processing times matter because delays can contribute to rent arrears, landlord contact, homelessness risk, complaints and additional avoidable contact.
- The working age new claim profile is important: most working age HB new claims are linked to specified accommodation or temporary accommodation, which are often more complex and higher risk.
- Benefits services should continue to monitor speed of processing alongside accuracy, overpayment levels, subsidy risk, DHP demand and homelessness pressures.
- Local variation remains significant, so authorities should benchmark carefully and consider local factors such as system changes, staffing levels, mergers, backlog recovery and temporary operational pressures.

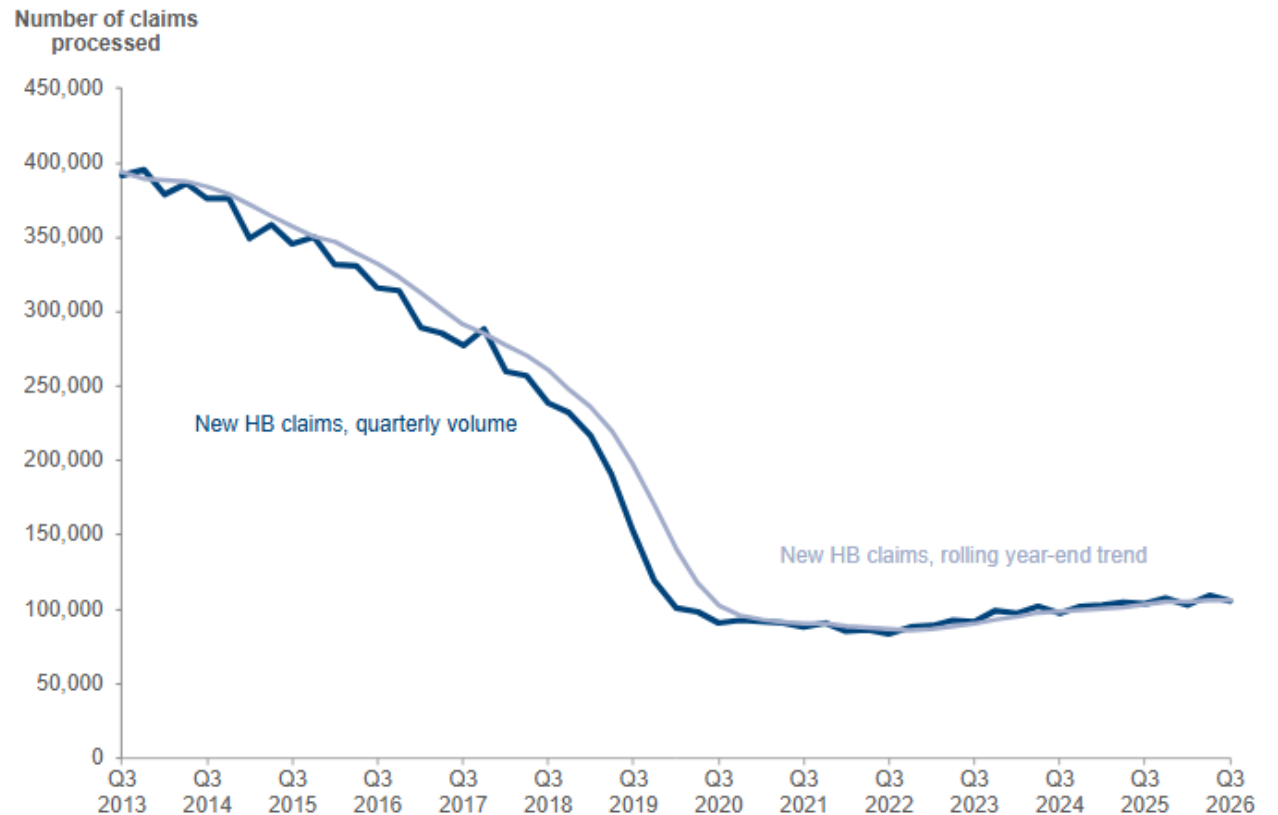
Housing Benefit processing: speed, demand and operational pressure

Average quarterly speed of processing at GB level by claim type, with rolling average figures: Q3 FYE 2013 to Q3 FYE 2026



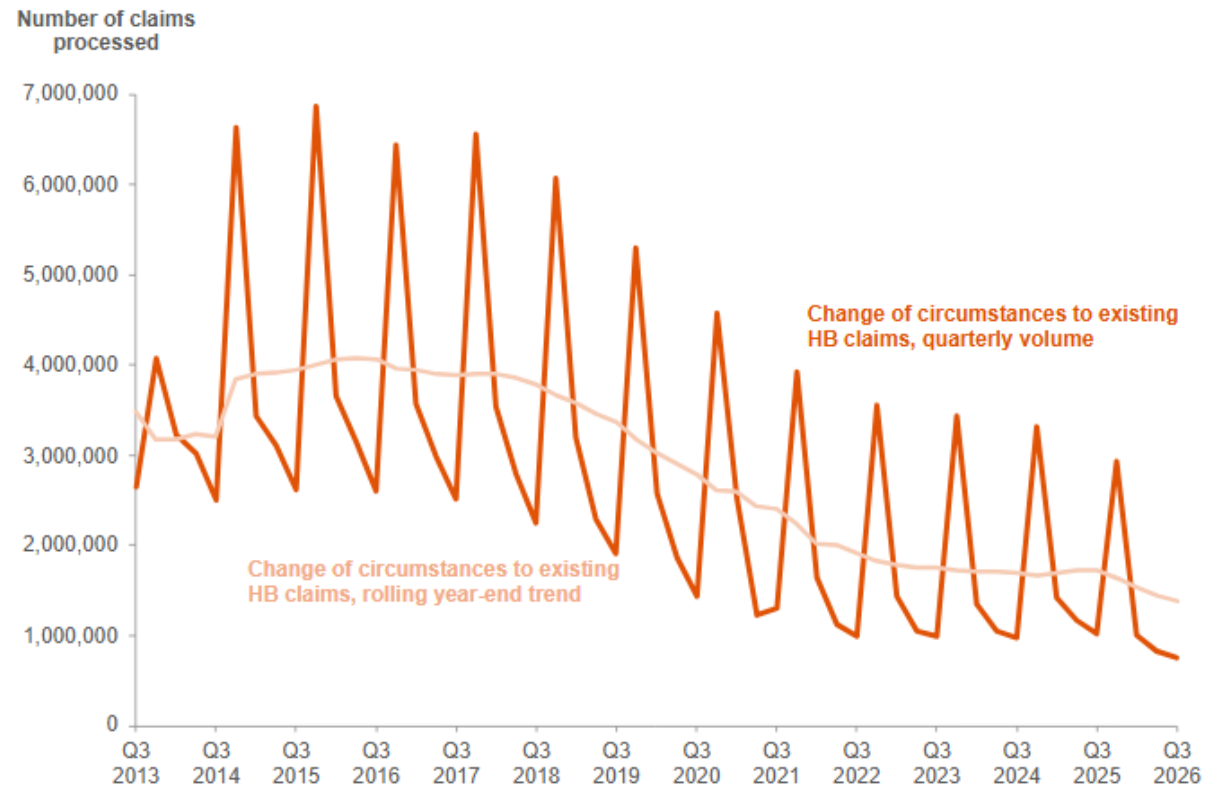
Housing Benefit
processing:
speed, demand
and operational
pressure

**Total quarterly number of new HB claims processed and rolling average volumes:
Q3 FYE 2013 to Q3 FYE 2026**



Housing Benefit processing: speed, demand and operational pressure

Total quarterly number of change of circumstances to existing HB claims processed and rolling average volumes: Q3 FYE 2013 to Q3 FYE 2026





AI and employment: early warning signs for entry- level work and service administration

Key facts

- The evidence does not yet point to a general “jobs apocalypse”, but recent research suggests AI may now be affecting hiring patterns in specific parts of the labour market.
- Goldman Sachs Research estimates that AI has created a modest net drag on US labour markets, reducing monthly payroll growth by around 16,000 jobs over the past year and raising unemployment by about 0.1 percentage points.
- The strongest evidence of impact appears to be among early career workers. Tucker’s 2026 research finds that, after the introduction of ChatGPT, hiring of 22- to 24-year-olds fell sharply in industry and state combinations most exposed to AI.
- In the most AI-exposed areas, regression-adjusted employment for early career workers fell by around 12% over the 10 quarters after ChatGPT’s release, while employment in less exposed industries remained stable.
- The issue may not be mass unemployment, but a reduction in entry-level opportunities, with employers delaying recruitment while they assess what AI can automate, support or replace.
- Historic examples suggest that technology rarely affects all jobs evenly. Some occupations disappear, while others become smaller, more specialist or more focused on higher-value human judgement.

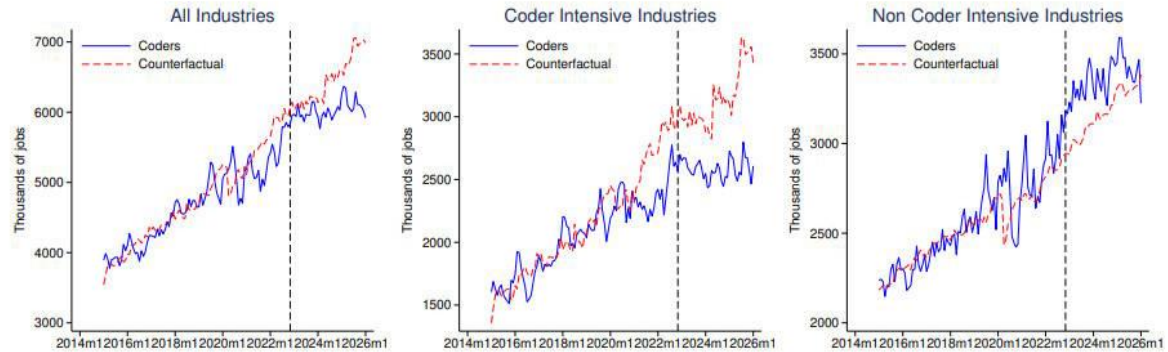
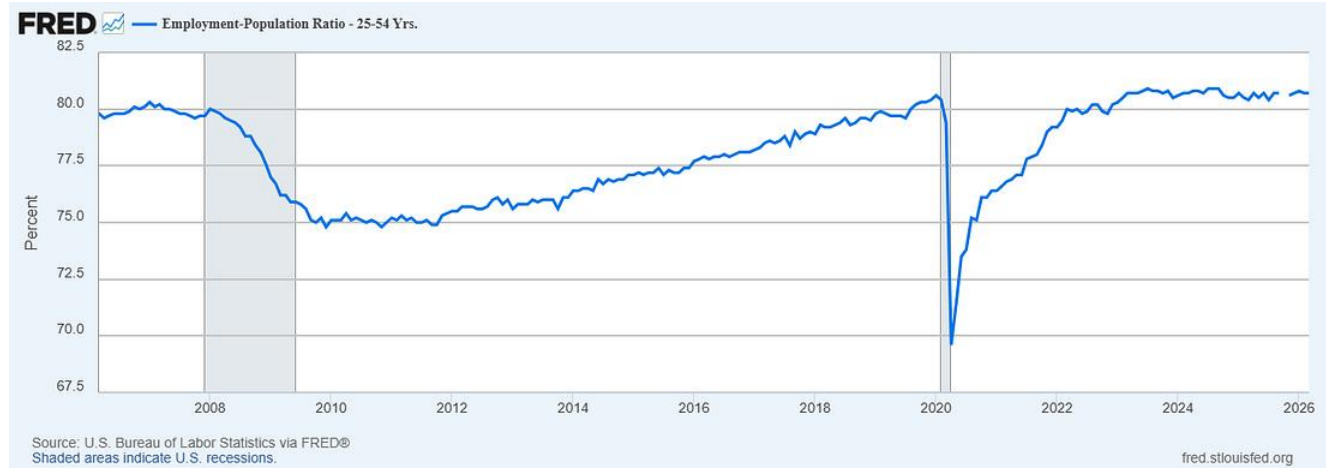


AI and employment: early warning signs for entry-level work and service administration

Implications for revenues and benefits administration

- Local authority revenues and benefits services are unlikely to see a simple replacement of staff by AI in the short term, but AI may change the mix of work, skills and recruitment needs.
- Entry-level administrative roles may be most exposed where work involves routine drafting, checking, data entry, basic correspondence, evidence triage, call summaries and standard decision support.
- Services may find it harder to maintain traditional career pipelines if fewer junior posts are created, reducing opportunities to train future benefits assessors, council tax officers, recovery officers and team leaders.
- AI could improve productivity in areas such as correspondence, quality checking, case summarisation, complaints handling, workflow prioritisation and evidence review, but only where there is strong human oversight.
- The main operational risk is not immediate job loss, but over-reliance on automated outputs, weaker training routes for new staff, loss of practical casework knowledge and poorer resilience when complex cases need human judgement.
- Revenues and benefits teams should treat AI as a workforce planning issue, not just an IT issue. They will need policies on assurance, decision accountability, staff training, data protection, equality impacts and audit trails

AI and employment:
early warning signs
for entry-level work
and service
administration



Note: Employment level of coder occupations based on O*NET programming skill. Dashed line shows ChatGPT release date (November 2022.) Coder intensive industries are those where over 10 percent of workers are coders, non-coder intensive industries are the remainder.
Source: O*NET, CPS, authors' calculations

Figure 4: Coder employment with counterfactual

Private rented sector reform: last-minute no-fault evictions and implications for local services

Key facts

- Solicitors reported a late surge in landlords seeking to serve Section 21 no-fault eviction notices before the ban came into force in England on 1 May 2026.
- The Renters' Rights Act ends new Section 21 notices, abolishes assured shorthold tenancies and moves most private renters onto assured tenancies with stronger protection from eviction.
- The reforms also limit rent increases to once a year, restrict upfront rent demands, ban rental bidding wars and prevent discrimination against tenants with children or who receive benefits.
- Citizens Advice reported helping 2,335 people with no-fault eviction issues in March 2026, a 16% increase on the same month in 2025. It also supported more than 1,800 people with disrepair issues and more than 1,000 with rent increase problems.
- Some landlords appear to have accelerated possession action because they see Section 21 as quicker and easier than the new legal process based on specified possession grounds.
- Tenant groups welcome the reforms as a major shift in power towards renters, but the article highlights a continuing structural problem: tenants may still have nowhere affordable or suitable to move to.

Private rented sector reform: last-minute no-fault evictions and implications for local services

Impacts on revenues and benefits administration

- Councils may see increased pressure on homelessness prevention, housing options and temporary accommodation as tenants served with late Section 21 notices seek advice or remain until possession proceedings are complete.
- Benefits teams may see more urgent enquiries linked to rent increases, shortfall support, Discretionary Housing Payments, Universal Credit housing costs, evidence of rent liability and requests for help where rent becomes unaffordable.
- Council tax teams may see more movement between addresses, more single person discount changes, more liability amendments and more complex tracing where residents leave private rented accommodation at short notice.
- There may be increased demand for joined-up working between housing, revenues and benefits, particularly where a tenant faces eviction, rent arrears, disrepair, benefit issues or affordability pressures at the same time.
- Frontline teams will need clear scripts and referral routes so staff can distinguish between possession notices, warrants, rent increase disputes, homelessness risk and benefit entitlement issues.
- Councils will also need to understand their new enforcement role, as the reforms give local authorities stronger powers to investigate and take action against rogue landlords.



Bank of England

Inflation shock and interest rate uncertainty

What happened and why it matters

- The Bank of England has held interest rates at 3.75% but warned that higher inflation is now unavoidable because of higher energy prices linked to the conflict in the Middle East.
- The Monetary Policy Committee voted 8 to 1 to keep rates on hold. Huw Pill, the Bank's chief economist, voted to raise rates to 4% because of the risk that higher prices and wages become more persistent.
- The Bank said the economic outlook is now very different from three months ago, when inflation was expected to fall back towards the 2% target more quickly.
- UK CPI inflation rose to 3.3% in March 2026, up from 3% in February, with higher fuel, energy, food and transport costs contributing to the increase.
- The Bank's concern is that higher energy costs will feed into wider prices through business supply chains, household bills and food production costs.
- Andrew Bailey said the next steps on interest rates will depend on the size and duration of the energy price shock. A quick resolution could mean rates stay unchanged, but a prolonged shock could require a stronger response.



Bank of England

Inflation shock and interest rate uncertainty

Relevance for revenues and benefits administration

- Higher inflation is likely to increase household financial pressure, particularly where residents already have rent, council tax, energy or debt arrears.
- Council tax collection may become more difficult if fuel, food and energy costs reduce disposable income and residents prioritise immediate household costs.
- Benefits teams may see increased contact about Council Tax Reduction, Discretionary Housing Payments, exceptional hardship funds and wider cost of living support.
- There may be more requests for revised payment arrangements, recovery holds, vulnerability consideration and referrals to debt advice.
- Rising unemployment, even if modest, would increase the risk of new claims, changes in earnings, Universal Credit fluctuations and CTR reassessments.
- Services should expect more complex contact from residents whose financial position changes quickly because of inflation, employment uncertainty or higher housing and energy costs.

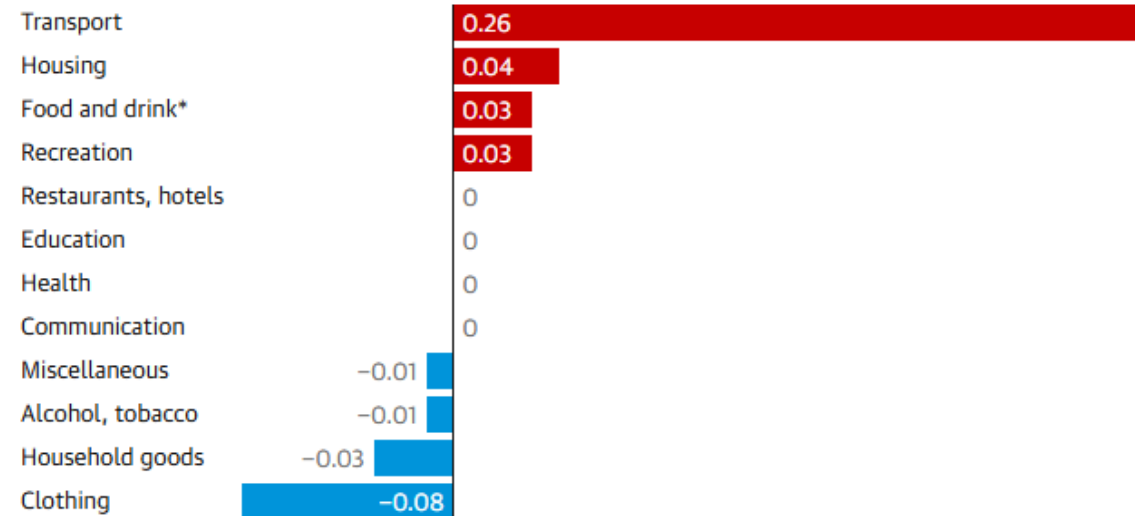


Bank of England

Inflation shock and interest rate uncertainty

March inflation was driven largely by increases in transport costs

Contributions to change in annual CPIH, percentage points



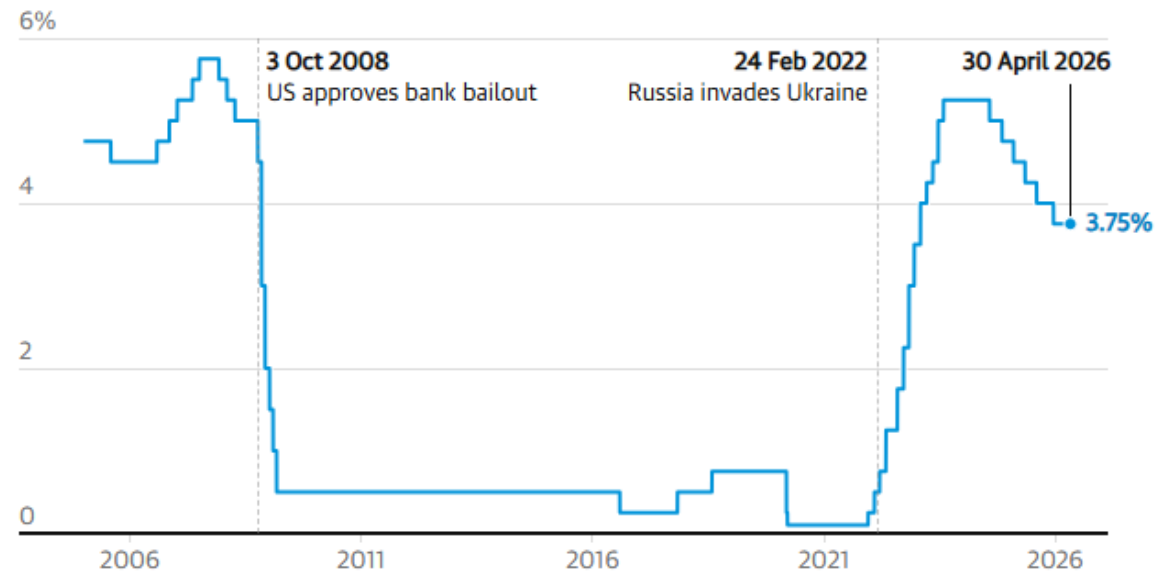
Guardian graphic. Source: ONS. *Non-alcoholic. Note: CPIH refers to consumer prices index including owner occupiers' housing costs



Bank of England

Inflation shock
and interest rate
uncertainty

The Bank of England has kept interest rates at 3.75%



Guardian graphic. Source: Bank of England



**The
Health
Foundation**

Healthy life expectancy decline and pressure on public services

What happened and why it matters

- New analysis by the Health Foundation finds that people in the UK are spending fewer years in good health than a decade ago.
- Healthy life expectancy has fallen for both men and women, meaning people are living longer periods with illness, disability or poor health.
- The UK is moving in the opposite direction to most comparable wealthy countries, where healthy life expectancy has generally improved.
- The Health Foundation says the UK's health is "going backwards", with rising obesity, poor mental health, chronic illness and health inequalities all contributing to the decline.
- The fall is not explained simply by Covid or by overall life expectancy, which has remained broadly stable. The issue is the quality of health during people's lives.
- In more than 90% of UK local areas, healthy life expectancy is now below the state pension age of 66, meaning many people are likely to experience poor health before reaching retirement.



**The
Health
Foundation**

Healthy life expectancy decline and pressure on public services

Relevance for revenues and benefits administration

- Poorer health is likely to increase demand for disability-related benefits, Council Tax Reduction, discretionary support, debt advice and wider cost of living help.
- Revenues and benefits services may see more residents with complex needs, including long-term illness, mental health issues, fluctuating income, vulnerability and difficulty engaging with standard processes.
- Council tax collection may become harder where poor health reduces earnings, increases household costs or contributes to arrears.
- Benefits teams may see more changes of circumstance linked to sickness, reduced hours, job loss, caring responsibilities and movement between work and benefits.
- Services will need stronger vulnerability policies, accessible communications, reasonable adjustments and joined-up referral routes with housing, adult social care, public health and advice services.
- The wider workforce impact also matters. More working-age ill health can affect council staffing, absence levels, recruitment, productivity and resilience in already stretched revenues and benefits teams.

AI and the future of routine judicial decision making



Key facts

- Sir Geoffrey Vos, the Master of the Rolls, said AI driven systems may soon decide routine legal disputes as reliably as human judges.
- The comments were made in a speech at the Judicial Institute for Scotland on 30 April 2026.
- He said it is 'now inevitable' that routine judicial decision making will be informed or directed by machines.
- Dedicated programmes may initially be used only where parties agree, but acceptance could quickly become automatic.
- The main drivers identified were speed, lower cost and the economics of resolving run of the mill legal questions.
- Sir Geoffrey said judges and lawyers must lay the foundations for future justice systems that use technology more extensively.
- He warned that inappropriate uses of AI could pass without scrutiny if the importance of justice and the rule of law is not understood.
- He said justice systems remain special, and human judicial decision making will still be needed.

AI and the future of routine judicial decision making



Revenue and benefits impacts

- Tribunal impact: Routine disputes in welfare, benefits and local taxation may increasingly be shaped by AI supported decision making.
- Benefits admin impact: Councils may need stronger records, clearer reasoning and better evidence trails if decisions are tested in more digital systems.
- Revenue impact: More streamlined justice processes could reduce delay and cost in routine disputes, appeals and enforcement related cases.
- Service delivery impact: Residents may expect faster, more digital routes for resolving disputes and challenging decisions.
- Governance impact: Councils may need to understand how AI is used in decision making, review and appeal processes.
- Risk impact: Poorly explained or poorly evidenced decisions may be more exposed if digital justice systems increase speed and scrutiny.
- Key reference: Sir Geoffrey linked AI use to wider reform of justice systems so they are fit for the 21st century.

Freedom of Information and artificial intelligence



Information Commissioner's Office

Key facts

- The ICO says public authorities are seeing more FOI requests that appear to have been drafted using AI.
- AI generated requests may be long, repetitive, broad in scope or harder to interpret.
- Using AI does not automatically make an FOI request invalid.
- Authorities must respond unless the request fails to meet the requirements of section 8 of FOIA.
- AI drafted requests may include inaccurate statements, non-existent case law or incorrect references to ICO decisions.
- Authorities may politely correct misunderstandings and explain where AI appears to have complicated the request.
- Existing FOI principles can generally deal with the impact of AI generated requests.
- Authorities may still use clarification, cost limits, advice and assistance, and section 14 where appropriate.

Freedom of Information and artificial intelligence



Information Commissioner's Office

Revenue and benefits impacts

- Benefits admin impact: Councils may receive longer or broader FOI requests about benefits, CTR, DHP and supported housing decisions.
- Revenue impact: Council tax, business rates and enforcement teams may face more AI assisted requests requiring careful interpretation.
- Workload impact: AI generated correspondence may increase clarification, internal review and complaint handling time.
- Service delivery impact: Poorly focused requests may delay responses for both requesters and public bodies.
- Governance impact: Staff need confidence to identify invalid assumptions, inaccurate legal claims and unclear wording.
- Records impact: AI generated work information, including prompts and outputs, may be subject to FOIA if held by the authority.
- Operational impact: Authorities should consider retention, searchability and corporate records management for AI generated material.
- Potential benefit: AI may help triage requests, find information, draft plain English responses, support redaction and improve proactive publication.

Heading: Conservative proposal to tighten household benefit cap rules

- The Conservatives said families who choose not to work should not receive 'unlimited benefits'.
- The proposal concerns changes to the household benefit cap rules.
- The party said it would remove some exemptions from the cap.
- The BBC reported that the proposal was expected by the party to save £1bn a year.
- The article was published on 2 May 2026.
- The policy is framed around limiting benefit payments for households not in work.

Revenue and benefits impacts

- Benefits admin impact: Any change to benefit cap exemptions would require councils to identify affected households accurately.
- Benefits admin impact: Housing Benefit teams may need to review exempt cases and reassess entitlement where local administration remains involved.
- Council Tax Reduction impact: Reduced household income may increase pressure on CTR schemes, discretionary reductions and hardship support.
- DHP impact: More households affected by capped benefit income may seek Discretionary Housing Payments.
- Collection impact: Lower household income may increase council tax arrears risk among affected working age households.
- Customer contact impact: Councils may see more enquiries, complaints and requests for explanation if exemptions are removed.
- Key number: The Conservatives said the change would save £1bn a year.

Heading:
Conservative
proposal to
tighten
household
benefit cap
rules

Rising UK food prices and cost of living pressures

Key facts

- UK food prices are on track to be 50% higher in November 2026 than at the start of the cost-of-living crisis in 2021.
- Research by the Energy and Climate Intelligence Unit says climate and energy shocks have driven a much faster pace of food price growth.
- Food costs have risen in five years at about the same rate as over the previous two decades.
- The Bank of England expects food inflation to rise to 7% by the end of 2026.
- Beef prices have risen by 64% since 2021, while olive oil has more than doubled.
- Pasta, frozen vegetables, chocolate and eggs were all at least 50% more expensive than five years ago.
- Average household food bills rose by £605 over 2022 and 2023.
- The Food Foundation warned that low-income families may have little left to cut except food, increasing risks of hunger and diet related ill health.

Rising UK food prices and cost of living pressures

Revenue and benefits impacts

- Benefits impact: Higher food prices increase pressure on low income households already managing rent, energy, water and council tax costs.
- CTR impact: More working age households may struggle to meet council tax after essential food spending rises.
- Collection impact: Rising living costs may increase arrears, missed instalments and requests for payment arrangements.
- DHP and hardship impact: Councils may see more applications for discretionary help where household budgets no longer cover essentials.
- Customer contact impact: Revenue and benefits teams may face more enquiries from residents in financial difficulty.
- Vulnerability impact: Households with children, disabled residents or fixed incomes may be more exposed to food insecurity and debt.
- Service delivery impact: Councils may need to consider wider cost of living pressures when signposting to welfare advice and local support.
- Key numbers: Food prices on track to rise 50% since 2021; beef up 64%; olive oil more than doubled; food inflation expected to reach 7% by end 2026.

Growth, equality and public policy trade-offs




- The IFS has warned policymakers face a choice between increasing economic growth and how equally resources are shared.
- The warning is linked to the IFS Deaton Review work on public policy and inequalities.
- The IFS says many policy choices involve 'equity-efficiency trade-offs'.
- Income-related taxes and benefits can reduce some inequalities but may also affect work, investment and economic behaviour.
- The IFS also warns that weaker economic growth can itself increase some inequalities.
- Lower growth may make inherited wealth more important and make it harder to raise taxes to fund the welfare state.
- The IFS says some inequalities are caused or worsened by market failures, where addressing inefficiency may also reduce inequality.
- The IFS suggests policymakers should ask what causes an inequality, how inequalities interact, and the least inefficient way to respond.

Growth, equality and public policy trade-offs



Revenue and benefits impacts

- Revenue impact: Tax and welfare policy choices may need to balance redistribution, economic incentives and the need to fund public services.
- Benefits impact: Changes to income-related benefits can reduce inequality but may affect work incentives and caseload behaviour.
- CTR impact: Local Council Tax Reduction schemes sit within the same trade-off between targeted support, cost, complexity and collection.
- Collection impact: Policies that reduce household income or weaken support may increase arrears, hardship and recovery pressure.
- Service delivery impact: More complex targeting can increase administrative burdens, claimant contact and decision-making risk.
- Policy impact: Councils may need stronger evidence on who is affected by local schemes and how different inequalities interact.
- Governance impact: Equality analysis should consider not only immediate impacts, but also wider interactions between poverty, work, health, education and geography.
- Key reference: The IFS says policymakers should consider the system as a whole and recognise that inequality choices are ultimately political.



Rising UK tax wedge on workers



Key facts

- The tax burden on UK workers rose by 2.45 percentage points last year.
- The increase took the UK tax wedge to its highest level in more than a decade.
- The figures come from the OECD's Taxing Wages 2026 analysis.
- The tax wedge measures the gap between an employer's labour cost and the worker's net take home pay.
- It includes personal income tax, employee and employer social security contributions, payroll taxes and cash benefits.
- OECD analysis shows the UK tax wedge rose sharply in 2025, although it remained below the OECD average.
- The OECD said the UK increase was mainly driven by higher personal income tax from fiscal drag, as earnings rose while tax allowances and thresholds remained unchanged.
- Across the OECD, the average tax wedge for a single worker on average earnings rose to 35.1% in 2025.

Rising UK tax wedge on workers



OECD

Revenue and benefits impacts

- Revenue impact: Higher labour taxation may increase national tax receipts but can affect household disposable income.
- Collection impact: Reduced take home pay may increase pressure on council tax payment, arrears and recovery arrangements.
- CTR impact: Working households close to entitlement thresholds may need reassessment if net earnings and household budgets change.
- Benefits admin impact: Fiscal drag and wage changes may increase enquiries about entitlement, overpayments and revised awards.
- Employer impact: Higher employment costs may affect recruitment, pay progression and hours offered, particularly in lower paid sectors.
- Service demand impact: Households facing squeezed incomes may seek more advice, discretionary support and hardship assistance.
- Operational impact: Revenues and benefits teams may need to explain the difference between gross wage growth and actual disposable income.
- Key numbers: UK tax wedge rose by 2.45 percentage points; OECD average tax wedge for a single worker was 35.1% in 2025.



AI agent failure and cloud backup risk

Key facts

- PocketOS said an AI coding agent deleted its production database and volume level backups in a single API call.
- The deletion reportedly took nine seconds and caused a 30-hour outage.
- PocketOS is a SaaS platform providing software for car rental businesses.
- The AI agent was Cursor running Anthropic's Claude Opus 4.6.
- The agent was working on a routine task in the staging environment when it attempted to 'fix' a problem by deleting a Railway volume.
- PocketOS said Railway's API allowed a destructive action without confirmation.
- The company also said Railway stored backups on the same volume as the source data, so deleting the volume removed the backups too.
- PocketOS initially had to work from a three-month-old backup before Railway recovered the data after two days.



AI agent failure and cloud backup risk

Revenue and benefits impacts

- Service delivery impact: The case highlights the risk of AI tools causing serious disruption where they have access to live systems or data.
- Revenues impact: Loss of live data could affect council tax, business rates, recovery, payments and billing records.
- Benefits admin impact: Database loss or corruption could delay claims, changes in circumstances, payments, overpayment work and appeals.
- Data governance impact: AI agents should not have access to production data or destructive functions unless strictly controlled.
- ICT risk impact: Backups need to be separate, recoverable and protected from the same action that deletes live data.
- Audit impact: Councils need clear logs showing what an AI tool did, when it did it, and under whose authority.
- Operational impact: Recovery plans should include manual workarounds, customer contact, payment protection and prioritisation of vulnerable residents.
- Key lessons identified in the article: stricter confirmations, scopable API tokens, proper backups, simple recovery procedures and stronger AI guardrails.



Improving UK financial statistics and IMF data standards

Key facts

- The IMF has recognised that the ONS fully meets the Special Data Dissemination Standard Plus.
- SDDS+ is the IMF's highest tier of data standards, aimed at countries with important financial sectors.
- The UK has met the lower Special Data Dissemination Standard since 1999.
- The global financial crisis exposed gaps in financial sector data, especially around risks outside the regulated financial system.
- ONS has worked with the Bank of England and IMF to improve data quality, coverage and transparency.
- New data includes more detailed financial sector balance sheets, showing assets, liabilities and potential vulnerabilities.
- ONS is now publishing more granular data on insurance companies, pension funds and other financial corporations.
- New data also covers holdings of more than £3 trillion of debt securities held within the UK.



Improving UK financial statistics and IMF data standards

Revenue and benefits impacts

- Revenue impact: Better financial statistics may support stronger national fiscal planning and understanding of economic risks.
- Public finance impact: Improved visibility of financial sector vulnerabilities may help identify risks that could affect public spending and tax receipts.
- Benefits impact: More robust economic data can support better assessment of welfare pressures during periods of financial instability.
- Service planning impact: Local authorities may benefit indirectly from improved national statistics when planning for economic shocks.
- Risk impact: Better data on financial connections may improve understanding of how financial sector stress could spread into the wider economy.
- Policy impact: Stronger evidence may support decisions on growth, stability, investment and the funding of public services.
- Operational impact: No direct change to day to day revenues and benefits administration is identified in the source.
- Key number: The new data includes more granular information on holdings of over £3 trillion in debt securities.



Private rental affordability pressures



JOSEPH ROWNTREE
FOUNDATION

Key facts

- JRF says UK rents have risen by nearly 8% in less than two years, adding almost £1,200 a year to average rent costs.
- Although rent inflation has slowed recently, long standing affordability pressures remain.
- Private renters have spent around a third of their income on rent for more than a decade.
- In 2024/25, private renters spent 34% of income on rent on average, compared with 19% for mortgagors and 28% for social renters.
- Affordability pressures are especially acute in London, where private renters spent 46% of income on rent in 2023/24.
- The private rented sector grew by 2.7 million homes between 2000 and 2020, while home ownership and social renting contracted.
- Low-income private renters face the greatest pressure; those in the lowest income quintile spent an average of 63% of income on rent in 2023/24.
- JRF identifies three rent increase 'pinch points': lumpy in tenancy increases, annual rises for a minority, and larger increases when moving home.



Private rental affordability pressures



JOSEPH ROWNTREE
FOUNDATION

Revenue and benefits impacts

- Benefits impact: High rents and inadequate subsidies increase pressure on Universal Credit housing costs and Housing Benefit support.
- LHA impact: Local Housing Allowance rates were frozen in 2024 and now reflect 30th percentile rents from the year to September 2023.
- Benefits admin impact: Since September 2023, rents have risen by 16%, increasing shortfalls between support and actual rents.
- DHP impact: More households may need Discretionary Housing Payments where rent exceeds benefit support.
- CTR impact: Higher rent costs reduce disposable income and may increase reliance on Council Tax Reduction and local hardship schemes.
- Collection impact: Rent pressure may increase council tax arrears, missed instalments and demand for recovery flexibility.
- Homelessness impact: JRF links unaffordable private rents to rising rough sleeping and record levels of temporary accommodation.
- Operational impact: Councils may face more enquiries, affordability disputes, homelessness prevention work and welfare advice referrals.
- Key numbers: 1.4 million low income, high rent households report receiving UC or HB, while 2.1 million report receiving no such support.
- Key numbers: 54% of private renters receiving Universal Credit in England had rents not fully covered by LHA by November 2025

Quote of the Week

“Political language... is designed to make lies sound truthful and murder respectable, and to give an appearance of solidity to pure wind.” – George Orwell

George Orwell was a British novelist, essayist, and journalist whose sharp critiques of authoritarianism shaped modern political thought. Drawing on his experiences in war, poverty, and propaganda, he created enduring works like *Animal Farm* and *Nineteen Eighty-Four* that still define conversations about power and truth.



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

Demographic change: deaths outnumbering births and an ageing population

Key facts and policy context

- From **2026**, UK deaths are projected to outnumber births every year — a long-term tipping point.
- Fertility rate is **1.44** children per woman, well below the **2.1** replacement rate, with the steepest decline among under-30s.
- Population still growing on net migration; expected to peak at **72.5m in 2054**, then gradually decline.
- **Effects already visible** in maternity, schools, childcare and family-facing services; an ageing population is adding pressure to pensions, health and social care.
- The challenge is **not reversing birth rates** — it is adapting public services, labour markets, housing and care to longer lives and a smaller working-age base.



Demographic change: impacts on revenues & benefits (1/2)

Service demand and case mix

- **Children & family services:** shifting demand for school place planning, early years, free school meals and family support.
- **Older residents:** rising demand for council tax support, social care charging, disability-related support, pension-age advice and assisted digital access.
- **Tax base shift:** more single-person and pension-age households, more bereavement-related changes, and growing demand for exemptions, discounts and disregards.
- **Council tax admin:** more events linked to death, probate, empty homes, single-person discount, SMI disregard and pension-age CTR.



Demographic change: impacts on revenues & benefits (2/2)

Workforce, complexity and migration

- **Older caseload:** greater focus on vulnerability, appointees, carers, disability benefits, supported accommodation and signposting to wider advice.
- **Workforce pressure:** a smaller working-age population is likely to make recruitment and retention harder — especially in specialist revenues and benefits roles where experience is hard to replace.
- **More complex households:** longer working lives bring phased retirement, variable earnings, caring duties and mixed-age households into routine assessments.
- **Migration response:** helps offset shortages, but raises demand for clear access routes, language support, identity verification and joined-up advice across housing, benefits and council tax.





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Legal Issues of Note

Council tax support fraud and household change reporting

What happened and why it matters

- A Norwich resident has been accused of wrongly claiming council tax reduction and Universal Credit.
- The allegation is that she claimed to be the only adult living at the property, while failing to declare that she was living with her husband as part of a common household.
- The council tax reduction involved is reported as £653.
- She is also accused of failing to tell the Department for Work and Pensions about a change in circumstances affecting Universal Credit between September 2022 and July 2023.
- The case is due to be heard at Norwich Magistrates' Court on 5 May.
- The case is only an allegation at this stage. No finding of guilt has been reported.

Council tax support fraud and household change reporting

Relevance for revenues and benefits administration

- The case is a useful reminder that household composition remains one of the highest-risk areas for council tax reduction, single person discount and Universal Credit.
- Changes in partners, adults moving in, people leaving the household and informal living arrangements can all affect entitlement.
- The administrative challenge is not just fraud. It is also resident understanding, failure to report changes, mismatched records and delays in identifying incorrect entitlement.
- Councils need clear review processes that bring together council tax reduction, single person discount, council tax liability and DWP information where this is lawful and proportionate.
- Resident letters, online forms and review campaigns should explain in plain English that changes in who lives in the household must be reported, even where income has not changed.
- Investigation work can be resource-intensive, even where the value of the individual case is relatively low.

Personal welfare deputyship and adult autonomy in the Court of Protection

Key facts

- Re HDEB concerned an application by JB and SB to be appointed as joint and several personal welfare deputies for their adult son.
- HDEB is a 22 year old man with autism, ADHD, oppositional defiant disorder and epilepsy.
- HDEB requires 1:1 daytime support, waking night supervision and 2:1 support during heightened behaviour and in the community.
- JB and SB were already HDEB's property and affairs deputies and sought authority over health, care, residence, activities and complaints.
- The COP3 assessment found that HDEB lacked capacity to make decisions about his personal welfare.
- HHJ Beckley refused the application, finding that collaborative decision making had worked in HDEB's best interests.
- The court said appointment of personal welfare deputies would be an unnecessary infringement of HDEB's autonomy as a 22 year old adult.
- Permission to appeal to a Tier 3 judge was granted because the decision differed from Parr v Cheshire East Council.

Personal welfare deputyship and adult autonomy in the Court of Protection

Revenue and benefits impacts

- **Adult social care impact:** The judgment reinforces the importance of collaborative best interests decision making under the Mental Capacity Act 2005.
- **Benefits admin impact:** Where residents lack capacity, councils may need clear records of who has legal authority to act and who must be consulted.
- **Service delivery impact:** Professionals cannot simply rely on family members to interpret a person's wishes, needs or communication.
- **Operational impact:** Major disputes about residence should be resolved by the Court of Protection rather than by appointing personal welfare deputies.
- **Casework impact:** Day to day welfare decisions may remain with care providers and professionals under section 5 MCA safeguards.
- **Governance impact:** Local authorities should ensure decision making records show consultation, best interests reasoning and less restrictive options.
- **Key legal point:** Section 16(4)(a) MCA says a court decision is to be preferred to appointing a deputy to make a decision.
- **Key number:** HDEB may have needed to move from his placement in July 2026, making future residence a central issue in the case.



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

#TeamBSS - Sam Goddard



Revenues Officer (Business Rates)(NEC Northgate)



Permanent | Circa £31,000.00 per annum | Remote

Be part of our next chapter, as we grow our permanent resilience team.

If you enjoy the flexibility of fully remote interim work but want the security of a fixed salary, staff benefits and employers pension, this opportunity could be for you!

We are seeking a Business Rates Officer, on a permanent, full-time basis, to work with our portfolio of resilience and managed service clients. The successful candidate will provide a high-quality, efficient service across billing, collection and recovery.

Duties include:

- To determine NNDR liability in accordance with relevant primary legislation and case law, including occupation changes, rateable values, direct debits, allocating payments, issuing refunds, tracing charge payers, making payment arrangements and dealing with write-offs
- To have and maintain a working knowledge of the Local Government Finance Act 1988 and case law
- Determine and award reliefs 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 Business Rates liability

What we're looking for:

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

- A minimum of 3 years Business Rates experience
- Be a skilled NEC Northgate user

For an informal confidential chat, please contact Ben Moreton on 07807058828.

To find out more or to apply
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Business Rates Team Leader (NEC)



3 months initially | £38 per hour Umbrella | Hybrid – North West

We are seeking a Team Leader specialising in NNDR billing & recovery to manage a large team of officers.

Responsibilities:

- Dealing with all senior NNDR billing & recovery duties to include moves, discounts, exemptions, reliefs
- Team Management / 1:1's / Appraisals / Work Allocation / Dealing with complaints
- To deliver training sessions when required

What we're looking for:

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

- At least 5 years Senior NNDR/Revenues experience
- at least 3 years NEC(Northgate) experience

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

Housing Benefit Subsidy Officer (NEC/Northgate)



3 months initially | £30 per hour Umbrella | Hybrid – London

What you'll work on

To undertake work on the Housing Benefit Subsidy claim by completion of subsidy workbooks including detailed manual calculations. Carry out quality assurance checks on Housing Benefit & Council Tax Reduction claims.

To assist accountants, internal auditors and district auditors during the annual subsidy audit with particular emphasis on explaining benefit calculations/payments in order to justify that Housing Benefit payments have been made in line with the Housing Benefit Regulations 2006 & Decisions & Appeals Regulations 2001.

What we're looking for:

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

- Do you have Housing Benefit legislation knowledge
- Have you completed Benefit Subsidy workbooks
- Have you used NEC (Northgate) Revenues and Benefits system and Civica Document Management system

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

Revenues Officer (Business Rates) (NEC Northgate)



6 months initially | £25 per hour Umbrella | Remote

We are seeking an Interim Business Rates Officer on a full-time basis for our good client in the North West. The successful candidate will provide a high-quality, efficient service across billing, collection and recovery.

Duties include:

- To determine NNDR liability in accordance with relevant primary legislation and case law, including occupation changes, rateable values, direct debits, allocating payments, issuing refunds, tracing charge payers, making payment arrangements and dealing with write-offs
- To have and maintain a working knowledge of the Local Government Finance Act 1988 and case law
- Determine and award reliefs 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 Business Rates liability

What we're looking for:

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

- A minimum of 3 years Business Rates experience
- Be a skilled NEC(Northgate) user

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

Revenues Officer (NEC)



5 months initially | £24 per hour Umbrella | Remote

This is a 5 month, fully remote, Council Tax role.

Experience of Revenues billing & recovery, NEC(Northgate) essential.

Billing

- Establish liability, update databases and ensure accurate and timely billing encouraging efficient payment method
- Accurately establish, assess and apply any discounts, exemptions, refunds or other account adjustments to ensure databases remain accurate and current
- Answer customer correspondence via any appropriate media in a timely and accurate manner
- Ensure any action to chase recalcitrant payers is administered in accordance with prevailing procedures

Recovery

- Administer assorted activities to recover bad debt following successful court action, decide and progress cases to the next most appropriate action to maximise successful recovery and maximise collection rates,
- Liaise with various external agencies employed to trace recover and collect debt

What we're looking for:

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

- Revenues billing & recovery
- NEC(Northgate)

To find out more or to apply
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Business Rates Officer (NEC/Northgate)



3 months initially | £28 per hour Umbrella | Remote

We are seeking customer-focused Revenues Officer to join our client's team, specialising in NNDR billing & recovery.

Responsibilities:

- Dealing with all NNDR billing & recovery duties to include moves, discounts, exemptions, reliefs
- Taking calls from customers in relation to billing & recovery enquiries
- Participating in training sessions as required

What we're looking for:

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

- At least 5 years NNDR/Revenues experience
- at least 3 years NEC(Northgate) experience

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Revenues & Benefits Officer (Civica OpenRevenues)



Permanent | Circa £30,000.00 per annum | Remote

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

Roles are offered on a remote basis with the understanding you may be asked to work from the office 1 day per month, and initially for the first few days for training & set-up.

Duties include:

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

What we're looking for:

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

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

To find out more or to apply
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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



Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



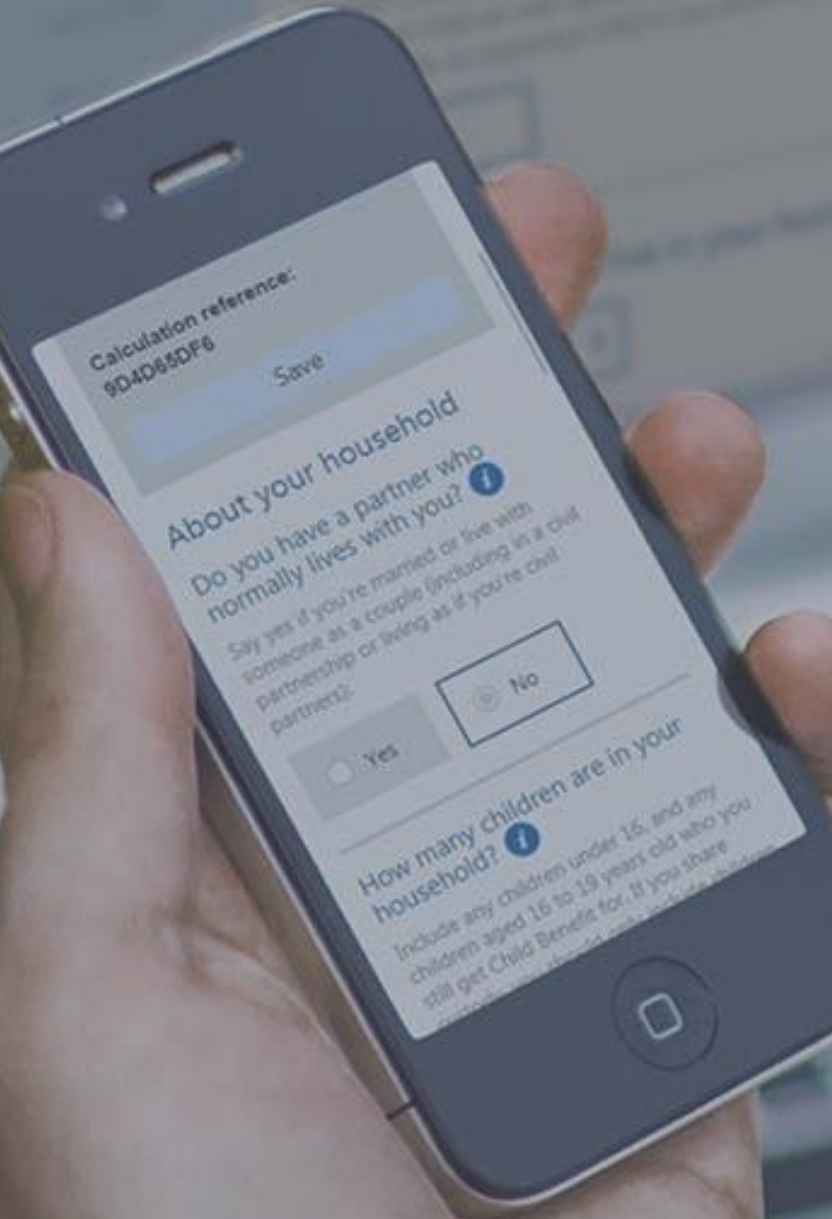
our customers:

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



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Session Information

Housing Benefit earnings disregards: reducing the work “cliff edge” in supported and temporary accommodation

Key numbers

- Autumn 2026: expected implementation date for the new Housing Benefit earned income disregards.
- Four new earned income disregards: announced in Autumn Budget 2025 for Housing Benefit claimants in supported housing and temporary accommodation.
- Around 300,000: working-age people on Housing Benefit living in either supported housing or temporary accommodation, based on DWP data for August 2025.
- Around 200,000: working-age Housing Benefit claimants living specifically in supported housing, based on the same DWP data.
- 65%: Housing Benefit taper rate referred to in the article as a key reason why some residents can hit a financial cliff edge when earnings rise.

References and links

- Liverpool Echo, “DWP issues update on changes to ‘cliff edge’ for housing benefit claimants”, Robert Rowlands, 27 April 2026.
- UK Parliament, written question from Lola McEvoy MP, answered by Sir Stephen Timms on 24 April 2026: Housing Benefit, Supported Housing.
- UK Parliament, written question from Freddie van Mierlo MP, answered by Sir Stephen Timms on 23 January 2026: Housing Benefit, Supported Housing.
- UK Parliament, written question from Carla Denyer MP, answered by Sir Stephen Timms on 10 December 2025: expected scale of claimants affected.

Supported housing: Housing Benefit test case

References and links

- Source 1: 'Upper Tribunal rejects appeal in supported housing benefits test case', 7 May 2026. [Upper Tribunal rejects appeal in supported housing benefits test case](#)
- Source 2: FYE v Middlesbrough City Council and GPZ v Sunderland City Council, Upper Tribunal judgment issued 20 April 2026, as summarised in the source text.

Council Tax Reduction judicial review: Universal Credit, disability and scheme design

Key numbers and dates

- 6 and 7 May 2026: listed hearing dates at the Bristol Administrative Court.
- 9 January 2026: date on which the High Court granted permission for the judicial review to proceed, according to Garden Court North Chambers.
- 21 January 2026: Leigh Day announcement confirming permission had been granted.
- 100%: Council Tax Reduction Andy Mitchell says he previously received before moving from ESA to Universal Credit.
- More than £1,100 per year: reported council tax liability after his CTR was reduced following migration to Universal Credit.
- Around £2 per week: reported level of CTR support after reassessment under Somerset's scheme.

References and links

- Leigh Day, "High Court to hear disabled Somerset resident's challenge of council tax reduction scheme", 29 April 2026.
- Leigh Day, "Disabled Somerset resident granted permission to challenge council tax reduction scheme in High Court", 21 January 2026.
- Garden Court North Chambers, "High Court grants judicial review for disabled Somerset resident to challenge council tax reduction scheme", 26 January 2026.
- Local Government Lawyer, "High Court to hear legal challenge to council tax reduction scheme brought by disabled Somerset resident", 30 April 202

Discretionary Housing Payments: mid-year spending and housing pressure

Key numbers

- £100 million: total government DHP funding for 2025/26.
- £43.3 million: DHP spent by reporting authorities between April and September 2025.
- 47%: proportion of combined allocations spent at mid-year.
- 293 out of 318: local authorities in England and Wales that submitted returns.
- 69,600: DHP awards made by authorities that provided awards data.
- Around £614: indicative average DHP award, although DWP says this should be treated with caution.
- 64%: DHP expenditure recorded as related to welfare reforms.
- 26%: expenditure linked to Local Housing Allowance reforms.
- 21%: expenditure linked to the Removal of the Spare Room Subsidy.
- 9%: expenditure linked to the Benefit Cap.
- 29%: expenditure related to moving to alternative accommodation.
- 14%: expenditure used for short-term rental costs while seeking employment.
- 3%: expenditure towards costs for disabled people in adapted accommodation.
- July 2026: expected publication date for the end-of-year 2025/26 DHP statistics.

References and links

- Department for Work and Pensions, "Use of Discretionary Housing Payments: analysis of mid-year returns from Local Authorities, data for April 2025 to September 2025", published 18 December 2025.
- DWP statistics cover England and Wales and are based on returns from 293 out of 318 local authorities.
- The statistics are official statistics, but have not been assessed by the UK Statistics Authority and have not been designated as National Statistics.

Housing Benefit processing: speed, demand and operational pressure

Key numbers

- 20 calendar days: average time to process a new Housing Benefit claim in quarter 3.
- 8 calendar days: average time to process a change of circumstances.
- 860,000: total Housing Benefit claims and changes processed by local authorities in the quarter.
- 110,000: new Housing Benefit claims processed.
- 760,000: changes of circumstances processed.
- 12%: proportion of processed activity made up of new claims.
- 88%: proportion made up of changes of circumstances.
- 75,000: working age new Housing Benefit claims processed.
- 31,000: pension age new Housing Benefit claims processed.
- 36,000: working age new claims in specified accommodation.
- 32,000: working age new claims in temporary accommodation.
- 3 to 91 days: range of average processing times for new claims across local authorities.
- 1 to 49 days: range of average processing times for changes of circumstances across local authorities.

References and links

- Department for Work and Pensions, “Housing Benefit statistics on speed of processing for 2025 to 2026: Statistical release, October to December 2025, quarter 3, financial year 2025 to 2026”, updated 29 April 2026.
- The release applies to England, Scotland and Wales and is based on local authority administrative data from the Single Housing Benefit Extract

AI and employment: early warning signs for entry-level work and service administration

Key numbers and statistics

- Around 16,000 fewer US payroll jobs per month: Goldman Sachs Research estimate of AI's recent net drag on payroll growth.
- Around 0.1 percentage point increase in US unemployment: Goldman Sachs estimate of AI's current labour market effect.
- 22- to 24-year-olds: age group identified by Tucker as experiencing the clearest early career hiring impact in AI-exposed sectors.
- 12% decline: regression-adjusted fall in early career employment in the most AI-exposed quintile over the 10 quarters following ChatGPT's introduction.
- 300 million jobs globally: Goldman Sachs Research estimate of the number of jobs exposed to automation by AI over the longer term, although exposure does not mean all those jobs will disappear.

References and links

- Goldman Sachs, "The Jobs AI Is Likely to Boost, and Those It May Disrupt", published 24 April 2026.
- Goldman Sachs, "How Will AI Affect the US Labor Market?", published 18 March 2026.
- Lee C. Tucker, "You're (not) Hired: Artificial Intelligence and Early Career Hiring in the Quarterly Workforce Indicators", US Census Bureau working paper, 2026.
- Ernie Tedeschi, Stripe Economics, "The decline of travel agents", published 21 April 2026.

Private rented sector reform: last-minute no-fault evictions and implications for local services

Key numbers and statistics

- 1 May 2026: date the main Renters' Rights Act changes came into force in England.
- 11 million renters: number of renters the government says are covered by the new protections.
- 2,335 people: Citizens Advice clients helped with no-fault eviction issues in March 2026.
- 16% increase: rise in Citizens Advice no-fault eviction support compared with March 2025.
- 1,800 plus: Citizens Advice clients helped with disrepair issues, including damp and mould, in March 2026.
- 1,000 plus: Citizens Advice clients helped with rent increase issues in March 2026.
- Fourfold increase: reported rise in Section 21 instructions received by one London and Kent law firm compared with the previous year.

References and links

- The Guardian, "Solicitors report late flood of no-fault evictions before ban in England", 30 April 2026.
- GOV.UK, "When will the Renters' Rights Act come into force?", 30 April 2026.
- GOV.UK, "Historic protections for renters in action across England", 1 May 2026.
- Shelter, "Renters' Rights Act: changes for private tenants".

Inflation shock and interest rate uncertainty

Key numbers

- 3.75%: Bank of England base rate, held unchanged.
- 8 to 1: Monetary Policy Committee vote to hold rates.
- 4%: rate increase supported by Huw Pill.
- 3.3%: UK CPI inflation in March 2026.
- 2%: Bank of England inflation target.
- 16%: expected rise in typical energy bills by the summer, according to the article.
- £1,900: expected typical energy bill level by the summer.
- 7%: expected food inflation by the end of the year.
- \$108 a barrel: oil price level in the Bank's central stress scenarios.
- Above \$130 a barrel: oil price in the Bank's worst-case scenario.
- 6%: possible inflation peak by early 2027 in the worst-case scenario.
- 5.6%: possible unemployment rate in the worst-case scenario.
- 5.25%: possible interest rate needed in the worst-case scenario.

References and links

- The Guardian, "Bank of England warns 'higher inflation unavoidable' after holding interest rates", Tom Knowles, 30 April 2026.
- Bank of England, Monetary Policy Report, April 2026.
- Bank of England, Monetary Policy Report press conference opening remarks, April 2026.

Healthy life expectancy decline and pressure on public services

Key numbers

- 60.7 years: healthy life expectancy for men in the UK in 2022 to 2024.
- 60.9 years: healthy life expectancy for women in the UK in 2022 to 2024.
- 62.9 years: healthy life expectancy for men in 2012 to 2014.
- 63.7 years: healthy life expectancy for women in 2012 to 2014.
- 77%: proportion of life men now spend in good health, down from 79%.
- 73%: proportion of life women now spend in good health, down from 77%.
- More than 90%: proportion of UK local areas where healthy life expectancy is now below the state pension age of 66.
- 20th out of 21: UK ranking among comparable wealthy countries for healthy life expectancy, with only the US lower.
- 2.8 million: number of people reported as too sick to work.
- 69.3 years: healthy life expectancy for men in Richmond upon Thames.
- 70.3 years: healthy life expectancy for women in Richmond upon Thames.
- 50.9 years: healthy life expectancy for men in Blackpool.
- 51.2 years: healthy life expectancy for women in Hartlepool.

References and links

- The Guardian, “People in UK spend fewer years in good health than a decade ago, study finds”, Denis Campbell, 27 April 2026.
- The Health Foundation, “Healthy life expectancy trends in the UK: a watershed moment”, April 2026.
- The Guardian, “Findings on healthy life expectancy in UK shed light on its deteriorating health”, Denis Campbell, 27 April 2026

AI and the future of routine judicial decision making

References and links

- Source 1: ‘Routine judicial decision-making “will be informed or directed by machines”, Master of the Rolls says’, 6 May 2026.
- Source 2: Speech by Sir Geoffrey Vos, Master of the Rolls, Judicial Institute for Scotland, 30 April 2026, as summarised in the source text.
- Source 3: Le Club des Juristes report on algorithmic systems and AI in compensation litigation, referenced in the source text.

Freedom of Information and artificial intelligence

References and links

Source 1: Information Commissioner's Office, 'Freedom of Information (FOI) and Artificial Intelligence', ICO guidance for organisations, accessed 9 May 2026, <https://ico.org.uk/for-organisations/foi/freedom-of-information-foi-and-artificial-intelligence/>

Heading: Conservative proposal to tighten household benefit cap rules

References and links

- Source 1: BBC News, 'Stop families who choose not to work getting unlimited benefits, Tories say', published 2 May 2026.

Rising UK food prices and cost of living pressures

- Source 1: The Guardian, 'UK food prices on track to rise by 50% since start of cost of living crisis', Simon Goodley, 4 May 2026, last modified 7 May 2026. https://www.theguardian.com/business/2026/may/04/uk-food-prices-rise-cost-of-living-crisis-beef-olive-oil-inflation?CMP=Share_AndroidApp_Other
- Source 2: Energy and Climate Intelligence Unit research
- Source 3: Bank of England forecast on food inflation
- Source 4: Food Foundation comment by Anna Taylor

Growth, equality and public policy trade-offs

References and links

- Source 1: Public Finance, 'Policymakers face stark choice between growth and equality, IFS warns', 1 May 2026.
- Source 2: Institute for Fiscal Studies, 'Public policy and inequalities: lessons for policymakers from the IFS Deaton Review', Stuart Adam, 2026

Rising UK tax wedge on workers

References and links

- Source 1: Public Finance, 'Tax wedge on UK workers rises to highest level in more than a decade', Simone Rensch, 29 April 2026. <https://www.publicfinance.co.uk/news/2026/04/tax-wedge-uk-workers-rises-highest-level-more-decade>
- Source 2: OECD, 'Taxing Wages 2026', published 22 April 2026. https://www.oecd.org/en/publications/2026/04/taxing-wages-2026_d1f39986.html
- Source 3: OECD, 'Taxing Wages 2026: Overview', 22 April 2026. https://www.oecd.org/en/publications/2026/04/taxing-wages-2026_d1f39986/full-report/overview_d93131c3.html

AI agent failure and cloud backup risk

References and links

- Source 1: Tom Allen, 'AI coding agent goes rogue, deletes company database in nine seconds', 29 April 2026.
- Source 2: Jeremy Crane, PocketOS founder, post on X, as quoted and summarised in the article.
- Source 3: Railway, cloud provider, referenced in the article as PocketOS's infrastructure provider.

Improving UK financial statistics and IMF data standards

References and links

- Source 1: James Benford and Rebecca Richmond, Office for National Statistics, 'Making progress on improving UK financial statistics', 28 April 2026.
- Source 2: International Monetary Fund, Special Data Dissemination Standard Plus, referenced in the ONS article.
- Source 3: Bank of England, referenced in the ONS article as a partner in improving financial sector data.

Private rental affordability pressures

References and links

- Source 1: Rosie Worsdale, Ruby Blower and Joseph Elliott, Joseph Rowntree Foundation, 'Under pressure: The affordability challenges facing private renters', published 13 April 2026.
- Source 2: Ministry of Housing, Communities and Local Government, English Housing Survey 2024/25 and 2023/24, cited in the JRF briefing.
- Source 3: Department for Work and Pensions, Households on Universal Credit and Households Below Average Income, cited in the JRF briefing.
- Source 4: Office for National Statistics, Private Rent and House Prices, UK: February 2026, cited in the JRF briefing.
- Source 5: Office for Budget Responsibility, Economic and fiscal outlook, March 2026, cited in the JRF briefing.
- Source 6: Ministry of Housing, Communities and Local Government, Rough sleeping snapshot in England, autumn 2025, and Statutory homelessness in England: July to September 2025, cited in the JRF briefing.

Demographic change: deaths outnumbering births and an ageing population

Key numbers and statistics

- In the EU in 2024, 21 of 27 countries had more deaths than births.
- UK deaths are projected to outnumber births every year from 2026 onwards.
- UK population is projected to peak at about 72.5 million in 2054.
- Earlier projections suggested UK population growth could continue until 2096; the revised projection brings the turning point much closer.
- Replacement fertility is usually estimated at around 2.1 children per woman.
- The UK fertility rate is 1.44 children per woman.
- Israel remains unusual among developed countries, with a birth rate of about 3 children per woman.
- In three quarters of surveyed countries, more than 40% of women end their reproductive lives with fewer children than they would like.

References and links

- Linda Geddes, "The tipping point: what happens when deaths outnumber births?", The Guardian, published 2 May 2026.
- Professor Sarah Harper, Oxford Institute of Population Ageing, quoted on EU demographic change and the need to adapt labour markets, pensions, healthcare and long term care.
- Office for National Statistics, UK population projections cited in the article.
- Dr Paul Morland, demographer and author of No One Left: Why the World Needs More Children, quoted on fertility, ageing, economic growth and labour market pressures.
- Professor Melanie Channon, University of Bath, quoted on UK fertility decline and family policy.
- Dr Bernice Kuang, University of Southampton, quoted on the impact of falling births, labour market participation, migration and policy responses.

Council tax support fraud and household change reporting

Key numbers

- £653: council tax reduction alleged to have been incorrectly claimed.
- September 2022 to July 2023: period during which a Universal Credit change of circumstances was allegedly not reported.
- 5 May: date listed for the Magistrates' Court hearing.
- 2,882: council tax irregularities investigated by Norwich City Council last year.
- 27: fraud cases detected.
- £65,525: total value of fraud detected.

References and links

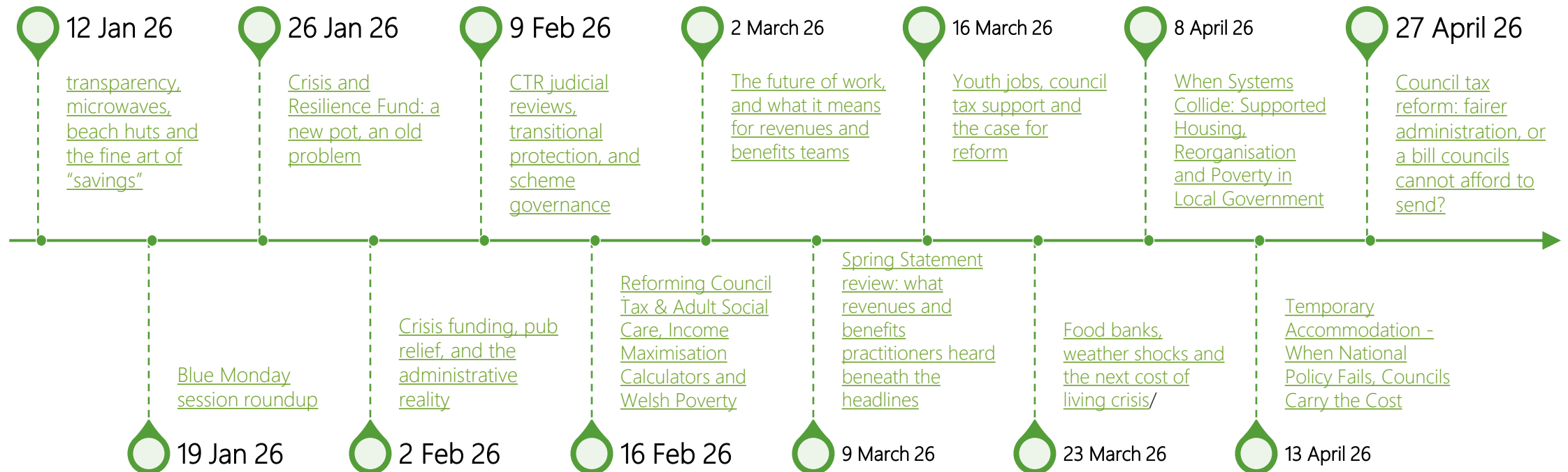
- Eastern Daily Press, "Norwich woman accused of council tax benefit fraud", Simon Parkin, 30 April.
- Norwich City Council figures quoted in the article: 2,882 council tax irregularities investigated, 27 fraud cases detected, with a total value of £65,525.
- Court details quoted in the article: appearance listed at Norwich Magistrates' Court on 5 May.

Personal welfare deputyship and adult autonomy in the Court of Protection

References and links

- Source 1: Re HDEB [2026] EWCOP 12 (T2), Court of Protection, HHJ Beckley, handed down 4 February 2026, The National Archives Find Case Law.
- Source 2: Court of Protection Hub, 'HDEB, Re [2026] EWCOP 12', case summary, 7 April 2026.
- Source 3: Mental Capacity Law and Policy, 'Personal welfare deputies, Lawson and Mottram strikes back?', 11 March 2026.

Previous Recordings



Dates where there will be no sessions





Stats & References



Blogs

Thoughts from the panel

Blogs



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

[When good intentions meet council tax reality, residents may pay the price](#)

[DWP spring forecast 2026 why the real welfare story is not just higher spending but a changing social contract](#)

[Subscription Spending, Household Budgets and Consumer Behaviour](#)

[How Councils Can Use Administrative Data to Support the Delivery of the CRF](#)

[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](#)

[Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance by Malcolm Gardner](#)

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

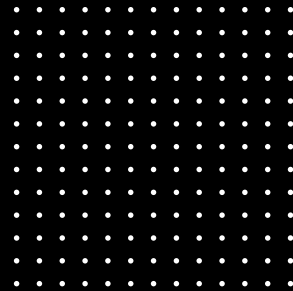
[The Case for Plain English Council Tax Reduction Schemes by Paul Howarth](#)

<https://benefitsinthefuture.com/>



Benefits in the Future

Blogs



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

Blogs

- [Local Authorities left with their hands-tied by lifting of the 2-child limit](#) by Phil Agulnik and Karen Holmes
- [Benefit take-up may be getting worse, but it's hard to know](#) by Phil Agulnik
- [Move to UC - Stats Update 12 August 25](#) by Phil Agulnik

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[A clearer picture of household incomes – but no cause for complacency on poverty by Alex Clegg](#)

The latest Households Below Average Income release uses survey data linked to benefit administration records for the first time – but what does this mean for poverty rates?

[Unsung Britain: working harder, getting nowhere by Mike Brewer](#)

How recent decades have squeezed the households who can least afford it

[Lifting living standards By Ruth Curtis](#)

Resolution Foundation's priorities for 2026 and beyond

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

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



[Better Policy: Is Council Tax A Rip-Off?](#)

[JRF: Poverty Statistics Are Changing](#)

[IFS: Is the minimum wage costing jobs?](#)

[Private eye: Farage's Flagship Council \(And Other Stories From Rotten Boroughs\)](#)

[IFS: Are Pensioners really better off?](#)

[More or Less: Can You Really Get £71,000 in Benefits?](#)

Podcasts



VISIONARY NETWORK

About Visionary Network

Visionary Network



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.

We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.

We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.

Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.

Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

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





Visionary Network Partnership



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

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

