

# A tidal wave of change

The impact of benefit reforms, changes and cuts on people and families in Scotland



based on the evidence of  
citizens advice bureau  
clients across Scotland

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## The Citizens Advice Service in Scotland

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

- to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

- to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

In 2011/12, citizens advice bureaux (CAB) in Scotland helped nearly 200,000 clients with over half a million new problems. That's over 1,500 new problems brought to CAB each day of the year. More than 2,200 trained volunteers and paid staff ensure that thousands of people in Scotland receive vital advice every day.

However, the Scottish CAB Service isn't just the country's leading independent advice service. It's also a leading advocate for social change.

## **Executive summary**

In October 2011, Citizens Advice Scotland published a briefing entitled *The Impact of the Welfare Reform Bill on Scotland's people and services*. The briefing showed that an estimated £2.5 billion would be taken out of the local economy in Scotland during the lifetime of this Parliament and predicted what the impacts would be on people.

Almost 18 months later, citizens advice bureaux have seen the human impact of the series of the reforms, changes and cuts that have taken place in the benefits system. We expected families and individuals to struggle as their income decreased; however, the extent of this struggle has been unanticipated and often shocking. We did not expect to see clients at citizens advice bureaux who had fallen through the benefits safety net and who were unable to afford food. However, this is increasingly becoming a reality for people in Scotland.

As benefit changes continue to be implemented, it is not the impact assessments or economic analyses that really matter. It is the impact on real people, on their health and wellbeing, which determines the success or otherwise of government policies. This briefing uses client evidence from citizens advice bureaux to examine the impact of changes that are already in place and to predict the impact of impending changes.

### **People with disabilities**

Disabled people and their families in Scotland stand to lose over £1bn in benefit payments. This includes over 100,000 claimants losing entitlement to sickness benefit, over 50,000 losing entitlement to disability payments, and 83,000 disabled households affected by the 'bedroom tax'.

### **Families and children**

Tens of thousands of families in Scotland across Scotland lost entitlement to tax credits due to changes made in April 2012. The Child Poverty Action Group estimates that there will be an increase of 600,000 children in the UK living in absolute poverty between 2010 and 2015 as a result of the government's policies.

### **Claimants at risk of destitution**

Bureaux have seen a significant rise in the number of clients who require a referral to a food bank or charity as they cannot afford food. Much of this increase is related to changes in the benefit system, including a significant increase in the number and severity of benefit sanctions imposed on claimants.

### **All claimants**

The Benefit Up-rating Bill will cap most benefits at a 1% rise per year, breaking the link with inflation and cost of living. This is equivalent to a real terms decrease of 4%.

## Impact on people in Scotland

The Government's policies on benefits have already had a significant impact on many people across Scotland. Based on evidence from clients approaching citizens advice bureaux for advice, this briefing assesses the impact for the following groups of people:

- People with disabilities
- Families and children
- Claimants at risk of destitution
- Changes affecting all claimants

### People with disabilities

A range of sources suggest that people with disabilities will face a disproportionate impact from the cuts in public spending. A report commissioned by the Campaign for a Fair Society found that 29% of the total cuts in spending would affect the 8% of the population who are disabled, while 15% of the cuts would affect the 2% with the severest disabilities<sup>1</sup>. Demos estimated that 3.5 million disabled people will lose £9 billion in welfare support<sup>2</sup>, while Inclusion Scotland estimate that £1 billion of this loss in support will affect disabled people in Scotland<sup>3</sup>. These estimates were made prior to recent benefits cuts, including the Bill to limit benefit uprating to 1% per year.

Changes to sickness benefits, disability benefits and to Housing Benefit will all have a significant impact on those living with disabilities. The following paragraphs outline the experience of citizens advice bureau clients affected by these changes:

***An estimated 115,000 claimants will lose entitlement to sickness benefits between 2011 and 2014, with more than half (65,000) moved out of the benefits system altogether***

The UK Government is currently undertaking a reassessment of all sickness benefit claimants as part of the migration to Employment and Support Allowance (ESA). Between 2011 and 2014, over 170,000 claimants in Scotland will undergo a reassessment at a rate of around 1,000 per week. As a result, an estimated 115,000 claimants will lose entitlement to sickness benefits, with more than half (65,000) moved out of the benefits system altogether<sup>4</sup>.

For those found fit for work, some will be entitled to JSA and have a drop in income of around £30 per week while others will not be entitled and will have a drop in income of around £100 per week. We estimate that the reassessment will cause a drop of at least £390m in benefit payments to claimants who had previously been told they were unfit to work<sup>5</sup>. Aside from the financial impact of being found fit for work, claimants can experience significant stress and worry after losing entitlement, many of whom have been receiving support for years.

- ▶ A West of Scotland CAB reports of a client who expressed suicidal wishes after she was assessed as fit for work. The client felt humiliated in her assessment and felt that she was not believed. The client expressed a great need to be believed about her medical conditions, pain and depression. The client expressed suicidal wishes as her husband is now out of work and experiencing depression. They are struggling with the impact of poverty and are concerned that they will lose their home. The client is in receipt of DLA care and mobility components for rheumatoid arthritis and depression. The adviser spent some time talking to the client.

Around 43% of those reassessed are placed in the Work Related Activity Group (WRAG) where they receive ESA but must attend Work Focused Interviews to prepare them for returning to the workplace<sup>6</sup>. The Government has introduced a 12 month limit on those claiming contributions-based ESA in the WRAG which will affect 40% of claimants placed in the group<sup>7</sup>. Based on the results of the reassessment up to May 2012, almost 20,000 claimants (around 17% of the total) will face this situation 12 months after their reassessment. Many of these claimants will not be entitled to JSA and face a substantial drop in income.

- ▶ An East of Scotland CAB reports of a client with health problems relating to a recent stroke whose ESA claim will end in April due to the 12 month time limit. The client has ongoing cognitive problems, difficulty swallowing, slurred speech, mobility difficulties and problems with balance.

***83,000 households containing a disabled adult will be affected by the 'bedroom tax' with an average loss of £11 per week in housing support***

Of the 105,000 households affected by the under occupation penalty (or 'bedroom tax'), 83,000 report an adult in the household with a Disability Discrimination Act recognised disability<sup>8</sup>. The changes that will take place in April 2013 will therefore have a disproportionate impact on people with disabilities in Scotland. There are limited exemptions for those with disabilities – including those who require an overnight carer – but the majority will still be affected. Despite being exempted from the benefit cap in recognition of the extra costs that claimants face, those claiming Disability Living Allowance are not exempt from under occupancy penalties.

Many tenants who live in adapted housing will be affected. Scottish Government estimates show that 16,000 affected households have some form of aid or adaptation, including 9,000 with a handrail, 2,000 with a wheelchair, and 1,000 with a stair lift<sup>9</sup>. Aside from the worry and stress caused to the tenant, the local authority is likely to be faced with a bill for adapting another home if the tenant is forced to move.

- ▶ A West of Scotland CAB reports of a client living in an adapted home who is affected by the under occupancy changes. The client recently received a letter from the local authority advising him that as he has disabilities he may be able to get help with the benefit reduction. The client was recently found fit for work in his reassessment for sickness benefits, so has already experienced a drop in income.

- ▶ A North of Scotland CAB reports of client and her husband who are both registered disabled and live in a two bedroom home that has been adapted for them. They have been advised by the local authority that they will have to pay £56 per month in rent as they are under occupying their home. The client is registered blind and expects to be given a guide dog in the next few months. The client had a letter from her GP confirming her requirement for “a second bedroom for her own personal medical reasons”. The bureau helped the client to apply for a Discretionary Housing Payment.

The UK Government has increased the fund for Discretionary Housing Payments (DHPs) with the extra money specifically aimed at ensuring that the most vulnerable people are protected from the under occupancy penalty. However, the funding for DHPs is far below the level of payments that will be lost by claimants, meaning that the majority of those affected are unlikely to be supported by DHPs. Research by the National Housing Federation found that if the additional funding was distributed equally among every claimant of DLA affected, they would each receive just £2.51 per week – compared to an average £11 loss in housing benefit in Scotland<sup>10</sup>.

***Over 50,000 disability benefit claimants are likely to lose entitlement in their reassessment for PIP over the next four years***

From June 2013, the Personal Independence Payment (PIP) will replace Disability Living Allowance (DLA) as the benefit for those who require support to deal with the costs of their disability. Between October 2013 and October 2017, all working age DLA claimants will be reassessed for PIP, including 202,000 claimants in Scotland. The policy intention is to reduce the spend on disability benefits by 20% through PIP and DWP estimates shows that over half a million existing claimants in the UK will get a reduced award and 450,000 will have their entitlement ended<sup>11</sup>. Using this estimate, this would mean that over 100,000 claimants in Scotland (just over half) would be worse off as a result of the change. Depending on the rate of award, those losing entitlement altogether would lose between £20 and £70 a week in support to live with their disability.

***Up to half a million disabled people could be worse off under Universal Credit***

Over the next few years, a huge migration will see over 700,000 households in Scotland move from their existing benefits onto the new Universal Credit. Whilst many people may be better off, a joint report<sup>12</sup> by Citizens Advice and Disability Rights UK identified several key groups that could lose out financially under Universal Credit. Existing claimants will not lose immediately, but new claimants and those whose circumstances change will be affected. Across the UK, this includes:

- 230,000 severely disabled people who live alone, or with only a young carer – usually lone parents with school age children – will get between £28 and £58 less in benefits every week
- 100,000 disabled children stand to lose up to £28 a week
- up to 116,000 disabled people who work will be at risk of losing around £40 a week.



## Families and children

A range of benefit changes have impacted on families across the country and across income brackets. This includes the abolition of the Health in Pregnancy Grant, the restriction in eligibility for the Sure Start Maternity Grant, the freezing of Child Benefit rates, and a tightening of the eligibility rules for tax credits. The Child Poverty Action Group predicted in March 2013 that these changes, alongside others that affect the same households, will increase the number of children in the UK living in absolute poverty by 600,000 between 2010 and 2015<sup>13</sup>. The following paragraphs outline the experience of citizens advice bureau clients affected by these changes:

### ***Nearly 12,000 families, with over 23,500 children, faced losing Working Tax Credit if they could not increase their working hours in April 2012***

Before April 2012, couples responsible for children, with one partner working at least 16 hours a week, could get Working Tax Credit. From April 2012, couples will now usually need to have joint working hours of at least 24 a week to qualify. This meant that around 11,770 families faced losing their Working Tax Credit payments (worth an average of £2,600 per year) if they could not increase their working hours.<sup>14</sup>

Case evidence from bureaux and other sources suggest that claimants have struggled to increase their working hours in the middle of a double dip recession, while official figures released in response to a parliamentary question in May 2012 suggested that only 5% of families affected were able to get extra hours while almost all the remainder lost out. The outcome of this change is therefore likely to be that thousands of low income families in Scotland have lost millions of pounds of support.

- ▶ An East of Scotland CAB reports of a client who wanted to know how to access a food bank as she and her partner simply could not make ends meet. The client has fallen into financial difficulties following the change in the rules for Working Tax Credit. The bureau referred the client to a local church for a food parcel. The client is going to try to increase her employment hours in order to receive tax credits again.
- ▶ An East of Scotland CAB reports of a client who was concerned about losing her Working Tax Credit payments. The client worked 16 hours per week and had asked her employer to extend her hours to 25 per week from April to meet the new qualifying work hours for Working Tax Credit. The employer was unable to increase her hours leaving the client concerned about her finances.

### ***An estimated 73,300 families in Scotland lost Child Tax Credits worth around £545 per year in April 2012***

Before April 2012, families could claim Child Tax Credit if their income was not over the limit of £41,300. After the changes, families would stop receiving payments if they:

- Have one child, and their annual income is more than around £26,000
- Have two children, and their annual income is more than around £32,000

These changes mean that an estimated 73,300 families in Scotland will have lost Child Tax Credits worth around £545 per year<sup>15</sup>. Citizens advice bureaux have advised a number of clients who have lost both Working Tax Credits and Child Tax Credits.

- Citizens Advice Direct reports of a client and her partner whose combined earnings mean that they are now over the threshold for claiming Working Tax Credit and Child Tax Credit. The client works part-time and her husband full-time, with their combined earnings (before deductions) coming to £26,530. Due to the new changes, they are over the threshold for Working Tax Credit and Child Tax Credit by £7,000 and £530 respectively. The client wanted to know if she would be better off reducing her hours as they are struggling to cope as a family with these changes.

***From July 2012, 4,600 households in Scotland will be affected by the Benefit Cap with an estimated £14m reduction in benefit payments***

From July 2013, the UK Government will introduce a cap on the total amount of benefit that working-age people can receive so that households on out-of-work benefits will no longer receive more in welfare payments than the average weekly wage for working households. 4,600 households in Scotland will be affected by the Benefit Cap, including almost 3,000 households with children. Over half of the households affected will lose at least £50 per week, while over a quarter (28%) will lose at least £100 per week income (over £5,000 per year)<sup>16</sup>.

## **Claimants at risk of destitution**

Citizens advice bureaux have seen a very worrying trend of clients who have fallen through the benefits safety net and have been unable to afford food. In these circumstances, there is often little that the bureau can do other than to refer them to local churches or charities that can provide a food parcel. In other cases, clients are struggling to stay in their homes and avoid homelessness.

Many of these cases occur either because of mistakes or delays in the benefits system or, worryingly, were caused by the benefit changes that have recently been implemented. Policies that are causing claimants to risk destitution include harsher JSA sanctions, restrictions on Crisis Loans, sickness benefit reassessments, and Housing Benefit cuts.

***A significant rise in JSA sanctions is causing substantial hardship for many claimants***

Jobseekers Allowance (JSA) claimants are required to meet a number of conditions in order to show that they are actively seeking employment. A failure to meet these conditions can result in the benefit being stopped or 'sanctioned' for a number of weeks and even months.



There has been a significant increase in the number of sanctions that have been applied to jobseekers in the past three years. In the year up to October 2012, 40,300 sanctions were applied to JSA claimants in Scotland – 110 for every day of the year<sup>17</sup>. This rise reflects a ramping up of the conditions that jobseekers must meet to continue to receive Jobseekers Allowance (JSA) and a widening of the circumstances in which jobseekers can receive a sanction.

The UK Government's Welfare Reform Act gives Jobcentre advisers the authority to impose longer sanctions on JSA claimants. From October 2012, the most serious failures – including failure to accept a reasonable job offer, failure to apply for a job or failure to attend a mandatory work activity programme – will lead to payments being stopped for 13 weeks for the first failure, and 26 weeks for the second or 156 weeks for a third failure within a 52 week period. It is likely that these changes will lead to an increased number of people experiencing financial hardship.<sup>18</sup>

- ▶ An East of Scotland CAB reports of a client who says that he has not eaten for a week after his JSA payment was sanctioned and his Housing Benefit was reduced. The client received a two week sanction to his JSA claim after he had forgotten to bring his diary to an appointment. The client's ongoing situation was already difficult due to the local housing allowance rules for people under 35 years old. He has several month's rent arrears and is in fuel poverty as he has been using his JSA award to minimise the rent shortfall. The client has already had three crisis loans this year, so cannot make another application, and he has been told that he does not meet the criteria for a hardship payment. The client stated that he will not receive any money for a further five days and that he was in physical pain from lack of food. The bureau arranged for a food parcel referral for the next day while the client will be able to get some food from his sister to last until tomorrow.
- ▶ An East of Scotland CAB reports of a client who was sanctioned for two weeks as she could not find her workbook at a jobcentre appointment to show that she had been looking for work. The client found it on her way out and went back to show it to the adviser, but was told it was too late and she had been sanctioned. When the client approached the bureau for advice, she had been unable to eat for two days.
- ▶ An East of Scotland CAB reports of a client who was sanctioned for not looking for work while his three month old son was seriously ill in hospital. The client has no money for food and had to be referred to a local foodbank. The client's 10 year old daughter lives with the client at the weekend.
- ▶ A West of Scotland CAB reports of a client who requested help after his appeal against a JSA sanction failed. The client's grandmother was seriously ill and he had forgotten to rearrange a mandatory meeting, resulting in a two week sanction. The client supports his mother and younger sister, and as a result of the sanction the family will have no income at all for two weeks. The CAB contacted the Jobcentre but it upheld its decision, so the adviser arranged for a food parcel for the family.

### ***Housing Benefit reforms are putting claimants at risk of homelessness***

A series of cuts to Housing Benefit have put potentially vulnerable tenants at risk of homelessness. In January 2012, single people up to the age of 35 years began to receive only enough Local Housing Allowance to cover sharing a property, not to rent their own home. This reduced the amount of support they are entitled to by up to £2,800 per year based purely on their age. This affected around 7,500 people across Scotland which forced many to find shared accommodation and others to face arrears and possible homelessness.<sup>19</sup>

- ▶ A West of Scotland CAB reports of client whose landlord was threatening to evict her because of rent arrears. The client has mental health issues and is in receipt of Employment and Support Allowance (ESA). The arrears have occurred because the client is now only in receipt of the shared room rate for Local Housing Allowance. The bureau has completed a discretionary housing payment application for the client while the landlord has agreed to delay further action to allow the application to be processed.
- ▶ An East of Scotland CAB reports of a 30 year old client who has been notified that her Housing Benefit will reduce from £103.85 to £66.92 per week from January 2012. The Council has offered a discretionary payment to make up the shortfall, but this will run out at the end of March. The client has borderline personality disorder and would find it impossible to share accommodation and very difficult to leave her flat after seven years. She claims DLA and Incapacity Benefit and relies heavily on her GP and community psychiatric nurse for support.

### ***105,000 households in Scotland will lose £53 million in housing support due to changes coming into force in April 2013<sup>20</sup>***

The new size criteria for social housing – dubbed the ‘bedroom tax’ – will see working age tenants penalised an average of £11 per week for under occupying their homes. Many of those affected by this change will be unable to make up the shortfall in their rent. The Scottish Government estimates that over a fifth (22%) of tenants affected by the under occupation penalty (over 23,000 households) will need to use over 10% of their residual income after housing benefit to meet the shortfall.<sup>21</sup> It is likely that these households will soon fall into arrears if they do not find a smaller tenancy.

- ▶ A North of Scotland CAB reports of a client who has ‘tried every which way’ to increase her earnings to enable her to pay the £18 per week shortfall that she will face. The client is deemed to be under occupying her home as she has two extra bedrooms. She has lived in the village for decades and works at the local school on a part-time basis as a cleaner. The client has tried to get another job and regularly visits the Jobcentre. The client is very concerned and stressed that she is going to find herself in debt in the very near future and fears being made homeless.

However, there is often very limited scope for an under occupying tenant subject to the under occupancy penalty to move to more suitably sized accommodation in the social rented sector. Scottish Government analysis shows that while 60% of tenants need a one bedroom property to avoid under occupying their home, only 26% of occupied social rented properties have one bedroom.<sup>22</sup> There is therefore a mis-match between need and supply of one bedroom properties, with the result being that many of those affected will not be able to find alternative accommodation. As a result, the impact of the changes could be very damaging for many of those affected.

- ▶ A West of Scotland CAB reports of a 59 year old client affected by the under occupancy changes who has lived in the same house in a village for 51 years. The client has received a letter from the local authority stating that she will have to pay 25% of her Housing Benefit, amounting to £16 per week. The client has lived in the village all her life and considers her neighbours to be her family. There are no one bedroomed houses in the village so she will have to leave, which she is finding very upsetting. The bureau calculated that the change would leave the client £25 a week for food and travel after essential costs.

## **All claimants**

### ***The Benefit Up-rating Bill will impose a real terms cut on benefit payments***

The Welfare Benefits Up-rating Bill was announced following the Chancellor's Autumn Statement in December 2012. It will introduce a cap of 1% for three years from 2013/14 on most working-age benefits and tax credits. This includes Jobseekers Allowance, Employment and Support Allowance, Income Support and elements of Housing Benefit. The cap would also apply to Maternity Allowance, sick pay, maternity pay and paternity pay as well as the couple and lone parent elements of the Working Tax Credit and the child element of Child Tax Credit. Child Benefit, Housing Benefit and Universal Credit will be capped for two years from 2014/15.

Up-rating by just 1% is an equivalent real-terms cut of 4%. Nearly ten million households – the equivalent of 30% of all households - will be affected. The poorest families will lose the most. At the same time, living costs are spiralling. Since 2004 energy costs have risen by 100% and over the last five years, food costs have risen by more than 30%.

Furthermore, these cuts will not only affect individuals receiving the benefits, but will also impact on the Scottish economy: this change means £210 million less being spent in local shops and other businesses. This is on top of the £2.5 billion being taken out of the Scottish economy due to other welfare reforms.

## Summary

The Government's series of benefit reforms, changes and cuts have had significant consequences for thousands of people across the country. People with disabilities are facing significant cuts in support; families are coping with the loss of their tax credits; many jobseekers are facing hardship due to harsh sanctions; and Housing Benefit claimants are struggling with reduced support.

Public opinion supports many of the policies that are causing these problems. However, this opinion is not based on the experiences of real people who are living through these policies. Citizens advice bureaux see these people every day and are able to provide an insight into the experiences of their clients who have found themselves on the wrong side of the Government's welfare reforms.

As benefit changes continue to be implemented, it is not the impact assessments or economic analyses that really matter. It is the impact on real people, on their health and wellbeing, which determines the success or otherwise of government policies.

### ***Want to know more?***

CAS has been monitoring the impact of welfare reform based on the experiences of clients approaching bureaux for advice through the *Voices from the Frontline* series of briefings. This includes briefings on:

- [The rising demand for food parcels](#)
- [The impact of JSA sanctions](#)
- [The LHA shared accommodation rate](#)
- [The impact of on families of tax credit changes](#)
- [The impact of welfare reform on citizens advice bureaux](#)
- [The implications of the \*Digital by Default\* approach for claimants](#)

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and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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