

# 5 Welfare reform changes affecting disabled people

## How are welfare benefits changing for disabled people?

No group will be more affected than disabled people under welfare reform changes. This is due to the culmination of multiple cuts to disability and carer's benefits, the abolition of entitlement to some benefits and tax credits under universal credit (2013-2017) and increased restrictions to benefits linked to wider welfare reform changes.

By 2017/18 these include key changes such as:

- the 1% capping of rises to benefits and tax credits for three years
- the abolition of the disabled element of Child Tax Credit, Working Tax Credit and Severe Disability Premium (SDP) under Universal Credit (UC)
- Employment Support Allowance (ESA) and Workplace Capability Assessment (WCA) changes under Universal Credit (UC)
- the abolition of Disability Living Allowance (DLA) and introduction of Personal Independent Payment (PIP)
- housing benefit restrictions due to the Benefits Cap and 'Bedroom Tax'
- the abolition of council tax benefit
- the abolition of the Social Fund including Community Care grants.

For more information on welfare reform changes which will impact on disabled people and carers for disabled people see also UNISON briefings on:

1. 20 things the coalition may not tell you about Universal Credit
2. Universal Credit
3. Benefits Cap
4. Bedroom Tax

These can be downloaded from the welfare section of the UNISON online catalogue at <http://www.unison.org.uk/for-activists/help-and-advice/communicating/online-catalogue/>

## The impact of multiple cuts in welfare reform on disabled people

Research by Demos/Scope show that by 2017-18 around 3.7 million disabled people will collectively lose £28 bn in benefits. The table below shows how many disabled people will be affected by each benefit change.

Benefit change	Number of disabled people affected	Total financial loss up to 2018
Incapacity benefit	608,000	£5.6 billion
1% cap on benefit rises	3.7 million	£9 billion
Time limitation of WRAG (employment and support allowance)	700,000	£4.4 billion
Bedroom tax	420,000	£1.1 billion
Freezing child benefit	1 million	£1.7 billion
Overall Benefit Cap	142,5000	£2 billion
Introduction of Personal Independent Payment	600,000	£2.62 billion
Universal Credit	446,000	£2.2 billion
Abolition of Independent Living Fund	21,000	£1.2 billion
Change to Local Housing Allowance	827,000	£2.43 billion*
Uprating and cuts to Tax Credits	545,300	£370 million
Localisation and 10% cut for Council Tax Benefit	1.38 million	£594.8 million
1% cap on various benefits and tax credits	475,900	£457 million*
<b>Total</b>	<b>3.7million</b>	<b>£28.3 billion</b>

\*These two losses have been included in the total up rating loss calculation so are not double counted in the overall total

Demos/Scope research [http://www.demos.co.uk/press\\_releases/destinationunknownapril2013](http://www.demos.co.uk/press_releases/destinationunknownapril2013)

There has been much criticism of the lack of equality impact assessment on how the cumulative effect of all

these changes will impact on disabled people. The government has published separate impact assessments for each of its reforms but has refused to analyse the cumulative impact.

However, the majority of research and analysis reveals that most disabled people both as in-work and out-of-work claimants will find that they lose in several different ways due to compounded losses through the reduction of one or more benefits:

- 123,000 disabled people facing a combination of three benefit cuts will see a reduction in income of up to £18,100 by 2017-18
- 88,000 disabled people subject to two cuts will lose £15,500
- 26,000 people will effectively no longer be counted as disabled in the eyes of the welfare system because the cuts will result in the removal of all benefits that identify them as having a disability
- 12,500 people who are in receipt of DLA, ESA (WRAG) and living in social housing will be hit by five cuts, losing £11,517 each, or £481m as a group. At the extreme, an estimated 3,000 people will be hit by six different cuts, each losing £23,000 as a household (or £4,600 a year)
- 5,000 people will shoulder a combination of six benefit cuts simultaneously, seeing their income reduce by a total of £23,000 each over a five-year period, including a drastic £5,800 decrease in 2017-18 alone

Guardian review of the Demos/Scope study, which uses official government data to analyse the effect of 13 separate welfare changes March 2013  
<http://www.guardian.co.uk/society/2013/mar/27/welfare-cuts-disabled-people>

Disabled people are facing multiple benefit cuts under welfare reform at a time when cash-strapped local authorities impose growing restrictions on social care services used by disabled people. Charities estimate that 105,000 disabled people will lose support by 2015 as eligibility thresholds for care tighten. In addition there are also cuts to the support services relied upon by disabled people and their carers, including respite care, drop-in centres, public transport and advice centres.

Guardian local authority social care survey March 2013 <http://www.guardian.co.uk/society/2013/mar/25/council-cuts-social-care>

Households with disabled people and carers for disabled people hit by these cuts in services and welfare reform changes are more likely to get into debt, face social isolation and mental illness and become more reliant on charities and local authority for crisis help and discretionary funding.

## **10 key disability welfare support and benefit changes**

### **1. Abolition of Severe Disability Premium (SDP)**

The Severe Disability Premium (SDP) currently gives additional support to disabled adults who receive the middle rate or higher rate of the care component of DLA and live on their own (or just with children) and no one is paid Carer's Allowance for assisting them. This additional support helps to cover the additional costs of both living alone with a disability and having no carer. For disabled parents, receiving the premium can help reduce the pressure on their children, often of school age, to care for them.

- Severe disability premium (SDP) will be abolished with the introduction of Universal Credit (UC), this will cost disabled adults who live on their own, or with only a young carer, about £58 a week.
- Couples, where both partners are disabled people and both are in receipt of at least the middle rate of the care component of DLA, are currently both entitled to an SDP addition. Under UC they will lose considerably more than £100 a week under the new system – even when one is in work and earning anywhere up to about £300 a week.
- Loss of the severe disability premium means that lone parents with young carers will be much worse off in the new system, even if they are placed in the support group. They will have less to spend on care so will have to rely even more on their children.

### **2. Reduced disabled child additions**

Child tax credits will be abolished and become 'Disability Additions' under Universal Credit (UC). The benefit will drop from £57 a week under Child tax credit, to £28 under Disability Additions, affecting about 100,000 disabled children.

- Families with disabled children in which someone can work full time without incurring childcare costs are likely to be better off under universal credit, despite the reduction in the child disability addition.

- Families with no one who can work or where the earner has high childcare costs compared to their income are likely to be worse off under universal credit, whether in or out of work. Families in this position, who are not entitled to the carer addition, are likely to experience even greater losses in work compared to the present system.
- Lone parents not entitled to the carer addition but who have a disabled child will be much worse off.
- At least £33 will be lost by lone parents, for those that have a child on a low rate of care and a high rate mobility of DLA/PIP (once the earnings limit has been passed they will not be entitled to the carer addition, which requires the person that you care for to be on middle or higher rate of the care component).

### 3. Abolition of the disability element of working tax credits

The disability element of Working Tax Credit (WTC) is currently worth £54 a week and recognises that many disabled people have a reduced earning potential and are unable to work full time as a result of their health condition or impairment. They also frequently face extra costs that can't be met by schemes such as Access to Work. Currently the disability element of working tax credit is payable to those who are working at least 16 hours a week.

- Working Tax Credit (WTC) will not be available under Universal Credit (UC) for anyone found “fit for work” under the Employment Support Assessment (ESA) work capability assessment apart from those who qualify as ‘not fit for work’.
- 116,000 families will no longer receive the disability element of working tax credit.
- This means for example, that someone who relies on a wheelchair to move around, but can self propel their (non motorised) chair 50 metres, would be found fit for work under the assessment process and so will receive no more financial support than someone with no disability. Under the current system because they receive DLA they would be entitled to the disability element of WTC.
- For disabled people found fit for work under the work capability assessment, the loss of any extra in-work support is likely to leave them about £40 worse off a week under universal credit.

### 4. Changes to and abolition of Employment and Support Allowance (ESA)

ESA is a new benefit replacing Incapacity Benefit, Income Support and Severe Disability Allowance for people who cannot work because they are ill or disabled. It is still currently being rolled out with up to 1.5 million of incapacity benefit claimants by 2014 still to be tested under Workplace Capability Assessment for their eligibility for ESA. This process overlaps with the conversion of ESA claimants to universal credit. As yet it is not clear how these two processes will interact.

Between October 2013 and 2017 income-related ESA will be abolished and will be paid as part of universal credit. Contributory ESA which will remain outside UC, although a new time limit of one year maximum claim has been introduced before people are moved onto Income related (i.e. means tested) ESA. All people receiving ESA and those being moved onto universal credit will be assessed with the work capability assessment (WCA) as to which group they will go in: (1) limited capability for work or (2) limited capability for work and work-related activity (WRAG) or (3) fit for work.

The assessment outcome is very important and will determine what conditions will be set for people entitled to receive UC which they have to meet to avoid tougher new benefit sanctions. *See Change 5 Work Capability Assessments, In-work conditionality and sanctions*

- By 2015 -16 around 700,000 people will be affected by the time limit on Contributory ESA claimants assessed as eligible for the “Work Related Activity Group” (WRAG).
- The government expects to save around £1.2 billion a year.
- People claiming income-related ESA may not be entitled to any benefit if they or their partner has other income or capital above a certain level.
- “Youth rules” under which people incapacitated early in life can gain entitlement to contributory ESA will be abolished.
- There is no permitted work rule under universal credit. Currently if people are getting employment and support allowance (ESA), incapacity benefit (IB), severe disablement allowance (SDA), national insurance credits or income support (IS) because of incapacity for work they are allowed to do some permitted work. This will be abolished under UC

- ESA is included in the list of benefits to which the ‘benefit cap’ applies. This cap, which will be rolled out nationally between July and September 2013 limits the total weekly benefits that can be claimed. There are some exceptions, for example, the cap will not apply if you have been placed in the ‘support group’

## 5. Work capability assessments (WCA), in-work conditionality and sanctions

Work capability assessments (WCA) are used to decide if someone is ‘fit for work’ or not. Those going through the test can be put into one of three groups:

- **ESA Support Group** for those assessed with limited capability for work (LCW) are not required to undertake work-related activity – but will be reassessed continuously
- **ESA Work Related Activity Group** for those assessed with limited capability for work and work-related activity will be deemed fit for work with support and preparation. It will be limited to just 12 months before ESA is stopped, and also may be subject to reassessment in the 12 month period
- **Fit for Work** not entitled to ESA but transferred to a lower amount on Jobseeker’s Allowance

The capability for work benefit elements (ESA groups 1 and 2 above) will replace the disability premiums for means tested benefits and the disability element for working tax credit. ESA work-related activity group members get less money because the work-related activity component is paid at a lower rate than the support component.

UNISON along with many disability organisations believes that although WCA is presented as an attempt to get disabled people out of poverty and into work, in reality the real objective is to achieve a big reduction in the benefits bill.

The earlier work capability assessment (WCA) was found to be flawed when reviewed and UNISON has rejected “without qualification” the revised work capability assessment the government has put in its place to appease criticism of the original WCA and how ATOS (the company contracted to run the assessments) test individuals. UNISON believes that it still attempts to deny people who are sick or disabled the financial support they need because they cannot secure paid work. UNISON calls for the immediate abandonment of WCA.

Case studies have repeatedly shown the inhumanity of a system based on government targets to move disabled people into the fit for work group and the pain and misery of the increasing stringency of these tests. Because of the way the questionnaire has been set, it is much harder to be classified as unfit for work under the new test than previously and, as a result, the reform is expected to save the government £1.2bn a year over five years.

Too many disabled people have been told they do not qualify for the benefit or they have been placed in the WRAG rather than support group and have had to appeal and challenge the decision to get the assessment looked at again. To get further advice on how to appeal see guidance in the resources section.

### **Appeals figures: Between October 2008 and February 2012**

- In pilots of the test, 30% fewer people have been found unfit for work and 70% fewer people have been found eligible for the full-rate unconditional support benefit.
- DWP made nearly 1.36 million decisions on new ESA claims following a WCA. Around 794,000 people were found fit for work.
- 39% of people who were found fit for work have had an appeal against the decision decided.
- 63% of those appeals were unsuccessful (the original DWP decision was upheld).
- 37% of those appeals were successful.

The government has failed to appreciate how few jobs are available for disabled people and that there are also additional costs for working disabled people compared to non-disabled people. To move people with health and disability conditions from incapacity benefit of around £91 a week to jobseeker’s allowance at £65 a week, with currently little chance of actually finding work, is simply only going to lead to the impoverishment of disabled people.

### **Work related requirements and claimant commitment**

June to August 2012 figures show that 52% of claimants were entitled to ESA – 23% were placed in the Work Related Activity Group and 29% in the Support Group – 48% of claimants were assessed as fit for work.

The results of the Work Capability Assessment (WCA) will be used by the universal credit adviser to set out



what conditions and work related requirements or activities people must meet to receive Universal Credit:

- **People placed in the ESA support group** are not required to have a work-focused interview or undertake work-focused activity. However, they can choose to have these if they wish.
- **People in the ESA Work Related Activity Group (WRAG)** will be expected to have a work-focused interview which will usually take place about eight weeks after the initial claim. However, this does not apply to:
  - women who have reached state pension age
  - men who have reached the state pension age of a woman with the same date of birth
  - single parents responsible for a child under one and the child lives with them.

People in a work-related activity group originally also had to undertake work-related activity as well as work-focused interviews. However, this does not apply if people are:

- a lone parent with a child under five (lone parents with a child under 13 only have to undertake work-related activity during normal school hours)
- a carer receiving Carer’s Allowance or a carer premium as part of your ESA claim.

These work-related activity included things such as voluntary work, work trials, or a training programme but they didn’t have to apply for jobs or undergo medical treatment.

However in December 2012 it was announced that people receiving ESA in the WRAG would now also be made to take up work programmes as part of their conditionality to receive benefits.

People assessed with limited capability for work are placed in the work-related activity group (WRAG) of claimants. They will have strict work-related conditions imposed which must be met in order to continue receiving the full rate of ESA. Failure to meet those conditions will incur benefit sanctions and may involve loss of benefit monies.

If people are already working, it may set out what they have to do to find better paid work or work more hours. The steps they have to take are known as work-related requirements.

**Employment and Support Allowance (ESA) claimants are now either mandatorily or voluntarily placed on the Work Programme**

From December 2012 a timetable for ESA claimants was drawn up to place them in (Community benefit) Work Programme placements. Mandatory work placements are viewed as another measure through which to help ESA WRAG participants move closer to the labour market. ESA claimants access the Work Programme at different points depending on their Work Capability Assessment (WCA) prognosis and whether they are receiving income-related or contributory ESA. Some will be required to attend while others will be able to volunteer.

ESA Participants mandatory and voluntary participation in Work Programmed placement schemes (DWP Work Programme provider Guidance June 2013)

<http://www.dwp.gov.uk/supplying-dwp/what-we-buy/welfare-to-work-services/provider-guidance/work-programme-provider.shtml>

Mandatory ESA participants (IR) = income related (C) = contributory	Entry/access point	Participation
ESA (IR) WRAG with three month prognosis	Required from WCA outcome	Mandatory
ESA (IR) WRAG with six month prognosis	Required from WCA outcome	Mandatory
ESA (IR) Ex-IB WRAG with three month prognosis	Required from WCA outcome	Mandatory
ESA (IR) Ex-IB WRAG with six month prognosis	Required from WCA outcome	Mandatory
Existing ESA (IR) WRAG with three or six month prognosis	Mandatory from 10/9/12	Mandatory
ESA (IR) WRAG with 12 month prognosis	Mandatory from 12 /9/12	Mandatory
ESA (c) WRAG participants	Optional from WCA outcome	Mandatory

Voluntary ESA participants	Entry/ access point	Participation
IB participants	Optional benefit entitlement	Voluntary
ESA (IR) WRAG (with youngest child under five or full-time carer) with three or six month prognosis	Optional from WCA outcome	Voluntary
ESA (IR) Ex-IB WRAG (with youngest child under five or full-time carer) with three or six month prognosis	Optional from WCA outcome	Voluntary
ESA (IR) WRAG (with youngest child under five or full-time carer) with 12 month + prognosis	Optional from WCA outcome	Voluntary
ESA (c) WRAG (with youngest child under five or full-time carer)	Optional from WCA outcome	Voluntary
ESA (IR) Support Group	Optional from WCA outcome	Voluntary
ESA (IR) Ex-IB Support Group	Optional from WCA outcome	Voluntary
ESA (c) Support Group	Optional from WCA outcome	Voluntary
ESA (c) Ex-IB Support Group.	Optional from WCA outcome	Voluntary
ESA Credit Only	Optional from WCA outcome	Voluntary
Pension Credit Claimants	Optional from 12 months (claiming benefits)	Voluntary
Pension Credit Claimants with Health Conditions	Optional from benefit entitlement	Voluntary

UNISON, working with the TUC, has highlighted to the DWP that placing benefit claimants on work programmes has little success in increasing employment opportunities as research in the USA demonstrates. For disabled people work programme placements do not provide a helpful, safe, supportive place but often bring fear and stress to disabled people.

- It is estimated that only 1.5% of people going through the ESA WRAG work placement regime are currently moving into secure jobs
- In February 2013 the Public Accounts Committee of the House of Commons revealed that the Work Programme had only got 3.6% of participants off benefits and into secure employment during the first 14 months of its operation. The Department for Work and Pensions had set a target of 11.9%.
- The Chair of the PAC Margaret Hodge described the performance of the Work Programme as “extremely poor” and the performance of Work Programme contractors was variable in quality.

There are numerous appeals and legal challenges to WCA and workplace programmes and recently the High Court ruled that the Work Capability Assessment substantially disadvantages claimants with mental health problems, because the system is designed to deal with a high volume of claimants who can accurately report the way in which their disability affects their fitness to work. The judges recognised that claimants with mental health problems have a number of specific difficulties in self-reporting. For more information on legal updates see Spartacus <http://wearespartacus.org.uk/legal-round-up/>

**Conditionality for disabled people and the sanctions regime**

As universal credit sets out to improve work incentives there will be conditionality requirements set according to individual capability and circumstance. There will be four broad conditionality groups:

- full conditionality
- work preparation
- keeping in touch with the labour market
- no conditionality.

Under Universal Credit there will be three levels of financial sanctions when people fail to comply with their work related activity requirements. These are the conditions agreed in the conditionality document

signed as part of people's entitlement to receive benefits. These are:

- **Lower level sanctions** this has two parts. The first level is an open ended sanction which ends once you begin to comply. The second level is for a fixed period of 1 week for your first sanction, two weeks for your second, and four weeks for your third and subsequent sanctions (within a limited period).
- **Medium level sanctions** this will be applied if you are refused universal credit because you failed to actively seek employment or be available for work but then reclaim UC. Your new claim may be sanctioned for up to three weeks following a first disqualification and up to 12 weeks following a second or subsequent one.
- **Higher level sanctions** this will apply if you for more serious non-compliance such as failing to accept a reasonable job offer or to take part in Mandatory Work Programme Activity. The first sanction would be for a fixed period of three months followed by six months for the second, and three years for the third and any subsequent sanctions.

You will still have the right of appeal against a sanctions decision. You will have to show that you had a good reason for non-compliance. See further guidance on dealing with new sanctions regime in resources section.

## 6. The abolition of Disability Living Allowance (DLA) and the replacement with Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit for people aged 16 to 64 with a long-term health condition or disability. It is gradually replacing Disability Living Allowance (DLA), except for children under 16. It applies to England, Scotland and Wales and Northern Ireland but there may be different timetables and some different changes in the devolved regions. It is being introduced in stages from April 2013 to 2017 and most people will be affected in 2015. Eventually, it will replace Disability Living Allowance (DLA) for all new claims and for existing DLA claimants. If you're getting DLA, you don't need to do anything about PIP until the DWP contacts you. From June 2013 new claims will move to PIP and in October 2013 some current DLA claimants will start moving to PIP if their circumstances change or an existing award ends. It will be two years before most existing claimants begin moving to PIP.

## ***PIP and the devolved governments of Scotland, Wales and Northern Ireland***

Scotland has passed legislation to allow for the possibility that some aspects of Personal Independence Payment (PIP) may have a different effect in Scotland to the rest of the UK. The main aspects of PIP, such as the rules of entitlement and benefit rates, cannot be changed, but the Scottish government does have the power to make rules concerning "devolved" matters.

For updates in Scotland see <http://www.scotland.gov.uk/Topics/People/welfare/welfare-reform> and [http://www.adviceguide.org.uk/scotland/benefits\\_s/benefits\\_sick\\_or\\_disabled\\_people\\_and\\_carers\\_s/benefits\\_personal\\_independence\\_payment\\_e/benefits\\_pip\\_where\\_to\\_start\\_e/pip\\_if\\_you\\_are\\_getting\\_disability\\_living\\_allowance.htm](http://www.adviceguide.org.uk/scotland/benefits_s/benefits_sick_or_disabled_people_and_carers_s/benefits_personal_independence_payment_e/benefits_pip_where_to_start_e/pip_if_you_are_getting_disability_living_allowance.htm)

## ***Wales and Northern Ireland***

It is not known at present what, if any, different legislation the Welsh government and Northern Ireland government will introduce.

For updates in Wales see [http://www.adviceguide.org.uk/wales/benefits\\_w/benefits\\_sick\\_or\\_disabled\\_people\\_and\\_carers\\_ew/benefits\\_personal\\_independence\\_payment\\_e/benefits\\_pip\\_where\\_to\\_start\\_e/pip\\_if\\_you\\_are\\_getting\\_disability\\_living\\_allowance.htm](http://www.adviceguide.org.uk/wales/benefits_w/benefits_sick_or_disabled_people_and_carers_ew/benefits_personal_independence_payment_e/benefits_pip_where_to_start_e/pip_if_you_are_getting_disability_living_allowance.htm)

For updates in Northern Ireland see <http://www.nidirect.gov.uk/news-oct12-welfare-reform-and-changes-to-benefits>

## ***Key parts of PIP***

Personal Independence Payment (PIP) is a benefit for people aged 16 to 64 with a long-term health condition or disability. A long-term condition means one which is expected to last 12 months or longer.

Getting PIP depends on an assessment of how people's disability or health condition affects their ability to live independently. A health professional will look at their ability to carry out certain key activities of daily living and mobility, such as preparing food, washing yourself, communicating and moving around.

PIP is based on how people's condition affects them, not what condition they have, but special rules apply if you're terminally ill:

- It isn't means tested. This means it isn't affected by any other income or savings that people have

- It is non-contributory. This means entitlement doesn't depend on the national insurance contributions you've paid
- It can be paid whether you're in work or out of work
- It can be paid alongside other benefits
- It isn't taxable
- It is administered by the Department for Work and Pensions (DWP)
- It is intended to help with the extra costs of having a long-term condition. However, if you get PIP, you can spend it in any way you choose

PIP is made up of two parts known as components. People may be able to get one or both components: (1) the daily living component and (2) the mobility component.

People will need to meet the disability conditions for PIP for a period of three months before making a claim, and be expected to continue to meet them for a further nine months after making the claim. No qualifying period applies if people are terminally ill, or are transferring onto PIP from DLA.

The assessment is likely to involve a face-to-face meeting with an independent healthcare professional and information will also be gathered directly from claimant applicants and the people or professionals who support them.

Most awards of PIP will be for fixed periods, after which people will have to re-apply.

- Assessment for Personal Independence Payment will be harder. Many disabled people who get Disability Living Allowance may not get this new benefit
- There will be a 20% reduction in projected expenditure; so many people, and DWP estimates 500,000 less disabled people, currently entitled to DLA will be entitled to PIP
- If they lose this benefit, they could also lose Attendance Allowance and Carers Allowance.

UNISON, along with disability charities and campaign groups, believes that PIP has been designed to purposefully cut a disability benefit. There are currently 3.3m people claiming DLA, compared to 1.1m when it was introduced in 1992 and the introduction of PIP will reduce spending by a total of £2.2bn between now and May 2016 compared to spending projected under an unchanged system.

In order to make these cuts easier the assessment test and process for PIPs has been made more rigorous and been medicalised and related more to levels of impairment rather than about social need. For example stricter rules for 'mobility' could see people losing vital support for travel and transport costs. There is also concern that how people will be assessed will depend on where they live – with Atos Healthcare and Capita the two main companies who'll be operating the assessments in different parts of the UK.

UNISON fully supports the social model of disability and is campaigning for the PIP assessment to be reviewed as it is based heavily on the "medical" model of disability, where those with a better understanding of disability today would tend to use the social model as this looks at how society causes disability and focuses on how society can change and adapt and be built for disabled people. The distinction is vitally important.

Along with the need to change the use of the medical model – which blames the individual for the disability – is the need to also stop the benefit cuts. On the eve of the June roll out of PIP a report here shows that the abolition of the DLA levels of support and replacement of PIP will materially deprive disabled people further.

<http://www.guardian.co.uk/commentisfree/2013/jun/12/pips-disabled-people-deprivation>

This cut will make a big difference to disabled people lives. Some disabled people will:

- be forced into poverty
- not be able to pay for the support they need
- spend more time stuck at home
- become less independent and less active.

All of these things will be stressful. This could make people's illness or disability worse.

## 7. Reduction towards childcare costs

The current system pays 95% of childcare costs to those on a low income who live in rented accommodation – universal credit will only pay 70%. This is likely to have a particular impact on parents of disabled children. Disabled children frequently need childcare until they are much older, they are more likely to need formal childcare than non-disabled children and the childcare is likely to be more expensive.



## 8. Reduction in the amount of housing costs paid

Alongside the introduction of universal credit there are new restrictions to the amount of housing benefits being paid. These include:

- a cap on household benefit entitlements on the maximum amount of benefit which can be paid
- the ‘bedroom room tax’ or under-occupancy rule for those in social housing
- reduction in the maximum entitlement based on the lowest 30% of rents in the area instead of the lowest 50%
- the extension of the shared room rate to those between 25 and 35.

*N.B See UNISON briefs on the Bedroom tax and Benefits cap which highlights in detail the impact on disabled households*

## 9. Pension Credit restrictions

Under the current system, if one person in a couple has reached pension age, then the couple can claim pension credit. However, under universal credit, they will have to claim universal credit – the assumption being that the one person under pension age can work.

- Universal credit is much less generous than pension credit to those who can’t work, especially as there will be no pensioner addition.
- Couples in this situation will be considerably worse off if the person of working age is unable to work.
- Pensioners with a working age partner could lose nearly £100 a week as they will not be eligible for pension credit.
- If they need extra support from means tested benefits, they will have to claim universal credit.
- No extra allowance will be payable for the person over pension age.
- The pensioner would get more money living alone than the total income when living with their partner. This will lead to particularly difficult cases where the person under pension age is seriously ill and unable to work and the person over pension age is the carer.

## 10. Carers and the carers’ premium in universal credit

Carers will be able to keep the carer premium in universal credit, even when they earn more than the earnings limit for carer’s allowance.

- This will help couples where one is unable to work and the other is working and acting as carer.
- Couples, where one is both the carer and working, will be better off as the partner who is the carer will be able to claim the carer premium even if they work full time – they will be able to afford more help with care.

### UNISON’s campaign against disability cuts and welfare reform changes involves:

- Raising awareness of the negative impact of universal credit changes on disabled people and their families.
- Calling on the government and local authorities to keep the services that support disabled people going to work throughout austerity budget cuts.
- Calling on the government to recognise the false economy of making cuts to disabled benefits and services that result in short term monetary savings but will lead to much greater long term costs.

UNISON is campaigning against the cuts in benefits and changes to welfare reforms which will not benefit disabled people or carers. The changes are not better for disabled people but just to save money. Along with the cuts and changes outlined above, local social care services have already been devastated due to the £3bn cuts in care services.

On top of this the £320m Independent Living Fund (ILF) was abolished in 2010 and will finally end in 2015. The government says that the fund will be merged into social care services but given the austerity climate it is unlikely that the current 19,000 ILF recipients will still receive the £300 they did directly under the ILF. UNISON believes that local services will be impacted too and more public service funding is needed.

The report *Cap in hand? The impact of Welfare Reform on disabled people*, Bevan Foundation, Disability Wales April 2013 sets out comprehensively the huge impact that the reforms will have they and how authorities will need to be better resourced to help disabled people meet the changes. The report concludes that the reforms will “increase poverty and isolation as well as having a lasting negative impact on

disabled people's independence and standard of living"

*"We fear that it will turn back the clock to a time when disabled people and their families had to go 'cap-in-hand' to the authorities to receive any support or assistance."*

<http://www.disabilitywales.org/1168/4485>

UNISON in alliance with other welfare reform campaigners calls on the government to provide more funding to help disabled people in work and entering into work by:

- meeting the £3bn funding gap in local authority social care services
- meeting higher costs around the home as a result of being in employment
- meeting extra costs in and to do with the workplace that cannot be covered by the Access to Work scheme
- meeting extra costs which should have been covered by Access to Work
- immediately abandoning the current Work Capability Assessment regime
- providing additional levels of financial welfare support for disabled people and disabled children through the revision and abolition of the negative impacts of the welfare reforms
- maintaining additional support for the costs of childcare for families with disabled children
- re-introducing the self-care addition to Universal Credit to replace the severe disability premium
- supporting disabled people who are found fully 'fit for work' but are at significant disadvantage in the workplace as a result of an impairment or health condition
- funding disabled people with higher needs to be able to live independently
- listening to all the legal challenges that are being made and asking the DWP to stop holding appeals tribunals in court buildings
- developing strong advocacy services for disabled people
- abolishing the new 'bedroom tax' and housing benefits cap and making sure people are not forced to move if their home has been adapted for their needs

- making sure each local authority area has a list of houses that have been adapted
- making sure local authorities provide guidance on the special housing payments for disabled children and adults who can claim special housing payments
- cutting hate crime by showing positive images of disabled people and stopping disabled people being seen as scroungers or lazy.

## What to do if you need help and advice?

- See your local UNISON welfare officer or visit UNISON Welfare *There for you*  
<https://www.unison.org.uk/get-help/help-with-problems-at-home/>
- Use the information and guidance links below to contact appropriate organisations

## Join UNISON's Welfare Reform Campaign

Raise concerns about disability welfare reforms and benefits:

1. **Write to your MP**  
<http://www.theyworkforyou.com/mps/> and local councillors <http://www.writetothem.com/>
2. **Use your local media and social media** (Twitter and Facebook) to raise awareness around the unfairness of the disability welfare cuts
3. **Write a letter to your local newspaper**
4. **Join your local community campaign groups**

UNISON Disabled members campaign news webpage  
<http://www.unison.org.uk/about/our-organisation/member-groups/disabled-members>

We are Spartacus <http://wearespartacus.org.uk>

Disability rights <http://www.disabilityrightsuk.org>

The Hardest hit <http://thehardesthit.wordpress.com>

Joseph Rowntree Trust

<http://www.jrf.org.uk>

Scope <http://www.scope.org.uk>

Boycott workfare campaign

<http://www.boycottworkfare.org/>

## Additional information and resources

### 1. Information on the impact of the cuts

Disabled people fighting the cuts TUC <http://www.unison.org.uk/file/B5514.pdf>

A guide to Employment Support Assessment and Workplace Capability Assessment DWP January 2013 [http://www.direct.gov.uk/prod\\_consum\\_dg/groups/dg\\_digitalassets/@dg/@en/@disabled/documents/digitalasset/dg\\_177366.pdf](http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/@disabled/documents/digitalasset/dg_177366.pdf)

Cap in hand? The impact of Welfare Reform on disabled people. Bevan Foundation Disability Wales April 2013 <http://www.disabilitywales.org/1168/4485>

Holes in the safety net: The impact of Universal Credit on disabled people and their families October 2012 Children's Society website

Inclusion London: Disabled people will lose out when Universal Credit September 2012 <http://www.inclusionlondon.co.uk/disabled-people-will-lose-out-when-universal-credit-introduced>

### 2. Universal Credit and key disability benefit changes

Universal Credit if you have a disability or health condition <https://www.gov.uk/government/publications/universal-credit-if-you-have-a-disability-or-health-condition-quick-guide>

Disability Rights UK Factsheet F55 on Universal Credit and links to all other factsheets on other disability benefit changes <http://www.disabilityrightsuk.org/universal-credit-uc>

Disability and Universal Credit Citizens Advice Bureau and The Children's Society July 2012 [http://www.citizensadvice.org.uk/index/policy/policy\\_publications/er\\_benefitsandtaxcredits/disability\\_and\\_universal\\_credit.htm](http://www.citizensadvice.org.uk/index/policy/policy_publications/er_benefitsandtaxcredits/disability_and_universal_credit.htm)

Papworth Trust campaign on the bedroom tax <http://www.papworth.org.uk/news-detail.php?aid=408>

### 3. Advice on Employment Support Allowance, Work Capability, Conditionality, Sanctions and appeals

Not working – CAB evidence on the ESA work capability assessment [http://www.citizensadvice.org.uk/not\\_working](http://www.citizensadvice.org.uk/not_working)

Employment and Support Allowance (ESA) Legislative Changes 2012 for claimants in Great Britain DWP

Welfare Reform Act 2012 May 2012 [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/181501/esa-changes.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181501/esa-changes.pdf)

Changes to contribution-based Employment and Support Allowance DWP Welfare Reform Act 2012 May 2012 [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/181603/esa-changes-q-and-a.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181603/esa-changes-q-and-a.pdf)

DWP Medicals – Work Capability Assessments Update <http://www.update.org.uk/upfiles/DWP%20medicals%20-%20Work%20Capability%20Assessment.pdf>

Easy Guide to Employment Support Allowance Disability Alliance March 2011 <http://www.scope.org.uk/sites/default/files/ESA%20easy%20read%20March%202011%20update.pdf>

Citizens Advice Bureau: Claimant Commitment Universal Credit [http://www.adviceguide.org.uk/wales/benefits\\_w/benefits\\_welfare\\_benefits\\_reform\\_e/benefits\\_uc\\_universal\\_credit\\_new/benefits\\_uc\\_claiming\\_universal\\_credit/uc95\\_uc\\_the\\_claimant\\_commitment.htm](http://www.adviceguide.org.uk/wales/benefits_w/benefits_welfare_benefits_reform_e/benefits_uc_universal_credit_new/benefits_uc_claiming_universal_credit/uc95_uc_the_claimant_commitment.htm)

Citizens Advice Bureau: Benefits for sick and disabled people and carers and advice on how to appeal to benefit decisions [http://www.adviceguide.org.uk/wales/benefits\\_w/benefits\\_sick\\_or\\_disabled\\_people\\_and\\_carers\\_ew/employment\\_and\\_support\\_allowance.htm](http://www.adviceguide.org.uk/wales/benefits_w/benefits_sick_or_disabled_people_and_carers_ew/employment_and_support_allowance.htm)

### 4. Advice on PIP

Turn 2 us [http://www.turn2us.org.uk/information\\_resources/benefits/illness,\\_injury\\_and\\_disability/personal\\_independence\\_payment.aspx](http://www.turn2us.org.uk/information_resources/benefits/illness,_injury_and_disability/personal_independence_payment.aspx)

#### Citizens Advice Bureau

[http://www.adviceguide.org.uk/wales/benefits\\_w/benefits\\_sick\\_or\\_disabled\\_people\\_and\\_carers\\_ew/benefits\\_for\\_people\\_who\\_are\\_sick\\_or\\_disabled.htm#employment\\_and\\_support\\_allowance](http://www.adviceguide.org.uk/wales/benefits_w/benefits_sick_or_disabled_people_and_carers_ew/benefits_for_people_who_are_sick_or_disabled.htm#employment_and_support_allowance)

### 5. Further help and advice

**Mencap** [www.mencap.org.uk](http://www.mencap.org.uk)  
Telephone 0808 808 1111

**Disability Alliance** [www.disabilityalliance.org.uk](http://www.disabilityalliance.org.uk)  
88-94 Wentworth Street, London E1 7SA

**National Autistic Society (NAS)** [www.autism.org.uk](http://www.autism.org.uk)  
Helpline telephone 0845 070 4004