



## Impact of Welfare Reform

The central premise of welfare reform is that people will move into work and therefore offset any loss of income from benefits. If the loss of benefits is not compensated by an increase in earnings, then there would be significantly less money within the local economy. Analysis of the Housing and Council Tax Benefit changes in this report suggests an overall loss to the local economy of nearly £2.2 million in 13/14.

To put the scale of the reforms into wider context other key changes affecting all people of working age are:

- Child benefit rates were frozen for 2011/12, 2012/13 and 2013/14, affecting all families and from 2013/14, child benefit is recovered on a sliding scale via income tax from people earning between £50,000 and £60,000 (and in full if earning over £60,000).
- Lone parents must sign on for jobseeker's allowance when their youngest child reaches the age of 5 - they must be available for and actively seeking work, or may face a sanction.
- The baby element of child tax credit has been removed - this was an extra £545 in the first year, payable to low and middle income families.
- Childcare costs covered by working tax credit have been cut from 80 per cent to 70 per cent meaning working parents may need to pay up to £1,560 a year extra for childcare.
- Tax credits have been withdrawn from 'middle income' families.
- Most couples with children are now required to work at least 24 hours a week (previously 16) to qualify for working tax credit, meaning some families lost up to £3,870 a year if unable to find additional hours.

A range of changes are underway and planned to sickness and disability benefits which are:

- People on the old incapacity benefit system are being reassessed for employment and support allowance (ESA), introduced in 2008, with all reviews due to be completed by March 2014
- Contributory employment and support allowance (ESA) is now time limited to one year for most claimants. This particularly affects couples where one is working full-time, so the sick or disabled person loses this independent income which is based on contributions paid when in work, and is reliant on their partner.

- Personal Independence Payment starts to replace Disability Living Allowance (DLA) from April 2013, with new claimants being under the new regime from April 2013, reviews of those with time limited awards of DLA starting in October 2013, and reviews of those with lifetime DLA awards starting in 2015.

Torbay Council also has a strategic/statutory responsibility to prevent Homelessness and ensure we have sufficient support for those affected by welfare reform. This is delivered by the Housing Options Service and in partnership.

The Child Poverty Commission also recognises the impact of welfare reform will be particularly challenging for families in poverty. It is unclear yet whether the impacts will be mitigated by the modest improvement to incomes made by Universal Credit for certain groups or by households moving or finding work. The Commission will be making final recommendations in November following its final evidence gathering sessions in the next couple of months.

Attached is the strategic welfare reform overarching action plan which has already been worked on and agreed by the Strategic Welfare Group.

Anecdotal evidence from housing officers at this point suggest that, of those customers who approach us due to affordability issues, it is often the 25% Council Tax payments they must now make that seem to leave them in a difficult position.

The Council has also been running four appointments each Friday to see those affected by the benefit cap, and therefore this has increased our workload.

## **1. What has been the impact of the introduction of the Council Tax Support Scheme?**

Council Tax Benefit was replaced by Council Tax Support on the 1st April 2013. The funding for the locally-designed scheme was devolved with a 10% cut (£1.6m). Pension-age residents are protected by law. The scheme which has been implemented requires all working age residents must now pay at least 25% of their Council Tax. The scheme was selected by Members as the best way to balance fairness to those on low incomes whilst avoiding the creation of cliff edges in the system where those moving into work would face punitive effective marginal tax rates.

The scheme changes resulted in around 650 households losing their entitlement to Council Tax Support. Working age households receiving less than £4 per week in Council Tax Benefit generally lost their entitlement and those that had capital over £6,000 or received second adult rebate were no longer entitled.

As a consequence the number of households receiving Council Tax Support dropped from just over 18,150 on the 31 March 2013 to 17,499 on 1 April 2013.

Analysis of the impact on household types has been carried out and is summarised in the table below. This shows the average annual change for different households. Overall the highest financial impact is on working age couples with children, due to occupying higher banded properties. Single unemployed people are the largest group affected.

Household composition	Number of Households	Average Weekly Change
<b>Working Age</b>		
Single - Not Working	3,069	£3.62
Single - Working	1,076	£3.82
Couple - Not Working	418	£4.61
Couple - Working	208	£4.75
Couple with Children - Not Working	644	£5.47
Couple with Children - Working	864	£5.37
Lone Parent - Not Working	1,801	£3.99
Lone Parent - Working	1,075	£4.02
<b>Pension Age</b>		
Single	5,710	£0.00
Couple	2,330	£0.00
Lone Parent	29	£0.00
Couple with Children	76	£0.00

Source: Torbay Revenue & Benefit System

The number of working age disabled households affected, which are included in the household composition above, totals 2,810 where the average weekly change is £4.45.

The impact of the implementation of the new scheme has been felt in Council Tax administration as nearly 7,000 working age households that previously received full rate Council Tax Benefit received a bill with something to pay. Just over 600 of these households have not paid any Council Tax for over ten years.

### 1a. Collection rates

The overall collection performance to the end of June is 27.8% which is 0.9% down at the same period in 2012. To put this into context nearly 59,000 households received a Council Tax bill with something to pay and just over 52,500 have made a payment. Just over 75% of households receiving Council Tax Support with something to pay have made a payment and just over 70% of households that previously received full rate Council Tax Benefit have made a payment.

## 1b. Bad debt

Allowance has been made in budget calculations for 3.5% non-payment by all households including those receiving Council Tax Support. Any significant level of non payment above this will mean additional administrative pressure for the service in securing recovery of the amounts through communication and liaising with residents who have fell behind with their payments. Only as a last resort will recovery action be taken through the court and, if appropriate, deductions taken from household welfare benefits.

For many of the new Council Tax Support cases, a balanced approach will be applied. The Council must use the powers given in law to enforce the Council Tax that is due and payable whilst recognising the particular sensitivities around collection for some households receiving Council Tax Support.

It is acknowledged that an increase in debt could lead to an increase in the use of payday loans and other high-interest loan companies. In response to this we are now working with Homemaker South West to provide appropriate financial advice, products and services so that people can avoid using high-interest loan companies.

## 1c. Hardship Scheme applications

The Council introduced an Exceptional Hardship scheme, from April 2013 with a fund of £80,000 to provide further financial assistance to households who are entitled to Council Tax Support.

As outlined in the policy, the fund has financial limitations and, as such, awards can only be made based on eligibility, whilst having regard to the level of funding available or remaining within the Exceptional Hardship Scheme each financial year.

Analysis of the household types awarded Exceptional Hardship has been carried out and is summarised in the table below.

Category	Number
Carers Allowance and Receiving Income Support	3
Care Leaver up to 22	4
Dependant(s) under 5 and Receiving Income Support	5
Disabled Adult in Supported Accommodation	1
Receiving Disability Living Allowance or PIP equivalent	10
Receiving Employment and Support Allowance with Support Component	8
Other Exceptional Circumstances	9
Parental Care for Non Resident Children	5
Attending Rehabilitation Program for Drugs and Alcohol	11

Source: Torbay Revenue & Benefit System

Following analysis a review of the policy was undertaken at the end of June. This led to a change in the qualifying criteria where households receiving any Disability Living Allowance component or Personal Independence Payment equivalent will now be considered for Exceptional Hardship payments.

Just under £11,500 was paid from the fund between April and July. However, we anticipate a sharp increase in expenditure during the second half of the financial year as other reform changes start to affect household income and therefore expect the budget to be fully committed.

### 1d. Claim Handling Times

The table below shows the average number of days to process Council Tax Support new claims and changes of circumstances.

Processing Type	April to June 2012	April to June 2013
New	15.45	21.25
Changes	7.83	12.64

The number of new claims and changes processed between April and June fell when compared to the same period last year.

The council administration team have been under pressure to maintain service levels earlier this year which resulted in delays and a backlog of cases. Longer term resourcing plans are now in place in Revenue and Benefits where 4 FTE processors were appointed in July. They have recently completed the first stage of their training and are currently dealing with Council Tax administration.

### 1e. Customer Enquiries

Since April there has seen significant increase in customer contact for the service. The number of phone calls to the Contact Centre in April increased by nearly 25% for Council Tax related calls compared to the same period last year. This has caused significant difficulties with resourcing to meet such demand and has led to an increase in the number of abandoned calls for the service.

Council Tax - Phone Calls	April 2012	April 2013	%age Change
Offered	3,234	4,028	+24.5%
Handled	2,412	2,144	-11.1%
Abandoned	822	1,884	+129.2%
% Abandoned	25.4%	46.8%	

The number of enquires at Connections offices also increased by nearly 11% when compared to the same period last year. This is significant as enquiries for all other service areas fell quite sharply in comparison, due to resources available at Connections offices.

Council Tax - Connections Offices	April 2012	April 2013	%age Change
Office Callers	847	936	+10.5%

We have also seen a significant increase in the number of calls referred to Revenue and Benefit staff, when more in depth advice or explanation is required. For the broader impact of welfare reform callers are being referred to the council's website for reference.

With the scale of grant reductions from government for Torbay and the necessity to reduce staff resources both the Council Tax and Connections teams have been under significant pressure to meet the increasing demands of the welfare reform changes.

## **2. What has been the impact of the changes in Housing Benefit?**

The following changes have been made to the Housing Benefit scheme;

### **Benefit Cap**

This change will mean that workless working age households will be able to claim a maximum of £26,000 p.a. in benefits, equal to the median household earnings after tax and national insurance. The cap will be £500 per week for couple and lone parent households and £350 per week for single households.

There are exemptions for households where someone starts work and becomes entitled to Working Tax Credits or in receipt of Disability Living Allowance or Personal Independence Payments. There is also a grace period of 9 months for those who have been in work continuously for the previous 12 months.

The Department for Work and Pensions (DWP) provided a list of those likely to be affected by the cap in Torbay and following analysis they were written to and provided with a Discretionary Housing Payments application form.

The cap was first introduced in four London Boroughs in April 2013 and came into effect in Torbay from 15 July 2013, introduced over a five week period to deal with the identified cases. In the first four weeks 34 households have been capped with a further 26 households likely to be affected in the final week. After this phase has completed the DWP will then provide details of any new cases or ongoing changes on a week by week basis.

Analysis of the impact on the households that have already been capped show that all are families with a large number of children. Just over 20% of these households will have a reduction of £100 a week in their benefits, around 35% will lose between £50 and £99 and 26% will lose between £20 and £49 a week.

In Torbay there are 14,100 tenants renting from the private and social sector receiving Housing Benefit, with an estimated 60 households, or 0.004% affected by this change resulting in an average weekly loss of around £60.

## Social Housing Size Criteria (Bedroom Tax)

Since the 1st April 2013 working age households who are in social housing have seen their Housing Benefit cut by 14% for one bedroom and 25% for two or more bedrooms where the Government deems their housing to be too large for their needs.

Disabled tenants who require an additional room for a non-resident carer will not have a reduction. Foster carers will be entitled to one additional bedroom before the cut is applied and adult children in the Armed Forces will be treated as continuing to live at home when deployed on operations.

Analysis of the impact on household types has been carried out and is summarised in the table below. This shows the average weekly change for different households. Overall the highest financial impact is on working age couples, although single people are the largest group affected.

Household Composition	Households	Average Weekly Change
Single People	290	£15.96
Lone Parent One Child	80	£14.14
Lone Parent Two Children	34	£14.29
Lone Parent Three Children	7	£16.49
Lone Parent Four Children	2	£15.45
Couple	92	£16.23
Couple One Child	22	£14.24
Couple Two Children	22	£14.81
Couple Three Children	3	£16.00
Couple Four Children	2	£15.24
Couple Five Children	1	£21.91

Source: Torbay Revenue & Benefit System

In Torbay there are 4,200 social housing tenants receiving Housing Benefit with 555 working age households, or 13.3% affected by this change. There are 457 households that have one extra bedroom (14% reduction) and 98 households that have more than one bedroom (25% reduction) resulting in an average weekly loss of around £15.

The wider administrative and financial impact of this change will be felt by the social landlords in Torbay as they advise and assist their tenants with this change. This service is likely to see an increase in household changes where those affected are encouraged to move to smaller accommodation.

## Total Cost to Torbay Residents

Scheme	Affected	Average Weekly Loss	Total Annual Loss
Benefit Cap*	60	£60	£187,200
Social Housing Size Criteria**	555	£15	£399,600
Council Tax Support	9,155	£4	£1,600,000

Affecting working age households only

\*estimated number of cases affected by the benefit cap

\*\*calculation based on 48 weeks as most social landlords have rent free weeks

### 2a. Hardship Scheme applications

The Discretionary Housing Payments (DHP) scheme was introduced by the Government in July 2001 so that local authorities could provide financial assistance to claimants receiving Housing Benefit when additional help with housing costs is required.

This year the DWP significantly increased their contribution by 46.7% to £393,853 compared to the previous years funding due to the expected effects of Welfare Reform.

The objectives of Torbay's DHP scheme are:

- Alleviate poverty
- Assist tenants to move to affordable accommodation
- Support those in work to allow them to be able to remain in employment
- Safeguard residents in their own homes where there is a need to remain in a particular property or area
- Support those at risk of homelessness to remain in their home in the short term whilst alternative solutions are sought
- Help claimants through personal crises and difficult events
- Support the vulnerable in the local community
- Support young people in the transition to adult life
- Support young people leaving Local Authority care
- Support foster carers and those between fostering
- Support people with disabilities who has or need adaptations to their property or require a larger property than the Housing Benefit Regulations allow
- Help families stay together

DHP awards are generally viewed as either a one off payment to cover a rent deposit or rent in advance or a short-term payment that is paid in addition to the claimants individual Housing Benefit entitlement.

In the first quarter of this year we received 388 applications for DHP, which is a 79% increase on the same period last year.



Analysis of these cases shows the following:

65% of 388 applications (252 cases) were successful and have been awarded a DHP.

24% of the total applications (93 cases) were from tenants of Housing Association properties.

76% of the total applications (295 cases) were from Private Tenants

19% of the successful awards (48 cases) assisted with rent deposits and rent in advance payments.

7.5% of the successful awards (19 cases) assisted households affected by the Local Housing Allowance reductions.

11.5% of the successful awards (29 cases) assisted households affected by the size criteria restrictions (bedroom tax).

The number of applications which have been unsuccessful was to be expected at this early stage due to media coverage encouraging people to apply. Unsuccessful applications are mostly from households that are not in need of support through DHP as they are able to meet their housing costs based on their income and expenditure.

Revenue and Benefits are working closely with colleagues in Housing and other service areas as well as the third sector to identify people where DHP can help as a way of a short term solution in order to reach a sustainable outcome.

Just over £101,000 was paid from the fund between April and July. However, we anticipate a significant increase in hardship payments during the second half of the financial year as the changes start to affect household income and the budget will be fully committed. For example, the size criteria restrictions (bedroom tax) and benefit cap will reduce Housing Benefit by an amount each week. It is likely that households may try to make up the shortfalls or make lifestyle changes though it may not be sustainable. We suspect some households are not applying for DHPs at this stage as they are not yet under pressure from landlords due to rent arrears.

## **2b. Claim Handling times**

The table below shows the average number of days to process Housing Benefit new claims and changes of circumstances.

<b>Processing Type</b>	<b>April to June 2012</b>	<b>April to June 2013</b>
New	15.12	21.91
Changes	7.81	12.67

As with Council Tax Support administration, the number of new claims and changes processed between April and June fell when compared to the same period last year, which confirms the impact the reform changes has had on performance levels.

Similarly the number of appeals and applications for Discretionary Housing Payments have also significantly increased, which has led to an increase in workload.

## 2c. Customer Enquiries

Since April there has been a significant increase in customer contact for the service. The number of phone calls to the Contact Centre in April more than doubled for Housing Benefit related calls compared to the same period last year. This caused difficulties with resourcing to meet such demand as the number of abandoned calls more than trebled for the service.

Housing Benefit - Phone Calls	April 2012	April 2013	%age Change
Offered	7,610	17,359	+128%
Handled	5,569	8,755	+57.2%
Abandoned	2,041	8,604	+321.6%
% Abandoned	26.8%	49.6%	

The number of enquires at Connections offices fell by 12.5% when compared to the same period last year. Apart from Council Tax, which is the only exception, the number of enquiries for all other service areas fell quite sharply due to resources available at Connections offices.

Housing Benefit - Connections Offices	April 2012	April 2013	%age Change
Office Callers	3,171	2,774	-12.5%

Like Council Tax Support there has been a significant increase in the number of calls referred to Revenue and Benefit staff, when more in depth advice or explanation is required. For the broader impact of welfare reform callers are being referred to the council's website for reference.

## 2d. Requests for re-homing

We currently do not have any information on this as this dealt with primarily by Housing Options and social landlords. An update will be issued when data is available.

## 3. How have other welfare changes introduced during the past year impacted on Council services? What mitigation measures has the Council put in place?

The impact of the welfare changes mentioned at the beginning of this paper has contributed to the increase in caller demand from our residents. People who have had a cut in their benefits or tax credits have contacted the council for advice on making a claim for Housing Benefit or help with their Council Tax or to inform the council of their income change.

From 1 April 2013 the responsibility to administer the discretionary Social Fund, which consisted of Crisis Loans and Community Care Grants, was transferred from the Department of Works and Pensions (DWP) to the council and funding was made available to administer the scheme.

Local Authorities were encouraged to look at new ways of meeting the needs of local people living in their area, at times of crisis. This provided an opportunity to develop a local scheme, which ensures an appropriate, but not necessarily financial solution for people in crisis. Financial assistance takes the form of a grant rather than a loan and other alternative forms of assistance may be provided instead. For example food, clothing, household goods etc.

A fair and transparent process has been developed giving applicants the right of appeal and to request internal reviews of decisions made. The eligibility criteria will remain subject to constant review during the transition year to ensure that those in most need are assisted and applicants' rights are fully protected.

Torbay received £552k scheme funding from the DWP for 2013/14.

The scheme is administered by two staff and the initial enquiries are dealt with by Revenue and Benefits staff, which has proved to be very effective. So far there are no major resource issues, though it has increased the workload for Revenue and Benefits staff.

Analysis of the number of applications received and payments from April to July is summarised in the table below. This shows the number of successful applications has steadily increased since April to around 45.5%, which is a similar rate to the DWP when they administered the scheme, where around 50% of applications were successful.

<b>Month</b>	<b>Applications</b>	<b>Awarded</b>	<b>Refused</b>	<b>Amount Paid</b>
April	224	72	152	£11,360
May	303	136	167	£13,772
June	259	119	140	£8,816
July	324	147	177	£24,565
<b>Total</b>	<b>1110</b>	<b>474</b>	<b>636</b>	<b>£58,513</b>

#### **4. How is the Council monitoring any impact from welfare changes?**

We have developed a monitoring framework to check these impacts during 2013/14 and beyond. The framework considers possible impacts of welfare reform on:

- Number of Housing Benefit and Council Tax Support claimants claiming out of work benefits;
- Number and household types affected by size criteria restrictions (bedroom tax);
- Number and household types affected by the benefit cap;
- Council tax collection rates for all households and those receiving Council Tax Support;
- Number, household types and value of Discretionary Housing Payments;

- Number, household types and value of Exceptional Hardship Payments;
- Number of applications, household types and awards within the Crisis Support scheme

## **7. How are agencies working together to ensure that the cumulative effect of future service changes and further welfare reforms are mitigated as well as possible?**

The council and its partners recognise the potential impact of welfare reform as one of the major challenges it will face over coming years. Welfare reform features as a high priority for the council so we are working with the Devon Strategic Partnership Board that will oversee the local response to the changes. The board will work to a welfare reform action plan, which features actions under the following themes:

- Support those most affected by welfare reform into jobs;
- Make the money of those affected by welfare reform go further;
- Inform and prepare residents for welfare reform;
- Inform and prepare staff for welfare reform;
- Engage, involve and prepare elected members;
- Internal council activity.

We are ensuring that support for families with children is reflected in the actions we are taking in the above action plan. Information on some of the most significant actions we are taking are set out below:

### **Information and Awareness**

A welfare reform section has been added to the council website. We also developed fact sheets for council and partner staff to give them information about the changes and how to communicate these to residents as well as various briefing and information sessions have been held for staff to keep them up to date with changes.

Information and awareness around welfare reforms will continue as other changes, in particular the roll out of Universal Credit takes place. Particular focus will be made of the support available to people to help them through the changes.

### **Welfare rights/advice services**

We have recognised that a key element of support for families affected by welfare reforms is detailed benefit and debt advice. Existing advice services in Torbay, such as the Citizen's Advice Bureau, have seen a significant increase in demand for their services in the last 2 years, and are expecting a similar increase in demand in the next two years as the government's welfare reform programme is implemented.

We are planning to implement a demand management approach to advice, which encourages people to deal with their issues themselves where appropriate, developing self help materials and support to help with this. It will also include closer working with Citizen's Advice and Age UK and hope to develop a single information system and a single contact number for advice.

### **Local Support Services Framework for Universal Credit**

Universal Credit will present many challenges to residents in Torbay, with the main issues being that some people will struggle with the "digital by default" method of managing claims, and some will struggle to manage large monthly payments (as opposed to fortnightly payments for some of the benefits Universal Credit replaces), often including housing costs for the first time. Nationally, the Department for Work and Pensions have also come to this view.

The Department for Work and Pensions have indicated that funding will be made available for support in these areas, which will be delivered through a local partnership. This could consist of offering budgeting and financial support alongside an exercise to establish levels of IT skills, and IT access in the community.

### **What are we doing to mitigate the effects?**

A summary of the measures taken to date are provided in Appendix 1 with the key themes being:

- Training on welfare reforms provided to front-line staff and the third sector to enable them to understand the policy drivers and potential solutions available to support families.
- Discretionary Housing Allowance (DHP) specifically aimed at groups affected by the size criteria restrictions (bedroom tax) and the benefit cap.
- Establishing the response to welfare reform as a priority in conjunction with partners including Jobcentre Plus, housing providers and the Worklessness network of employment support organizations.
- Working with Homemaker Southwest who offer specialist advice and support to individuals and families who may be at risk of losing their home. They also offer support to people who may be moving into new accommodation and living independently for the first time.
- Supporting a local credit union Plough and Share who provide access to affordable financial services and advice on budgeting household income
- Use of Crisis Support scheme (introduced to replace the Social Fund) to support vulnerable people who are in short term crisis, to meet their needs for food and essential items or to assist them to maintain their independence within the community.

<b>Appendix 1a: Summary of measures in place to support vulnerable households affected by welfare reforms</b>		
<b>Objective</b>	<b>Action</b>	<b>Outcome</b>
<b>To safeguard vulnerable families/children affected by reforms.</b>	Use DHP and EHF policies to ensure appropriate targeting and prioritisation of vulnerable families.	DHP and EHF provide financial assistance to vulnerable households.
<b>Support children in education when families are affected by reforms.</b>	Use of DHP where appropriate to enable families to stay in property if possible.	Education not interrupted.
<b>Assess the scale and impact of the reforms.</b>	Monitor demand for services, factoring in benefits changes.  Use data and share data to understand scale and impact.	Private and Social Sector Housing monitoring.  Use of data to identify and support vulnerable groups.
<b>Make staff aware of the impact of reforms and have a response for families.</b>	Ongoing training and development of reform changes	Benefits Bulletin for all staff published regularly.
<b>Make information available to families / residents on welfare reforms.</b>	Website (general) information with signposts for further support.  Send letters to households affected by reform changes.	Comprehensive information on the Torbay website.  Sent to all Housing Benefit claimants affected by the changes.
<b>Ensure Members are updated on welfare reforms and their impact.</b>	Regular updates to members and scrutiny committees.	Improve awareness on how welfare changes affect residents and service delivery.
<b>Support households affected by families subject to reforms, or close to them.</b>	Households that previously received full Council Tax Benefit and are falling into arrears are monitored.	Vulnerable households are being contacted to offer support and prevent escalation.
<b>Provide emergency support (goods / services).</b>	Crisis Support Payments administration now provided Torbay Council.	Implementation during April and timescales now quicker than previous arrangements, with families more likely to receive items.

<b>Appendix 1b: Proposed measures to support vulnerable households affected by welfare reforms</b>		
<b>Objective</b>	<b>Action</b>	<b>Expected outcome</b>
<b>To safeguard vulnerable families/children affected by reforms.</b>	Cross check families affected by Council Tax Support, Social Sector Size Criteria (bedroom tax), Benefit Cap and Personal Independence Payments (PIP) with children's databases.	Social workers informed where reforms apply to their cases; Council Tax recovery, benefit cap, and social sector size criteria restrictions.
<b>Support families moving, either into temporary accommodation or permanently.</b>	Provide advice and assistance to under-occupiers to downsize including promotion of direct financial incentives and support packages. By definition, these are focused on under-occupiers rather than rent properties becoming available to families in priority need.	Policy to support where families cannot move into more affordable accommodation.  Arrange welfare reform advice sessions, aimed primarily at households affected by the size criteria restrictions (bedroom tax).
<b>Support families to work / work longer hours.</b>	Employability support: finding employment, create CVs, short courses, training, interview skills, address substance dependency, explore childcare options, specialist support for mental and physical conditions.  Establishing the response to welfare reform as a key theme with the Worklessness coordinator and TDA, and capturing essential joint actions in a Partnership Agreement with Jobcentre Plus  Local employment support providers through the Worklessness coordinator briefed on the programme of welfare reforms and likely increase in demand.	To be developed by Worklessness coordinator.  Welfare reforms to be established as a key theme.  Develop a partnership agreement and identify supporting actions.

<p><b>Make staff and partners aware of the impact of reforms and have a response for families.</b></p>	<p>Ongoing training in children's service to cover changes and provide an update on current impact.</p>	<p>Better understanding and improves advice.</p>
<p><b>Make information available to families / residents on welfare reforms.</b></p>	<p>Targeted information</p>	<p>Leaflets on various welfare reform changes to be published.</p>
<p><b>Support families subject to reforms, or close to them.</b></p>	<p>Potential increase in household debt, health impacts, fuel poverty, poor diet.</p>	<p>Early help service to support families and prevent escalation.</p>