Reducing the impacts of welfare reform and recession:
A guide based upon evidence from Merseyside and Cheshire

June 2014
Foreword

Reforms to the welfare system since 2012 coupled with the economic downturn since 2008 have had significant impacts upon the lives of many individuals and families, including the most vulnerable and those living in poverty.

In Cheshire and Merseyside, as throughout the rest of England, these impacts have differed greatly in the extent, manner and timescale in which people within the region and in their local communities have been affected. In some circumstances the greatest impacts are yet to be felt and it may be many years before the impact on individuals’ health and wellbeing will be truly evident. We do know however that the greatest impacts are likely to be on the most vulnerable populations, widening existing inequalities in health which are already too wide.

In response to this need, a wide range of organisations are carrying out excellent work across Cheshire and Merseyside, in order to improve outcomes for local people. Some of this work is highlighted within this guide. However, it is clear that while many individuals and organisations are achieving successes every day and providing invaluable services, there are many ways in which more can be done to help those who have been, are still being, and will in the future be affected by welfare reform. This guide includes a range of evidence-based recommendations, to help ensure that where possible appropriate provision is available for those who need it.

This guide should be used to inform local authorities and their partners such as housing associations, the NHS and third sector organisations about approaches they can take to reduce the impacts brought about by welfare reform and the recession. For mitigation to be most effective it will require a joined up approach with local organisations coming together and sharing information, ideas and resources. Additionally, there are many sustainable and often innovative approaches that can be undertaken to support local people through increasing income, reducing debt and reducing the costs of everyday life. Ultimately our aim has to be to create sustainable and resilient communities and individuals who can support each other and themselves to improve their health and wellbeing.

Margaret Carney
Chief Executive, Sefton Council
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Liverpool Charity and Voluntary Services
Liverpool City Region's Child Poverty Commission
Liverpool Housing Trust
Magenta Living, Wirral
Mayors Hope Fund, Liverpool

Nugent Care, Liverpool
One Vision Housing, Sefton
Red Ninja Studios
Sefton@work
St Leonards, Sefton
Trussel Trust food bank, Sefton
Warrington Housing Association
Wirral Change, Wirral
Your Housing Group, Wirral
Progress checklist

This checklist includes objectives that organisations can assess their activities against, as they work to reduce the impacts of welfare reform and the economic recession. Each aim is linked to one or more of the recommendations described in this guide, where further information and examples of approaches are provided. You can rate the current progress of your organisation or local area against each objective.

It is not anticipated that every organisation will be able to fully engage with each recommendation explored in this guide. This checklist is designed to help identify gaps in service provision within your organisation or local area that can be addressed to improve the region’s response to welfare reform and the economic recession.

<table>
<thead>
<tr>
<th>Objective</th>
<th>More information</th>
<th>How would you rate local action against this aim?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribute to strategies to improve skills, job readiness and work and training opportunities in your local area</td>
<td>Recommendation 1</td>
<td>+</td>
</tr>
<tr>
<td>Undertake, support or promote initiatives to increase access and skills regarding computers and the internet</td>
<td>Recommendation 1</td>
<td>++</td>
</tr>
<tr>
<td>Contribute to work aiming to reduce the risk of poor money management and uptake of high interest loans amongst local residents</td>
<td>Recommendation 2</td>
<td>+++</td>
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<tr>
<td>Engage with local people to understand their needs and how your organisation can help them</td>
<td>Recommendation 3</td>
<td>Not relevant</td>
</tr>
<tr>
<td>Support initiatives to increase energy efficient homes and reduce fuel costs</td>
<td>Recommendation 4</td>
<td>Not relevant</td>
</tr>
<tr>
<td>Create and facilitate meaningful and useful volunteering opportunities</td>
<td>Recommendation 1</td>
<td>+</td>
</tr>
<tr>
<td>Facilitate or contribute to sustainable community projects to encourage the sharing of resources such as time, buildings and goods</td>
<td>Recommendation 4</td>
<td>++</td>
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<tr>
<td>Staff receive training on welfare issues, policy and local services to enable them to provide consistent and correct information and signposting for service users</td>
<td>Recommendation 5</td>
<td>+++</td>
</tr>
<tr>
<td>Work to reduce issues of stigma associated with service use and the welfare system (e.g. through staff training, publicity and community engagement)</td>
<td>Recommendation 8</td>
<td>Not relevant</td>
</tr>
<tr>
<td>Work closely with other local organisations with similar aims and objectives</td>
<td>Recommendation 9</td>
<td>Not relevant</td>
</tr>
<tr>
<td>Representation on local groups, networks or at meetings relevant to welfare reform and mitigation approaches</td>
<td>Recommendation 10</td>
<td>Not relevant</td>
</tr>
<tr>
<td>Contribute to a co-ordinated approach to data monitoring and information sharing</td>
<td>Recommendation 10</td>
<td>Not relevant</td>
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Methodology
This guide has been informed through:

- A review of the literature relating to the economic downturn and welfare reform and the impact of these throughout England, focussing on evidence to inform mitigation approaches.
- Interviews with, and data provided by, representatives from organisations throughout Cheshire and Merseyside including local authorities, housing associations and third sector organisations.

Background
There has been a great amount of research examining the current and potential impacts of the welfare reforms, which has been published in many different reports. Key findings from recent work are summarised here.

It is believed that changes to the welfare system and the economic recession in the UK are having, and will have in the future, a variety of impacts.

- Reduced income from benefits for both working and non-working households across a range of reforms to the welfare system, and increased risk of poverty, debt and rent arrears.
- Increased cost of living not being matched by increasing wages and increased debts.
- Increased risk of businesses going bust.
- Reduced availability of jobs. Young people in particular have been badly affected as they compete for fewer employment opportunities with more experienced and more qualified candidates.
- Increased number of people in poorly paid, part time, short-term and unstable employment.
- Increased demand for frontline services.

**What evidence is there about the extent welfare reform will impact upon the population?**

Some attempts have been made to quantify the impacts of welfare reform in England on the population. It is estimated that the income of households claiming benefit will be on average lower by £1,615 a year in 2015/2016 than in 2013 (excluding the impact of Universal Credit) as a result of the welfare reforms. The impacts are expected to be greatest in the most deprived areas and amongst those with the highest dependence on benefits. It is believed that the loss will be greater in working than non-working households. The impact is also expected to be greatest on vulnerable groups including ethnic minorities, lone parents and people with physical and mental health disabilities. Families with children will be at greatest risk of reduced income, with single parent families greatest at risk.

**To what extent will people in Cheshire and Merseyside be impacted upon by reforms to the welfare system?**

Evidence suggests that generally the impacts of welfare reform will be greater in Merseyside and, although to a lesser extent, Cheshire in comparison to the average in England. Within those areas there will also be great variation. Sheffield Hallam University have estimated the impacts of the reforms to the welfare system by local authority. Across the Cheshire and Merseyside local authorities they estimate that the welfare reforms will have the following overall impacts:

- 62,400 households will be affected by reforms to the Local Housing Allowance.
- 39,400 households will be affected by rules affecting under-occupation of social housing.
- 14,000 households will be affected by the increase in non-dependent deductions.
- 1,230 households will be affected by the household benefits cap.
- 160,900 households will be affected by the Council Tax Benefit cut.
- 25,900 individuals will be affected by changes to Disability Living Allowance.
- 69,300 individuals will be affected by incapacity benefit reforms.
- 303,300 households will be affected by a three-year freeze in Child Benefit rates. It is expected that the impact of this reform will be felt most among wealthier families.

Knowsley and Liverpool are in the ten local authorities with the highest estimated loss per working age adult, at £800 and £700 per year respectively. Wirral (£640) and St Helens (£630) are ranked in the top thirty. The variation across the region is highlighted by comparison with overall financial loss per working adult per year in Cheshire East (£365), Cheshire West and Chester (£437) and Warrington (£434) where there is lower but still significant loss.

A full breakdown of the impacts of each reform, including numbers of individuals and households affected and estimated financial loss, is provided for the nine local authorities in Cheshire and Merseyside in the appendix.
What are the likely impacts of these reforms and the economic downturn upon health and wellbeing?

There has been much research carried out on the impact of poverty, debt and unemployment on physical and mental health.

• Poverty or being in debt, unemployment or low income or irregular work is known to be a significant factor predicting unhappiness and poor life satisfaction. Being out of work is a risk factor for low self-esteem, stress, anxiety, lacking control over life, depression\(^6\)\(^-\)\(^8\) and can lead to a reduction in healthy behaviours and increase in unhealthy behaviours\(^6\).

• Unemployment is negatively associated with future income and employment status later on in life. It can take years to recover from the economic and health outcomes associated with being out of work, or full recovery may never occur\(^9\).

• Unemployment is also associated with increased risk of involvement with anti-social behaviour and crime\(^10\),\(^11\), which can have implications for employment prospects and health.

• Increased debt and poverty can have direct impacts upon spending power, which may lead to poor health outcomes through being unable to afford food (particularly healthy foods), heating, clothing or other essential goods\(^6\).

• Pressure and anxiety due to reduced income or the threat of reduced income in the future can lead to strain on families and relationships, and have poor mental health outcomes\(^6\).

A recent study examining the impacts of welfare reform in South West England identifies many of these issues\(^12\). Participants commonly reported they were struggling financially, and experienced anxiety about their income, job, benefits and changes to the welfare system. They frequently did not feel informed about the reforms and had poor physical or mental health. Employment was perceived as both hard to find and often detrimental due to low wages, poor job security and associated costs such as for travel.

Recommendations to reduce the impacts of welfare reform at a local level

The following recommendations have been developed through working with local organisations in Cheshire and Merseyside, and through a review of the evidence base. There will be numerous benefits on an organisational, community and regional level from achieving these recommendations and it is through a joined up approach that the impacts of welfare reform are most likely to be reduced. As many of the short and long-term effects of welfare reform are not yet known the recommendations cover a broader spectrum of approaches around welfare and poverty alleviation.

There are many initiatives and programmes already in place across Cheshire and Merseyside to help mitigate the impact of welfare reform and its impact on health & wellbeing. Included alongside these recommendations are examples of local good practice, to demonstrate how the objectives explored here can be achieved across the region and to highlight the breadth of work that is already ongoing.

List of recommendations

1. Increase the skill set and job readiness of local people

2. Take action to improve money management and debt resilience

3. Increase engagement with the local community including the most vulnerable groups and local businesses

4. Explore approaches to reduce the financial burden of everyday living

5. Support projects to develop community resilience and social inclusion

6. Take action to increase digital inclusion and access to new technologies

7. Ensure frontline staff are supported to provide service users with correct and consistent support and advice

8. Reduce the stigma associated with claiming benefits and engaging with support services

9. Identify and work closely with local organisations working to similar objectives to your own

10. Take part in data monitoring and the collection of information, and share these with other organisations
Recommendation 1: Increase the skill set and job readiness of local people

Why is this important?
Increasing income will go a long way to protecting against economic difficulties and welfare reform. There is a great amount of advice and information available on approaches to improve the career prospects, aspirations and skills of young people and those who are unemployed or have long-term disabilities. These approaches will increase resilience to welfare reform and raise the likelihood of employment and can include the provision of training and support, and increased opportunities for work and work-based training. Where these activities are ongoing in the region they are identified as successful and important.

How can this be achieved?
- Facilitate partnership working between employers, schools and training providers to increase opportunities for work-based learning through apprenticeships, internships and vocational qualifications.
- Offer and promote meaningful volunteering opportunities for those people who are unemployed. It may be particularly beneficial to have the opportunity to volunteer in settings where they will interact with those affected by issues relating to welfare reform.
- Provide additional support to improve the confidence, skills and prospects of those who are unemployed. This may be through training to develop skills such as CV writing, interview techniques, and IT. Further benefits may include increased opportunity for employment services to engage with attendees in these settings.
- Explore the possibility of investing in programmes that may lead to increased access to services or employment, such as free training, education programmes and reduced travel costs for young people and other vulnerable groups.
- Support employers to offer workplace adjustments to help the transition into employment. Examples may include flexible working hours for parents, building adaptations and the provision of equipment or support workers for people with disabilities.
- Investing in interventions that provide financial incentives for job seekers or employers such as wage top-ups or reduced travel costs can help the transition into employment where wages may not be an attractive alternative to claiming benefits.

Local Action: Example A. Increasing work readiness amongst young people – Cheshire East CVS
Targeted training for vulnerable groups is reported throughout Cheshire and Merseyside. Cheshire East CVS established a training course, Xpand, which aims to improve the life and work skills amongst at-risk young people in the area. The CVS works closely with Warrington Collegiate to encourage participation amongst students in the training scheme. Over six weeks participants receive training on topics such as CV writing and financial planning, designed to increase their chances of gaining employment or entering training schemes and improve money management.

Once they have completed the course participants are supported into volunteering roles within the community to build upon the skills they have learnt during the course and further their readiness for employment. The type of role is based on their individual learning plan and varies across a range of placements including administration roles, fundraising and outdoor work. Success is measured by session attendance and through self-review by participants against individual learning outcomes.

Local Action: Example B. English language courses to increase access to financial support – Wirral Change
Wirral Change is a charity that works with ethnic minority groups. In partnership with Wirral Metropolitan College they have set up an English language course to help foreign nationals in the region. Not being able to write, understand and communicate in English is a major barrier to foreign nationals hoping to gain information and apply for financial support.

The charity has worked closely with the College and local Job Centres to develop strong communication links and increase information sharing, to prevent delays in financial support being offered to service users. The success of courses is monitored through attendance and numbers achieving the qualification. Wirral Change intends to increase the amount of help they can offer local residents, including IT training to increase access to online financial information and support services.
**Recommendation 2: Take action to improve money management and debt resilience**

**Why is this important?**

Low income and increasing costs has led to increasing numbers of often vulnerable people seeking to borrow money, often from illegal money lenders or through high interest loans. These short-term solutions can cause long-term difficulties when debts become unmanageable and contribute to a culture of borrowing money as a solution to financial difficulties. People in Merseyside and Cheshire are at risk due to unmanageable debts, poor financial decisions and a lack of knowledge about their rights when dealing with bailiffs. Approaches to reduce the risk of debt are likely to improve finances and reduce the risk of poor mental health such as anxiety and depression.

**How can this be achieved?**

- Encourage affordable credit by promoting credit unions and loan schemes as alternatives to expensive and high-interest loan options.
- Identify and take action to reduce the power of high interest loan companies.
- Educate people about money management and about the dangers of taking out high interest or illegal loans and promote safe alternative solutions.
- Work with local businesses and organisations to encourage them to offer payment schedules that suit their employees and reduce the need for pay-day or weekend loans.

**Local Action: Example C. Effective financial support and debt management - Sefton Council**

Sefton Council have undertaken a range of initiatives to encourage effective money management and to provide affordable financial support to local residents. Approaches include:

- “Sharky the Shark” workshops ran in Children’s centres in partnership with the national Illegal Money Lending Team (IMLT). Aimed at young families in deprived areas the workshops raise awareness of the risks of loan sharks and illegal money lending. Attendance has been promising and since running the workshops there has been an increase in reporting of illegal money lending.
- IMLT information sessions provide details of available services to parents who may be experiencing problems with loan sharks.

- Restructuring council employee paydays around weekends. Feedback from clients indicates that changing paydays to Friday has reduced their need for payday loans.
- Placing restrictions on council ICT facilities to block the use of payday loan sites to prevent council staff from accessing them.
- Working with credit unions to support small businesses.

Reported difficulties with providing financial support across the region include a reliance on high cost loans, aggressive high street money lending vendors and a culture of borrowing money. Affordable alternatives to payday loans, close work with credit unions and further workshops and information sessions have been identified as encouraging approaches. Your Housing Group (Wirral) have identified improving knowledge about residents’ rights regarding bailiffs as an important issue to address and provide money advice workshops and home visits to at-risk residents focussing on these issues.

**Recommendation 3: Increase engagement with the local community including the most vulnerable residents and local businesses**

**Why is this important?**

Welfare reform is impacting upon people in many different ways, and at different rates. It is important therefore to stay on top of what is happening locally to understand what help people may require, how your service can meet their needs, and to raise awareness of support that is available. Interacting with those individuals and groups affected by welfare reform will help build relationships between them and service staff and encourage use of and trust in your service. Engaging with local businesses may lead to increased opportunities for work placement schemes and benefit the local economy.

**How can this be achieved?**

- Creating and taking part in community events provides an opportunity to promote services and to meet local people and raise the profile of your organisation in the community.
- Publicising services in the local community, for example on notice boards, in supermarkets, GP surgeries and in libraries will help your organisation reach out to local residents and raise awareness. It is important to consider which settings will provide access to the most vulnerable groups.
• Developing pathways for people to provide feedback on services, such as regular forums, will encourage engagement and help you to understand what elements of services are successful and where further work is needed.

• Ensure that mechanisms are in place for feedback to reach those who make decisions and ensure that services such as information provision, financial support and systems for making complaints are driven by the need of service users.

• Supporting local businesses and social enterprises will help develop links with local companies and facilitate growth. Explore the relationships with these businesses to increase opportunities for apprenticeships, internships and volunteering locally for young people and those seeking employment.

Local Action: Example E. Supporting apprenticeships - sefton@work

Sefton@work support an apprenticeship scheme for young people not in employment, education or training. The aim is to support young people into work and to encourage employers to maintain work placements over time to improve employment rates whilst investing in the local economy. The scheme provides advice and resources to smaller employers who would like to recruit local apprentices, and matches local job seekers against vacancies. Key features of the scheme are that:

• Work placements are varied and offered through a range of businesses to attract a wide selection of young people.

• Employers are supported to seek funding from national charities supporting employment to cover any additional costs or to improve their business.

• Young people’s skills are matched to employment and training opportunities.

• Employers receive help with CV development, application forms, interview skills and job searching skills.

• With additional funding from the scheme, apprentices are paid the national minimum wage based on their age at time of working. This can increase over time rather than remaining a flat rate, which can lead to high attrition rates.

Employers have been very positive about the scheme and feedback has highlighted the importance of having assistance with recruitment and administration when hiring an apprenticeship, which has simplified the process and made setting up apprenticeships easier. Retention of the young people currently in the scheme is very good and feedback has suggested high levels of satisfaction with placements.

Local Action: Example D. Resource sharing and community donations

Many examples of community donations to support a range of vulnerable groups were reported throughout Merseyside and Cheshire. In response to financial hardship many local authorities along with partner organisations set up household banks to provide community members with basic essentials and reduce costs through donations and repairing broken goods. These include food, clothes, household goods and white goods banks to support local residents struggling to afford day to day living costs. Demand for household goods was reported to be great throughout the region and these services have been very popular. It was reported that community donations have provided vital support to the most vulnerable people across Cheshire and Merseyside. In addition to providing goods these banks facilitate the exchange of other resources such as skills, equipment and time.

Examples of resource sharing across the region have been diverse and include back to school hampers, unwanted furniture, cooking classes, bike donations and Christmas presents. The charity Nugent Care in Liverpool reported that it would be valuable to local residents if they could facilitate the donation of electrical items. Provision of this service however can be difficult as appliances must be safety tested by a qualified tester when they are set up in a new location and volunteers with no background in electronics are unlikely to meet this requirement. Opportunities for charities to offer training to staff and volunteers to undertake this work or increased support to provide testing more frequently would make this process simpler, and enable these important goods to be included in resource banks.

Recommendation 4: Explore approaches to reduce the financial burden of everyday living

Why is this important?

While Recommendation 1 focusses on approaches to increase the income of individuals, a different form of financial support is to reduce every day costs through providing or supporting cheaper services and goods for vulnerable people. It is clear that people affected by welfare reform and the recession are having to make choices about which necessary costs to spend their money on, whether it be fuel, food, clothing or other goods. There are approaches that can be, and already are, undertaken to ease the costs of day to day living for local people, but it must
be recognised that it remains crucial to address the issues that have created these problems. In addition to approaches to reduce expenditure, it is possible to increase income among low earners and those not in work through ensuring that these individuals claim the benefits that they are entitled to.

**How can this be achieved?**

- Maintain and increase the scope of initiatives that are providing vulnerable people with necessary items such as goods, food and clothing. These are both popular and valuable to those struggling to pay for these essential goods. Continue to provide advice for local residents to save energy costs and increase energy efficiency.

- Consider approaches to increase social inclusion and facilitate sharing of resources within local communities as described in **Recommendation 5**.

- Ensuring that frontline staff have correct and up-to-date knowledge, as described in **Recommendation 7**, is likely to be crucial to maximising benefits uptake. It is important that customers are made aware of all the benefits that they are entitled to and efficiently referred to the correct services for further help and information.

- Reducing stigma associated with claiming benefits, as described further in **Recommendation 8**, may encourage more individuals to claim the full amount of benefits that they are entitled to.

**Local Action: Example F. Working together to tackle fuel poverty: Project Viridis**

Project Viridis is one example of local organisations in Cheshire and Merseyside coming together to achieve a common aim. The project is a strategic alliance of housing providers, local authorities, social landlords and other partners across Merseyside working together to reduce energy costs for residents. The project aims to increase energy efficiency in domestic dwellings to reduce fuel poverty and respond to the housing sector’s carbon reduction agenda. The different organisations have been brought together to maximise the impact they can have and to share ideas and knowledge. The group undertake research to be disseminated to all stakeholders in order to share best practice and successful initiatives, to improve local knowledge and policy. The group aims to reduce energy costs through:

- The provision of energy saving advice and information on heating, water and power.

- Facilitating the use of government grants and loans for improving the energy efficiency of the home and providing advice on insulation and home improvements.

- Information regarding energy suppliers and reducing bills.

- Improving energy management through changing resident’s behaviour, such as regarding water use (in partnership with United Utilities).

- An energy support package for all vulnerable local residents.

**Local Action: Example G. Initiatives to tackle fuel poverty – Liverpool Healthy Homes Programme**

Liverpool Healthy Homes Programme was set up to improve and protect the health and wellbeing of tenants in private rented housing. Working with partner agencies including the CAB and Merseyside Fire and Rescue Service, Healthy Homes Advocates (HHA) identify properties in deprived areas and engage with residents to provide energy efficiency, education and health services. To ensure people receive the help they require HHA offer home safety assessments and personal health and wellbeing assessments to tenants. Environmental Health Officers also work with landlords where necessary to ensure they carry out any repairs or improvement work to private rented accommodation. Services include:

- Advice on how to keep the home warm during winter.

- Protecting the home from excess cold, damp and mould.

- Information on services such as Age Concern or the Liverpool Benefits Maximisation Service.

- Advice on a wider range of related topics to residents such as home safety, healthy eating and maximising income.

Evaluation of the project suggests that residents are signing up to a range of services they previously hadn’t accessed and that services were making a positive difference to the lives of local people. The programme hopes to expand and start surveying properties outside the most deprived areas to include groups who are at greatest risk of fuel poverty and poor quality housing such as older people.
Recommendation 5: Support projects aiming to develop community resilience and social inclusion

Why is this important?

There are great examples of how communities are pulling together to help residents in the region and throughout the country. It is clear that within communities there is willingness amongst the public to get involved and to improve the lives and wellbeing of residents. People have a great range of skills, materials, goods and ideas that they may be willing to share. Helping people to help each other will have short-term benefits through skill development or provision of necessary goods, but is also useful in the long-term through increasing community spirit and resilience through bringing people together. Charities and other third sector organisations may be best placed to coordinate these approaches, but help from local authorities and their partners to facilitate and initiate these approaches will be invaluable.

How can this be achieved?

- Create and publicise projects such as time or resource banks to enable individuals or organisations to offer their time, skills or resources to others in the community in exchange for an alternative service in return.
- Through the development of local groups and networks people can access the support they need from others within their local community. They can get advice and access to other resources such as unwanted goods, and there are likely to be wider benefits for community spirit and resilience.
- Work to identify volunteers through voluntary services and direct them where they are most required. Publicly acknowledging the contributions of volunteers will help recruit more volunteers and motivate and reward those already involved. Local celebrations of volunteers and the impact their work has had in the community will boost morale and further promote the role of volunteers.
- Establishing community groups and activities which will bring local people together, improve community spirit and provide individuals with health and social benefits and opportunities to develop skills. Examples may include sports clubs, community events, women’s groups, youth clubs and groups for ethnic minorities.

Liverpool Housing Trust have established a fuel poverty action group which has been set up to directly deal with a range of issues relating to fuel poverty including advice regarding prepayment meters, insulation, boilers and ventilation.

- Magenta Living, Wirral, work in partnership with energy companies and social landlords to increase property energy efficiency. Measures range from loft and cavity wall insulation, low energy light bulbs, radiator panels through to complete recladding of the outside of properties with thermal insulation material. In addition, they provide warm clothing and blankets as part of a survival pack targeting those households most at risk.
- Nugent Care in Liverpool provide winter assistance packs to many households throughout the colder months. Goods enclosed include a range of winter supplies such as gloves, hats and scarves, food, blankets and other essential items such as shower gel.

Local Action: example H. Social inclusion projects - Community Spirit Wirral

Community Spirit Wirral was originally set up to provide food bags to homeless people in Wirral. The organisation has since grown and works alongside organisations including Wirral Council, the Job Centre, Princes Trust, local NHS and small charities to provide a range of services to people in the local community. Their main aims are to increase social inclusion and to empower people to change their lives in positive ways.

Other services include:

- Once a week volunteers go out into the local community and provide food to homeless people across Liverpool and in Wirral.
- Clothes, furniture and soft furnishings banks have been set up in several locations in Wirral providing people with household essentials.
- Young volunteers visit nursing homes providing company and entertainment to the elderly.
- A buddy system has been set up where staff and volunteers are personally identified to provide emotional support to members of the community regarding welfare-related issues and a range of other matters.
- Staff and volunteers go out into the community and help local residents with domestic household duties such as; redecorating houses, fixing roofs, clearing out garages and garden areas.
Other organisations in Wirral have implemented numerous initiatives to increase social inclusion and provide opportunities for socialising, physical activity and entertainment. These approaches aim to improve mental and physical health, and to increase community spirit and resilience. Examples of approaches include:

- Wirral Council provide opportunities through a council leisure centre for socialising and taking part in healthy activities, including buggy walks, health walks and running clubs.

- A range of youth groups, clubs and events have been set up within the community. The youth groups are mainly funded through local charities and events they put on, which have been generally well supported by local people. The clubs offer a range of free entertainment and opportunities for socialising for children and families. Activities vary greatly but include sessions such as dance classes and sports games.

- Local charities have combined to purchase a mini bus to provide a transport service for local residents. The service aims to help elderly and other less mobile individuals such as people with disabilities and without transport attend community events. Feedback has suggested that this has been a vital service for some of the area’s most vulnerable residents.

Recommendation 6: Take action to increase digital inclusion and access to new technologies

Access to the internet may lead to increased employment opportunities, knowledge about welfare and finance related issues, social inclusion and health and wellbeing. There can be benefits financially through accessing cheaper deals online to reduce day to day costs such as household goods, food and energy tariffs. Additionally, increasing the amount of service users who use the internet and digital media for communications and transactions relating to welfare payments and information is likely to be highly cost-effective. Increasing the number of people who can access the internet, and who have the skills to use electronic sources of information and methods of communication will therefore have great benefits for both organisations and service users.

How can this be achieved?

- Offer service users methods to communicate and engage with services, receive advice and information and make payments through both new technologies and traditional communication methods. Using electronic communication such as text messaging or email can be cost-effective and creates a record of communication, but it should be recognised that not everyone has access to or can use these technologies.

- Provide IT facilities to those who do not have access to computers or the internet. For example, there may be the opportunity to provide free Wi-Fi in some homes or community centres, facilitate ownership of second-hand or refurbished computers or encourage those without internet access to use computers within public or community organisations.

- Offer local people training on how to use computers, the internet and social media and provide advice on where to look online for information, for example regarding jobs and energy efficiency.

Local Action: Example I. Reducing inequalities in access to digital technology – the ‘Helping Hands’ project

The Friendly Economy initiative is a jointly developed project between Liverpool City Council and Liverpool City Region Local Enterprise Partnership through the iNnovation Network. ‘Helping Hands’ - a name suggested by local residents – has been devised to reduce inequalities in access to digital technology amongst older people through simplifying and increasing use of modern technology. The project is a great example of how businesses, social providers and the local community can work together to tackle inequalities and create market sustainable products.

There is a huge variety of options for internet shopping available, but older people who are not confident using computers and the internet may be less likely to access these often valuable services. To increase access to mainstream online shopping services, a digital tablet with an accessible retail interface, tailored for use by older people, has been developed with Red Ninja Studios. It is designed to be simple to use and navigate and development was informed through engagement with over 300 residents. As well as increasing shopping options for older people the project is aiming to empower older people and increase their confidence and skills regarding digital technology.

The formal pilot of the project begins in June 2014, but already feedback about the design, development and testing has been very positive. An independent evaluation report is due to be completed by December 2014, but the success of the initiative is already being demonstrated through requests for pre-orders of the product and for additional areas to be involved.
Recommendation 7: Ensure frontline staff are supported to provide service users with correct and consistent support and advice

Complicated cases and financial issues can be made worse through inconsistent and incorrect advice. It is important that those giving advice are providing accurate information, and they need to be clear and confident about the range of reforms, future reforms and potential impacts. The reforms are affecting different groups of people in different ways, which can further complicate issues and lead to misleading information being passed on. Additionally, the reforms are affecting people from many different backgrounds, including those for whom their first language is not English who may not benefit from much of the online and written information available and those who do not have access to IT facilities. Additionally, it is recognised that many individuals are not claiming all benefits that they are entitled to and staff should have the knowledge necessary to advise in these circumstances.

How can this be achieved?

• Ensure staff are provided with up to date training on the nature of the welfare reforms and the impacts that they may have, the full range of benefits that people may be entitled to, local services that are available and how to contact these services.

• It is recognised that frontline staff working with the public are often faced with challenging scenarios. These staff should be provided with resilience and conflict training to help them cope with the demands of the job and to work with service users who may be under great pressure themselves and may become upset or confrontational.

• Provide training to improve the IT skills of staff using new systems that are being introduced to support staff in their role.

• Develop materials suitable for individuals for whom their first language is not English – assessing the needs of local people and providing translated information where appropriate is likely to be a useful approach.

• Many local authorities discussed providing general training on the changes in welfare reforms and targeted training to frontline staff (such as those working in Citizens Advice Bureaus) on the impacts to vulnerable groups. This included in particular those affected by the benefits cap, people with disabilities and people living in under occupied housing and aimed to improve knowledge amongst staff to increase consistency across information provision.

• Training to help staff understand the complex emotional issues affecting service users was recommended. Reported courses focused on reducing the stigma associated with attending services and seeking financial support, and raising awareness amongst staff about issues such as apathy and shame in service users. Through this emotion-based training, staff were commonly reported to be better able to emotionally support service users and provide more effective services.

• Many housing associations provide resilience training and conflict management to ensure frontline staff are supported in their role when dealing with upset or aggressive service users and confrontational situations.

Through the training it was commonly reported that staff were better equipped to deal with the increased demand being placed on services, and were more aware of health and wellbeing issues. It was felt that delays in training frontline staff had led to inconsistent and incorrect support offered, and that it is important for future reforms that training is provided in a timely manner. It was suggested that different levels of knowledge between departments within local authorities or between different organisations in the same area can result in inconsistent information and advice and poor signposting to other services. Local authority approaches to overcome these problems have included providing the same package of information to all staff working with these issues and offering these to external organisations in their local area.

Recommendation 8: Reduce the stigma associated with claiming benefits and engaging with support services

Why is this important?

It was identified within organisations in Cheshire and Merseyside that feelings of stigma and shame may prevent some individuals from seeking help and benefiting from the available services. On a local and national scale, those claiming benefits or who are not in employment are often portrayed negatively in the media and it is suggested that

Local Action: Example J. Initiatives to improve service provision through training delivered to frontline staff

Many examples of training for frontline staff and volunteers who work with the most vulnerable groups were reported throughout Merseyside and Cheshire. Examples of approaches included:
this may be reflected in the attitudes of some communities and service staff. In order to increase people’s engagement with services and to ensure they take advantage of the opportunities offered it may be necessary to work to change perceptions about the role of services and the lives of service users.

**How can this be achieved?**

- Develop and promote real life case studies, for example using social and local media, which demonstrate the good work that services provide and why this is needed.

- Provide opportunities for people to share their individual experiences such as through social media, forums and community meetings. Creating a clear agenda, promoting the purpose as to find solutions and share information and strong leadership will be important to keep these meetings focussed.

- Raise awareness through training amongst frontline workers about the stigma that can be associated with benefits and seeking support, and work to make services more user-friendly and welcoming for local people.

**Recommendation 9: Identify and work closely with local organisations working to similar objectives to your own**

**Why is this important?**

It is essential that organisations are aware of and in touch with each other and this appeared to be a large barrier to effective service provision in Merseyside and Cheshire. While there are examples of local networks with representation from a variety of sectors and organisations, there were many examples of staff not being aware of key contacts within their local area, or in similar services in other parts of the region. Local authorities need to engage with partner and third sector organisations to ensure a co-ordinated approach that makes the most of the available resources and knowledge. There may be opportunities to combine service delivery or resources.

**How can this be achieved?**

- Promoting clear area-wide aims that all organisations should aspire to will help create an inclusive approach to action and promote the fact that these issues are the responsibility of all services.

- Where appropriate, consider combining services and events where there are overlapping aims. Locating services with similar aims and clients in one building will contribute to more user friendly services.

- Attend and engage with networks and groups across the region that are tackling these issues, and ensure that mitigation approaches are on the agenda. Successful networks will engage with many different organisations including local authorities, the NHS, housing associations and third sector organisations.

- Where appropriate share your organisation’s resources such as premises, transport, knowledge, training packages and IT equipment with others. Organisations with limited resources of their own will benefit greatly from access to costly resources such as storage space and premises to provide classes or events.

- Ensure that frontline staff know where to direct service users to for help and further information, and develop clear protocols for easy signposting to other services. Creating a local directory of organisations to help staff across different services is likely to be a useful tool. This will need to be regularly reviewed.

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**Local action: Example K. Partnership Working: Advice on Prescription**

Starting in September 2012, Liverpool Clinical Commissioning Group and South Liverpool CAB ran a year’s small scale pilot to test the impact of providing welfare benefits in primary health care settings via GP referral. The aim was to provide targeted and timely advice to those people facing the double jeopardy of ill-health and poverty. Evaluation revealed that the scheme impacted positively on the amount of time GPs spent on “social” issues such as housing, debt management and income maximisation. It was a cause for concern, however, that almost a third of those accessing the project were surviving on a household income of less than £400 per calendar month and consequently the project has since been rolled out throughout Liverpool.

From April 2014, GPs and primary care practitioners from every part of Liverpool are able to refer patients for advice, information and support in relation to; housing and homelessness, fuel disconnection, evictions, benefit suspension/reduction, job loss, illegal lending, bailiff action, complex debt issues, budgeting and understanding credit and financial services. The service is managed in partnership with other CAB in Liverpool and through 23 “hubs” across the city, reaching into every GP practice. The service has enjoyed the full support of all partner agencies including the Mayor’s office, Public Health Liverpool and patient and service user groups.
Recommendation 10: Take part in data monitoring and the collection of information, and share these with other organisations

Why is this important?

It is important to collect data about the impact that the welfare reforms have to enable early intervention and effective planning, and to understand whether mitigation approaches are working. It is clear that monitoring of information is taking place but this may not always be in a consistent and co-ordinated manner and may be replicated across organisations. It is also important to share data and information: while information sharing is ongoing, many staff are not clear what action is being taken locally outside their organisation. The sharing of information such as monitoring and evaluation tools, data and mitigation approaches will all lead to improved local knowledge and increased awareness of different services. While organisations can look to do this individually, to facilitate effective information sharing the creation and promotion of collective information sharing resources will be valuable.

How can this be achieved?

• The development of a holistic approach to data monitoring will increase understanding of key local issues. Local authorities may be in the best position to co-ordinate the establishment of monitoring systems and data collection across different organisations in their area. Good examples of local data collection are provided in Local action: Examples M & N.

• It is particularly important to monitor the impact of welfare reform on the most vulnerable groups such as children and young people, people with disabilities and low-income families to enable early intervention.

• Create and take part in opportunities for information sharing and when reports are produced, make sure these are well promoted. For example, effective use of social media or the development of an online resource to share information between organisations will help facilitate this. Presenting data using consistent and easily understandable methods is important.

• Charities and faith services may not necessarily produce easily accessible written reports, but are likely to have valuable data or information that will be useful to share and they should be helped to do this.

It is hoped that these ten recommendations and the accompanying examples of local action will inform and inspire the ongoing local response to welfare reform and the economic downturn across...
Cheshire and Merseyside. While predictions about the impacts of the reforms are available, neither the true short nor long-term impacts are yet known. Increased monitoring leading to long-term follow up of the impacts on vulnerable groups such as children, low-income families and people with disabilities and long-term health problems will increase understanding and the ability for intervention and action. It will also be important to closely monitor the impacts of local action to understand which approaches are effective, and to share the findings of evaluation to inform the regional response to welfare reform.

Local action: Example M. Resilience Monitor, Knowsley Council

Knowsley Council have developed a Resilience Monitor, a quarterly publication that aims to track and analyse the main indicators of economic pressures affecting local communities. The Resilience Monitor provides a geographic analysis of the key challenges (including worklessness, crime and levels of educational attainment) facing ‘hotspot’ Wards in Knowsley, as well as summarising trends relating to community cohesion (including residents’ feelings of wellbeing, perceptions of tensions within communities and levels of internet access and usage) from the resident tracker survey. The Monitor analyses four key themes:

- Analysis of population and demographic trends.
- Analysis of unemployment in the Borough, including a summary of the headline unemployment numbers, the gender of Job Seekers Allowance claimants in the Borough, average length of claims and other workless benefits.
- Analysis of how the ongoing recession is impacting on household finances, including analysis of the increasing price of household essentials such as food prices and the growing economic pressures on local households.
- Analysis of key trends from the resident Tracker Survey, including residents’ thoughts on welfare reform, financial coping, and overall levels of happiness and community cohesion.

An interesting characteristic of some communities in Knowsley identified in the Resilience Monitor, Spring 2013 is that residents have recorded higher than average levels of personal and community resilience. This pattern has been observed in some older working class communities and has been labelled the wellbeing and resilience paradox.

Further analysis could reveal whether this can be seen as a positive community asset or a signifier that the Borough’s residents have merely become accustomed to adversity and lowered their expectations accordingly.

Local action: Example N. Gathering and sharing of data and information - Liverpool Poverty Tracker

Liverpool Council’s poverty tracker aims to gather data together from different Council departments, partner organisations and national sources. The data is used to summarise key trends regarding poverty in Liverpool to help Liverpool Council and its partners:

- Track progress in addressing poverty in Liverpool.
- Assess the impacts of austerity measures and welfare reforms on people in the city.
- Identify new issues relating to poverty in the city as they arise, to enable early intervention.

Data selected for inclusion in the tracker is updated on a quarterly basis to remain current and is based on sound and consistent methodology. Much of the information comes from primary data provided by service providers across the city. Data sets that inform the tracker include:

- Crisis Interventions: food bank usage, interventions to prevent homelessness, demand for the Council’s Liverpool Citizens Support Scheme and discretionary Housing Payment Requests.
- Advice/Support: Citizens Advice Bureau usage.
- Benefits Receipt: claims, benefits appeals & disputes and benefits sanctions.
- Unemployment statistics.
- Landlord repossessions.

Liverpool Council are currently working with Public Health colleagues to add health-related indicators to the data monitored. Findings and key trends are reported to the Mayoral Action Group on Fairness and Tackling Poverty, from where it is used to assist local policy and decision-making.
References


Appendix

The estimated impacts of welfare reform broken down by Local Authority across Cheshire and Merseyside (data provided by Sheffield Hallam University)

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<table>
<thead>
<tr>
<th>Child Benefit</th>
<th>No. of households affected</th>
<th>Estimated loss</th>
<th>No. of households per 10,000</th>
<th>Financial loss per working age adult</th>
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</thead>
<tbody>
<tr>
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<td>2,830</td>
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<table>
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<th>Tax Credits</th>
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<th>No. of households per 10,000</th>
<th>Financial loss per working age adult</th>
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1 Includes calculation for costs due to the 1% up-rating; 2 £m per year; 3 £ per year
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Jodie Freeman
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