

Welfare Reform and Working Families

*Challenges ahead for
working families ...*



**citizens
advice**

Rushmoor

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A committed team of research students and volunteers gave their time and enthusiasm to this project. Alongside main contributors, many thanks to Eduardo Lopez, Jake Clare, Jennifer Evans and Jamie Ayres.



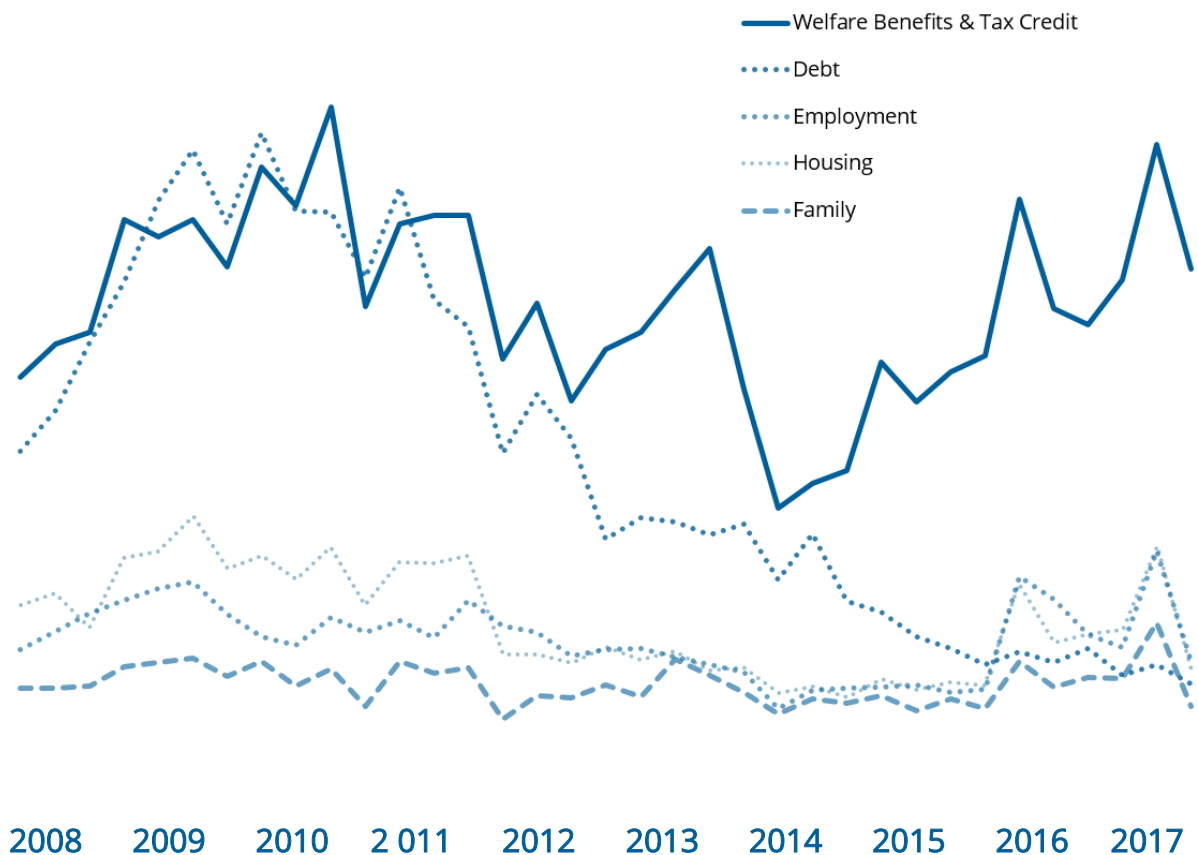
1. Introduction

In Spring Summer 2016, Citizens Advice Rushmoor undertook some research on Welfare Reform and Working Families. This was part of a national initiative to understand the impact of planned changes to benefits. We recognised the hardship already being experienced by our clients locally, so welcomed the opportunity to gain a deeper understanding, alongside contributing to a larger scale project.

Having reviewed all the findings, this report combines results from the national study and local data, to provide focused insight on the situation of working families receiving tax credits in Rushmoor. The study sits within a larger body of work by Citizen Advice on income security, highlights how working families receiving benefits will be impacted by future reforms, and considers ways they can be supported.

The chart below shows that problems rooted in income security loom large in Citizens Advice clients' lives.

Trends in Top 5 Advice Issues in Rushmoor over time



Unemployment levels are at record lows, but working households are facing pressures from a lack of affordable housing, dependency on benefit income, insecure employment and care responsibilities.

In December 2016, the Joseph Rowntree Foundation reported that 7.4 million people and 2.6 million children are in poverty despite being in a working family. This record high, 55 per cent of people in poverty living in a working household, exposes the vulnerability of this group to further benefit reform and insecurity of income¹.

Alongside working age benefit freezes and future Tax Credit cuts, Universal Credit is replacing six existing benefits in our welfare system. While most people receiving benefits will be impacted by Universal Credit it is predicted working households, moving across from tax credits, will see some of the most significant changes. Principles underpinning Universal Credit are to simplify the welfare system and strengthen work incentives but the Institute for Fiscal Studies (IFS) warned last February that 2.1 million working households are likely to lose out on Universal Credit over the long term².

Universal Credit also introduces for the first time “in-work conditionality” to working households. Families whose income and working hours fall below set levels may be required to increase their hours or rate of pay (or face loss of benefit).

Hampshire County Council and Rushmoor Borough Council have been sensitive to benefit cuts for its residents and prioritised a welfare-focused approach. Council Tax reduction schemes have been maintained, an Exceptional Hardship Fund set up for residents struggling to pay council tax, the Hampshire Welfare Assistance Scheme has replaced the Social Fund and housing and homeless prevention strategies have been put in place.

In this report, we have been able to highlight areas of need and risk associated with working families receiving benefits and have looked to identify ways we, our partners and local agencies can support this group through reforms ahead.

For the study, quantitative surveys and in-depth qualitative interviews were used to:

- a. ask working households in Rushmoor receiving tax credits how they would cope with an income drop of £100³ and,
- b. explore with participants options available to them to adapt to such a drop or increase their income.

2. Background

2.1 Tax credits

Tax credits and working family benefits

The expansion of tax credits, over the last 15 years, means large numbers of working families receive benefits. Working households in receipt of Working and Child Tax Credits rose from around 1.4 million in 2003-04 to 1.8 million in 2014-15. Working families without children – receiving Working Tax Credit only – increased from around 164,000 in 2003-04 to 510,000 in 2014-15⁴.

The current tax credits system, introduced in April 2003, intended to simplify tax and benefit systems and fulfil New Labour manifesto pledges to reduce welfare dependency and tackle child poverty.

Two types of tax credits were established:

1. Working tax credit (WTC) paid to people in work and on a low income. Claimants do not have to have children.
2. Child tax credit (CTC), paid in addition to child benefit to low income households. Claimants do not have to be in work.

From 2013, an erosion in the real value of tax credits begun with tax credits increasing at 1% per year rather than in line or above inflation rates. In April 2016, the Welfare Reform and Work Act placed a four-year freeze on working age benefits and laid out a timetable for tax credit cuts.

Charities including Turn2Us and The Children's Society warned plans would push many working families and children into poverty⁵. After strong public opposition, the government made a U-turn on planned changes to Tax Credit income thresholds and taper rate changes. Equivalent reductions within Universal Credit however remained.

Timetable of approved reductions to Tax Credits and UC impact on working families:

- April 2016 – 4-year benefit freeze on working-age benefits including tax credits.
- April 2016 – Planned cuts to Tax Credit Threshold and Taper rates withdrawn, but Universal Credit cuts to work allowances remained. Reductions made to the level of earnings at which a household’s Universal Credit award starts to be reduced for every extra pound earned. Work allowances reduced to £4,764 a year for those without housing costs, £2,304 for those with housing costs, and removed altogether for non-disabled claimants without children.
- April 2017 - Tax Credits Support for children to be reduced - support for children through Tax Credits and Universal Credit to be limited to two children.
- April 2017- Tax Credit Family Element to be removed - people starting a family after April 2017 will no longer be eligible for the Family Element in tax credits. The equivalent in Universal Credit, known as the first child premium, will also not be available for new claims.
- April 2017 - Parents with a youngest child aged 3; including single parents are expected to look for work if they want to claim Universal Credit⁶.

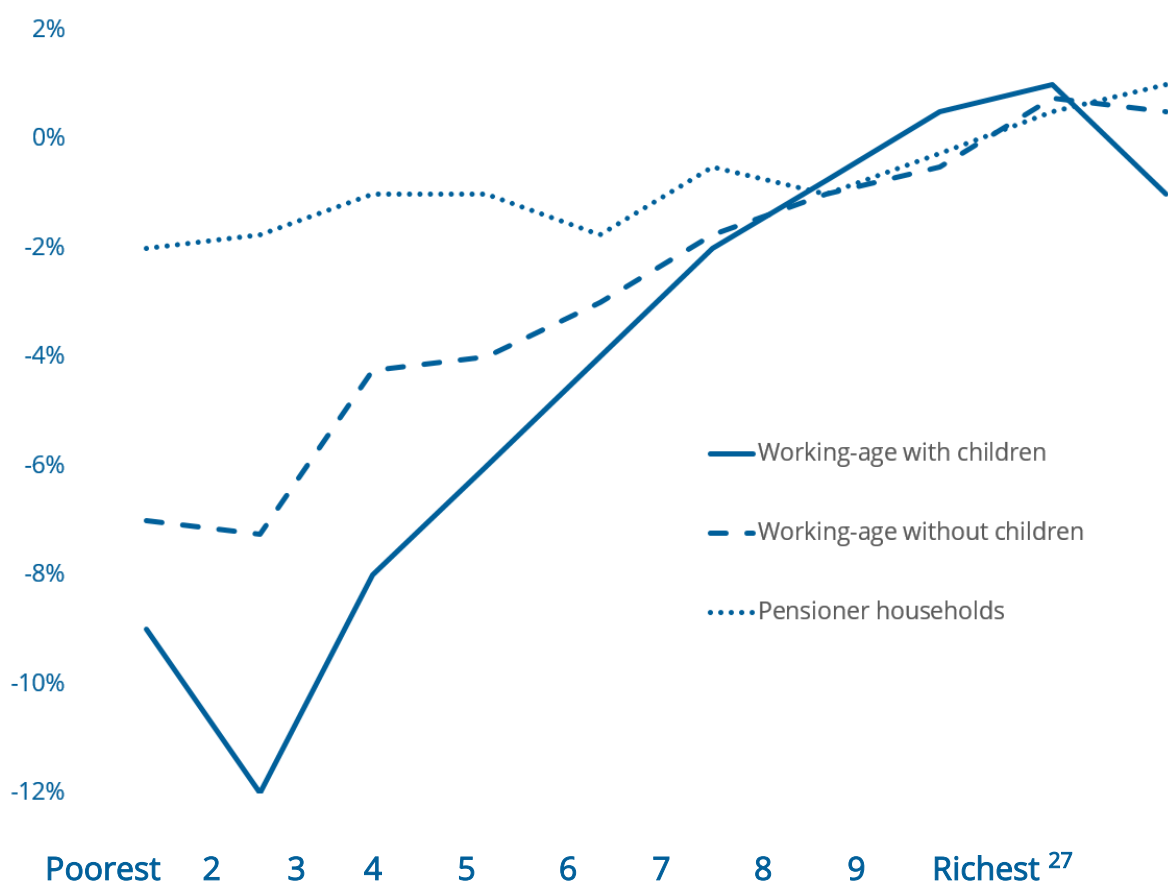
Government policies giving additional free childcare, increases to the personal allowance and the introduction of the New National Living Wage are planned to offset some reductions, provide income increases to some families and under Universal Credit improve work incentives⁷.

However, long run forecasts by IFS, going beyond protections built into Universal Credit for families transitioning across, predict more households will lose out than gain. IFS have anticipated 2.1 million working households are likely to receive less on Universal Credit with an average loss for those families of £1,600 a year⁸.

Working single parents and two-earner couples have been identified as groups likely to lose and although Universal Credit should improve work incentives, IFS anticipate this will not apply to all household types and therefore impact on work incentives will be mixed⁹.

More widely, IFS have forecast the overall impact of planned welfare and tax reforms on household types to 2019. The chart below shows they anticipate working age households with children to face the most significant drops in income, with benefit cuts reducing incomes of working age households in the bottom half of the income distribution¹⁰.

The impact of tax and benefit reforms from May 2015 to April 2019



IFS Presentations, October 2016 Austerity and tax and benefit changes affecting low-earning individuals.

IFS forecasts rises in absolute child poverty, from 15.1% in 2015–16 to 18.3% in 2020–21, explaining the increase as “driven entirely by a sharp rise in poverty among families with three or more children, which is itself the result of planned tax and benefit reforms”¹¹.

The increase in absolute child poverty rates is also predicted to be much larger in single-parent families than in couple families, because single-parent families are more reliant on benefits¹².

2.2 Universal Credit

Universal Credit – On its way...

Universal Credit is a digital benefit that brings together six current means tested benefits, into one monthly household payment. Payments are made to one member of the household and paid in arrears. Housing costs are paid to claimants rather than to landlords.

For the first time UC introduces in-work conditionality where those in work and receiving UC will be expected to show they are looking to increase their income through additional hours, higher pay or additional jobs. This new policy is meant to apply only to those falling below a certain income threshold and potentially reduced for those with health conditions or caring responsibilities. It is not yet clear whether the recent trials on in-work progression for UC claimants are limited only to this group.

A partial version of UC has been rolled out nationally for simple and new claims only (for single people, without children, who do not have a health condition). This limited service has been in Rushmoor since February 2016.

Roll out of 'full' Universal Credit for all claimants types, including those with health problems, those in work and those with children, begun nationally in May 2016 and is scheduled to be completed by September 2018. Roll out in Rushmoor is timetabled for July 2018¹³.

Completed roll out and full transition to UC for all claimants was last predicted to be complete by March 2022¹⁴.



Universal Credit – Identified Risks¹⁵...

- Digital Challenge – with the claim and notification of changes in circumstances, to be made online do claimants have the digital access or skills they need?
- Budgeting and Financial Responsibility – with benefits paid at once, calendar monthly (instead of separately and at different intervals) and a 6 week wait for first payments after claiming, are claimants ready or able to manage their finances in line with UC and budget successfully on a monthly basis?
- Power Relationships within Households – with payments made to only one account in household, although this could be joint, what impact could this have on family dynamics and the share of power in families?
- Tougher Sanctions Regime, In-Work conditionality and potential Civil Penalties under Universal Credit – what impact will this have on claimants' ability to manage financially? Risk of increased debts, crisis, poverty and need for foodbanks.
- Housing – With payments no longer paid directly to landlords this brings a very high risk of increased evictions, rent arrears and homelessness.

2.3 Rushmoor

Rushmoor in Context – Key facts

Rushmoor is highly populated urban area with 95,300 residents. It has a younger age profile than Hampshire and England, with 68.9% under the age of 50, (compared to 59.4% in Hampshire and 64.0% in England), thought to be linked to the army population¹⁶.

Rushmoor is the most ethnically diverse area in Hampshire. The Nepali community has a strong presence due to of the Gurkha connection with Aldershot Garrison¹⁷.

Rushmoor has lower than average levels of unemployment¹⁸ and working in Rushmoor, wages are amongst the highest in Hampshire. However, residents living in Rushmoor earn less than average wages for Hampshire and the South East.

In 2016 residents taking home on average £43 less per week than the Hampshire average, £33 less per week than South East but £8 more than the national average for Great Britain¹⁹.

Rushmoor has two areas identified with multiple deprivation falling in the 20% most deprived in the country. Hampshire has 29 areas of multiple deprivation but boroughs surrounding Rushmoor including Hart, Surrey Heath, and Waverley have none²⁰.

Rushmoor has lower than national average educational attainment. 72% of schools have Key Stage 2 results above the England average but at GCSE, results by school location in Rushmoor are in the bottom 10% nationally²¹.

Rushmoor has lower than average house prices and on average it is cheaper to rent than in neighbouring areas, however affordability ratios remain comparable, due to lower than average wages earned by Rushmoor residents. Lower percentages of households own their own home and a higher percentage rent from social landlords than surrounding areas²². Rushmoor Citizen Advice 2015 Settled and Safe report documented the pressures currently facing Rushmoor residents finding and securing affordable, safe housing²³.

Strategies have been put in place by Rushmoor Borough Council to tackle housing and homelessness and low educational attainment in Rushmoor. Hampshire County Council are currently developing a single joined-up, whole-family service, under Children's Centre & Family Support Service Hubs for families in the county. This is following the decision taken in July 2016 by Hampshire County Council to close 43 out of 54 of its Children's Centres and focus resources on families most in need.

In 2015, 4100 working households were receiving tax credits in Rushmoor, 3700 households with children, 400 without²⁴.



3. Our Research

3.1 Aims

- Using quantitative surveys and in depth interviews understand the impact of a £100 a month reduction of income for working families receiving Tax Credits living in Rushmoor.
- Using quantitative surveys and in depth interviews, explore options available to Rushmoor working families receiving Tax Credits to cope with a £100 reduction and adapt to an income drop.
- Gain a deeper insight into the financial and employment situation of working families receiving tax credits in Rushmoor.

3.2 Methodology

2,216 people across England and Wales took part in the national Working Families and Welfare Reform Survey, conducted by the Families, Welfare and Work Policy Research Team at Citizens Advice.

In our local survey Citizen Advice Rushmoor clients and members of the local community were invited to take part. Surveys were completed face to face, over the phone and online.

Our sample did not aim to be representative demographically of Rushmoor's population as a whole, as the research was targeted at a specific subset; people living in Rushmoor receiving tax credits and working. Effort was taken to engage with a broad cross section of this group. A sample size of 120 was reached, which can be taken as reasonably indicative of the whole group.

Surveys were collected via Citizen Advice offices, local shopping centres, council offices, Sure Starts Centres and promoted online via online community forums.

The quantitative survey asked participants about their jobs, their financial security, their wider lives and what they would do if their income were to be reduced by £100 a month. Six qualitative in depth follow up interviews were conducted in Rushmoor to give greater context to survey results. Interviews took place with 3 participants who were in couples with children, 1 from a couple without children and 2 from single families with children. Interviews were one hour and explored a range of questions with participants about their work history and the impact a drop in income would have on their lives and how they would manage.

3.3 Results

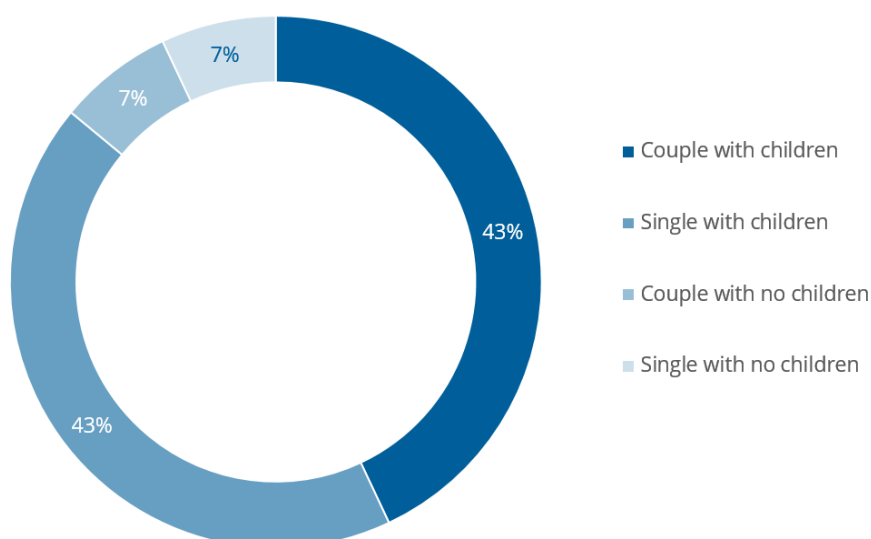
Below is a summary of findings from our own local survey data, interviews and the national survey²⁵. Graphs and pie charts illustrate Rushmoor data. The national results are taken from a much larger sample and are able to supplement or support our local findings.

- **Who took part?**

All participants surveyed in Rushmoor had someone in the household working and receiving tax credits, as full UC has not been rolled out in the area.

79% of Rushmoor respondents were women, 86% had children under 18 and half of those with children were single parent families. Nationally 80% of respondents had children, with an average of 2 children in a family. Nationally 20% of participants reported a disability or long-term health condition.

Household Type



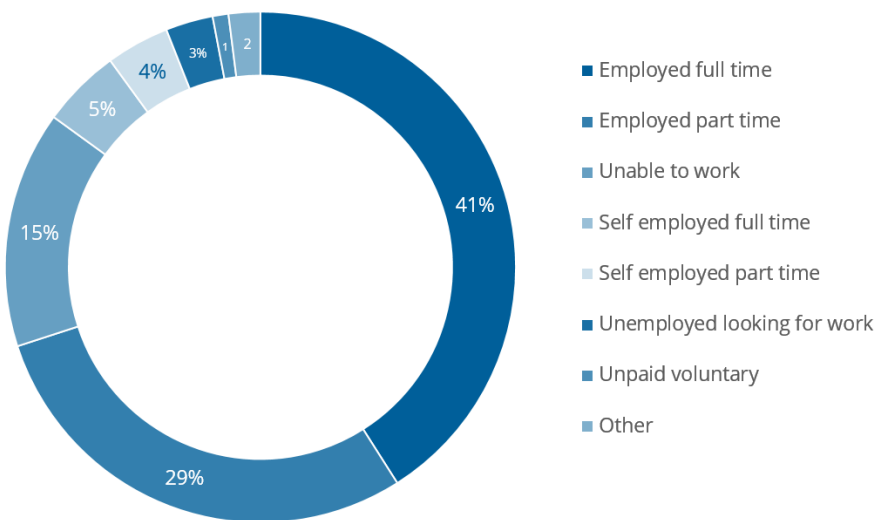
- **Employment**

In Rushmoor 46% surveyed had an income from employment of less than £20,000 a year. Nationally survey participants earned on average between £5-9 an hour.

In Rushmoor 15% of respondents were on zero hour contracts and 9% defined themselves as self-employed. In the national survey, a third of respondents did not have a fixed income. Nationally, unstable employment was more common among older workers, disabled workers and those with a long-term health condition.

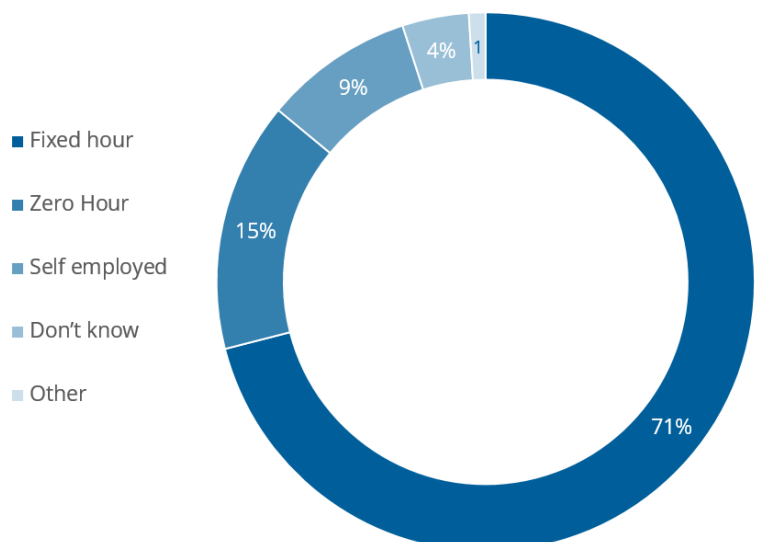
"Pay is LOW, that is the problem, it is not really good without overtime." Danielle 32

Employment Status*



*Respondents not in paid employment would have had someone else in household working to meet the requirements of the survey.

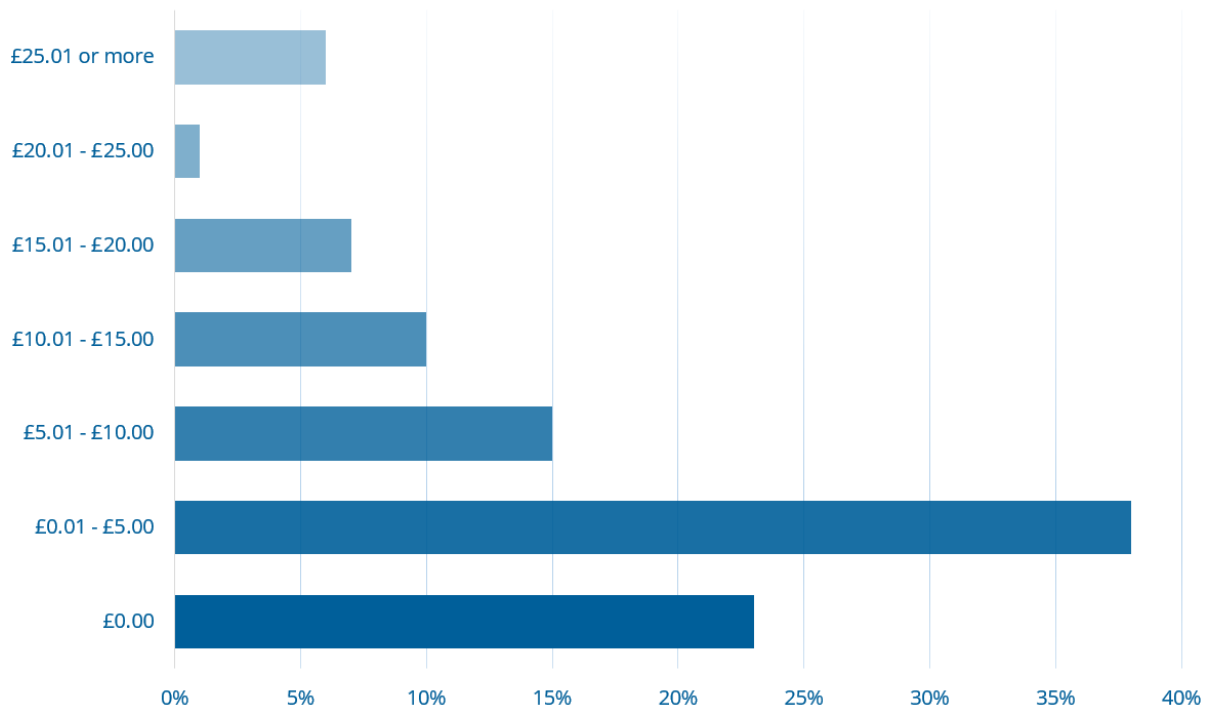
Contract Type



- Travel Costs

In Rushmoor 60% of participants had daily travel costs under £5, while 15% spent over £15 a day. National survey results found an average daily travel cost for respondents of £8.58.

Daily Travel Costs



"We've lost a lot recently. My husband changed jobs and now has an expensive commute. Tax credits don't take into account travelling costs, it has got very hard for us." Jess 34

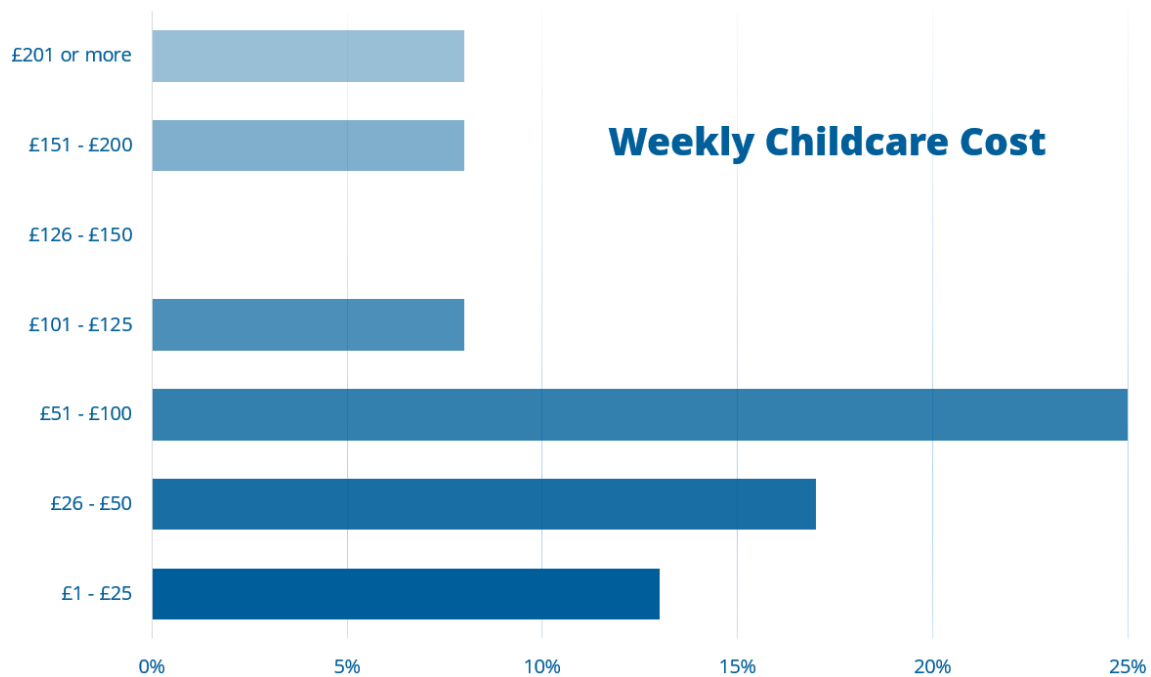
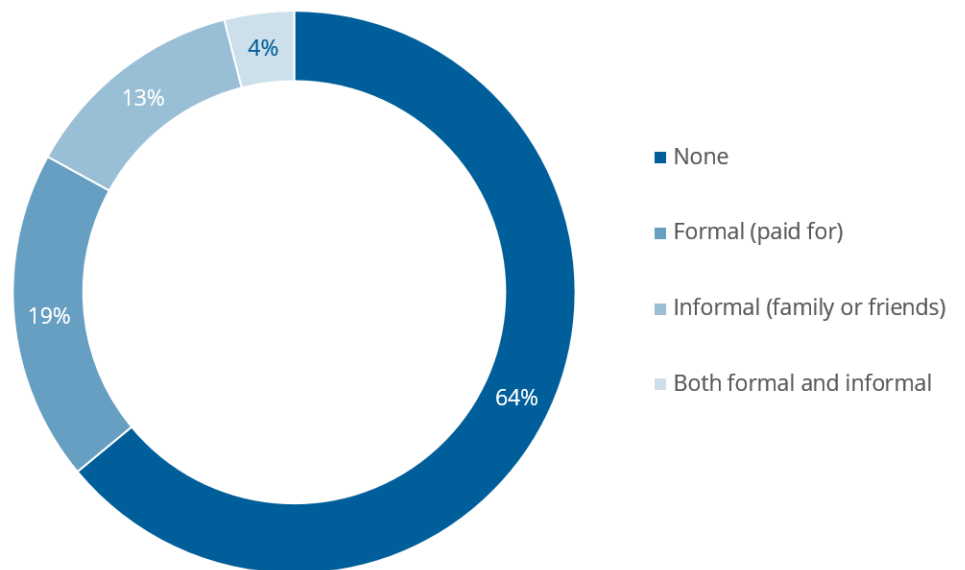


"The bus fare is expensive, £17.80 a week. I'm going to collect a push-bike from my parents this weekend. It will be 40 minutes each way cycling but will be a big weekly saving for us." Gareth 29 (Late-evening shift worker)



▪ Childcare Costs

Type of Childcare



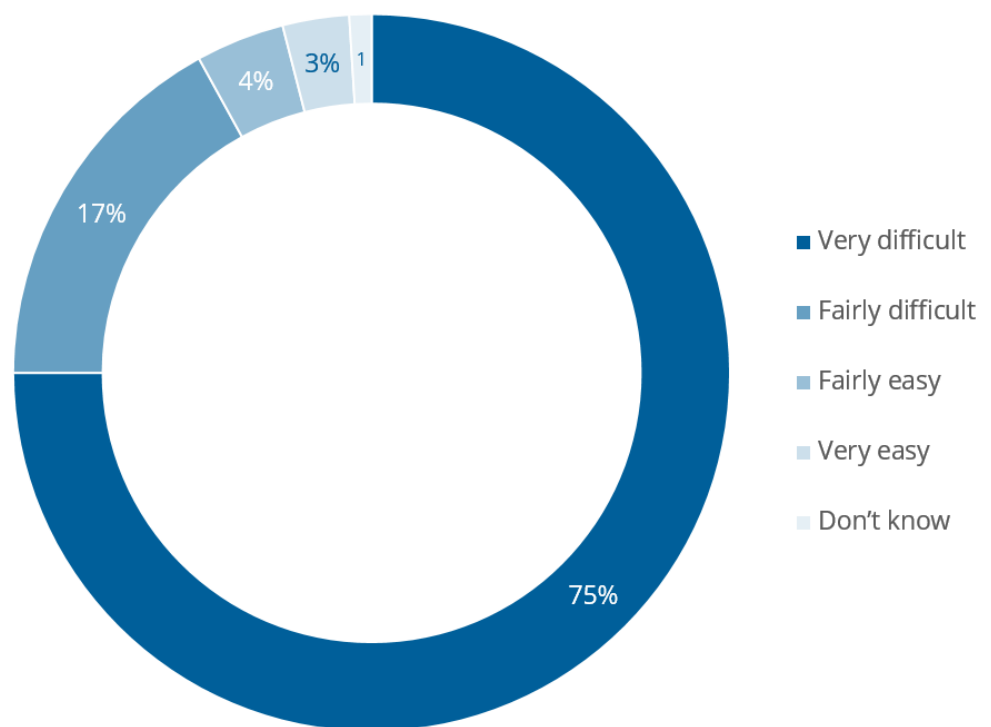
19% of households in Rushmoor with children had formally paid for childcare. A high percentage of those households were single parents, who had among the highest childcare costs.

"As a single parent, when you are working, you are not really in a better position... the main thing is the childcare costs. It is so EXPENSIVE, they then even make you take in snacks". Danielle 32

- Financial situation

90% of those surveyed in Rushmoor said they would face difficulty coping with a £100 reduction in their monthly income. 75% said they would find it “very difficult”. In interviews, participants spoke of how important tax credits were to their family’s income.

How easy or difficult would it be for you to deal with £100 reduction in your monthly household budget?



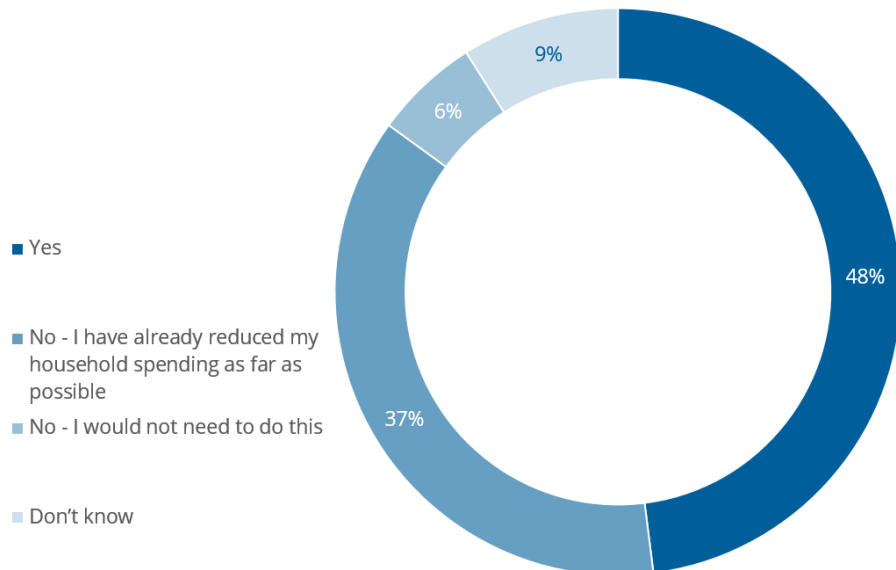
"Losing £100 a month would be difficult. Ever since I started getting tax credits it's taken off a lot of pressure. It's a really, really, really big help and I've been able to save up a little." Zac 46

"It is already not enough. It would be hard."

"Tax credits help and I don't know how I would live without it. Families need it, because their children really need it. It is not just about food. You cannot just keep kids in the house." Danielle 32

Household Spending

To deal with a £100 reduction in your monthly budget do you think you would cut back on household spending?



Nationally 39% and in Rushmoor 48% of respondents said they would have to cut their household spending to cope with a £100 reduction in income. Rushmoor respondents most commonly said they would have to look to cut back on clothes, socialising, phone, internet, food, and toiletries.

"I would probably have to cut going out with the kids and the little extras." Zac 46

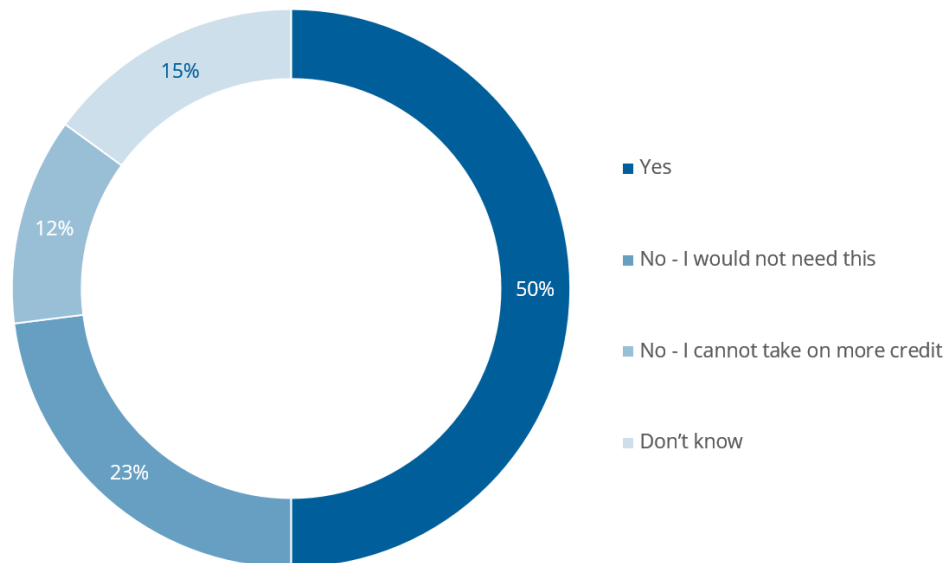
37% of households in Rushmoor said that they had already cut their household spending back as far as they could.

"We haven't been on holiday for years. We shop in budget shops, get the cheapest eggs, bread and milk, no new clothes, all charity shops. It's already bare minimum." Keith 56

"We are really, really struggling, with only me working...it just goes. Gas and electric are pay as you go, but we are not even always ok with that...We are having to pay bills with the kids money, they are going with nothing really. We have even used food banks sometimes, that has helped." Gareth 29

▪ Debt

To deal with a £100 reduction in your monthly budget would you have to borrow money or get into debt?



Nationally 53% of respondents said they would need to borrow or get into debt to deal with a £100 reduction, 27% felt they could not take on more debt due to existing repayments. In Rushmoor 50% said they would have to borrow money or get into debt to cope. Of those over half answered that they would borrow from family and friends, while others indicated they would look to bank overdrafts, loans or have to skip bills.

"Sometimes I do have to borrow money. I have to pay council tax, I have to top up my house rent, pay the TV licence. Sometimes you have nothing in the bank. When you just live on what you have. When there are no savings, you just live week by week. And to avoid an overdraft, sometimes you have to ask someone. Even if it's a neighbour and just say I will pay you back next week. That is why weekly tax credits help, because I can then pay someone back, and sometimes yes, I have to borrow money." Danielle 32.

"We both have Provident loans. My wife she has to pay £59 a week. My loan was for £200, I borrowed it to give my mum and dad back the money they gave us for a cooker. My wife has had loan after loan. The money helped us buy our son a bike for his 4th birthday. We could never have saved enough." Gareth 29.

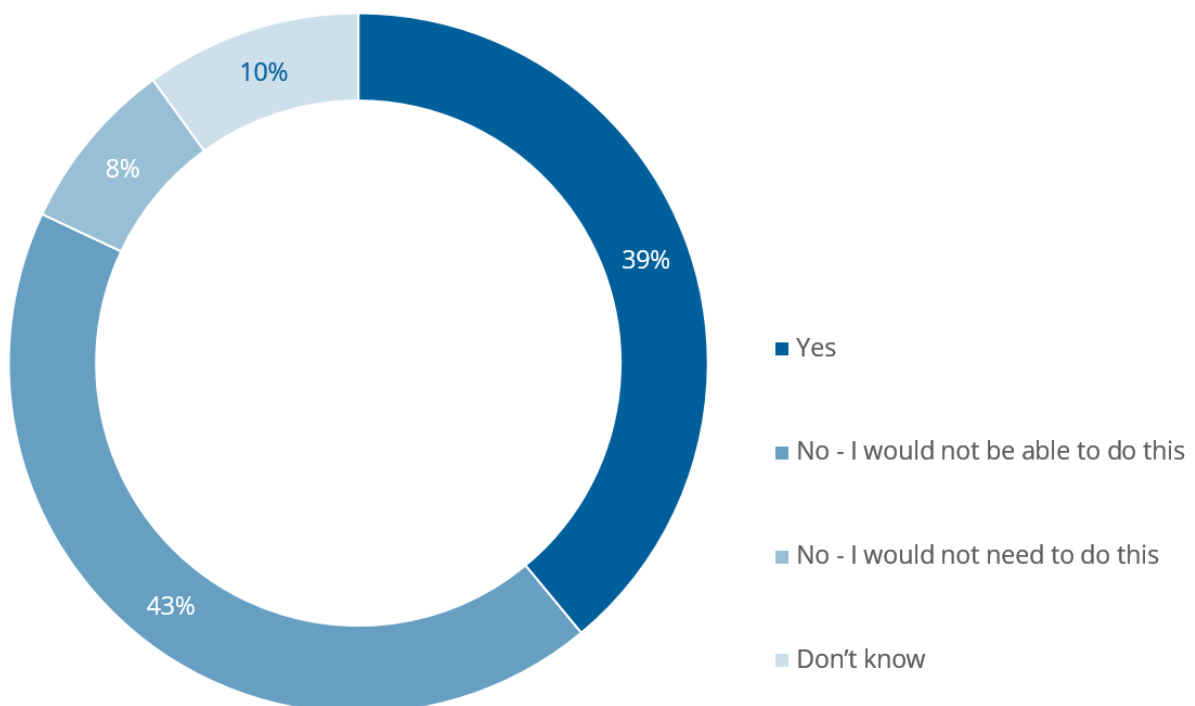
▪ Employment Options

Nationally 1 in 3 participants said they could increase their income through employment. In Rushmoor 39% of participants said this was an option. In interviews, participants discussed the impact extra hours would have on family life.

"I might have to work extra. It would mean I wouldn't practically have time off anymore, I would have to work 7 days a week."
Zac 46.

"It is not enough money already, if it is less, I will just have to work more. But when am I going to spend time with the children? The kids need to learn, I need to teach them things for school, when am I going to be able to do that?" Danielle 32.

To deal with a £100 reduction in your monthly budget would you, or anyone in your household, look to increase your income through employment?




43% of respondents in Rushmoor said they could not increase their income through employment.

Most frequently, participants identified reasons that “already working full time”, “their employer would be unwilling or unable to increase hours” or that “their working arrangements were not flexible enough to fit increased hours around other duties”. 38% of the sample identified personal circumstances preventing them from increasing their income through employment. Three quarters had caring responsibilities for children.

"There have been opportunities. Back in February I had a chance to join the police force. But when I went to the recruitment evening I found out they wanted me to go to different areas of the country for training, without a car I said I can't get to any of them.


"My wife, bless her, she is really, really trying to get a job but she just isn't being accepted. We don't understand what is wrong... maybe it's the hours, I guess they want her to be flexible and she is trying to fit around me and the children." Gareth 29.



The national study highlighted how some groups were more likely to struggle financially and feel less confident about their employment options. Nationally 3 in 5 lone parents felt they would not be able to increase their income from employment. 2 in 3 of respondents nationally with a disability or long-term health condition also felt they would not be able to increase their income from employment. This compared to less than half of those without a health condition or disability. These themes also appeared within in depth interviews.

"The reason my wife works 3 days is that I need looking after...I need help dressing and cooking... I have had to phone her a couple of times now at work and say I need you, you need to come home". Keith, 57

"I have been offered promotion, as a supervisor but I knew a supervisor needed to be depended on, and be there to open up. I said I am not going to be a supervisor... I have kids so I am not able to open up at 7am on weekdays, I can only do a few weekends. They offered me assistant supervisor." Danielle, Single Parent, 32



Experience of benefits system and feelings about the future....

In qualitative interviews participants were asked about their experience of the benefit system and their feelings about the future. Participants described feeling confused by the benefit system and often spoke of how they had relied on help from Citizen's Advice.

When talking about their futures, on the whole participants were positive about their hopes and work plans but all expressed fears about what benefit change could mean for them.

"My outgoings are more than my incomings.. I am having nightmares now thinking what if they decline my benefits, do I go to the woods and hang myself? What if through no fault of my own, it is declined, due to a clerical error. It makes you seriously consider suicide, I haven't got to that point yet, but I could see me considering it. I can see how it could happen. People getting into debt and poverty, you can understand it."
Keith 56

"Work is not a problem that is stable, it is more hoping that we can get this flat and that we can afford to live in it. I think that is my main concern. Not getting help in the future from the council or from tax credits, what would happen if they are cut back even more?" Amanda 27.

"You look at your wages and plan things and then all of a sudden the money goes down and you think what will I do now. I am just hoping this government will not change tax credits, because they help... I know I will finish my course and I will be able to earn more money. But I really need the tax credit boost now. It is just this opportunity, everyone has their starting point in life, I will not be here forever." Danielle 32.




- **Other Observations**

Digital challenges – “Phone and internet” was a frequently selected category to cut household spending and to skip bills. During in-depth interviews participants spoke of giving up contract phones and not having internet access on mobiles or at home.

Importance of family subsidised activities – Families really valued free or low cost activities for their children, such as reduced bus tickets during the holidays and movie afternoons at the local library.


“We are so lucky sometimes because in the holidays, if I buy a bus Golden Ticket, for the children you only pay 10p each. I don't travel on train because there are no offers. But on the bus we can go to Guildford and Black water. I can take them around and not keep them indoors.” Danielle 32



More to working than just income – In interviews participants spoke of how they valued the social aspect of their work, interacting with colleagues, meeting customers and the camaraderie of the workplace. Conversely, the most frequent challenge identified by participants was managing working relationships, dealing with co-workers and management styles. Participants also spoke of the difficulty of dealing with stress and illness at work and appreciated supervisors and managers who were understanding and supportive.

New National Living Wage – In April 2016 the New National Living Wage was introduced, starting at £7.20 an hour for workers aged 25 and above, and due to rise to £9.00 an hour by 2020.

“We have just been given a pay rise because of the government raising wages to £7.20. The company has actually gone 45p above it. Which is good... but we used to get unsociable hours and they have reduced that bit now. It does work out as £10 a week extra, but if they had kept my old wage and the unsociable hours bit in, it would have been a lot more. But like I said to my wife, £10 a week, it is still a bonus.” Gareth 29



4. Conclusions

- Working families living in Rushmoor receiving Tax Credits face hardships, can struggle to meet the everyday essentials and often have debts.
- Further reductions in income for working families receiving tax credits in Rushmoor would be difficult for most to accommodate. This difficulty is heightened for single parents and those with a long-term health issue or disability.
- Further reductions in working families' benefits could lead to increased problems associated with debt, arrears, poverty, child poverty and increased need for hardship loans, food banks and welfare assistance schemes.
- Income instability from benefit reform as well as real drops in income could have significant impacts on the mental health and well-being of families and children in Rushmoor.
- Barriers to increasing income through employment exist for working families, particularly single parents and those with a disability or health condition. With the introduction of in work conditionality, barriers such as travel costs, caring responsibilities and child commitments, need to be fully taken into account and handled sensitively by job centres.
- The stability offered by a flexible and understanding employer should not be undervalued in claimant's lives.
- Further reductions to working families' income could increase the digital divide. Families who are reducing their household spending, falling behind with payments and working long hours may struggle to access the digital services necessary to make and manage Universal Credit claims.
- Monthly budgeting and a single payment for Universal Credit is likely to increase debt and the challenge of affording large one off purchases. Many households are very good at budgeting, while others struggle. It may become increasingly difficult for many households to recover from unexpected costs and cope with pressures such as a baby, moving home, illness, losing a family member or children starting school.

5. Recommendations

Citizens Advice - Families, Welfare and Work Policy Research Team

The Families, Welfare and Work Policy Research Team are working to regularly share evidence with Department for Work and Pensions (DWP) and are able to highlight risks associated with cuts to work allowances and financial sanctions to those already working. They are also identifying the need for training and support for Jobcentre Plus staff who are beginning to work with an entirely new client group and the importance of engaging with employers, who also need to consider how best to support working people receiving benefits as changes take effect.

Citizens Advice Rushmoor

Nationally work to:

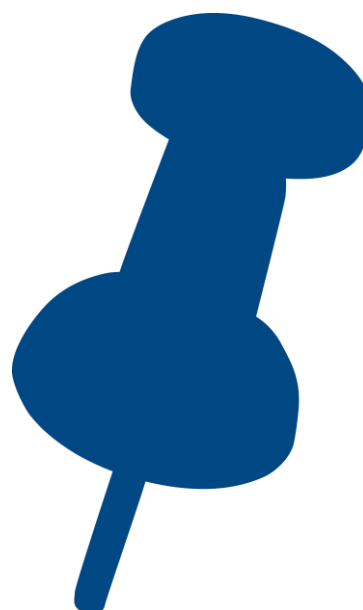
- Support campaigns calling to reverse reductions to Universal Credit Work Allowances and to end the freeze on working-age benefits
- Support campaigns working to reduce poverty and child poverty

Locally focus on:

- **Digital Inclusion** Work with local agencies, RBC and HCC to develop digital inclusion strategies that include working households
- **Financial Inclusion** Target appropriate support for working families with debt, budgeting and benefit issues based on evidence and best practice
- **Housing** Work with relevant agencies to mitigate impact of Universal Credit on rent and possible rent arrears
- **Job Centres** In advance of Universal Credit, share with local job centre staff and management information on the pressures and factors this new claimant group faces, and influence improvements in support provided
- **Monitor** continue to track Universal Credit enquiries to pick up trends, difficulties, and feedback issues to Job Centres and central Citizens Advice for future research and campaigns activities.

Our Partners and Local Agencies

- **Local Agencies**, Hampshire County Council (HCC) and Rushmoor Borough Council (RBC) prioritise and protect services that support low-income working families. This would include initiatives such as subsidies on travel, holiday activities, library provision, child care
- **Strategic Planning** RBC and HCC maintain focus and monitoring of child poverty levels so that increasing pressures from planned welfare reforms are taken account of in the Hampshire Children and Young People Plan (CYPP)
- **Education and Schools** local schools and education providers ensure policies are sensitive to increasing pressures on working families for example: when requesting parental contributions to school funds, setting uniforms requirements, not making assumptions about digital access and resources at home.
- **Health and Fitness** Leisure Activity Subsidies continue to support working families on low incomes to access health and fitness facilities e.g. with the £1 swim scheme.



6. Bibliography

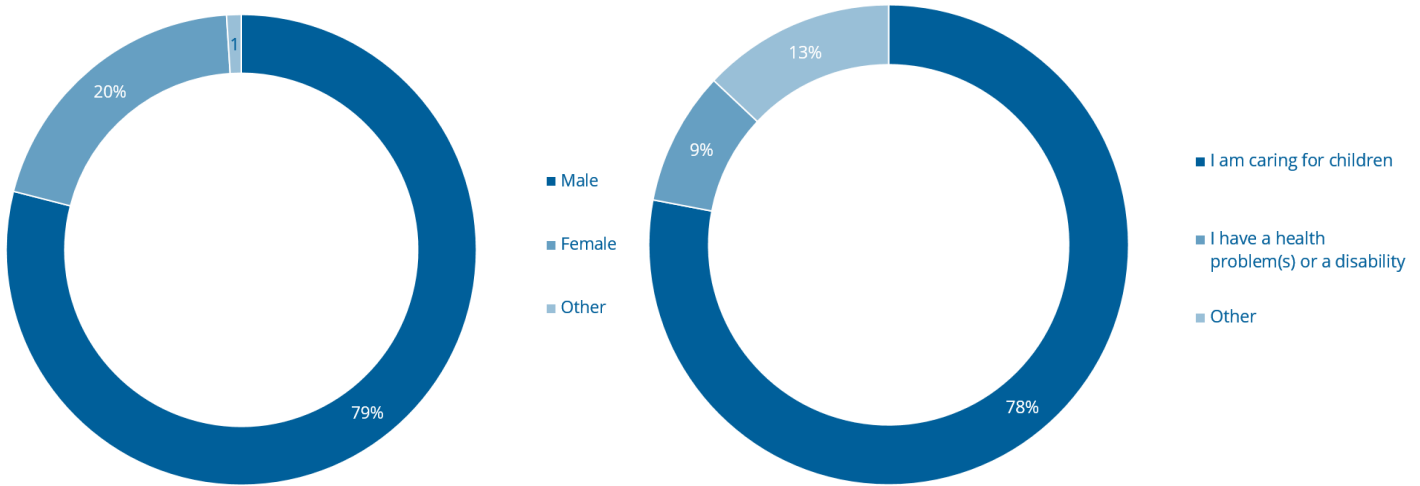
- 1 Monitoring poverty and social exclusion 2016 (MPSE), December 2016
- 2 IFS Press Release, February 2016
- 3 Income drop associated with Universal Credit by IFS for 2.1 million households, IFS Press Release, February 2016
- 4 HMRC, Child and Working Tax Credits Statistics UK, Finalised Annual Awards in 2014-15 (Not linked)
- 5 Turn2Us Press Release, July 2015
The Children's Society Press Release, October 2015
- 6 Turn2Us Benefit Reform Timetable February 2017
- 7 IFS Green Budget 2016, February 2016 Chapter 10
- 8 IFS Press Release, February 2016
"Among working households, 2.1 million will get less in benefits as a result of UC's introduction (an average loss of £1,600 a year) and 1.8 million will get more (£1,500 average gain)."
- 9 IFS Press Release, February 2016
"UC will tend to weaken the incentive for single parents to be in work, and to strengthen the incentive for couples to have one person in work (rather than none or two)."
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- 16 Rushmoor Borough Council Population Data Sheet, June 2016
- 17 Rushmoor Borough Council Ethnic diversity and migration Data Sheet, August 2016
- 18 Rushmoor Borough Council Unemployment and Benefits Data Sheet, January 2017
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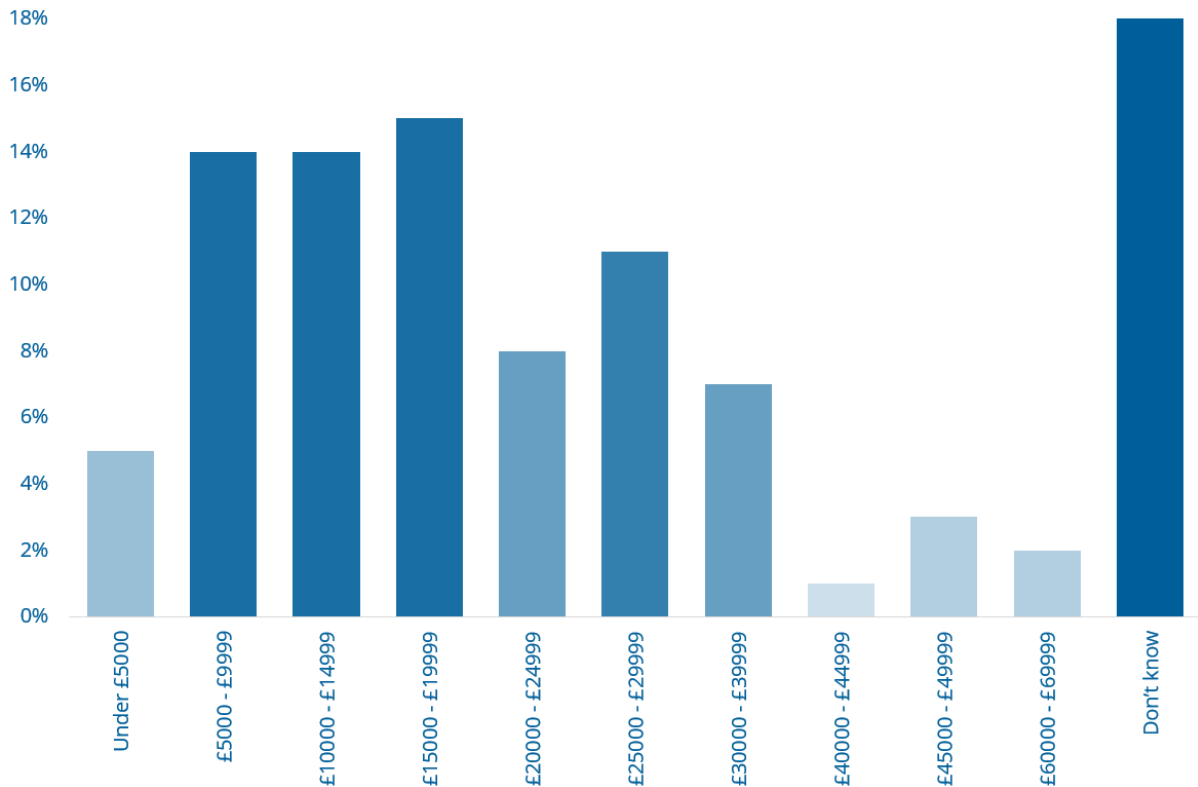


7. Rushmoor Results Overview

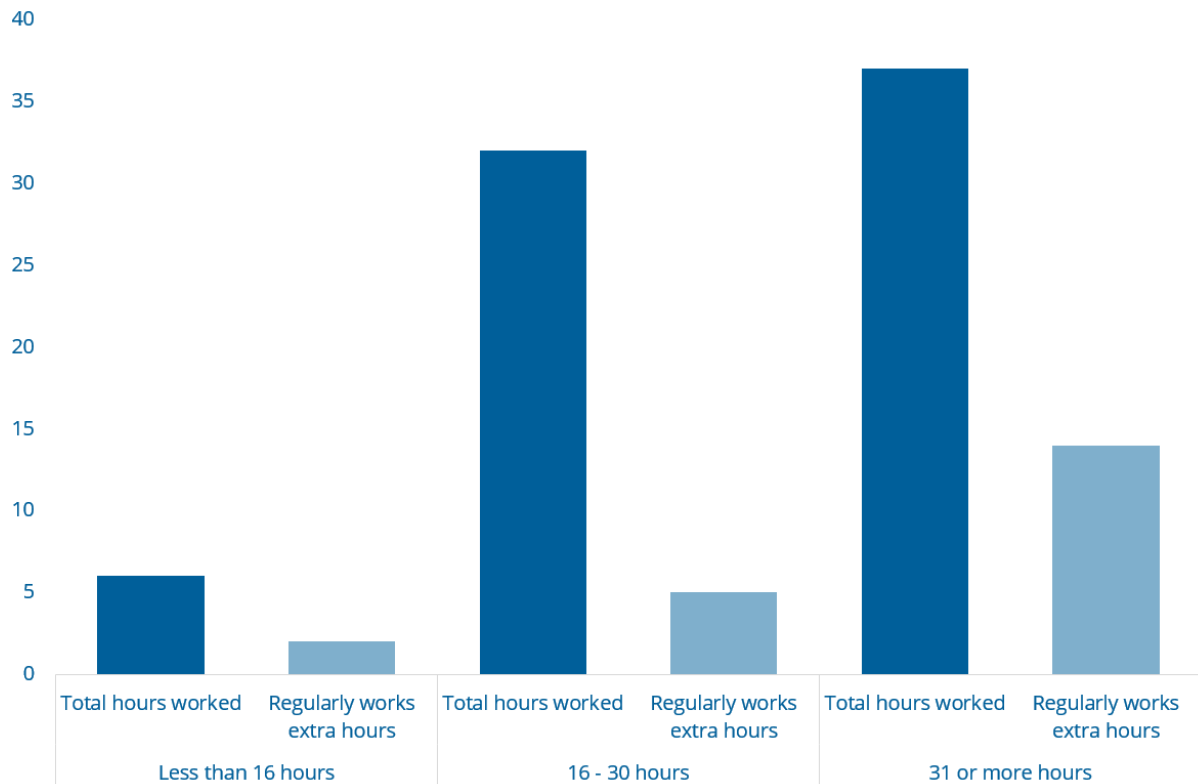
- Gender & Personal Circumstances



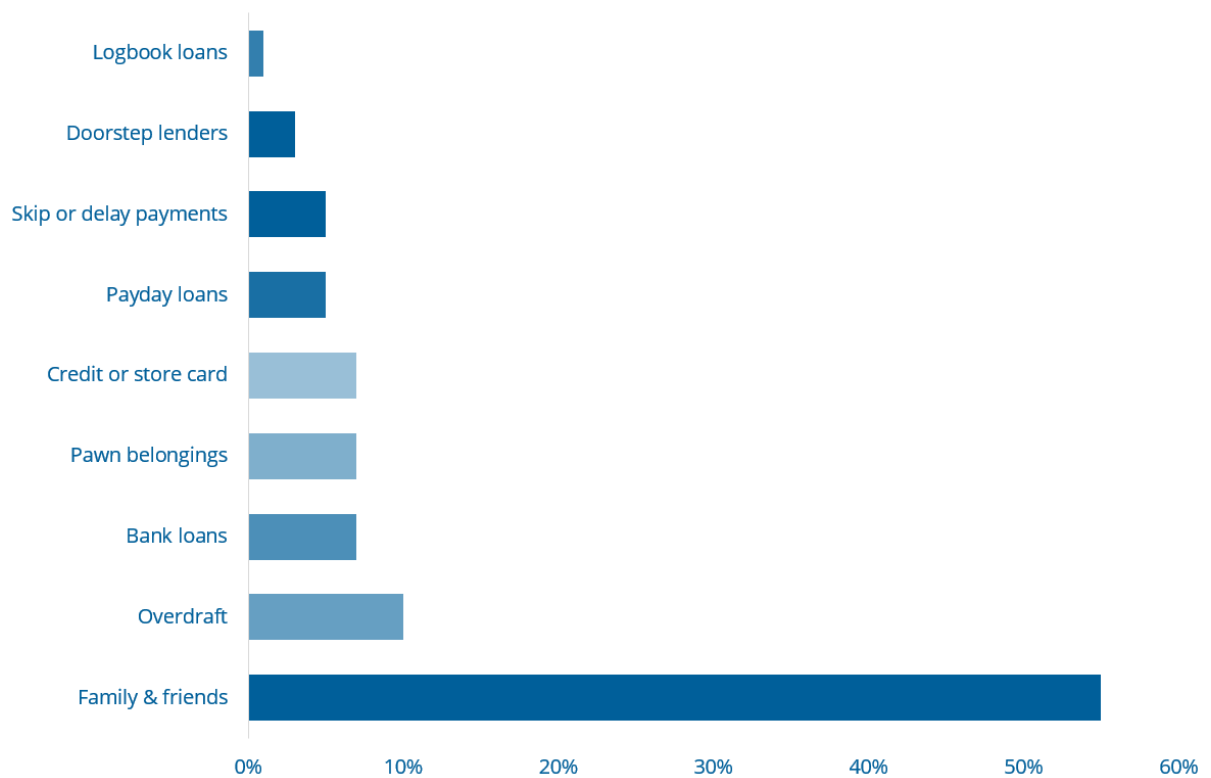
- Gross Income



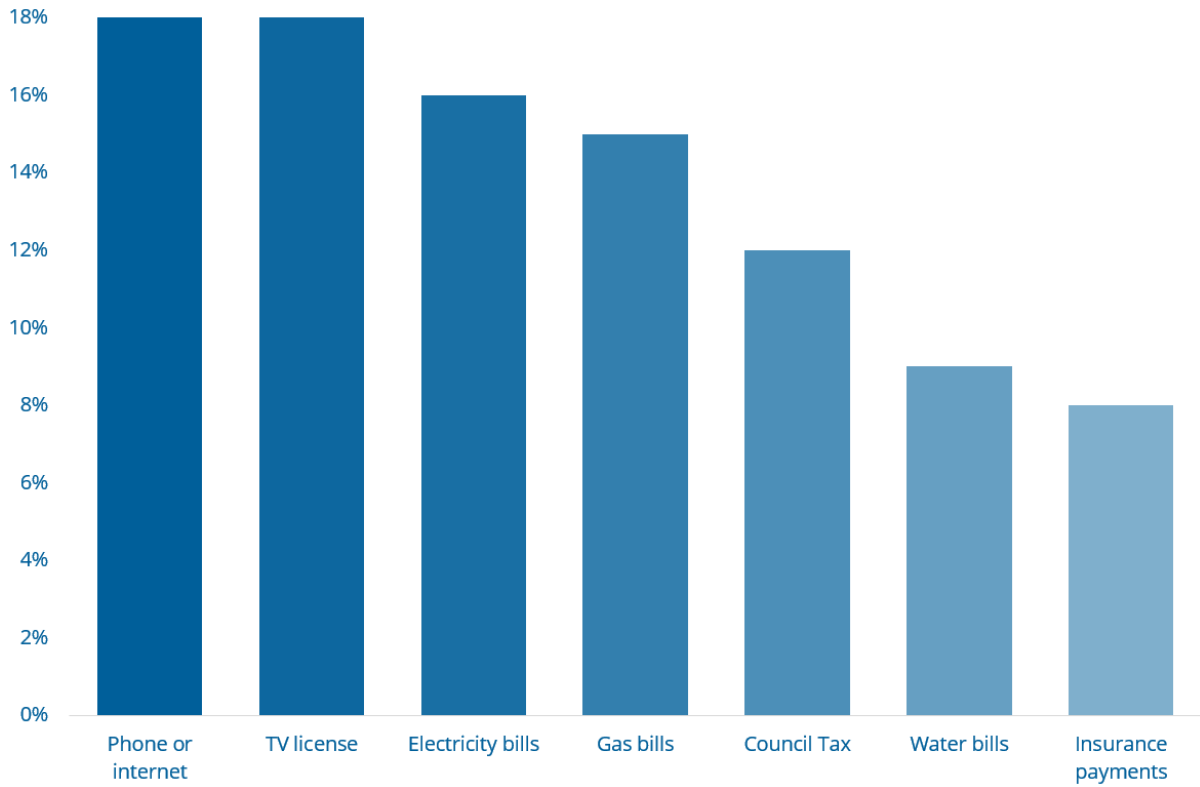
- Hours Worked



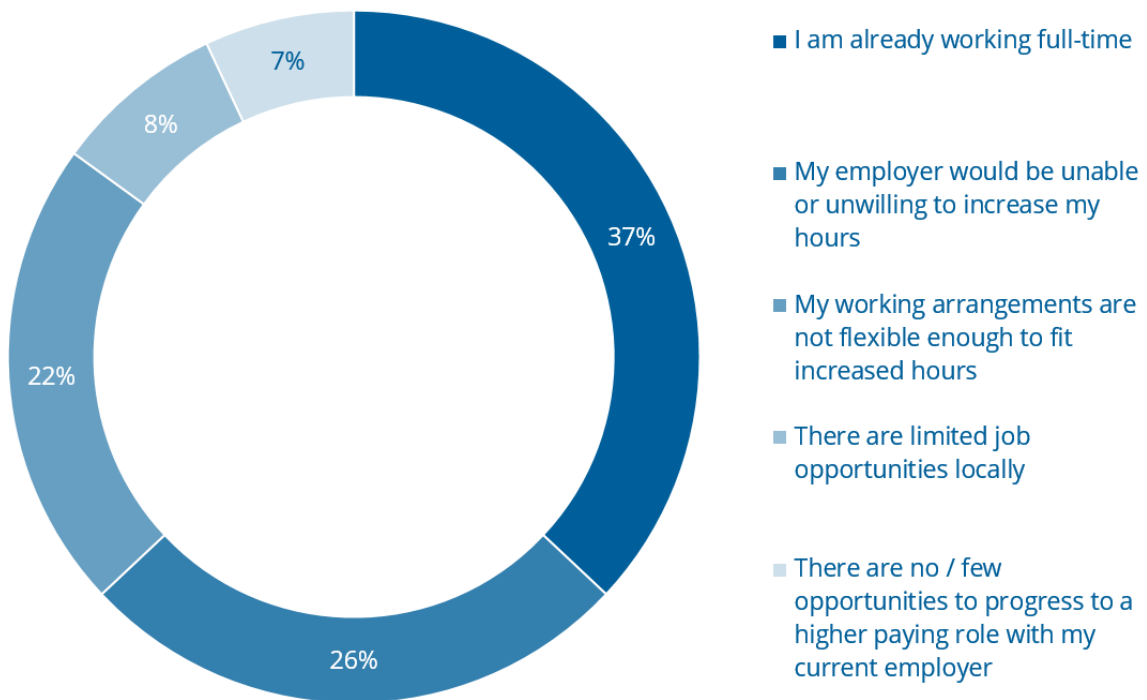
- Which Debts?



- Which Bills?



- Employment Arrangements



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Published February 2017

Citizens Advice Rushmoor is an operating name of Rushmoor Citizens Advice Bureaux.

Registered charity number 1090669.