

Stockton-on-Tees Borough Council

Responding to the benefit cap: intensive support to help families and safeguard children

Key facts and figures

- 80 – households affected by the benefit cap since implementation
- 18 – households exempted or removed from the cap by Jan 2014
- 21 – households managing the cap through budgeting or changing other circumstances in Jan 2014
- 5 - average number of children per capped household
- 4 - minimum number of children in capped households
- 400 - total number of children affected

Summary

Stockton-on-Tees Borough Council has developed a response to the benefit cap that involves a focus on close engagement with residents and working in partnership with other organisations.

All capped households in Stockton have four or more children, and 400 children in total live in affected households. The borough council has taken an approach that uses the 'team around the child' and has developed data sharing agreements to help partnership working.

Preparing for the benefit cap

In March 2012, Stockton-on-Tees Borough Council set up a welfare reform board to plan their work on welfare reform. This board included the council's Housing Options and Housing Benefit teams, Stockton and District Advice and Information Service (Stockton CAB), local housing associations and other voluntary organisations and social enterprises.

Initially the focus of this board was on other housing benefit changes, including the change to the shared accommodation rate and the under occupancy penalty, but they knew that the benefit cap was coming, and did some preparatory work to identify those households that were likely to be affected.

Making welfare work locally

The Housing Benefit team ran a scan of their database and combined this with information from the DWP to identify potentially affected households and predict the extent to which the cap would reduce their income. The information held was not all accurate, but provided a good starting point, and new information has been added as it has become available.

The benefit cap project: working together to provide intensive support

Initially, council staff worked through the data scan and contacted all households that were potentially going to be capped. They made contact by letter, phone and home visits in order to prepare them for the cap and do some preventative work, for example by making applications for exempting benefits.

Following this work, the welfare reform board decided that the most effective way to deal with the benefit cap in the longer term was to employ a CAB adviser to work within the council's Housing Options team. This role would be to provide comprehensive, individual and intensive support to benefit cap households. The benefit cap project worker was appointed in July 2013, in time for the implementation of the cap.

The benefit cap project worker prioritised all affected households by the extent of their financial loss and began making contact to offer a home visit, initially by letter, then following up with a phone call. Where contact could not be made by letter or phone, she visited the family's home to introduce herself and offer an appointment.

The project has had a very high level of engagement, thanks to the persistence of the project worker, who has in some cases visited a household 12 times before managing to make contact. Of the 80 households that were capped as of January 2014, 72 had had a home visit or attended an appointment. Overall, 64 had received ongoing assistance from the project, with 8 households not requiring any help. One household declined help and a further 7 had not yet engaged, but these were new referrals and contact was still being established.

Hazel Thomas, Benefit Cap Project Worker at Stockton-on-Tees Borough Council knows that all of her clients have at least four children, and sees an offer of a face to face visit in the family home at a time convenient to the client as vital in securing their engagement. She told us:

“I know that my clients often have quite complicated lives, and it can be difficult to make them aware of the issues and the support that is available, but once they are aware, most have engaged with the project.”

The benefit cap worker provides advice and support on a range of issues, including budgeting, benefit entitlement, discretionary housing payment applications, benefit applications, financial capability training, referrals to employment support and smoking cessation services.

Making welfare work locally

Although many families have involvement from other services already, such as social services, health services and schools, over half have never engaged with advice services before.

The project has had clear successes. As of January 2014, with 48 per cent of capped households were either managing the cap or no longer subject to the cap:

- 21 households were managing the cap through budgeting and money management
- 10 households had had someone move into employment
- 2 households had become exempt from the benefit cap through disability benefit claims
- 2 had benefit issues resolved which resulted in the removal of the cap
- 3 had the cap removed due to a change of circumstances
- 1 moved house leading to household income falling below the cap level

Exemptions from the cap resulted in significant income gains for the families involved, through employment and additional (exempting) benefits. As of January 2014, total gains through employment came to over £43,000, and those from benefits totalled over £56,000.

There have also been successes that are less easy to measure. Hazel Thomas said:

“Clients have had some massive boosts in confidence. For example, one client was very proud of completing her own income and expenditure form, as she felt she would have been unable to manage to do that before. She had had children very early in life and had been isolated at home since. She had been terrified to go on training courses, but is now looking into going in to work.”

A safeguarding approach

Child safeguarding is a theme that runs particularly deeply throughout Stockton-on-Tees Borough Council, and the council has taken a 'team around the child' approach to its benefit cap work. Stockton is an area with relatively low rents, meaning that all of those affected by the benefit cap are families with at least four children.

Gavin Hamer, Strategy and Development Officer at Stockton-on-Tees Borough Council told us:

“We were worried that with this reduction in income, families may start using their child benefit and child tax credit to pay their rent, and that children may therefore go without essentials. Taking a 'team around the child approach' using the common assessment framework (CAF), allows us to look at the needs of the whole household and deal with problems early on. We recognise that a bit of support now can prevent the need for a lot of support in the future.”

Caroline Wood, Housing Options Manager at Stockton-on-Tees Borough Council said:

Making welfare work locally

“If you protect the child, then you protect the household. Using the CAF secures buy-in from a diverse range of organisations and this multi-agency approach also helps workers to feel that they are not alone. It helps them feel that they are there to help the client and that they are able to do so. It also helps families see that the workers are there to help and solve problems.”

Future plans

Stockton-on-Tees Borough Council recognises that there is an ongoing need for assistance for benefit cap families. The benefit cap project was due to end in March but has been extended to September 2014. It receives referrals of newly capped households at a steady but slow rate, and continues to work with existing capped households, including those who are currently managing the cap through budgeting and resolving debt problems. The project also monitors previously capped households that are now exempt in order to help households sustain the changes that they have made. Decisions have yet to be made about whether the project will continue in its current form beyond September, and whether it is now an ongoing rather than a welfare reform issue, but it is clear that there is a need for the work of the project to continue and for someone to lead and co-ordinate this.

**Making welfare
work locally**