

Cuts to social security and tax credits from 2010 to 2014

Sources: HMT budgetary documents, and impact assessments from other relevant government departments

Cuts made before 2013/14

Cuts to be made during 2013/14

Cuts to be made after 2013/14

* Note that the indicative loss per affected claimant is only a guide to the typical or average loss. The loss can vary greatly per claimant according to individual factors such as family size and rental liability, or local factors such as the specific scheme to replace council tax benefit in their local authority area. So the amounts given cannot be used to determine the actual losses for specific cases.

	Cuts	Implementation date	Client groups affected	Total cost to households	Indicative loss per affected claimant *
1	Child Trust Funds abolished	May-10	Young people	£560m for 2013/14	£675 per family
2	Support for mortgage interest paid at Bank of England interest rates	Oct-10	Home owners	+£10m for 2013/14	£11.30 per week
3	Education Maintenance Allowance (EMA) abolished	Sep-11	Young people 16-19 year olds in education	£500m for 2013/14	£28 per week
4	WTC childcare cost support reduction in support from 80% to 70%	Apr-11	Working parents	£350m for 2013/14	
5	WTC and CTC withdrawal (taper rate) increase	Apr-11	Workers	£730m for 2013/14	1.25% for the lowest income

6	WTC and CTC disregard for in year income increases reduced to £5K	April 2013, with reductions to £10K in 2011 and 2012 in preparation	Workers	£455m for 2013/14	decile 0.75% for the 2 nd decile
7	WTC and CTC £2500 disregard for in year income falls	Apr-12	Workers	£720m for 2013/14	1% for the 3 rd decile
8	WTC and CTC new claims and changes of circumstance backdated only 1 month	Apr-12	Workers	£355m for 2013/14	1% for the 4 th decile
9	CTC family element withdrawn for families on more than £40K	Apr-12	Working parents	£125m for 2013/14	1.1% for the 5 th decile
10	CTC family element tapered immediately after child element	Apr-12	Working parents	£440m for 2013/14	
11	WTC 30 hour element frozen	Apr-11	Workers full time	£975m for 2013/14	
12	WTC basic element frozen	Apr-11	Workers		
13	WTC single parent and couple element frozen for one year	Apr-12	Working parents	£295m for 2013/14	
14	WTC 50+ element abolished	Apr-12	Workers over 50	£35m for 2013/14	
15	WTC minimum hours for couple rise from 16 to 24	Apr-12	Working couples	£545m for 2013/14	
16	CTC baby element abolished	Apr-11	New parents with babies under 2	£275m for 2013/14	
17	Restricted Sure Start Maternity Grant to first child only	Apr-11	New parents	£75m for 2013/14	£498 per family
18	Abolish health in pregnancy grant	Apr-11	New parents	£150m for 2013/14	£380 per family
19	Extended conditionality for lone parents on income support IS may stop if your youngest child is over 5	Jan-12	Non working mothers youngest child 5-7 years old	£210m for 2013/14	£0 (but extra conditionality)

20	Housing Benefit: LHA cap	April 2011 for all new claimants. Existing claimants on the anniversary of their claim, with nine months of transitional protection	Renters in the private sector	£225m for 2013/14	£12 per week
21	Housing Benefit: Removal of 5 bedroom rate	Apr-11	Large families in private rental sector	£145m for 2013/14	
22	Housing Benefit: Removing £15 excess benefits could claim if their rent was below LHA	Apr-11	Renters in the private sector	£240m for 2013/14	
23	Housing Benefit: LHA capped at 30th percentile rather than median	Apr-11	Renters in the private sector	£445m for 2013/14	
24	Housing benefit: shared accommodation rate for under 35s	Jan-12	Young renters 25 - 34 year olds	£230m for 2013/14	£41 per week
25	Housing Benefit: Non-dependent deductions increase	April 2011, and April 2012 and 2013 again	Renters	£195m for 2013/14	£13.70 per week
26	Council Tax Benefit: Non-dependent deductions increase	Apr-12	Renters	Localised	Localised
27	Contribution based ESA time limited	Apr-12	Sick or disabled former workers	£835m for 2013/14	£52 per week
28	Abolished youth provision of ESA	Apr-12	Young people with disabilities	£85m for 2013/14	£25 per week
29	Benefits indexed with CPI not RPI	Apr-11	All	£4.88bn for 2013/14	(now uprated at 1%)
30	Frozen child benefit rates for three years	Apr-11	Parents	£1.25b for 2013/14	£2.96 per week

31	Child Benefit. Household with one income £60k and above are no longer eligible	Jan-13	Parents in households with one earner earning over £60K	£1.53b for 2013/14	£1,300 per year (higher income earners only)
32	Child Benefit. Taper for households with an income over £50k	Jan-13	Parents in households with one earner earning over £50K		
33	Benefit cap £500 per week for couple and lone parent households, £350 for singles	From April 2013 (phased roll out by LA)	Large families, families in high rent areas	£290m for 2013/14	£93 a week
34	Housing Benefit: Linking LHA increases to CPI	2013-14	Renters in the private sector	£90m for 2013/14	£6 per week
35	Housing Benefit: Bedroom tax for under-occupation of social housing	Apr-13	Renters in the social sector with spare rooms	£490m for 2013/14	£14 per week
36	Localisation of Council Tax Benefit with a 10% cut	Apr-13	All	£485m for 2013/14	£2.64 per week
37	Replacement of DLA with Personal Independence Payments	April 2013-2016	People with disabilities	£1.02b a year when in steady state	£16.81 per week overall
38	Transfer to Universal Credit	October 2013-2017	All JSA / ESA / IS/ WTC/ CTC claimants	+£100m a year when in steady state	+£16 per week
39	Benefits uprated by 1% rather than CPI (JSA, ESA, ISA, CTC, WTC)	Apr-13	All	£505m for 2013/14	£3 per week
40	Child benefit uprated by 1% between 2014/15 and 2016/17	Apr-14	Parents	£175m for 2014/15	
41	LHA increased by 1% between 2014/15 and 2016/17	Apr-14	Renters in the private sector	£105m for 2014/15	
42	Increase earnings disregard in UC by 1% rather than CPI for 2 years	Apr-14	Workers	£170m for 2014/15	

