Important benefit changes and news - timeline



Below is an overview of the main benefit changes and news from January 2014 onwards. **Click here to go to** 2015, 2016, 2017, 2018, 2019 **and beyond**.

You can find more details on benefit changes and welfare reform on our website page: www.newcastle.gov.uk/welfarereform, where you can also read and sign up for our Benefit Bulletin. You can find out about how we are responding to these changes in the report 'Newcastle's response to the Government's welfare reforms' which was presented to Newcastle City Council on 13 February 2017.

The information here is as accurate as possible at the time of writing - below

Date	Change	Notes and sources
2014	Incapacity Benefits reassessed under Employment and Support Allowance (ESA).	Newcastle claimants estimated to lose a total loss of £5.38 million by 2014.
	Process which started in September 2011 due to end in 2014 or later	See our factsheets on ESA and what to do if you are unhappy with an ESA decision on our website
1 January 2014	 Increased restrictions to benefits for migrants 3 month wait for income based Jobseeker's Allowance (JSA) for new European Economic Area (EEA) and some UK national arrivals (who are returning from more than a short period abroad). This also extends to Child Benefit and Child Tax Credit from July 2014 6 months (91 days from 10 November 2014) after the start of their award of JSA they will have a 'Genuine Prospect of Work' assessment. The assessments will check the evidence that the claimant provides to determine whether they have a genuine prospect of work, in which case a limited extension to JSA may be granted. 	To receive income based JSA many newly arrived claimants have to satisfy the Habitual Residence Test. In December 2013 the Habitual Residence Test was changed and claimants now have to provide more individual answers about themselves before the test is passed, such as whether their (lack of) English language skills may be a barrier to finding work. See DWP guidance HB Circular A6/2014 and Memo DMG 15/14. See also the guidance on exemptions from the 3 months residence requirement and

	See 1 July 2014 for the combined impact of these changes with those	See a CPAG article and information from
	in March and April. Note there are some exemptions to these rules.	Parliament.
1 March 2014	New earnings test for migrants	Announced by DWP on 21 February 2014
	Access to some benefits is restricted for EEA migrants if they don't earn at least £150 a week for the last 3 months – equivalent to working 24 hours a week at the national minimum wage. If they earn below this amount, they will have to prove the work was 'significant.'	See also this <u>Government guide</u> .
	See 1 July 2014 for the combined impact of these changes along with those in January and April. Note the some exemptions to these rules	
19 March 2014	Budget 2014 Several changes to benefits announced including the welfare cap and an increase in waiting days for Employment and Support Allowance and Jobseekers Allowance for new claims (in from 27 October 2014).	Budget 2014 benefit changes explained in April 2014 Benefit Bulletin
April 2014	Council Tax Support (CTS) Help reduced for some due to reductions in Government funding	More details: Council Tax Support <u>update</u> The City Council <u>CTS website page</u>
1 April 2014	No automatic Housing Benefit for new EEA migrant jobseekers claiming income based JSA	DWP guidance: <u>HB Circular A6/2014</u> and <u>April 14 Touchbase magazine</u>
	EEA jobseekers will no longer be able to have automatic access to Housing Benefit just because they are claiming income-based JSA. The Government says that these changes do not affect UK and Irish Republic nationals, EEA migrants 'genuinely' employed or self-employed, or EEA nationals who have been working in the UK, and are subsequently made redundant so long as they retain their worker or self-employed status.	Legislation: SI. No. 539/2014 Consultation by SSAC ends 30 May 2014 See a CPAG article and information from Parliament.

	See 1 July 2014 for the combined impact of these changes along with those in January and March. Note the exemptions to these rules.	
6 April 2014	Compulsory reconsideration before an appeal against a benefit decision Before an appeal against a benefit decision can be made to an independent tribunal, claimants first have to ask the benefit office to reconsider their decision. This new requirement for a 'mandatory reconsideration' was brought in October 2013 for many benefits. It is now extended to Tax Credits, Child Benefit and Guardians Allowance.	More details from: • Benefit bulletin October 2013 • DWP guidance • Child Poverty Action Group article • The legislation
9 April 2014	End of interpreting service at the Jobcentre except for claimants judged to be vulnerable.	DWP press release
28 April 2014	 New measures for the unemployed Increased work related activity for lone parents Tailored work focused interviews for lone parents with child aged 1 to 4 years old. Mandatory work related activity for lone parents with children aged 3 and 4 years old. English language requirement Claimants will be screened for their English speaking and could be mandated to attend English language training. 	Announced in HM Treasury's Spending Round 2013 on 26 June 2013 The legislation and DWP guidance: DM Memo 9/14 and DMG 11/14 DWP Stakeholder Bulletin and Touchbase magazine April 2014 More details in April 2014 Benefit Bulletin
	 Help to Work scheme For those unemployed for three years or leaving the Work Programme, the following three elements which may be applied to the claimant: Mandatory Intervention Regime (MIR) – Personalised adviser support through increased interventions. 	Announced by HM Treasury on 30 September 2013 More details: DWP press release BBC news

	 Daily Work Search Review – Claimants will be required to complete a period of up to three months of daily work search reviews at the Jobcentre to ensure they are undertaking the requirements and meeting conditionality for benefit. Community Work Placements – Externally contracted provision will consist of a work placement that is of benefit to the community for up to 30 hours a week and supplemented by up to 10 hours of jobsearch. Quarterly work search interview Claimants will have to attend a 20 minute interview every 13 weeks. 	Travel expenses will be paid for extra visits to the Jobcentre. See also the introduction of the claimant commitment and other work related requirements at the end of 2013 in the October 13 Benefit Bulletin DWP statistics show average of 485 adverse JSA sanctions made in Newcastle between October 2012 and September 2013. Other figures show sanctions for lone parents and an increase in sanctions for ESA claimants
28 April – October 2014	 Day one conditionality for Jobseekers Jobseekers expected to be more work ready on day one of their claim. For example, having an email address, a suitable CV, a Universal Jobmatch account. Where they do not meet these criteria they will be expected to complete this activity at the earliest opportunity, with training support where required. There may be weekly work search reviews for some jobseekers and quarterly reviews of their work search activity. Weekly work search reviews As decided by Jobcentre Plus 'coaches' (previously called advisers) 	Phased in between 28 April and October 2014. More details: DWP Stakeholder Bulletin and Touchbase magazine April 2014
May 2014	Zero hours contracts	

	 Work and Pensions Minister Esther said in Parliament that Jobcentre Plus guidance stipulates that: Claimants should not be mandated to apply for a job offering a zero hours contract. No sanction action will be taken if claimants refuse or fail to apply. A person leaving a zero hours contract job will not be sanctioned if they leave that job voluntarily or lose it through their misconduct. On 6 May the Government said: "under (Universal Credit), Jobcentre 'coaches' would be able to 'mandate to zero-hours contracts', although they would have discretion about considering whether a role was suitable." 	
20 May 2014	Carers Allowance The earnings threshold where Carers Allowance is not payable is increased from £100 to £102 a week.	Announced in Budget 2014 as described in April 2014 Benefit Bulletin
30 June 2014	The new Child Maintenance Service begins to replace the Child Support Agency Parents will now have the choice to make their own maintenance arrangements between themselves or use the new Child Maintenance Service.	Government press release
1 July 2014	3 month wait for Child Benefit and Child Tax Credit for new migrant jobseekers Many new migrants who are not working will have to live in the UK for three months before they can get Child Benefit and Child Tax Credits. From then, they will receive those benefits – if entitled – for 6 months (91 days from 10 November 2014) but after that will have to be working or have genuine prospects of finding work.	DWP <u>press release</u> See the <u>legislation</u> See the similar change on 1 January 2014 for Jobseeker's Allowance

	There are exceptions such as workers, self-employed people and others.	
1 July 2014	Benefits to end for some EEA migrants From 1 July 2014, European Economic Area (EEA) migrants who have been claiming income based Jobseekers Allowance (JSA) for 6 months will have to provide to Jobcentre Plus 'compelling evidence' they have a genuine chance of employment. Government guidance says this means a written job offer. If so, they may have their JSA extended for 3 months till the job starts. If not, their JSA will stop. This rule was brought in 1 January 2014. See also the change on 10 November 2014. What does this mean for Housing Benefit entitlement? If income based Jobseekers Allowance stops, their passport to receive Housing Benefit also stops. In which case they will then – in most cases - only be able to claim Housing Benefit if they have a job or be self-employed. The work also has to be genuine and effective. This is due to the rule that came in 1 April 2014, where such people could not claim and get Housing Benefit on the basis of receiving income based Jobseekers Allowance. There may be limited exceptions to some of the above, such as relying on a family member or being in an exempt category.	DWP guidance: HB Circular A6/2014 and April & July 14 Touchbase magazine Legislation: SI. No. 539/2014 Consultation by SSAC ends 30 May 2014 See a CPAG article and information from Parliament. See also the Citizens Advice guide on coming from abroad and claiming benefits
1 July 2014	HM Revenue & Customs (HMRC) replaces enquiry centres with new service for those who need extra help The new service provides a central telephone contact, specialised advice and face to face service if required and closer work with voluntary and community organisations.	Announced by HM Revenue & Customs on 12 February 2014 Details from Gov.uk

21 July 2014	Relaxed JSA rules for newly homeless The JSA requirement to be available and look for work is temporarily relaxed for those who have just become homeless and are suffering a domestic emergency, so long as they are looking for accommodation. Jobcentre Plus Work Coaches (formerly Advisers) have discretion over to whom and for how long it should apply.	See the legislation and DWP guidance (PDF).
28 July 2014	Universal Credit extended to some couples in the North West of England pilot areas	Government press release See the legislation
31 August 2014	Child Tax Credits HMRC now have to be notified annually (by 31 August) of children over 16 remaining in further education – otherwise Child Tax Credits will stop.	See HMRC website about continuing to get Child Tax Credit when your child turns 16
September 2014	Universal Credit rolls out to more North West of England areas	ADM Memo 16/14 is available from gov.uk
October 2014	Tax Credits overpayments Tax Credit awards can now be reduced to repay overpayments from previous claims. The amount recovered will not be more than 25% of their current tax credit payments. Claimants who already have arrangements to repay their debts will not be affected by this change.	Details from <u>DWP Touchbase article</u> and advice from <u>Revenuebenefits</u> website.
October 2014	Annual increase in the National Minimum wage	National Minimum Wage rates page
27 October 2014	The waiting period for Jobseeker's Allowance and Employment and Support Allowance is extended from 3 to 7 days.	Announced in HM Treasury's Spending Round 2013 on 26 June 2013

	This means there is no entitlement to these benefits for the first 7 days of a new claim. To be clear, it is not a delay in payment but a period of no entitlement to that benefit.	More details of this change can be found on the Government legislation website and also see the TUC view on the change. See September 2014 benefit bulletin for more details including exceptions
10 November 2014	Further benefit restrictions for EEA migrants The six months amount of Jobseekers Allowance for EEA jobseekers is reduced to 91 days – than after that they will have to show 'compelling' evidence of genuine prospects of work to receive more. If this happens you could also lose your Child Benefit and Child Tax Credit unless exceptions apply. However, there are exceptions and the period may be longer in some cases, such as retained workers who have become involuntarily unemployed.	For more information see the Government internal guidance on this change, the explanation behind the new rules and the Citizens Advice website pages: EEA nationals - claiming benefits as a jobseeker and Coming from abroad and claiming benefits. See also the guidance on exemptions from the 3 months residence requirement
2015	Universal Credit Rolled out across the country for new claims from single Jobseekers. New claims to the 'legacy benefits' that Universal Credit is replacing will be closed from 2017 (later extended to mid 2018). From then, people remaining on those 'legacy benefits' will be migrated across to Universal Credit. The process will be completed in 2021	Announced in September 2014 Link to the DWP information describing this roll out More details on our Universal Credit webpage
2015	Cap on total welfare spending to be agreed at each future Parliament And the uprating of many benefits based on Consumer Price Index	Announced in the Autumn Statement 2013
26 January 2015	Personal Independence Payment (PIP) roll out	See the updated <u>Timetable for PIP replacing</u> <u>DLA</u> from gov.uk.

	 The following existing DLA claimants in Newcastle will be 'invited' to claim PIP if - the DWP receives information about a change in their care or mobility needs; their fixed term award of DLA is due to expire on or after 15 June 2015; the claimant turns 16; the DLA claimant aged between 16 – 64 voluntarily wants to claim PIP. A claim for PIP must be made otherwise DLA will cease.	The roll out continues to other areas in the UK from 30 March 2015. Full roll out to remaining DLA claimants begins October 2015 through to late 2017 or 2018
March 2015	Employment and Support Allowance medical assessments to be carried out by the company MAXIMUS instead of ATOS. ATOS will continue to provide assessments for Personal Independence Payments.	See the Government press release announcing the change
30 March 2015	New rules about repeat claims for ESA	See April Benefit Bulletin 2015 for more details.
April 2015	Pensions advice service Citizens Advice and the The Pensions Advisory Service will provide telephone advice in time for major reforms to the pensions system to help people understand their options as they approach retirement age.	Citizens Advice press release See also the website: www.pensionwise.gov.uk
April 2015	Funding from Government for Local Welfare Schemes was due to end now but was continued. These are the localised schemes which replaced parts of the discretionary Social Fund.	See Newcastle schemes: Supporting Independence Scheme and Crisis Support Scheme

April 2015	Tax Credits payments for mid-year changes stopped	From Autumn Statement 2013
	- where a claimant has already received their full annual entitlement. This will prevent claimants building up overpayments that must be repaid at a later stage.	Saving £65m in 2015/16
April 2015	Carer's Allowance earnings limit increases from £102 a week to £110	
5 April 2015	Changes to maternity and adoption leave and pay – Shared Parental Leave	Government guidance
	For those whose baby is due – or they adopt a child - on or after 5 April 2015, the father or partner can – if eligible - receive Shared Parental Leave (SPL) and Statutory Shared Parental Pay (ShPP) if the mother gives up some of her Maternity Pay and leave.	
	Example: A mother could end her maternity leave after 12 weeks, leaving 40 weeks (of the total 52 week entitlement) available for SPL. If both the mother and her partner are eligible, they can share the 40 weeks. They can take the leave at the same time or separately.	
27 April 2015	Universal Credit roll out for some in Newcastle	See City Council Universal Credit page
	From 27 April 2015, new claims from single jobseekers without children living in Newcastle will be taken as a claim for Universal Credit if their income is low enough. Roll out continues in other areas at other times.	DWP information on roll out from 2016
27 April 2015	Jobseekers Allowance annual verification	See March 2015 DWP Touchbase magazine

	After receiving income-based jobseeker's allowance for more than 12 months, claimants will be sent an 'Annual Verification' to complete and confirm their claim details. If it not returned within 28 days a reminder will be sent. If there is no response after that the claim may be suspended.	
9 May 2015	EEA nationals and genuine prospect of work In January 2014, a 'Genuine Prospect of Work' test was applied to certain new JSA claims from EEA nationals. At some stage, from 9 February 2015, certain remaining EEA nationals who were entitled to income based JSA prior to January 2014, will be given three months' notice that this test will be applied to them. This means it will begin to take effect from May 2015.	For more details, see the guidance <u>DMG</u> <u>Memo 2/15</u> .
10 June 2015	New rules seek to prevent nationals of European Economic Area (EEA) states, who are Jobseekers, and their family members, from entitlement to Universal Credit.	For more details about those who are and are not entitled, see the <u>regulation</u> and the <u>correspondence between the Social Security Advisory Committee and the Secretary of State</u> .
13 July 2015	PIP roll out extended to more people At some stage, the remainder of existing DLA claimants - aged 16 to 64 on 8 April 2013 - will be asked to claim PIP. The process should be finished by 2017 or 2018. From 26 January 2015, existing DLA claimants were asked to claim PIP if certain circumstances applied. The Government have announced a small scale roll out for remaining adult DLA claimants.	See for example, our July 2015 Benefit Bulletin for more details. See DWP timetable See Government statement
31 July 2015 and every year	Tax Credits renewal - deadline	More advice from LITRG

	This is the deadline for claimants to renew their Tax Credits award by. Otherwise their award may stop.	
3 August 2015	Universal Credit – Seven waiting days introduced Where there is no entitlement to UC for the first seven days after a claim. Exceptions apply. This is abolished from February 2018 by autumn 2017 budget	More details from our July 2015 Benefit Bulletin and DWP guidance which includes the exceptions Autumn 2017 budget
30 August 2015 and every year	Child staying on in education - deadline This is the deadline for claimants to let Child Tax Credits and Child Benefit offices know if their 16-year-old child is staying on in certain education or training in order to continue receiving these benefits.	More details from Gov.uk about Child Tax Credits and Child Benefit.
Autumn 2015	Winter Fuel Payment Cut for those UK citizens living in some hotter European Countries (such as expats)	Announced in HM Treasury's Spending Round 2013 and the Autumn Statement 2013 Saving £30m
October 2015	NEETS Before claiming Universal Credit, Jobseekers who are aged 18 to 24 and not in education, employment or training "will participate in a period of intensive activity and job search support at the start of their benefit claim."	On page 89 of the 2014 autumn statement.
October 2015 and probably till late 2017 or 2018	Personal Independence Payment (PIP) roll out Replacement for Disability Living Allowance (DLA) for adults. "From October 2015, PIP will be rolled out across Great Britain to claimants that have a long-term or indefinite award of DLA."	Government website 'DLA is ending' and toolkit for staff PIP handbook Disability Rights uk guide to PIP

Produced by the Newcastle City Council Active Inclusion Service in November 2018. Email: activeinclusion@newcastle.gov.uk

	This follows the earlier roll out of Personal Independence Payment (PIP) from January and July 2015 where existing DLA claimants were invited to claim PIP in certain circumstances. It means that at some stage (until late 2017 or 2018) those remaining DLA claimants - who were born after 8 April 1948 and are 16 or over – who have a long term or indefinite award - will receive a letter from the DWP telling them their DLA will come to an end and they can claim PIP. It is important that claimants read these letters from the DWP and understand the time limits in making a claim for PIP.	See the City Council Benefit Bulletins in July and December 2015
October 2015	Annual increase in the National Minimum wage	National Minimum Wage rates page
1 October 2015	The upper permitted work limit for Employment and Support Allowance and other incapacity benefits rises from £104 to £107.50 a week. The lower limit remains at £20.	
1 November 2015	Health Costs and Universal Credit – new earnings threshold Below which universal credit recipients automatically qualify for help with health costs - free NHS prescriptions, dental treatment, sight tests, and optical vouchers, and free wigs, free fabric supports, and assistance with the costs of travel to an NHS appointment on referral by a doctor, dentist or optician.	SI.No.1776/2015 is available from legislation.gov.uk
	 Two levels of thresholds are introduced: the lower threshold sets the entitlement for those who do not have a child and/or limited capability for work (or limited capability for work related activity) element included in their universal credit award, and 	

	 is limited to those with no earnings or net earnings not exceeding £435 per month; and the higher threshold sets the entitlement for those who do have a child and/or limited capability for work (or limited capability for work related activity) element included in their universal credit award, and is limited to those with no earnings or net earnings not exceeding £935 per month. 	
December 2015	State Pension Credit can be claimed online	DWP Touchbase
January 2016	Jobcentre Plus support for schools to be rolled out The scheme will - • offer 12 to 18 year old pupils insight into the world of work and advice on options like traineeships and apprenticeships; and • offer work experience opportunities so that young people can gain direct insights into what potential employers are looking for. The initiative will be gradually rolled out across England and each school will decide what level of support advisers offer to their pupils, which could include setting up work experience placements, one-to-one advice and group-led Q&A sessions.	DWP press release Jobcentre Plus support rolled out to schools Evaluation of Jobcentre Plus Support for Schools programme: National roll-out evaluation from gov.uk said to concentrate more on those at risk of becoming not in education, employment or training NEET
March 2016	New Tax Credits online service HM Revenue & Customs (HMRC) has launched a new digital service for Tax Credits claimants that allows them to check their next Tax Credits payment details online.	The service will be updated over the coming months to allow claimants to report changes in their circumstances online.
April 2016	Reductions in Tax Credits and Universal Credit Various changes affecting families with children, some earners and a general lowering of amounts from April 2016.	Announced in the <u>Summer Budget 2015</u> and revised by the <u>Spending Review and Autumn Statement 2015</u> .

- The 'reward' in Universal Credit for working called the 'work allowance' - is reduced from 11 April 2016. It means that as income goes above one of two set 'work allowance' thresholds, a claimant's maximum Universal Credit may be withdrawn at a quicker rate. See right for details.
- The annual amount of increased wages in the tax year that is ignored (like an annual earnings disregard) is reduced from £5,000 to £2,500.
- Note, the reductions in Working Tax Credit announced in the Summer Budget 2015 were rescinded. This was the threshold drop from £6,420 to £3,850, the Child Tax Credit only threshold drop from £16,105 to £12,125 and the taper rate - at which excess income over threshold is withdrawn - increases from 41% to 48%.

After the rescinded Tax Credit cuts, the Institute for Fiscal Studies say the Government will still reach its target of £12 billion cuts to welfare by 2020. They estimate that in steady state Universal Credit will now involve 2.6 million (about 11,538 est. in Newcastle) working families being an average of £1,600 a year worse off than under the current system, while 1.9 million (about 8,431 est. in Newcastle) will be £1,400 a year better off.

From 11 April 2016, the Universal Credit work allowance thresholds (the amount of earnings you can keep before your benefit begins to be withdrawn at 65% or 'tapered') are reduced in two ways: Several thresholds are reduced to two: £397 a month for those without housing costs and £192 a month for those with housing costs. These thresholds are removed for claimants who are fit for work and without children - so that UC is reduced as soon as they start earning (the taper is applied immediately). Before the change, the work allowance thresholds applied to all Universal Credit claimants.

The Resolution Foundation believe these cuts to UC undermine work incentives.

See DWP guidance on this

April 2016	Childcare costs under Universal Credit increases	Explanation of the change and DWP leaflet
	More help with childcare costs will be available under Universal Credit	'Universal Credit and your family'
	from 11 April 2016. The maximum support is increasing from 70% to	
	85% of eligible childcare costs (up to a maximum of £646.35 a month	
	for one child and £1,108.04 for two or more children)	
April 2016	Working age benefits freeze	Announced in the Summer Budget 2015
	Most benefits will not be increased at this April annual uprating for 4	
	years. Disability elements and pension age benefits protected.	The Institute for Fiscal Studies (IFS) say that
		13 million families will lose £260 a year on
	Local Housing Allowance rates which limit private sector Housing	average (7.4 million in work will lose £280 a
	Benefit according to family make up and area are also frozen for four years.	year on average).
	y can or	See also Shelter blog.
April 2016	Reduced housing support for working age benefit claimants	Announced in the Summer Budget 2015 and
	The wait for mortgage interest help is extended from 13 to 39 weeks.	the Budget 2016
	Backdating of Housing Benefit will be reduced for claimants	The regulations introducing the 39 week
	from the present 6 or 3 months to 1 month	increase.
	Reduction in social housing rents by 1% a year for 4 years with	In a letter to the social Security Advisory
	a deferral for supported accommodation.	Committee Lord Freud believed lenders will
	a deferral for supported decommodation.	'forebear'.
		Spending Review and Autumn Statement 2015 on 25 November 2015.
		Housing Benefit backdating change in guidance HB A3/2016
April 2016	Help with the cost of the Council Tax bill	More details from the City Council's Council
	In addition to Council Tax discounts, reliefs and exemptions, the Council Tax Reduction scheme can help towards the bill. It can be	Tax Reduction scheme
	Council Tax Reduction scheme can help towards the bill. It can be claimed from the council.	

	From April 2016, working age people can claim Council Tax Reduction on up to 85% of the bill. It is 100% for pensioners. Those who have claimed will receive bills explaining the amounts. The help of up to 80% of the bill for disabled people does not apply from this date.	
April 2016	Mandatory work activity scheme ends	Independent article
1 April 2016	Restrictions on local welfare assistance for certain people from abroad	Statement of changes to the Immigration Rules: HC877, 11 March 2016.
	Changes to Immigration Rules mean that from 1 April 2016 local welfare assistance constitutes 'public funds' so recourse to such assistance will breach the 'no recourse to public funds' law.	"if an application has been made for entry clearance or leave to enter or remain before 6 April 2016, the application will be decided in accordance with the Rules in force on 5 April
	It means that people who have 'no recourse to public funds' on their passports will be breaking their 'leave to remain' in the country if they get help from the Newcastle crisis support scheme or supporting independence scheme.	2016."
	Local welfare assistance replaced parts of the discretionary Social Fund in 2013	
1 April 2016	The National Minimum Wage for those aged 25 and over to be increased to the 'National Living Wage' rate of £7.20 an hour	Announced in the <u>Summer Budget 2015</u> with further details in the <u>Budget 2016</u>
	The National Minimum Wage rates for others, will increase in October 2016. From April 2017, the government will align the National Minimum Wage and National Living Wage cycles so that both rates are amended in April each year.	See the Government National Minimum Wage and National Living Wage page
	The permitted work earnings limit for claimants on Employment and Support Allowance is increased to £115.50 a week so that those	However, the £110 a week earnings limit for Carers Allowance has not (yet) been

	working at least 16 hours a week on the living wage can still do permitted work (16 x £7.20 = £115.20).	increased which means that those carers working 16 hours a week and now earning the new living wage will lose their Carers Allowance
1 April 2016	Possible reductions in Housing Benefit for those who take out or renew a social sector tenancy on or after 1 April 2016.	Spending Review and Autumn Statement 2015 and the Budget 2016
	In April 2019 those social sector tenants will see their Housing Benefit capped at the levels applied to those in the private sector.	DHP will be payable
	Housing Benefit helps tenants with their rent. For those in the private sector, this is called <u>Local Housing Allowance</u> but it is capped	Analysis has been provided to Parliament January 2016
	depending on the family make up and location. These limits will be applied from April 2019 to those Housing Benefit claimants who	Modelling impact by Nat Housing Federation
	renew or take out a new YHN or housing association tenancy on or after 1 April 2016 and all Universal Credit claimants regardless of tenancy start date. For supported housing, local authorities will	The date of implementation was deferred from April 2018 to April 2019 and a top up fund for supported housing was announced in
	administer a top up fund to meet the shortfall.	the Autumn Statement 2016
		Also see 1 April 2019
4 April 2016	Terminally ill people transferring to Personal Independence Payment	Link to the legislation explanation and DWP guidance
	New rules mean that most people who are classed as 'terminally ill' and are transferring from Disability Living Allowance to Personal Independence Payment will not have the minimum 28 days wait. This applies to the 99% of the people whose PIP will be higher than their DLA award.	
6 April 2016	Single Tier flat rate State Pension introduced To replace the basic and additional pensions for those who reach state pension age on or after 6 April 2016. (i.e. men born on or after 6 April	Part of the 'Triple guarantee'. From budget 2013 and the Pensions Act 2014
	1951 and women born on or after 6 April 1953).	More details on the these websites:

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1 May 2016	Removal of the 'family Premium' in Housing Benefit	Announced in the Summer Budget 2015
ο Αριίι 2010	 Savings credit is one part of Pension Credit for those who have small savings or an extra pension. Entitlement to savings credit ends for those who reach state pension age on or after 6 April 2016, which means men born on or after 6 April 1951 and women born on or after 6 April 1953. It also ends for 'mixed age' couples * unless one of them has continuously been on it since before 6 April 2016. Assessed income periods (where increases in income or savings are ignored for a period following an award of Pension Credit) will be closed for new Pension Credit claimants and phased out for current claimants between 1 April 2019 and 14 July 2020 will instead end at fixed dates between 14 July 2016 and 14 April 2018. 	Also: Spending Review and Autumn Statement 2015 on 25 November 2015. * 'Mixed aged' couple means one is below pension credit age and the other is above pension credit age. See the legislation enacting this change and DWP information sheet
6 April 2016	Those reaching pension age before 6 April 2016 will remain on the current scheme (even if they defer claiming their pension until after 6 April 2016). The flat rate will start at £155.65 a week, which is just higher than the basic Pension Credit for a single person. The new state pension is based on the claimant's National Insurance (NI) record. Satisfying 35 years' contributions means a full pension. Satisfying 10 – 34 years will get them a proportion. People can be credited with NI contributions when they can't work and for example, claim certain benefits.	Age UK, the Government and Money Advice Service The Government say that around three quarters of people will have notionally higher income under new state pension. Spending Review and Autumn Statement 2015 on 25 November 2015. Check your National Insurance record online or call HMRC on 0300 200 3500. People aged 50 or over can get a State Pension forecast or ring 0345 3000 168 SI.No.1529/2015 from legislation.gov.uk

	This applies to new claimants or existing claimants who have a new first child or reclaim Housing Benefit.	The family premium is an extra element in HB for those with a child. Principally it is for those who do not get full 'passported' HB due to receipt of an income related benefit. Details in the <u>legislation</u> and <u>guidance</u> .
25 May 2016	The full Universal Credit system is rolled out to claimants in the area covered by Cathedral Square Jobcentre Plus office.	DWP details of the roll out and their internal guidance.
	The 'full service' roll out in this area will take place in three ways:	DWP evidence to the Public Accounts Committee 7 Dec 2015
	 If someone makes a claim for one of the 6 'legacy benefits' that Universal Credit is replacing, they will have to claim Universal Credit. * This will have to be online but Jobcentre provide a helpline 0345 600 4272 - which is available Monday to Friday, 8am to 6pm. If someone is already on one of the legacy benefits but has a change in circumstances that necessitates a new claim, they will be told to claim Universal Credit. If someone is already on Universal Credit - because for example, they already had to claim it as a single person - they will be moved onto the full Universal Credit system at some stage. 	More details on our Universal Credit webpage To clarify: going onto the full Universal Credit system means just that: one benefit (Universal Credit) instead of up to 6 benefits; being paid monthly in arrears - normally into a bank account and normally to one person in a couple, having to claim and report changes online; increased work related requirements for the claimant and their partner; and
	The Government say that after the transition process has completed in mid-2018, remaining existing claimants will be transferred ('migrated') to Universal Credit. This process will be completed by 2022. * A caveat to 1. above is that new claims on or after 6 April 2017 for	possible changes in amounts. This is the list of 'legacy' benefits that Universal Credit is replacing: Income-related Employment and Support
	Universal Credit from families with more than two children will be directed to Tax Credits until 2018. More details on this delay, which was announced by the Work and Pensions Secretary to Parliament	Allowance Income-based Jobseeker's Allowance Income Support Housing Benefit Child Tax Credit & Working Tax Credit

25 June 2016	Personal Independence Payment (PIP) medical reassessments change PIP can be reassessed quite regularly with people being sent to face to face assessments to see if their condition has changed. From now, claimants asked to complete a shorter form to explain their disability (where they should include supporting evidence). Only if the	This follows feedback from claimants and representatives that under the existing process a face-to-face assessment isn't always necessary. The form is called 'How your disability affects you form' (AR1).
	decision maker cannot make a decision based on that will s/he then arrange a face to face assessment.	
29 June 2016	Disability benefits PIP and DLA are no longer suspended for under 18 year olds going into hospital Normally, after someone has been receiving in-patient care in hospital	Link to the legislation <u>SI.No.556/2016</u> and the accompanying 'Explanatory Memorandum'.
	their Personal Independence Payment (PIP) or Disability Living Allowance (DLA) is suspended after a certain period. For those aged under 16 the period is 84 days. For those aged 16 or over it's 28 days.	This follows the Supreme Court's judgement Cameron Mathieson v Secretary of State for Work and Pensions.
	Now for those who are under 18 when they enter hospital, their DLA or PIP is not suspended and continues.	For more information see the DWP guidance DMG memo 14/16 and ADM memo 16/16.
	It is assumed therefore that Carers Allowance and associated premiums also continues so long as the other qualifying rules are satisfied.	
21 July 2016	Child Benefit and Guardian's Allowance can be paid into more types of accounts, such as Credit Unions This already applies to other social security benefits	The new regulation is available from legislation.gov.uk
28 July 2016	Going abroad for a bit Housing Benefit can be paid whilst temporarily away from home for up to 13 weeks or 52 weeks in limited circumstances. However for those who go abroad temporarily the period is reduced to 4 weeks. The 4 weeks limit is also applied to Pension Credit. Longer periods are	Delayed from April to May 2016 in the <u>Budget</u> 2016 and further delayed to Summer 2016 in DWP guidance <u>HB bulletin G4/2016</u> . • <u>Link to the legislation</u>

31 July 2016 and each year	allowed in various circumstances such as those going abroad for medical treatment, the death of a child or family member and for Housing Benefit only: fleeing domestic violence and member of the armed forces. Other exceptions also apply. Tax Credits renewal - deadline This is the deadline for claimants to renew their Tax Credits award by. Otherwise their award may stop.	DWP guidance on how it applies to Housing Benefit DWP guidance on how it applies to Pension Credit More advice from LITRG
30 August 2016	Child staying on in education - deadline This is the deadline for claimants to let Child Tax Credits and Child Benefit offices know if their 16 year old child is staying on in certain education or training in order to continue receiving these benefits.	More details from Gov.uk about Child Tax Credits and Child Benefit.
October 2016	 The National Minimum Wage rates from October 2016. This includes: 21 to 24 year olds (from £6.70 to £6.95 per hour) 18 to 20 year olds (from £5.30 to £5.55 per hour) 16 to 17 year olds (from £3.87 to £4.00 per hour) apprentices (from £3.30 to £3.40 per hour) The government will align the National Minimum Wage and National Living Wage cycles so that both rates are amended in April each year. This will take effect from April 2017. 	See the ACAS website for more details.
1 November 2016	Help with Healthy Start under Universal Credit The rules for getting help with the Healthy Start Scheme food and vitamins under Universal Credit are introduced	The <u>new rules</u> Details from the <u>Healthy Start website</u> .
Phased introduction, from 7 November and	Household benefit cap lowered This means that more people will see their total benefits limited. The Government will introduce the cap in a phased way.	For more details, see for example, our <u>July 2015 Benefit Bulletin</u> and <u>DWP guidance</u> . Announced in the <u>Summer Budget 2015</u>

26 December 2016

The cap is the total amount of benefits that working age people can receive. This change reduces the ceiling from the previous weekly £500 to £385 for those with children or couples without children and from £350 to £258 for single people without children. The amounts are higher in London.

A letter from the DWP to Local Authorities in July stated that "... the benefit cap changes will start to be implemented from 7 November 2016 and this will be managed over a number of weeks". The new lower cap will apply on 7 November to those already capped. Those who are not capped will have the new lower cap applied at different dates depending where they live. In Newcastle, this will be from 26 December 2016.

More exemptions

From 7 November 2016 all households which include someone entitled to Carer's Allowance,* the carer's element of Universal Credit or Guardian's Allowance are added to those who are exempt from the cap. Announced in the <u>Budget 2016 para 2.73</u>. The current exemptions will continue to apply.

Government impact assessment

<u>DWP guidance on the cap, including the exemptions</u>

The National Housing Federation <u>calculate</u> that couples with more than two children would be affected. For example, a couple with three children paying average rent in a private North East property would have a shortfall of £33 a week for two bedrooms and £39 a week for three bedrooms and so on.

* This includes those who have what is called an 'underlying entitlement' to Carers Allowance. This is where Carers Allowance is claimed but not awarded because another similar 'earnings replacement' benefit like Retirement Pension is being paid.

New benefit cap and Universal Credit ADM memo 27/16 is available from gov.uk

Early 2017

'Tax Free Childcare' replaces employer supported childcare vouchers – phased in

Available to people who have an annual income under £150,000 and are not receiving help with childcare on Tax Credits or Universal Credit and other rules.

Government press release March 2013

More details from the <u>Family and Childcare</u> <u>Trust</u> and in the <u>Budget 2016</u>

More details on childcare help in Newcastle

2017	From 2017, local areas including the North East , "will work with the DWP to co-design employment support for harder-to-help claimants".	See Spending Review and Autumn Statement 2015 (paragraph 2.55) on 25 November 2015.
8 February 2017	The full Universal Credit system is rolled out to claimants in the area covered by Coquet House Jobcentre Plus office (Newcastle East).	See the statement to Parliament by the Work and Pensions Secretary on the roll out and the latest list of the roll out by DWP.
	See 25 May 2016 for details of how this roll out of 'full service' Universal Credit will work.	More details in our <u>Universal Credit web page</u>
15 March 2017	The full Universal Credit system is rolled out to claimants in the area covered by Condercum House Jobcentre Plus office (Newcastle West). This completes the roll out of Full Service Universal Credit to all three Newcastle jobcentres. See 25 May 2016 for details of how this roll out of 'full service' Universal Credit will work.	See the statement to Parliament by the Work and Pensions Secretary on the roll out and the latest list of the roll out by DWP. More details in our Universal Credit web page
16 March 2017	Personal Independence Payment criteria change The government have changed the PIP criteria to reverse the effect of two court decisions in order to return the rules to their original intention.	See the <u>DWP press release</u> and the <u>legislation</u> which brings in these changes. <u>See the PIP factsheet from Disability Rights UK which also describes these changes.</u> See also a report for the debate in parliament on these <u>Changes to Personal Independence Payment regulations</u>
31 March 2017	Existing Work Programme contracts to come to end	Announced in the Spending Review and Autumn Statement 2015.

	The Work and Health Programme (WHP) for those with health conditions or disabilities and unemployed for over two years - will replace the Work Programme and Work Choice but not until 'late, or October 2017'. In the meantime Jobcentre Plus will support all other JSA claimants up to their eligibility on WHP. The DWP said the budget for the WHP will be about £130million by 2020, which compares with the £2.8bn cost of the Work Programme between 2011 and 2016. The LGA have said that: "Through devolution deals, the Government has committed to work closely with seven areas. Each will develop Employment and Skills strategies and contract package areas (CPAs) will be aligned to the geographic areas. This includes: • co-commission WHP with Greater Manchester and London • co-design WHP with the combined authorities of Sheffield, Tees Valley, Liverpool, West Midlands, and the North East."	More details and commentary in the Learning and Work Institute website, reform, PublicFinance, TES press release, Vonne on the WHP in the North East and an LGA background note.
April 2017	The Government's plans for higher income social housing tenants to pay market rents (called 'pay to Stay') that was due to be introduced now has been withdrawn The plan – which underwent various changes - was that social landlords could charge higher earnings market or near market rents.	On 21 November 2016, the Government announced that the mandatory pay to stay scheme would not be introduced and that local authorities and housing associations "will continue to have local discretion." Parliamentary briefing Originally announced in the Summer Budget 2015, revised in the Budget 2016 para 2.305. See a Parliamentary research briefing and Insidehousing.
1 April 2017	The government will align the National Minimum Wage and National Living Wage cycles so that both rates are amended in April each year from April 2017 rather than in October and April.	Announced in the <u>Budget 2016</u> para 2.66 <u>The new rates from GOV.UK</u>

1 April 2017

In March 2018, the Government announce this measure will be withdrawn. Budget 2018 announced this would be on 31 December 2018

Removal of housing costs help in Universal Credit for new claims from out of work 18 to 21 year olds, who are single and subject to 'all work related requirements'

Exemptions apply such as being 'vulnerable', unable to live with parents, disabled, have children, is earning enough or been working in last 6 months up to a certain level (in which case a limited 6 months exemption applies), or in supported accommodation (for which Housing Benefit is still payable). The full list of exemptions are in the 'explanatory memorandum' to the regulation.

It applies to new claimants and not for example those already on Housing Benefit or UC housing costs.

However, if there is a break in claim, the housing costs will be removed. The 'explanatory memorandum' says that in such cases and where an exemption does not apply, the claimant should be able to get work - with support from the 'youth obligation' or return home.

The 'youth obligation' for under 21 year olds with stronger 'day one' work requirements and an increase in apprenticeships, which according to Homeless Link will be introduced in 'full service' Universal Credit areas. Further details of the 'youth obligation' by Employment Minister Damian Hinds in a letter to the Work and Pensions Committee

29.3.18, Work and Pensions Secretary Esther McVey <u>written ministerial statement</u>

<u>Chair of the Work and Pensions Committee</u>

comments

Commons Library explanation

Earlier information on the original plan:

Announced in the <u>Summer Budget 2015</u> and laid in regulation SI.No.252/2017

Explanatory Memorandum to the regulations

Useful <u>Parliamentary briefing</u>, includes the exemptions that will apply and includes comment on the potential impact of the measure.

<u>DWP guidance Memo ADM 6/17</u> attempts to explain the exemptions and uses case law examples.

In 2015, the government said it will <u>not apply</u> to those in supported accommodation.

This measure went ahead despite <u>reports of</u> pressure on the government to abandon it

On 16 March 2017 a Parliamentary scrutiny committee referred the regulations for the special attention of the House of Commons

following a submission from "Shelter raising some concerns about how the policy will operate in practice, particularly the "Catch 22" situation of those who cannot receive benefit until they have housing and cannot be housed until they have benefit." See Ongoing details from Homeless link e.g. press release on the DWP guidance Government response to concerns by the SSAC includes a short consultation with health experts on the effects of this measure. Some assessments of impact but see the government explanatory memorandum which explains its decisions. The Residential Landlords Association believes Landlords unlikely to rent to under-21s following benefit cut Crisis believes 18-21 year olds at greater risk of homelessness as Government announces benefit cuts Inside Housing, report homelessness charity Centrepoint warned the exemptions were not exhaustive enough and would make it difficult for under 21s to find a landlord. Crisis and Sheffield Halam report October 2015: The withdrawal of support for housing

		costs under Universal Credit for young people: more pain for little gain?
1 April 2017	Benefit cap earning exemption – amount increased!	Regulation 2017 SI No. 138
	The earnings exemption from the benefit cap in Universal Credit is changed from the monthly set amount of £430 to 16 times the national living wage hourly rate converted to monthly rate = £520 a month	
1 April 2017	Bedroom Tax change	Legislation for Housing Benefit and for
	The 'spare room subsidy' for social housing, also known as the 'bedroom tax', reduces the amount of Housing Benefit or Universal Credit housing element by 14% if you are deemed to have one spare bedroom. It is 25% for two or more spare bedrooms. There are various rules about how bedrooms are counted. From 1 April 2017, new rules allow for:	Universal Credit. In November HB Circular A3/2017 said new regulations would be laid following the judgment of the Supreme Court in [2016] UKSC 58. More details from Carers UK
	 an extra bedroom for a disabled child or non-dependant needing overnight care by a non-resident person or persons an extra bedroom for a severely disabled couple who can't share a bedroom 	
	This was brought in due to a <u>Supreme Court</u> decision which found that not to allow such people a bedroom was unjustified discrimination.	
	Clarification of how this is applied by Local Authorities can be found in the DWP guidance <u>HB Circular A3/2017</u> and <u>ADM Memo 5/17</u> . For example, the kinds of disability benefits required and how to consider whether a couple might need a spare bedroom.	
3 April 2017	The 52 week limit for the 'permitted work' rule is removed	Announced in the <u>Budget 2016</u> para 2.70 and enacted in regulation <u>SI 2017/205</u>

	This allows people on the sick such as those on Employment and Support Allowance to try out work for an indefinite period. NB their earnings cannot exceed £115.50 a week for 2016/17 and £120 a week for 2017/18. Also announced, an additional £15 million each year to help those on the sick on Employment and Support Allowance and equivalent in Universal Credit with the costs of preparing for work and improve the process for reassessing claimants with deteriorating conditions in the work related activity group.	See <u>DWP guidance</u> on this change and see more details about permitted work. Please note, there is no permitted work rule in Universal Credit, which does not have an hours of work limit.
3 April 2017	Loss of £29 a week for those on the sick Removal of the 'work related activity' component in Employment Support Allowance and its equivalent in Universal Credit for new claimants. Existing claimants receiving the component can continue to receive it but can lose it if reassessed. In which case a mandatory reconsideration followed by an appeal may be necessary.	Announced in the Summer Budget 2015 and enacted in regulation SI 2017/204. Details explained in DWP guidance Parliamentary report March 2017 The Government have said that existing claimants who undergo the ESA assessment (work capability assessment) after April 2017 will continue to get the component
	Those in the Support Group will continue to get the support component and its equivalent in Universal Credit. See also the changes to ESA exempt work and hardship payments The additional related (hidden) cut to under 25 year olds has been reversed. Disability Rights UK explanation	In November 2016, a House of Commons debate unanimously agreed that this change should be delayed but it has continued. Briefing to Parliament 23 January 2017 explaining the rule
3 April 2017	Increased conditionality extended to those with younger children Parents claiming Universal Credit whose youngest child turns 3 years old will have to be fully available for work and work activity, and those	Announced in the <u>Summer Budget 2015</u> and enacted in regulation <u>SI 2017/204</u> .

6 April 2017 Delayed from 2016	whose youngest child turns 2 years old should take part in work preparation as well as work focused interviews. Bereavement Support Payment Replacing the Bereavement Payment scheme, the new bereavement support payment is set at two rates - • A standard rate for those who do not qualify for the higher rate — with monthly payments of £100 for a period of 18 months following the date of death, plus an extra payment of £2,500 for the first month, and • A higher rate for pregnant women or those entitled to child benefit — with monthly payments of £350 for a period of 18 months following the date of death, plus an extra payment of £3,500 for the first month. Key points include the loss of the Widowed Parents Allowance for those with children, the replacement of the initial lump sum payment, the continuation of help for the 18 months — which unlike present payments will be ignored by Universal Credit and the benefit cap, and a simplification of the national insurance contribution conditions.	To understand work related requirements and avoid sanctions, see our sanctions leaflet and training. • Regulations SI.No.297/2017 and SR.No.44/2017 bring into force section 30 of the Pensions Act 2014 • Guidance about how it is treated as income by Housing Benefit (HB Circular A6/2017) Background: • a Parliamentary research briefing • Consultation ended 2011 • Parliamentary report 2013 • Part of the Pensions Act 2014 • 2017 date from 2014 autumn statement. • June 2016, House of Commons Work and Pensions Committee investigation and reports on Bereavement Benefit proposals which it 'broadly welcomes'
6 April 2017	Major reductions in Tax Credits and Universal Credit 2 child limit	Announced in the Summer Budget 2015 (para 2.103) and enacted in the Welfare Reform and Work Act 2016 (section 13 – for CTC and section 14 for UC).
	For Child Tax Credit (CTC): The amount paid for children in Child Tax Credit (CTC) (about £53 a week per child) is restricted to two children – unless they were born before 6 April 2017 or an exemption applies - see below.	Regulations, which also include the exceptions for Child Tax Credits and for Universal Credit

Put another way, this element will no longer be awarded for third and subsequent children born on or after 6 April 2017 unless exempt. This will apply where separate people form a couple – they will only receive the element for children born before 6 April 2017.

For Universal Credit:

People who claim Universal Credit on or after 6 April 2017 and have three or more children will be told they cannot claim Universal Credit - unless they have been on UC in the last six months or claim as a single person after splitting up less than a month ago. Instead, for an interim period, they will be directed to claim the benefits that Universal Credit is replacing such as Tax Credits and Housing Benefit and Jobseekers Allowance (called 'legacy benefits'). In which case, the above rule for Child Tax Credit will apply.*

Then from 'end of January 2019' (date of November 2018 changed by autumn Budget 2017), Universal Credit claims will be taken from people with three or more children, except they will probably not get an amount for more than two children, regardless of child's date of birth (unless for example, the child is born before 6 April 2017 and they have been on UC or legacy benefits in last 6 months or an exemption applies).

Those already on UC at 6 April 2017:

Government guidance on the UC change:

- Detailed for 'stakeholders' and
- Less detailed for the public which includes the form to complete to prove rape.
- Form to claim exemption for "...<u>a child</u> conceived without your consent.
- Support for a child who is informally living with you
- Guidance to Housing Benefit staff
- The government say additional information will be provided about the rules at the end of the November 2018 nearer the time.
- DWP slides
- Internal DWP guidance Memo ADM 10-17

DWP guidance – for claimants and professionals e.g. social workers:

- Support for a child who is informally living with you
- Support for a child conceived without your consent
- Universal Credit and families with more than 2 children: information for claimants

Other guidance and commentary

- <u>Revenuebenefits</u> blog and the changes in their <u>Child Tax Credit</u> and <u>Universal Credit</u> sections
- See our <u>web page on Universal Credit</u> and <u>benefit bulletins</u> for updated information

Impact

- who already have three or more children are not affected unless they have a 6 month break in claim.
- who then have a third or subsequent child on or after 6 April 2017 will only receive UC for the first two children unless an exemption applies - as described below.
- However, if people become responsible for a child born before 6
 April 2017, through adoption or as part of a friend and family care
 arrangement, and they already have a second child born on or after
 6 April 2017 they won't automatically get an extra amount for the
 new child added.

The disabled child element, help with childcare costs and free school meals however, will still be payable even if it is the one born before 6 April 2017 that satisfies the rules for them.

Exemptions to the general rule restricting the child element for a third or subsequent child include when the child is:

- born in a multiple birth e.g. twins (the first born will not be paid for if the claimant already has two or more children but all others in the multiple birth will be);
- adopted in some cases;
- living with family or friends as their carers, such as 'kinship care'; or
- likely to have been conceived as a result of non-consensual sex, or at a time when the claimant was subject to ongoing control or coercion by the other parent of the child.

The family element withdrawn

In CTC the family element (worth £545 a year) and the equivalent in Universal Credit (the first child element) is withdrawn for those who start a family on or after 6 April 2017. Those who had children before that date continue to get it.

- These two reforms are targeted at families with children and make savings (benefit reductions) of £2,040m in GB, which extrapolates to £9.13m in Newcastle.
- Impact from <u>Parliamentary briefing</u> pages 33-34.
- According to the <u>Institute for Fiscal</u>
 <u>Studies</u> with such changes, the
 government will reach its target of £12
 billion cuts to welfare by 2020.
- * The delay (or redirection to legacy benefits) was announced by Work and Pensions minister Damian Green to Parliament and incorporated into the above legislation.

See also the Westminster Hall debate from Hansard.

Consultation:

- Universal Credit and Child Tax Credit: exceptions to the 2-child limit by government
- Exceptions to the limiting of the individual Child Element of Child Tax Credit and the Child Element of Universal Credit to a maximum of two children from Children's Society

	Other benefits In Housing Benefit, the family premium was withdrawn for new claims in May 2016. The two child limit is also mirrored in Housing Benefit and other legacy benefits.	
10 April 2017	Earners allowed to keep more Universal Credit	Announced in the Autumn Statement 2016
	From now a claimant will lose 63 pence instead of 65 pence of Universal Credit for every pound he or she earns.	Laid in legislation SI.No.348/2017 and DWP guidance ADM memo 4/17
10 April 2017	Carers Allowance earnings rule increase	The legislation: SI.No.386/2017
	One rule for Carers Allowance is that you are not earning too much. This amount is increased from £110 to £116 a week.	See this guidance from Low Incomes Tax Reform Group on what does and does not
	For example, if you work 16 hours a week at the national minimum wage (£7.50 for those aged 25 and over) it takes you above the £116.	count as earnings for Carers Allowance.
		See the other uprating to <u>Tax Credits</u> and <u>benefits</u> . Also in <u>guidance</u> to Housing Benefit sections. The <u>Joseph Rowntree Foundation</u> <u>report</u> that the freeze of Tax Credits and working age benefit rates has contributed towards an increase in numbers living below the Minimum Income Standard.
31 July 2017	Tax Credits renewal - deadline	More advice from LITRG
and each year	This is the deadline for claimants to renew their Tax Credits award by. Otherwise their award may stop.	
1 August 2017	Free school meals and Universal Credit in Scotland Earnings threshold introduced to get free school meals for those on Universal Credit.	Legislation Scottish Government website

	A threshold has not yet been introduced for the rest of GB so simply being entitled to Universal Credit gives entitlement to Free school meals.	
September 2017	Free childcare increased Free childcare during term time for all three and four year olds increases from 15 to 30 hours per week for parents who work and earn at a certain level. The government say this is "worth around £5,000 a year per child. The Government will implement this extension of free hours early in some local areas from September 2016."	See Parliamentary document the Budget 2016 the Childcare Bill: policy statement Newcastle City Council Childcare information
29 September 2017	Work Capability Assessment by a health professional will not apply to those with greater health problems in the following way: Those in the ESA support group and equivalent in Universal Credit who have a work capability assessment after 29 September 2017 will be told they will not be reassessed again if they: • have a severe, lifelong disability, illness or health condition • are unlikely to ever be able to move into work	For more details, see 'Employment and Support Allowance and Universal Credit: changes to the Work Capability Assessment' from gov.uk and the guidance on the new criteria from Disability Rights UK.
23 October 2017	Help for sanctioned claimants who are homeless or have a mental health condition Help for sanctioned claimants who are homeless or have a mental health condition Claimants on certain benefits are expected to take part in some level of work related activity. Failure to comply can mean a cut in benefit called a 'sanction'. From 23 October 2017, sanctioned Jobseeker Allowance claimants who are homeless* or have a mental health condition will be added to other vulnerable groups who have	See the rule which brings in this change and the explanation. * Replying to the SSAC, the DWP said the definition was broad enough to capture 'sofa surfers' and will include such examples in their internal guidance.

	immediate access to hardship payments, rather than waiting two weeks.	Internal guidance includes advice on mental impairment
Autumn 2017	Work and Health Programme to replace the Work Programme and Work Choice	Announced in the Spending Review and Autumn Statement 2015.
	Much of the detail is yet to be decided on the replacement for these two schemes which support the unemployed and sick back into and in work	More details in the Learning and Work Institute website, Guardian summary, a Parliamentary briefing (Dec 2016) and the Work and Pensions Committee view. DWP press release 2016

1 January 2018	No new 'live service' claims for Universal Credit	For more details see the <u>Autumn Budget</u> 2017 web page and the <u>further statement</u> by
	'Live service' is a limited kind of Universal Credit which has been available to new claims from single people. No new claims for it will be possible from 1 January 2019. Existing recipients will continue to get it	David Gauke Secretary of State for Work and Pensions in the House of Commons.
	but until 'full service' Universal Credit is introduced in an area, any new claims will instead have to be made for 'legacy benefits' (which are the benefits that are being replaced by Universal Credit).	Internal DWP guidance explaining the change: • HB Bulletin U4/2017 • Memo ADM 1/18
January 2018	Universal Credit advanced payments Advanced payments of Universal Credit are loans that can be paid if there is a delay in the Universal Credit payment which is causing financial hardship for example, during a new claim.	For more details see the Autumn Budget 2017 web page and the further statement by David Gauke Secretary of State for Work and Pensions in the House of Commons.
		DWP guidance following regulations

	 From January 2018, claimants can get a full months' worth of Universal Credit within five working days In the meantime, from December, claimants can get 50% of their Universal Credit From Spring 2019, people will be able to request an advice payment online The recovery period can be extended from 6 to 12 months - if this is what a claimant wants 	
14 February 2018	Seven waiting days in Universal Credit removed	Announced in autumn 2017 budget
	Introduced on 3 August 2015, some new claims to Universal Credit claimants had to wait seven days before any entitlement began. This has been removed.	<u>DWP guidance</u> following regulations
20 March 2018	Government 'Payment Exception Service' replaces the Simple Payment service Claimants who are unable to open a bank, building society, Post Office or credit union account may receive their benefit payments by the 'Payment Exception Service'. This replaced the 'Simple Payments' service. People will still receive payment the same way (SMS text or card) and will continue to be paid through PayPoint outlets. "New customers who are unable to open and / or manage a bank or other account will be paid by the HM Government Payment Service from 1 February 2018. They will be given the option to be paid by text or pdf email containing a voucher or card."	For further details, see the gov.uk webpage on this new service and also see the Citizens Advice webpage on Payment of benefits and tax credits and the DWP letter which is reproduced in an appendix to the March 2018 Benefit Bulletin

April 2018	 Benefit uprating Most Social Security benefits from 9 April 2018 Notable changes are: The Carers Allowance earning limit which prevents a claim increases from £116 to £120 per week The basic and new state pension will be increased by the government's 'triple lock' commitment Benefits linked to the additional costs of disability, and for carers, are increased by the annual rise in prices The majority of working-age benefits have been frozen at their 2015/2016 levels for four years under the Welfare Reform and Work Act 2016. 	Social Security Benefits: SI.No.281/2018 and SI.No.332/2018 from legislation.gov.uk Housing Benefit: HB Circular A10/2017 from gov.uk Tax Credits and Guardians Allowance: SI.No.344/2018 from legislation.gov.uk Carers allowance: SI.No.280/2018 from legislation.gov.uk See the written statement to the House of Commons and the proposed benefit and pension rates 2018 to 2019 available from gov.uk
April 2018 Delayed till September 2018	Help to save Designed to help people on low income save more, with an additional contribution from Government. A full rollout of the scheme has been due to be implemented "by April 2018 at the latest", but this has now been delayed until September 2018. The HM Revenue and Customs (HMRC) said trial period started in January 2018. Delay reported in BBC and Moneywise	Announced in the Budget 2016 IFS report 15 August 2016 including lowered costs Details of scheme from: The government on gov.uk The Money Advice Service
April 2018	Class 2 National insurance contributions paid by self-employed abolished The government will reform Class 4 NICs, so that self-employed individuals continue to build entitlement to the State Pension and other contributory benefits.	See para 1.166 in the Budget 2016

1 April 2018	Council Tax Reduction Scheme changes to a different system	See the Council's webpage explaining the new 2018/19 scheme
	The Council have changed the support that can be provided. For example the amount of support people get depends on what income or benefit band they fit in, how savings and other incomes are taken into account (e.g. disability benefits are ignored as income) and a flat rate deduction for non-dependants.	
1 April 2018	Free school meals – new Universal Credit earnings limit Following a consultation, the government decided to introduce an earnings threshold from 1 April 2018, where anyone earning £7,400 a year net or more will not be able to claim Free School Meals. Until that date, anyone receiving Universal Credit is able to claim Free School Meals regardless of how much they earn. Plus their entitlement to Free School Meals will be protected up to at least 2022, even if their earnings rise above that threshold.	For more details on the new rules see the consultation and the government response and the legislation. Research by IFS
2 April 2018	 Funeral Expenses Payments Scheme improvements People on certain means tested benefits like Income Support or Universal Credit can get some help towards funeral costs they may be responsible for. Here is a list of Supporting evidence for a funeral payment application can be made electronically The time for claiming a payment is extended from 3 to 6 months, and The contributions from charities, friends and relatives towards the cost of the funeral from the payment will now be ignored A shorter application form for children's funerals 	Legislation: SI No.61/2018 Government guidance: DMG Memo 3/18 and ADM Memo 7/18 More details on the Funeral Expenses Payment scheme

6 April 2018	Sure Start Maternity Grant improvement	See the The Loans for Mortgage Interest and Social Fund Maternity Grant (Amendment)
	This grant gives £500 for people on certain benefits towards the costs of a new baby unless there is another child under 16 in the household – although exceptions apply.	Regulations 2018 SI No.307 More on the Sure Start Maternity Grant from
	However, a new exception is allowed if the older child is not the birth child of the claimant or their partner at the time of the claim and that	gov.uk See also the extension of the time limit for
	child was over 12 months old when the claimant first became responsible for them. This will help where the older child is adopted or in a non-parental care arrangement.	claiming this grant to six months from 18 October 2018
	The amendment also means that claimants who receive DWP loans for mortgage interest only, can qualify for a Sure Start Maternity Grant.	
6 April 2018	Help with mortgage interest for benefit claimants ends on 5 th April and changes to offer of a repayable loan from a third party lender on 6 th April	Announced in the <u>Summer Budget 2015</u> See the <u>new rules</u> , the <u>updated guidance</u> on
	The loans are secured against the claimant's property. Help for existing claimants also stops and they are invited to request this help.	the gov.uk page and our <u>changes for housing</u> <u>related benefits</u> web page.
		Amendment regulations SI.No.307/2018 is available from legislation.gov.uk
		Government guidance: <u>DMG Memo 5/18</u> , <u>ADM Memo 8/18</u> and <u>ADM Memo 9/18</u>
11 April 2018	Temporary accommodation and Universal Credit A problem with Universal Credit being paid monthly was that those staying in temporary accommodation less than that were not getting any help with the rent. To fix this, the government have decided that from April 2018 people can claim Housing Benefit for periods in	For more details see the Autumn Budget 2017 web page and the further statement by David Gauke Secretary of State for Work and Pensions in the House of Commons.

	temporary accommodation - just like those in supported accommodation and other 'specified accommodation.	 DWP guidance: Memo ADM 4-18 UC Bulletin UC1/2017 HB Circular A2/2018
11 April 2018	Housing Benefit two-week run-on for new Universal Credit claimants from April 2018 When people who are on Housing Benefit claim Universal Credit, their Housing Benefit stops and the inbuilt delay in waiting for their first payment of Universal Credit can cause problems with rent not being paid. From April 2018, they will receive the equivalent of two additional weeks of Housing Benefit early on in their Universal Credit claim.	For more details see the Autumn Budget 2017 web page and the further statement by David Gauke Secretary of State for Work and Pensions in the House of Commons. DWP guidance: • Memo ADM 4-18 • HB Circular A2/2018 • HB Circular G5/2018
31 August 2018	Closure of Newcastle West Jobcentre, Condercum House, West Road The work is taken over by Newcastle City Jobcentre, Cathedral Square, Newcastle City Centre. This date was changed from 15 December 2017, March 2018 and sometime in May 2018.	See the Government update on the future of DWP jobcentres. The Minister for Welfare Delivery, Caroline Nokes MP described the support that would be available. See our page on benefit office contact details for further information
September 2018 Delayed from April 2018	Help to save scheme Certain claimants can get up to 50p for every £1 they save. It is available to people entitled to Working Tax Credits or Universal Credit - earning £542.88 a month or more. After two and four years, you get a payment of up to 50% of what you have saved. The account lasts for four years and if it combines with other savings to reach £6,000 or more it can reduce your Universal Credit.	Announced in the Budget 2016 and see the IFS report 15 August 2016 Details of scheme from: The government on gov.uk The Money Advice Service Contact

20 September 2018	Submit your Personal Independence Payment appeal online People living in Yorkshire/Humber and North East England areas appealing against PIP decisions, can now do so online via https://www.gov.uk/appeal-benefit-decision/submit-appeal If you want to appeal other benefits, you can download the appeal form from this website to complete and send by post as normal.	More details from HM Courts & Tribunals Service news item and a speech by the Senior President of Tribunals
18 October	Sure Start Maternity Grant	View the amendments and the DWP
2018	The time for claiming this payment is extended from three to six months	guidance ADM Memo 20/18 and DMG Memo 13/18
November	This was the date when the two-child policy – already introduced for	For more details see the Autumn Budget
2018	Child Tax Credits from April 2017 – was to be introduced for Universal	2017 web page and the <u>further statement</u> by
Now February 2019	Credit claims.	David Gauke Secretary of State for Work and Pensions in the House of Commons and the
2019	However, this has been moved to 1 February 2019 by the Autumn Budget 2017	1 February 2019 entry below.
28 November 2018	Two child limit – kinship carers exception – date given	Date announced in the Budget 2018
2018	The 'two child limit' was introduced from April 2017 where benefits like Child Tax Credits would not be paid for a third or more children, except in a limited set of exceptions, including the 'rape clause'. From this date, nonparental carers and adopters will be added to the list of those who are fully exempt from the 'two child limit.'	View the regulations SI.No.2018/1129 and SI.No.2018/1130 covering Tax Credits and see a summary by Child Poverty Action Group (CPAG).

6 December 2018	Age for claiming Attendance Allowance and Personal Independence Payment is changing From now the qualifying age to claim Attendance Allowance is 'State Pension age'. Likewise, the date for claiming Personal Independence Payment (PIP) is up to the day before your State Pension age. So, as State Pension age depends on your date of birth and is also rising, in order to know whether you should be claiming Personal Independence Payment or Attendance Allowance, you will need to check your State Pension age on the online calculator from gov.uk.	The law on this is in section 83 of the Welfare Reform Act 2012 and section 64(1) of the Social Security Contributions and Benefits Act 1992. Here is a timetable from gov.uk showing all the various changes to State Pension ages, depending on date of birth. See also details from Parkinson's website.
31 December 2018	Universal Credit housing costs reinstated for 18-21 year olds. In April 2017, the government stopped 18 to 21 year olds getting housing costs in their Universal Credit, unless they came under an exemption. In March 2018 they said this rule would be removed but it is only in the Budget 2018 and the following legislation that a date has been given when this change takes effect. Until then, the rule still applies as explained in the Department for Work and Pensions guidance.	Date announced in the <u>Budget 2018</u> policy costings. View the regulations <u>SI.No.1129/2018</u>

2013		
16 January	The severely disabled and Universal Credit	See the <u>Draft Universal Credit (Managed</u>
2019		Migration) Regulations 2018: SSAC report
	Claimants receiving the 'severe disability premium' in with their 'legacy	and government statement, a summary of the
	benefit' will not be able to claim Universal Credit until they are told to	announcements in the November 2018 DWP
	under 'managed migration'.	magazine Touchbase and November 2018
		Benefit Bulletin
1 February	Universal Credit – two child policy	For more details on the change of date, see
2019		the Autumn Budget 2017 web page and the
		further statement by David Gauke Secretary

Produced by the Newcastle City Council Active Inclusion Service in November 2018. Email: activeinclusion@newcastle.gov.uk

The date was moved from November 2018 to this date

This applies to areas where full service Universal Credit has been rolled out

New claims for Universal Credit:

A two child limit applies, irrespective of the date of birth of children in the family. In other words, the amounts allowed for children in Universal Credit is limited to two children. Exceptions may apply, for which see April 2017.

Between April 2017 and (now) 31 January 2019, new claims for Universal Credit from families with more than two children will be told to claim Child Tax Credits (and other 'legacy' benefits) instead.

Pre-existing Universal Credit claims:

Families that are already on Universal Credit at April 2017, who already have three or more children are not affected. They will not have their benefit cut if they remain on Universal Credit (but note the exemption for some returning to Universal Credit before a 6 month break)

Families that are already on Universal Credit at April 2017, who have a third or subsequent child born on or after 6 April 2017 will only receive Universal Credit for the first two children.

The above is based upon Damien Green's statement. We await legislation for the definitive details.

of State for Work and Pensions in the House of Commons.

The policy was originally announced in the Summer Budget 2015 (para 2.103) and included in the Welfare Reform and Work Act 2016 (section 13 – for CTC and section 14 for UC) applied to Child Tax Credits and the equivalent child elements in Universal Credit. However, Work and Pensions minister Damian Green announced to Parliament that Universal Credit claims from such families will be directed to claim Tax Credits (and other 'legacy benefits') until November 2018

"... we will direct new claims from families with more than two children to Tax Credits until November 2018 [now moved the end of January 2019]. Thereafter, new claims from families with more than two children will be taken through Universal Credit. Families already on Universal Credit who have a third child after April 2017 will remain on Universal Credit and receive two child elements."

New 31 January 2019 date in guidance

Government guidance:

Support for a child who is informally living with you

Support for a child conceived without your consent

		Universal Credit and families with more than 2 children: information for claimants
1 February 2019	As Child Tax Credit (CTC) disappears new regulations allow Pension Credit to include similar amounts for children from 1 February 2019. CPAG explain (August 2018 newsletter), 'the lower rate for disabled children is less than half the amount in CTC, as in UC. The way pension credit is calculated could also leave people significantly worse off. For example, a single person with a pension income of £16,000 who is responsible for two children would currently be entitled to maximum child tax credit, but would not get any pension credit, even when two child amounts are included.'	Pension Credit regulation 2018 No. 676
April 2019	Universal Credit work allowance improved Within the Universal Credit calculation is how earnings are treated. The more you earn, the less Universal Credit you get. This work allowance was cut for some people in April 2016. From April 2019, the work allowance is improved so that more people will be able to keep more of their earnings. The amount will depend on their individual circumstances.	For more details, see the Budget 2018 paragraph 5.32
1 April 2019	Government to fund Citizen Advice to provide support to Universal Credit claimants instead of Local Authorities Known as 'Universal Support' the government had funded Local Authorities to provide some level of support to Universal Credit claimants.	First announced 1 October 2018 by the Secretary of State for Work and Pensions and a Government press release
April 2019	Housing Benefit for social sector tenancies limited to private sector levels – called Local Housing Allowance This change will not now apply	For more information, see the Prime Minister's statement in Parliament and a Supported housing update from gov.uk.

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July 2019	In October 2017, the Prime Minister told Parliament that the Government's model to support and sustain supported housing will be published on 31 October 2107, and: "as part of our response to the review, we will not be applying the local housing allowance cap to supported housing; indeed, we will not be implementing it in the wider social rented sector. The full details will be made available when we publish our response to the consultation." The change was to be that from April 2019, Local Housing Allowance limits be applied to the Housing Benefit of social sector housing tenants (local authorities and housing associations) where a new tenancy is taken out or renewed after 1 April 2016. For Universal Credit claimants, it would be applied regardless of the tenancy start date. For supported housing a local authority administered top up should help towards the shortfall. This is a change from the earlier announcement for supported housing which simply delayed implementation. Local Housing Allowance is a limit on the amount of rent that is eligible for Housing Benefit depending on family make up and location. Universal Credit managed migration to begin - for a small test	Original details on the proposed change: Spending Review and Autumn Statement 2015 amended (delayed) by the Autumn Statement 2016 DHP will be payable Analysis has been provided to Parliament January 2016 Modelling impact by Nat Housing Federation The date of implementation was deferred from April 2018 to April 2019 and a top up fund for supported housing was announced in the Autumn Statement 2016 Announced in the 'managed migration'
	group	statement to the SSAC and draft regulations
	This is the proposed date when the government begin to test 'managed migration' on a small group, where they will be told their 'legacy	

	benefits' will stop and they have to claim Universal Credit instead. The process proper will start in January 2020 until 2024.	
July 2019	Universal Credit self-employed earnings 'grace period' extended to more people Universal Credit is reduced by different kinds of income in various ways. Self-employed earnings are assumed to be at least at a set amount called the 'minimum income floor' which can be difficult for those not actually earning that amount. At the moment, this does not apply to those in the first year of their business. This twelve month 'grace period' will be extended to all self-employed people, not just those in the first year of their business, when they claim Universal Credit in the following way. For those on 'legacy benefits' who will be involved in 'managed migration' to Universal Credit (see below) this will apply at some stage from July 2019, depending on when 'managed migration' applies to them. It will apply to those on 'legacy benefits' who have to claim Universal Credit due to a change of circumstances (see the 'triggers' document referred to above) from September 2020.	Announced in the Budget 2018 paragraph 5.35
Summer 2019	Planned date for HM Courts and Tribunals Service in the North East to relocate to Newcastle's Civic Centre, which will include social security appeal tribunals.	Press release A masterplan has been developed for next phase of the Civic Centre refurbishment programme, and these plans are now live on the council's planning portal.

October 2019	Maximum recovery from Universal Credit for fines, arrears and so on reduced	Announced in the <u>Budget 2018</u> paragraph 5.36
	When someone claims Universal Credit, they can ask for an 'advance payment' (a loan) to help during the wait for the first payment. From October 2021, the period this can be recovered will be extended from 12 to 16 months.	
April 2020	The notional minimum wage to be increased	Appaupaged in the Cummer Budget 2015
April 2020	The national minimum wage to be increased To £9 an hour for those aged 25 and over. Called 'National Living	Announced in the <u>Summer Budget 2015</u>
	Wage.'	See the Government National Minimum
	vvage.	Wage page
April 2020	Universal Credit higher 'surplus earnings' rule	Announced in the Budget 2018 paragraph 5.38
	Earnings over £2,500 a month when payments stop are carried forward	
	to the next Universal Credit monthly assessment. If these, and normal	
	earnings, are still over the limit, people have to re-claim Universal	
	Credit when their earnings are low enough. From April 2020, the	
	amount will reduce from £2,500 to £300, which means many more	
	people will be brought into this rule. More details about surplus earnings are available from gov.uk	

April 2020	Funding supported housing	
	The government had proposed to replace Housing Benefit with Local Authority funding for supported housing but those plans have been dropped . Services including women's refuges have <u>expressed their relief</u> . For more details see <u>All supported housing funding to be retained in welfare system</u> from gov.uk	
	The abandoned proposals:	Government response to the Communities
	In its response to its consultation, the government outlined a 'new approach' which included three funding groups:	and Local Government and Work and Pensions Committees Joint Report: Future of
	A 'sheltered rent' for sheltered and extra housing - funded in the welfare system	supported housing October 2017
	A Local Grant Fund for short term and transitional supported housing funded locally	For more information see Funding for supported housing from gov.uk
	 Housing Benefit and Universal Credit to continue fund 100% of housing costs (rent inclusive of eligible services charges) for long term supported housing 	
April 2020	Parental bereavement leave and pay	Announced in the Budget 2018
	From April 2020, employees who suffer the death of a child aged under 18 years old, or a stillbirth after 24 weeks of pregnancy, will be entitled to two weeks' of leave and pay if they meet certain rules.	
July 2020	Two-week benefit run-on for more benefits	Announced in the Budget 2018 paragraph 5.34
	From July 2020, when someone claims Universal Credit they will be able to keep two weeks' worth of their Income Support, income-based Jobseeker's Allowance or income-related Employment and Support	

	Allowance. This follows on the same measure that was introduced for Housing Benefit claimants from April 2018.	
	It applies when someone who is on one of those benefits (called 'legacy benefits') wants to claim Universal Credit or has a change in circumstances that means they may have to.	
October 2020	State Pension age is now 66 for men and women	Part of the Pensions Act 2011
	From December 2018 the State Pension age for both men and women increased to reach 66 by now.	More details and calculate your State Pension age and Pension Credit age
October 2021	Universal Credit advance payment recovery period extended	Announced in the <u>Budget 2018</u> paragraph 5.
	When someone claims Universal Credit, they can ask for an 'advance payment' (a loan) to help during the wait for the first payment. Now, the period this can be recovered will be extended from 12 to 16 months.	
October 2023 or 2024	Incorporating Housing Benefit into Pension Credit – delayed further	Announced in the Budget 2018
	The plan to add help with rent (Housing Benefit) into Pension Credit has been put back to now or 2024 when Universal Credit has fully replaced 'legacy benefits'.	
2026 - 2028	State Pension age will gradually rise from 66 to 67	Part of the Pensions Act 2014 and the Autumn Statement 2013 and DWP guidance
	And further plans to increase the pension age to 68 in mid-2030s and 69 in late-2040s.	See the Gov.uk retirement age page
		Calculate your State Pension age and Pension Credit age