

# Annex 3

## Surrey Data Overview

2013/14 Quarter Two:

Data overview of the impacts of welfare reform in  
Surrey

Prepared by the Surrey Welfare Reform Co-ordination Group  
for Surrey Chief Executives

13 December 2013

# Benefit Cap

**Summary**

The number of households affected by the cap on overall benefits is just over half that originally predicted before its introduction in July 2013. This is primarily due to families being assessed by DWP as exempt before the cap was introduced. The number has continued to fall slowly since July, as families find work, are exempted after a benefits assessment or move to cheaper housing.

The most severely affected families will lose over £13,000 annually in benefits. A higher than expected number of affected families are in social housing with relatively low rents compared to private alternatives locally, but those rent levels are still high enough to put their benefit income above the cap threshold. The recent categorisation of ‘affordable rent’ for new social housing as 80% of market rents is likely to exacerbate this situation.

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Local authority	# losing £1-50 p/w	# losing £51-100 p/w	# losing £101-150 p/w	# losing >£150 p/w	Overall number of households affected		
					Q2 total	April 2013 estimate	% change
Elmbridge	17	8	3	3	<b>31</b>	50	<b>-38%</b>
Epsom & Ewell	9	8	1	1	<b>19</b>	61	<b>-69%</b>
Guildford	16	12	2	3	<b>33</b>	80	<b>-59%</b>
Mole Valley	12	2	1	2	<b>17</b>	22	<b>-23%</b>
Reigate & Ban.	18	7	9	3	<b>37</b>	45	<b>-18%</b>
Runnymede	10	9	0	1	<b>20</b>	27	<b>-26%</b>
Spelthorne	22	18	11	5	<b>56</b>	106	<b>-47%</b>
Surrey Heath	4	3	2	1	<b>10</b>	28	<b>-64%</b>
Tandridge	10	5	2	3	<b>20</b>	32	<b>-37%</b>
Waverley	5	6	6	10	<b>27</b>	35	<b>-23%</b>
Woking	15	9	0	3	<b>27</b>	70	<b>-61%</b>
<b>Surrey total</b>	<b>138</b>	<b>87</b>	<b>37</b>	<b>35</b>	<b>297</b>	<b>556</b>	<b>-47%</b>

# Removal of Spare Room Subsidy ('bedroom tax')

## Summary

Since the removal of the spare room subsidy in April 2013, the number of affected households has decreased steadily. District and borough councils have successfully encouraged residents to downsize where appropriate, but these opportunities are decreasing – leaving a group of residents who are unable to move due to the lack of smaller accommodation, or are unwilling to do so. The shortfall is partially covered by the application of a significant proportion of Discretionary Housing Payment (see slides 6 & 7) to affected families. Because the loss per household is relatively small (around £17 and £25 per week depending on the number of extra rooms), it is anticipated that the full impact will be felt later in the year as cumulative debts begin to mount.

Local authority	Households with +1 bedrooms			Households with +2 bedrooms			Overall number of households affected			
	April	Q1	Q2	April	Q1	Q2	April	Q1	Q2	% change April to Q2
Elmbridge	379	298	287	109	83	79	488	381	366	-25%
Epsom & E.	108	117	110	24	19	19	132	136	129	-2%
Guildford	388	-	349	98	-	60	486	430	409	-16%
Mole Valley	134	121	119	29	19	19	163	146	140	-14%
Reigate & B.	349	349	319	105	105	70	454	454	389	-14%
Runnymede	196	185	180	48	40	34	244	225	214	-12%
Spelthorne	312	257	250	71	62	66	383	319	316	-17%
Surrey Heath	186	-	149	48	-	25	234	206*	174	-26%
Tandridge	-	142	132	-	45	47	200	187	179	-10%
Waverley	330	331	253	75	75	54	405	406	307	-24%
Woking	259	205	195	134	61	75	393	266	270	-31%
<b>Surrey total</b>			<b>2343</b>			<b>478</b>	<b>3582</b>	<b>3156</b>	<b>2893</b>	<b>-19%</b>

'-' denotes that data has not yet been provided

'\*' estimated in line with overall Surrey-wide trend

Data provided by Surrey Benefit Managers Group



# Temporary accommodation

**Summary**  
 The number of households in temporary accommodation has risen by 34% over the past year to 479. It is still too early to tell whether welfare reforms are having an impact on the long-term upward trend, as so far, the rise over the past year is broadly in line with the change over the past three years, when Surrey has seen a cumulative rise of 156%.

**Households in Temporary Accommodation at the end of Quarter 1**

Local authority	Q1 2010	Q1 2011	Q1 2012	Q1 2013	Annual change 2012-13	Change from 2010 –2013
Elmbridge	18	22	23	36	+57%	+100%
Epsom & Ewell	16	32	37	91	+146%	+469%
Guildford	7	9	27	29	+7%	+314%
Mole Valley	12	18	18	26	+44%	+117%
Reigate & Bans.	16	24	65	101	+55%	+531%
Runnymede	23	23	68	42	-38%	+83%
Spelthorne	2	7	24	33	+38%	+1550%
Surrey Heath	47	50	48	67	+40%	+43%
Tandridge	16	16	15	22	+47%	+38%
Waverley	7	2	2	-	-	-
Woking	23	28	30	32	+7%	+39%
<b>Surrey total</b>	<b>187</b>	<b>231</b>	<b>357</b>	<b>479</b>	<b>+34%</b>	<b>+156%</b>

'-' denotes that data has not yet been provided

Data provided by Surrey Chief Housing Officers Group

# Rent arrears

## Summary

Building a picture of the impact of welfare reforms on rent arrears is difficult as local authorities and registered social landlords record their data differently. However, the data below, as well as anecdotal reports from Housing Officers and Social Landlords, suggest that though the number of households in arrears and the amount owed has fluctuated since April, this is not yet directly attributable to welfare changes. However, there is emerging evidence that people affected by the removal of the spare room subsidy are falling into arrears in increasing numbers as their debts accumulate.

Stock retaining local authorities	# of households in rent arrears Q2 2012/13	# of households in rent arrears Q2 2013/14	Annual change	Average arrears Q2 2012/13	Average arrears Q2 2013/14	Annual change
Tandridge	740	808	+9%	£293	£293	0
Waverley	2,244	1,870	-17%	£211	£276	+31%
Woking	941	977	+4%	£260	£269	+3%

Data provided by Surrey Chief Housing Officers Group

Registered social landlords	# of households in rent arrears Q2 2012/13	# of households in rent arrears Q2 2013/14	Annual change	Average arrears Q1 2012/13	Average arrears Q1 2013/14	Annual change
Accent	1,829	2,013	+10%	£423	£444	+5%
Paragon	2,745	2,321	-16%	*	*	+3%*
A2 Dominion	1,876	1,854	-1%	£460	£439	-5%

‘\*’ Calculated using total arrears figure, as figure not broken down per household

Data provided by Registered Social Landlords

# Council Tax Support Scheme

**Summary**  
 The localised Council Tax Support Schemes were introduced in April 2013. There is limited analysis of the impacts of the different schemes on low income groups with increased or new liabilities. The transitional hardship funds introduced to help mitigate the initial impact of reducing Council Tax Support have had low take up. This is due in part to local strategies to ensure those who can pay do so. There is no data available on Council Tax arrears for residents affected by the new schemes.

## Projected impact of Council Tax Support Schemes

Local authority	# of working age households receiving CTB that may be affected	Average loss p/w	Average loss p/a
Tandridge	1,900 will definitely see no change	£0	£0
Mole Valley	2,300 will definitely see no change	£0	£0
Woking	2,800	£0.70	£36
Guildford	3,900	£0.80	£42
Waverley	2,900	£0.90	£47
Elmbridge	3,500	£1.10	£57
Epsom & E	2,000	£1.20	£62
Spelthorne	3,200	£1.90	£99
Reigate & B.	4,000	£2.50	£130
Runnymede	2,100	£4.70	£244
Surrey Heath	1,900	£7.30	£380
<b>Total in affected areas</b>	<b>26,300</b>	<b>£2.04</b>	<b>£106</b>
<b>Total</b>	<b>30,500</b>	<b>£1.76</b>	<b>£92</b>

## LTSS Hardship Fund cumulative allocations for Q1 and Q2

Local Authority	# of applications	# of awards	Average total award	% of annual hardship fund allocated
Elmbridge	0	0	0	0
Epsom & E.	27	14	£289	25%
Guildford	15	6	£286	5%
Mole Valley	5	4	£360	8%
Reigate & B	25	11	£177	6%
Runnymede	-	3	£267	4%
Spelthorne	0	0	0	0
Surrey Heath	-	14*	-	-
Tandridge	3	1	£918	4%
Waverley	20	10	£229	8%
Woking	11	7	£172	5%

\*' Quarter 1 data  
 '-' Data was not provided

Source: Surrey Benefit Managers Group

Source: New Policy Institute, April 2013

# Discretionary Housing Payments

## Summary

The Government's allocation of Discretionary Housing Payments (DHP) funding to district and borough councils in Surrey increased significantly from £684,723 in 2012/13 to £1,671,873 in 2013/14. Demand since April 2013 has also increased sharply, with up to four times as many applications as last year in some areas. The amount of DHP allocated so far is running under Quarter 2 projections, however the figures do not include some payments already committed for later in the year.

## Discretionary Housing Payments cumulative awards for Q1 and Q2

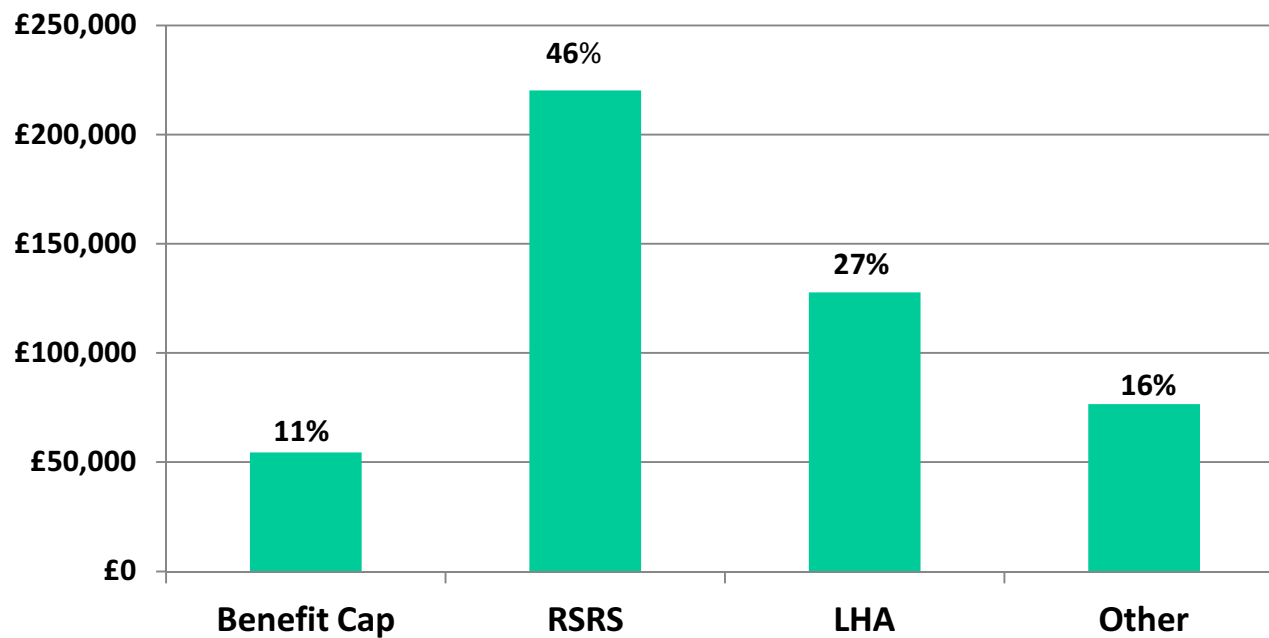
Local authority	# of applications	# of awards	Average total award	Total awarded in Q1 and Q2	% of annual DHP funding awarded in Q1 & Q2
Elmbridge	398	252	£438	£110,451	39%
Epsom & Ewell	88	62	£959	£59,451	45%
Guildford	253	164	£513	£82,236	40%
Mole Valley	98	65	£489	£31,783	32%
Reigate & Banstead	216	122	£569	£69,409	46%
Runnymede	-	94	£394	£37,082	36%
Spelthorne	164	146	£520	£75,870	38%
Surrey Heath	-	-	-	-	-
Tandridge	59	89	£287	£25,584	25%
Waverley	173	119	£733	£87,211	60%
Woking	159	151	£346	£52,278	32%
<b>Surrey total</b>		<b>1,264</b>	<b>£499</b>	<b>£631,355</b>	<b>39%</b>

- Data not provided

Data provided by Surrey Benefit Managers Group

# What is DHP being spent on?

**Summary**  
Discretionary Housing Payments have previously been used primarily to cover shortfalls in Local Housing Allowance, but this has now fallen to a quarter of total awards. Just under half (46%) of awards are now being used to address shortfalls caused by the removal of the spare room subsidy (RSRS). As would be expected, these payments tend to be for smaller amounts awarded to a larger number of people. In contrast, the awards to cover losses from the benefit cap tend to be larger amounts to a smaller number of families. Other awards are also being made to cover issues such as providing rent in advance to residents moving into private properties, which seems to have encouraged landlords to continue to rent to benefit claimants, which is likely to be a growing use of DHP in the future.





# Local Assistance scheme (LAS)

	Total claims	Claims approved	% claims approved	Total card value	Average card value	Total Reuse Network value	Average Reuse Network Value
Q1	479	396	83%	£12,660	£41.40	£34,395	£308
Q2	641	551	86%	£17,092	£40.68	£37,329	£235
<b>Total</b>	<b>1120</b>	<b>947</b>	<b>85%</b>	<b>£29,752</b>	<b>£40.65</b>	<b>£71,724</b>	<b>£261</b>

## Summary

The total amount allocated to the Local Assistance Scheme in 2013/14 was £900,000. By the end of Quarter 2, £103,752 (12% of the annual funding) has been awarded to clients

This under spend is broadly in line with other similar schemes nationally. Work is now underway to raise awareness and make it easier for residents to apply for support.

Local Authority	Total awards	LAS	% of DWP Social Fund allocated 2010-12
Elmbridge	120	10%	10%
Epsom & Ewell	223	19%	6%
Guildford	164	14%	14%
Mole Valley	139	12%	5%
Reigate & Ban.	98	8%	15%
Runnymede	93	8%	7%
Spelthorne	52	4%	13%
Surrey Heath	45	4%	7%
Tandridge	50	4%	5%
Waverley	104	9%	6%
Woking	73	6%	13%

Data provided by Surrey Local Assistance Scheme

# getWiSE advice service

**Summary**  
 Half of getWiSE’s caseload (415 out of 814 cases) has been supporting people with appeals and tribunals, mainly contesting Disability Living Allowance or Employment Support Allowance assessments – with a success rate of approximately 90%. Around 80% of residents supported so far have been disabled working aged adults, with older people over the pension age making up the other 20%. getWiSE are on course to secure over £1 million of benefits for clients by the end of the year (calculated from the time the benefit was agreed for one calendar year). Four areas (Elmbridge, Guildford, Reigate & Banstead, and Woking) have significantly higher referrals , with a strong correlation to where Volunteer Hubs have been long established.

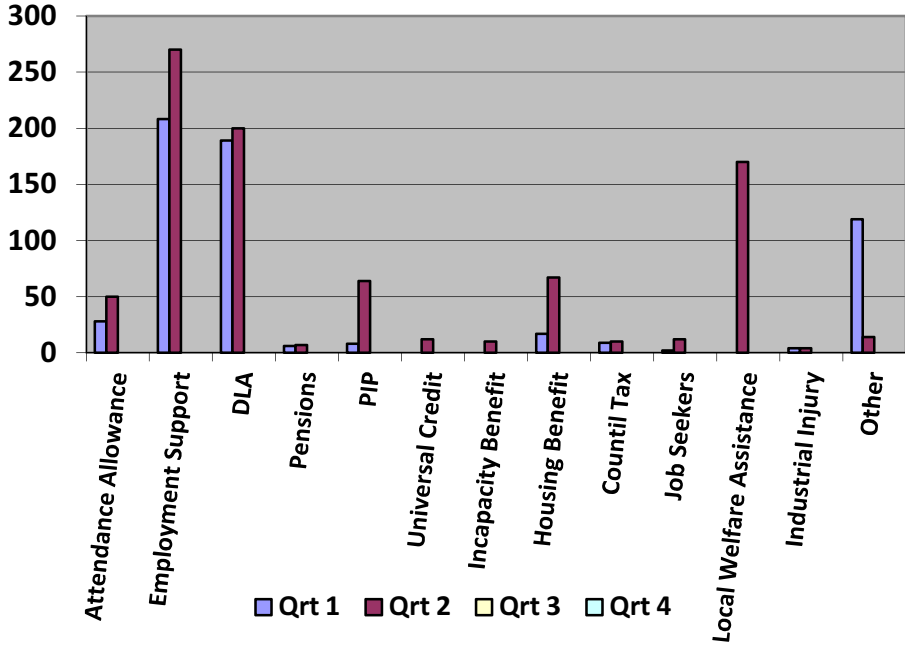
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### Q1 and Q2 getWiSE monitoring information

	Q1	Q2	Total
New referrals (people)	277	587	814
People supported to secure benefits	277	585	812
Value of benefits secured	£383k	£178k	£561k
Average value of annual benefits secured	£650	£200	£379
Unit cost to support clients	£551	£213	£307
Funding from Surrey County Council	£125k	£125k	£250k

Data provided by getWiSE

### Type of benefit issues supported by getWiSE



# Citizens Advice Surrey

## Summary

The overall number of enquiries related to welfare benefits has risen by 17% since the same period last year. Nearly half the increase is due to the CAB's contract to administer the new Local Assistance Scheme. Housing benefit enquiries rose by 22% and Jobseeker's Allowance by 27%, despite the significant fall in JSA claimants over the period. Employment Support Allowance cases also rose significantly, as the ongoing changes to disability benefit continue to generate advice needs and appeals. Total debt cases fell 7% over the past year, but within that figure, rent and council tax arrears queries rose by 35% and 13% respectively.

Theme	Q1 2012	Q1 2013	Annual change
<b>Welfare Benefits (Total)</b>	<b>12,122</b>	<b>14,212</b>	<b>+17%</b>
Housing Benefit	1549	1884	+22%
Jobseeker's Allowance	870	1102	+27%
Working and Child Tax Credits	1294	1186	-8%
Council Tax Benefit Support	1124	799	-29%
Local Assistance Scheme (formerly the Social Fund)	172	1038	+503%
Disability related benefits	2776	2778	+0%
Employment Support Allowance	1,710	2508	+47%
<b>Housing (Total)</b>	<b>3,979</b>	<b>4,123</b>	<b>+4%</b>
Actual homelessness	257	233	-9%
Threatened homelessness	558	643	+15%
<b>Debt (Total)</b>	<b>7,566</b>	<b>7,030</b>	<b>-7%</b>
Rent arrears (social housing; private housing)	517 (407; 110)	697 (572; 125)	+ 35%
Council tax arrears	486	551	+13%
Unsecured personal lending	2460	2038	-17%
Payday loan debts	-	141	-
Utilities debts (fuel and water)	524	588	+12%

# Food banks

## Summary

The rise in the use of food banks in Surrey broadly reflects what is happening nationally; with increased demand being created by a combination of welfare reform changes and a general rise in the cost of living. However, according to the Trussell Trust, the largest operator of food banks nationally and in Surrey, a slightly higher proportion of demand in Surrey is being driven by the high cost of living rather than welfare changes. Surrey has thus far seen a slower growth of food banks than other areas in the country. The Trussell Trust currently operates five food banks in Surrey and plan to open two more by the end of 2013.

## Number of people fed by Trussell Trust food banks

	Quarter 2 2012	Quarter 1 2013	Quarter 2 2013	Change on quarter (Q1-Q2 2013)	Change on year (Q1 2012- Q1 2013)
Adults	184	784	<b>724</b>	-8%	+393%
Dependent children	109	508	<b>566</b>	+11%	+519%
Total	293	1292	<b>1290</b>	-1%	+440%

Data provided by the Trussell Trust

# Unemployment in Surrey

## Summary

The overall number of residents claiming Jobseeker's Allowance (JSA) has declined by 10.7% over the past quarter and 23.3% since the same period last year, broadly in line with national trends. At the start of the year there was an expectation that many people would stop claiming JSA due to additional requirements, particularly for those previously receiving disability benefits. However, the number of claimants counted as 'economically inactive' has also fallen recently, including those actively looking for work. There is limited data about the nature of employment, particularly whether there has been a shift to more part-time or zero-hour based work.

Unemployed category	Q1 2013	Q2 2013	% change on previous quarter	Q2 2012	% change
Jobseeker's Allowance claimants	10,043	<b>8,969</b>	-10.7%	11,682	-23.3%
Economic inactivity (Total)	141,800~	<b>135,700*</b>	-4.3%	139,600**	-2.8%
Economic inactivity (Those that want a job)	34,900~	<b>31,700*</b>	-9.2%	29,800**	+6.4%
Young People aged 16-19 not in employment, education or training (NEET)	936	<b>841</b>	-10.2%	449	-8%

'\*' July 2012 – June 2013  
 '~' April 2012 – March 2013  
 '\*\*' July 2011 – June 2012

Data provided by the Office of National Statistics

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