



# The Cumulative Impact of Welfare Reform in Leeds

A report by Policy in Practice and The Welfare Reform Club



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# 1.0 Introduction

**Leeds City Council (LCC) is developing a specific approach to tackling poverty and deprivation in Leeds, based on:**

- 1. Introducing community hubs across the city to provide in the most efficient way the right mix of council and partner services each community needs.**
- 2. Tackling financial hardship by redesigning the delivery of financial support to provide an integrated system of benefits advice and personal service.**
- 3. Helping people into work by using the Citizens@Leeds approach to provide easy access for citizens to training and employment advice and opportunities.**
- 4. Developing the concept of community councils as a new approach for area management arrangements with the aim of strengthening local democratic engagement.**

Taken together, LCC believe that this approach will herald a 'step change in delivering an integrated, targeted and focused approach by the council and its partners to meet the needs of citizens and their families, specifically those who are most impacted by the worst effects of poverty and deprivation and are facing significant hardship'.

To inform this approach, Leeds City Council (LCC) has commissioned the Welfare Reform Club and Policy in Practice to advise on two aspects of welfare reform:

- the design of a council tax reduction scheme for 2015 that would best fit with the Council's anti-poverty strategy;
- and an assessment of the impact of Universal Credit, combined with the cumulative impact of other welfare changes on households in Leeds.

This report sets out our approach and key findings on the cumulative impact of welfare reform in Leeds, and the likely impact of Universal Credit. It is accompanied by a comprehensive dataset showing the impact of welfare changes at a household level.

This will not only help Leeds City Council understand the cumulative impact of welfare reform at an aggregate level, but will also help the council to identify the individual households that are or will be affected in order to better target support to households that need it.

## 2.0 Methodology and Scope of Work

**The analysis in this report is based on Leeds City Council's Single Housing Benefit Extract (SHBE) data as at April 2014.**

**The analysis was conducted by running the data through the Policy in Practice Universal Benefit Calculator engine to analyse the individual and aggregate impact of welfare reform.**

The Single Housing Benefit Extract (SHBE) is a dataset that local authorities use to report information on housing benefit claims on a monthly basis to the DWP.

It has individual-level data, and thus is a rich resource for analysing the impact of welfare reform at both an individual and an aggregate level.

It represents low-income households, defined as those in receipt of housing benefit or council tax support as at April 2014.

Leeds City Council signed a secure data sharing agreement with Policy in Practice in order to share the SHBE data, with personally identifiable information redacted.

Policy in Practice then converted the data into a format consistent with the Universal Benefit Calculator engine, and then ran the data through the engine on a secure local server.

## 2.0 Methodology and Scope of Work continued

Using this methodology, we set out to discover:

1. The impact of the benefit cap
  - Which households, household types, and areas are affected and by how much
  - Differences between the benefit cap under the current system and Universal Credit
  - Households that are at risk of being capped if they became unemployed
2. The impact of housing benefit size criteria
  - Which households, household types, and areas are affected by the Under-occupation Charge (UOC) (i.e. the bedroom tax) and by how much
  - Which households pay rent that is greater than their maximum entitlement under the Local Housing Allowance (LHA)
3. The impact of the Council Tax Reduction Scheme
  - Which households are protected
  - Which have been affected by a reduction in maximum support
4. The impact of Universal Credit
  - How Universal Credit awards will compare to entitlements under the current system
  - Households and household types that are likely to need transitional protection
  - Households that will likely be subject to in-work conditionality
  - The level or earnings at which a household would no longer receive any Universal Credit
5. The cumulative impacts of welfare reform
  - Which households, household types, and areas are affected by multiple reforms

## 2.0 Methodology and Scope of Work continued

The next section of this report sets out the limitations of our analysis; and this is followed by an overview of the characteristics of households within the SHBE cohort in Leeds.

This information helps to put the findings of the impacts of welfare reform in the proper context.

We then:

- look at each of the housing related welfare reforms that have been enacted to date
- follow this up with a static analysis of the impact of Universal Credit on the SHBE cohort within Leeds and then
- look at which households are affected by the council tax reduction scheme in Leeds.

Finally, we look at the cumulative impact of welfare reforms in Leeds, identifying which households are impacted by multiple reforms, and then show all of our findings by geography, at a postcode level.

This report is accompanied by a dataset showing the impacts of welfare reform on a household-by-household basis.

## 3.0 Limitations

There are some limitations to the information held within the SHBE dataset that require assumptions in order to complete calculations.

Table 1 details each of the seven limitations, the assumption made, the rationale for these assumptions, the number of records affected by this, and the implications for our analysis.

**Table 1: Limitations**

1. Limitation: Passported housing benefit cases do not provide information on earnings			
Assumption: Passported cases are out of work	Rationale: No information on which to base assumptions otherwise	No. Records Affected: 36,631 (66%) working age records and 18,554 (61%) pension age records	Implications: Not capturing the impact on low hours work which may underestimate the number of cases with a higher UC entitlement
2. Limitation: Passported housing benefit cases receiving ESA do not give information on ESA group.			
Assumption: ESA cases where the household has been awarded the Enhanced Disability Premium or Severe Disability Premium have been put in the Support Group. All others are in the Work Related Activity Group.	Rationale: To be entitled to the EDP or SDP, an adult in the household must receive the highest rate care component of DLA/PIP or be in the ESA Support Group.	No. Records Affected: 8081 (9% of total) cases have been put in the WRAG group, 8575 (10% of total) cases have been put in the support group.	Implications: People receiving the EDP or SDP under the current system will be better off under UC if they are in the Support Group and worse off if they are in the WRAG group. We will assume that all households receiving EDP or SDP will be better off.

continued overleaf >



## 3.0 Limitations continued

**Table 1: Limitations continued**

3. Limitation: No information on child disability benefits. Only information on whether the household receives the child disability premium.			
Assumption: Where the household receives the child disability premium, we have assumed the lowest rate care component of DLA for one child.	Rationale: This is a conservative estimate. We have no other information to base assumptions on the level of disability.	No. Records Affected: 1,094 (1% of total) of records include the child disability premium.	Implications: We may over-estimate the number of households that are worse off under UC. Disabled children that do not receive the highest rate care component of DLA will be worse off, as the disabled child element of UC is lower than that in tax credits.
4. Limitation: Missing some information on property size for some working-age renters			
Assumption: Assumed they live in the property size they are entitled to	Rationale: No other data to base assumption on	No. Records Affected: Missing data for 2,490 working-age social renters* (8% of working-age, social rented records)  *Note: missing data for private renters has no impact on analysis as households are entitled to a maximum LHA for the property size they are entitled to, not the property size they occupy.	Implications: We may be under-estimating the impact of UOC.
5. Limitation: No information on previous year's earnings to calculate tax credits			
Assumption: Assumed the same income last year as they have this year	Rationale: Will disregard any tax credit overpayments, so gives a truer comparison to Universal Credit	No. Records Affected: All working-age records (55,303)	Implications: May over-estimate UC awards in the short term, but will be accurate in the long term

continued overleaf >



## 3.0 Limitations continued

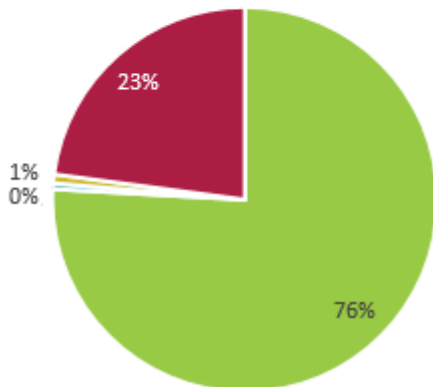
**Table 1: Limitations continued**

6. Limitation: Limited information on childcare. We only have information on the childcare disregard in the housing benefit claim, not childcare support claimed through tax credits			
Assumption: Childcare support added for records with a childcare disregard only	Rationale: No other information on which to base assumption	No. Records Affected: Childcare disregard used on 1,480 (2%) of records. Analysis identified a further 3,962 working households with children that may require childcare but are not receiving support through the childcare disregard.	Implications: We are underestimating the take up of childcare support
7. Limitation: No information on housing costs for owner-occupiers, as they do not claim Housing Benefit. However they may be receiving Support for Mortgage Interest.			
Assumption: Owner-occupiers have no housing costs.	Rationale: No other information on which to base assumption	No. Records Affected: 14,909 (17%) of records.	Implications: We may underestimate the number of people who are worse off under Universal Credit. This is because owner-occupiers are not entitled to mortgage support in work, so those working a low number of hours will be worse off.

# 4.0 The Leeds Cohort

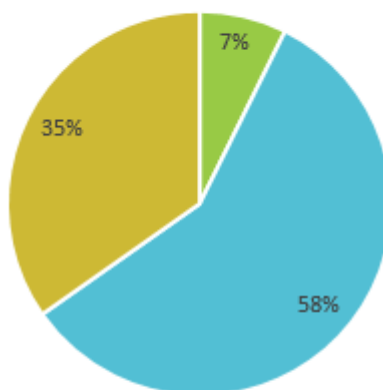
## The Pension Age Population

By household type



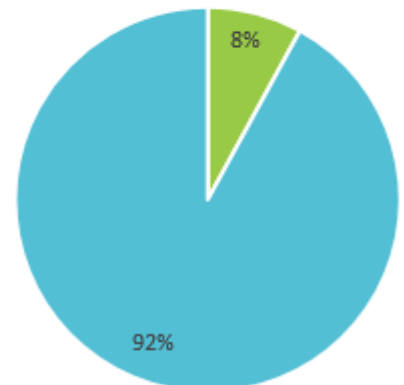
- Single
- Lone Parent
- Couple with children
- Couple without children

By housing sector



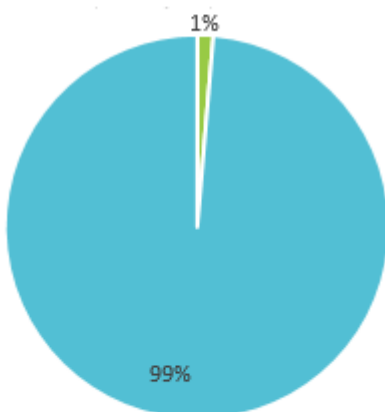
- Private Rent
- Social Rent
- Owner-occupier

By disability<sup>1</sup>



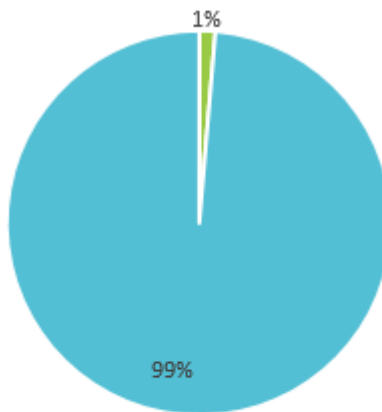
- Disabled
- Not disabled

By employment<sup>2</sup>



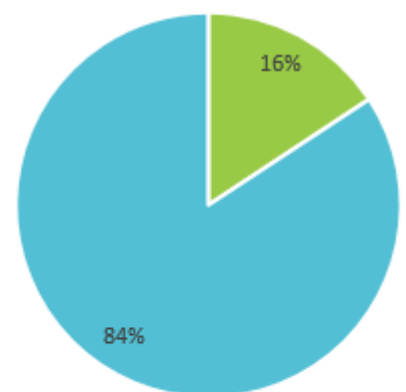
- In work
- Not in work

By children



- With children
- Without children

By savings



- Savings
- No savings

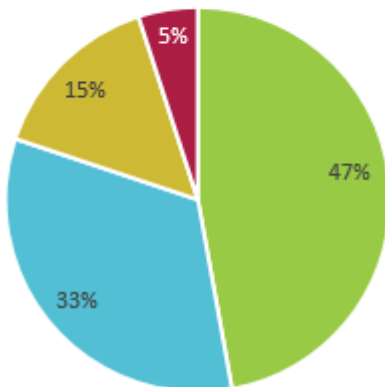
<sup>1</sup> Disability within our analysis refers to households in receipt of ESA or DLA at any rate.

<sup>2</sup> Employment within our analysis refers to households that are not on an income replacement benefit, or working more than 16 hours.

## 4.0 The Leeds Cohort continued

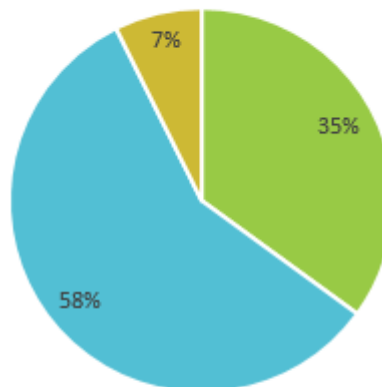
### The Working Age Population

By household type



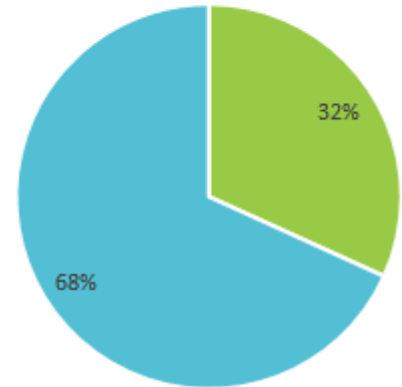
- Single
- Lone Parent
- Couple with children
- Couple without children

By housing sector



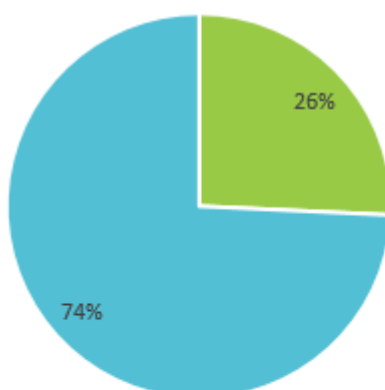
- Private Rent
- Social Rent
- Owner-occupier

By disability



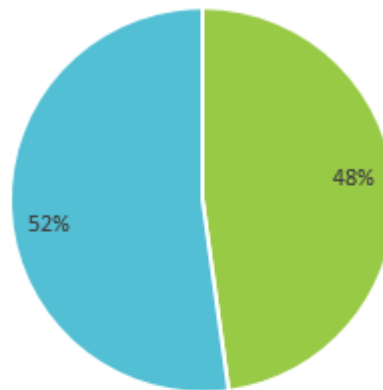
- Disabled
- Not disabled

By employment



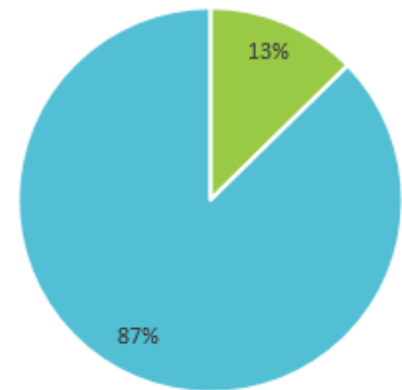
- In work
- Not in work

By children



- With children
- Without children

By savings



- Savings
- No savings

## 4.0 The Leeds Cohort continued

Some key findings and additional analysis of the Leeds Cohort are that:

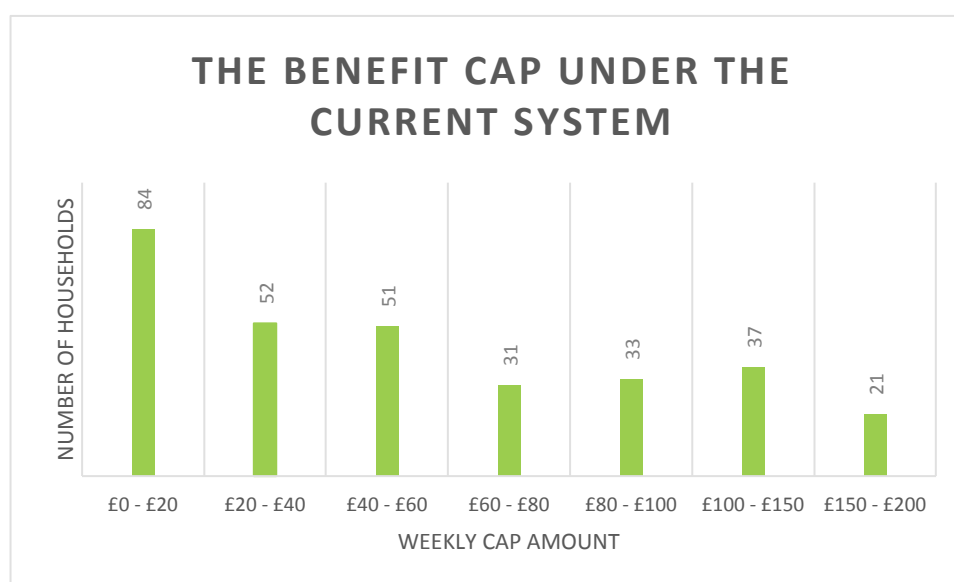
1. Among the unemployed working age households in the cohort (40,263 in total), around 12% (4,698) of these households are under the age of 25. 51% of these households do not have children, 44% are lone parents, and 5% are couples with children.
2. In addition, the analysis identified 1,976 unemployed under-25s who are non-dependants.
3. There are 8,267 individuals in the cohort aged between 18 and 21. 2,459 are classed as dependent children, while 2,518 of these are claimants and 3,290 are non-dependants.
4. This cohort may be affected by 'earn or learn' policies raised by the two main parties.
5. Over three-quarters of all pensioners within the SHBE data are single.
6. While 58% of claimants in both working age and pension age households are in social housing, there are as many working age households in the private rented sector as there are owner-occupiers within the pension age population (35%).
7. While the proportion of in-work housing benefit claimants has been growing, this is from a relatively low base. The majority of housing benefit claimants are not in work.

## 5.0 The Impact of Individual Welfare Reforms

### 5.1 The Benefit Cap

The benefit cap affects 309 households in Leeds, on average each of these households lose £58.17 per week.

The maximum loss is £198 per week, which is limited by the maximum weekly housing benefit for a four-bedroom property in Leeds. The chart below gives a breakdown of capped households by amount.



The benefit cap affects 1,502 children in Leeds, and all capped households have children. 63% are lone parents and 37% are couples with children.

There are a further 404 households that are at risk of being capped if they became unemployed (after the 6 month grace period). 77% of these households are couples with children and 23% are lone parents.

The greater proportion of couples that are exempt from the benefit cap because of work may indicate that there is less of a barrier to work for couple households.

The total amount of housing benefit capped each week is £17,976, amounting to around £937,314 over the course of a year.

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.1.1 The Benefit Cap Under Universal Credit

Our analysis has identified an additional 560 households that could be subject to the benefit cap under Universal Credit, bringing the total number up to 869.

The reasons for this are that 82% (457 cases) of the 'newly capped' households have no income from tax credits reported on their SHBE records, but they would qualify for these elements (e.g. child element, base element in work, childcare element) under Universal Credit.

This means that overall household income is likely to be higher, up to the maximum level allowed by the cap.

The reasons for this are firstly higher levels of benefit take-up under Universal Credit, as a result of a single claim process, and because Universal Credit is calculated based on the previous months income, which means that a drop in income will lead to a higher Universal Credit payment in the following month.

The benefit cap will apply to all elements of Universal Credit, so in addition to those households seeing an increase in income, 1% (7 cases) of 'newly capped' households are owner-occupiers who would not have been subject to the benefit cap under the current system as they are not claiming Housing Benefit.

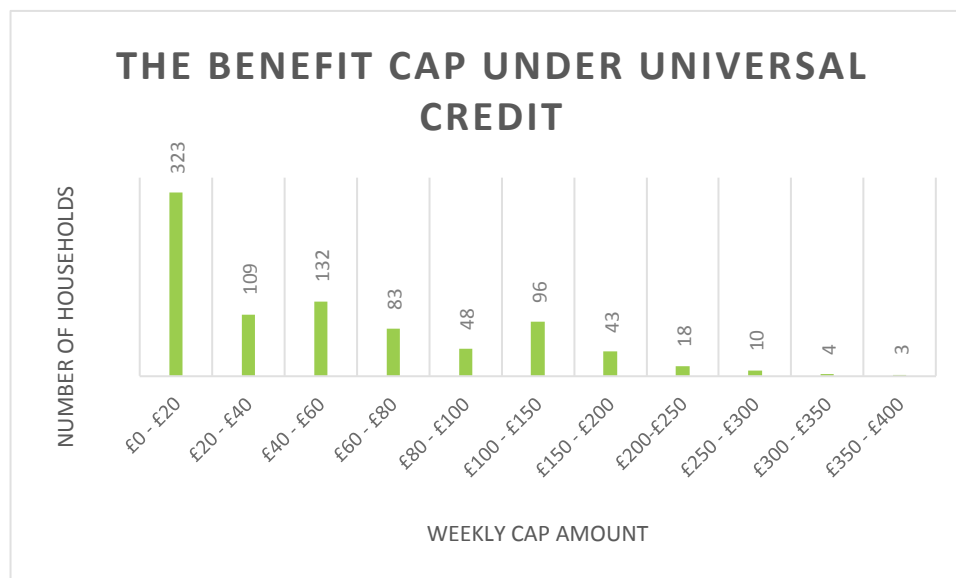
## 5.0 The Impact of Individual Welfare Reforms continued

Around 10% (83 cases) of households capped under Universal Credit will lose more than their housing element.

On average, households will be capped by £58.07, which is just slightly lower than under the current system.

While the average amount that will be capped is slightly lower under UC, the total number of households affected by the cap is greater. This means that the total amount of UC capped in Leeds is greater.

Leeds residents will lose £50,467 of Universal Credit each week due to the cap, amounting to over £2.6 million per year. The chart below gives a breakdown of capped households by amount.



92% of all households (798 cases) capped under Universal Credit have children and 3,735 children will be subject to the benefit cap under Universal Credit.



## 5.0 The Impact of Individual Welfare Reforms continued

### 5.2 Under Occupation Charge (UOC)

7,454 households within the Leeds Cohort are affected by the Under-occupation Charge.

#### Most Affected Households Have One Spare Room

81% of affected households have one spare room, resulting in a 14% reduction in housing benefit.

The average reduction to housing benefit for these households is £11.15 per week.

19% of affected households have two or more spare rooms, resulting in a 25% reduction in housing benefit.

The average reduction to housing benefit for these households is £20.05 per week.

#### Types of Households Affected

- 64% of affected households are single people with no children
- 18% are lone parents
- 11% are couples without children
- 7% are couples with children

#### Children and Disabled Adults

Around 25% of affected households have children and a total of 2,972 children are affected.

48% of affected households include a disabled adult who is either in receipt of ESA or DLA/PIP.

#### Monetary Value of Lost Benefit by Customers

In total, Leeds residents are losing £95,650 per week in housing benefit. Over the course of a year, this amounts to nearly £5 million.

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.3 LHA Cap

There are 21,284 LHA cases in the Leeds cohort.

#### Customers Who Pay Rent Above Their LHA rate

44% of LHA cases pay rent above their applicable LHA rate.

92% of these are of working age and 8% are of pension age.

The data shows that their average shortfall is £19.46 per week, or £84.55 per month.

However, this analysis is limited to 'declared rent', and there are households already paying above the LHA rate have limited reason to notify the council of rent increases.

#### Types of Households Affected

- 56% of affected households are single people with no children
- 27% are lone parents
- 7% are couples without children
- 11% are couples with children

#### Children and Disabled Adults

38% of the households with rent above the LHA rate have children and a total of 5,302 children affected.

24% of affected households include a disabled adult who is either in receipt of ESA or DLA/PIP.

#### Monetary Value of Shortfall Experienced by Customers

In total, Leeds residents have a shortfall of £761,583 each month. Over the course of a year, this amounts to £9.1 million each year.

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.4 Council Tax Reduction

80,129 households in the cohort are liable to pay Council Tax.

Of these, around 94% (75,151) of households within the SHBE cohort are eligible for a Council Tax Reduction.

#### Majority Eligible for CTR Are In A Protected Group

63% (47,016) of those eligible for a Council Tax Reduction are in a protected group, and are therefore not impacted by reductions to CTRS.

Of those who are protected:

- 65% are pensioners
- 18% receive the Enhanced or Severe Disability Premium
- 13% are lone parents with children under 5
- 4% are carers

#### Significant Minority At Risk of Further Cuts

This means that 37% (28,135) of those eligible for CTRS are not protected and will be impacted by any further cuts to support.

Of those who are not protected:

- 35% are on JSA
- 23% are on ESA
- 7% are on IS

The remaining 35% are not in receipt of a DWP administered benefit.

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.5 Universal Credit

Universal Credit is being introduced in order to simplify the benefit system, and improve incentives to enter and progress in work.

However, its implementation has been delayed, and the current timetable indicates that it will begin to impact upon single households in Leeds in 2015/16.

The limitations in the data mean that we have to make a number of assumptions, and our analysis is likely to underestimate the number of households that will have a higher entitlement under Universal Credit.

This is because our analysis presents a 'static' picture, and does not take into account any dynamic effects (such as more people moving into work) that Universal Credit may be expected to have.

In addition, an estimated 3% of working-age passported claims will be in part-time work, and are likely to gain under Universal Credit.

#### 5.5.1 Award Amounts

54,219 working age households within the SHBE cohort will be transitioned onto Universal Credit.

- 46% of these households will have no change in entitlement
- 29% will have a higher entitlement under UC than the current system
- 25% will need transitional protection to avoid a lower entitlement under UC

Table 2 overleaf is a breakdown of all households that will be worse off, see no change in entitlement, or will be better off under Universal Credit, by household characteristics (e.g. of those 13,400 households that are worse off, 64% are lone parents).

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.5 Universal Credit continued

Table 2: Changes in Household's Entitlement Under Universal Credit

Table 2	Worse off under UC	No change in entitlement	Better off under UC
<b>Number of households</b>	13,400	25,046	15,773
<b>Average Amount (per month)</b>	£106.91	N/A	£103.61
<b>Number of children</b>	22,435	17,214	10,805
<b>By Household Type</b>			
Single	13%	60%	56%
Lone parent	64%	28%	15%
Couple without children	5%	4%	6%
Couple with children	18%	9%	22%
<b>By Housing Sector</b>			
Private rent	34%	38%	31%
Social rent	60%	55%	60%
Owner-occupier	6%	7%	9%
<b>By Employment</b>			
In work	46%	1%	48%
Not in work	54%	99%	52%
<b>By Disability</b>			
Disabled	25%	28%	50%
Not disabled	75%	72%	50%

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.5 Universal Credit continued

#### Lone Parents are Worse Off Under UC

The most striking statistic in Table 2 is that 64% of people who are worse off are lone parents.

The drivers behind this are that:

- 28% of these are under 25, so they will be worse off because they no longer receive the over-25 rate of personal allowance.
- 33% of these are working at the tax credit threshold or a few hours more, which on a static analysis will mean that they are marginally worse off under Universal Credit.
- 15% of these have non-dependants, which may be the reason that they are worse off.

#### Single People are Better Off Under UC

It is also striking that 56% of those that are better off are single.

The drivers behind this are that:

- 65% of these are in the ESA Support Group, and see an increase in support.
- 12% of these have non-dependants, which may mean that they are better off.
- 32% of these are in work, and 20% of these are working below the tax credit threshold, which means that they will benefit from higher work allowances and a lower withdrawal rate of benefits under Universal Credit.

Table 3 overleaf is a breakdown of household characteristics, by whether they are worse off under UC, have no change in entitlement, or are better off under UC (e.g. of all lone parents, 48% are worse off).

## 5.0 The Impact of Individual Welfare Reforms continued

### 5.5 Universal Credit continued

Table 3	Worse off under UC	No change in entitlement	Better off under UC
<b>By Household Type</b>			
Single	7%	58%	35%
Lone parent	48%	39%	13%
Couple without children	26%	38%	36%
Couple with children	29%	27%	44%
<b>By Housing Sector</b>			
Private rent	24%	50%	26%
Social rent	26%	44%	30%
Owner-occupier	20%	44%	36%
<b>By Employment</b>			
In work	44%	1%	55%
Not in work	18%	62%	20%
<b>By Disability</b>			
Disabled	14%	40%	46%
Not disabled	30%	49%	21%

44% of all households in-work are shown to be worse off, however upon further investigation half of these are employed at the tax-credit threshold, and would therefore lose out marginally, on the basis of a static analysis and assuming they do not receive transitional protection.

46% of disabled people are shown to be better off in our analysis. This is likely to relate to our assumption that households in receipt of either the Enhanced Disability Premium or Severe Disability Premium under the current system will be in the ESA support group under Universal Credit.

If all households with a lower UC entitlement receive transitional protection, Leeds will see an additional £1,634,229 in the local economy each month. On average, this is an additional £30.14/month for each working age household in the cohort.



## 6.0 Drivers of Change in Entitlement Under UC

**The following is an overview of the main drivers of a change in entitlement under Universal Credit, however, these drivers vary by both income level and household type. The analysis is taken from our report on Universal Credit for the Joseph Rowntree Foundation, published June 2014.**

### **Better off under UC:**

- People under 25 without children or a disability and in work. They are currently not entitled to Working Tax Credits under the current system, but will qualify for in-work support under UC.
- People in the ESA Support Group. The base entitlement has risen.
- People working a low number of hours. Under the current system, they face a 100% withdrawal rate of JSA/IS/ESA but will only see a 65% withdrawal of Universal Credit.
- Parents working under 16 hours who need formal childcare. Under the current system, they are not entitled to childcare support through tax credits, but they will be eligible for help with childcare costs under UC.

### **Worse off under UC:**

- Lone parents between 18 and 25. They will no longer be entitled to the over-25 rate of the personal allowance as they do under the current system.
- Disabled children not entitled to the highest rate care component of DLA. The child disability element of Universal Credit is worth around half of the disability element of Child Tax Credit.
- Homeowners with a mortgage, working between 1-16/24 hours. Under Universal Credit, owner-occupiers will not be entitled to help with their mortgage when in work. Under the current system, they are eligible for mortgage support as long as they are not in 'remunerative work' (usually 16 or 24 hours depending on household type).
- People with savings over £16,000. Under the current system, they would still be eligible for tax credits but they will not be eligible for Universal Credit.
- Couples with one partner above and one partner below the state pension age. Under the current system, the couple would claim Pension Credit (a higher amount) but under Universal Credit, their entitlements are determined by the youngest partner and therefore will claim UC (a lower amount).

## 6.0 Drivers of Change in Entitlement Under UC continued

### 6.1 In Work Conditionality

Conditionality, or the new 'claimant commitment' will apply to 25,912 (48%) Universal Credit recipients. 7,868 (30%) of these households are already in work, and may be expected to increase their earnings.

### 6.2 Minimum Income Floor

2,548 (5%) of the Universal Credit cohort is self-employed.

Of the self-employed, only 15% (380) have earnings above their Minimum Income Floor (set at the National Minimum Wage x hours that they are expected to work).

This means that 2,168 (85%) self-employed households could be subject to the Minimum Income Floor under UC and see a fall in their income.

Self-employed households transitioning onto Universal Credit will have a six month grace period before the minimum income floor applies.

### 6.3 UC falls to Zero

On average, UC households would have to earn £20,768 per year to no longer be entitled to Universal Credit. However, this varies by household type, as shown in Table 4, below.

<b>Single</b>	£ 15,228
<b>Lone parent</b>	£ 25,011
<b>Couple without children</b>	£ 17,892
<b>Couple with children</b>	£ 29,891
<b>Private rented</b>	£ 21,684
<b>Social rented</b>	£ 20,526
<b>Owner-occupier</b>	£ 18,296

## 7.0 The Cumulative Impact of Welfare Reforms

For those affected by the benefit cap, the UOC, the LHA cap, or CTRS, the average amount they are affected by is £26.43 per week.

Tables 5 and 6 below look at the cumulative impact of 5 different reforms on Leeds households:

- the benefit cap
- the bedroom tax
- the LHA cap
- a need for transitional protection under UC
- reductions to maximum council tax support

Note that residents would either be impacted by the bedroom tax or the LHA cap, but not both, so the maximum number of reforms that households could be affected by is four.

### The Cumulative Impact by Household Characteristics

Table 5 below shows the number of working age households affected by one or more of these five welfare reforms. The analysis also shows the number of disabled households, and number of children affected by multiple reforms within the Leeds cohort.

Table 5	Number of Households	% of the working-age Leeds cohort	Number of Disabled Households	Number of Children
<b>Not impacted</b>	13123	24%	5884	11257
<b>1 reform</b>	26377	49%	8283	23923
<b>2 reforms</b>	13345	25%	3668	13156
<b>3 reforms</b>	1356	3%	400	2039
<b>4 reforms</b>	18	0.03%	3	79

Table 6 below shows by household type, those affected by multiple reforms.

Table 6	Single	Lone parent	Couple without children	Couple with children
<b>Not impacted</b>	6853	4415	462	1393
<b>1 reform</b>	12350	8578	1263	4186
<b>2 reforms</b>	6053	4280	842	2170
<b>3 reforms</b>	315	590	142	309
<b>4 reforms</b>	0	8	0	10

## 7.0 The Cumulative Impact of Welfare Reforms

Table 7 below provides a comprehensive geographical breakdown of the impact of multiple reforms by postcode.

Table7	# of households affected by the benefit cap	# of households affected by UOC	# of households affected by LHA cap	# of households affected by CTRS	# of households with lower UC entitlement	# of households with higher UC entitlement	# of households affected by multiple reforms				
							No impact	1 reform	2 reform	3 reforms	4 reforms
BD3	0	0	7	20	9	16	8	21	7	0	0
BD4	1	0	59	38	21	25	10	44	25	7	0
BD11	1	19	45	99	68	61	47	113	47	6	0
BD16	0	0	0	0	0	1	1	0	0	0	0
LS1	0	16	25	74	30	46	36	70	34	2	0
LS2	2	39	89	224	37	123	109	189	96	2	0
LS3	0	31	41	140	38	88	78	128	55	3	0
LS4	0	75	166	341	106	190	148	327	163	9	0
LS5	3	129	73	336	136	180	150	318	155	14	0
LS6	14	266	630	1355	406	899	834	1354	575	45	0
LS7	17	629	346	1839	780	1038	822	1636	838	83	0
LS8	43	442	1083	2662	1140	1306	912	2119	1346	146	4
LS9	51	968	979	3466	1481	1614	1411	3085	1676	137	5
LS10	26	645	394	1963	1127	992	944	1975	903	107	0
LS11	38	479	1054	2722	1090	1341	1253	2456	1260	106	5
LS12	23	611	616	2259	1028	1139	1029	2183	997	98	1
LS13	21	551	332	1746	888	924	811	1630	805	82	1
LS14	22	734	284	1915	1096	995	889	1837	959	77	0
LS15	13	212	343	758	502	460	357	756	413	62	0
LS16	4	236	222	1020	405	632	482	969	377	37	0
LS17	4	221	328	898	384	595	412	787	410	54	0
LS18	1	107	108	259	179	209	164	259	160	21	0
LS19	3	64	150	324	191	231	169	303	169	20	0
LS20	0	35	67	147	100	126	77	155	71	11	0
LS21	0	52	131	237	129	188	119	244	112	16	0
LS22	0	30	77	90	71	107	79	102	64	6	0
LS23	1	33	43	95	50	60	30	78	51	10	1
LS24	0	0	1	2	1	1	0	2	1	0	0
LS25	1	91	228	371	266	316	230	435	200	27	0
LS26	6	247	158	567	377	380	293	584	304	44	0
LS27	9	217	398	954	506	662	568	942	467	53	0
LS28	1	140	334	657	413	478	384	708	328	41	0
LS29	0	0	12	7	5	8	3	10	4	1	0
WF3	4	104	146	430	268	269	209	440	217	20	1
WF10	0	28	38	109	68	67	52	107	53	9	0
WF12	0	0	0	3	2	0	0	3	1	0	0

## 8.0 Findings and Conclusions

Leeds City Council wants to deliver a 'step change' in delivering integrated and targeted support to families, specifically those who are most impacted by the worst effects of poverty and deprivation and are facing significant hardship.

The analysis in this report presents a detailed picture of the impact of welfare reform in Leeds. For the first time, we are able to present a 'bottom-up' picture of the impact of welfare reform.

Focusing on households most likely to be impacted by the welfare changes (HB and CTRS recipients), we can identify which households are most likely to be impacted by multiple reforms, and an estimate (albeit limited by the available data) on the impact that Universal Credit is likely to have.

Table 7 gives a breakdown of affected households by postcode.

It shows the number of households in each postcode that are affected both by each individual reform (the UOC, the benefit cap, the LHA cap, CTRS and Universal Credit) and those that are affected by multiple reforms.

This data has the potential to inform strategic decisions about where to target information campaigns and how best to develop effective local partnerships, ensuring scarce resources are focused on the areas that need most support.

Our analysis is broken down further in the accompanying dataset, giving Leeds City Council the ability to identify the impacts at a household level.

This information could be used to develop targeted mailing campaigns to, for example, increase the take-up of discretionary housing payments, or inform households of changes in council tax support, or how Universal Credit may affect them.

The ability to understand the impact of welfare changes at a household level can help LCC to deliver better-targeted, integrated and effective welfare support.

We would be pleased to assist Leeds in making further use of this data to inform strategic and operational decisions, and deliver targeted and effective local welfare support.



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