

BRISTOL CITY COUNCIL

Resources Scrutiny Commission

20th September 2013

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Organisational Development

Title: Financial impacts of welfare reform

Ward: Citywide

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Customer Services

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Purpose of the report:

To note the financial impacts on individuals and Bristol City Council regarding welfare reform changes and to obtain views on future possible activities.

RECOMMENDATION:

- 1. To note the financial impacts of welfare reform on Bristol and its citizens;**
- 2. To note the work that has been done to date to inform its citizens and stakeholders;**
- 3. To give views and opinions on work done to date and possible future activities.**

Background

1. The Welfare Reform Act 2012 sets out the broader rules and aims of the government's welfare reforms. These changes are and will continue to be the biggest changes to the social security system for many years. The act not only makes provision for Universal Credit and Personal Independence Payments, it also abolishes many of the existing means tested, working age benefits. This includes Housing Benefit and Council Tax Benefit, both of which were administered by the council.

2. The main aims of the Act are to;

- Simplify welfare benefits
- Ensure that 'work always pays'
- Reduce fraud and error

3. The main elements of the Act are:

- the introduction of Universal Credit to provide a single streamlined benefit intended to ensure that work always pays
- a stronger approach to reducing fraud and error with tougher penalties for the most serious offences
- a new 'claimant commitment' showing clearly what is expected of claimants
- reforms to Disability Living Allowance, through the introduction of the Personal Independence Payment
- changes to Housing Benefit intended to bring stability to the market and improve incentives to work
- devolving elements of the Social Fund to local authorities
- reforming Employment & Support Allowance

4. The national overall welfare benefit and tax credit spending is being reduced by £18 billion from 2010-15.

5. An independent report by Sheffield Hallam University calculates the total loss for Bristol to equate to £141.2m or £480 per working age adult. The total £141.2m in benefit changes in the region amount to 2.32 per cent of the region's disposable income, or approximately 1 year and 1 month of regional growth.

6. A further report by the LGA suggests the average loss per Bristol household is £1,056 with 11.4% of households affected. The 15th highest affected local authority outside of London.

7. According to the same report Bristol is number 11 in a list of districts with largest absolute loss attributable to welfare reform. It is also probably not surprising that the main losses come in the areas with the highest levels of deprivations. In Bristol, 22.6% of neighbourhoods are among the poorest 20% in Britain. The average for local authorities is 15.1%

8. Changes in Bristol's current Council Tax Reduction scheme for 2014/15 is not included in the above estimates but would result in additional loss to the 20,000 working age households affected of £4.90 per week or £254.80 per annum.

9. The focus of this report is on adults of working age (16-64) citizens because the welfare reforms impact almost exclusively on this group. By contrast, benefit claimants of pensionable age are essentially unaffected.

10. This reports aims to highlight the changes date and those that will incur in the future, and look at the possible social and economic impact both on Bristol City Council and its citizens.

Summary Benefit changes

11. The main changes have been listed below. The impacts and actions that are being taken by the council are detailed later in this document.

12. The changes to date are;

April 2011

- Migration of Income Support, Severe Disability Allowance and Incapacity Benefit claimants onto Employment and Support Allowance (March 2011 – April 2014)
- All working age benefits increased using Consumer Price Index
- Child Benefit rates frozen for three years
- Tax Credit – reduced taper, certain elements used within its calculation frozen, childcare allowance reduced, working hours eligibility threshold increased and income threshold reduced
- Local Housing Allowances based on 30th percentile, making 3 in 10 properties affordable to claimants
- Local Housing Allowance capped at four bedroom need
- Increases to Housing Benefit Non-Dependant Deductions over three years to compensate for no increase in the last 10 years

January 2012

- Single Room Rent restriction extended to single people under 35 years of age
- Tax Credit – further increases to working hours eligibility threshold and additional 50+ element scrapped

April 2012

- Contributory Employment and Support Allowance restricted to 365 days for those in the Work Related Activity Group
- Employment and Support Allowance 'youth' benefit scrapped.
- Pension Savings Credit reduced or frozen for 4 years
- Local Housing Allowance rates frozen to be increased in line with CPI

May 2012

- Income Support eligibility for lone parents reduced from youngest child being under 5 (previous 7 years old)

Jan 2013

- Child Benefit not paid to those earning £60,000 and reduced for those earning over £50,000

April 2013

- Introduction of size related restriction in the social rented sector
- Introduction of an overall weekly benefits cap at £350 for single people and £500 for couples and lone parents
- Disability Living Allowance ended for those aged 16 to 65 and replaced with Personal Independence Payments
- Some crisis loans and all community care grants abolished and the budget passed to local authorities

- Local Housing Allowance increased by Consumer Price Index or 30th percentile of market rents, whichever is lower
- Uprating of most working age benefits by 1% for next three years

August 2013

- Introduction of an overall weekly benefits cap at £350 for single people and £500 for couples and lone parents

13. The changes still to come are;

October 2013

- Abolition of means tested, working age benefits and the introduction of a Universal Credit (already piloted in four areas and to be rolled out to a further six areas)

October 2014

- Housing costs to be included with Pension Credit and the replacement of child tax credits with a child addition

14. Further details including numbers affected nationally and in Bristol plus the financial loss to individuals and Bristol as calculated at officer level are included in Appendix 1.

15. A breakdown of the annum loss to Bristol and each working age Bristol adults according to the Sheffield Hallam is detailed below;

Change	Impact per household - Bristol	Impact per household - national average	Impact to Bristol
One per cent uprating	£89	£81	£26.10m
Incapacity to Employment & Support Allowances	£125	£103	£36.60m
Disability Living Allowance	£39	£37	£11.33m
Local Housing Allowance	£52	£37	£15.35m
Tax Credits	£87	£88	£25.50m
Child Benefit	£63	£72	£18.40m
Non dependant deductions	£9	£8	£2.74m
Housing Benefit Cap	£7	£5	£2.11m
Under occupation (bedroom tax)	£10	£11	£3.03m
Council Tax Reduction	£0	£0	£0
Total	£480	£442	£141.2m

16. Unlike the other welfare reform changes mentioned above, Universal Credit is not expected to result in a net reduction in benefit entitlement, although at individual levels there will be winners and losers.

17. Most of any impacts of Universal Credit will be felt well beyond 2015, with full impact not likely before 2018.

Impacted groups

Families with disabled children

18. These would be particularly affected by reductions in childcare support and the introduction of Universal Credit. Under Universal Credit, access to childcare support will no longer be available to families with over £16k in capital. 'Every Disabled Child Matters' estimates families with 'less' severely disabled children will also face losses of £1,400 per annum per child under Universal Credit compared to Working Tax Credit. Under Universal Credit the child disability addition is 50% less (approximately £28.50 from £58).

Lone parents

19. Evidence collected during the Committee stage of the Act suggests that for some lone parents work may not pay as well as originally claimed. A Fawcett Society Report suggests that single mothers will lose an average of 8.5% of their income after tax by 2015 after taking account of the freeze on child benefits, cuts in housing benefit, a reduction in the childcare element of the working tax credit, and the restriction of maternity grants to the first child. Lone parents are now expected to look for work when their youngest child reaches 5 years old as opposed to 7 years old.

Family and friends carers

20. The key changes likely to affect family and friends carers are new conditionality requirements and the benefit cap. Single family and friends carers, like single parents, may be required to be available for work when their youngest child is 5 years old, potentially making them unavailable to take on kinship care responsibilities.

21. The increase in state retirement age for women will mean increasing numbers of older grandparent carers will also be affected by the availability for work test. Kinship carers, whose own family responsibilities are increased through caring for other children could find their total benefit income capped, leaving them with less money towards their housing costs. This could act as a strong disincentive to respond to the council's need for more family carers.

Disabled

22. Key changes affecting disabled adults of working age are:

- abolition of Disability Living Allowance and its replacement with the Personal Independence Payment
- time-limit on contributory Employment & Support Allowance
- abolition of non-contributory Employment & Support Allowance for young people
- disability premiums in current means-tested benefits and tax credits are linked to receipt of Disability Living Allowance/Personal Independence Payment – under Universal Credit they will be linked to capability for work and disabled workers will lose the additional support they currently receive and this may affect their ability to stay in employment
- young Employment & Support Allowance claimants on lower rates of Disability Living Allowances could face a double-whammy by not qualifying for the Personal Independence Payment.

Carers

23. Carers will be directly affected by both the introduction of Universal Credit and the replacement of Disability Living Allowance with the Personal Independence Payment. Under the current means-tested system, disabled carers may qualify for both a carer and disability premium. Under Universal Credit, only one allowance will be paid for either disability or caring. Disabled carers and the people they care for will suffer significant drops

in income when Disability Living Allowance is abolished if they fail to qualify for the Personal Independence Payment.

Older people

24. Most of the changes brought in by the Welfare Reform Act only affect people of working age but some of the changes will affect older people (65-plus). For example, if one person is under Pension Credit age and their partner is over Pension Credit age, the couple will have to claim Universal Credit instead. Older people with dependant children will see Child Tax Credit abolished and financial help for children will be delivered via Universal Credit or Pension Credit. Those over Pension Credit age in low paid jobs will no longer be able to claim Working Tax Credit.

Families with children 3+ children

25. The cumulative impact of reforms including the benefit cap is likely to see families who have 3 or more children experience significant income reductions. The key reforms that will impact upon larger families are the benefit cap, the change to the maximum bedroom housing benefit rate, and cuts to SureStart Maternity Grant (to apply only for the first child). The benefit cap has been predicted to disproportionately affect families with more children, with over 80% of households affected nationally having three or more children. In Bristol this rate is approximately 75%.

Young adults

26. The abolishing of Education Maintenance Allowance (EMA) has led to loss of up to £30 a week for young people age 16 to 19 on low incomes impacting on their ability to stay on at school or college.

27. For young adults trying to gain employment and/or move into their own home, other aspects of the changes are likely to cause difficulties. For those with little or no experience managing finances, Universal Credit will increase the difficulty of budgeting benefits received in one lump sum once a month. Furthermore, the rise in the pension age, leading to more (experienced) people remaining in the workforce, will increase competition for jobs.

28. However, young people under 25 without children or disabilities in low paid work will have access to financial support through Universal Credit which they could not access through Working Tax Credit.

Women

29. The changes brought in have had a disproportionate impact upon women. It has been estimated by the Fawcett Society that two-thirds of the welfare reform enacted by the government affects women rather than men. Of the £14.9 billion welfare savings already being implemented, around three-quarters (74%) are coming from women's pockets. Nationally women are currently suffering a record 25-year high in unemployment.

Ethnicity

30. The reduction and capping of Local Housing Allowance and the overall benefit cap will disproportionately impact on black and minority ethnic communities as many live in areas targeted by cuts and will often need larger accommodation due to family size. The benefit

cap affects larger families. Approximately 40% of those households affected by the cap will contain someone from a minority ethnic group.

31. The size restriction in the social rented sector is likely to adversely affect white benefit claimants more than those from a minority ethnic background. This is associated with a higher proportion of working age minority ethnic groups having children living with them than white claimants.

32. Child poverty rates for black and minority ethnic families in the UK are higher than the national average and the housing benefit cuts are likely to increase this disparity. Furthermore, the increased conditionality for working-age claimants is more likely to impact on black and minority ethnic claimants as they are disproportionately represented among workless households.

Wider impacts of the welfare reform changes

Children and Child Poverty

33. A report by Action for Children, The Children's Society and the NSPCC claims that changes to the tax and benefit systems (2010-2015) will, on average, have a negative impact on every type of vulnerable child analysed in their report, citing the negative impact on family income as a key factor.

34. The Children's Commissioner's report into the Welfare Reform Act raised concerns that many of the incentives included in the act (for example, to take up work and move to smaller accommodation) may have a detrimental impact on children aged 0-16, especially those from families on lower incomes. The Commissioner also states that the changes may threaten children's right to social security under the United Nations Convention on the Rights of Children.

35. The latest national headline child poverty figure for Bristol, from 2008 is 21,835 (26.7% of our children and young people). An unusually high proportion of our children in poverty (75.5%) live in lone parent families. We know that 92% of lone parents are women and that the recession and public sector cuts are disproportionately affecting women. The 2011 report 'Single Mothers, Singled Out' (Fawcett/Institute of Fiscal Studies) anticipates that lone mothers will experience an 8.5% drop in real income by 2015. In Bristol, 16,900 children and young people live in families receiving either Income Support or Job Seekers Allowance (77% of all 0-19 year olds living in poverty).

36. The benefit cap has been identified as disproportionately affecting children, with over 80% of households affected having three or more children. In Bristol it is approximately 97% of households that have three or more children, with the overall cap affecting 1,755 children. This has been calculated using DWP and the council's own data. It is also likely that many families will have to divert incomes from living costs towards increased housing costs.

Mobility

37. There are a number of changes enacted by the government that have the potential to result in the movement of benefit claimants from their current occupancy. These include changes to housing benefits such as the removal of the five-bedroom Local Housing Allowance (LHA) rate so the maximum is now for a four-bedroom property, the LHA rate

change from the 50th to 30th percentile, introduction of Under-Occupation rules (the “Bedroom Tax”), the Shared Room Rate increase from 25 to 35 years of age, LHA rates being linked to CPI, and increased rates for Non-Dependants.

38. If the reforms do result in the movement of benefit claimants – increasingly likely when the impact of the size criteria is combined with that of the benefit cap – then there may be a large number of people moving from areas with a higher cost of living to areas with a lower cost. This may have an impact on families with disruption to education, care and other support. Furthermore jobs, especially better-paid jobs, tend to be situated in more affluent areas where the cost of renting is much higher. If benefit claimants are forced to move out of these areas they may struggle with transport costs or have to change jobs. Mobility rates in Bristol are not expected to be as high as places like London.

Social Cohesion/Community Safety

39. There are a number of factors that may arise as a result of the reforms to welfare such as increases in mobility, poverty and inequality that may disrupt social cohesion and have a detrimental effect upon community safety. The increased movement of people into new areas will raise the possibility of creating tensions within the community. Furthermore, people who are forced to move out of their homes are often moved away from family and friend support networks.

40. It is widely accepted that poverty and inequality leads to crime. Research by The Centre for Welfare Reform showed that inequality weakens social cohesion and a sense of community, and produces more crime and violence. We saw, in part, the consequences of that in the riots that took place across major cities during summer 2011.

Housing and Homelessness

41. Changes to benefits will result in generally lower entitlement and reduced funds to pay rents. It is anticipated that a reduction in Local Housing Allowance (LHA) will push more households into rent arrears. This is expected to result in an increase in levels of homelessness. Nationally the changes to housing benefit alone are expected to create 20,000 more homeless.

42. The single room restriction for those under 35 years of age will lead to an increased demand for single rooms to rent, either as joint tenancies or Houses in Multiple Occupation. This may conflict with the council’s current Article 4 directions that limit the number of HMOs in some areas of the city.

43. The 4 bed Local Housing Allowance and Housing Benefit Cap will require larger accommodation. This is primarily because those subject to the cap and 4 bed restriction are usually larger families in Private Rented Sector housing where rents and Housing Benefit payments are higher. The waiting time for houses with four or more bedrooms are longest because of the relatively low number of properties owned by the council and a low turnover of this type of housing stock.

44. New under-occupancy rules will also increase the need for smaller houses. 74% of Bristol City Council’s housing stock is two or three bedroom properties. The remaining quarter is one-bedroom or studio flats, and only 2% have more than 3 bedrooms.

45. According to the LGA Impacts of Welfare Reform Bristol has been labelled a ‘high rent,

with falling jobs area.' With the same report estimating around 10% of households will move to mitigate the changes to Housing Benefit.

46. Housing Solutions has seen a 30% increase in numbers of households seeking direct assistance or advice / information related to homelessness from the council in the last three years with a prediction of 5,500 (3,800 in 2010) cases by December 2015 with a predicted 3,000 being accepted by that same date for casework support.

Economic/Employment

47. It is expected that by 2014/15, the total loss to benefit claimants in Bristol will be over £140 million. For every pound spent within the local economy, the benefit on the local economy can be between one and a half and two and a half times that value (i.e. the money is recycled within the local economy). This is known as the local multiplier and is an accepted economic factor.

48. According to the LGA Impacts of Welfare Reform Bristol has been labelled a 'high rent, with falling jobs area.' With the same report estimating 5 – 15% will find employment to mitigate the changes to Housing Benefit.

Foodbanks

49. There are currently 3 organisations that distribute food over 9 centres and over 50 referral agencies.

50. Although there is no definitive link between the increase use of these facilities and welfare reform, anecdotally people are using these more because of the benefits cuts. In the last 5 months of 2012/13 The Matthew Tree has seen the numbers of people fed by the food stores has nearly doubled - September 2012 network fed 267 people and in January 2013 it fed 627. 29% of Trussell Trust clients are referred for reasons related to low income and debt account for the bulk of other crises (29%).

Advice and debt agencies

51. Following the changes to welfare reform there has also been a large increase in citizens contacting debt and advice agencies. Bristol CAB is reporting that since these changes welfare reform has overtaken debt to become the largest enquiry area. Approximately 1 in 3 clients are presenting with these issues and have risen by around 25%.

Disability

52. People with a disability or those associated with people with a disability, be they families with disabled children or carers, are expected to see large changes as a result of the reforms brought in by the coalition government. Nationally the key groups, as identified in a report by Disability Rights UK, Citizens Advice Bureau and The Children's Society, that stand to lose the most financially as a result of these changes are:

- 100,000 disabled children stand to lose up to £28 a week
- 230,000 severely disabled people who do not have another adult to assist them could receive between £28 and £58 a week less than currently
- Up to 116,000 disabled people who work could be at risk of losing around £40 per week.

53. A key change will be the introduction of the benefit cap. The benefit cap will not be applied where the claimant, their partner or dependant children are in receipt of certain disability related benefits. However, the DWP's own Equality Impact Assessment states that approximately half of those affected will be classed as disabled under the Equality Act 2010. Additionally, the size restriction in the Social Rented Sector (under-occupation rule) is likely to affect more people who are classed as being disabled. The DWP's assessment states that this is because disabled claimants are usually older and are less likely to live in households with children.

54. Bristol currently has 14,150 residents of working age in receipt of Disability Living Allowance. The DWP's impact assessment of Personal Independence Payment estimates that over half of affected claimants will see their award of disability benefits either removed or reduced – this could translate to around 7,800 claimants in Bristol. The DWP estimate that approximately 29% of claimants will receive an increase in award under PIP

55. The size restriction in the social rented sector affects more people who are classed as being disabled. The DWP's assessment states that this is because disabled claimants are usually older and are less likely to live in households with children.

56. The restriction will not apply to some accommodation such as most types of supported housing and claimants and partners who require a room for an overnight carer will have this taken into account. A recent legal challenge has also resulted in change to the calculation of bedrooms where two children are unable to share due to disability. A similar challenge for disabled adults was not successful.

Arrears

57. The total amount owed by council tenants affected by under-occupation has increased from £393,970 on 25th March 2013 to £659,780 on 16th August 2013. It is anticipated that rent arrears will increase with the introduction of the overall benefit cap that is likely to affect approximately 100 council tenants

58. There is no reported significant downturn in Council Tax collection for this financial year, although this is obviously heavily influenced by the approved Council Tax Reduction scheme for 2013/14

Service specific impacts on Bristol City Council

59. A welfare reform impact assessment has been concluded to look at the impacts on individuals and wider impacts on the city with alongside an impact assessment that looked at the impact on Bristol City Council.

60. The risks for BCC services were broadly identified as increased demand for:

- homelessness applications
- demand for housing
- demand for housing transfers
- demand for children's services
- demand for adult health and social care services
- demand for welfare and money advice
- demand on customer service centre and service points

61. With reductions in:

- rental income
- council tax collection
- debt collection
- ability to pay for adult HSC services
- cashflow

62. The risk areas identified were used as the basis for collecting the data with services being asked to quantify the known or anticipated cost to their area as a result of the welfare reform changes. In cases where the cost was known (e.g. Council Tax Reduction Scheme) a high confidence figure was assigned. Where services were asked to use their professional judgement to estimate costs (e.g. increase in litigation/homelessness applications) a lower confidence figure was assigned.

63. General Fund and Housing Revenue Account are shown separately.

	General Fund		Housing Revenue Account	
<i>Where figures were provided with a confidence level of 50% or more</i>	High Certainty	Total	High Certainty	Total
	£4.9m	£9.6m	£0.1m	£3m
<i>Impact included in 13/14 MTFP</i>	in MTFP	in MTFP	in MTFP	in MTFP
	£4.5m	£4.5m	£0.1m	£2.1m
	Shortfall	Shortfall	Shortfall	Shortfall
	£0.4m	£5.2m	£0.0m	£0.9m

Includes figures with a confidence level of less than 50%

Significant shortfall but attached to low confidence figures

64. Service specific costs that were provided are as below.

Service Area	% confidence	Additional cost for 2013/14 £'000	Additional cost for 2014/15 £'000
Landlord Services	20 – 95	3,090	
Homelessness	20	505	1,590
Legal Services	20	127	
CYPS	20	-	1,967
Revenues and Benefits	85 - 100	97	
R & B Council Tax Reduction	80	1,330	

65. The total potential impact on the General Fund until the end of the financial year 2015/16 is estimated to be £9.6m and to the Housing Revenue Account £3.1m totalling £12.7m.

Discretionary Housing Payments and Local Welfare Provision

66. Nationally £155 million has been made available to local authorities in Discretionary Housing Payments in 2013/14 to provide discretionary support to Housing Benefit claimants impacted by welfare reform. For Bristol this equates to £1.1m.

67. It is also estimated that DHPs would cover just £1 in every £7 of the impact of housing reforms on tenants.

69. Bristol has already committed £429,965 to date assisting 844 households (with 393 being refused assistance) and is on track to spend its full allocation by the end of the financial year and in line within its revised policy guidelines.

70.74% of funding has gone to households affected by the new under occupation 'bedroom tax' changes with the majority of those monies assisting Bristol City Council tenants.

71. Funding for Local Welfare Provision was handed over to local authorities from April 2013. The council's scheme provides emergency payments for £500,000 per annum and awards for household goods for £1.2million. The fund is based on an applicant's income and whether their personal circumstances give them a higher priority (such as former rough sleepers and young people in their first home).

72. The council spent £382,000 in the first quarter of 2013/14, representing 22% of its overall budget. There have been 2,417 applications made, with 2,067 awards made under the scheme (86% acceptance).

Core Cities

73. Work has been done to share intelligence regarding the impacts of the changes. The Core Cities welfare reform group was convened in in Spring 2012 and meets bi-monthly and has a remit to;

- Sharing experience, knowledge and practice
- Explores arising opportunities
- Provide a mechanism to work with government
- Jointly commission further possible work
- Updates and seeks steers from Policy Advisers Group (PAG)
- Look at opportunities for linkage

73. The group has an agreed a joint set of indicators to measure the impacts of welfare reform in the areas below, with its first findings due to be released by the end of the month.

- Homelessness
- Job Seekers Allowance
- Child Poverty
- Social Housing rent arrears
- Social Housing legal actions
- Estimated loss of benefits income from the local economy
- Council Tax Collection rates
- Council Tax Reduction and other discretionary schemes
- DWP Work Programme

Actions taken so far

75. A dedicated officer was employed to work with those affected by the 4 bedroom size restriction and under 35 shared accommodation restrictions. Their role has been to help those affected to move into more appropriate accommodation.

76. Data-matching has been undertaken with Registered Social Landlords and Bristol City Council landlord services to identify under-occupiers. Some of the landlords have undertaken tenancy audits to ensure that household data is up to date and others have offered targeted welfare and money advice to those affected. A couple of landlords have employed members of staff to deal specifically with welfare reform and the size restriction.

77. A co-ordinated approach is being taken to deal with welfare reform issues is being undertaken, including identification of household who may be able to exchange properties, those who are currently on the housing list and under-occupiers who are occupying particularly large properties who might benefit from the council's under-occupation scheme.

78. Those affected were contacted in writing by the council with the offer of help with budgeting, finding alternative accommodation, employment support and Discretionary Housing Payments as appropriate. Many households have declared changes in household circumstances or the need for an overnight carer. This has reduced the overall numbers affected by under-occupation.

79. Ongoing modelling and income profiling of those affected has allowed the Revenues and Benefits service to target low income households who are in arrears with their rent for proactive visits, including the targeted use of Discretionary Housing Payments.

80. Benefit cap information was shared with landlord services, the housing advice team and Registered Social Landlords under data sharing provisions to provide assistance to tenants.

81. The council has set up two referral routes to support private and council tenants affected by the benefit cap. These are co-ordinated by the housing advice and landlord services teams respectively. An action plan is completed with customers and includes onward referrals for employment support, budgeting and debt advice, free school meals and nursery places.

82. Advice about Discretionary Housing Payments is also offered as appropriate. This is often a short term award and will be conditional with the customer engaging with the support offered by the council.

83. Employment support and skills training is being provided by the council's 'move on' team and two Jobcentre Plus staff that are co-located with the council.

84. Tenants of Registered Social Landlords are advised to contact their landlord for help and support. Many landlords in Bristol have set up support processes and most have a dedicated point of contact for their tenants.

85. The council held a workshop and briefing with landlords in Bristol to discuss the changes and share best practice between landlords as well as finding out what the council can do to help providers as the changes come in. Bristol also presented at a Chartered Institute of Housing 'making best use of housing stock' seminar to discuss the changes.

86. A welfare reform update was issued through Housing News (a newsletter for Bristol City Council tenants) to inform people about the changes that are going to come in with effect from April 2013.

87. Joint work has also been undertaken with the housing advice team to take part in a community road show in Cabot Circus where bespoke advertising was aired and people had the opportunity to get further information about the changes. A welfare reform update leaflet was published by the council for this event and has been used to advise customers about the changes by a variety of internal and external services.

88. The Revenues and Benefits service have undertaken over 200 welfare reform briefings and these continue to be carried out with a variety of internal and external stakeholders including community group briefings, tenant groups and neighbourhood partnerships and forums.

89. The council's Welfare Rights and Money Advice Service continues benefit take-up work (publicity and casework) including Disability Living Allowance, to ensure that disabled people, and others, are receiving correct entitlement before Personal Independence Payments are phased in and also gives exemption from benefit cap and the single room rent restriction for under 35s. They have also held 90 minute welfare reform briefings for staff and partner agencies, to give an overview of the main changes and extent of losses.

90. Frequent advice and information is to the council's policy and other staff on changes to benefits such as Employment and Support Allowance, Personal Independence Payments and tax credits. Basic, further and update welfare rights and money advice training courses for council staff, support workers and the Voluntary Community Sector has been provided.

91. Specialist input to consultations has also been undertaken as well as specialist casework on Employment and Support Allowance claims and appeals.

92. Helplines are also provided for Supporting People funded support workers and other key front line teams to get welfare rights and money advice and make referrals.

93. Information for the public on changes to benefits and tax credits, and what can still be claimed is provided. A citywide Benefits Briefing newsletter delivered to 190,000 households, web pages have been expanded and factsheets on Employment and Support Allowance claims and appeals have been published. Work is also ongoing with local advice services, area and national Advice Network to gather information and highlight policy issues.

94. A full breakdown of communications activities can be found in appendix 2.

Public sector equality duties:

Please see body of the report for impact on equalities groups.

Appendices

1. **Benefit changes for Bristol in detail**

2. **Communications activity.**

Access to information (background papers):

Impact assessment

Welfare Reform Act 2012.

Appendix 1: Benefit changes for Bristol in detail

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
National transition March 2011 to April 2014	Incapacity Benefit Income Support Severe Disability Allowance	Claimants are being migrated onto Employment and Support Allowance. Individual Work Capability Assessments are used to determine if they can transfer.	1.5 million	20,460 receiving Employment and Support Allowance	N/A
April 2011	Housing Benefit	Local Housing Allowances were based on the 30 th percentile, making only 3 in 10 properties affordable to recipients of Housing Benefit.	1.3 million	6,929	£138,580 Bristol £20.00 individual
		The five bedroom rate was abolished so the maximum rate payable was for a four bedroom property need and maximum amounts were introduced nationally for the other Local Housing Allowances.		26	£3,180.84 Bristol £122.34 individual
		The £15.00 weekly excess, payable to those renting properties for less than their Local Housing Allowance, was abolished.	300,000	2,893	£27,483.50 Bristol £9.50 individual
		Non-Dependant Deductions made in respect of adults living as part of the claimant's household are being increased over three years (2011-2013) to take into account the fact that an increase has not been applied for 10 years. The Non-Dependant charges have increased by approximately 25% per annum.	300,000	2,017	£26,221.00 Bristol £13.00 individual (calculated as loss over the 3 years)

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
	Pension age related benefits	The pension age for both men and women is being increased to 65 by November 2018. This means that the minimum ages for state retirement pension and pension credit are increased over time.	N/A	N/A	N/A
	Child Benefit	Child Benefit rates have been frozen for three years meaning that they will lose value over time, as costs of consumer items increase.	7.9 million	51,085 families 90,335 children	£52,844.80 Bristol £1.06 individual (calculated as loss over the 3 years)
	All working age benefits	Annual increases made to all working age benefits were set by the Consumer Price Index (CPI) instead of the Retail Price Index or the Rossi index. This means that the increases in working age benefits will generally be lower than they were previously.	5.8 million	40,580	N/A
January 2012	Housing Benefit	The Local Housing Allowance single room rent restriction that applied to those under 25 was increased to those who are under 35. This means that single people without children who are under 35 can only receive benefit for a room in a shared house or flat.	62,500	693	£30,000 Bristol £43.29 individual

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
April 2012	Contributory Employment and Support Allowance (Work Related Group)	Entitlement limited to 365 days. This is being applied retrospectively so some people will lose their entitlement straight away. Although some may be entitled to Income Related Employment and Support Allowance, those who are part of a couple or savings may not be entitled.	48,600	N/A	Approx £99 per week (individual)
	Tax Credits	Numerous changes have been made to Working and Child Tax Credit with lower earnings disregards being introduced as well as the amount of money that is taken into account when making any means testing reduction. Working Tax Credit can only be claimed by couples who are working 24 hours or more a week. This increased from 16 hours per week in April 2011.	5.8 million	37,300	N/A
	Housing Benefit	Local Housing Allowance rates were frozen and increase in line with CPI from April 2013. In future, all Local Housing Allowances will be reviewed from April each year, irrespective of when the claimant's Local Housing Allowance started.	1.3 million	11,800	CPI currently 2.6% and increase from April 2011 to April 2012 was 3.84% approximately. Therefore percentage loss of 1.24%. Loss would depend on size of property.

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
January 2013	Child Benefit	Child Benefit cannot be claimed by those with an income of £60,000 or above. However, Child Benefit will be withdrawn at a rate of 1% for each £100 over the £50,000 that a claimant earns. This will be done through the income tax system. In the case of a couple, this charge would be made against the higher earner in the couple.	1.2 million	2,500 reduced entitlement 5,000 out of entitlement	N/A
April 2013	Council Tax Benefit	Council Tax Benefit abolished. It was replaced by a locally devised support scheme. All local authorities are responsible for adopting a scheme and the budget for this will be reduced by more than 10%. This has been calculated as 16% in Bristol. Pensioners are protected by any reductions in support under a nationally prescribed scheme.	5.9 million total claimants 3.7 million under 65 (majority affected) 2.2 million over 65 (not affected)	29,000 potentially affected (working age)	None individual, as Bristol funded the shortfall. See Council Tax Reduction 2014/15

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
	Housing Benefit	<p>Housing Benefit restricted for those who are living in social housing that is assessed as too large for their needs. Those who have one spare bedroom have their rent eligible for Housing Benefit restricted by 14% and those with more will have their rent eligible for Housing Benefit restricted by 25%. These rules follow the same room need rules as for Local Housing Allowance but do not introduce a shared room rate in the social rented sector.</p> <p>Affects people who are under the age to qualify for state pension credit (this will be approximately 61 ½ years old in April 2013)</p>	660,000	3,958 SRS tenants affected	£58,164.00 Bristol £14.70 individual
	Social Fund	Crisis loans paid awaiting benefit claims and budgeting loans are being replaced with payments on account. Other crisis loans and community care grants abolished and the budget passed to local authorities	2,657,790 crisis loan awards 297,440 community care grant awards	11,200 crisis loan awards 2,040 community care grant awards	
	Working age benefits and tax credits	Working age benefits and tax credits will be uprated by 1% from April 2014 and April 2015.	5.8 million claiming out of work benefits 5.0 million claiming Housing Benefit	44,850 claiming out of work benefits 41,390 claiming Housing Benefit (33,094 working age households) 37,300 claiming Tax Credits	N/A

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
<p>April/June 2013 (Transition between October 2013 and March 2016)</p>	<p>Personal Independence Payments</p>	<p>Disability Living Allowance is replaced by Personal Independence Payments for people aged 16-65. These contain two rates payable for two components.</p> <p>This was introduced in parts of England from April 2013 and new claims taken nationally from June 2013.</p> <p>The DWP will contact people claiming Disability Living Allowance and invite them to claim Personal Independence Payments. There is no automatic transfer.</p>	<p>3.2 million DLA awards</p>	<p>24,450 DLA awards</p>	<p>N/A</p>
<p>October 2013</p>	<p>Universal Credit</p>	<p>This will replace means tested benefits and tax credit and will form one payment. As well as providing an income replacement in the same way that traditional benefits such as Jobseeker's Allowance does, Universal Credit will include an allowance for housing costs (rent and mortgage interest).</p> <p>Universal Credit is live in four pathfinder areas, dealing with straightforward cases. It will be rolled out to Bath and a further five Jobcentres from October 2013. There is no date set for Bristol. The government expects migration to Universal Credit to be completed by October 2017.</p>	<p>5.8 million claiming out of work benefits</p> <p>5.0 million claiming Housing Benefit</p>	<p>44,850 claiming out of work benefits</p> <p>41,390 claiming Housing Benefit (33,094 working age households)</p> <p>37,300 claiming Tax Credits</p>	<p>At the 'point of transfer' nobody should be worse off under Universal Credit.</p> <p>However, changes in circumstances will end any transitional protection awarded.</p>

Date of change	Benefit affected	Detail of change	Numbers affected (National)	Numbers affected (Bristol)	Financial loss per week (Bristol and individual)
April 2014	Council Tax Reduction	The second year of Bristol's Council Tax Reduction scheme will be introduced. This will be either a fully funded scheme or a 25% reduction in support will be passed onto recipients.	5.9 million total claimants 3.7 million under 65 (majority affected) 2.2 million over 65 (not affected)	29,000 working age claimants 9,000 may be protected as 'vulnerable' households 20,000 households potentially affected	£98,000 Bristol £4.90 individual
October 2014	Housing Benefit/Pension Credit	Inclusion of housing costs within Pension Credit and child additions to replace child tax credits	2.6 million Pension Credit claimants	8,296 pension age Housing Benefit claimants	N/A

Welfare Reform: Communications Activity

Date	Format	Activity	Author	Distribution	Status
Feb-12	Print	Benefits Briefing sent to all Bristol households	Ruth Frost	Bristol residents	Completed
Apr-12	Letter	Advance notice of Benefit Cap - letter sent to 474 Bristol households	DWP	474 affected households	Completed
Jun-12	Article	Housing News article on benefit changes	Sheryl Hucker	28,000 BCC tenants	Completed
Aug-12	Document	Programme Brief	Samantha Flowers	Programme Board	Completed
Aug-Oct 12	Campaign	Local council tax support scheme consultation - leaflets, drop in sessions, phone line, online info	Jane Whiteman, Anna McDermott	Bristol residents	Completed
Aug-Oct 12	Radio	Ads on Ujima Radio (to boost BME response)	Jane Whiteman, Anna McDermott	BME communities	Completed
Oct-12	Letter	Benefits team sending 3,500 letters about under occupancy	Matt Kendall	Residents affected by changes	Completed
Oct-12	Print	Distribution of 5,000 copies of Welfare Reform Guide	Ian McIntyre	Benefits claimants	Completed
Oct-12	Media	Media enquiry - Radio Bristol - welfare reform and children in care	James Easey	Bristol residents	Completed
Oct-12	Event	Community roadshow event at Cabot Circus	Jane Whiteman	Bristol residents	Completed
Oct-12	Ad	Welfare reform video info ad	Jane Whiteman	Bristol residents	Completed
Oct-12	Letter	DWP letters sent to 4,500 households affected by bedroom tax	DWP	Benefits claimants	Completed
Nov-12	Face to face	50 visits to bedroom tax households to check understanding and response	Nic Francis	Benefits claimants	Completed
Dec-12	Article	Article on preparing for welfare changes in Housing News	Sheryl Hucker, Katharine de Lisle	BCC tenants	Completed
Jan-13	Letter	DWP letters sent to 450 households affected by Benefit Cap	DWP	Benefits claimants	Completed
Jan-13	Event	Blues Busting January events - central and north Bristol	Clean Slate, Sarah Morrisson	Bristol residents	Completed
Jan-13	Event	Tenants conference - focus on benefit changes	Sheryl Hucker	BCC tenants	Completed
Feb-13	Print	Benefits Briefing sent to all Bristol households	Ruth Frost	Bristol residents	Completed
Jan-13	Article	WHAM! newsletter	Katharine de Lisle	Withywood and Hartcliffe	Completed
Jan-13	News release	Council tax reduction news release	Katharine de Lisle	Local media	Completed
Jan-13	Article	St Paul's unlimited newsletter	Katharine de Lisle	St Pauls residents	Completed
Jan-13	Article	Landlord news myth busting article	Olly Alcock	Private landlords	Completed
Jan-13	Online	Update to benefits web and source pages	Katharine de Lisle, Lucy White	Benefits claimants, professionals	Completed
Jan-13	Print	Production and distribution of A3 and A4 posters	Katharine de Lisle	Benefits claimants	Completed
Jan-13	Print	Reprint and distribution of Welfare Reform Update leaflet 10,000	Katharine de Lisle	Benefits claimants	Completed
Feb-13	Print	Delivery of council tax booklet with info on benefit changes	Sarah Quick	Bristol residents	Completed
Feb-13	Article	Article in Our City council news bulletin	Sarah Quick, Katharine de Lisle	Bristol residents	Completed
Feb-13	Online	Facebook page set up for Benefit Changes Bristol	Katharine de Lisle	Local voluntary and community orgs	Ongoing
Feb-13	Print	Flyer translated into Somali and distributed through schools etc.	Somali Resource Centre	Somali community	Completed
Feb-13	Online	Source pages re. food bank collections	Anne James	BCC staff	Completed
Feb-13	Article	Phone call and info sent to schools for newsletters	Fred Dunwoodie	Schools/benefit claimants	Completed
Mar-13	Print	Flyer on benefit changes sent to all households with council tax updates	Lucy White	Benefit claimants	Completed
Mar-13	Article	Feature on under occupancy in Housing News	Katharine de Lisle	BCC tenants	Completed
Mar-13	Media	Discussion piece on Radio Bristol featuring Matt Kendall and Jane Emanuel	John Darvall/Ann Farrant	Bristol residents	Completed
Mar-13	Media	Feature on welfare reform on Bristol 24/7 - link to impact assessment	Chris Brown	Bristol residents	Completed
Mar-13	Media	Feature on ITV West including interview with Cllr Gus Hoyt	Richard Payne	West country residents	Completed
Mar-13	Media	Double page spread in Post on the impact of welfare reform in Bristol	Ian Onions	Bristol residents	Completed
Mar-13	Article	Our City article on benefits changes	Sarah Quick	Bristol residents	Completed
Mar-13	Article	Feature on benefit changes in HSC staff bulletin	Katharine de Lisle	HSC staff - social workers	Completed
Mar-13	Online	3 week home page promotion on council website	Katharine de Lisle	Bristol residents	Completed
Mar-13	Print	Credit card flyer for distribution by frontline staff	Katharine de Lisle	Benefits claimants	Completed
Mar-13	Print	Materials supplied to neighbourhood partnership coordinators	Katharine de Lisle	Benefits claimants	Completed
Mar-13	Online	You Tube welfare reform film	Lucy White	Benefits claimants	Completed
Apr-13	Article	In the Loop - welfare reform special	Sam Flowers, Julia James	BCC senior leaders	Completed

Date	Format	Activity	Author	Distribution	Status
Apr-13	Article	Our City article on benefits changes	Katharine de Lisle	Bristol residents	Completed
Apr-13	Article	Article in CYPS Briefing Term 5 for early years professionals	Katharine de Lisle	Early years professionals	Completed
Apr-13	Print	Update and reprint Benefit Changes leaflet 6,000	Katharine de Lisle	Benefits claimants, professionals	Completed
Apr-13	Radio	Info ads broadcast in English, Polish and Somali on Ujima and BCFM	Lucy White	Bristol residents, BME communities	Completed
Apr-13	Article	Day in the life feature - CSP - Making a Difference	Tania MacDonnell	BCC Staff	Completed
Apr-13	Print	Leaflet to promote new local crisis and prevention fund	Anne James	Potential claimants, professionals	Completed
Apr-13	Article	Article in Knowledge community newsletter	Rachel Walker	Residents of Knowle, Filwood	Completed
May-13	Print	Benefits update distributed to GP surgeries - also posters and digi displays	Katharine de Lisle, Liz McDougall	Patients at GP surgeries	Completed
May-13	Digi TV	Looking local - welfare reform in Bristol content posted	John Smith	300 digi TV users per week	Completed
Jun-13	Radio	DLA to PIP interview on Radio Bristol	Daphne Hall	Benefit claimants	Completed
Jun-13	Article	Housing News update	Sheryl Hucker, Katharine de Lisle	Tenants affected by changes	Completed
Jun-13	Article	Article in governor's bulletin	Claire Foxwell, Katharine de Lisle	Bristol governors	Completed
Jul-13	Campaign	Council tax reduction consultation - news release, radio ads and interviews	Matt Kendall, Anna McDermott	Bristol residents	Ongoing
Jul-13	Online	Update to web pages	Martin Glancy, Katharine de Lisle	Bristol residents	Completed
Jul-13	Online	Update to Source pages	Christiana Toricelli, Katharine de Lisle	BCC staff	Completed
Jul-13	Online	Staff collection for foodbanks	Anne James	BCC staff	Completed
Jul 13	Media	Article in Post on Jobs and Advice day at City Hall	Chris Mitchell, Katharine de Lisle	Bristol residents	Completed
Sep-13	Article	Article in Heads Up newsletter for head teachers	Tania MacDonnell, Katharine de Lisle	School senior leadership teams	Completed

Welfare Reform: Key Events & Briefings

Date	Event	Audience	Presenter	No.
24 May 2012	Union briefing	Union reps	Julia James	5
22 June 2012	MP briefing for Kerry McCarthy	MP	Julia James	1
25 June 2012	Bristol Partnership briefing	Key partners	Julia James	12
05 July 2012	MP briefing for Dawn Primarolo	MP	Julia James	1
12 July 2012	Leader's briefing - update on welfare reform	Cllr Barbara Janke	Julia James	1
26 July 2012	Cabinet sign off consultation options Local Council Tax Reduction	Cabinet		
1 August to 29 October 2012	Localised Council Tax consultation	Bristol residents	Jane Whiteman Anna McDermott	750 responses
11 to 20 September 2012	Four public drop-in sessions as part of Local Council Tax Support consultation	Bristol residents	Jane Whiteman Anna McDermott	7
11 to 20 September 2012	Drop-in sessions for voluntary and community groups as part of Local Council Tax Support consultation	Bristol residents	Jane Whiteman Anna McDermott	20
29 October to 2 November 2012	Cabot Circus benefits roadshows - 500 leaflets distributed, spoke to 30 people	Bristol residents	Jane Whiteman	30
01 November 2012	Face-to-face meetings with 50 residents affected by bedroom tax	Residents affected by bedroom tax	Nic Francis	50 visits
01 November 2012	5 tenants meetings explaining welfare reform/offering advice	BCC tenants	Matt Kendall	
23 November 2012	CYPS Extended Leadership Team Meeting	CYPS Managers	Julia James	20
27 November 2012	Hartcliffe & Withywood Community Partnership briefing	HWCP	Andrea Dell	15
01 December 2012	Briefing for Somali Resource Centre	Families affected by changes	Lucy White	5
01 December 2012	Briefing for Mayor	Mayor	Julia James	1
07 December 2012	BCC Stakeholder Analysis Workshop	Internal managers	Sam Flowers Katharine de Lisle	20
01 January 2013	Visits to 30 households affected most by benefit cap	Benefits claimants	Julie Matthews	30 households
21 & 25 January 2013	Blues Buster events	Job seekers	Sarah Morrison	10
28 January 2013	VOSCUR and BCC partnership event	Community groups	Jane Emmanuel	100
05 February 2013	Q&A sessions at St Pauls Children's Centre	Local families	Lucy White	10
06 February 2013	Private landlords briefing	Private landlords	Lucy White	20
06 February 2013	Welfare Reform & Social Justice round-table with Iain Duncan-Smith	Iain Duncan-Smith, other LAs	George Ferguson	
07 February 2013	CYPS Conversation	CYPS staff	Sam Flowers	60
12 February 2013	Briefings on under occupation for 4 local MPs	Local MPs	Matt Kendall	4
21 February 2013	Briefing for Citywide Physical Impairment Team	Citywide physical impairment team	Katharine de Lisle	9
27 February 2013	Briefing for councillors	Councillors	Sam Flowers	3
01 February 2013	Training in local crisis and prevention fund changes	Community groups	Anne James	50
01 February 2013	Meeting and materials supplied to BCC Travellers team	Traveller community	Ian Holding	2

Date	Event	Audience	Presenter	No.
06 March 2013	Briefing for councillors	Councillors	Sam Flowers	12
15 March 2013	Briefing for St Jude's Somali Women's Group	Contact Tove at SPAN	Katharine de Lisle	20
16 March 2013	Bristol City Council tenants conference - info stall	BCC tenants	Lucy White	75
18 March 2013	Update on Welfare Reform for Councillor Janke's Exec Briefing	Councillor Janke	Julia James	5
19 March 2013	Briefing for Bristol Multi Faith Forum	Multi faith representatives	Sam Flowers/Lucy White	4
22 March 2013	Older People's Forum	Older people	Katharine de Lisle	16
01 April 2013	Local Crisis and Prevention Fund go live			
01 April 2013	Under occupancy go live			
01 April 2013	Local Council Tax Reduction go live			
10 April 2013	Carers Voice - presentation and info stall at conference	Carers and Professionals	Sam Flowers	50
11 April 2013	Briefing for FGB, Bridge Learning Campus	Governors/Senior Leadership Team	Sam Flowers	20
12 April 2013	Update on under-occupancy for Resources Scrutiny	Resources Scrutiny	Julia James	15
12 April 2013	Bristol Mental Health Partnership Board - presentation	Service Users and professionals	Katharine de Lisle	20
16 April 2013	Joint Welfare Reform and Child Poverty briefing for Avon & Somerset Police Senior Leadership Team	A&SP Senior Leadership Team	Scott Morris/Sam Flowers	15
17 April 2013	Neighbourhood Partnerships Area Coordinators meeting	NP Area Coordinators	Sam Flowers	14
18 April 2013	Presentation for Bristol Carers for those with Learning Difficulties	Carers and Claimants	Katharine de Lisle	15
18 April 2013	Stall at Landlord Expo Event	Private landlords	Lucy White	30
April 2013	Junction 3 briefing session	Claimants	Lucy White	10
30 April 2013	The Management Brief	BCC 3rd tier	Sam Flowers	60
01 May 2013	Disabled Children's Service	DCS teams	Sam Flowers	15
21 May 2013	Local advice session with North Bristol Advice Centre	North Bristol residents	BCC teams, North Bristol Advice Centre, Bristol Credit Union	40
10 June 2013	End new claims DLA - start of migration to PIP			
06 June 2013	Health Inequalities Partnership Board	Partnership board	Sam Flowers	15
13 June 2013	Learning Difficulties Partnership Board	Service Users and professionals	Sam Flowers	15
03 July 2013	Jobs & Advice Day City Hall	Job seekers	Sarah Morrisson	988
15 July 2013	Physical and Sensory Impairment Partnership Board	Service Users and professionals	Sam Flowers	15
11 July 2013	Local advice session with St Pauls Advice Centre	Local residents	BCC teams, Bristol Credit Union, Disability Forum	12
17 July 2013	Local advice session with South Bristol Advice Centre	Local residents	BCC teams, Bristol Credit Union, Move On	5
19 July 2013	Briefing for Kerry McCarthy MP	MP	Sam Flowers	1
25 July 2013	Stall at jobs fair for those leaving Armed Services	Ex-services personnel	Sam Flowers	50
Spring 2014 to 2017	Universal credit for new claims and migration existing claims			