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PRIME MINISTER

SOCIAL SECURITY REVIEW: THE FIGURES

The aim now is to publish the Social Security White Paper today week.

Mr Fowler has circulated the figures he proposes to publish, below. The Policy Unit are content (note below).

I doubt the wisdom of publishing tables which separate out the effect of the 20 per cent rates reform: it shows how much of the losses come from that proposal and so risks drawing the full force of the criticism.

Against this, it will enable the Government to say that the Social Security reforms do not screw down the poor to help the rich. The losses come from a sensible reform which ties in with the Government's radical approach to reforming local taxation.

I would nevertheless still advise against publishing the separate figures, except that Mr Fowler would resist this bitterly and it is just not worth the battle at this late stage.

Content with the illustrative figures as proposed by DHSS?

DLN

DAVID NORGROVE

9 December 1985

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9 December 1985

MR NORGROVE

SOCIAL SECURITY REVIEW: THE FIGURES

I have no comment on the 40 tables Norman Fowler will be publishing in the Technical Annex to his White Paper. There will be a row about losers, but the cash tables will enable us to show that the losses are sustainable.

Although the effect of rates reform and tax changes are referred to in the text of the Annex, the DHSS have not been able to build them into their calculations.

David Willetts

DAVID WILLETTS



File JA

10 DOWNING STREET

From the Private Secretary

10 December 1985

**SOCIAL SECURITY REVIEW:
DRAFT WHITE PAPER**

The Prime Minister has seen and noted without comment the tables for the draft White Paper attached to your letter of 6 December to Richard Broadbent.

I am copying this letter to Richard Broadbent (HM Treasury).

(David Norgrove)

A. Laurance, Esq.,
Department of Health and Social Security.

JA

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WBM

Treasury Chambers, Parliament Street, SW1P 3AG

01-233 3000

10 December 1985

Tony Laurance Esq
Private Secretary to the
Secretary of State for Social Services

*Dear Tony,***SOCIAL SECURITY REVIEW: DRAFT WHITE PAPER**

The Chancellor has seen the draft technical annex and tables attached to your letter to Richard Broadbent of 6 December. He has asked me to pass on the following comments.

The Chancellor thinks that the reference to the local government rates reform in paragraph 1(ii) needs clarifying along the following lines "These proposals may affect the detailed impact of the decision in the White Paper that everyone should pay something towards their local tax bills, within the context of the same overall impact."

The Chancellor recalls that MISC 111 agreed that the illustrative figures should make the conventional assumption that tax thresholds will be uprated in line with prices. It is not clear from the second sentence of paragraph 3 whether this assumption has been made. If the tables have in fact been done on a different basis, it is probably now too late to change them but it would still be worth clarifying the description in paragraph 3.

The annex nowhere explains the rationale for the illustrative benefit assumptions that have been used. The Chancellor thinks that the absence of any comment, even in broad terms, has the effect of making them look more rather than less like policy decisions, and suggests that some explanatory text be included.

Officials have been in touch about the latest draft of the White Paper. For the record, I attach a list of the main comments. Since there have clearly been a number of changes to the draft, we would be grateful for a copy of what has been returned to the printers.

I am copying this to David Norgrove at No.10.

*Yours ever
Rosal*

MRS R LOMAX
Principal Private Secretary

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SOCIAL SECURITY REVIEW: DRAFT WHITE PAPER. COMMENTS ON THE DRAFT
OF 9 DECEMBER

Chapter 1

Paragraph 1.13, last sentence: redraft to read "It limits the freedom of future governments to make sensible decisions about the provision for other services including health and personal social services - not least for the benefit of the retired population."

Paragraph 1.18 second indent: Insert "For a five year period" at the start of the second sentence, and delete it from the end of that sentence.

Paragraph 1.25: redraft the second sentence to read "In addition increases in tax thresholds and the reductions in national insurance rates for the lower paid introduced in the 1985 Budget will provide further help in the same direction."

Paragraph 1.32: The penultimate sentence appears to prejudge decisions on the accounting arrangements for the social fund. If it remains, it must be on the basis that it is completely without prejudice.

Paragraph 1.37: redraft after the first sentence to read "So we stand by the principle of the Green Paper proposal to make everyone pay 20 per cent of their rates. But the proposals which the Secretary of State for the Environment will be bringing forward shortly on the reform of local taxation may effect the way in which this contribution is made. This will need to be taken into account in due course."

Paragraph 1.41: delete the last sentence or redraft it to read "In addition a major survey of disability is being carried out which will provide the evidence needed for a review of provision for sick and disabled people."

Paragraph 1.44 last sentence: redraft to read "Separate arrangements will be made for women not covered by the new scheme."

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Chapter 2

Paragraph 2.19: this needs to be clarified and corrected.

Paragraph 2.39: delete the dashes in the third sentence. (At the moment it could be taken to imply that those opting for personal pensions should have all the pension rights of those remaining in the occupational scheme.) Clarify the final sentence by adding at the end "if moving to another scheme."

Paragraph 2.47: it needs to be made clear that the third sentence refers to people who opt for a personal pension but are not changing jobs.

Paragraph 2.63: redraft the second and third sentence to read "The size of the contracted out rebate will probably fall reflecting the changed obligations on the schemes. But as explained in paragraph 2.17, the amount of the rebate will still be calculated to fairly reflect the overall cost of contracting out."

Chapter 3

The point made in Mr Broadbent's letter of 4 December does not appear to have been taken on board.

Paragraph 3.54: insert "in theory" after "people can" in the sixth sentence.

Chapter 4

Paragraph 4.38: redraft the third last sentence to read "But the government recognise that it will take time for people to become accustomed to such a system and that the system should be flexible enough to ensure that payments will not cease because a local office has run out of money before the end of the financial year." Delete the remainder of the paragraph.

Paragraph 4.40 second sentence: delete "are" and substitute "will be". Third sentence delete "will" and substitute "are likely to". Fifth sentence insert "local" after "estimate potential" and change "initiative" to "response". Last sentence insert "net"

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before "expenditure".

Appendix

Paragraph 11: add to the end of the first sentence "assuming the Treasury supplement remains at its present level".

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REVIEW OF SOCIAL SECURITY



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From: J B UNWIN
4 December 1985

MR NORCROVE - No 10

c Mr Langdon

SOCIAL SECURITY WHITE PAPER: ILLUSTRATIVE TABLES

We spoke this morning about the apparent disagreement between DHSS and DOE over whether the White Paper tables should show the losers that would result from the requirement to pay 20% of rates.

2. No explicit decision on this was taken or recorded at Cabinet on 28 November or at MISC 111 on 20 November; and neither Mr Langdon nor I recall, or can find reference to in our notes, any such unrecorded decision.
3. Our joint firm recollection, however, is that there was a general presumption that a table or tables including the effect of a 20% rates contribution would be published in the White Paper. More generally, Mr Fowler indicated that the tables to be published would be fuller and more numerous than those exhibited to the Cabinet. The implication was that there would be tactical advantage in a "smoke screen" effect.
4. The above recollection and presumption in any case seems to me to be confirmed by the note of 26 November circulated separately by Mr Fowler to the Cabinet. Attached to this were tables both excluding and including the effect of a 20% rates contribution. Paragraph 5 of that note stated:

"These are the kind of illustrative figures that will be in the White Paper. But they are only a selection from a range of possible analyses and the figures themselves are subject to further working".
5. My conclusion, therefore, is that, although no specific decision or instruction was recorded, the Cabinet were left with the clear presumption that such tables would be published in the White Paper. At the same time, they recognised (and the Prime Minister herself made very clear) that the presentation would have to be handled with great care. It was open, for example, to Mr Fowler to make as much as possible in non-quantified terms of the offsetting gainer and loser effects that could be expected to result subsequently, subject to the Government's detailed decisions, from the local government finance reform.

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J B UNWIN



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DEPARTMENT OF HEALTH AND SOCIAL SECURITY

Alexander Fleming House, Elephant & Castle, London SE1 6BY

Telephone 01-407 5522

From the Secretary of State for Social Services

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9/12/85

R J Broadbent Esq
Private Secretary to
The Rt Hon John MacGregor OBE MP
Chief Secretary to the Treasury
HM Treasury
Parliament Street
LONDON
SW1P 3AG

6 December 1985

Dear Richard,

SOCIAL SECURITY REVIEW: DRAFT WHITE PAPER

I attach a draft set of the illustrative figures to be published with the White Paper. They will be published separately as a technical annex to the White Paper and must go to print on Tuesday.

There are four tables within each set showing the effects with and without a 20 per cent contribution to rates, and on a real and cash basis. We are still working on the presentation. In particular, we are considering whether to include the effects of the new capital rules (as with the attached version) or to show this separately on the grounds that the data on capital is much less robust. There may also be alterations in order and lay-out. However, I think the attached versions provide a reasonably full picture of what we propose to publish.

I am copying this letter and tables to David Norgrove.

Yours ever

A Laurance
Private Secretary

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TECHNICAL ANNEX

AN ILLUSTRATION OF

THE EFFECTS OF REFORMING

THE STRUCTURE OF

INCOME RELATED BENEFITS

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ILLUSTRATING THE EFFECT OF REFORMING THE STRUCTURE OF INCOME RELATED BENEFITS

Illustrating the changes

1. The tables that follow indicate the effects on claimants of the proposed reforms to the income-related benefits, set out in chapter 3 of the White Paper [title], on the basis of some illustrative benefit rates. The tables can be no more than illustrations at this stage because of a number of factors other than the effect of substituting the new structure and rates for the existing structure and benefit rates. Among these factors are:

(i) the changes will not take place until April 1988 so that the actual benefit rates applying then may be different from any illustrated here;

(ii) the Government's proposals for local government rates reform will be published in the spring. These proposals may substantially affect the impact of the decision in the White Paper that everyone should pay something towards their rates;

(iii) the implementation of the reforms in April 1988 will coincide with an uprating of benefit rates. In addition no one on supplementary benefit will have their weekly cash income decreased. And anyone/^{on}Family Income Supplement (FIS) whose FIS award is higher than their family credit entitlement will keep the FIS award for the full twelve month award period.

2. For these reasons the main sets of tables present the results in four ways:

(i) tables A and C show the structural effect, that is the effects of the structural reform on disposable income after allowing for housing costs but without taking account of provisions for transitional protection and benefit uprating;

(ii) tables B and D show the cash effect, that is the effects of the introduction of the reform on disposable income, after allowing for housing costs, and taking account of transitional protection and benefit uprating;

(iii) tables A and B show the effects without the 20 per cent minimum contribution to rates; tables C and D show the effects with the 20 per cent minimum contribution to rates.

3. One of the features of the social security reforms is to align the benefit year with the tax year so that benefit upratings will be made in April, at the same time as ^{tax} changes. These tables take no account of increases in net income that those on income-related benefits who also pay tax will receive from any uprating of tax allowances in April 1988.

[4. The tables do not include the effect of the new capital rules outlined in the White Paper. This is because the data on which to base estimates of capital holdings by individuals and families is not as accurate as that on sources of income. It does not allow the impact of the capital rule changes to be analysed as precisely as the impact of the other changes. Broad estimates of the effect have been made, however. In all about [] families are affected, of whom about [] have their disposable income decreased. Those with small capital holdings will tend to have an increase whilst those with large capital holdings, especially capital over £6000, will tend to have a decrease.]

Illustrative assumptions

5. The following benefit rates have been adopted for the purposes of illustrating the effect of the change to the structure of income-related benefits:

INCOME SUPPORT

	£ pw
<u>Personal allowance</u>	
Single age 18-24	24.00
Single age 25 and over	30.60
Couple	48.00
Lone parent	30.60
<u>Premium</u>	
Family	5.75
Lone parent	3.45

£ pw

Pensioner (age 60-79)

Single	10.00
Couple	15.25

Pensioner (age 80+)

Single	12.25
Couple	17.45

Sick or disabled

Single	12.25
Couple	17.45

Earnings disregards

General	5
Higher rate	15

HOUSING BENEFIT

The rules for the income support scheme have been used in assessing entitlement to housing benefit, with an earnings disregard of £10 (double the general earnings disregard for income support) for one earner couples. Separate assessment of rent and rates is assumed with a rent taper of 60 per cent and a rates taper of 20 per cent. One parent benefit is disregarded.

FAMILY CREDIT

The threshold, at or below which maximum credit is payable, is based on the personal allowance for a married couple on income support. The child credit rates when added to child benefit will equal those for income support plus an allowance for the value of milk or free school meals. One parent benefit is disregarded. The following amounts have been used for illustrative purposes:

£ pw

Adult credit	29.85
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Child credits

age <11	5.30
age 11-15	10.30
age 16-17	13.40
age 18+	19.20

Threshold	48.00
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Taper	70%
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The tables

6. Table 1 : These tables show the effect on the disposable income of families receiving income support, by the major client groups.

Table 2 : These tables show the effect on the disposable income of families receiving Income Support, by family status and age.

Table 3: These tables show the effect on the disposable income of working families with children of (a) the family credit changes and (b) the combined family credit and housing benefit changes. The tables show the effect by size of family.

Table 4 : These tables show the effect on the disposable income of families not receiving income support, by major client group. The families concerned are those in receipt of housing benefit or family credit.

Table 5 : These tables show the effect on the disposable income of families not receiving income support, by family status and age. The families concerned are those in receipt of housing benefit or family credit.

Table 6 : These tables show the combined effect of the reforms on the disposable income of all families receiving income-related benefits, by the major client groups.

Table 7 : These tables show the combined effect of the reforms on the disposable income of all families receiving income-related benefits, by family status and age.

Table 8 : These tables show the average change in disposable income for

(a) those receiving income support;

(b) those receiving other income-related benefits; and

(c) those receiving any income-related benefit.

Table 9 : These tables show the effect of the reforms on replacement ratios (the ratio between income out-of-work and income-in-work) for all working families.

Table 10: These tables show the effect of the reforms on marginal tax rates. The marginal tax rate refers to the proportion of an increase in disposable income left to a family after allowing for reductions due to tax, NI contributions and benefit withdrawal.

Sources

7. These illustrations combine estimates from two data sources: the Supplementary Benefits Annual Statistical Enquiry (ASE) for claimants receiving supplementary benefit under the present rules and a simulation model based on data from the Family Expenditure Survey (FES) for all other claimants. Although the two sources are not perfectly compatible it was necessary to combine results from the two in order to make best use of their complementary strengths and weaknesses. In particular the Family Expenditure Survey does not lend itself to complete modelling of receipt of additional requirements under the current supplementary benefit rules whereas the Annual Statistical Enquiry, by its nature, is concerned only with people currently receiving the benefit.

8. The ASE is a sample survey of claimants receiving regular weekly payments of supplementary benefit in a week in December 1983. The sampling fraction varies between claimant types but averages about 1 per cent. Information from this Enquiry has been adjusted to 1985 benefit rates and to allow for policy changes between 1983 and 1985.

9. There are two items of data not available from the ASE which were estimated:

(a) Water rates which are paid direct by the local authority and reclaimed centrally from DHSS. An estimated value was used based on data for claimants whose water rates were included in the supplementary benefits assessment.

(b) general rates values were imputed using data from the 1982 ASE (when most housing costs were or had recently been paid via supplementary benefits) and taking account of characteristics such as family type and tenure type which were believed to influence the average level of rates as well as of overall changes since 1982.

10. The ASE based model does not include claimants who are boarders, are living in residential care or are hospital patients but adjustments have been made to include these in the illustrative figures. Housing Benefit Supplement cases ~~were~~ excluded entirely from this analysis but were included in the FES results.

11. The FES results are derived from a simulation model based on the sample of the population covered by the 1984 survey; incomes, benefit rates, rates of tax and national insurance, housing costs etc are revalued to 1985 levels. For families with children where the head or spouse is in full-time work, the sample was enlarged to include the 1982 and 1983 surveys. Estimates of the changes in disposable income are consistent with the numbers claiming FIS or housing benefit after the November 1985 uprating.

Definitions

12. Terms used in these illustrations have the following meanings:

Pensioners 80 and over - includes cases where either partner is 80 or over.

Pensioners 60-79 - includes cases where either partner is 60 or over. Disabled pensioners aged 60-79 are included in this group.

Sick and disabled - those eligible for the premium who are under 60 other than working families with children.

Lone parents - families headed by one adult with children included in the assessment unit.

Cash at the point of change - these tables incorporate the effects of

- * the structural reforms
- * the uprating of income-related benefits

- * the uprating of other state benefits
- * the rise in domestic rates and in local authority rents
- * transitional protection for those receiving supplementary benefit or FIS whose weekly cash income would otherwise decrease
- * all benefit rates, domestic rates, local authority rents being increased by 3 1/4 per cent in April 1988.

In full-time work : where the individual or either partner is working 24 or more hours a week.

Working families : families where either partner is in full-time work.

Working families with children : includes lone parents.

Others : all those not in any other client group category (eg unemployed and short-term sick).

No change : includes changes of less than 50 pence a week.

Disposable income : includes regular weekly income but excludes irregular items such as single payments.

Income support : includes those who currently receive supplementary benefit but who would not be entitled to income support.

Family credit : includes those who currently receive FIS but who would not be entitled to family credit.

Marginal tax rate : the proportion of an increase in a family's income that is left after allowing for deductions for tax, NI contributions and benefit withdrawal.

Replacement ratios : the ratio of out-of-work income to in-work income. Out-of-work income includes unemployment benefit, income support (or supplementary benefit) and housing benefit, less housing costs, plus child benefit and the imputed value of free milk and school meals where appropriate. In-work income includes income net of tax and National Insurance, plus housing benefit less housing costs, less average work expenses, plus child benefit and family credit (or FIS) and, where appropriate, the imputed value of free milk and school meals.

Assumptions and conventions

13. All estimates are for Great Britain. No account has been taken of the effects of local authority discretionary housing benefit schemes, such as for war pensioners. No adjustment has been made for changes in the treatment of mortgage interest as in the earnings rule for supplementary benefit claimants.

14. Figures have been founded as follows:

average weekly changes in disposable income - to 10p

numbers of claimants - to 10,000 (* means a figure of less than 5,000).

Rounding means that totals may not ^{sum} ~~seem~~ exactly.

LIST OF TABLES

TABLE NO

INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

- 1A Without 20% rates contribution
- 1B Without 20% rates contribution; cash position at point of change
- 1C With 20% rates contribution
- 1D With 20% rates contribution; cash position at point of change

INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

- 2A Without 20% rates contribution
- 2B Without 20% rates contribution; cash position at point of change
- 2C With 20% rates contribution
- 2D With 20% rates contribution; cash position at point of change

WORKING FAMILIES WITH CHILDREN: CHANGES IN FIS/FAMILY CREDIT ENTITLEMENT: BY NUMBER AND AGE OF CHILDREN

- 3(i)A Without 20% rates contribution
- 3(i)B Without 20% rates contribution; cash position at point of change
- 3(i)C With 20% rates contribution
- 3(i)D With 20% rates contribution; cash position at point of change

WORKING FAMILIES WITH CHILDREN: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY NUMBER AND AGE OF CHILDREN

- 3(ii)A Without 20% rates contribution
- 3(ii)B Without 20% rates contribution; cash position at point of change
- 3(ii)C With 20% rates contribution
- 3(ii)D With 20% rates contribution; cash position at point of change

HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

- 4A Without 20% rates contribution
- 4B Without 20% rates contribution; cash position at point of change
- 4C With 20% rates contribution
- 4D With 20% rates contribution; cash position at point of change

HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

- 5A Without 20% rates contribution
- 5B Without 20% rates contribution; cash position at point of change
- 5C With 20% rates contribution
- 5D With 20% rates contribution; cash position at point of change

ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME
AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

- 6A Without 20% rates contribution
- 6B Without 20% rates contribution; cash position at point of change
- 6C With 20% rates contribution
- 6D With 20% rates contribution; cash position at point of change

ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME
AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

- * 7A Without 20% rates contribution
- * 7B Without 20% rates contribution; cash position at point of change
- * 7C With 20% rates contribution
- * 7D With 20% rates contribution; cash position at point of change

ALL INCOME RELATED BENEFITS: AVERAGE CHANGE IN DISPOSABLE
INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

- 8A Without 20% rates contribution
- 8B Without 20% rates contribution; cash position at point of change
- 8C With 20% rates contribution
- 8D With 20% rates contribution; cash position at point of change

REPLACEMENT RATIOS

- 9A Without 20% rates contribution
- 9B With 20% rates contribution

MARGINAL TAX RATES

- 10A Without 20% rates contribution
- 10B With 20% rates contribution

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TABLE 1A: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution

Thousands

Client Group	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	10	30	40	90	30	10	210	80	190	80	40	30	20	10	10
Pensioners age 60-79	60	20	20	60	200	320	690	220	390	50	120	90	60	30	30
Sick or Disabled	90	30	10	30	10	*	170	40	20	*	*	10	*	*	*
Lone Parents	150	10	*	20	*	110	290	40	120	30	70	10	10	*	*
Unemployed and others															
— with children	30	110	50	120	110	10	440	20	30	10	10	10	*	*	*
— without children	10	*	150	*	20	10	200	690	510	30	90	50	200	10	130
Total	350	190	280	320	380	480	2000	1080	1260	190	330	190	290	60	190

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TABLE 1B: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution: cash position at point of change

Thousands

Client Group	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	70	20	80	30	50	10	270	200	0	0	0	0	0	0	0
Pensioners age 60-79	80	30	200	90	430	60	890	370	0	0	0	0	0	0	0
Sick or Disabled	120	20	10	10	10	10	180	50	0	0	0	0	0	0	0
Lone Parents	160	*	20	110	30	30	360	100	0	0	0	0	0	0	0
Unemployed and others															
- with children	190	10	200	40	20	10	460	20	0	0	0	0	0	0	0
- without children	10	150	*	20	340	280	810	590	0	0	0	0	0	0	0
Total	640	230	520	310	870	390	2970	1320	0	0	0	0	0	0	0

Note

There are no decreases because of transitional protection

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TABLE 1C: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution

Client Group	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases			
			£3-4	£2-3	£1-2	<£1						£2-3	£3-4	£4-5	£5+
Pensioners age 80+	10	30	20	30	80	20	190	60	220	20	90	40	30	20	20
Pensioners age 60-79	50	10	10	50	80	120	320	400	570	60	170	110	90	60	70
Sick or Disabled	90	20	10	10	20	*	160	30	30	*	10	10	*	*	*
Lone Parents	150	10	10	*	20	*	190	120	150	20	40	70	10	*	10
Unemployed and others — with children	10	10	90	70	130	60	380	50	50	10	10	10	*	*	10
— without children	10	*	150	*	*	20	190	540	670	70	140	80	220	20	150
Total	330	80	300	160	330	230	1430	1200	1690	180	470	310	360	110	250

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TABLE 1D: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution; cash position at point of change

Client Group	Thousands														
	£5+	£4-5	Increases		£1-2	<£1	Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases		£4-5	£5+
			£3-4	£2-3								£2-3	£3-4		
Pensioners age 80+	50	30	30	70	50	20	240	60	160	150	10	*	*	*	*
Pensioners age 60-79	70	20	60	180	120	310	750	180	330	270	60	*	*	*	*
Sick or Disabled	110	10	20	10	10	*	170	40	10	*	10	*	*	*	*
Lone Parents	160	*	*	20	10	110	310	40	120	30	80	*	*	*	*
Unemployed and others — with children	90	90	40	190	30	10	450	10	20	10	20	*	*	*	*
— without children	10	150	*	*	350	140	660	470	270	120	140	*	*	*	*
Total	490	290	160	470	570	600	2580	820	900	580	320	*	*	*	*

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TABLE 2A: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

Without 20% rates contribution

Thousands

Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners															
Single	50	40	50	120	180	310	750	250	460	110	120	90	60	30	30
Couples	20	*	10	20	50	30	130	50	130	20	40	30	20	10	20
Non-pensioners with children															
Lone Parents	160	10	*	20	*	110	310	40	120	30	70	10	10	*	10
Couples	50	100	50	120	110	10	460	20	30	10	10	*	*	*	*
Non-pensioners without children															
Single age 25+	40	30	160	20	30	10	290	230	140	20	30	30	10	10	30
Single age < 25	10	*	*	10	*	*	30	470	280	10	*	10	170	*	90
Couples	10	*	*	*	*	*	20	20	120	*	60	20	20	*	10
Total	350	180	280	310	380	480	1980	1080	1260	190	330	190	290	70	190

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TABLE 2B: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

Without 20% rates contribution: cash position at point of change

Thousands

Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases						
	£5+	£4–5	£3–4	£2–3	£1–2	<£1				<£1	£1–2	£2–3	£3–4	£4–5	£5+	
Pensioners																
Single	120	30	230	80	430	50	940	490	0	0	0	0	0	0	0	
Couples	40	20	50	40	60	20	220	90	0	0	0	0	0	0	0	
Non-pensioners with children																
Lone Parents	170	*	20	120	30	40	380	100	0	0	0	0	0	0	0	
Couples	210	10	200	40	20	10	480	20	0	0	0	0	0	0	0	
Non-pensioners without children																
Single age 25+	70	170	10	30	30	150	450	200	0	0	0	0	0	0	0	
Single age < 25	20	*	10	*	310	130	460	320	0	0	0	0	0	0	0	
Couples	10	*	*	*	20	*	40	120	0	0	0	0	0	0	0	
Total																
	640	230	520	310	880	390	2970	1330	0	0	0	0	0	0	0	

Note

There are no decreases because of transitional protection.

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TABLE 2C: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

With 20% rates contribution

Family Status	Thousands														
	£5+	£4-5	Increases		£1-2	<£1	Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases		£4-5	£5+
			£3-4	£2-3								£2-3	£3-4		
Pensioners															
Single	50	40	30	60	140	110	420	420	610	70	220	110	90	60	60
Couples	20	*	*	10	20	30	90	50	180	20	50	30	30	20	30
Non-pensioners with children															
Lone Parents	150	10	10	*	20	*	200	120	160	20	40	70	10	10	10
Couples	40	10	90	70	130	60	410	50	50	10	*	10	*	*	10
Non-pensioners without children															
Single age 25+	40	20	160	10	20	20	270	100	290	60	120	30	30	10	40
Single age <25	10	*	*	10	*	*	30	470	280	*	*	10	170	*	90
Couples	10	*	*	*	*	*	20	10	130	*	20	50	20	10	20
Total	330	80	300	160	330	230	1420	1210	1690	180	470	310	360	110	260

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TABLE 2D: INCOME SUPPORT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

With 20% rates contribution: cash position at point of change

Thousands															
Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners															
Single	90	30	60	200	130	290	810	200	410	400	10	*	*	*	*
Couples	30	10	20	50	50	40	180	40	90	20	60	*	*	*	*
Non-pensioners with children															
Lone Parents	170	10	*	20	10	110	320	40	120	30	90	*	*	*	*
Couples	110	90	40	190	30	10	470	10	20	10	10	*	*	*	*
Non-pensioners without children															
Single age 25+	70	160	20	10	40	10	300	210	150	80	70	*	*	*	*
Single age < 25	20	*	10	*	310	130	460	280	40	*	30	*	*	*	*
Couples	10	*	*	*	10	10	30	30	90	40	50	*	*	*	*
Total															
	490	290	160	470	570	600	2580	820	900	580	320	*	*	*	*

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TABLE 3(i)A: WORKING FAMILIES WITH CHILDREN: CHANGES IN FIS/FAMILY CREDIT ENTITLEMENT: BY NUMBER AND AGE OF CHILDREN

Without 20% rates contribution

Thousands

Number and age of children	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
One child age 0-10	50	*	*	10	*	*	70	20	*	*	*	*	*	*	*
Two children age 0-10	60	10	10	10	*	10	90	20	*	*	*	*	*	*	*
One child age 11+	50	*	*	*	*	*	60	10	*	*	*	*	*	*	*
Two children age 11+	40	*	*	*	*	*	50	*	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	40	*	*	*	*	*	50	10	*	*	*	*	*	*	*
Three children	70	*	10	10	*	*	90	10	*	*	*	*	*	*	*
Four or more children	30	*	*	*	*	*	40	*	*	*	*	*	*	*	*
Total	340	20	30	30	20	10	450	70	10	*	*	*	*	*	10

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TABLE 3(i)B: WORKING FAMILIES WITH CHILDREN: CHANGES IN FIS/FAMILY CREDIT ENTITLEMENT: BY NUMBER AND AGE OF CHILDREN

Without 20% rates contribution; cash position at point of change

Thousands

Number and age of children	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
One child age 0-10	60	*	10	*	*	*	80	20	0	0	0	0	0	0	0
Two children age 0-10	80	10	10	10	10	*	110	20	0	0	0	0	0	0	0
One child age 11+	60	*	*	*	*	*	70	10	0	0	0	0	0	0	0
Two children age 11+	40	*	*	10	*	*	60	*	0	0	0	0	0	0	0
Two children, 1 age 0-10 and 1 age 11+	40	*	*	*	*	*	50	10	0	0	0	0	0	0	0
Three children	80	10	10	*	*	*	100	10	0	0	0	0	0	0	0
Four or more children	40	*	*	*	*	*	40	*	0	0	0	0	0	0	0
Total	400	30	30	30	20	10	510	70	0	0	0	0	0	0	0

Note

There are no decreases because of transitional protection

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TABLE 3(i)C: WORKING FAMILIES WITH CHILDREN: CHANGES IN FIS/FAMILY CREDIT ENTITLEMENT: BY NUMBER AND AGE OF CHILDREN

With 20% rates contribution

Thousands

Number and age of children	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
One child age 0-10	50	*	*	10	*	*	70	10	*	*	*	*	*	*	*
Two children age 0-10	60	10	10	10	10	10	100	20	*	*	*	*	*	*	*
One child age 11+	50	*	10	*	*	*	70	10	*	*	*	*	*	*	*
Two children age 11+	40	*	*	*	*	*	50	*	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	40	*	*	*	*	*	50	10	*	*	*	*	*	*	*
Three children	70	10	10	10	*	*	90	10	*	*	*	*	*	*	*
Four or more children	30	*	*	*	*	*	40	*	*	*	*	*	*	*	*
Total	340	20	30	30	30	10	450	50	10	*	*	*	*	*	*

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TABLE 3(i)D: WORKING FAMILIES WITH CHILDREN: CHANGES IN FIS/FAMILY CREDIT ENTITLEMENT: BY NUMBER AND AGE OF CHILDREN

With 20% rates contribution; cash position at point of change

Thousands

Number and age of children	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
One child age 0-10	60	*	10	*	*	*	80	10	0	0	0	0	0	0	0
Two children age 0-10	80	10	10	10	10	*	110	10	0	0	0	0	0	0	0
One child age 11+	60	*	*	*	*	*	70	10	0	0	0	0	0	0	0
Two children age 11+	40	*	*	10	*	*	60	*	0	0	0	0	0	0	0
Two children, 1 age 0-10 and 1 age 11+	40	*	*	*	*	*	50	*	0	0	0	0	0	0	0
Three children	80	10	10	*	*	*	100	10	0	0	0	0	0	0	0
Four or more children	40	*	*	*	*	*	40	*	0	0	0	0	0	0	0
Total	380	30	30	30	20	10	510	40	0	0	0	0	0	0	0

Note

There are no decreases because of transitional protection

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TABLE 3(ii)A: WORKING FAMILIES WITH CHILDREN: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY NUMBER AND AGE OF CHILDREN

Without 20% rates contribution

Number and age of children	Thousands														
	£5+	£4-5	Increases			<£1	Total Increased	No Change	Total Decreased	<£1	Decreases				
			£3-4	£2-3	£1-2						£1-2	£2-3	£3-4	£4-5	£5+
One child age 0-10	20	*	10	10	10	10	60	*	20	*	*	*	*	*	10
Two children age 0-10	40	10	10	10	10	*	80	10	40	10	10	10	*	*	10
One child age 11+	40	10	*	10	10	*	70	*	10	*	*	*	*	*	*
Two children age 11+	30	*	*	*	*	*	50	*	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	30	*	*	*	*	*	40	*	10	*	*	*	*	*	*
Three children	40	10	*	10	10	*	70	*	20	*	10	*	*	*	10
Four or more children	20	*	*	*	*	*	30	*	10	*	*	*	*	*	10
Total	230	40	30	40	40	20	400	20	110	20	20	10	10	10	40

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TABLE 3(ii)B: WORKING FAMILIES WITH CHILDREN: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY NUMBER AND AGE OF CHILDREN

Without 20% rates contribution: cash position at point of change

Number and age of children	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	< £1	£1-2	Decreases			
			£3-4	£2-3	£1-2	< £1						£2-3	£3-4	£4-5	£5+
One child age 0-10	40	10	10	10	10	*	70	10	20	*	*	*	*	*	10
Two children age 0-10	60	*	10	10	10	*	100	10	20	*	*	*	*	*	10
One child age 11+	50	10	10	10	10	*	80	10	10	*	*	*	*	*	*
Two children age 11+	40	*	*	10	*	*	60	*	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	40	*	*	*	*	*	50	*	10	*	*	*	*	*	*
Three children	70	10	*	10	10	*	90	*	20	*	*	*	*	*	*
Four or more children	30	*	*	*	*	*	40	*	10	*	*	*	*	*	*
Total	320	30	40	40	40	20	480	30	70	10	10	10	10	10	20

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TABLE 3(ii)C: WORKING FAMILIES WITH CHILDREN: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY NUMBER AND AGE OF CHILDREN

Without 20% rates contribution

Number and age of children	Thousands														
	£5+	£4-5	Increases			£1-2	<£1	Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases		
			£3-4	£2-3									£2-3	£3-4	£4-5
One child age 0-10	20	*	10	10	10	10	60	*	20	*	*	*	*	*	10
Two children age 0-10	30	10	10	10	10	*	70	10	40	*	10	10	10	*	10
One child age 11+	40	*	*	*	10	*	50	*	10	*	*	*	*	*	*
Two children age 11+	30	*	*	10	*	*	40	*	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	30	*	*	*	*	*	40	*	10	*	*	*	*	*	*
Three children	50	10	*	10	10	*	70	*	30	*	10	*	*	*	10
Four or more children	20	*	*	*	*	*	30	*	10	*	*	*	*	*	10
Total	220	30	30	40	30	20	370	20	120	20	20	20	10	10	40

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TABLE 3(ii)D: WORKING FAMILIES WITH CHILDREN: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY NUMBER AND AGE OF CHILDREN

With 20% rates contribution: cash position at point of change

Number and age of children	Thousands													
	£5+	£4-5	Increases			<£1	Total Increased	No Change	Total Decreased	<£1	Decreases			
			£3-4	£2-3	£1-2						£1-2	£2-3	£3-4	£4-5
One child age 0-10	30	10	10	10	10	*	70	*	20	*	*	*	*	*
Two children age 0-10	60	10	10	10	10	*	90	10	20	*	10	*	*	*
One child age 11+	50	10	*	10	10	*	70	*	10	*	*	*	*	*
Two children age 11+	40	*	*	10	*	*	60	*	*	*	*	*	*	*
Two children, 1 age 0-10 and 1 age 11+	30	*	*	*	*	*	40	*	10	*	10	*	*	*
Three children	70	10	10	10	10	*	90	*	20	*	*	*	*	10
Four or more children	30	*	*	*	*	*	40	*	10	*	*	*	*	*
Total	310	30	40	40	40	10	460	20	80	10	20	10	10	20

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TABLE 4A: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution

Thousands

Client Group	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	*	10	20	60	60	50	190	80	80	20	10	20	10	10	20
Pensioners age 60-79	30	30	40	150	380	330	960	450	710	170	220	110	70	30	110
Sick or Disabled	10	10	20	10	30	*	80	20	20	10	*	*	*	*	10
Lone Parents	50	*	*	10	10	*	80	30	70	10	10	10	10	*	30
Couples with children															
— in full-time work	170	30	30	40	30	20	320	20	90	20	20	10	10	*	30
— not in full-time work	10	*	*	10	*	10	20	20	30	*	10	*	10	*	10
Others															
— in full-time work	10	*	*	*	10	*	30	40	170	30	30	20	20	20	50
— not in full-time work	*	*	10	10	10	10	40	50	150	20	20	20	10	20	70
Total	280	80	120	280	530	420	1710	710	1300	260	320	190	130	90	320

Note

This table excludes people on income support

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TABLE 4B: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution; cash position at point of change

Thousands

Client Group	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	20	30	70	80	110	20	340	10	50	10	10	10	*	10	10
Pensioners age 60-79	80	130	300	540	480	120	1640	210	370	80	60	60	40	30	90
Sick or Disabled	50	10	30	30	30	*	140	*	10	*	*	*	*	*	*
Lone Parents	70	10	10	10	10	10	110	20	60	*	10	10	10	*	30
Couples with children															
— in full-time work	240	20	30	40	40	20	380	20	50	10	10	10	*	10	20
— not in full-time work	20	10	*	*	*	10	40	10	20	*	10	*	10	*	*
Others															
— in full-time work	10	*	*	10	10	10	40	30	160	30	30	30	20	10	50
— not in full-time work	*	*	10	10	30	20	80	50	130	*	30	10	10	30	40
Total	490	200	450	720	710	200	2760	340	850	130	180	120	90	90	240

Note

This table excludes people on income support

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TABLE 4C: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution

Thousands

Client Group	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	*	*	*	20	40	40	90	100	150	60	40	30	10	*	20
Pensioners age 60-79	10	20	20	40	110	110	300	540	1220	410	380	170	110	40	120
Sick or Disabled	10	*	10	10	10	10	40	20	30	10	10	*	*	*	10
Lone Parents	50	*	10	10	*	*	70	10	90	10	20	10	10	10	40
Couples with children															
— in full-time work	160	30	30	30	30	20	290	20	100	20	20	20	10	10	30
— not in full-time work	10	*	*	*	10	*	10	*	50	10	20	10	*	10	10
Others															
— in full-time work	10	*	*	*	10	*	10	10	200	20	50	40	20	20	60
— not in full-time work	*	*	*	10	10	*	20	30	190	20	50	30	10	20	80
Total	240	50	70	110	200	170	840	710	2040	560	590	300	160	100	350

Note

This table excludes people on income support

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TABLE 4D: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution; cash position at point of change

Client Group	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases			
			£3-4	£2-3	£1-2	<£1						£2-3	£3-4	£4-5	£5+
Pensioners age 80+	*	10	40	60	140	40	290	30	60	20	10	10	*	10	10
Pensioners age 60-79	40	20	80	250	560	310	1260	400	460	110	120	70	50	30	90
Sick or Disabled	40	10	10	20	50	10	130	10	10	*	*	*	*	*	*
Lone Parents	60	10	10	10	10	*	90	20	70	10	10	10	*	10	30
Couples with children															
— in full-time work	230	20	30	30	30	10	360	20	60	10	20	10	10	*	20
— not in full-time work	10	*	*	*	*	10	30	10	30	10	10	*	*	*	10
Others															
— in full-time work	10	*	*	*	10	*	10	10	190	10	60	30	20	20	50
— not in full-time work	*	*	*	10	20	20	60	30	170	20	50	10	*	20	70
Total	390	80	170	380	820	390	2240	530	1060	190	270	140	90	90	290

Note

This table excludes people on income support

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TABLE 5A: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

Without 20% rates contribution

Thousands

Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases						
	£5+	£4-5	£3-4	£2-3	£1-2	< £1				< £1	£1-2	£2-3	£3-4	£4-5	£5+	
Pensioners																
Single	20	20	40	130	260	230	700	320	400	110	90	60	50	20	60	
Couples	10	20	20	80	170	150	450	220	390	80	130	70	30	10	70	
Non-pensioners with children																
Lone parents	60	*	*	10	10	*	80	30	70	*	10	10	10	*	40	
Couples	180	40	30	50	40	20	360	40	120	20	30	10	10	10	40	
Non-pensioners without children																
Single age 25+	*	10	10	10	30	10	70	50	160	30	30	30	10	20	50	
Single age < 25	*	*	10	10	*	*	20	20	70	*	10	10	10	10	30	
Couples	10	*	10	*	10	*	30	40	90	20	10	10	*	10	40	
Total	280	80	120	280	530	420	1710	710	1300	260	320	190	130	90	320	

Note

This table excludes people on income support

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TABLE 5B: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

Without 20% rates contribution

Thousands															
Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners															
Single	50	50	170	360	380	70	1080	12.0	240	50	60	40	30	10	50
Couples	50	100	200	260	140	50	800	100	190	50	30	30	10	20	50
Non-pensioners with children															
Lone parents	70	10	10	10	10	10	110	20	60	*	10	10	10	*	30
Couples	280	30	40	40	40	20	450	30	80	10	20	10	10	10	20
Non-pensioners without children															
Single age 25+	20	*	20	20	40	10	110	40	140	20	30	20	10	40	30
Single age < 25	*	*	10	10	*	*	20	20	70	*	10	10	10	10	30
Couples	10	*	*	20	10	*	50	30	90	10	10	10	10	*	40
Total	490	200	440	710	620	170	2630	350	850	130	180	120	90	90	240

Note

This table excludes people on income support

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TABLE 5C: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

With 20% rates contribution

Thousands																
Family Status	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	< £1	Decreases				£4-5	£5+
			£3-4	£2-3	£1-2	< £1					£1-2	£2-3	£3-4			
Pensioners																
Single	10	10	10	40	70	90	230	400	740	300	200	100	60	20	70	
Couples	10	*	10	20	70	60	160	230	630	180	220	100	50	20	70	
Non-pensioners with children																
Lone parents	50	*	10	10	*	*	70	10	90	10	20	10	*	10	40	
Couples	170	30	30	40	40	20	320	20	150	20	40	20	10	10	40	
Non-pensioners without children																
Single age 25+	*	*	10	10	10	10	40	30	200	20	60	40	10	10	60	
Single age <25	*	*	*	10	*	*	20	10	80	10	10	10	*	20	30	
Couples	10	*	*	*	10	*	20	10	130	20	30	20	10	10	40	
Total	240	50	70	110	200	180	860	710	2030	560	580	310	140	100	340	

Note

This table excludes people in income support

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TABLE 5D: HOUSING BENEFIT AND FAMILY CREDIT: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY FAMILY STATUS

With 20% rates contribution

Thousands															
Family Status	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				< £1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners															
Single	20	20	50	120	440	200	850	250	300	80	80	50	30	10	60
Couples	20	20	70	190	260	100	660	150	230	60	60	30	20	20	50
Non-pensioners with children															
Lone parents	60	10	10	10	10	*	90	20	70	10	10	10	10	10	30
Couples	260	30	40	40	40	20	420	20	100	10	30	10	10	10	30
Non-pensioners without children															
Single age 25+	10	10	10	20	40	10	90	10	180	10	70	20	10	20	50
Single age < 25	*	*	*	10	10	*	20	10	80	10	10	10	10	20	30
Couples	10	*	*	*	10	*	30	20	110	10	30	10	10	10	40
Total	390	80	170	380	770	340	2150	480	1060	190	280	140	90	90	290

Note

This table excludes people on income support

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TABLE 6A: ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution

Client Group	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases			
			£3-4	£2-3	£1-2	<£1						£2-3	£3-4	£4-5	£5+
Pensioners age 80+	10	40	60	150	90	60	400	160	270	100	50	50	30	20	30
Pensioners age 60-79	90	50	60	210	580	650	1650	670	1100	220	340	200	130	60	140
Sick or Disabled	100	40	30	40	40	*	250	60	40	10	*	10	*	*	10
Lone Parents	200	10	*	30	10	110	370	70	190	40	80	20	20	*	30
Couples with children															
— in full-time work	170	30	30	40	30	20	320	20	90	20	20	10	10	*	30
— not in full-time work	40	110	50	130	110	20	460	40	60	10	20	10	10	10	10
Others															
— in full-time work	10	*	*	*	10	*	30	40	170	30	30	20	20	20	50
— not in full-time work	10	*	160	10	30	20	240	740	660	50	110	70	210	30	200
Total	630	270	400	600	910	900	3710	1790	2560	460	650	380	420	150	510

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TABLE 68: ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution; cash position at point of change

Client Group	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	< £1	£1-2	Decreases			
			£3-4	£2-3	£1-2	< £1						£2-3	£3-4	£4-5	£5+
Pensioners age 80+	90	50	150	110	160	30	610	190	50	10	10	10	10	10	10
Pensioners age 60-79	160	160	500	630	910	180	2530	540	370	80	80	60	40	30	90
Sick or Disabled	170	30	40	40	40	10	320	20	10	*	*	*	*	*	*
Lone Parents	230	10	30	120	40	40	470	110	60	*	10	10	10	*	30
Couples with children															
- in full-time work	240	20	30	40	40	20	380	20	50	10	10	10	10	10	20
- not in full-time work	210	20	200	40	20	20	500	30	20	*	10	*	10	*	*
Others															
- in full-time work	10	*	*	10	10	10	40	30	160	30	30	30	20	10	50
- not in full-time work	10	150	10	30	370	300	890	560	130	*	30	10	10	30	40
Total	1130	430	970	1030	1580	590	5730	1490	850	130	180	120	90	90	240

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TABLE 6C: ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution

Client Group	Thousands														
	£5+	£4-5	Increases				Total Increased	No Change	Total Decreased	<£1	£1-2	Decreases			
			£3-4	£2-3	£1-2	<£1						£2-3	£3-4	£4-5	£5+
Pensioners age 80+	10	30	30	40	110	60	280	160	370	80	130	60	30	20	40
Pensioners age 60-79	60	30	30	90	180	230	620	940	1790	470	550	280	200	100	180
Sick or Disabled	90	20	30	20	30	10	200	50	60	10	20	10	*	*	10
Lone Parents	200	10	10	10	20	*	260	130	250	30	60	80	20	10	50
Couples with children															
— in full-time work	160	30	30	30	30	20	290	20	100	20	20	20	10	10	30
— not in full-time work	20	10	90	70	140	60	390	50	110	20	40	10	10	10	10
Others															
— in full-time work	10	*	*	*	10	*	10	10	200	20	50	40	20	20	60
— not in full-time work	20	*	150	10	10	20	210	570	860	80	190	110	220	40	220
Total	510	130	360	270	530	400	2270	1910	3730	740	1060	610	510	210	620

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TABLE 6D: ALL INCOME-RELATED BENEFITS: CHANGES IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution; cash position at point of change

Client Group	Thousands														
	Increases						Total Increased	No Change	Total Decreased	Decreases					
	£5+	£4-5	£3-4	£2-3	£1-2	<£1				<£1	£1-2	£2-3	£3-4	£4-5	£5+
Pensioners age 80+	50	40	60	140	180	60	530	70	230	170	30	10	10	10	10
Pensioners age 60-79	110	40	140	430	690	620	2010	550	790	380	180	70	50	30	90
Sick or Disabled	150	20	30	30	50	10	300	20	20	*	10	*	*	*	*
Lone Parents	220	10	10	30	20	110	400	50	180	40	90	10	10	10	30
Couples with children															
— in full-time work	230	20	30	30	30	10	360	20	60	10	20	10	10	10	20
— not in full-time work	100	90	50	190	30	20	480	20	50	10	30	*	*	*	10
Others															
— in full-time work	10	*	*	*	10	*	10	10	190	10	60	30	20	20	50
— not in full-time work	20	150	10	10	370	160	720	430	440	140	190	10	*	20	70
Total	890	370	320	850	1380	990	4810	1170	1960	770	590	140	90	90	290

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TABLES 7 A-D

NOT YET AVAILABLE

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TABLE 8A: ALL INCOME RELATED BENEFITS; AVERAGE CHANGE IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

without 20% rates contribution

Client Group	Income Support £ pw	Others £ pw	All £ pw
Pensioners age 80+	+0.50	+0.20	+0.40
Pensioners age 60-79	+0.10	-0.30	-0.10
Sick or Disabled	+5.00	+1.60	+3.90
Lone parents	+2.70	+1.20	+2.20
Couples with children			
- in full-time work	N/A	+4.10	+4.10
- not in full-time work	+2.60	-0.50	+2.20
Others			
- in full-time work	N/A	-2.30	-2.30
- not in full-time work	-1.00	-2.80	-1.30
All	+0.60	+0.10	+0.40

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TABLE 8B: ALL INCOME RELATED BENEFITS: AVERAGE CHANGE IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

Without 20% rates contribution; cash position at point of change

Client Group	Income Support £ pw	Others £ pw	All £ pw
Pensioners age 80+	+220	+1.60	+190
Pensioners age 60-79	+200	+1.10	+140
Sick or Disabled	+6.60	+3.80	+5.70
Lone parents	+4.10	+3.20	+3.90
Couples with children			
- in full-time work	N/A	+6.00	+6.00
- not in full-time work	+450	+1.60	+440
Others			
- in full-time work	N/A	- 2.10	- 2.10
- not in full-time work	+100	- 230	+0.50
All	+240	+150	+200

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TABLE 8C: ALL INCOME RELATED BENEFITS: AVERAGE CHANGE IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution

Client Group	Income Support £ pw	Others £ pw	All £ pw
Pensioners age 80+	- 0.20	- 0.70	- 0.40
Pensioners age 60-79	- 0.70	- 1.20	- 1.00
Sick or Disabled	+4.60	+0.60	+3.30
Lone parents	+1.70	+0.50	+1.40
Couples with children			
- in full-time work	N/A	+3.70	+3.70
- not in full-time work	+1.50	- 1.40	+1.20
Others			
- in full-time work	N/A	- 3.00	- 3.00
- not in full-time work	- 1.30	- 3.50	- 1.60
All	-0.10	- 0.70	- 0.40

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TABLE 8D: ALL INCOME RELATED BENEFITS: AVERAGE CHANGE IN DISPOSABLE INCOME AFTER MEETING HOUSING COSTS: BY CLIENT GROUP

With 20% rates contribution; cash position at point of change

Client Group	Income Support £ pw	Others £ pw	All £ pw
Pensioners age 80+	+1.50	+0.60	+1.10
Pensioners age 60-79	+1.10	+0.20	+0.90
Sick or Disabled	+6.20	+2.00	+5.40
Lone parents	+3.20	+2.50	+3.00
Couples with children			
- in full-time work	N/A	+5.70	+5.70
- not in full-time work	+3.40	+0.70	+3.10
Others			
- in full-time work	N/A	- 2.90	- 2.90
- not in full-time work	+0.70	- 3.00	+0.20
All	+1.80	+0.70	+1.30

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TABLE 8A: REPLACEMENT RATIOS

Without 20% rates contribution

Number of cases at or above each level

Thousands

LEVEL	FAMILIES WITH CHILDREN		OTHERS		TOTAL	
	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes
100% or more	30	20	40	40	60	60
90% or more	110	110	90	110	210	220
80% or more	420	430	320	340	740	780
70% or more	920	980	970	940	1880	1920

Note

Families with children in full-time work, excluding families where head is self-employed

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TABLE 98: REPLACEMENT RATIOS

With 20% rates contribution

Number of cases at or above each level

Thousands

LEVEL	FAMILIES WITH CHILDREN		OTHERS		TOTAL	
	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes
100% or more	30	20	40	40	60	60
90% or more	110	90	90	110	210	210
80% or more	420	400	320	330	740	740
70% or more	920	940	970	910	1880	1850

Note

Families with children in full-time work, excluding families where head is self-employed

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TABLE 107a MARGINAL TAX RATES

Without 20% rates contribution

Number of cases at or above each level

LEVEL	FAMILIES WITH CHILDREN		OTHERS		TOTAL	
	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes
100% or more	70	0	0	0	70	0
90% or more	130	40	0	0	130	40
80% or more	240	410	50	50	290	470
70% or more	240	490	50	80	290	570
60% or more	340	490	110	90	450	570
50% or more	480	580	210	170	680	750

Note

Figures relate to tax units where the head and/or spouse is in full-time work.

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TABLE 10B: MARGINAL TAX RATES

With 20% rates contribution

Number of cases at or above each level

Thousands

LEVEL	FAMILIES WITH CHILDREN		OTHERS		TOTAL	
	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes	Current Schemes	Restructured Schemes
100% or more	70	0	0	0	70	0
90% or more	130	40	0	0	130	40
80% or more	240	400	50	50	290	450
70% or more	240	490	50	80	290	570
60% or more	340	490	110	90	450	570
50% or more	480	540	210	130	680	670

Note

Figures relate to tax units where the head and/or spouse is in full-time work.

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