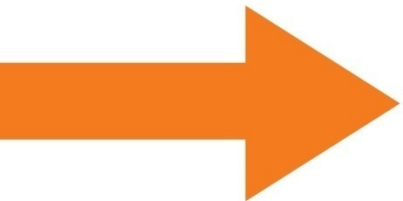


Welfare Reform

Karen Osborne

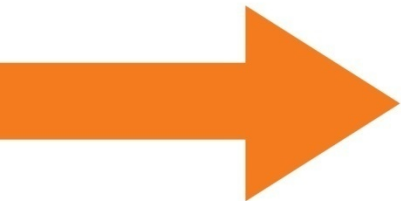
Welfare Advice Services Manager

Tel: 01228 817406

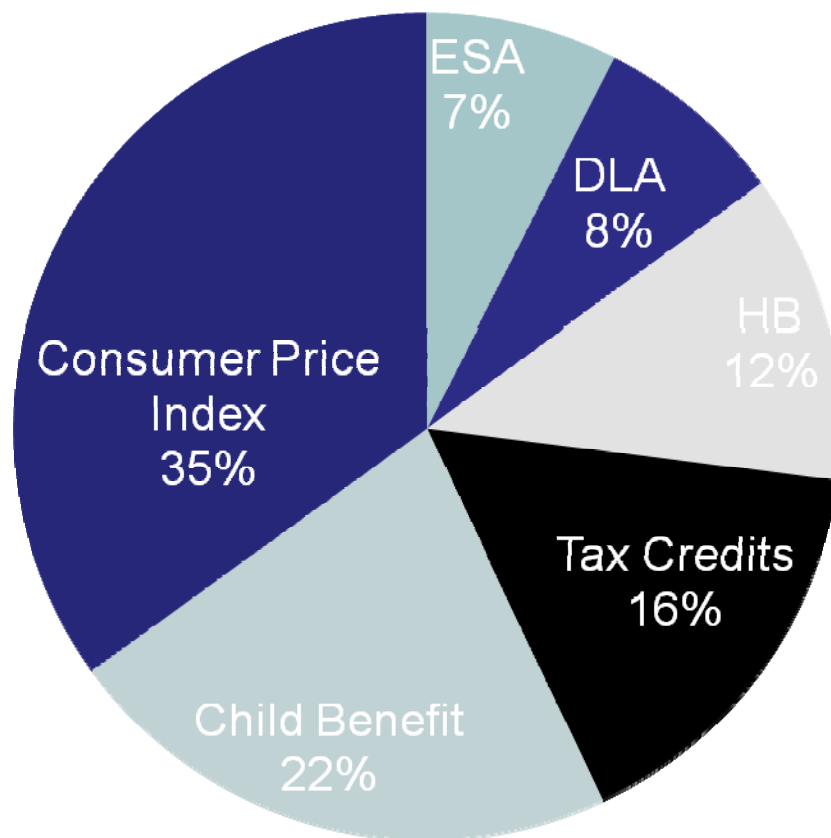


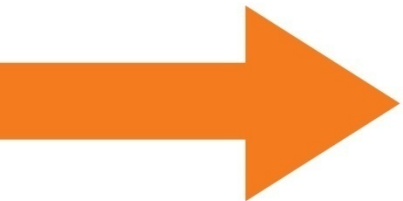
Welfare Reform includes:

- **Reforms to Disability Living Allowance**
- **Benefit Cap**
- **Universal Credit**
- **Local Welfare Assistance**
- **Housing Benefit reforms**
- **Council Tax reforms**
- **Employment & Support Allowance reforms**
- **Tax Credit amendments**



Welfare Benefit Cuts



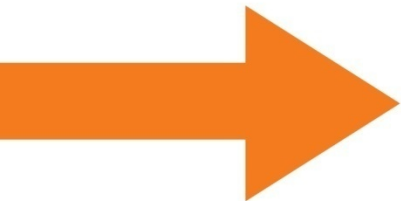


Personal Independence Payment (PIP)

- Personal Independence Payment will replace Disability Living Allowance (DLA) for people aged 16-64

Time line

- 8 April 2013 introduced for new claimants in certain areas including the CA postcodes
- 10 June 2013 new claims nationwide
- **28 October 2013** some claimants invited to apply for PIP
- October 2015 remainder of DLA claimants invited to make a claim for PIP



Personal Independence Payment (PIP)

- **Consists of two components:**

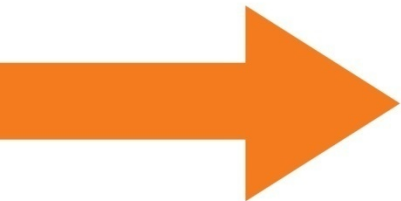
- **Daily Living component (10 activities)**

- Standard (8 points) ~ £53.00 per week
- Enhanced (12 points) ~ £79.15 per week

- **Mobility component (2 activities)**

- Standard (8 points) ~ £21 per week
- Enhanced (12 points) ~ £55.25 per week

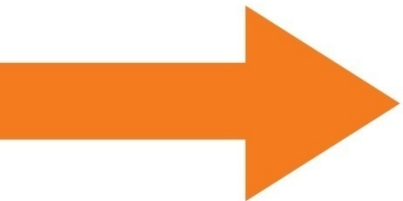
- **Armed Forces Independence Payment**



Personal Independence Payment (PIP)

The 12 activities:

- Preparing food
- Taking nutrition
- Managing therapy or monitoring a health condition
- Washing and bathing
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating verbally
- Reading and understanding signs, symbols and words
- Engaging and understanding signs, symbols and words
- Engaging with other people face to face
- Making budgeting decisions
- Planning and following journeys
- Moving around



Personal Independence Payment (PIP)

- **For a descriptor to apply a person must not be able to complete the activity as described in the descriptor**
 - **safely;**
 - **to an acceptable standard**
 - **repeatedly; and**
 - **in a reasonable time period**
- **Must take into account pain, breathlessness and tiredness**
- **ATOS have sub-contacted Premex to carry out the face to face consultations in Cumbria.**



Personal Independence Payment (PIP)

- **1.75 million Disability Living Allowance (DLA) claimants to be reassessed**
- **DWP project that of those people currently in receipt of Disability Living Allowance:**

510,000 (29%) award will increase

270,000 (15%) no change in award

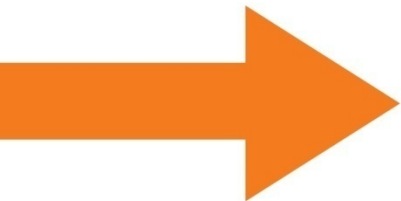
510,000 (29%) award will decrease

450,000 (26%) no longer entitled



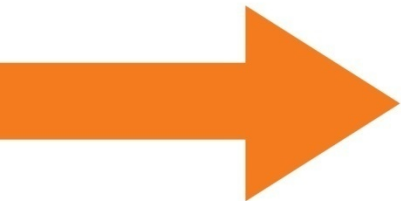
Personal Independence Payment (PIP) our experience

- **Very few decisions?**
- **More favourable decisions?**
- **Appeals?**



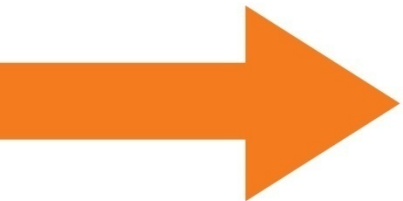
Benefit Cap

- **15 July 2013 commenced in Carlisle**
- **£350 per week single adult no children**
- **£500 per week couple or lone parent**
- **Certain benefits not included in the cap**
- **Certain household exceptions**
- **Applied to Housing Benefit**



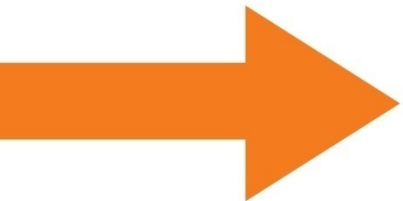
Benefit Cap

- **16 households in Carlisle & District have had the benefit cap applied**
- **With the cap ranging from £0.44p per week and £140 per week**
- **5 cases are awaiting clarification**
- **Single parents made up 75% of those affected in the pilot areas (Croydon, Enfield, Haringey & Bromley).**



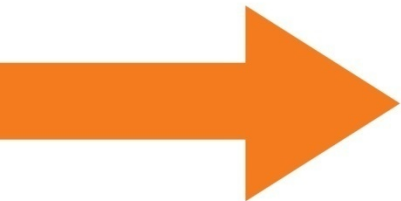
Local Welfare Assistance

- **Community Care Grants & Crisis Loans have been abolished**
- **Local Welfare Assistance is administered by local authorities**
- **New Short-term advances**
- **New Budgeting advances**
- **Regulated Social Fund Payments to continue**



Local Welfare Assistance

- **Cumbria County Council administer the local scheme**
- **‘Ways to Welfare’**
- **Dedicated phone line Tel: 01228 221100**
- **Signpost to other support such as food banks and credit unions**
- **One off help to secure emergency supplies**
- **Leaflets & website**



Universal Credit

Integrated means tested benefit for people under pension age

Work incentives to ensure work pays

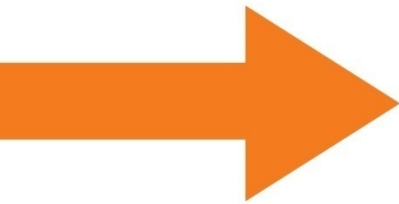
Personalised conditionality

Single monthly payment (more frequent or split payments in exceptional circumstances)

Digital by default

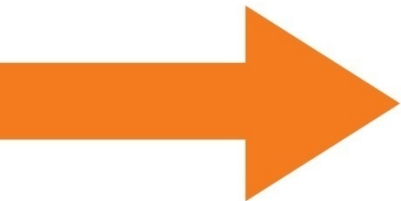
Universal Credit

CARLISLE



Includes:	
CTC	Child Tax Credit
HB	Housing Benefit
ESA	Employment & Support Allowance (Income – Related)
JSA	Job Seekers Allowance (Income – Based)
IS	Income Support (including support for mortgage interest payments)
WTC	Working Tax Credit

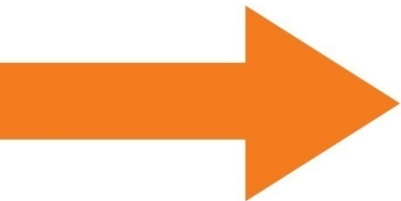
Excludes:	
DLA	Disability Living Allowance
PC	Pension Credit (Guarantee & Savings)
CA	Carer's Allowance
ESA (C)	Employment & Support Allowance (Contributions-Related)
JSA (C)	Job Seekers' Allowance (Contributions- Based)
CB	Child Benefit
BA	Bereavement Allowance
WPA	Widowed Parent Allowance
MA	Maternity Allowance
IIDB	Industrial Injuries Disablement Benefit
SMP	Statutory Maternity Pay
SAP	Statutory Adoption Pay
SPP	Statutory Paternity Pay
SSP	Statutory Sick Pay
MG	Maternity Grants
FP	Funeral Payments
CWP	Cold Weather Payments
LWA	Local Welfare Assistance
LSCT	Localised Support for Council Tax
SRP	State Retirement Pension



Universal Credit (UC)

Timetable (flexible)?

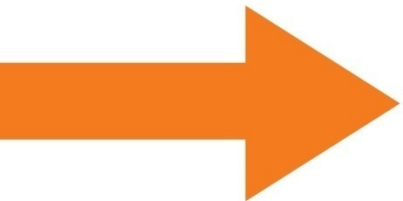
- **October 2013 - expands to 6 new Jobcentres by March 2014**
- **April 2014 to late 2015 – no new claims for benefits replaced by UC**
- **End 2015 to Oct 2017 - 3 million households receiving Housing Benefit transferred.**



Universal Credit

Disability elements

- **Common gateway to extra elements through the Work Capability Assessment.**
- **So currently a worker with disabilities will have to prove they have limited capability for work to access the extra support currently received under Working Tax Credit.**

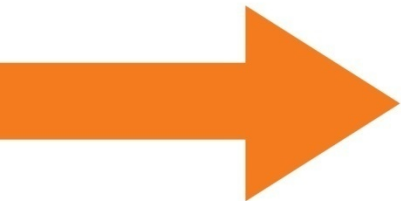


Welfare Reform

- **Council Tax Benefit reform**

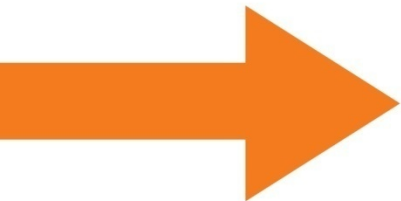
- **localised support for Council Tax.**

Carlisle City Council will provide support at the existing Council Tax Benefit award levels



Welfare Reform

- **Employment & Support Allowance(ESA) April 2012**
 - Time limiting claims for contributory ESA work related activity group to 365 days
- **60% increase in benefit appeals driven by 86% increase in Employment & Support Allowance cases**
- **Tax Credits (April 2013)**
 - the level of in-year rises of income that will be disregarded from calculations of tax credit entitlement will decrease from £10,000 to £5,000



Welfare Reform

Thank you for listening

