

NEW BENEFIT CHANGES

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MAJOR
CHANGES TO
BENEFITS WILL BE
INTRODUCED
ACROSS THE UK IN
2013.

THOSE AFFECTED INCLUDE
PEOPLE:

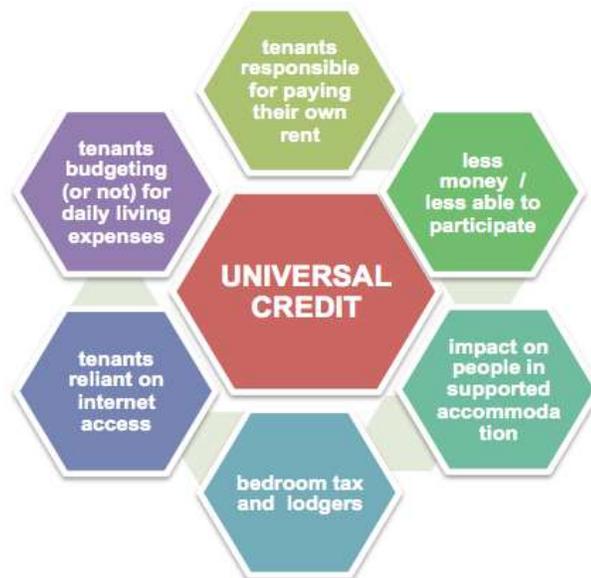
- WITH DEMENTIA;
- AGED BETWEEN 16-64; OR
- RECEIVING BENEFITS FOR BEING A CARER.

MAIN CHANGES

There are two main changes: 1) introduction of Universal Credit; and 2) replacement of Disability Living Allowance (DLA) with Personal Independent Payment (PIP).

Universal Credit

A single benefit that will replace lots of other separate benefits including: income support; income-based job seekers allowance; income-related employment and support allowance; housing benefit; child tax credit; and working tax credit.



Are you ready for
Universal Credit?

How will you measure your areas performance?



Disability Living Allowance (DLA)

The aim of replacing DLA with PIP is to cut the DLA bill by 20%, and one of the lower rates of DLA will be abolished completely. These cuts will lead to some people receiving less money and fewer people will qualify under PIP.

Q: Why are the changes being introduced?

A: The Westminster government is introducing these changes to encourage people claiming benefits into work, as well as to make the benefits system less complex. The unstable financial climate has also led the government to consider different ways of reducing costs. These reforms are the biggest overhaul of the welfare state since it was first introduced by the Labour government in 1948.

Future benefit payments will be based on a stronger contract between individual and state. More emphasis will be placed on the individual to demonstrate their entitlement to a benefit, and more conditions will be attached to benefits.

Q: Who will be affected?

A: The most affected will be those aged between 16 and 64. Although only around 3,000 people with dementia in Scotland fall into this group, the impact may be significant. For example, people diagnosed during the earlier stages of dementia may find it more difficult to demonstrate that they qualify for disability related benefits. Moreover, people aged under 65 may still have financial obligations towards dependent children, and any financial loss would have a significant impact on their daily life.

The majority of carers for people with dementia are under 65, and may have given up work or reduced their working hours to provide care. If these carers are in receipt of benefits, then they may be affected by these changes. Regardless of age, this would inevitably have a significant impact on the support network for people with dementia.

“People diagnosed during the earlier stages of dementia may find it more difficult to demonstrate that they qualify for disability related benefits.”

Advantages of the changes for people with dementia

Under PIP, the element that relates to daily needs (formerly personal care) now makes provisions for people who have difficulty dealing with money or planning their finances. Additionally, it is currently very difficult for a person with dementia to get higher rate mobility benefit, but the new assessment will take both mobility and the person’s ability to plan and follow a journey into account. It is not clear how much weight will be given to this aspect, but it could be beneficial for people with dementia.

The impact

A major change in the benefits will be the way that people are assessed. Presently, claiming benefits such as DLA requires the completion of a self-assessment form, which although may be long and complicated, allows the person filling it in to take their time and obtain specialist advice and support. However, PIP will involve a face to face assessment, which will be carried out by a private company called Atos.

Back in 2008 when the Employment Support Allowance was introduced, new claimants had to undertake a face to face work capability assessment. However, some people with dementia did not have their needs or circumstances accurately assessed, during their interviews. All Assessors should have specialist knowledge of dementia in order to understand and accurately assess claimants with dementia, but it is not certain if all assessors have this knowledge.

Since it may be difficult for a person with dementia to undertake the face to face assessment, the Department for Work and Pensions has said that a relative or carer can be present during the assessment. In exceptional circumstances, an assessment may take place in the claimant’s home. The outcome of the assessment can be challenged, and everyone has the right to appeal the findings of their assessment.

Many aspects of the new benefits will be managed online, and this will undoubtedly be challenging for many claimants. The Scottish Government has published research which indicates that not all people claiming Universal Credit have access to the internet. Even those who can go online, feel unable to do so due to a lack of confidence. Therefore, Ministers are examining ways to mitigate the impact of welfare reforms in Scotland, and have even dedicated funds to prepare and support claimants in using the online services.

Scottish Parliament has **no** influence over the majority of the welfare changes, but council tax benefit and parts of the social fund have been devolved to Scotland. Moreover, in August 2012, the Scottish Government introduced new legislation which lessened the impact of the reforms. Particularly, in safeguarding entitlements to things such as ‘passport benefits’, which are benefits automatically received by people who already qualify for another benefit.