

**Agenda item 4**

**DERBYSHIRE HEALTH AND WELLBEING BOARD**

**12 July 2018**

**Report of Strategic Director of Adult Care  
Derbyshire County Council**

**UNIVERSAL CREDIT IN DERBYSHIRE**

**1. Purpose of the report**

To provide the Health and Wellbeing Board with an overview of the work taken in locality boards, and across partner organisations, to support Derbyshire residents to be ready for, and to successfully navigate the roll out of Universal Credit.

**2. Information and analysis**

The meeting will receive a presentation about the work of locality boards on this matter, and the possible impacts on the Health and Wellbeing of residents of the roll out of Universal Credit.

Analysis of issues and an overview of ongoing work is provided in the supporting document "Readiness for Universal Credit in Derbyshire" v9 25.6.2018

**3. Links to the Health and Wellbeing Strategy**

**RECOMMENDATIONS.**

The Health and Wellbeing Board is asked to:

1. Note the work undertaken by the locality boards in bringing together relevant partners to find appropriate local solutions through partnership, and avoid duplication of effort.
2. Support the remaining locality boards to engage in the mapping and planning processes.

**Joy Hollister  
Strategic Director of Adult Care and Public Health  
Derbyshire County Council**

**Strategic Briefing Document:**

**Readiness for Universal Credit in Derbyshire**

**1. What is Universal Credit and when?**

Full Service roll out

Changes of circumstances

Managed migration of existing claimants

**2. Challenges and National Commentaries**

**3. What has been done so far?**

**4. Pathways and issues**

**5. Where will this impact and what are possible solutions?**

**6. Potential impact on the Health & Wellbeing of Derbyshire Residents**

## 1. What is Universal Credit and when?

Legislation for Universal Credit was first presented by the government through the Welfare Reform Act in 2012. The aspiration at that stage was for a phased approach to implementation to begin in October 2013.

Universal Credit is designed to replace six means tested benefits (so called “*legacy benefits*”) with one single benefit. These six are:

- Income Support
- Income-Based Jobseeker’s Allowance
- Income-Related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Until May 2017 Universal Credit affected only new claims from single people; aged 18 – 60; who were unemployed, full jobseekers, with no children and no mortgage costs. This form of UC is called the ‘gateway’ or ‘live service’. Claimants who did not fit these gateway criteria could still access legacy benefits. No new claims for this form of UC are now possible as the “gateway” has been closed. The only new claims for UC that can be made are now under the ‘Full Service’ system in areas where full service UC has been rolled out. Currently Erewash, Chesterfield and Amber Valley are the areas in Derbyshire where a new claim can be made. This means that in other areas of the county the only new claims possible until full service rolls out in that area are for legacy benefits. As a result the numbers of people on Universal Credit in those areas may decrease slightly before roll out.

### **Full Service roll out:**

Full service roll out is the term used by the DWP to move each area from gateway to full UC. Nationally there is a phased approach with each JobCentre Plus office being allocated a date for ‘full service’ implementation.

Derbyshire’s timetable is:

Erewash	(Ilkeston and Long Eaton JC+)	Full Service since May 2017
Chesterfield	(Chesterfield JC+)	Full Service since November 2017
Amber Valley	(Alfreton, Belper and Heanor JC+)	Full Service since 13 <sup>th</sup> June 2018

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North East Derbyshire	(Staveley JC+ - Clay Cross closed)	11 <sup>th</sup> July 2018
Derby City	(includes some Derbyshire claimants)	July 2018
Derbyshire Dales	(Matlock JC+)	September 2018
High Peak	(Glossop JC+)	September 2018
Bolsover	(Bolsover and Shirebrook JC+)	November 2018
South Derbyshire	(Swadlincote JC+)	November 2018

Full service means that all claimants who need to make a new claim for means tested benefits, or have a relevant change of circumstances, will now claim Universal Credit. This applies to all claimants – those out of work; those who are ill/disabled; those in part time work of full time work; those with child care responsibilities; employees or self-employed; released prisoners etc.

Full Service UC means that all claims must be made and managed online - sending information (such as notifying changes of circumstances) to the DWP and receiving updates and decisions from them electronically instead of by telephone or post. There are no claim forms and letters are not issued.

All procedures, processes and answers are not known yet. The DWP is taking a ‘test and learn’ approach.

### **Changes of circumstances**

If a claimant needs to make a new claim because of a change of circumstances (referred to as “*natural migration*”) and this means that they move to UC, they will receive no help if they are worse off on UC. <sup>1</sup>

A consequence of this is that once Universal Credit rolls out to an area there is a high probability that more vulnerable people are likely to be the first into the system due to more frequent changes of circumstances. A high driver of Universal Credit claims are decisions by the DWP that a person is fit for work ending their ESA claim leading to a high number of early UC claimants being those with health problems.

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<sup>1</sup> This point is already causing caution for professionals. *A recent case example shared with us by another authority who were acting as deputies for a client has seen the client being financially worse off after a new claim was made for Housing Benefit – to which there was entitlement but the impact of the new, lower, rates of benefit under UC meant that the client lost out overall. Judicial review has been granted on a case where a terminally ill claimant lost the additional amounts for disability included in his claim where moving home to be near treatment triggering a UC claim – The Government lost this case and are appealing*

### **Managed migration**

Between July 2019 and 2023, DWP plans to move existing legacy benefit claims over to UC under a programme of 'managed migration'. The consultation on these plans was launched on 25<sup>th</sup> June 2018.

If a claimant is worse off on UC under managed migration, their benefit income will be frozen at its current rate until UC catches up or they have a further change of circumstances. This is called 'transitional protection'; it will only apply to the managed migration scheme.

## **2. Challenges and National Commentaries**

Universal Credit has been designed specifically with system change in mind – and many of the areas that are causing difficulties for clients are those that are explicitly deliberate in the design of UC. These include:

- All claims and transactions with the DWP about UC are to be undertaken on-line
- Requirement for ID to initiate a claim
- Requirement for monies to be paid into a bank account
- No payment for one calendar month (plus up to a week for payment to transfer) after a claim is made
- A 'claimant commitment' with conditions for all clients not just those who are jobseeking
- Lower rates of benefits for ill/disabled/carers benefits than were possible under legacy benefits
- Limit to two children with Universal Credit and Child Tax Credit claims (with some exceptions)
- End of system referred to as 'implied consent' which enabled, to some extent, advisors to discuss client's cases with DWP staff without the client being present.

**National commentaries** on the problems are numerous and along similar themes to local experience. For example:

### **Hansard from 27<sup>th</sup> June 2017:**

<http://hansard.parliament.uk/Commons/2017-06-27/debates/2B95A18D-0F11-4B11-91C8-9A93C6FBC17E/UniversalCreditLowestoft>

Peter Aldous MP:

*"The full roll-out in Lowestoft began in May 2016. Significant problems have been encountered, with many vulnerable people placed in very difficult situations, and at times the system has struggled to cope. The position is now better than it was six months ago, but significant challenges remain. It is important for lessons to be learned before the roll-out to other areas accelerates this autumn."*

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*“The principal problem with the roll-out has been the delay before claimants receive any payments. That has placed many vulnerable people in difficult circumstances, with no money to pay for the basic necessities of food and a roof over their heads. At the turn of the year my office was dealing with 20 ongoing cases, and when I visited a local food bank at that time, all the people whom it was supporting were there because of delays in receipt of their first payments. A further problem is that when those payments are received, they often do not include the housing element, which leads to a build-up of rent arrears”*

*“The alternative payment arrangements are in place to help prevent such problems from arising, but in many cases they are not working properly and the process is taking too long. By the time decisions have been made to put in place such an arrangement, the landlords have invariably obtained court orders for possession”*

*“With the roll-out scheduled to move into more rural areas, work is needed to ensure that both digital services and broadband connectivity are resilient enough to cope and that the system takes account of claimants’ use of the public transport system, which may in places be far from ideal.”*

### **Westminster Hall Debate 19<sup>th</sup> April 2017**

<https://hansard.parliament.uk/commons/2017-04-19/debates/398177B7-41C1-43F2-99B2-8BEFCE5D51CB/UniversalCredit>

Catherine McKinnell MP:

*“Indeed, it is fair to say that my office has been deluged with complaints from constituents about a universal credit system that is clearly struggling to cope and failing to deliver the support that claimants need in anything like an orderly or timely fashion.”*

*“Those concerns include a universal credit verification process that requires claimants to produce photographic identification such as a passport or driving licence, which many simply do not possess and certainly cannot afford, even though some have been in receipt of benefits for several years. Deciding that universal credit must be digital by default has also created significant difficulties for many, making it extremely difficult to obtain information about their claim from a human being. Constituents face long and expensive telephone queues, and when they do get through, they are told to report any concerns or queries via their online journal, following which they have to wait for increasingly long periods to receive a response. The fact that universal credit is centred on an online journal system assumes that all claimants have access to the internet or are computer literate. That is certainly not the case for many people across Newcastle, and it can make it very hard for people to verify updates on their claims or post information about their work activity, which is necessary to prevent their claims from being suspended.”*

**Disability and Universal Credit – report by the Children’s Society; Disability Rights UK and Citizen’s Advice**  
Baroness Tanni Grey Thompson

*“No group will be more affected than disabled people..... Under the new system, financial support for some groups of disabled people will be much lower than current support available for people in the same circumstances. Cuts such as those to support for most disabled children and disabled adults are going to make the future considerably bleaker for many of the most vulnerable households in Britain”*

**Joseph Rowntree Foundation and BritainThinks report: Learning from Experiences of Universal Credit. March 2018**

*“Participants who were already financially and socially vulnerable, reported that Universal Credit (UC) made them to fall into a cycle of debt and serious hardship that they were now struggling to recover from.”*

<http://www.edf.org.uk/joseph-rowntree-foundation-and-britainthinks-report-learning-from-experiences-of-universal-credit/>

**Trussell Trust 24 Apr 2018.**

**“Benefit levels must keep pace with rising cost of essentials” as record increase in foodbank figures is revealed**

*“New data about the types of benefit change driving foodbank use is clear: whilst referrals due to ‘benefit sanction’ have declined over the last year, those due to ‘reduction in benefit value’ have the fastest growth rate of all referrals made due to a benefit change, and those due to ‘moving to a different benefit’ have also grown significantly. Universal Credit is not the only benefit people at foodbanks are experiencing issues with, but it is a significant factor in many areas. **New analysis of foodbanks that have been in full UC rollout areas for a year or more shows that these projects experienced an average increase of 52% in the twelve months after the full rollout date in their area.** Analysis of foodbanks either not in full UC areas, or only in full rollout areas for up to three months, showed an average increase of 13%.”*

<https://www.trusselltrust.org/2018/04/24/benefit-levels-must-keep-pace-rising-cost-essentials-record-increase-foodbank-figures-revealed/>

### 3. What has been done so far?

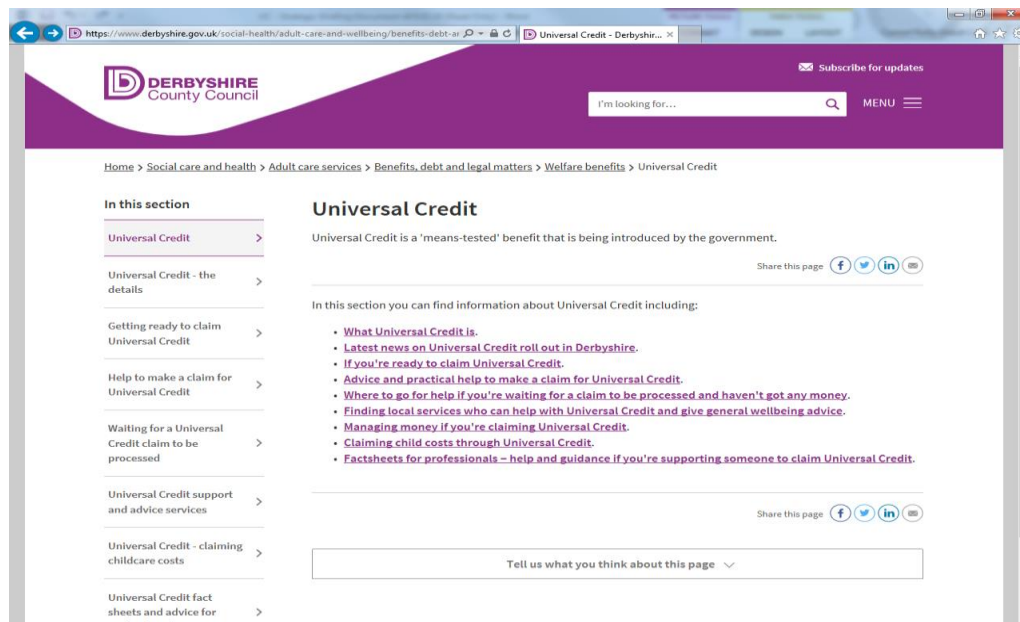
#### Information Sharing and networking events

July 2015: Universal Credit – all change? conference at Chesterfield Library – over 100 Derbyshire professionals, voluntary and community sector and charities partners attending

2016 - 2018: Health and Care professionals events across the county in conjunction with Financial Action and Advice Derbyshire, Derbyshire Libraries, DWP, District & Borough Councils – 642 attendees

#### Information for the public

Information and leaflets available on website [www.derbyshire.gov.uk/universalcredit](http://www.derbyshire.gov.uk/universalcredit)





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### Contributing to the national debate re issues and case studies

Pursuing technical questions and case issues through the “Independent Case Examiner” and DWP Complaints Team

Submitting evidence to the Work and Pensions Select Committee inquiry on Universal Credit roll out – March 2017

Meeting with DWP local managers to discuss processes for vulnerable claimants – January 2018

Providing lead role to National Association of Public Deputies to resolve issues regarding deputyship - ongoing

Meeting with DWP staff in London regarding Deputyship cases – January 2018

Meeting with regional DWP Complaints Resolution Team to resolve issues regarding loss of implicit consent – May 2018

Meeting with local DWP partnership managers to resolve issues regarding support for vulnerable claimant groups

### Training

Throughout 2016 and ongoing : Library staff - information and training on how to support clients with Universal Credit claims

CAB staff training – 116 people in 2015/16; 68 people in 2016/17; 2018 4 sessions undertaken to date

Welfare Rights Service staff - ongoing training days and self-directed learning calculation workbooks

- Online applications training 27<sup>th</sup> November 2017

- WBO training day UC complex cases and issues 13<sup>th</sup> June 2018

28<sup>th</sup> November and 14<sup>th</sup> December 2017 – MAT Positive Pathways training with FAAD

23<sup>rd</sup> January 2018 D2N2 Personal Navigators Training Day

5th July 2018 DCC Disability Employment Service training

### Advice network and peer support

Benefits Network and Liaison Meeting established July 2016 as DWP confirmed they were no longer facilitating local liaison events. Quarterly meetings since then.

Full day on Derby and Derbyshire UC issues in May 2017 and regular updates at each meeting ongoing.

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### Briefings and Information

DCC Scrutiny Committee (Places) 15<sup>th</sup> September 2016  
Universal Credit in Derbyshire – Welfare Rights Briefing Paper – September 2016. Circulated to elected members and Members of Parliament, plus Benefits Network and Liaison Group.  
Information to Adult Care staff in Practice Bulletin.  
Information to Adult Care Prevention and Personalisation Teams via local team meetings  
Briefing to Adult Care Prevention and Personalisation operational Leadership Team meeting 13<sup>th</sup> July 2017  
Briefing to Adult Care Service Managers and Senior Practitioners ( CoP) 21<sup>st</sup> September 2017  
Derbyshire BME forum workshop - 26<sup>th</sup> September 2017  
Derbyshire Suicide Prevention Partnership - 19<sup>th</sup> October 2017  
East Midlands Financial Capability Forum Briefing - 25<sup>th</sup> October 2017  
EMH Homes Carers Forum – 5<sup>th</sup> December 2017  
H & WB Maternity Sub-group UC briefing – 6<sup>th</sup> December 2017  
Bolsover Building Resilience UC briefing - 21<sup>st</sup> December 2017  
Staveley Health & Wellbeing Network UC Briefing - 12<sup>th</sup> December 2017  
Community Safety Officers – UC briefing 22<sup>nd</sup> March 2018  
Chesterfield & NE Derbyshire RSCW UC briefing – 19<sup>th</sup> April 2018  
Building Better Opportunities – UC briefing 19<sup>th</sup> April 2018  
Healthy Homes – UC briefing 2<sup>nd</sup> May 2018  
Healthy Homes team training – 15<sup>th</sup> May 2018  
Staveley Network briefing – 22<sup>nd</sup> May 2018  
North Derbyshire Homeless Forum briefing – 23<sup>rd</sup> May 2018  
New Mills Foodbank training – 21<sup>st</sup> June 2018

Probation Service – July 2018  
High Peak MAT – August 2018  
Women's Work (Derbyshire) August 2018

### Local Support Strategy

13<sup>th</sup> July 2017 – Public Health: Health and Wellbeing locality leads meeting to discuss emerging Local Support Strategy across the county building on experience of Chesterfield engagement  
Welfare Rights Service 'Universal Credit implementation' lead role staffing resource from April 2018

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### Erewash full service roll-out

28<sup>th</sup> April 2017 DCC hosted and funded an event jointly led with DWP to brief Erewash locality staff and organisations about full service in Erewash.

Raised need for urgent resolution of issues in Erewash with DWP regional officer – Karen Manuel. Need for DWP to triage new applicants and support for vulnerable people, not simply divert all claimants to libraries.

Ongoing advice/support offered to library staff

8<sup>th</sup> September 2017 Erewash Health and Wellbeing Board (H & WB) briefing to start work on Local Plan

15<sup>th</sup> December 2017 Erewash H & WB working group meeting

5<sup>th</sup> March 2018 Erewash H & WB planning workshop

16<sup>th</sup> April 2018 Erewash H & WB Workshop follow up/ plan agreed

### Chesterfield full service roll-out

13<sup>th</sup> June 2017 Welfare Rights Service /Public Health led meeting of Chesterfield Health and Wellbeing Board (H & WB) re UC roll out readiness.

9<sup>th</sup> August 2017 – Chesterfield H & WB sub groups for local plans met – ‘Protecting Vulnerable Clients’ and ‘Identifying Support Services’

14<sup>th</sup> August 2017 – Chesterfield H & WB sub group met ‘Engagement and Local Communication’

6<sup>th</sup> September 2017 – Briefing for Childrens Services Managers – Chesterfield

7<sup>th</sup> September 2017 – Chesterfield H & WB Full Group to finalise plan/document

15<sup>th</sup> September 2017 DCC hosting and funding an event jointly led with DWP to brief Chesterfield locality staff and organisations about full service in Chesterfield.

28<sup>th</sup> September 2017 – half day training event for Chesterfield Children’s Services

9<sup>th</sup> October 2017 – Chesterfield H & WB Locality Partnership meeting re final plan

31<sup>st</sup> October 2017 – Chesterfield H & WB Full Group to finalise plan/document

20<sup>th</sup> March 2018 – Chesterfield H & WB implementation review

April 2018 Plan completed

13<sup>th</sup> June 2018 – review plan

### Amber Valley full service roll-out

3<sup>rd</sup> November 2017 Amber Valley Health and Wellbeing Board (H & WB) briefing to start work on Local Plan

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29th November 2017 Amber Valley H & WB UC planning workshop  
5th March 2018 Amber Valley H & WB plan implementation review  
10th April 2018 AVBC Revenue & Benefits team – UC planning  
13th April 2018 DCC hosting and funding an event jointly led with DWP to brief Amber Valley locality staff – attended by 95 delegates

### Derbyshire Dales full service roll out

December 2017 Derbyshire Dales Health and Wellbeing Board (H &WB) briefing to start work on Local Plan –  
11th April 2018 Derbyshire Dales H & WB planning workshop  
6th June Derbyshire Dales H & WB WRG meeting  
28th June 2018 DCC hosting and an event jointly with DDDC and DWP to brief Derbyshire Dales locality staff

### South Derbyshire full service roll out

13th March 2018 South Derbyshire Health and Wellbeing Board (H &WB) briefing to start work on Local Plan  
25th April 2018 South Derbyshire H & WB working group meeting

### Work to be scheduled:

#### North East Derbyshire full service roll out

26<sup>th</sup> June 2018 Staveley Network Group meeting re UC readiness in Staveley  
NED Health and Wellbeing Board (H &WB) briefing to start work on Local Plan liaising with North East  
Derbyshire District Council – date tbc with PH Locality Manager  
NED plan completed

#### High Peak full service roll out

High Peak Health and Wellbeing Board (H &WB) briefing to start work on Local Plan – date tbc with PH Locality  
Manager  
High Peak plan completed

#### Bolsover full service roll out

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Bolsover Health and Wellbeing Board (H &WB) briefing to start work on Local Plan – date tbc with PH Locality Manager

Bolsover local plan completed

### Ongoing internal conversations

Transitions

Appointeeships and Deputyships – Gaynor Bulhellor

Employment Projects – Iseult Cocking

Shared Lives – Keith Malcolm

Disability Employment Services – Sharon O Hara

### Requested/planned conversations

Principal Social Worker Childrens – impact on social work practice

Support for people with autism

### Discussion issues:

Website pages – layout/design

County-wide focus group to raise issues with DWP

#### 4. Pathway and Issues

A key area of work has been understanding the new claim process for accessing benefit and equipping local support organisations to enable those who may have to claim UC to be ready for this. This crucial “readiness” stage is not about ‘problems’ with benefits per-se, but about being ready for a very different system from that a person may previously have had contact with.

Key issues are:

- being UC ready
  - having a bank or credit union account
  - having appropriate ID
  - having an email address
  - having basic IT skills
  - ability to manage on a monthly income and budget
- availability of online facilities to make a claim and maintain ongoing contact with DWP through online journal
- managing to provide for self ( and family) whilst waiting for the first UC payment - five weeks at least
- advice and support when claiming does not go smoothly both
  - digital/on line issues
  - UC advice issues

UC Claimant Journey – Key Factors

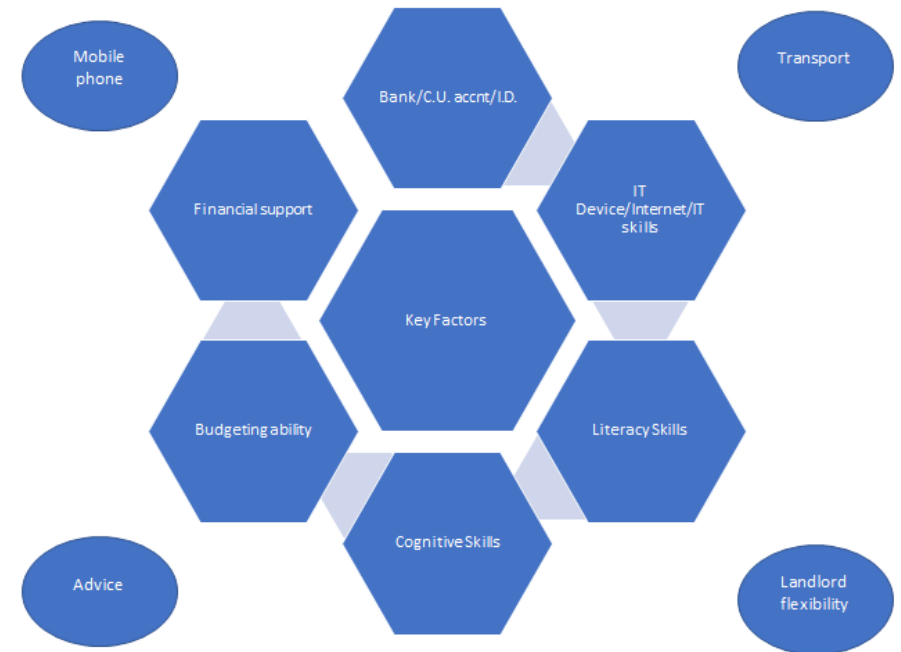


Fig 1

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### 5. Where will this impact and what are possible solutions?

- Library staff have been running 1:1 digital support sessions for some time, and are finding demand for these has increased in full service areas as claimants are directed to libraries to make their claims. Initially some clients presented in very challenging circumstances including issues around threatened suicide; aggression; and claimants who are illiterate.

Information has been prepared and shared about other agencies that may be able to help, or are better placed to support such clients.

Strategic conversations with DWP local managers took place around the need for triage around the vulnerability of clients at JobCentres, to ensure appropriate support is offered and not simply all claimants directed to libraries.

The DWP does fund some digital and budgeting support to claimants which is delivered by local agencies eg Chesterfield Borough Council / Erewash Borough Council but is limited in scope.

- Welfare Rights and Public Health staff are working together on emerging Local Support Strategies with voluntary and community sector partners, DWP staff, and local authority colleagues to gain a better understanding of what the issues are locally, what work needs to be done in each locality to find possible solutions/mitigations and what works in practice - and this learning is being carried forward into the next area.

*Example:*

*The Erewash H & WB working group identified that additional 1-1 digital support was required to assist clients with making and maintaining an online claim but that this support needed to be backed up by appropriate advice.*

*Derbyshire District CAB successfully applied for funding from Natwest to create a Digital Hub*

***Helping you make better decisions about your money.***

*From April 2018 you can get free help and support sessions in our Ilkeston **computer hub** to:*

- ☐ *develop IT skills and confidence.*
- ☐ *get the best deals on offer on your energy and utility costs.*
- ☐ *complete on-line forms and documents including benefit applications.*
- ☐ *find the information you need when job searching.*

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This process has been completed in Chesterfield and is also being undertaken in Erewash, Amber Valley, Derbyshire Dales, Staveley and across the county ahead of each phase of the roll out.

- Work is underway to identify colleagues within the county council who have a specific client group for whom UC is going to be challenging, or who will themselves face challenges – for example with the clients for whom DCC is corporate appointee or deputy.
- Advice and support needs are likely to increase. The County Council currently invests in advice through the Welfare Rights Service; CAB in GP surgeries [99 out of the 102 surgeries in the county have weekly advice appointments available]; and the Unemployed Workers Centre. Whilst advice needs may start as 'benefit issues', this can lead onto the need for support with debt and housing issues.

### **6. Potential impact on the Health & Wellbeing of Derbyshire Residents**

- Managing the digital claiming and claim management process of UC
- Lack of access to Wi-Fi/equipment/digital skills to make and maintain a claim
- Coping with the claimant conditionality regime
- Managing financially during payment wait times
- Effectively budgeting with a lump sum monthly payment
- Increased opportunities for financial abuse
- Coping with a reduction in income
- Coping with benefit sanctions

### **The Mental Health Foundation – the impact of UC on mental health**

*Applications and claims are only possible to be made online, leading to what Citizens Advice is calling a 'digital divide'. It makes no allowance for people's different digital capacity or for those that can't afford their own individual access to the internet.*

*Increasingly, mental health care staff are having to deal with patients' practical financial issues, such as filling in application forms before they can treat health problems as these issues are acting as major barriers to patient health outcomes.*



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*Once initial registration has been completed, UC's one-size-fits-all approach fails to take into account the complexities of people's lives. Living with an existing mental health problem only makes the stresses involved in the whole process of claiming benefits harder and more likely to exacerbate health problems. The new structure of assessment also means that sanctions will be used more widely than under previous systems, with estimates that the sanctions rate will be three times higher under UC compared to Job Seeker's Allowance.*

*Living in a climate of fear whereby loss of money is a constant threat hanging over your head is likely to lead to poor mental wellbeing. Increased use of sanctions will further exacerbate already challenging circumstances for some of the most vulnerable in society.*

<https://www.mentalhealth.org.uk/blog/universal-credit-getting-it-right-mental-health>

### **Citizens Advice – Report on the impact of UC on household debt**

*Our evidence shows that our UC clients are more likely to have debt problems than those on legacy benefits. A quarter (26%) of the people we helped with UC also needed help with debt, compared to 19% for legacy benefits. They are also struggling to pay off their debts. More than 2 in 5 (41%) debt clients on UC have no spare income to pay creditors, compared to a third (33%) on legacy benefits*

<https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/universal-credit-and-debt/>

### **The Woman's Budget Group – Report on the impact of UC on financial abuse**

*The Women's Budget Group is concerned that the single payment could result in less equal couple relationships, and risks further financial abuse. The reduction of women's financial autonomy could result in main carers (usually in practice mothers) losing clearly-labelled child payments, which currently are often paid separately and can provide a lifeline to survivors of domestic abuse.*

<https://wbg.org.uk/wp-content/uploads/2018/06/FINAL-full-report-financial-abuse-and-uc-combined-cover.pdf>

### **Child Poverty Action Group & The Church of England – Report on the impact of the 'two child limit'**

*.....On April 6th 2017, the two-child limit came into effect, restricting financial support through tax credits or universal credit to families with more than two children – regardless of need. As this policy reaches one year old, around 160,000 families are now up to £2,780 a year worse off than they would have been if their youngest child had been born in the previous year. Half a million children live in these families, and some may find that their families cannot afford to throw them a birthday party this year. Over the next few years, more and more families and children will be affected by the two-child limit – around 2 million children by 2020/21,*

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*and 3 million children by 2025..... Eventually, this reform will mean about 600,000 three-child families receiving around £2,500 a year less on average than they would otherwise have got, with a further 300,000 families with four or more children getting £7,000 a year less on average. Including the impact of other changes since 2010, families with three or more children will be more than £5,000 a year worse off, on average, by 2021/22*

<http://www.cpag.org.uk/sites/default/files/uploads/Unhappy-birthday-report-on-two-child-limit-final.pdf>