

Cap in hand?

The effect of welfare benefit changes on disabled people in Wales



This is an Easy Read summary and recommendations of **‘Cap in Hand?’
The Impact of Welfare Reform on Disabled People in Wales: Report
by the Bevan Foundation for Disability Wales**

April 2013



How to use this document

This is an Easy Read Version. The words and their meaning are easy to read and understand.



You may need help and support to read and understand this document. Ask someone you know to help you.

Some words may be difficult to understand. These are in **bold** and have been explained in a box beneath the word.



Where the document says 'we', this means Disability Wales.

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This document was made into Easy Read by Learning Disability Wales using Photosymbols 4.

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Background



The UK Government are bringing in changes to **welfare benefits**.

Welfare Benefits is money to help people in need. For example money is given to people who:

- cannot work
- cannot get a job
- need help with living costs
- need help getting around
- need personal care.



The government is running out of money to pay for this. It must find ways to make more money, or to cut its welfare benefits bill.



They think it is better if people have a job. They want to make work pay so people get more money in work, than on benefit.



Many disabled people claim benefits because:

- It is harder for them to get a job - benefits mean they have some money to live on.
- The jobs they do often pay less - benefits give them extra money they need to pay their bills.



When you are disabled, your bills can also be higher because you may:



- have to have your heating on more



- have to do more washing



- need to buy special food, clothing or equipment



- need a car to get around.

We are worried that changes to benefits will push more disabled people into **poverty**.



Poverty is not having enough money to pay your bills to feed yourself and your family, to heat your home, to buy the things you need and to get around.

About the Changes

The UK Government are changing a lot of benefits:



1. Personal Independence Payment (PIP)

PIP is a new benefit. This has replaced the Disability Living Allowance (DLA) for support with personal care and / or getting around.

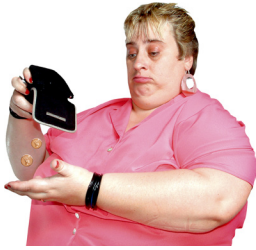


Assessment for Personal Independence Payment will be harder. Many disabled people who get Disability Living Allowance may not get this new benefit.



If they lose this benefit, they could also lose Attendance Allowance and Carers Allowance. Some could also lose money from the Independent Living Fund.

This will make a big difference. Some disabled people will:



- be forced into poverty



- not be able to pay for the support they need.



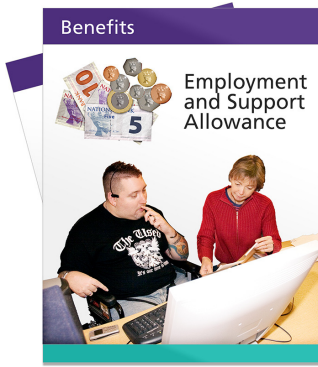
- spend more time stuck at home



- become less independent and less active.



All of these things will be stressful. This could make your illness or disability worse.



2. Employment and Support Allowance (ESA)

ESA is a new benefit. This has replaced Incapacity Benefit. This is a benefit if you cannot work because you are ill or disabled.



The assessments done are to decide if someone is 'fit for work' or not. Many people believe the assessments are unfair and not properly done.



Some disabled people have been told they do not qualify for the benefit. Some people have had to challenge the decision to get the assessment looked at again.



3. Housing Benefit (HB)

This benefit is to help pay your rent. This is being changed.



The government wants to save money on Housing Benefit.



If you receive Housing Benefit and have an empty bedroom, you will lose some of your benefit. This is known as the 'Bedroom Tax'.



If you cannot find extra money to make up for this, you may have to move to a smaller house. This may result in having to move away from family members and friends.



We are worried that being isolated could make someone's illness or disability worse.



4. Universal Credit

Universal Credit is a single new benefit that will replace lots of other benefits.

Universal Credit will help people who:



- have a disability or health problem



- do not have a job or do not earn enough money



- need help with housing



- have caring responsibilities.



Employment Support Allowance and Housing Benefit will be part of Universal Credit.



Universal Credit does look at what disabled people can do, rather than what they cannot do.



We are worried that Universal Credit will lead to loss of benefits for people. For example people will lose:



- Disabled element of Child Tax Credit.



- Severe Disability Premium.



There is little help for disabled people with lower levels of need.



People will have less money to live on that will have a bad effect on being able to live an independent life in the community.



5. Independent Living Fund (ILF)

This fund helps disabled people with higher needs to be able to live independently.



This fund will end in 2015. We do not know yet if it will be replaced by another fund.



6. Benefit Cap

There will be a limit to the amount of total benefits people can claim.



Disabled people who do not qualify for PIP or the 'support group' of the ESA will be affected. This is most likely to affect disabled people with less needs.



What we want to happen next

Disability Wales wants the UK Government, Welsh Government and **Public Bodies** to do more to keep disabled people out of poverty.



Public Bodies run public services for the government. These include Local Authorities, Health Boards and Social Services.



The UK Government

We want UK Government to:



- Think again about how benefit changes will affect disabled people.



- Listen to legal challenges that are being made. For example the government has already changed its mind on the 'bedroom tax' for disabled children.



- Carry out proposals for changes to the new Work Capability Assessment for people claiming ESA.



- Think again about the new 'bedroom tax'. Make sure people are not forced to move if their home has been adapted for their needs.



- Ask the **Department for Work and Pensions (DWP)** to find out how disabled people are affected by the changes.

The **Department for Work and Pensions (DWP)** is in charge of the Benefit system.



- Ask the DWP to stop holding Appeals Tribunals in Court buildings.



If you do not agree to changes in your benefits, you can make an appeal. You go to a tribunal to say why you do not agree.

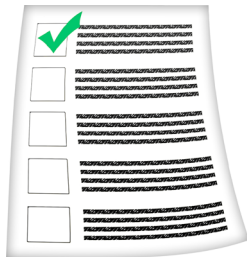


Welsh Government

Llywodraeth Cymru
Welsh Government

We are pleased that the Welsh Government will do what it can to support disabled people in Wales.

We want the Welsh Government to:



- Act on what it has learnt about disabled people in its 'Information and Advice Review'.



- Develop strong advocacy services for disabled people across Wales.



- Make sure local authorities in Wales understand the special housing payments for disabled children.



- Make sure disabled people understand who can claim special housing payments.



- Make sure people know about money they can claim back on things they buy and services they use, because they are disabled.



- Make sure each local authority area has a list of houses that have been adapted.



- Cut hate crime by showing positive images of disabled people. Stop disabled people being seen as scroungers or lazy.



- Check what the UK government does about Independent Living Fund payments.



- Carry out their plans on 'Action for Independent Living', so people with high support needs can live in the community.



- Make sure **Citizen Directed Support** is at the heart of new public services in Wales.

Citizen Directed Support means disabled people make their own choices about their support. They are in control of the support they have.



Public Bodies

We want organisations that run public services in Wales to:



- Talk to disabled people about any changes to their services.



- Consider the effect their decisions will have on disabled people and take action where possible.