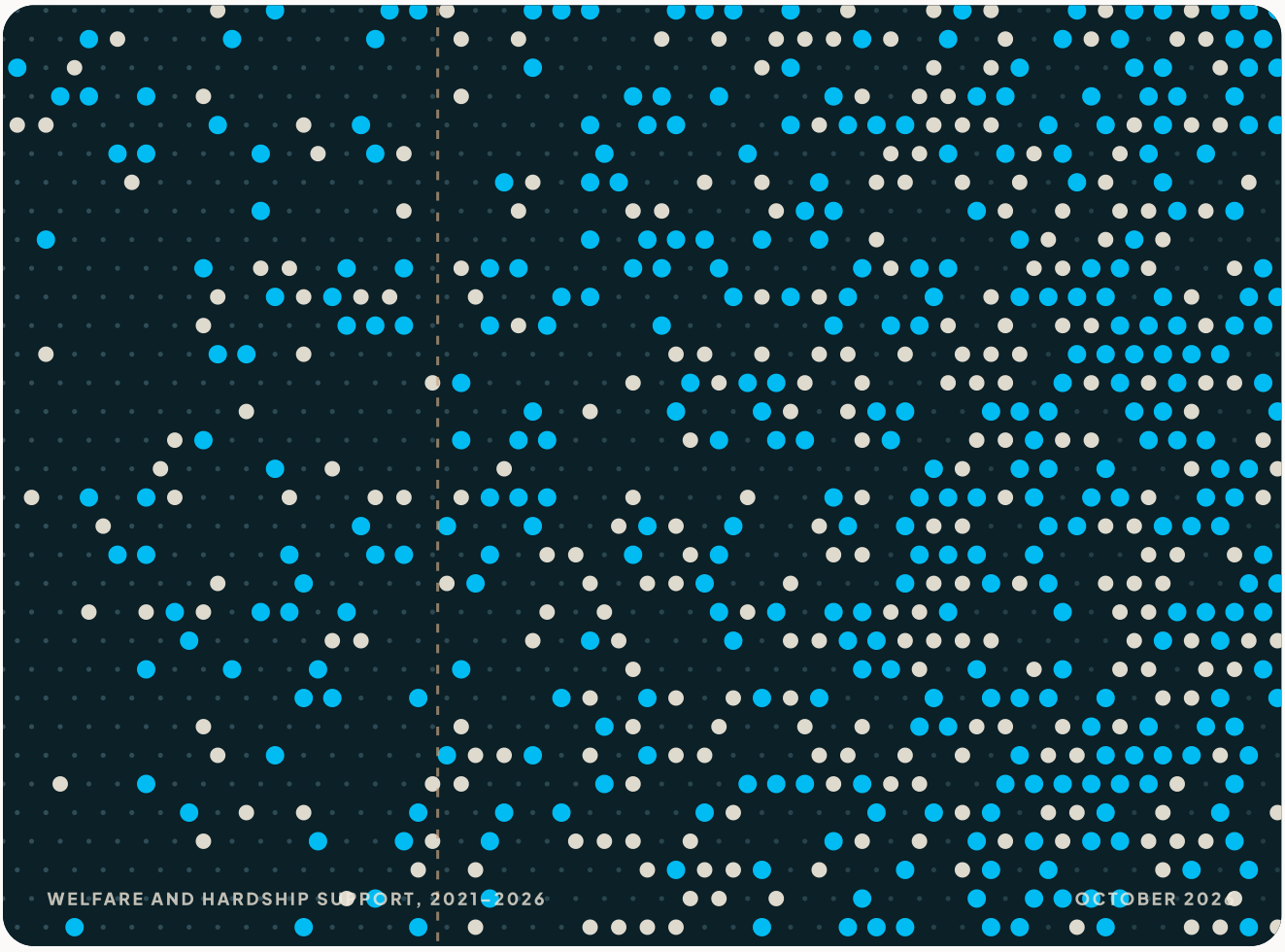
Phemia
COUNCIL INTELLIGENCE

ANALYSIS · OCTOBER 2026

WELFARE AND HARDSHIP · ENGLAND'S COUNCILS, 2021–2026

Cold Comfort: Life after the Winter Fuel Payment



In Burnley, the government's decision to restrict the Winter Fuel Payment in 2024 meant that thousands of pensioners who had received it before would no longer qualify. Figures cited in the council's debate suggested that 15,524 pensioners would lose the payment, leaving 2,387 still eligible. On those figures, 84.6% of those previously eligible would lose the payment.[1]

84.6% of Burnley's eligible pensioners would lose the payment, on a local newspaper's figure passed on by council officers[1]

A month later, Burnley's councillors gathered to debate the consequences. Before they began, the Monitoring Officer reminded them that the council was not a decision-making body in relation to Winter Fuel Payments.[1]

The councillors could call on the Chancellor to change course. They could help pensioners claim Pension Credit, the benefit that now determined eligibility. They could consider whether to provide additional support from local resources. But they could not restore the payment themselves.

The motion passed. Burnley was one of 171 councils whose minutes record a decision about the cut.[2]

The episode raises a question that runs through local government: when a decision made nationally creates hardship locally, what can the council do about it? The answer depends not only on what powers councils possess, but also on the resources they have and the choices they make.

WHAT REMAINED WHEN THE PAYMENT WENT?

A benefit some pensioners had not claimed. Eligibility now depended on Pension Credit, which many entitled households were not receiving. Take-up varied widely across England.[3]

A national fund with short horizons. Councils could use the Household Support Fund to help households in hardship, but its successive rounds were often confirmed only months at a time.[4]

Local choices about local money. Some councils added their own funding; others rejected proposals or reduced existing support.

A reversal the following year. In June 2025, the government announced that about nine million pensioners would receive the payment the following winter, compared with the 1.5 million expected under the original restriction.[5]

PART ONE

01 One statement in the Commons, felt in every town

The government expected the payment to fall from 10.8 million pensioners to about 1.5 million. Councils worked out their own versions of that figure.

The Chancellor made the announcement on 29 July 2024, as one of several savings she said were needed after a Treasury audit of that year's spending.[6] According to the House of Commons Library, 10.8 million pensioners had received the payment the previous winter; the government expected about 1.5 million to receive it now, saving about £1.3bn in the first year.[7] On 10 September MPs rejected an attempt to annul the regulations by 348 votes to 228.[8]

The decision was not one councils could make. Their councillors took the matter up anyway, mostly through motions to full council, and where they put a share on the loss it was close to the national picture. Worcester's motion put the number of pensioners affected at 15,476, or 89.4% of those currently eligible.[9] Chelmsford's motion put the loss at 92.9% of eligible residents.[10] County Durham's said 89,275 pensioners would be worse off, and Warwickshire's that more than 107,000 residents would be affected.[11] East Hertfordshire's motion cited 27,486 pensioners, Elmbridge's about 23,000, and North West Leicestershire's, from local press figures, 18,485 fewer payments.[12]

Residents spoke as well. At West Northamptonshire's full council a pensioner said that the payment would not reach them and that they would be forced to spend their pension allowance on heating.[13] In Worcester a resident explained the impact on them personally, as well as on many other pensioners.[14] In Adur a questioner asked what the council would do "to ensure some of the most vulnerable people in society do not freeze to death this winter".[15] In Brighton a petition to save the payment had 1,266 signatures when the council's agenda was published.[16]

216
council decisions about the cut[2]

171
councils that took them[2]

Most of those decisions were taken within weeks. In September and October 2024, as full council meetings came round, the cut was on agendas from Devon to Durham.[2] In the five years of minutes examined, no other welfare question came up as often.[17]

What a council could do about it was limited, and the motions say so. Most asked the Chancellor to think again, and most committed the council to something it could actually do, which was to help pensioners claim the benefit that now unlocked the payment.

PART TWO

02 The first catch: a benefit many had never claimed

The payment now went to those on Pension Credit. How many of the people it was meant to protect were already getting it depended on where they lived.

Pension Credit tops up the income of the poorest pensioners, and many who are entitled to it have never claimed. In 2023/24 the share of eligible households receiving it ran widely by council area.[3]

83%
of eligible households in Tower Hamlets, the highest[3]

63%
across England[3]

44%
in Cotswold, the lowest after the Isles of Scilly (29%)[3]

That was the gap councils wrote into their motions. Durham's said that around 37% of those eligible did not take up Pension Credit.[18] In Exeter the seconder of the motion reminded the chamber that only 63% of those eligible nationally were receiving it.[19] Motions in Sheffield and elsewhere set out the cut-off: a pension of less than £218.15 a week for a single person, or £332.95 for a couple.[20]

Nearly eight in ten of the 216 decisions about the cut (171) mention Pension Credit, and councils committed themselves to promoting it in a variety of ways.[2] Warwick's motion asked for letters to all council tenants of pension age offering help in completing the application form.[21] Plymouth, replying to a resident's question at its meeting, said it was supporting the Government's own campaign to get eligible pensioners to claim.[22]

Residents asked councils how many people that meant, and the answers differ by place.

114 of 620

HACKNEY

A resident noted £12.4 million of Pension Credit reported unclaimed in December 2022. The council said a campaign run with the Greater London Authority had contacted 620 households and 114 claimed, worth £499,734 a year.[23]

1,397

WOKINGHAM

A resident cited an estimate that 845 households were missing out on about £2.3 million a year. The council said 1,397 residents had used the Government's eligibility checker.[24]

490

ISLINGTON

Residents known to be entitled to Pension Credit but not receiving it, whom the council said it was contacting.[25]

149

WORTHING

Letters sent to pension-aged residents identified as entitled to Pension Credit but not claiming.[26]

These are councils' own descriptions of what they were doing in a few places, not a measure of what campaigns achieved overall.

285,600

Pension Credit claims received by the DWP between 29 July 2024 and 25 May 2025, 51% more than a year earlier[27]

Claims rose sharply in the period when councils were campaigning. The record does not show whether any of that was due to councils; the Government was running its own campaign in the same months, and the minutes cannot separate the two. What it does show is that claiming, rather than lobbying, became the main thing a council could do, and that the rate at which people claimed had been uneven before the cut began.

PART THREE

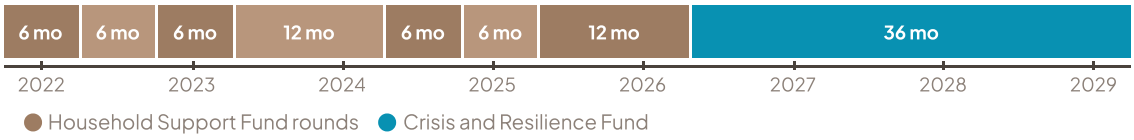
03 The second catch: a fund that arrived a few months at a time

Westminster gave councils emergency money, a few months at a time. Councils decided who got it, and warned more than once about the next deadline.

The Household Support Fund was announced on 30 September 2021, a week before the £20 Universal Credit increase ended.[28] It gave councils in England money to help people with food, energy and other essentials, at first until the end of March 2022.[4] Rossendale's councillors were lobbying for it to be extended in early 2022, warning that people would still be struggling after the deadline.[29]

ROUNDS OF NATIONAL CRISIS FUNDING FOR COUNCILS IN ENGLAND, OCTOBER 2021 TO MARCH 2029 30

Six months at a time, then three years



Each block is one round of funding; widths are proportional to its length. Year marks show 1 January.

It was extended six times. Most rounds lasted six months, and several were confirmed only weeks before the previous one ran out.[4] When it was extended for six months in March 2024, Wokingham's executive member told a councillor that the short extension left the most vulnerable residents facing a "financial cliff edge".[31] When it was extended again that September, Hounslow's leader said he was "delighted and relieved in equal measure": the council had received just over £2m in the first six months of the financial year and expected a similar sum in the second half.[32] Norfolk's cabinet member for finance said the extension meant there would be "no cliff-edge in support" for recipients.[33]

WESTMINSTER'S MONEY, COUNCILS' RULES

The government set the size of the fund, its dates and its broad purpose: help with food, energy, water and other essentials for households in need.[4] Councils decided almost everything else, including who qualified, whether help came as vouchers, cash, energy payments or food, and how much went to pensioners, families or people approaching the council in a crisis. That is why the same fund could look quite different from one council to the next.[34]

Cheshire West and Chester resolved to keep using part of its £2.3m allocation to pay £200 each to 3,000 low-income pensioner households who were not eligible for Pension Credit.[35] Islington told a resident that 1,779 pensioner households on low-income benefits, who would otherwise miss out on the payment, would each receive a £300 award from the fund, and that 1,337 disabled households would receive £200.[36] A Solihull resident told the council that children educated outside the borough because of education, health and care plans were not eligible for the school holiday food vouchers, and the cabinet member called it a gap, adding that the council was waiting for confirmation from the Government that the funding would continue.[37]

For 2025/26 the fund ran for a full year, but councils in England shared £742m, down from £842m across 2024/25.[4] In November 2025 Wokingham's executive member said the council expected less money from the fund's replacement and that "it will not be possible for us to replace the funding ourselves".[38] When the fund was closing, Nottingham told a resident that it had spent £2.9 million on holiday free school meal vouchers in 2024/25, for an average of 20,565 eligible pupils each holiday, and £1.5 million in 2025, for an average of 19,000. The Household Support Fund would end on 31 March, the councillor said, and its replacement would provide support "based on the identification of need", which was "fundamentally different to the previous direct automatic issue of vouchers".[39]

PART FOUR

04 The third catch: what a council paid for itself

Some councils added their own money, some turned proposals down, and some cut help they already paid for. These are examples from the record, not a count.

A handful of councils used their own budgets to replace some of what pensioners had lost. Test Valley put a further £20,000 into its own winter fuel scheme, with another £20,000 in reserve.[40] Erewash agreed to put £20,000 into extending warm hubs and £25,000 into grants for organisations running warm spaces.[41] In Tower Hamlets the council agreed a motion asking for a Mayor's Winter Emergency Fund for pensioners without Pension Credit who were struggling with their bills, to be launched at the earliest cabinet meeting.[42]

WANDSWORTH

An assistance scheme, defeated

A motion calling for the urgent development of an assistance scheme for pensioners who had lost the payment was voted down.[43]

HART

Interim support, defeated

Councillors voted down, by 20 to 4, an amendment calling on the cabinet to give interim support to low-income pensioners who just missed out on Pension Credit, from the council's Community Hardship reserve.[44]

The record runs in both directions over a longer period. When York declared a cost of living emergency in July 2022, its council asked the executive to commit £200,000 to food and fuel vouchers for about 4,000 residents on the lowest incomes.[45] In October 2025 Preston approved £805,000 of unfunded spending on extra support for its most financially vulnerable residents.[46] In Bedford an opposition councillor said the council had stopped its local welfare grants, saving £70,000; the portfolio holder replied that the scheme was under review, new applications had stopped and grants were still being paid. The council was also introducing a £4.50 weekly charge for telecare, which had been free.[47] Tendring's cabinet confirmed in November 2024, in principle, that it would stop running its Careline telecare service, although 72% of consultation respondents had preferred to keep it as it was.[48]

BROMLEY

A welfare fund closed, a national grant spent

In January 2025 Bromley's executive agreed to decommission its welfare fund service for essential household goods, saving an estimated £250,000 a year. Two months later it approved spending £3.3m of national Household Support Fund money.[49]

The voluntary groups that did much of the work were asking for help too. In November 2025 a deputation for four food projects in Haringey told the council that two of them had lost their premises in the past year; by then three were without premises and the fourth had halved its activities because of rising costs.[50]

What a pensioner who had just lost the payment could ask for in 2024 therefore depended on a decision made in the council chamber, and councils facing the same national change reached different decisions.

PART FIVE

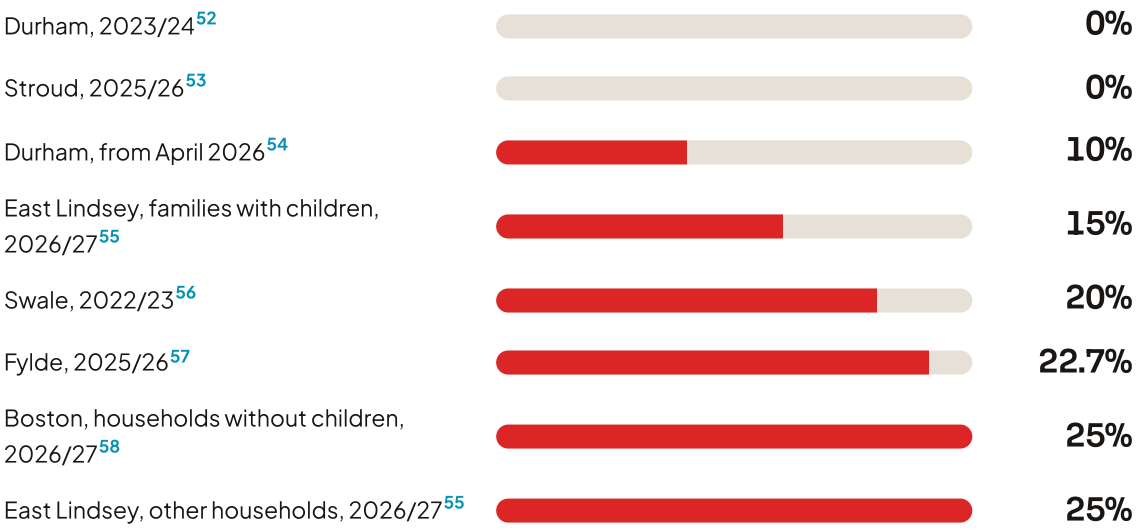
05 The fourth difference: your postcode, your council tax

How much of the council tax bill a low-income family has to pay depends on which council it lives under.

Since April 2013 each English council has designed its own council tax support scheme for working-age residents on low incomes, deciding how much of the bill it will cover. Pensioners are protected by national rules.[51] The result is one of the clearest examples of a local safety net in the record.

MINIMUM SHARE OF THE COUNCIL TAX BILL UNDER EACH COUNCIL'S SUPPORT SCHEME: EXAMPLES FROM THE RECORD [59]

What the poorest working-age household pays



On a Band A bill of about £1,520, paying 10% means about £152 a year and paying 25% about £380.

The share of its bill that the poorest working-age household must pay under the council's scheme at the time. Bars run from 0% to 25% of the bill. Schemes also differ in income bands, savings limits and deductions for other adults.

In 2021 Durham's deputy leader told councillors they should be proud that, as he put it, Durham was the only council in the north-east whose scheme still matched the old national Council Tax Benefit.[60] Swale capped support at 80%, so its poorest working-age households paid a fifth of the bill.[56] In Fylde the poorest working-age households paid at least 22.7%.[57]

For 2025/26 the pressure ran more one way than the other. A review by the benefits calculator firm entitledto found that 62 of England's 296 councils had changed their schemes: 28 cut support, often sharply, and 18 increased it.[61] Boston set its maximum support for 2026/27 at 90% for lone parents, 80% for couples with children and 75% for everyone else.[58] Others went the other way: Knowsley raised its maximum award from 80% to 84%.[62] Northumberland moved to a banded scheme that it said would improve support for the lowest-income families while reducing maximum support for some others, and the cabinet member told councillors that keeping the old scheme would mean finding another £2m from services.[63]

In Bedford a resident asked how many households would be made homeless by changes to the council tax support scheme, which the questioner said were forecast to save £1.5 million. The councillor replied that about 5,800 households received a 100% reduction under the current scheme, that the effect on homelessness had not been possible to measure accurately, and that he did not believe anyone would become homeless as a result.[64]

The sums matter to the households concerned. The average Band D council tax in England in 2025/26 was £2,280, and a Band A bill is set by law at six-ninths of Band D, about £1,520.[65] On a bill of that size, a household required to pay a quarter would owe about £380 a year more than an identical household under a full-support scheme, and a household paying a tenth about £150 more. Actual bills vary by council, and schemes differ in many other details, but the order of magnitude holds.

COUNTY DURHAM

From a handful nationally to a 10% minimum

In October 2022 Durham kept full council tax support for 2023/24, telling members it was one of only a handful of councils in the country, and the only one in the north-east, still providing support at the level of the former Council Tax Benefit.[52] In November 2025 Durham's cabinet approved a new scheme from April 2026, capping support at 90% so that working-age residents pay at least 10% of the bill, with exceptions for the most vulnerable, including people with a terminal diagnosis. It was forecast to raise £2.161m in additional council tax.[54]

PART SIX

06 Then the cut was mostly undone

Less than a year after the announcement the Treasury restored the payment to most pensioners, but only from the following winter.

On 9 June 2025 the Treasury announced that for the winter of 2025/26 everyone over pension age with an income of £35,000 a year or less would receive the payment, with the money recovered through the tax system from those above the threshold.[66]

1.5m
pensioners the government expected to receive the payment in winter 2024/25[7]

9m
expected to receive it in winter 2025/26, after the reversal[66]

The reversal left little trace in the minutes. In Newcastle an opposition councillor asked whether the council should still pay £0.8m of Household Support Fund money to 3,500 households in place of the payment, and the cabinet member said it was looking at moving the money to other needs.[67] In January 2026 Coventry passed a motion welcoming "The reinstatement of the Winter Fuel Allowance" and the decision to lift the two-child limit.[68] From April 2026 councils have three years of settled crisis funding, in a Crisis and Resilience Fund worth £842m a year in England, part of £1bn across the UK, which also replaces discretionary housing payments.[69] Birmingham agreed to accept about £86.1m over three years, including money that used to pay for discretionary housing payments, and Fylde, a small Lancashire district, an indicative £817,501 for 2026/27.[70]

CONCLUSION

Where you lived

On 27 August 2024 Burnley asked for the change to be paused and a new threshold set. Nine months later the government set one. The record does not show why.

When Burnley's councillors passed their motion they asked the Chancellor for two things: a pause, and a new threshold to decide who qualified.[1] On 9 June 2025 the Treasury announced a new threshold, an income of £35,000 a year, and about nine million pensioners were expected to receive the payment instead of 1.5 million.[66] The record does not show what changed the government's mind. Burnley's letter was one of a great many, and its own Monitoring Officer had told members, when advising on their interests, that the council was "not a decision-making body" on the payment.

What the record does show is the winter in between. A decision announced in a single statement to the Commons in July 2024 was on the agenda of 171 councils within months.[2] Whether a pensioner kept the payment turned on Pension Credit, a benefit that 83 in 100 eligible households received in one London borough and 44 in 100 in a Gloucestershire district.[3] The gap that opened was met in some places with a council's own money, in others with a national fund that could be renewed or withdrawn, and in others with a letter to the Chancellor and a leaflet. Council tax support is a different benefit, but it tells the same story: the same household owed more or less depending on which side of a boundary it lived.

The payment came back for the winter of 2025/26. The winter before it was met with whatever a pensioner's own council could do.

HOW WE KNOW

Built from the record, not from anecdotes

Every council is cited from its own minutes, and every number is traced to its source.

1,851
council decisions about welfare and hardship[71]

284
councils[71]

1,437
meetings, March 2021 to September 2026[71]

Where the decisions come from. Phemia collects the published minutes of English council meetings and extracts each decision. A classification pipeline tags every decision with a topic. For this investigation we took every decision tagged as welfare and hardship, plus three by combined authorities.[71]

How they were read. Phemia's AI analysis tool read each candidate decision and recorded whether it was genuinely about welfare and hardship, its themes, its tone, the national policy it referred to and whether it was contested. 1,688 were judged relevant. The rest, such as motions on farm inheritance tax that the classifier had swept in, are excluded. A member of the Phemia team read and verified a sample of the tagging; no person read every decision.[72]

What the figures are. The 216 decisions and 171 councils about the winter fuel cut, and the 171 that mention Pension Credit, are counts of decisions in the record. Local figures for pensioners affected (Burnley, Worcester, Chelmsford and others) are as stated in each council's own minutes, and in Burnley's case were taken by the mover from a local newspaper. National figures come from the sources cited.

Residents' questions and statements. Members of the public ask questions and make statements at full council meetings, and the minutes record them as summaries. Of 854 such items on welfare topics, 392 were asked by councillors and are excluded; 462 came from residents and groups, and 203 of those were since the announcement on 29 July 2024. They are used here where the minutes record the wording or figure, and described by role, never by name. They illustrate; they do not measure.

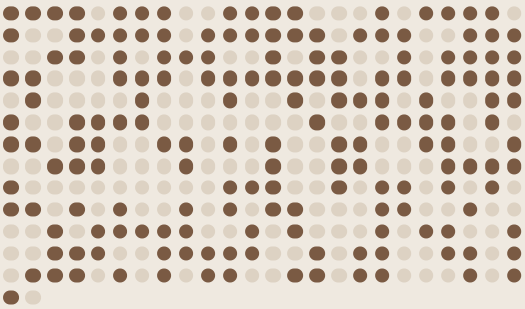
Examples, not counts. Parts four and five describe decisions and schemes from the record. They illustrate how councils differed; they are not a measure of how many councils did each thing.

What this does not capture. The record shows what councils said and decided. It cannot show what happened to any individual pensioner; those figures are national. It is weighted towards full council meetings, and much hardship support is delivered through officer decisions and grant schemes that never reach a meeting. A welfare decision filed under another topic, such as housing, is not counted, so the figures are a floor rather than a census.

Checking the extraction. Phemia checks its extracted data with a grader from a different AI vendor from the one that extracts it. Across 175 sampled meetings, 92.4% of 7,364 checks that could be judged were supported by the original minutes.[71]

A correction. For 23 decisions, mostly at Rugby and Rossendale, the database had attached the minutes of a later meeting to an earlier date. We checked each against the date printed on the minutes themselves and used that date. One further decision, Birmingham's acceptance of the Crisis and Resilience Fund, had been attached to the Cabinet meeting of 10 February 2026 although it is minute 166 of the meeting of 17 March; the article cites the March meeting. No figure in the article changes as a result.[71]

WINTER FUEL, COUNCIL BY COUNCIL



Each dot is one of the 314 councils in Phemia's record. The **171** highlighted took at least one decision about the winter fuel cut.

1,851	1,437	284	2021–26
COUNCIL DECISIONS ABOUT WELFARE AND HARDSHIP	MEETINGS	COUNCILS	YEARS OF MINUTES

HOW TO READ THIS INVESTIGATION

The investigation comes first, in six parts and a conclusion, then how we know. Every finding carries a numbered note linking to the council's own minutes, to the Phemia record, or to the national source. The numbers behind the story, the method and its limits are in the appendix (A1 to A11).

TIMELINE

Five years in the council chamber

A selection of moments from the record, in date order.

FUND · 2022	**Rossendale Borough**, 16 Mar 2022[29] Rossendale's councillors resolve to lobby for the Household Support Fund to be extended beyond its first deadline.
EMERGENCY · 2022	**City of York**, 14 Jul 2022[45] York declares a cost of living emergency and asks its executive to commit £200,000 to food and fuel vouchers.
FUND · 2024	**Wokingham Borough**, 21 Mar 2024[31] Wokingham warns of a "financial cliff edge" when the fund is extended for six months only.
WINTER FUEL · 2024	**Burnley Borough**, 27 Aug 2024[1] Burnley's motion, citing a local newspaper figure, says 84.6% of its eligible pensioners will lose the payment, and asks for a pause and a new threshold.
WINTER FUEL · 2024	**London Borough of Tower Hamlets**, 2 Oct 2024[42] Tower Hamlets' council calls for a Mayor's Winter Emergency Fund for pensioners who lost the payment.
WINTER FUEL · 2024	**Cheshire West and Chester**, 17 Oct 2024[35] Cheshire West and Chester resolves to pay £200 from the fund to 3,000 low-income pensioner households not eligible for Pension Credit.
POSTCODE · 2025	**Durham County**, 19 Nov 2025[54] Durham's cabinet approves a minimum 10% council tax payment for most working-age residents from April 2026.
FUND · 2026	**Birmingham City**, 17 Mar 2026[73] Birmingham agrees to accept about £86.1m from the new three-year Crisis and Resilience Fund.

APPENDIX A1

A1 Method, sources and limits

What was counted. Phemia's classification pipeline tags every decision in the councils' minutes with a topic category. 1,854 decisions carried the welfare and hardship category when the reading started. This is the "candidate" set. 1,851 are decisions by principal councils (284 councils, 1,437 meetings); the other 3 are combined authority decisions. Meetings run from 17 Mar 2021 to 17 Sep 2026. The corpus is weighted to full council meetings; cabinet and committee coverage is deep only for some councils, and most hardship support is delivered through officer decisions and grant schemes that never reach a meeting.

Close reading. Phemia's AI analysis tool (a language model working from fixed vocabularies) then read every candidate decision and tagged it: whether it is genuinely about welfare and hardship (core, partial or not), its themes, tone, framing, source (report, motion, question and so on), national references, and whether it was contested. 91.0% (1,688) were judged relevant and 60.6% centrally so. The other 166 (farm inheritance tax motions, catch-all question sessions and similar) were mis-tagged. A member of the Phemia team read and verified a sample of the tagging; no person read every decision. They stay in A2 and A3 but are excluded from every tone, theme, framing and national-reference figure. Armed forces covenant items (91) are kept as "partial". The 242 relevant decisions about asylum, refugees and sanctuary are counted in the tables but are not part of the story, which keeps to three threads.

Motion outcomes (A7). Each winter fuel motion and each motion against ending the £20 uplift was coded by that tool from the stored record as passed broadly as moved, passed only after an amendment rewrote it, or lost. Withdrawn, deferred and duplicate items, petitions, and the ruling group's own supportive motions are not counted. The coding is in wfp_outcomes.json and uplift_outcomes.json alongside this report.

Classification coverage. Every decision in the corpus carries a topic category, assigned at ingestion by a synonym lookup, a trained text classifier and, where those are unsure, a language model. The reading tests precision, not recall: a welfare decision filed under another category (housing, say) is not in these counts. They are a floor on the topic.

Language analysis. For 1,306 meetings with stored original minutes, every sentence about welfare and hardship (16,458 in all) was matched against word families (A10). Minutes are officers' summaries of debate, so this measures the language of the official record, not verbatim speech.

Who ran the council. From Phemia's record of council control on the date of each meeting. Newcastle has no control record and is excluded from party tables; Salford (Labour mayor, from May 2025) and Tower Hamlets (Aspire mayor) appear as "Other". Norfolk remained Conservative-run until May 2026 because its elections were postponed.

Dates. For 23 decisions (Rugby 13, Rossendale 9, East Riding 1) the database had attached the minutes of a later meeting to an earlier date. We use the date printed in each minutes' own heading. No figure quoted in the article changes; period counts in A4 to A6 move by at most two decisions. The database re-pairing is in hand.

Validation of the extraction. Phemia checks its extracted data with a grader from a different AI vendor (Claude Haiku 4.5) than the one that extracts it (Google Gemini). Across 175 sampled meetings in August 2026, from the whole corpus and not only welfare, 92.4% of 7,364 checks that could be judged were supported. The grading is automated and was not blind to the stored values. National facts were checked against the sources in A11 on 4 October 2026.

APPENDIX A2

A2 Share of council business over time

Welfare and hardship as a share of service decisions (procedural, governance and finance items left out). The by-year line uses the upper-tier councils (counties, unitaries, metropolitan and London boroughs) for consistency with Phemia's other topic reports; district councils, which run council tax support and much hardship help, are shown by type on the right. A share rather than a count, because Phemia's coverage grew over the period.

BY YEAR, UPPER-TIER COUNCILS

2021	**6.8%**	71 of 1,036
2022	**11.2%**	337 of 2,996
2023	**6.7%**	201 of 3,013
2024	**8.8%**	268 of 3,050
2025	**6.9%**	241 of 3,474
2026*	**4.3%**	82 of 1,892

*2026 to September.

BY COUNCIL TYPE, ALL YEARS

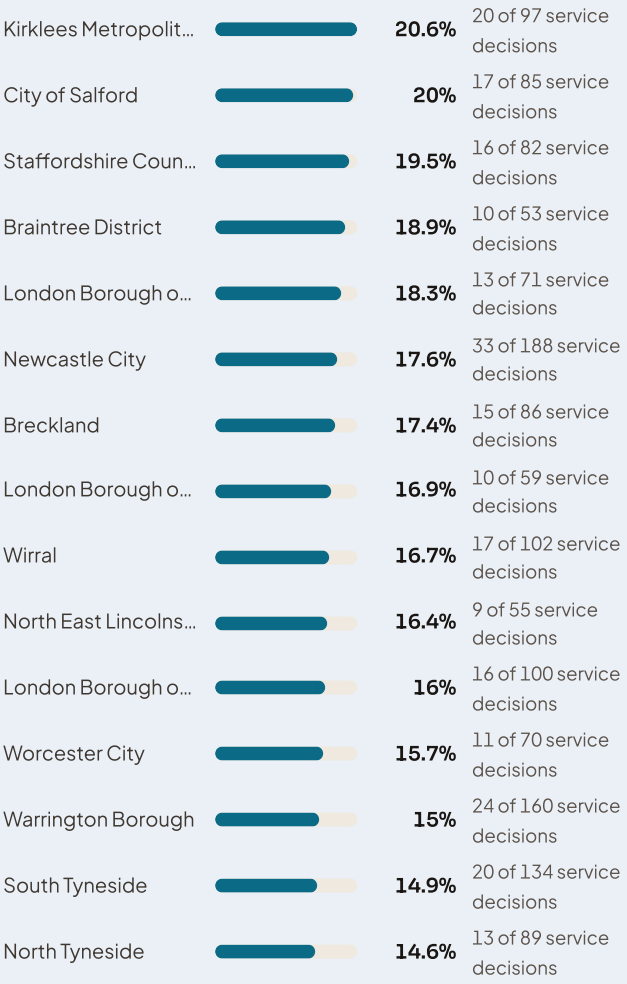
District Council	**6.4%**	651 of 10,208
Metropolitan Boro…	**9.6%**	436 of 4,564
Unitary Authority	**6.5%**	391 of 5,990
County Council	**6.7%**	207 of 3,071
London Borough	**8.7%**	166 of 1,917

APPENDIX A3

A3 Where welfare is decided

Rates are the fairer comparison: raw counts depend on how many of a council's meetings Phemia holds.

HIGHEST SHARE OF A COUNCIL'S SERVICE DECISIONS (MINIMUM 50 DECISIONS)



MOST DECISIONS (COUNT, FOR REFERENCE)

COUNCIL	DECISIONS	RATE
Durham County	48	8.9%
Birmingham City	47	6.5%
Norfolk County	42	7.4%
Sheffield City	39	11.2%
Newcastle City	33	17.6%
Manchester City	30	11.7%
London Borough of Hackney	26	14.3%
Rotherham Metropolitan Borough	25	9.0%
Warrington Borough	24	15.0%
Wokingham Borough	23	4.2%

WHICH BODY DECIDED

BODY	DECISIONS	SHARE OF ITS SERVICE DECISIONS
Full Council	1756	7.4%
Cabinet	71	4.9%
Scrutiny	17	4.5%
Audit Committee	4	8.5%
Finance Committee	3	11.1%

APPENDIX A4

A4 Themes, by period, and how contested they are

Share of relevant decisions in each period carrying each theme (a decision can carry several), with how often decisions on that theme were contested. Periods follow the national story: 2021–22 = Uplift ends, support fund begins (Mar 2021 – Jan 2022); 2022–23 = Cost of living emergency (Feb 2022 – Mar 2023); 2023–24 = The temporary becomes permanent (Apr 2023 – Jun 2024); 2024–25 = New government and winter fuel (Jul 2024 – Feb 2025); 2025–26 = Disability cuts to two-child abolition (Mar 2025 – Sep 2026). All relevant decisions: 32% contested.

THEME	2021–22	2022–23	2023–24	2024–25	2025–26	DECISIONS	CONTESTED
Cost of living and poverty	23%	45%	21%	7%	17%	414	36%
Fuel poverty and warm spaces	11%	24%	9%	55%	5%	400	49%
Pensioners' incomes and winter fuel	2%	6%	5%	63%	4%	310	55%
Benefits (UC, PIP, DWP)	33%	10%	16%	11%	21%	255	44%
Food, food banks and school meals	16%	20%	12%	4%	7%	200	34%
Household Support Fund and crisis help	14%	12%	15%	13%	7%	199	28%
Child poverty	9%	8%	14%	9%	13%	175	41%
Disabled residents (beyond benefits)	2%	4%	6%	7%	22%	145	39%
Council tax support	7%	10%	9%	6%	9%	144	19%
Homelessness and housing costs	4%	8%	14%	2%	6%	114	17%
Advice services and voluntary sector	3%	5%	4%	2%	7%	77	21%
Equalities and financial inclusion	1%	3%	7%	3%	8%	74	35%
Debt and collection	1%	3%	5%	1%	2%	42	19%
Asylum, refugees and sanctuary	12%	18%	15%	6%	18%	242	24%
Armed forces and veterans	11%	4%	16%	6%	12%	141	10%

APPENDIX A5

A5 National references, by period

Number of relevant decisions referring to each national policy or event, by period.

NATIONAL REFERENCE	2021–22	2022–23	2023–24	2024–25	2025–26	ALL
Winter Fuel Payment restriction (2024)	–	–	–	216	–	216
Pension Credit	–	3	–	173	–	176
Household Support Fund	14	53	38	37	13	155
Homes for Ukraine	–	70	7	2	4	83
Free school meals	6	44	14	3	9	76
Asylum dispersal and hotels	3	24	19	4	26	76
Budgets and fiscal events (other)	6	57	3	6	2	74
£20 Universal Credit uplift	43	25	1	2	–	71
Two-child limit	1	1	13	27	16	58
Universal Credit (other)	1	6	7	4	38	56
PIP and UC health changes (2025)	–	–	1	–	45	46
Energy bill support and £150 rebate	1	37	–	–	–	38
Afghan resettlement	10	9	10	–	4	33
Child poverty strategy	–	3	2	10	11	26
Council funding reform	–	5	5	2	2	14
Crisis and Resilience Fund	–	–	–	–	14	14
Local Housing Allowance	–	6	4	–	2	12
National council tax support policy	1	10	–	–	–	11
DWP cost of living payments	–	3	1	1	–	5
Benefit cap	–	1	1	–	–	2
Winter Fuel Payment reversal (2025)	–	–	–	–	2	2
Spending Review	–	–	–	–	1	1

APPENDIX A6

A6 Tone and framing, by period and by who ran the council

From the close reading of relevant decisions.

TONE, BY PERIOD

PERIOD	N	CRISIS	CONCERN	NEUTRAL	POSITIVE	CONTESTED
Uplift ends, support fund begins	128	4%	47%	34%	16%	27%
Cost of living emergency	542	10%	47%	33%	9%	28%
The temporary becomes permanent	263	2%	46%	36%	16%	20%
New government and winter fuel	394	0%	71%	20%	8%	48%
Disability cuts to two-child abolition	361	1%	42%	44%	14%	32%

BY WHO RAN THE COUNCIL

CONTROL	N	CRISIS/CONCERN	LOBBYING	PARTY ATTACK	MOTIONS
Conservative	390	57%	20%	19%	52%
Labour	549	57%	36%	19%	57%
Liberal Democrats	133	47%	41%	4%	54%
Reform UK	17	35%	12%	0%	41%
No overall control	528	56%	30%	9%	52%

Reform UK figures rest on 17 decisions, all since May 2025.

FRAMING (SHARE OF DECISIONS; PERIODS AS IN A4)

FRAME	2021–22	2022–23	2023–24	2024–25	2025–26
Lobbying Westminster	34%	26%	27%	46%	22%
Open party attack	15%	18%	14%	16%	6%
Running a scheme	26%	38%	26%	16%	36%
Money for the council or scheme	10%	17%	22%	10%	13%
Getting unclaimed money to people	6%	4%	5%	41%	4%
Rising hardship	12%	3%	3%	1%	4%
Dignity, rights and stigma	7%	9%	12%	10%	19%
Community tension	3%	4%	5%	1%	9%

APPENDIX A7

A7 Winter fuel and the £20 uplift: motions by who ran the council

216 relevant decisions in 171 councils referred to the 2024 winter fuel restriction. Of these, 154 motions in 151 councils had a recordable outcome and are coded here (see A1). The same coding is applied to motions against ending the £20 Universal Credit uplift in 2021, when the governing party was Conservative.

WINTER FUEL MOTIONS, AUG 2024 – FEB 2025 (LABOUR GOVERNMENT)

CONTROL	MOTIONS	PASSED BROADLY AS MOVED	PASSED AFTER A REWRITE	LOST OR FELL
Conservative	28	26 (93%)	1 (4%)	1 (4%)
Labour	49	6 (12%)	35 (71%)	8 (16%)
Liberal Democrats	21	21 (100%)	0 (0%)	0 (0%)
No overall control	52	38 (73%)	12 (23%)	2 (4%)
Other	4	3 (75%)	1 (25%)	0 (0%)

£20 UPLIFT MOTIONS, JUL 2021 – JAN 2022 (CONSERVATIVE GOVERNMENT)

CONTROL	MOTIONS	PASSED BROADLY AS MOVED	PASSED AFTER A REWRITE	LOST OR FELL
Conservative	8	1 (12%)	4 (50%)	3 (38%)
Labour	7	7 (100%)	0 (0%)	0 (0%)
Liberal Democrats	1	1 (100%)	0 (0%)	0 (0%)
No overall control	5	3 (60%)	1 (20%)	1 (20%)
Other	1	1 (100%)	0 (0%)	0 (0%)

Examples of winter fuel motions passed in Labour-run councils only after a Labour rewrite: Rossendale[74], Coventry[75], Leeds[76], Plymouth[77], Chorley[78], London of Hounslow[79], Mansfield[80], Blackpool[81], City of Sunderland[82], Gedling[83], Westminster[84], Bassetlaw[85], Gateshead[86], Thurrock[87].

"Passed after a rewrite" means the ruling group's amendment replaced or removed the motion's demands of the government (typically the letter to the Chancellor and the petition) or added a defence of the government's fiscal position. Friendly or strengthening amendments count as passed as moved.

APPENDIX A8

A8 Councils' own help: given, cut and refused

Decisions in the record where a council put its own money into hardship help, cut help it paid for itself, or debated and rejected a proposal to do so. Not exhaustive: the examples the reading found.

COUNCIL	DATE	CONTROL	DIRECTION	DECISION
City of York[45]	14 Jul 2022	No overall control	Given	Declares a cost of living emergency and asks the executive to commit £200,000 for food and fuel vouchers for about 4,000 of the lowest-income residents.
Mid Suffolk District[88]	25 Jul 2024	Other	Given	Tops up the Household Support Fund with £40,000 of its own money, alongside an £85,000 council tax support pot.
London Borough of Tower Hamlets[42]	2 Oct 2024	Other	Given	Agrees a motion asking for a Mayor's Winter Emergency Fund for pensioners without Pension Credit who were struggling with their bills.
Test Valley Borough[40]	16 Oct 2024	Conservative	Given	Puts a further £20,000 (and £20,000 more if needed) into its own Winter Fuel Payment Scheme.
Cheshire West and Chester[35]	17 Oct 2024	Labour	Given	Resolves to keep using Household Support Fund money for a £200 payment to 3,000 low-income pensioner households not eligible for Pension Credit.
Erewash Borough[41]	31 Oct 2024	Labour	Given	Condemns the winter fuel cut and funds £20,000 for Warm Hubs and a £25,000 grant pot for warm spaces.
Bracknell Forest Borough[89]	27 Nov 2024	Labour	Given	£59,000 for extra food vouchers for vulnerable pensioners and £140,000 to adult social care.
Manchester City[90]	27 Nov 2024	Labour	Given	Reports a £41.6m anti-poverty budget for 2024/25, including £1m to voluntary and community groups.
Preston City[46]	23 Oct 2025	Labour	Given	Approves £805,000 of unfunded council spending on extra cost of living support for the most financially vulnerable.
Knowsley Metropolitan Borough[62]	21 Jan 2026	Labour	Given	Raises the maximum council tax reduction for working-age households, about £0.5m more support.
Tendring District[91]	30 Jan 2026	No overall control	Given	Removes the means test for mandatory Disabled Facilities Grants.
Stratford-on-Avon District[92]	20 Apr 2026	Liberal Democrats	Given	Earmarks £50,000 to keep Warm Hubs going after the rural community council that ran them collapsed.
Bedford Borough[47]	10 Jul 2024	No overall control	Cut	An opposition councillor says local welfare grants were suspended, saving £70,000; the portfolio holder replies the scheme is under review and grants are still being paid. A £4.50 weekly telecare charge is introduced.
Norfolk County[93]	30 Jan 2024	Conservative	Cut	Proposes cutting the Minimum Income Guarantee for disabled people who pay towards their care, described as a 14% real-terms cut.
Norfolk County[94]	23 Jul 2024	Conservative	Cut	Labour motion against the Minimum Income Guarantee cut lost 22–31.
Manchester City[95]	11 Sep 2024	Labour	Cut	Reintroduces means testing for adult Disabled Facilities Grants and reverts to a £30,000 cap (£7.5m capital shortfall).
Tendring District[48]	15 Nov 2024	No overall control	Cut	Cabinet confirms in principle that it will stop running its Careline telecare and response service; 72% of consultation respondents preferred to keep it.
London Borough of Bromley[96]	22 Jan 2025	Conservative	Cut	Executive agrees to decommission its welfare fund service for essential household goods, saving an estimated £250,000 a year.
Durham County[54]	19 Nov 2025	Reform UK	Cut	Cabinet approves a scheme from April 2026 capping support at 90% so working-age residents pay at least 10%, with exceptions for the most vulnerable; forecast £2.161m additional council tax.
Wokingham Borough[97]	17 Sep 2026	Liberal Democrats	Cut	Consults on raising the Minimum Income Guarantee age threshold to save about £250,000.
Hart District[44]	26 Sep 2024	No overall control	Proposed, not agreed	Amendment calling on the cabinet to give interim support to low-income pensioners from a Community Hardship reserve defeated, 4 for, 20 against.
London Borough of Wandsworth[43]	16 Oct 2024	Labour	Proposed, not agreed	Motion for an urgent assistance scheme for pensioners who lost the Winter Fuel Payment defeated.
Sefton Metropolitan Borough[98]	14 Nov 2024	Labour	Proposed, not agreed	Motion to give pensioners lined hoodies (£150,000–£200,000 from unused balances) lost.
Manchester City[99]	27 Feb 2026	Labour	Proposed, not agreed	Budget amendment for a £25 cost of living payment to working-age households on maximum council tax support (£756,000) defeated 6–72.

APPENDIX A9

A9 Council tax support in the record

Since April 2013 each English council designs its own council tax support for working-age residents on low incomes; pension-age support follows national rules.[51] 'Maximum' is the largest share of the bill the scheme will cover for the poorest working-age household. A review by the benefits calculator firm entitledto found 62 of 296 English councils changed their schemes for 2025/26, most often to raise the minimum payment.[61]

COUNCIL	DATE	CONTROL	MAXIMUM	DECISION
Durham County[60]	20 Oct 2021	No overall control	100%	Keeps the only full-value scheme in the North East.
Cheltenham Borough[100]	6 Dec 2021	Liberal Democrats	100%	Keeps 100% support for the lowest incomes; a councillor regrets support depends on postcode.
Swale Borough[56]	23 Feb 2022	No overall control	80%	Poorest working-age households pay a fifth of their bill.
London Borough of Ealing[101]	1 Nov 2022	Labour	75% → 80%	Raises the maximum; the poorest still pay a fifth.
London Borough of Croydon[102]	1 Feb 2023	No overall control	—	Labour opposition defeats the Conservative mayor's cuts on the chair's casting vote.
Durham County[52]	19 Oct 2022	No overall control	100%	Keeps full-value support for 2023/24, 'one of few nationally to do so'.
Fylde Borough[57]	16 Dec 2024	Conservative	77.3%	Keeps a scheme in which working-age claimants pay at least 22.7% of their bill.
Stroud District[53]	13 Feb 2025	No overall control	100%	Keeps up to 100% support for working-age residents.
Durham County[54]	19 Nov 2025	Reform UK	100% → 90%	Cabinet approves a scheme from April 2026 capping support at 90% so working-age residents pay at least 10%, with exceptions for the most vulnerable; forecast £2.161m additional council tax.
Boston Borough[58]	12 Jan 2026	Other	90 / 80 / 75%	From April 2026: 90% lone parents, 80% couples with children, 75% everyone else.
Northumberland County[63]	14 Jan 2026	No overall control	revised	New scheme from April 2026, or 'an additional £2m would need to be found from council services'.
Knowsley Metropolitan Borough[62]	21 Jan 2026	Labour	increased	Simpler banded scheme with a higher maximum award, about £0.5m more support.
East Lindsey District[55]	28 Jan 2026	No overall control	85 / 75%	85% for households with children, 75% for others.
Solihull Metropolitan Borough[103]	12 Feb 2026	Conservative	banded	New income bands from April 2026; 7% of claimants see less support.
City of Salford Metropolitan Borough[104]	18 Mar 2026	Other	—	Backs removing the two-child limit from its own scheme, subject to cost.

APPENDIX A10

A10 Language analysis of the minutes

Rates per 1,000 sentences about welfare and hardship in the councils' own minutes (16,458 sentences, 1306 meetings). 'Crisis' includes the stock phrase 'cost of living crisis', so it partly tracks what the period was called.

BY YEAR (SENTENCES: 701, 4093, 1932, 6121, 2614, 997)

FAMILY	2021	2022	2023	2024	2025	2026*
Crisis	33	298	156	42	54	88
National government	237	160	115	237	189	104
Previous government / 'black hole'	4	9	5	23	9	6
'Labour' / 'new' government	10	4	2	58	20	9
Money	97	117	101	73	95	134
Temporary / cliff edge	61	19	22	25	12	21
Take-up and claiming	13	13	12	87	17	14
Means-testing and eligibility	17	47	48	260	68	52
Hardship as lived	78	108	88	60	42	23
Dignity and stigma	20	18	19	36	17	25
Councils' own help	17	30	50	19	21	29

*2026 to September.

BY PERIOD

FAMILY	2021–22	2022–23	2023–24	2024–25	2025–26
Crisis	50	282	110	36	67
National government	215	152	134	244	167
Previous government / 'black hole'	3	9	14	22	7
'Labour' / 'new' government	8	4	1	65	15
Money	104	114	126	61	108
Temporary / cliff edge	54	20	34	20	16
Take-up and claiming	23	11	12	94	17
Means-testing and eligibility	31	48	32	282	65
Hardship as lived	74	106	65	62	36
Dignity and stigma	22	17	21	38	19
Councils' own help	29	34	46	14	23

APPENDIX A10, CONTINUED

PARTY REMARKS REFERRING TO GOVERNMENT, BEFORE AND AFTER THE JULY 2024 ELECTION

PARTY, PERIOD	REMARKS	NATIONAL GOVT	PREVIOUS/CON GOVT	LABOUR GOVT
Conservative, before Jul 2024	1185	7.6%	1.1%	0.2%
Conservative, after Jul 2024	864	13.9%	0.7%	2.5%
Labour, before Jul 2024	1344	11.2%	1.7%	0.2%
Labour, after Jul 2024	831	13.5%	3.1%	2.8%
Liberal Democrats, before Jul 2024	671	11.5%	1.0%	0.1%
Liberal Democrats, after Jul 2024	600	11.8%	1.7%	1.7%
Reform UK, before Jul 2024	27	11.1%	0.0%	0.0%
Reform UK, after Jul 2024	136	5.9%	0.7%	1.5%
Green, before Jul 2024	198	9.6%	1.0%	0.0%
Green, after Jul 2024	249	10.8%	1.2%	0.4%

BY WHO RAN THE COUNCIL

CONTROL	SENTENCES	CRISIS	MEANS-TEST	TAKE-UP	OWN
Conservative	3013	127	107	27	
Labour	6511	137	120	39	
Liberal Democrats	1549	85	186	62	
Reform UK	165	103	48	12	
No overall control	4495	118	148	50	

WORD FAMILIES (REGULAR EXPRESSIONS, CASE-INSENSITIVE)

- **Crisis**: `\bcris[ie]s\b|\bemergency\b|unsustainab|cliff.?edge|breaking point|\bdire\b|\bstark\b|devastat|catastroph`
- **National government**: `\b(central )?government\b|\bministers?\b|westminster|chancellor|treasury|secretary of state|\bdwp\b`
- **Previous government / 'black hole'**: `(previous|last|former|conservative|tory) government|14 years|fourteen years|black hole|inherited`
- **'Labour' / 'new' government**: `labour government|new government|this government`
- **Money**: `funding|underfund|grant|allocation|\breserves?\b|budget|savings|overspend`
- **Temporary / cliff edge**: `temporary|short.term|stop.?gap|extension|extended|six months|cliff.?edge|one.off|until (march|september)|uncertain`
- **Take-up and claiming**: `take.?up|uptake|unclaimed|awareness campaign|eligible (but|and) not|apply for|encourage .{0,20}claim|income maxim[sz]|benefits? checks?`
- **Means-testing and eligibility**: `means.?test|targeted|threshold|eligib|qualify`
- **Hardship as lived**: `food ?banks?|heat or eat|struggl|can.?t afford|cannot afford|destitut|go(ing)? without|skipping meals|cold homes?`
- **Dignity and stigma**: `dignity|stigma|cash.first|shame|\bpride\b|respect|choice`
- **Councils' own help**: `hardship fund|discretionary|top.?up|our own|from (its|our) reserves?|council.funded|welfare (fund|provision|assistance)|crisis support`

APPENDIX A11

A11 National timeline and sources

The national threads, chosen after the reading because they match what the minutes show. This lists what the sources say; it does not claim that any national event caused a particular council decision.

DATE	THREAD	EVENT AND SOURCES
6 Apr 2017	Labour's turn: the two-child limit and disability benefits	Two-child limit introduced: child support in Universal Credit and Child Tax Credit restricted to the first two children for children born from April 2017. commonslibrary.parliament.uk
30 Sep 2021	The safety net that was never permanent	Government announces a £500m Household Support Fund for 6 October 2021 to 31 March 2022, run by councils in England — on the eve of the £20 a week Universal Credit uplift ending. www.gov.uk · researchbriefings.files.parliament.uk
6 Oct 2021	The safety net that was never permanent	The temporary £20 a week Universal Credit uplift (introduced March 2020) ends. researchbriefings.files.parliament.uk
23 Mar 2022	The safety net that was never permanent	HSF extended to 30 September 2022 with another £500m. www.gov.uk
26 May 2022	The safety net that was never permanent	HSF extended to 31 March 2023 with another £500m. www.gov.uk
17 Nov 2022	The safety net that was never permanent	Autumn Statement: £1bn to extend HSF through 2023/24 (£842m for councils in England) — the first full-year round. www.gov.uk
6 Mar 2024	The safety net that was never permanent	Spring Budget: HSF extended for six months only, 1 April to 30 September 2024 (£421m England). www.gov.uk
23 Jul 2024	Labour's turn: the two-child limit and disability benefits	Commons rejects an SNP King's Speech amendment to scrap the two-child limit by 363 to 103; Labour withdraws the whip from seven MPs who backed it. www.lbc.co.uk
29 Jul 2024	Winter fuel: one decision, 171 councils	Chancellor Rachel Reeves tells the Commons that from winter 2024/25 Winter Fuel Payment in England and Wales will go only to pensioners receiving Pension Credit or certain other means-tested benefits, as part of savings after a Treasury spending audit. www.gov.uk · hansard.parliament.uk · commonslibrary.parliament.uk
29 Jul 2024	Winter fuel: one decision, 171 councils	Scale: 10.8 million pensioners in 7.6 million households received the payment in winter 2023/24; DWP estimated 1.5 million individuals in 1.3 million households would receive it after the change. Expected saving about £1.3bn in 2024/25 and £1.5bn a year after. commonslibrary.parliament.uk
2 Sep 2024	Winter fuel: one decision, 171 councils	Work and Pensions Secretary announces a further £500m to extend the Household Support Fund to 31 March 2025 (£421m for councils in England). www.gov.uk
2 Sep 2024	The safety net that was never permanent	HSF extended again for six months, to 31 March 2025 (£421m England). www.gov.uk
10 Sep 2024	Winter fuel: one decision, 171 councils	Commons rejects a motion to annul the Social Fund Winter Fuel Payment Regulations 2024 (SI 2024/869) by 348 votes to 228. votes.parliament.uk

APPENDIX A11, CONTINUED

DATE	THREAD	EVENT AND SOURCES
30 Oct 2024	The safety net that was never permanent	Autumn Budget: HSF extended for 2025/26 with £742m for councils in England — down from £842m across 2024/25 (about 12% less). www.gov.uk
18 Mar 2025	Labour's turn: the two-child limit and disability benefits	Pathways to Work green paper proposes tighter PIP daily living eligibility (at least four points in one activity) and changes to UC health payments. assets.publishing.service.gov.uk
20 May 2025	The safety net that was never permanent	Analysis of 2025/26 council tax reduction schemes: 62 of 296 English councils changed their schemes; the most common change was to raise the minimum payment for the poorest households. www.entitledto.co.uk
25 May 2025	Winter fuel: one decision, 171 councils	DWP reports 285,600 Pension Credit claims received between 29 July 2024 and 25 May 2025, 51% more than the same period a year earlier. www.gov.uk
9 Jun 2025	Winter fuel: one decision, 171 councils	Government reverses most of the cut: for winter 2025/26 every pensioner in England and Wales with income of £35,000 a year or less gets the payment (around 9 million people); payments above the threshold recovered via HMRC. www.gov.uk
18 Jun 2025	Labour's turn: the two-child limit and disability benefits	Universal Credit and Personal Independence Payment Bill introduced. commonslibrary.parliament.uk
1 Jul 2025	Labour's turn: the two-child limit and disability benefits	Second reading passes 335 to 260 after the government drops the PIP changes pending a review led by Sir Stephen Timms. commonslibrary.parliament.uk · hansard.parliament.uk
30 Oct 2025	Winter fuel: one decision, 171 councils	DWP official statistics on households potentially eligible for Pension Credit in 2023/24, with local authority receipt rates (highest Tower Hamlets 83%, low of 44% in Cotswold excluding Scilly). www.gov.uk
26 Nov 2025	Labour's turn: the two-child limit and disability benefits	Budget: Chancellor announces removal of the two-child limit from April 2026 (cost £2.4bn in 2026/27; expected to reduce child poverty by 450,000 by 2029/30). commonslibrary.parliament.uk · commonslibrary.parliament.uk
3 Feb 2026	The safety net that was never permanent	Government confirms a £1bn-a-year Crisis and Resilience Fund (£842m England) from April 2026 to March 2029, replacing HSF and folding in Discretionary Housing Payments — the first multi-year settlement for crisis support. www.gov.uk · www.gov.uk
18 Mar 2026	Labour's turn: the two-child limit and disability benefits	Universal Credit (Removal of Two Child Limit) Act 2026 receives Royal Assent; takes effect April 2026. bills.parliament.uk
1 Apr 2026	The safety net that was never permanent	Crisis and Resilience Fund starts; HSF and Discretionary Housing Payments in England end on 31 March 2026. www.gov.uk

NOTES

Notes and sources

Council decisions link to the council's own minutes and to the Phemia record (sign-in required).

1. Burnley Borough Council, Full Council, 27 Aug 2024: "Motion on Winter Fuel Payments". council minutes · Phemia record.
2. See Appendix A7, Winter fuel and the £20 uplift: motions by who ran the council.
3. Department for Work and Pensions (GOV.UK), "Analysis of households potentially eligible for Pension Credit, and eligible households in receipt, 2023 to 2024" (2025–10–30). www.gov.uk.
4. Department for Work and Pensions (GOV.UK), "Household Support Fund: guidance for local councils (round-by-round history)" (2021–11–11 (updated 2026–04–01)). www.gov.uk.
5. HM Treasury (GOV.UK), "Nine million pensioners to receive Winter Fuel Payments this winter" (2025–06–09). www.gov.uk. House of Commons Library, "Changes to Winter Fuel Payment eligibility rules in 2024/25 (CBP-10094)" (2025–03–07). commonslibrary.parliament.uk.
6. HM Treasury (GOV.UK), "Chancellor statement on public spending inheritance" (2024–07–29). www.gov.uk. Hansard (House of Commons), "Public Spending: Inheritance" (2024–07–29). hansard.parliament.uk.
7. House of Commons Library, "Changes to Winter Fuel Payment eligibility rules in 2024/25 (CBP-10094)" (2025–03–07). commonslibrary.parliament.uk.
8. UK Parliament (Commons votes), "Social Fund Winter Fuel Payment Regulations 2024 (SI 2024/869): motion to annul, Division 14" (2024–09–10). votes.parliament.uk.
9. Worcester City Council, Full Council, 17 Sep 2024: "Motion 3 - Winter Fuel Payment". council minutes · Phemia record.
10. Chelmsford City Council, Full Council, 18 Dec 2024: "Notice of Motion - Ending of Universal Winter Fuel Payments". council minutes · Phemia record.
11. Durham County Council, Full Council, 25 Sep 2024: "Motions on Notice". council minutes · Phemia record. Warwickshire County Council, Full Council, 24 Sep 2024: "Notice of Motion: Protecting our most vulnerable pensioners from Fuel Poverty". council minutes · Phemia record.
12. East Hertfordshire District Council, Full Council, 16 Oct 2024: "Changes to the Winter Fuel Allowance". council minutes · Phemia record. Elmbridge Borough Council, Full Council, 2 Oct 2024: "Motion - Winter Fuel Allowance". council minutes · Phemia record. North West Leicestershire District Council, Full Council, 10 Sep 2024: "Motions". council minutes · Phemia record.
13. West Northamptonshire Council, Full Council, 26 Sep 2024: "Winter fuel payment". council minutes · Phemia record.
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