

Appendix 1

Welfare Reform changes since Jan 2011 (based on the NAWRA Welfare reform and Benefits chart)		
Date	Benefit	Change
Jan 2011	Old “sickness route” benefits	<ul style="list-style-type: none"> • No new linked claims for Incapacity Benefit, SDA or Income Support (for sickness) from 31/01/11. • Claimants no longer return to old rate but claim basic ESA and face Work Capability Assessment • IB/SDA claimants can still claim Income Support (and vice versa) if become eligible.
March 2011 to April 2014	Employment and Support Allowance	<p>Migration of existing claimants (of Incapacity Benefit, Severe Disablement Allowance and Income Support through sickness) begins. Work Capability Assessments to determine if can transfer to ESA:</p> <p>If “YES” switch to ESA at transitionally protected rate - but may still lose ESA after April 2012.</p> <p>If “NO” can appeal and get assessment phase ESA pending, sign on for Income based JSA or lose benefit. CUT of up to £2,500 million pa (30%) by 2014. Not completed by April 2014 amidst assessment delays reaching 18 months. Atos pulled out early from contract</p>
April 2011	ALL working age benefits	Increases will be set by the Consumer Price Index (which produces consistently lower increases) instead of the Retail Price Index or the Rossi index. CUT of £5,840 MILLION pa by 2014/15
	Child Benefit	Frozen for three years CUT of £985 million pa
	Maternity Grant	Restricted to the first child only
	BOTH Tax Credits	Taper on income for tax credits moves from 39% to 41% CUT of £765 million pa by 2014/15
		Fall from £25,000 to £10,000 in “disregarded increases in income during the current tax year” A cut of £140 million rising to £450 million
	Working Tax Credit	Basic & 30-hour elements in WTC frozen for 3 years. CUT of £625 million by 2014/15

		New category for workers aged 60+ who can claim WTC if working over 16 hours at 60+, regardless of whether a disabled worker or have children.
April 2011	Working Tax Credit (ctd.)	Childcare element of WTC reduced from 80% to 70% of actual childcare costs up to a capped maximum. CUT of £385 million pa by 2014/15
	Child Tax Credit	Income threshold for family element of CTC reduce from £50,000 pa to £40,000 a year. Taper above threshold increased sharply from 6.66% to individual element taper of 41%. CUT of £175 million
		Baby element in CTC scrapped. CUT of £275 million by 2014/15
	Housing Benefit	Local Housing Allowance maximum caps for 1 bed (£250), 2 bed (£290), 3 bed (£340) and 4 bed (£400) Separate rate for 5 bedrooms (at any amount) scrapped. CUT of £55 million pa
		Non-dependant deductions - large increases over next 3 years to make up ground since last increase 10 years ago. CUT of £340 million pa
		Local Housing Allowance Rates will be set at the 30th percentile of local private rent prices, not the 50th. Cut of £425 million
		Additional room in LHA if need for a carer to come in. Additional bedroom for a disabled child INCREASE of £15 million pa
	State Pension Age	<ul style="list-style-type: none"> • Accelerate speed of equalisation of pension age — with equal pension age to be achieved by November 2018. • Further changes thereafter (see below)
	State Retirement Pension	2007 legislation provided for basic State Retirement Pension to be increased at least in line with average earnings. Coalition Government made a commitment to increases for basic SRP in line with 'triple lock'. From 2012 onwards, this is highest of: Consumer Price Index, average earnings or 2.5%. Other parts of SRP

		e.g. additional pension remain linked to price increases. Increase of £450 million pa by 2014/5
	Pension Credit	Guarantee Credit is linked to earnings only in legislation. Due to low rises in earnings the Government has increased GC to match the cash rises in basic State Retirement Pension. Cost offset by reduction Savings Credit. Increase of £535 million pa by 2014/15.
		Savings Credit maximum amount frozen for next 3 years. Cut of £330 million pa by 2013/14
Sept 2011	Educational Maintenance Allowance	Abolished in England. A loss of up to £30 a week for young people on low incomes staying on at school or college. About 10% as discretionary funding
Jan 2012	Housing Benefit	LHA Single room rent restriction for single people (not lone parents) under 25 extended to people aged under 35. Cut of £215 million pa by 2014/15
April 2012	Working Tax Credit	Couples with children must work at least 24 hours combined (rather than 16) to qualify; with one working at least 16 hours. CUT of £390 million pa 50 plus element scrapped. CUT of £50 million
	Child Tax Credit	Family Element income threshold abolished, so will start to taper off straight after CTC individual elements. CUT of £480 million pa by 2014/15; Estimated that it will cost £2.3million to apply the means test.
	ALL Tax Credits	New rule of disregarding an income drop of £2,500. CUT of £585 million by 2014/15 Time limit for notifying changes of circumstances cut from 3 months to 1 month. CUT of £330 million pa
	Contributory ESA	Limited to 1 year for people in the “work-related activity” group. Support group not affected. CUT of £2,010 million by 2014/15
	ESA in Youth	Abolished from April 2012. Claimants switch to Income related ESA or come off benefit
	Pension Credit	Savings credit reduced and frozen for four years to £18.54 (single) and £27.73 (couple). Also, threshold for qualifying increased by 8.4% Saving £330 million a year by 2014/15

	Housing Benefit	Local Housing Allowance rates frozen ready for increasing with CPI if lower in April 2013
May 2012	Income Support (lone parents)	New claims for IS (lone parents) only if a child under age of 5 (was reduced to 7 in October 2010). If not, then "sign on" for JSA. Existing claimants with no child under 5 will have the benefit removed in phases.
Oct 2012	All DWP Benefits	Civil Penalties will be introduced for claimant error in claims for Benefit
	Jobseeker's Allowance (sanction changes)	<p>From the 22nd October, there will be a three-tier fixed penalty sanction - ranging from 4 weeks to 3 years - where the claimant will lose all their benefit</p> <ul style="list-style-type: none"> • Higher level sanctions (e.g. leaving a job voluntarily, or through misconduct, or failing to take up a job or mandatory work activity) - 13 weeks, 26 weeks and 152 weeks (for 1st, 2nd and 3rd offence within 52 weeks) • Intermediate level sanctions for 'not actively seeking or being available for work; 4 weeks / 13 weeks • Lower level sanctions (e.g. failing to attend an adviser interview) - 4 weeks / 13 weeks
	In-work Credits & Job Grant	Abolished for those moving from out of work benefits to in work benefits
Dec 2012	Employment and Support Allowance (sanctions changes)	From the 3rd December there will be a three-tier sanction for those in the work-related activity group who fail to undertake work preparation and work focused interviews, where the claimant will lose payment of all their benefit
Jan 2013	Child Benefit	Affluence test for CB: Tapered withdrawal of Child Benefit (via income tax) where an earner over £50,000, stops completely at £60,000. CUT of £2,485 million by 2014/15

	Employment and Support Allowance (WCA changes)	<ul style="list-style-type: none"> • Tightening up of some of the descriptors to make them more restrictive, • Definitions of hospital stay extended to be more than 24 hours (Reg. 25) • Substantial risk (Reg. 29) amended to exclude risks which could be significantly reduced by work place adaptations or taking medication. • All types of chemo and radiotherapy now give 'limited capability for work related activity'
April 2013	April Uprating	<ul style="list-style-type: none"> • General increase of 2.2% CPI not 2.6% RPI • Many benefits restricted to 1% for next 3 years • PC Savings Credit – cuts in max SC and increased thresholds
	Tax Credits	Increased income disregard falls to £5,000 (previously £25,000, reduced to £10,000 in 2011)
	Council Tax Benefit	Handover of responsibility for CTB schemes to Local Authorities in England and devolved governments in Scotland and Wales with a 10% reduction in budget. Not applicable in N. Ireland as no Poll Tax or son of Poll Tax applied. Rent rebate unaffected. Cut of £490 million by 2014/15
	Housing Benefit	<p>The “bedroom tax”. HB restricted to the number of rooms “needed” in social housing (already happens in private rented housing via the LHA). Will not apply in N. Ireland. all people affected in Scotland can receive a DHP, pending abolition of the tax. CUT of £490 million pa by 2014/15</p>
		Local Housing Allowance up-rated in line with the consumer price index not average market rents. Cut of £290 million by 2014/15
	Social Fund	<ul style="list-style-type: none"> • Crisis Loans (waiting for benefits claim to be processed) to be replaced by ‘short-term advances’ of benefit • Budgeting Loans to be replaced by budgeting advances under Universal Credit, but remain as now for those on legacy means-tested benefits; • All other Crisis Loans and Community Care Grants to be abolished and budget (as at 2010) passed to Local Authorities in England and the devolved governments in Wales, Scotland and in time N. Ireland

	JSA	New regs. come from April 29th bring conditionality and sanctions in line with UC e.g. spending 35 hours per week job seeking unless health or caring issues.
	The Benefits Cap	Household Benefits cap on total benefits income for “working age” claimants (unless on DLA or Working Tax Credit) at median income” (c £350 for single adult, £500 for couples), applied initially by cuts in HB, but in future all UC. To be phased in across UK by September 2013. CUT of £270 million pa
	Disability Living Allowance & Personal Independence Payment	<p>DLA for 16 – 64-year olds is being replaced by PIP, but carries on for under 16s and for existing DLA claimants over 65 on 13.04.13. Attendance Allowance remains for new claims from 65 or over:</p> <ul style="list-style-type: none"> • 20% budget cut and focus on most disabled. But focus on working age means a 26% cut • 2 rates in each of Mobility and Daily Living component based on severely limited/limited ability. • Rates look like DLA but without a Lowest Care – impact and change likely at all current rates • Medical assessment of most claims using ESA process and descriptors/points model, but very different and carefully consulted criteria. • 10 Daily Living activities and 2 Mobility activities • A total of 8-11pts in each component for Standard rate and, 12 or more for Enhanced • Longer qualifying period – 3 months backward test and 9-month forward test <p>PIP Timetable: New claims for PIP:</p> <ul style="list-style-type: none"> • April 2013 – first new claims for PIP in pilot area – NW England and parts of NE. BUT no time for lessons from pilots before PIP went national • June 2013 – all new claims from 16 to 64-year olds became claims for PIP across England, Scotland and Wales – from June 2016 in NI <p>Migration of working age DLA claimants</p> <ul style="list-style-type: none"> • Rollout of natural re-assessments from October 2013 • Rollout of managed process from October 2015 • Both will be from Dec 2016 in N. Ireland

		<ul style="list-style-type: none"> • See further entries below <p>CUT of £1,075 million pa (20% of the budget but focussed on working age claimants – so 28% of these claims)</p> <p>Even if PIP is not lost or reduced, many face further cuts under Universal Credit</p>
from April 2013	Universal Credit	<p>Merges most “working age” means tested benefits and tax credits into a single Universal Credit:</p> <ul style="list-style-type: none"> • Timetable on reset – gradually replacing Income-related JSA in 10 pilot areas: the original four: Ashton u Lyne, Oldham, Wigan and Warrington plus October 2013 rollout begins to Bath, Hammersmith, Harrogate, Inverness, Rugby and Shotton. June to December 2014 rolled out to whole of north-west <p>All the above areas currently have gateway conditions that allow couples and children (though still no one with disabilities o February 2015 – April 2016 – roll out to all jobcentres across UK in four tranches – for single people only</p> <ul style="list-style-type: none"> o From December 2014 very small roll out of the new ‘digital service’ – new IT – in part postcode areas of Sutton, Croydon and, from November 2015, London Bridge o For more info see www.gov.uk/jobcentreswhere-you-can-claim-universal-credit and also www.lgbp.co.uk/ucpc/ucpc.html for a map from Lisson Grove highlighting the gateway conditions for each area. <ul style="list-style-type: none"> • 11 Local Support Services partnerships in place for 12 months from 1st Sept 2014, to pilot additional budgeting, mentoring, drug/alcohol and housing support to UC claimants. The LA partnerships include: Argyll & Bute, Blaenau Gwent, Carmarthenshire, Derby, Dundee, Islington, (Lambeth, Lewisham and Southwark), Northumberland & South Tyneside), South Staffordshire, West Lindsey, Westminster and Kensington & Chelsea). <p>Six trials were extended for a further three months</p> <ul style="list-style-type: none"> • Managed migration to take place from June 2018 with ‘the majority of cases’ migrated over by end 2021. • DWP now expect most to move over to UC by “natural migration” via a change of circs. This will already be occurring, but become much more common as UC rolls out to all benefits. • Transitional protection will prevent loss at point of change to UC, but only if via a

“managed migration” i.e. most claimants will not get TP. And TP can be lost • UC Maximum Amount: a common system of allowances / additional elements: child disability, carers and limited capability and housing costs (for rent and help with mortgage interest) No pensioner or adult disability elements

- A single 65% taper for earnings after disregards above their UC amount. Taper only applies to earnings – other income will be taken into account £ for £ - particularly affects those that only qualify for help with their rent
- Originally more generous earnings disregards aka work allowances, but lower than WTC thresholds, but significant cuts from April 2016
- Complexity in the treatment of those with Support for Mortgage Interest: help stops as soon as starting work, but for some access to a higher Work Allowance. Bad news for shared ownership
- Four levels of conditionality:
 1. Full job seeking (as in JSA)
 2. Work preparation - as in ESA WRAC)
 3. WFIs only - keeping contact with labour market - as in IS (lone parents)
 4. No conditionality- as ESA SC and IS (carers)
- Work preparation extended to those with children aged three and four
- New “in work” conditionality – to be treated and sanctioned as jobseekers until earnings exceed their conditionality threshold (typically 35x hourly NMW, but tailored for e.g. carers, lone parents.
- Mixed age couples lose i.e. where one under/one over PC age. Will have to claim Universal Credit not Pension Credit (with no compensating pensioner element, or severe disability and restricted carers element)
- Payments of benefit to one person, monthly in arrears after 7 waiting days (with few exceptions) – with up to 7 days to reach bank account payment will come up to 14 days and 1 month after date of claim. Payment will include all rent, but mortgage interest paid direct to lender. Alternative payment arrangements possible at DWP discretion but temporarily.
- Capital limit of £16,000 – may stop some currently claiming tax credits. Many WTC claimants may switch to UC entirely made up of transitional addition
- 80% of claims to be made on line – no paper claim forms

Oct 2013	All DWP Benefits	Mandatory Reconsideration (MR) introduced from 28 October 2013. All decisions must be considered for mandatory reconsideration within the DWP before an appeal can be made. Appeals lodged directly with the Tribunal Service and application for appeal must include a copy of the mandatory reconsideration notice. Intention that from October 2013 there will be a time limit of 4 weeks from lodging of appeal for DWP to produce appeal papers – but, no time limit on MR process.
Oct 2013 to March 2014	Jobseeker's Allowance (Claimant Commitment)	Roll out of UC Claimant Commitment Roll out of UC Claimant Commitment – very specific agreement which sets out exactly what job search and job preparation must be undertaken each week. Expectation within commitment that claimants can travel up to 90 minutes each way to a job.
Oct 2013 to July 2015	Personal Independence Payment (natural reassessments) (for updated description of PIP see Part 2)	Natural reassessments rollout October 2013 – Original plan was for all areas in GB to start a change of circs/renewals switch to PIP from October 2013, with some 600,000 switching by the start of the full managed rollout in October 2015. However only Capita areas started on time with most Atos areas only starting in Nov14 to July 15. Groups switching to PIP included: <ul style="list-style-type: none"> • young people coming up to 16 • renewals of DLA claims • DLA supersessions for e.g. change of circs • self-selectors – those who chose to apply for PIP now if e.g. may do better or to get it over with.
Jan 2014	Jobseekers Allowance	3-month residence requirement – all jobseekers, including returning British nationals, will need to have been resident for 3 months in the UK before they can claim JSA. 6 months limit on entitlement to JSA for EEA jobseekers unless: <ul style="list-style-type: none"> • 'compelling evidence' that they have a genuine prospect of work (GPoW); and • have worked in UK for at least a year before; and • have either met the minimum earnings threshold (equivalent to the NI lower earnings limit) for at least 3 months or it is accepted that work is 'genuine and effective'.

April 2014	Housing Benefit	No entitlement to HB for new EEA jobseekers (although existing HB claimants at point of change can continue to receive it) LHA to rise by lowest of 30% or 1% - with exceptions if has been substantial increase in market rent (list of exceptions can be found in SI 2978/2013)
	Jobseeker's Allowance new conditionality	New conditionality including: <ul style="list-style-type: none"> • Day One work search • English language requirement • Quarterly work search interviews • Weekly job search reviews/signing on
	Income Support (lone parents)	Increased conditionality once child reaches 3 including – expected to carry out work-related activity in addition to WFIs
	Child Tax Credit	Need to inform HMRC by 31st August if a qualifying young person stays in education or comes off claim
	Working & Child Tax Credits	All decisions must go to mandatory reconsideration within HMRC before an appeal can be made. Appeals lodged directly with the Tribunal Service and application for appeal must include a copy of the mandatory reconsideration notice.
May 2014	Carers Allowance	Earnings limit increased to £102
Oct 2014	JSA and ESA (waiting days)	Waiting days at start of claim extended to 7 days, for both types of ESA and JSA unless either: <ul style="list-style-type: none"> • the claimant has had a linking claim to another benefit within the last 12 weeks, including JSA, ESA, Income Support and Carer's Allowance; • is a JSA claimants who is under 18 years old and in severe hardship; or • is an ESA claimant who is terminally ill.
April 2015	All benefits	New overall benefits cap to put ceiling on all benefits (except JSA, UC for jobseekers, Housing Benefit and Retirement Pensions). Set at: <ul style="list-style-type: none"> • £119.5bn in 2015-2016; • £122.0bn in 2016-2017; • £124.6bn in 2017-2018; • £126.7bn in 2018-2019.

		Another year of uprating based on CPI with many benefits going up by 1% for the third year running
Aug 2015	Universal Credit (waiting days) NB: Abolished from Feb 2018	Waiting days at start of claim of 7 days except if: <ul style="list-style-type: none"> • terminally ill • recent victim of domestic violence • care leavers • aged 16 or 17 without parental support • recent prisoner • those moving on and off UC due to earnings within a 6-month period
Sept 2015	Winter Fuel Payments	Will not be paid to pensioners abroad who live in a country with average winter temperature higher than warmest region of UK.
Nov 2015	Tax Credits	<i>Tax Credit overpayments recovery</i> <ul style="list-style-type: none"> • <i>Recovery increasingly outsourced to private debt recovery agencies</i> • <i>Overpayments of WTC can be recovered from CTC and vice versa</i>
	Personal Independence Payment (full rollout)	<p>Full rollout of switch from DLA to PIP</p> <p>From October 2015, a managed switch of remaining working age DLA claimants who were under 65 as at 8th April 2015, began across Great Britain.</p> <p>However, Northern Ireland only began with new PIP claims in June 2016, but started DLA to PIP switches via both “natural re-assessments” and managed “invitations” from December 2016.</p> <p>Process involves: -</p> <ul style="list-style-type: none"> • claimant receives an invitation letter to claim PIP at some point between October 2015 and October 2017 • A time limit to respond – if claimant does not do so within 4 weeks, DLA is suspended unless good cause. Once PIP is claimed DLA is restored. • If PIP not claimed within 4 weeks of suspension, then DLA is terminated. Can start a new PIP claim thereafter, but no ongoing DLA payment – nor premiums – until PIP decision. • From then on. claim process is exactly as for any other new PIP claim, with no

		<p>reference to past DLA information, but claimant can ask for copies.</p> <ul style="list-style-type: none"> • New PIP decision will take effect four weeks after it is made for people who have applied in time and retained DLA. This is to give “a measure of transitional protection to enable claimants to adjust to their new rate of benefit” • Original timetable was for last invitations to go out by October 2017, with last DLA to PIP decisions made by March 2018 and the end of “working age” DLA. • This has now been extended for another year with completion now due by March 2019
April 2016 to April 2020	Benefits Freeze	<ul style="list-style-type: none"> • A freeze on “working age” benefits - i.e. no uprating of benefits or tax credits. except for protected elements (e.g. disability, carers and ESA support component) • A freeze on LHA allowances under HB <p>Cuts to claimants: £4 billion</p>
April 2016	Tax Credits	Reduction in increased income disregard: The amount of any increase in income during a tax year that will be ignored in calculating tax credit entitlement in the next is reduced from £5,000 to £2,500. Cut by 2020: £110 million
	Support for Mortgage Interest	Waiting period for help with mortgage interest returns to 39 weeks rather than the present 13 weeks in many cases. Capital limits remain at the higher rate of £200,000.
	Universal Credit for full & updated description of UC, see under Part 1)	Childcare element can now cover 85% of eligible costs
		Work allowances are cut: removed completely for those without children or disabilities, and reduced for those with children or disabilities There are now 2 rates only in each band:
	JSA & Universal Credit	<p>Jobseeker support and conditionality</p> <ul style="list-style-type: none"> • increased Jobcentre Plus support • JSA support and conditionality to extend to 1.3 million claimants • Weekly attendance at jobcentres in first 3 months

		<ul style="list-style-type: none"> • Help to Work Programme - currently for long term claimants to be brought forward • A new Work and Health Programme to replace the Work Programme / Work Choice • Spending on Access to Work will rise
April 2016	Housing Benefit	Family Premium abolished: where 1st born after April 2016 and all new HB claims post 04/16
		Restrictions on HB abroad: HB will be restricted to 4 weeks during temporary absences if tenant is abroad
		Backdating limited to 1 month: Lines up with Universal Credit, replacing 3 months after pension age and 6 months working age – if “good cause”
	“New Style” State Retirement Pension	<p>Pensions Act 2014 introduces new single tier State Retirement Pension for those reaching State Pension Age from 6th April 2016. This new State Pension (nSP) will combine:</p> <ul style="list-style-type: none"> • the former State Retirement Pension • Additional State Pension (i.e. SERPS, Second State Pension) • abolition of PC (Savings Credit) for those claiming the nSP see under PC below <p>The full pension will be start at £155.65, some 5p above the standard amount in PC (Guarantee).</p> <p>However, reductions will apply for any years of NI at “contracted out” rates.</p> <p>35 years NI (with the abolition of the “contracted out” NI rate) for full pension and minimum of 10 years for any pension.</p>
	Pension Credit	<ul style="list-style-type: none"> • New standard rate of £155.60 from April 2016 • PC Savings Credit will not apply to people claiming the new nSP. • SC can still be added to PC claims after 04/16 to those on the ‘basic State Pension’ (bSP) who then reach 65 • Savings Credit continues - with real cuts - for those on the bSP. This funds any increases above CPI when Guarantee Credit matches the cash increase in “old style” SRP. • PC will only be paid for up to 4 weeks for those outside UK

May 2016 to Dec 2018	Universal Credit (transition to Full Service in GB)	<p>Rollout of full UC Digital Service.</p> <ul style="list-style-type: none"> • Starting from the three pilots in Southwark Sutton and Croydon • A very slow rollout jobcentre area by area rather than whole local authorities, with an initial focus on the October 2013 pilot areas • Starting at 5 JC+ offices a month, reaching 50+ offices a month in 2018 • Further details at www.gov.uk/government/publications/universalcredit-transition-to-full-service And for N. Ireland at: https://www.nidirect.gov.uk/articles/universalcredit • Roll out for new claims now set to be completed by December 2018 • After which “managed migration” starts in July 2019 for those still on “legacy benefits” to be completed by March 2022 <p>(for a full updated description of UC see entry in Part 1 for April 2013 – when the first UC claim was taken)</p>
Nov 2016	Benefits Cap	<p>The maximum amount a household can receive in income on benefits are reduced – across the UK - from current £26,000 couples and lone parents and £18,200 singles to a two tier:</p> <ul style="list-style-type: none"> • in Greater London £23,000 couples/LPs, and £15,410 singles • outside Greater London £20,000 couples/ LPs and £13,400 singles. • Cut by 2020: £495 million
March 2017 to Jan 2018	PIP Descriptors & Mental Health discrimination	<p>Following two favourable UT decisions changes were made to PIP daily living descriptor 3 and mobility activity 1.</p> <ul style="list-style-type: none"> • The first meant that any help to do with medication could only attract one point regardless of how long it took. • The second meant those who had difficulty following journeys due to psychological distress could not be awarded points under mobility activity. <p>However, in Dec 17 the High Court ruled the changes to the regulations for mobility activity 1, planning and following journeys where illegal and the Government accepted this in January 2018 and that the decision in MH that psychological distress can count should now be applied.</p> <p>The plan is to draw up new Guidance by Summer 2018 upon which to base all</p>

		subsequent decisions and for the revision exercise. See FAQ for Stakeholders at http://data.parliament.uk/DepositedPapers/Files/DEP2018-0345/HC_MH_Judgement_and_factsheet29.03.18.pdf
April 2017	Universal Credit	Work conditionality for parents: <ul style="list-style-type: none"> • work preparation for those with child aged 2 • full jobseeking for those with child aged 3 or 4
	Universal Credit & Child Tax Credit The Two Child Policy	The “two child” policy - No CTC individual element for third or subsequent children (if child born on or after 6.04.17) / No UC child element for any third or subsequent child (unless already on UC at 6.4.17 or migrating from tax credits in which case children born before 6.4.17 are protected), unless exceptions apply. Cuts of £1,365 million by 2020 Family element (CTC) / 1st child addition UC: Abolished where first child born after April 2017 Cuts of £675 million by 2020 (Inc. HB Fam Prem) New claims to UC will not be accepted from families with more than two children until after 31 January 2019 – they will instead be directed to legacy benefits. However, families already on UC will stay on UC and any third or subsequent children born on or after 6.4.17 will not get the child element (unless exempt), Any child disability addition or childcare costs for such children still apply.
	Universal Credit & JSA (under 21s)	Unemployed young people to get intensive support from Day1 to find work. After 6 months must either: <ul style="list-style-type: none"> • apply for an apprenticeship; or • gain other work-based skills; or • go on a mandatory work placement
	Universal Credit & ESA	Removal of the UC limited capability for work element and ESA Work Related Activity Component for new claims. Those linking back to old claims or still in assessment period at April 2017 are unaffected. The WRA group, work conditionality and sanctions still remain as do ESA Permitted Work and UC work allowances Cut of £640 million by 2020

	Universal Credit Housing Costs (under 21s)	No UC Housing Costs Element -for jobseekers under 21, unless they: • count as “vulnerable” • are unable to live with their parents • are parents themselves have been working for at least 6 months before the housing costs claim; then payable for 6 months NB: This policy is not now being introduced
April 2017	Bereavement Support Payment	From April 2017, BSP replaces current bereavement benefits with • a lump sum of £2,500 plus 18 monthly payments of £100 for those without children • a lump sum of £3,500 plus 18 monthly payments of £350 for those with children. Tax free, ignored for UC, not variable by age, simpler 1-year NI contribution, not lost on a new partnership
July 2017	Pension Credit & other schemes with older people	Minimum 2% Gilt rates removed - from Government Actuaries Department (GAD) tables for annuities. This set the minimum notional income for untaken pension pots
Oct 2017	Hardship payments	Claimants who are homeless or have a long term mental impairment able to receive hardship payments (when sanctioned) without a waiting period
Jan 2018	Universal Credit (Live Service)	No new claims to the live service allowed (unless a reclaim within six months of a previous claim)
Feb 2018	Universal Credit (Waiting days)	Seven waiting days at start of claim abolished with effect from 14 Feb 2018
	Funeral expenses	

April 2018		<p>Changes made to –</p> <ul style="list-style-type: none"> • Increase time limit for a claim to six months • Shorten claim form for a child's funeral <p>Disregard contributions from charitable funds and relatives</p>
April 2018	Universal Credit (delayed from April 2016)	<p>Surplus earnings rule brought in for those on the 'digital system' – accumulated earnings that are more than £2,500/month over threshold for nil entitlement to UC, count as notional income on a return to UC within 6 months. To be reduced to £300 above threshold after one year.</p> <p>Ability for self-employed people to carry forward losses to next month– introduced for claimants in the 'digital system' only.</p>
	Universal Credit (HB run on)	Two week run on of Housing Benefit for UC claimants in receipt of housing benefit at point at which they migrate to universal credit (will be paid at full housing benefit rate irrespective of amount of housing benefit claimant was in receipt of)
	Universal Credit (England only)	Free school meals threshold introduced – no help where a household's earned income is over £7,400 per year (which can be averaged over a three-month period). The new regulations currently only apply to children in England.
	Housing Costs	Support for mortgage interest to be in the form of a loan to be repaid on sale of the house or death. On repayment the charge will be limited to available equity after other charges have been settled. Interest is compounded monthly, although on a low Gilt linked rate. Housing costs for temporary accommodation to be met via housing benefit and not universal credit (however they will still only be entitled to lower work allowance)
end of 2018	State Pension Age	<ul style="list-style-type: none"> • Nov 2018 - phased increase in women's pension age completed with pension age equalised at 65 • Dec 2018 to 2020 – pension age rises to 66 • 2026-28 - rise to 67 brought forward <p>Thereafter future increases informed by reviews of longevity statistics to take place c. every 5 years. The first was in July 2017, with the next due by July 2023. The first recommended:</p> <ul style="list-style-type: none"> • 2037-9 - rise to 68 brought forward by 7 years

Feb 2019	Universal Credit (larger families)	Claims now accepted from all families regardless of the number of children. If it is a new claim with no transitional protection from legacy benefits only two children will be included in the award unless exceptions apply. If there is protection due to moving from tax credits, then only third or subsequent children born on or after 6.4.17 are excluded
July 2019 to March 2022	Universal Credit (managed migration)	Managed Migration begins • Following the full rollout to new claims, remaining claimants of the “legacy benefits” – will start to be switched over to UC by JC+ • These claimants will get transitional protection if the UC amount due is lower than their previous benefit • TP can be lost if a major change in circumstances. Aim is to complete the migration of most people to UC by March 2022. Once completed, the legacy benefits will disappear.
from some point after July 2019	Pension Credit	<p>Changes linked to Universal Credit:</p> <ul style="list-style-type: none"> • a new ‘housing credit’ within the Pension Credit as Housing Benefit is abolished for new claims. (now delayed to 2019 at the earliest) • new ‘child additions’ as no Child Tax Credit <p>New capital limit: Ministers have stated that it will be substantially higher than other MTBs (? £32,000)</p> <p>Couples – both will have to have reached pension age to qualify for this benefit, not just the older partner – the date for this not yet announced. Those already receiving PC will be able to continue to receive it.</p> <p>Workers over PC age lose: could claim Working Tax Credit, but will not be able to claim Universal Credit once WTC no longer available.</p>
Changes announced in Autumn 2018 budget		
From November 2018	Universal Credit & Tax Credit	The exceptions to the two child limit for children who are adopted or in kinship care will apply regardless of the order of children in the family. Prior to this the exceptions only apply if the adopted child or those in kinship care joined the household as the third child, so when the claimant already had two children.
From December 2018	Universal Credit	Housing Costs can be awarded to people aged 18 to 21 receiving Universal Credit, reversing the previous cut to this group

January 2019	Universal Credit	Claimants receiving the Severe Disability Premium will no longer be able to move on to Universal Credit unless their claim is part of Managed Migration. This comes as a result of the Government losing a high court ruling in June 2018. The DWP have advised that those already on Universal Credit will receive compensation for the loss of their Severe Disability Premium in Universal Credit.
From April 2019	Universal Credit	Increase in the work allowances for families with children and disabled people is increased by £1000. This will mean up to £630 a year for these families and restores the work allowance to the pre cut levels.
From July 2019	Universal Credit	People on Tax Credits who move to Universal Credit through managed migration will not have the capital limit of £16,000 applied for the first year of their Universal Credit claim. After one year, if they have capital over £16,000 their Universal Credit will stop.
From October 2019	Universal Credit	Reduction in the maximum amount of debt deductions from Universal Credit from £40 of the standard allowance to 30%.
From November 2018	Universal Credit & Tax Credit	The exceptions to the two child limit for children who are adopted or in kinship care will apply regardless of the order of children in the family. Prior to this the exceptions only apply if the adopted child or the in kinship care joined the household as the third child, so when the claimant already had two children.
From July 2020	Universal Credit	People moving on the Universal Credit will receive a two week run on of Income Support, Employment and Support Allowance or Jobseekers Allowance. They have to wait five weeks for their Universal Credit entitlement to be paid.
From October 2020	Universal Credit	Recovery of Universal Credit advances to be paid back over 16 months rather than 12 months.
From July 2019 for managed migration cases, September 2020 for new Universal Credit claims	Universal Credit	Self Employed Universal Credit Claimants can receive a 12-month grace period at the start of their Universal Credit claim, not just for the start of their business, before the minimum income floor is applied to their income.
April 2020	Universal Credit	Surplus earnings rule brought in for those on the 'digital system' – accumulated earnings that are more than £2,500/month over threshold for nil entitlement to UC,

		count as notional income on a return to UC within 6 months. To be reduced to £300 from April 2020 - This has been pushed back by one year, was due to take affect from April 2019.
Further Changes announced since the budget		
From February 2019	Universal Credit	People with three of more children can claim Universal Credit. Prior to February 2019 people with three or more children had to continue claiming legacy benefits (Housing Benefit, Jobseekers Allowance, Income Support, Employment and Support Allowance & Tax Credits)
		Children born before April 2017 will not be included in the three child limit for Universal Credit. Prior to this there was a restriction to the number of children Universal Credit was paid for, regardless of when these children were born.
43647	Universal Credit Managed Migration	The pilot for managed migration will start in July 2019 and will be limited to 10,000 cases. It is likely that migrating all cases over to Universal Credit will now take until 2024.
43600	Pension Credit & Universal Credit	Change to the rules where one member of a couple of pension age and one is working age. From May these couples will have to claim Universal Credit rather than Pension Credit. This change only applies to new claims, existing claimants are not affected.

Appendix 2

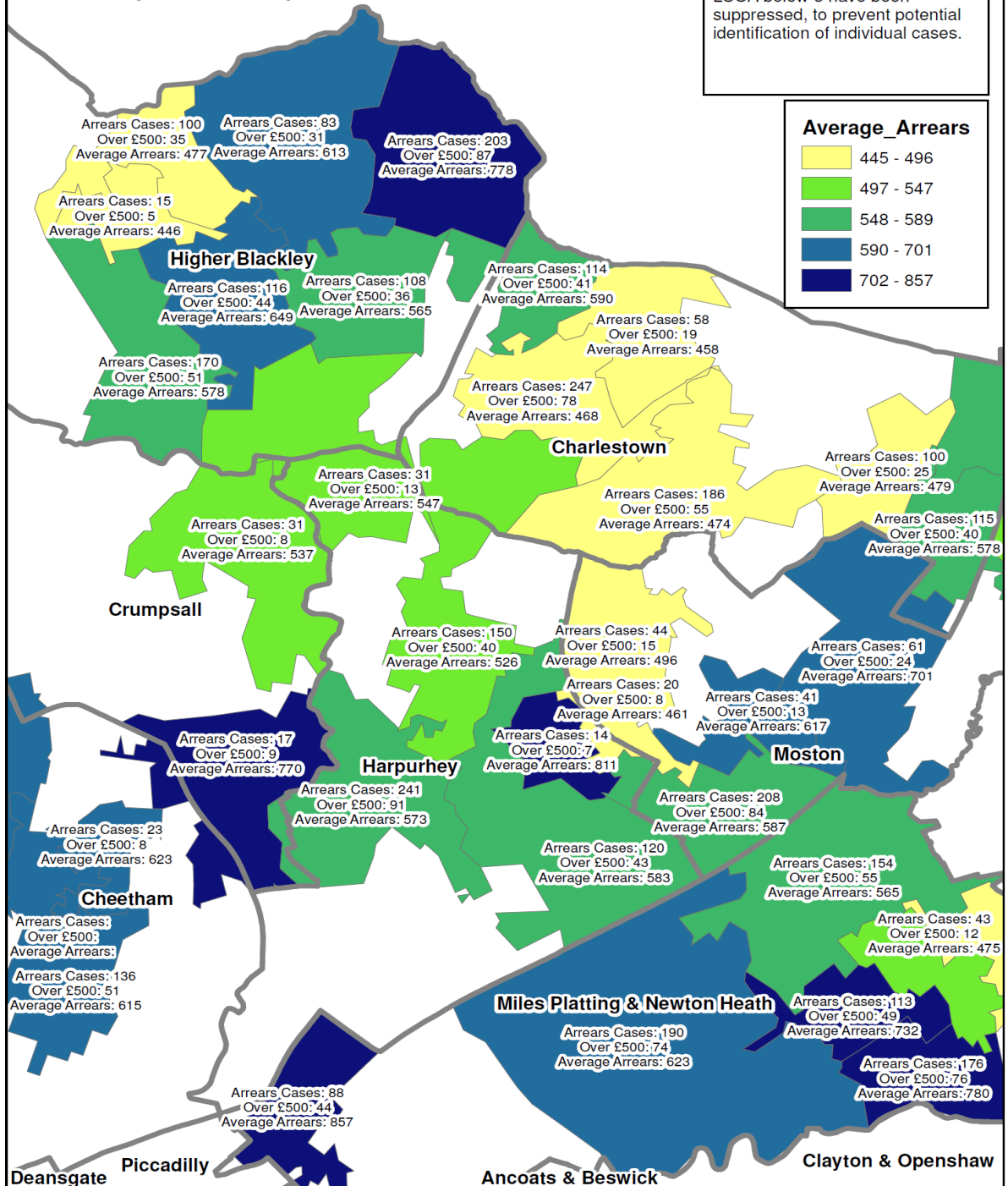
Northwards Housing Arrears - Average Arrears

Data Source: Northwards Housing
Performance, Research and Intelligence - Place and Core

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The statistics show all arrears cases at 2018 week 26.

Any arrears case numbers in an LSOA below 5 have been suppressed, to prevent potential identification of individual cases.



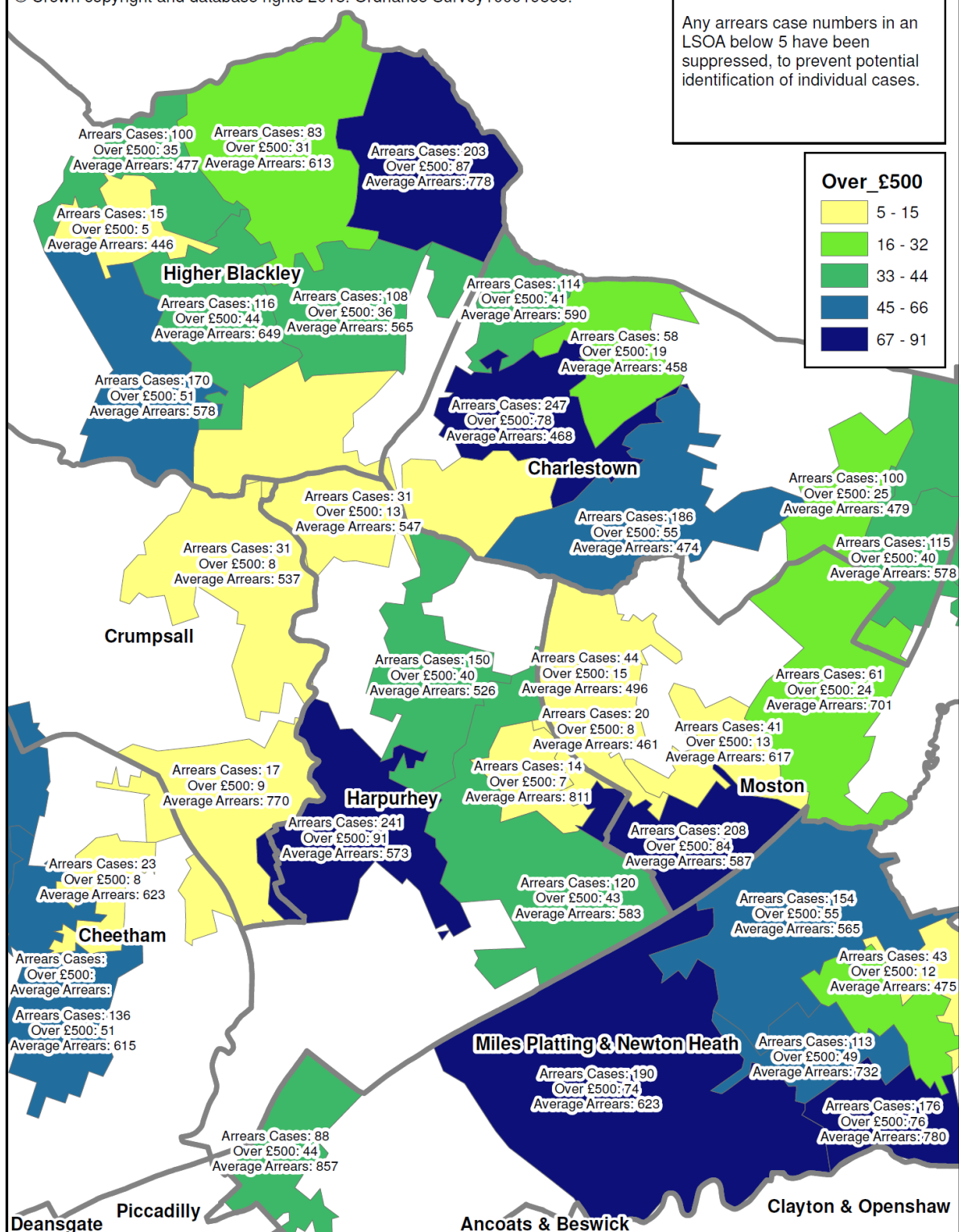
Northwards Housing Arrears - Cases over £500 in arrears

Data Source: Northwards Housing
Performance, Research and Intelligence - Place and Core

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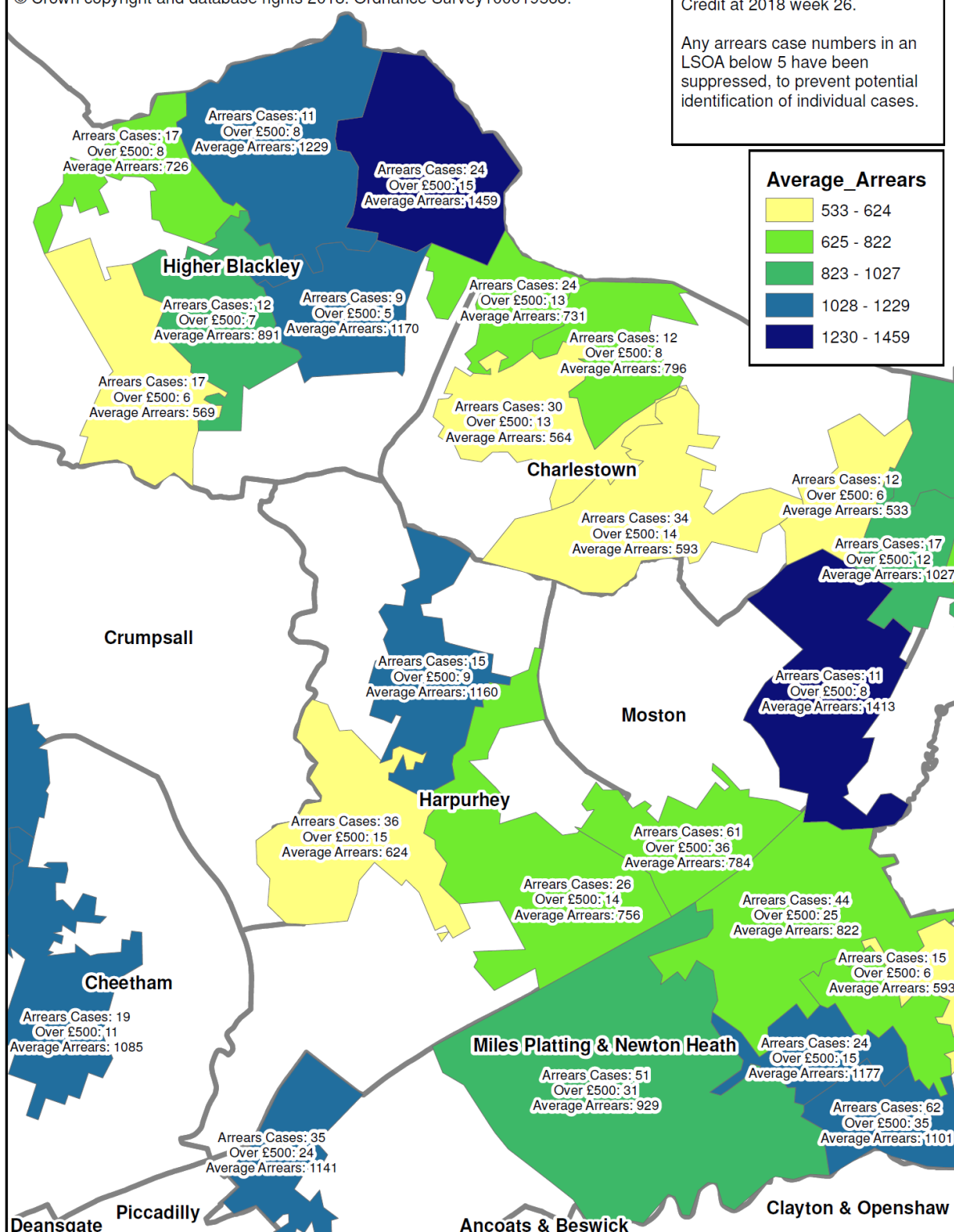
Northwards Housing Arrears - Universal Credit Average Arrears

Data Source: Northwards Housing
Performance, Research and Intelligence - Place and Core

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The statistics show arrears cases for tenants in receipt of Universal Credit at 2018 week 26.

Any arrears case numbers in an LSOA below 5 have been suppressed, to prevent potential identification of individual cases.



Northwards Housing Arrears - Universal Credit over £500 Arrears

Data Source: Northwards Housing
Performance, Research and Intelligence - Place and Core

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The statistics show arrears cases for tenants in receipt of Universal Credit at 2018 week 26.

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