

## 4.2 Welfare Reforms

A range of changes delivered through the Welfare Reform (including benefit levels, introduction of a benefit cap, single room rate, spare room subsidy and proposed Universal Credit) have had an impact on the income received by many households in the borough.

In Walsall an estimated 200 households were affected by the Benefit Cap these are households with dependent children with approximately 4,050 households affected by the Social Sector Size Criteria (often referred to as the Bedroom Tax). The map below (Figure ) shows those areas affected by the 'bedroom tax'. The darker the area, the higher the number of households in the area that are affected by the tax.

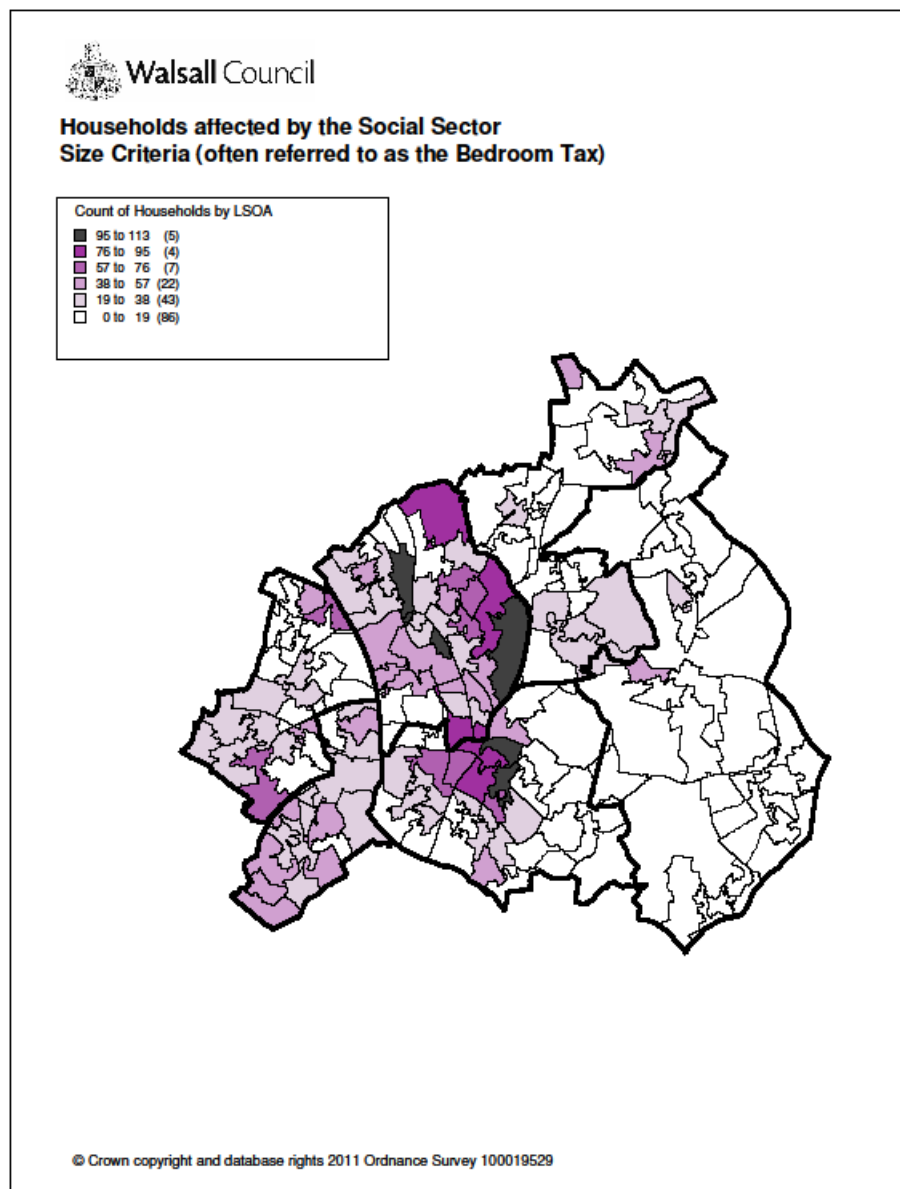


Figure 1 Households affected by the Social Sector Size Criteria

*The Council has been working with those households most impacted by these changes and developed:*

- A service to work with those directly affected by the Social Sector Size Criteria (often referred to as the Bedroom Tax) and benefit cap. The service helps in a range of areas including:
  - Helping households find alternative suitable accommodation
  - Helping residents to find work or prepare for work and has direct links with Job Centre Plus
  - Help with debt management and link to money advice services
  - Award Discretionary Housing Payments for those most vulnerable and affected by the Welfare Reforms.
  
- A Walsall Crisis Support Service (WCSS) to provide support and advice for example, debt advice, money management advice, working collaboratively with 3rd sector agencies e.g. food banks. The service also administers Crisis Awards where there is a severe risk to the health and safety of the applicant or an immediate family member or dependent which cannot be met from another source. Awards could, for example, be made to cover the following risks:
  - No access to essential needs (food, heating and clothing)
  - Imminent deterioration/deterioration in health
  - Domestic abuse, neglect and harm.
  - Breakdown of the family unit