

Reform	Implementation date	Description of policy	Amount government hopes to save with this policy	Number of disabled people affected	Amount per year ("one off" cut) being lost	Amount lost through the life of the policy (or 2017-18) "continual loss"	Sources
Reassessment of IB	Piloted in October 2010, national roll out 2011, completed by 2014	Incapacity Benefit (IB), Severe Disablement Allowance (SDA) and Income Support (IS), were replaced with ESA for all new claimants in 2008 and existing claimants were reassessed from 2010, using the WCA – a more stringent test – to find fewer eligible for the new benefit.	£1.5 bn over four years transition	All existing IB claimants, around 1.9 million people from 2010. Around 32% will be found fit for work following assessment and lose their IB; 38% will be placed in the ESA WRAG and 30% in the ESA Support Group	For 32% of IB claimants (around 608,000 people), loss will be around £99 p/w (as all will have claimed for more than one year). This is around £5150 per year.  = £3.1bn lost as a group	Assuming 4 year transition of this group takes place slowly in first years then speeds up for last years, and that 69% of claims last 5 years or more, cumulative loss  = £5.6 bn as a group (i.e. those losing IB at the beginning of this process have lost out on income over a 4 year period, and so on)	<a href="http://statistics.dwp.gov.uk/asd/workingage/esa_ibr/esa_ibr_jan13.pdf">http://statistics.dwp.gov.uk/asd/workingage/esa_ibr/esa_ibr_jan13.pdf</a>
Freezing of child benefit	April 2011	Child benefit will be frozen for three years, then uprated by 1% for one year, then increased by CPI	£1.3bn from the three year freeze, 1% cap and CPI as part of larger savings in these	About 1 million disabled people claim child benefit, 499k have one child, 392k have two children, 120k	Disabled parents will lost just 95p per week in child benefit in the first year of this policy for their first child. This will	Up to 2017-18, disabled parents with one child will be £1092 worse off. With two children = £1813 worse off, with	<a href="http://www.dwp.gov.uk/docs/welfare-benefits-up-rating-bill-ia.pdf">http://www.dwp.gov.uk/docs/welfare-benefits-up-rating-bill-ia.pdf</a>  <a href="http://www.hmrc.gov.uk/statistic">http://www.hmrc.gov.uk/statistic</a>

			policies	have three, 31k have four and 10k have five or more	grow to a £4.43 loss per week by 2017-18	three children = £2535, with four = £3256 and with five = £3977  <b>As a group, disabled parents will be £1.7bn worse off by 2017- 18</b>	<a href="https://child-geog-stats/chb-geog-aug12.pdf">s/child-geog- stats/chb-geog- aug12.pdf</a>
Uprating by CPI instead of RPI	April 2011	All benefits and most elements of tax credits will be increased annually in April according to previous September's CPI inflation figure, rather than the higher RPI figure.	£1.1 bn in first year, £5.8 bn by 2014-15	All disabled benefit and tax credit claimants – around 3.7 million people on disability-related benefits alone, up to around 5.1 million people once universal benefits are included	DLA claimants were £1.15 worse off per week in the first year of this policy, increasing to £5.26 per week in 2017-18 (£273 worse off in 2017- 18)  ESA Support group were £1.80 worse off per week in the first year of this policy, increasing to £8.25 per week in 2017-18 (£428 worse off in 2017-	Between 2010 and 2017:  3.25 million DLA claimants will be £1000 worse off  255,000 ESA Support group claimants will be £1576 worse off  360,000 ESA WRAG claimants will be £1955 worse off (including the 1% uprating cap for 2 years)	<a href="http://housing.ci.h.co.uk/member-briefing/housing-benefit-July-2010.htm">http://housing.ci h.co.uk/member briefing/housing benefit-July- 2010.htm</a>  Otherwise calculated using OBR inflation figures, and the average May 2010 claims for individual benefits (from DWP tabulation tables)  See sources for LHA below.

					<p>18)</p> <p>ESA WRAG were £1.57 worse off per week in the first year of this policy, increasing to £10.40 per week in 2017-18 (£541 worse off in 2017-18)</p> <p>Private HB claimants were £2.75 worse off per week in the first year of the new LHA policy, increasing to £19 per week in 2017-18 (£990 worse off in 2017-18)</p> <p>Social HB claimants were £1.17 worse off per week in the first year of the new LHA policy, increasing to</p>	<p>827,680 disabled housing benefit claimants in private rented housing will be £2947 worse off (including downrating of LHAs to 30<sup>th</sup> decile of market rates and 1% cap for 2 years)</p> <p>2.23 million disabled people on HB in social housing will be £1013 worse off by 2017-18</p> <p><b>In total, changes in uprating means £9bn will be taken off the value of key benefits (DLA, ESA and Housing Benefit) claimed by disabled people between 2010 and 2017-18</b></p>	
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					<p>£6.13 per week in 2017-18 (£318 worse off in 2017-18)</p> <p>This represents a £2550 reduction of these key benefits by 2017-18</p>	
<p>Uprating of WTC by CPI not RPI as per above</p>	<p>As above</p>	<p>As above</p>	<p>As above</p>	<p>115900 claiming disabled workers element of WTC, 28700 receiving severe disability element of which 12500 receive both disabled workers and severe disability</p> <p>157,400 claiming disabled child element in CTC;</p> <p>57600 claiming severe disability element of CTC</p>	<p>By 2017-18, 115900 will lose £299 million; 16200 will lose £35.9 million and 12500 will lose £35.2 million. This does not take into account the possible loss of the disabled workers element through WCA (outlined below)</p> <p>157,400 CTC claimants will lose £154 million; 57600 severe disability CTC</p>	<p><a href="http://www.parliament.uk/briefing-papers/RP13-1.pdf">www.parliament.uk/briefing-papers/RP13-1.pdf</a></p>

						<p>claimants will lose £13 million</p> <p>Overall, working disabled people, or working people with a disabled child, will lose £537 million in tax credits</p> <p>This does not take into account the proposed 50% cut of the disabled child element of CTC through UC nor the scrapping of the severe disability CTC element</p>	
Time limitation of contributory ESA WRAG	April 2012	Contributory ESA (WRAG) can only be claimed for 12 months, after which Income Based WRAG can be claimed – but this is means tested. People whose	£2bn	700,000 affected between 2012 and 2015, 200,00 in first two years and 150,000 in last two years	Year one and two – 200,000 will lose £474 million as a group in 2012, and a further 200,000 will lose the same in 2013. Loss will be £11 to £89 per	Those in year one will have lost their ESA and will have lost out on this income in successive years. The ongoing loss of this 700,000 over the four years in	<a href="http://www.dwp.gov.uk/docs/esa-time-limit-wr2011-ia-revised-apr2011.pdf">http://www.dwp.gov.uk/docs/esa-time-limit-wr2011-ia-revised-apr2011.pdf</a>  <a href="http://www.dwp.gov.uk/docs/eia">http://www.dwp.gov.uk/docs/eia</a>

		partners work more than xx hours per week or who have xxx in savings will be ineligible.			<p>week (80,000 will lose £89 per week, or £4628 each in 2012, and a further 80,000 losing the same in 2013)</p> <p>Year three and four – 150,000 will lose £356 million in 2014 and a further 150,000 will lose this in 2015. Loss of £89 per week for 60,000 people in each year</p> <p><b>Total one off loss of this 700,000 is £1.66 bn</b></p>	<p>which the government assessed its impact would be:</p> <p><b>Total continual loss of this 700,000 is £4.4 bn</b></p>	<a href="#">-esa-time-limit-wr2011.pdf</a>
1% fixed uprating	April 2013	Increases to a range of benefits and tax credits will be fixed at 1% for two years instead of uprating by CPI. This excludes DLA and ESA (support group) but	£1.1 bn in 2014/15 and £1.9 bn in 2015/16	<p>360,000 ESA WRAG claimants</p> <p>115900 disabled WTC claimants (basic element)</p>	<p><b>360,000 people will lose £265 and £369 in the two year period that this policy is in force – a combined loss of £634 each, or</b></p>	<p>This continual loss is included in the overall uprating 2010-2017-18 for ESA WRAG loss calculated above</p> <p>115900 disabled</p>	<a href="http://www.dwp.gov.uk/docs/welfare-benefits-uprating-bill-ia.pdf">http://www.dwp.gov.uk/docs/welfare-benefits-uprating-bill-ia.pdf</a>

		not ESA (WRAG).			<b>£228 million as a group</b>	WTC claimants (basic element) are £1984 worse off in 2017-18 due to freeze, 1% uprating and CPI uprating – this loss is included in uprating calculations above	
“Bedroom Tax” (reduction of HB for under-occupying social tenants)	April 2013	People aged 16-64 renting in the social sector and claiming housing benefit judged to have spare rooms will lose some of their housing benefit	£505 million in 2013/14 and £540 million in 2014/15 for a total £1.045 billion	660,000 people in total; 420,000 (63%) of these affected will be disabled people	340200 people lose £12 per week, 79800 people lose £22 per week, total £624 and £1144 per year respectively.  <b>This represents £303.5 million lost to disabled people in 2013.</b> Assuming £30m transition fund goes to all disabled people, this represents 11p per week	Ongoing loss to all disabled ppl affected by 2015 would be £577 million (on average, £1450 loss over these years per person)  <b>And to 2017-18 would be £1.1bn for all disabled people (average loss of £2906 per person)</b>	<a href="http://www.insidehousing.co.uk/tenancies/bedroom-tax-will-cost-disabled-people-%C2%A3100m/6525984.article">http://www.insidehousing.co.uk/tenancies/bedroom-tax-will-cost-disabled-people-%C2%A3100m/6525984.article</a>  <a href="http://www.dwp.gov.uk/docs/social-sector-housing-under-occupation-wr2011-ia.pdf">http://www.dwp.gov.uk/docs/social-sector-housing-under-</a>  

					support per person (£5.80 per year)		<a href="http://www.dwp.gov.uk/docs/occupation-wr2011.pdf">occupation-wr2011.pdf</a>
Abolition of Discretionary Social Fund	April 2013	The government will abolish the Social Fund and replace it with localised schemes run by councils. However, there will be no statutory obligation ordering councils to provide this service and central government funds will not be ring-fenced.	None provided	31% of crisis loans made to disabled people – worth £41.3 million over 844,360 disabled people.  101,540 disabled people get CCGs	<b>Loss could be up to £41.3 million,</b> worth approx. £49 per disabled person. This depends on the local offer replacing Crisis Loans.  CCGs worth around £652 each. <b>As a group they will lose out on up to £66.2 million.</b> This depends on the local offer replacing CCGs	No cumulative losses as these payments are “one off” based on emergencies.	<a href="http://www.dwp.gov.uk/docs/social-fund-localisation-wr2011-ia.pdf">http://www.dwp.gov.uk/docs/social-fund-localisation-wr2011-ia.pdf</a>  <a href="http://www.dwp.gov.uk/docs/eia-social-fund-localisation-wr2011.pdf">http://www.dwp.gov.uk/docs/eia-social-fund-localisation-wr2011.pdf</a>
Overall benefit cap	Piloted from April 2013, rolled out in July 2013, with all appropriate households capped by the	The amount that any one household can receive in benefits will be capped at £500 for couples and lone parents, or £350 a week for	In 2012/13 prices, the savings will be £270m in 2013/14 and £265m in 2014/15.	56,000 in 2013-14 and 58,000 in 2014-15 DWP estimate “roughly half” of the households affected will have	57,000 disabled people losing £93 per week in the first two years of this policy, representing £275 million as a	This cap will remain in place as UC is rolled out. Assuming losses and number affected remain the same year on	<a href="http://www.dwp.gov.uk/docs/eia-benefit-cap-wr2011.pdf">http://www.dwp.gov.uk/docs/eia-benefit-cap-wr2011.pdf</a>  <a href="http://www.dwp.gov.uk/docs/be">http://www.dwp.gov.uk/docs/be</a>



	end September 2013	single adults.		a disabled member – assuming most households have one disabled person, we approximate 28k and 29k disabled people will be affected over the two years, or 57k in total	group	year, disabled people will have £2bn wiped from their benefits by 2017-18	<a href="#">nefit-cap-wr2011-ia.pdf</a>
Localisation of council tax benefit	April 2013	The government will devolve CTB to local authorities and cut the budget for it by 10%	£480 million	48 per cent of households receiving CTB have a disabled member, representing 1.38 million claimants	Losses unclear as new local schemes have not been rolled out. Early estimates suggest 28% will not cut CTB, 33% of councils will pass on a 8.5% cut in CTB, 35% will pass on a 20% cut  An average CTB award is £15.68 per week, meaning the overall cut in	Assuming this level of cut within local schemes remains consistent, the ongoing loss up to 2017-18 would be £346 for 491k disabled people and £815 for 520 disabled people.  This represents a possible £594.8 million cut from CTB for disabled people up to 2017-18	<a href="https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/8464/2063707.pdf">https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/8464/2063707.pdf</a>  <a href="http://www.resolutionfoundation.org/media/media/downloads/No_Clear_Benefit.pdf">http://www.resolutionfoundation.org/media/media/downloads/No_Clear_Benefit.pdf</a>

					2013 could be £69 for 490k people, and £163 for 520k ppl		
Abolition of DLA and introduction of PIP	Piloted and rolled out for new claims in 2013, for existing DLA claimants in 2015 and transition complete by end 2017-18	DLA will be abolished and replaced with PIP, which will use a more stringent assessment for eligibility. This is designed to reduce DLA spending by 20%	2.2 billion	600,000 disabled people will lose DLA by end of 2017-18. Using the breakdown from the Impact Assessment, it is clear that these are likely to be from the lowest rates of mobility and care DLA awards. We assume 100k will lose their DLA for each of the first three years of transition and 150k for the last two years from these care and mobility components	The financial loss for each group losing DLA will be £159 million in 2013, 2014, and in 2015, and £238 million will be lost in 2016 and in 2017-18.  This represents a total loss of £955 million among 600,000 disabled people, or an average of £1591 per person as a "one off" loss	The ongoing loss through the transition period takes into account that the 100k losing their DLA in 2013 have four further years of forgone income before the transition is complete in 2017-18, and so on.  This continual loss is £2.62 bn between 2013 and 2017-18, representing an average of £4,377 in foregone income per person in this period.	<a href="http://www.publications.parliament.uk/pa/cm2013/cmhansrd/cm121213/debtext/121213-0001.htm#12121342000006">http://www.publications.parliament.uk/pa/cm2013/cmhansrd/cm121213/debtext/121213-0001.htm#12121342000006</a>  <a href="http://www.communitycare.co.uk/articles/14/12/2012/118775/60000-disabled-people-to-lose-out-on-benefits-by-2018.htm">http://www.communitycare.co.uk/articles/14/12/2012/118775/60000-disabled-people-to-lose-out-on-benefits-by-2018.htm</a>  <a href="http://www.dwp.gov.uk/docs/dla-reform-wr2011-ia.pdf">http://www.dwp.gov.uk/docs/dla-reform-wr2011-ia.pdf</a>  <a href="http://www.dwp.gov.uk/docs/eia">http://www.dwp.gov.uk/docs/eia</a>

							<a href="#">-dla-reform-wr2011.pdf</a>
Abolition of Severe Disability Premium and disability additions to child tax credit as part of UC	UC pilots from April 2013, national roll out in October 2013 – existing claims will be transitioned to UC by end 2017-18. From April 2014, all new claims will be for Universal Credit.	Families with a disabled child in receipt of some level of DLA, may be entitled to receive additional financial support through the disability element of child tax credit, currently worth £57 a week. Under UC this support is to be provided through a 'disability addition. However, the proposal is to cut the level of this financial support in half.  SDP will be abolished with the introduction of UC in	Scrapping child additions will affect those families with a disabled child unless the child is receiving the high rate care component of DLA or is registered blind.  The government estimates that this change will affect around 100,000 disabled children.	100,000 disabled children will lose £28 per week due to change to disability element of child tax credit. This represents a "one off" loss of £145 million  230,000 adults will lose £28 to £58 per week in SDP  116,000 disabled people who work will be at risk of losing up to £40 per week (if we assume 32% are found fit for work, based on IB reassessment stats, this would	By the end of 2017-18, the "one off" losses will be:  £145 million will be removed from disabled children's tax credits.  £514 million will be cut from SDP  £77 million will be taken in WTC from those judged fit for work with WCA  <b>The total "one off" loss resulting in the implementation of UC would be £737 million</b>	If we assume a steady transition from 2013 to 2017-18 of existing claimants on to UC, then those losing their benefits at the start of the UC roll out will have an ongoing loss (foregone income) for the rest of the period up to 2017-18.  The ongoing loss for disabled children would be: £436 million  For SDP claimants it would be: £1.5 bn  For WTC claimants	<a href="http://www.chilrensociety.org.uk/sites/default/files/tcs/holes_in_the_safety_net_disability_and_universal_credit_full_report.pdf">http://www.chilrensociety.org.uk/sites/default/files/tcs/holes_in_the_safety_net_disability_and_universal_credit_full_report.pdf</a>

		<p>order to redistribute the money to the most disabled adults.</p> <p>At present disabled people working more than 16 hours per week are entitled to the disability element of Working Tax Credit (WTC). Under UC this will be subject to the WCA</p>	<p>Around 230,000 disabled adults receive the SDP</p> <p>116,000 disabled people receive the disability element of WTC</p>	<p>be 37,120)</p>		<p>it would be: £231 million</p> <p>The total “continual” loss resulting in the implementation of UC would be £2.2bn</p>	
Abolition of ILF and localisation of provision	ILF was shut to new applicants in 2010 and in 2015 all existing claimants will lose their ILF.			21,000 disabled people claim ILF	<p>The average ILF payment is £364 per week – worst case scenario is that 21,000 will lose £364 per week (£19k per year) from 2015 if no local provision is put in place.</p> <p>This represents a one off loss of</p>	<p>Before the ILF was closed to new applicants in 2010, 651 new applicants were accepted (in 2009). This means 651 people lose out on £364 per week.</p> <p>The total ongoing loss up to 2017-18</p>	<p><a href="http://www.dwp.gov.uk/ilf/publications/corporate-publications/statistics/">http://www.dwp.gov.uk/ilf/publications/corporate-publications/statistics/</a></p>

					£397 million	is therefore £1.19 bn from existing claimants and £8.5 million from the small number of new claimants who would have received ILF from 2010 to 2017-18	
Legal aid cuts and exclusion of welfare appeals	April 2013	<p>The Legal Aid, Sentencing and Punishment of Offenders (LASPO) Act 2012 introduces a wide range of reforms to the justice system as well as delivering structural reforms to the administration of legal aid from 1 April 2013.</p> <p>The Act removes legal aid from cases concerning employment, housing (except in cases involving homelessness or risk</p>	expected to save £350 million from £2.2 billion legal aid budget	<p>Disabled people make up 58% of those who receive legal aid for welfare benefits cases. This translates to more than 78,000 disabled people per year</p>	<p>£28.3 million of legal aid is spent on welfare disputes, around 58% of that is for disabled people - so £16.4 million legal aid taken from disabled people for welfare appeals (approx £210 worth of advice/aid per person)</p>	<p>This is not a cumulative loss as people do not claim legal aid year on year.</p> <p>However up to 78,000 people will lose out on aid every year assuming claim rates remain consistent over time</p>	<p><a href="http://www.telegraph.co.uk/women/mother-tongue/8455661/Lawyers-claim-645-million-family-breakdown-legal-aid-bill.html">http://www.telegraph.co.uk/women/mother-tongue/8455661/Lawyers-claim-645-million-family-breakdown-legal-aid-bill.html</a>  <a href="http://www.guardian.co.uk/society/joepublic/2011/dec/22/legal-aid-cuts">http://www.guardian.co.uk/society/joepublic/2011/dec/22/legal-aid-cuts</a></p>

		to health and safety), debt (except in cases relating to certain proceedings where the home is at risk), and most welfare benefits cases (except for welfare benefits appeals in the Upper Tribunal and higher courts).					
Reducing Local Housing Allowances	April 2013	Setting LHA for HB for private rents by 30 <sup>th</sup> decile of market prices (down from median), which is then frozen for a year, uprated by CPI for one year then 1% for 2 years (instead of by market price rises)	£1.6bn in 2013-14 and £1.7bn in 2014-15	827,680 disabled housing benefit claimants in private rented housing	827,680 disabled housing benefit claimants will have their LHAs increased by CPI and 1% in various years, instead of market rates. Market rates are on average 2.57 percentage points higher than CPI. In year one, this group will receive £2.75 per week less in HB, rising to £7.47 per week less once 1% cap	This group will have £2947 less housing benefit by 2017-18, counting the losses each year from 2013, e.g. £143 less in the first year up to £990 less by 2017-18, or £2.43bn as a group  This is included in uprating calculation above	<a href="http://www.dwp.gov.uk/docs/hb-lha-cpi-uprating-wr2011-ia.pdf">http://www.dwp.gov.uk/docs/hb-lha-cpi-uprating-wr2011-ia.pdf</a>  <a href="http://www.dwp.gov.uk/docs/eia-hb-lha-cpi-uprating-wr2011.pdf">http://www.dwp.gov.uk/docs/eia-hb-lha-cpi-uprating-wr2011.pdf</a>  <a href="http://housing.ci.h.co.uk/member-briefing/housing-benefit-July-2010.htm">http://housing.ci.h.co.uk/member-briefing/housing-benefit-July-2010.htm</a>

					is introduced. By 2017-18 disabled HB claimants will have £19 less per week - £990 per year or £819 million as a group		
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