

The impact of welfare reform on communities and households in Sheffield

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THE IMPACT OF WELFARE REFORM ON COMMUNITIES AND HOUSEHOLDS IN SHEFFIELD

A report for Sheffield City Council

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November 2014

Key points

- *This report documents the impact of welfare reform on Sheffield. The figures it presents are all rooted in official statistics including Treasury estimates and local benefit data.*
- *When the reforms have come to full fruition, which is still some way off, Sheffield can expect to lose some £169m a year in benefit income, equivalent to £460 a year for every adult of working age in the city. Although substantial, these losses are actually close to the national average.*
- *As in much of the rest of the country, the reforms to incapacity benefits account for the largest losses in Sheffield – an estimated £42m a year. Reductions in Tax Credits and the failure to uprate benefits with inflation also account for substantial sums. By comparison, the total financial losses arising from the ‘bedroom tax’ (£5m a year) and the household benefit cap (less than £1m a year) are more modest, though still significant for the households affected.*
- *The reforms impact very unevenly across the city. The worst-hit ward (Firth Park) is estimated to lose five times as much per working age adult as the least affected ward (Broomhill).*
- *Households with dependent children are hit particularly hard. For this particular group the average loss, when all the reforms have come to full fruition, is estimated to be £1,690 a year.*
- *Lone parents with dependent children can expect to lose an average of just over £2,000 a year.*
- *Men and women with health problems or disabilities are also major losers. In many cases they experience a financial loss not only from the reforms to incapacity and disability benefits but also from changes to Housing Benefit, Council Tax Benefit and the 1 per cent uprating.*
- *The welfare reforms seem unlikely to trigger a significant expansion in employment in Sheffield and changes to personal tax allowances fall a long way short of offsetting the loss of income to most claimants.*

THE IMPACT OF WELFARE REFORM ON COMMUNITIES AND HOUSEHOLDS IN SHEFFIELD

Scope and purpose of the report

The present government is implementing welfare reforms that apply to all parts of Britain. The impact of the reforms, however, varies enormously not only between regions but also between different cities, towns and neighbourhoods. And even within each community, the burden of reform falls much more on some individuals and households than others.

This report looks at the impact of the welfare reforms in Sheffield. Previous research¹, published in April 2013, has estimated the financial loss for the city as a whole. The present report takes the estimates two steps further:

- It documents the numbers of affected households and the financial losses right down to the level of **electoral wards**
- It quantifies the financial impact on **different types of household** across the city, including down at ward level

The estimates by ward deploy proven methods from a June 2014 report on Scotland². The estimates by type of household, however, are entirely new. This is the first time in the context of any UK city or district that reliable and comprehensive figures have been available on the impact of welfare reform on specific groups of local residents.

All the figures presented in the report are estimates but in every case they are firmly rooted in official statistics – for example in the Treasury’s own estimates of the financial savings, the government’s *Impact Assessments*, and benefit claimant data.

Welfare reform is a deeply contentious issue and in documenting the impacts the report does not attempt to comment on the merits of the reforms. However, it is important that the impact on different communities and households is fully understood. These impacts are among the key yardsticks by which the reforms should be judged.

¹ C Beatty and S Fothergill (2013) *Hitting the Poorest Places Hardest; the local and regional impact of welfare reform*, CRESR, Sheffield Hallam University.

² C Beatty and S Fothergill (2014) *The Local Impact of Welfare Reform*, Scottish Parliament, Edinburgh.

The welfare reforms

The figures in the report cover all the major welfare reforms that have been underway since 2010. Some of these reforms are now fully in place. Others remain underway and a small number still have a long way to run before coming to full fruition.

The reforms covered by the report are:

Housing Benefit – Local Housing Allowance

Changes to the rules governing assistance with the cost of housing for low-income households in the private rented sector. The new rules apply to rent levels, 'excess' payments, property size, age limits for sole occupancy, and indexation for inflation.

Housing Benefit – Under-occupation

New rules governing the size of properties for which payments are made to working age claimants in the social rented sector (widely known as the 'bedroom tax')

Non-dependant deductions

Increases in the deductions from Housing Benefit, Council Tax Benefit and other income-based benefits to reflect the contribution that non-dependant household members are expected to make towards the household's housing costs

Household benefit cap

New ceiling on total payments per household, applying to the sum of a wide range of benefits for working age claimants

Council Tax Benefit

Reductions in entitlement of working age claimants arising from 10 per cent reduction in total payments to local authorities

Disability Living Allowance

Replacement of DLA by Personal Independence Payments (PIP), including more stringent and frequent medical tests, as the basis for financial support to help offset the additional costs faced by individuals with disabilities

Incapacity benefits

Replacement of Incapacity Benefit and related benefits by Employment and Support Allowance (ESA), with more stringent medical tests, greater conditionality and time-limiting of non-means tested entitlement for all but the most severely ill or disabled

Child Benefit

Three-year freeze, and withdrawal of benefit from households including a higher earner

Tax Credits

Reductions in payment rates and eligibility for Child Tax Credit and Working Tax Credit, paid to lower and middle income households

1 per cent up-rating

Reduction in annual up-rating of value of most working-age benefits, which would normally have been increased with inflation

A fuller description of each of these reforms, including the timing of implementation and the expected savings to the Exchequer, is contained in Appendix A.

The vast majority of these welfare reforms have been initiated by the present Coalition government in Westminster, notably but not exclusively through the *Welfare Reform Act 2012*. Some of the incapacity benefit reforms, however, are Labour measures that pre-date the 2010 general election but have only recently taken full effect. They have been included here, alongside the Coalition's reforms, to provide a comprehensive view of the impact of the reforms that have been underway.

Four omissions are worth noting:

- *Universal Credit*. This is scheduled to replace just about all means-tested working age benefits and is arguably the most ambitious reform of all. The introduction of Universal Credit is however distinctly different from the other reforms. Unlike the others, it is not expected to lead directly to a reduction in welfare spending and is better understood as a repackaging of existing benefits that for the first time introduces a consistent benefit withdrawal rate. The rules governing eligibility are essentially carried over from the existing benefits it replaces. There are also currently major delays in implementation.
- *Income Support for lone parents*. The qualifying age of the youngest child has been reduced from under 7 to under 5. The effect is to transfer the lone parent from Income Support to Jobseeker's Allowance at the same payment rate.
- *RPI to CPI for benefits up-rating*. This was introduced from 2011-12 but is really part of a much wider accounting reform, including for example all public service pensions.
- *Possible further reforms further into the future*. The *Autumn Statement* in December 2014 is expected to announce a two-year freeze in the value of working-age benefits and there has been speculation about other reductions in entitlement. Until the proposals have been formally announced and the full details are known it would be unwise to include their impact here.

When fully implemented, the welfare reforms covered in this report are expected to save the UK Treasury almost £19bn a year.

Measuring the impacts on local areas

The data sources and methods underpinning the estimates of the impact on Sheffield as a whole, and on its constituent wards, are set out in full in Appendix A.

In essence, the present report takes the estimates for Sheffield first published in 2013 and drills them down to ward level³. The 2013 estimates have been modified only to take account of new data on the impact of the household benefit cap and on the ‘bedroom tax’, and to reflect the higher numbers in the private rented sector now claiming Housing Benefit under the Local Housing Allowance system.

The government has in most cases not produced estimates of the impact of the reforms by local authority, let alone by ward. It does however publish a range of statistics that allow the local impacts to be estimated. This information includes:

- HM Treasury estimates of the overall financial saving arising from each element of the reforms, published in the *Budget* or in the government’s *Autumn Statement*. The estimates in the report are fully consistent with these Treasury figures⁴.
- The *Impact Assessment* and (where available) *Equality Impact Assessment* that government departments publish for each element of the reforms⁵
- Benefit claimant numbers and expenditure, by local authority and by ward, published by DWP and HMRC
- Additional official statistics – for example on median earnings by local authority (to help calibrate the impact of the withdrawal of Child Benefit) and DWP evidence from pilot schemes

The figures presented here all show the impact *when the reforms have come into full effect*. This is important because some of the reforms, particularly those affecting incapacity and disability benefits, are being implemented in stages over a number of years. In most cases, the figures show the expected impact in the 2014-15 financial year⁶.

³ Although estimates by Lower Super Output Area (LSOA) are theoretically possible, the reliability of LSOA estimates is compromised by the relatively small numbers of claimants of each benefit in each LSOA, where typically the total population is only around 1,500.

⁴ The GB-wide estimates of the impact of the reforms to incapacity benefits, DLA and Council Tax Benefit, the Household Cap and the ‘Bedroom Tax’ are subject to further detailed adjustment – see Appendix A.

⁵ Following official practice in the *Impact Assessments*, the estimates in the present report make no allowance for the small share of the financial impact falling on Northern Ireland. The effect is to slightly overstate the impact in other parts of the UK, including Sheffield, bearing in mind that Northern Ireland accounts for 3 per cent of the UK population.

⁶ The exceptions are the DLA reforms, which will not impact fully until 2017-18, and the wider application of means testing to ESA and the 1 per cent up-rating, both of which do not impact fully until 2015-16.

In comparing the impact on different places the report looks in particular at the financial loss *per adult of working age*⁷. A focus on adults of working age (16-64) is appropriate because the welfare reforms impact almost exclusively on this group, as the household statistics presented later demonstrate only too clearly.

Finally, in estimating the impact of the welfare reforms the report *holds all other factors constant*. What this means in practice is that it makes no assumptions about the growth of the UK, regional and local economies, or about future levels of employment and unemployment.

The impact on Sheffield as a whole

Table 1 shows the estimated impact of the welfare reforms on Sheffield as a whole.

The original estimates for Sheffield published in 2013⁸ identified a financial loss when the reforms have come to full fruition of £173m a year, or £470 per adult of working age across the city. The revised figures in Table 1, which deploy more up-to-date statistics, put the loss at £169m a year, or £460 per adult of working age. The main reasons for the reduction are the smaller than expected numbers affected by the household benefit cap and the ‘bedroom tax’.

The individual welfare reforms vary greatly in the scale of their financial impact, in the numbers affected, and in the intensity of the loss imposed on those affected. In Sheffield, and indeed in the rest of the UK, the biggest financial impact comes from the reform of incapacity benefits – an estimated loss in Sheffield of £42m a year. Changes to Tax Credits and the 1 per cent up-rating of most working-age benefits also account for substantial sums - £35m and £32m respectively in Sheffield.

The uprating of most working-age benefits by only 1 per cent affects the largest numbers – more than 80,000. Child Benefit changes also affect a large number of households in Sheffield – more than 60,000. This is because the three-year freeze in Child Benefit rates up to April 2014 (instead of up-rating with inflation) applied to all recipients. The household benefit cap, by contrast, impacts on relatively few households in Sheffield – just 150 according to the latest figures – but the average financial loss for each of these households is likely to be relatively large⁹.

It is worth bearing in mind, however, that the figures here on the number of households or individuals affected are a ‘snapshot’ at a single point in time. Over time, as people move on or off benefit – there is always turnover – the numbers in Sheffield and elsewhere who will at some point feel the financial impact of the reforms will be substantially larger.

⁷ The population data for all areas is taken from the 2011 Census.

⁸ C Beatty and S Fothergill (2013) op. cit.

⁹ In the absence of data specifically for Sheffield, the average financial loss arising from the benefit cap shown in Table 1 is a GB figure

Table 1: Impact of welfare reform on Sheffield

	No of h'holds/individuals adversely affected	Estimated loss £m p.a.	Average loss per affected h'hold/indiv £ p.a.	No. of h'holds/indiv affected per 10,000	Loss per working age adult £ p.a.
Incapacity benefits ⁽¹⁾⁽³⁾	12,000	42	3,500	330	115
Tax Credits	44,000	35	800	1,900	95
1 per cent uprating ⁽³⁾	83,000	32	400	3,500	85
Child Benefit	63,000	22	350	2,750	60
Disability Living Allowance ⁽¹⁾⁽²⁾	9,000	14	1,600	250	40
Housing Benefit: LHA	9,200	8	800	400	20
Council Tax Benefit	34,000	7	200	1,500	20
Housing Benefit: 'bedroom tax'	6,700	5	700	290	10
Non-dependant deductions	3,000	3	1,100	130	10
Household benefit cap	150	<1	4,600	<10	<5
Total	n.a.	169	n.a.	n.a.	460

⁽¹⁾ Individuals affected; all other data refers to households except 1 per cent uprating, which combines individual and household data

⁽²⁾ By 2017/18

⁽³⁾ By 2015/16

All other impacts by 2014-15

NB Some households/individuals are affected by more than one reform

Source: Sheffield Hallam estimates based on official data

How does Sheffield compare with other places?

The financial loss in Sheffield is broadly in line with the national average. The 2013 report¹⁰ put both the Sheffield and GB figure at £470 per adult of working age. The new, revised figure for Sheffield, incorporating more up-to-date statistics is £460 per adult of working age, fractionally below the GB figure, which remains £470.

Table 2 shows that compared to the other core cities, the financial loss per adult of working age in Sheffield is towards the bottom of the range.

Table 2: Financial loss arising from welfare reform: core cities

	Estimated loss £m p.a.	Loss per working age adult £ p.a.
Liverpool	226	700
Glasgow	258	620
Birmingham	415	600
Manchester	214	600
Nottingham	120	560
Newcastle upon Tyne	94	490
Cardiff	112	470
Bristol	140	480
Sheffield	169	460
Leeds	228	450

All figures are updated estimates.

Source: Sheffield Hallam estimates based on official data

The revised figure for Yorkshire and the Humber as a whole (£490 per adult of working age) is a little above Sheffield. The estimated financial loss in Sheffield is also less than in its South Yorkshire neighbours – Barnsley (£620 per adult of working age), Doncaster (£560) and Rotherham (£560).

That the welfare reforms hit Sheffield rather less than a number of other places may come as a surprise. However, on a number of key indicators Sheffield is only a little worse than the GB average – the city's out-of-work benefit claimant rate¹¹ for example was 11.8 per cent in February 2014 compared to the GB average of 10.6 per cent. The reforms to Housing Benefit for tenants in the private rented sector also impact more in and around London, where rents are so much higher. Additionally, in Sheffield the local authority boundary mostly includes the city's more affluent suburbs, which is not the case in Birmingham,

¹⁰ C Beatty and S Fothergill (2013) op.cit.

¹¹ Jobseeker's Allowance, IB/ESA and Income Support plus a small number of others on means-tested out-of-work benefits.

Manchester or Nottingham for example, where similar suburbs are often in neighbouring authorities.

What should also be kept in mind is that though Sheffield is hit no worse than a number of other places, the financial loss – which translates to nearly £9 per week for every person in the city between the ages of 16 and 64 – remains large and far above the level in many parts of southern England outside London¹². Moreover, for the Sheffield residents directly affected by the reforms and facing reductions in welfare payments the financial loss will generally be no less than elsewhere.

The impact by ward

Table 3 and Figure 1 shows the estimated financial loss by ward across Sheffield. Figure 2 maps the losses.

These statistics reveal the extent to which welfare reform impacts unevenly across the city. At the extremes, the financial loss per adult of working age is five times greater in Firth Park (£800) than in Broomhill (£160). In seven wards the financial loss exceeds £600 per adult of working age; in five wards it is less than £300.

The scale of the impact on each ward reflects a complex mix of factors including the local population structure, the number on out-of-work benefits and the composition of the local housing stock. In Broomhill, for example, the average loss per adult of working age is diluted by the very large number of students, and the student population also depresses the figure in a number of neighbouring wards. Putting student areas aside, there is nevertheless a clear pattern that is familiar to those who know Sheffield: the financial losses in the less affluent wards to the east of the city are much greater than in the wards in the west.

Appendix B presents ward-based maps and statistics on the impact of each element of the reforms. These particular maps all use the same scale so that comparisons can be made not only across the city but also between individual elements of the welfare reform package. The fact that the map showing the impact of incapacity benefit reform is more heavily shaded than the map on the impact of the household benefit cap, for example, illustrates that the financial losses arising from incapacity benefit reform are substantially greater.

The exception to the general pattern that wards in the east of the city are hardest hit concerns Child Benefit. There are relatively large numbers of children in nearly all areas so the freeze in the value of Child Benefit impacts more or less everywhere, but in the most affluent areas the loss is compounded by the withdrawal of Child Benefit from higher earners. In the Sheffield context this means that the relatively affluent wards of Dore & Totley and Ecclesall are hit hardest by the Child Benefit changes.

¹² See C Beatty and S Fothergill (2013) op.cit.

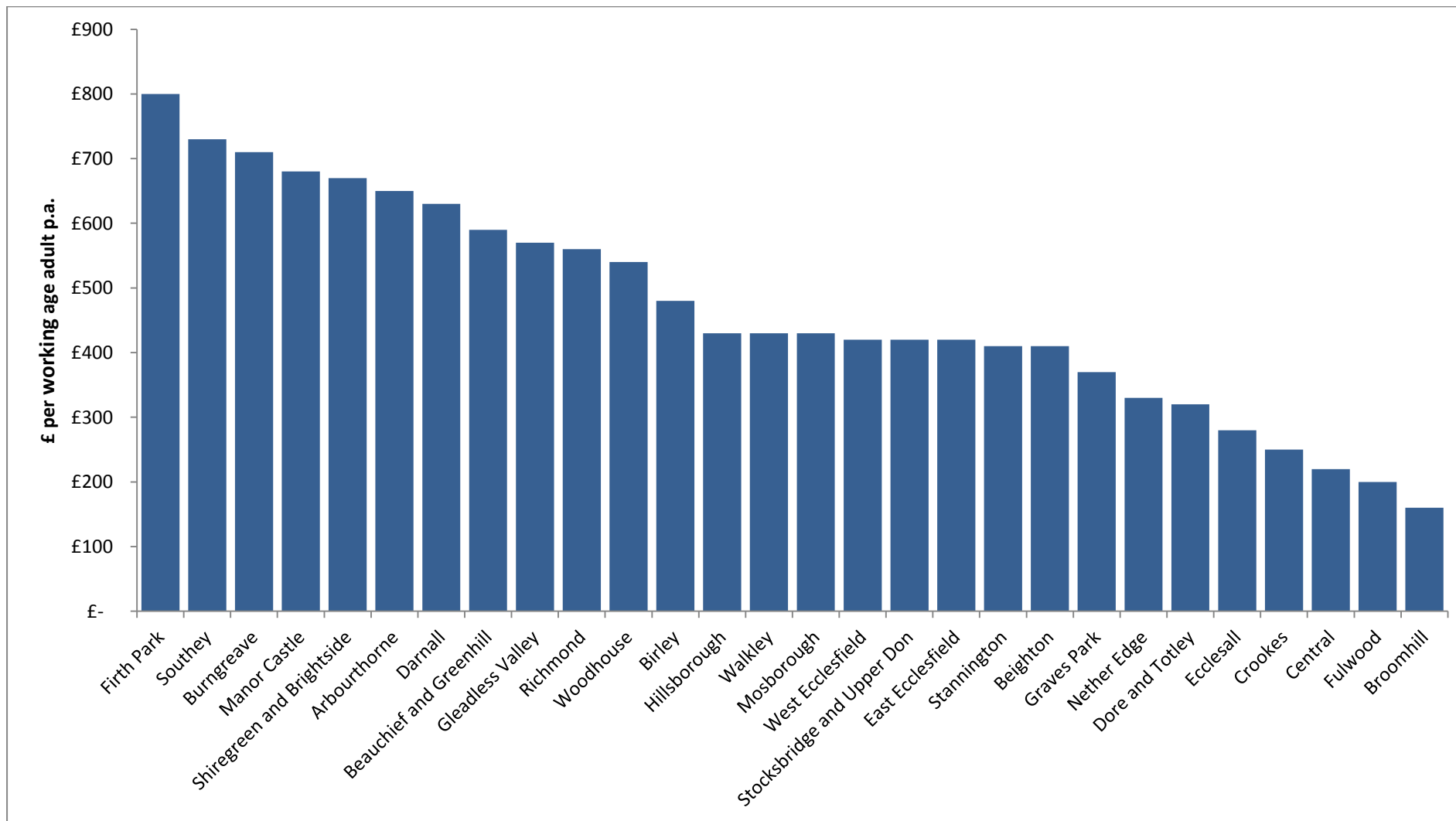
Table 3: Overall impact of welfare reform on Sheffield, by ward

	Estimated loss £m p.a.	Loss per working age adult £ p.a.
Firth Park	11.3	800
Southey	8.3	730
Burngreave	12.0	710
Manor Castle	9.8	680
Shiregreen & Brightside	8.4	670
Arbourthorne	7.0	650
Darnall	8.8	630
Beauchief & Greenhill	7.1	590
Gleadless Valley	8.8	570
Richmond	5.3	560
Woodhouse	6.2	540
Birley	5.1	480
Hillsborough	5.7	430
Walkley	6.3	430
Mosborough	5.0	430
West Ecclesfield	4.3	430
Stocksbridge & Upper Don	5.3	420
East Ecclesfield	5.3	420
Stannington	4.1	410
Beighton	4.8	410
Graves Park	3.9	370
Nether Edge	4.6	330
Dore & Totley	3.0	320
Ecclesall	3.2	280
Crookes	3.1	250
Central	7.2	220
Fulwood	2.4	210
Broomhill	2.5	160
Sheffield	169	460

All impacts by 2014-15 except DLA by 2017/18, incapacity benefits and 1% up-rating by 2015/16

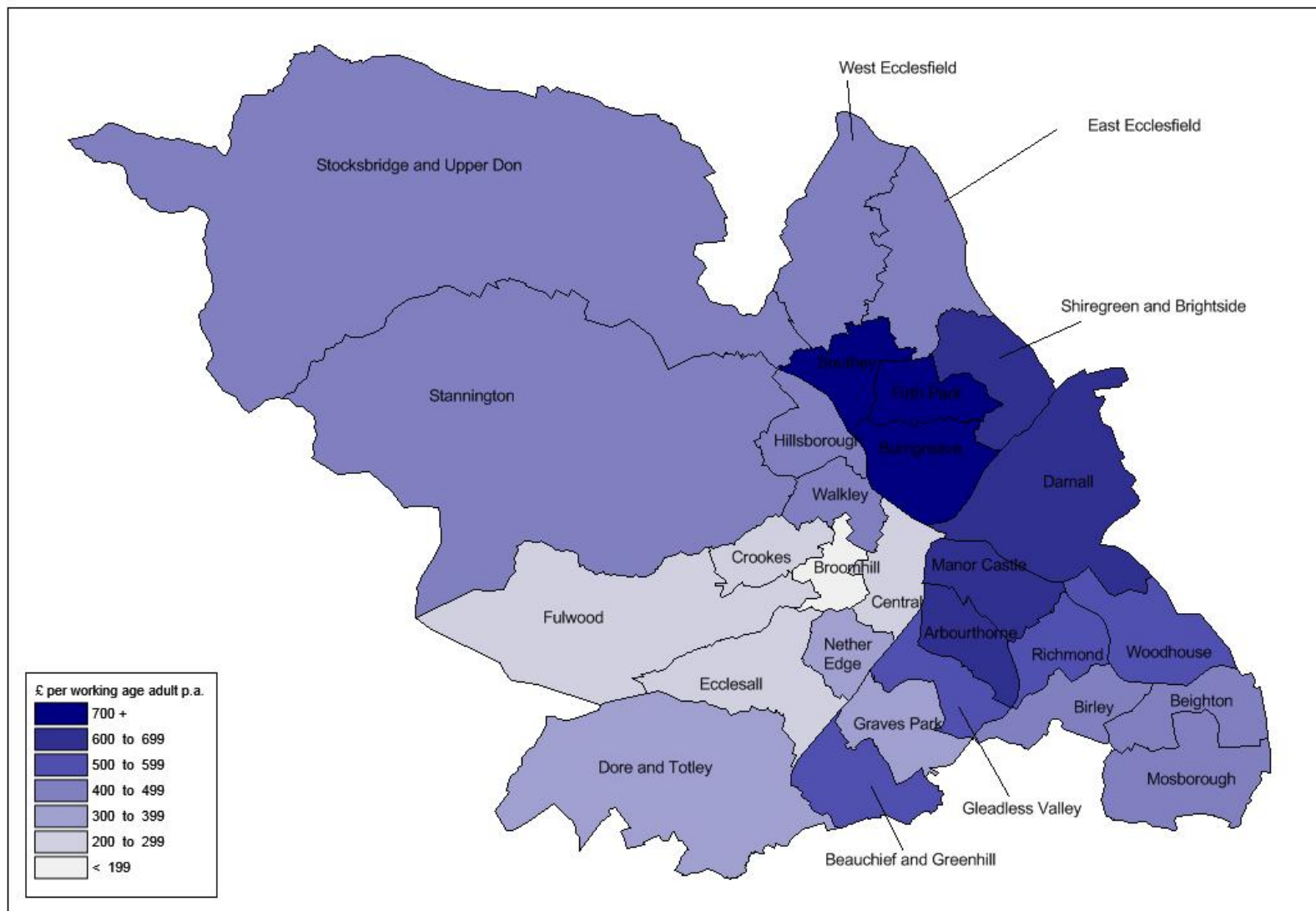
Source: Sheffield Hallam estimates based on official data

Figure 1: Overall financial loss arising from welfare reform, Sheffield by ward



Source: Sheffield Hallam estimates based on official data

Figure 2: Overall financial loss arising from welfare reform, Sheffield by ward



Source: Sheffield Hallam estimates based on official data

By contrast, the really big financial losses in the east of the city arise from the reforms to incapacity benefits. In Firth Park for example, the estimated loss just from the incapacity benefit changes (£230 a year per adult of working age) is almost 50 per cent higher than the financial loss from the *whole* welfare reform package in Broomhill. In Firth Park the loss is compounded by further big losses arising from DLA reform, reductions in Tax Credits and below-inflation uprating.

In autumn 2014 much of the financial loss in the hardest-hit wards is still in the pipeline. The incapacity benefit reforms do not come to full fruition until 2015-16, when means-testing for ESA claimants in the Work Related Activity Group – one of the very largest of all the welfare reforms, anticipated to save the Treasury six times as much as the ‘bedroom tax’ – will finally kick in for many. The changeover from DLA to PIP has barely started and is not anticipated to be completed until 2017-18, and below-inflation uprating still has another year to run.

As a rule of thumb, it would be reasonable to assume that in the hardest-hit wards at least a third of the overall financial loss arising from welfare reform has, in autumn 2014, still to make itself felt.

The impact on households and individuals

The welfare reforms impact on a wide range of households and individuals, and not just on those on out-of-work benefits.

As a guide, Table 4 identifies the types of households and individuals most affected by each of the reforms. This list draws on information in the government’s *Impact Assessments* but also on a wider understanding of which groups claim which benefits.

A key point about the welfare reforms is that they often impact simultaneously on the same individuals and households. This point is best illustrated by considering incapacity benefit claimants. This large group of out-of-work men and women – they account for more than 6 per cent of all adults of working age in Sheffield – tends to be older (IB/ESA claimant rates increase with age) and most have previously worked in low-grade manual jobs. Among incapacity claimants, the group most exposed to loss of benefit are those with less severe health problems or disabilities. They may now be found ‘fit for work’ at the point they undergo the new medical assessment or, if they remain on ESA in the Work Related Activity Group, of losing their entitlement to non-means tested benefit after a year.

This group of incapacity claimants is also most exposed to the loss of DLA as the changeover to PIP takes place. At present, around half of all incapacity claimants also claim DLA. In theory, the most severely disabled should retain entitlement to PIP, meaning that the reductions in eligibility that the government anticipates will hit those with less severe health problems or disabilities. Many of these will be the same people who are having their entitlement to incapacity benefits removed or reduced.

Table 4: Groups typically most affected by individual welfare reforms

HOUSING BENEFIT: LOCAL HOUSING ALLOWANCE

- Low income households, mostly of working age, in the private rented sector
- Under-35s, often single men, in the private rented sector
- Families with large numbers of children in the private rented sector

HOUSING BENEFIT: 'BEDROOM TAX'

- Older, low-income working age tenants in the social rented sector, including couples and single parents, whose children have moved away
- Low-income singles allocated to social-rented flats with more than one bedroom

NON-DEPENDENT DEDUCTIONS

- Low-income households with grown-up children living at home

HOUSEHOLD BENEFIT CAP

- Large out-of-work families in high rent areas

COUNCIL TAX BENEFIT

- Households on out-of-work benefits
- Other low-income working age households

DISABILITY LIVING ALLOWANCE

- Less severely disabled of working age, mostly older, mostly out-of-work

INCAPACITY BENEFITS

- Out-of-work, mainly older adults with ill health or disability, except the most severely ill or disabled

CHILD BENEFIT

- All households with children (a little)
- Households with higher earners (a lot)

TAX CREDITS

- Low-to-middle income families with children, including workless households
- Part-time workers on less than 24hrs a week

1 PER CENT UP-RATING

- Everyone on the main working age benefits (JSA, IB/ESA, IS, HB(LHA), Tax Credits)

Source: *Impact Assessments*

Added to this, the age and income level of incapacity claimants means that they are also exposed to reductions in Housing Benefit. Many are tenants in the social rented sector and, if their children have grown up and moved away, they risk being hit by the 'bedroom tax'. If they live in the private-rented sector they still face reductions in Housing Benefit under the Local Housing Allowance system. And, if their grown-up children are still living at home the new, larger non-dependant deductions come into play. The failure to uprate the value of benefits with inflation and the requirement – for the first time – to make a contribution to Council Tax add further twists to their financial loss.

Measuring the impact on households

The *cumulative* impact of the welfare reforms on different groups of households or individuals is a key issue. This is not something that the government's own published analyses have so far considered. The figures presented here for Sheffield, and for its constituent wards, are therefore wholly new. The figures here are based on:

- The number of households in each of 15 categories (pensioners, working age couples, lone parents, etc.) in Sheffield as a whole and in each ward, taken from the 2011 Census of Population
- The proportion of each household type receiving each welfare benefit. These GB figures come from DWP data on Housing Benefit claimants and from the Family Resources Survey and, where appropriate, adjustments have been made to reflect specific details of the reforms (e.g. pensioner households are exempt from the Council Tax Benefit changes)¹³.
- The numbers affected by each element of the reforms, and the financial losses, in Sheffield as a whole and in each of its wards. These are the statistics presented earlier in the report and are all firmly based on Treasury estimates of the financial savings and local benefit claimant numbers¹⁴. The estimated impacts by household type are adjusted to be consistent with this local data.

The resulting figures on the impact of the reforms on different types of households are all *estimates* and subject to a margin of error, which will be greater for individual wards than for the city as a whole. Nevertheless, the figures provide a substantially more reliable assessment of the numbers affected than has hitherto been available from any source. Additionally, all the estimates are again rooted in official statistics.

¹³ Where necessary this includes matching Family Resources Survey data for 'benefit units' to Census data for 'household types'. Adjustments have also been made to allow for the possibility that the reforms to DLA and incapacity benefits may affect more than one individual in the same household.

¹⁴ The Child Benefit reforms are disaggregated into two components for this purpose: the freeze on the value of the benefit (affecting all claimants) and the withdrawal or reduction of this benefit (affecting only households with a higher earner). The local impact of each component is calculated separately in order to take account of the uneven distribution of higher earners.

For Sheffield as a whole, Table 5 shows the estimated number of households of each type adversely affected (i.e. losing financially) as a result of each element of the welfare reforms. The 15-fold classification used here includes all Sheffield's 230,000 households.

The uprating of benefits by 1 per cent rather than by inflation impacts on large numbers of households of all types except pensioners and students. The other reforms impact more on specific groups:

- The reforms to Housing Benefit in the private rented sector ('Local Housing Allowance') impact particularly on single person households (2,700 in Sheffield) and on lone parents with dependent children (2,800 households)
- The 'bedroom tax' also hits large numbers of single person households (3,400) and lone parents (in total 1,800)
- Reductions in Council Tax Benefit impact on a wide range of non-working age households
- The reforms to DLA impact on especially large numbers of couples without children at home (2,200) and single person households (another 2,200)
- The impact of incapacity benefit reform is similar to that of DLA reform, with couples without children (2,400) and single person households (3,800) most affected
- Child Benefit changes impact on households with dependent children (63,000 in all) but the numbers experiencing full or partial withdrawal are smaller (8,900) and the vast majority of these are couples rather than single parents
- Tax Credit changes also impact principally on households with dependent children, including large numbers (almost 17,000) of lone parents
- Welfare reform impacts on only a small number of pensioner households, generally via rules requiring non-dependants (e.g. grown-up children) to make a larger contribution to housing costs.
- Sheffield's substantial number of student households – the 2011 Census records 5,700 of them¹⁵ – escape unscathed from the welfare reforms

Appendix C presents estimates of the number of households in each ward adversely affected by each element of the welfare reforms. The figures for each ward are all rooted in local benefit claimant data and other official statistics.

¹⁵ The number of full-time students in the city substantially exceeds the number of student households because each household may contain several students and because students in halls of residence are recorded as living in 'communal establishments'.

Table 5: Estimated number of households adversely affected by welfare reform, Sheffield

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	100	-	200	-	-	-	-	190	-	200	200
Single pensioner	700	-	600	-	-	-	-	-	-	-	700
Couple no children	300	600	-	-	3,000	2,200	2,400	-	-	900	4,700
Couple – one child	500	300	100	-	1,800	600	900	16,200	4,300	7,200	16,200
Couple – two or more children	900	400	200	50	3,900	1,200	1,100	24,800	4,200	14,000	24,800
Couple – all children non-dependent	100	200	300	-	1,000	700	800	-	-	300	1,500
Lone parent – one dependent child	1,600	800	400	-	6,400	600	900	9,800	200	9,200	9,800
Lone parent – two or more dep. children	1,200	500	200	100	5,700	400	400	6,900	200	6,700	6,900
Lone parent – all child non-dependent	200	500	900	-	1,400	400	600	-	-	200	1,400
Single person household	2,700	3,400	-	-	8,200	2,200	3,800	-	-	1,000	9,300
Other – with one dependent child	200	50	50	-	500	100	200	2,400	-	1,700	2,400
Other - with two or more dep. children	200	50	50	-	500	100	200	2,800	-	2,200	2,800
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	600	-	-	-	1,800	500	800	-	-	200	2,000
Total	9,200	6,700	3,000	150	34,000	9,000	12,000	63,000	8,900	44,000	83,000

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Table 6 shows the average financial loss to each type of household in Sheffield¹⁶. It is important to underline that these are averages across *the whole stock of households* of each type in the city, not just those hit by the welfare reforms. Thus the modest average loss for couples with no children, for example, averages substantial losses to some households together with large numbers of other couples who are entirely unaffected by the welfare reforms.

The significant observation from this table is that, on average, households with dependent children are hit particularly hard by the reforms. This is especially true of lone parent households with dependent children who on average can expect to lose £2,000 a year when all the reforms have come to fruition.

Table 7 offers a guide as to why different types of households are losing money. This table excludes pensioner and student households, for whom the losses are very small, and for the remaining household types shows the share of the average financial loss attributable to each element of the welfare reforms.

Table 6: Overall impact of welfare reform on Sheffield, by household type

	Total number of households of each type in, 2011	Average financial loss £ p.a.
Pensioner couple	18,000	35
Single pensioner	29,000	50
Couple – no children	39,300	400
Couple – one dependent child	16,900	1,530
Couple – two or more dependent children	24,800	1,560
Couple – all children non-dependent	12,600	430
Lone parent – one dependent child	9,900	2,020
Lone parent – two or more dependent children	6,900	2,120
Lone parent – all children non-dependent	7,200	730
Single person household	44,400	620
Other – with one dependent child	2,500	1,540
Other – with two or more dependent children	2,800	1,620
Other – all full-time students	5,700	0
Other – all aged 65+	500	35
Other	9,500	570

All impacts by 2014-15 except DLA by 2017/18, incapacity benefits and 1% up-rating by 2015/16

Sources: Census of Population and Sheffield Hallam estimates based on official data

¹⁶ The average financial loss is calculated by multiplying the number of households of each type affected by each reform by the average financial loss arising from each reform, and then dividing by the total number of households of each type in Sheffield (Source: Census of Population)

Table 7: Share of estimated financial loss attributable to each welfare reform, by type of household, Sheffield, percentages

	HB: LHA	HB: 'bedr'm tax'	Non- dep. ded.	H'hold benefit cap	Council Tax Benefit	DLA	IB/ESA	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating	TOTAL
Couple – no children	2	3	0	0	4	22	53	0	0	5	12	100
Couple – one child	2	1	0	0	1	4	12	8	26	23	24	100
Couple – two or more children	2	1	0	1	2	5	10	8	18	29	24	100
Couple – all children non-dep.	2	2	7	0	3	21	49	0	0	4	11	100
Lone parent – one child	7	3	2	0	6	4	15	6	1	37	18	100
Lone parent – two or more children	7	2	2	3	8	5	10	6	2	38	18	100
Lone parent – all child non-dep	3	7	20	0	5	11	41	0	0	2	11	100
Single person household	8	8	0	0	6	13	49	0	0	3	13	100
Other – with one dep. Child	3	1	2	0	2	5	19	8	0	36	24	100
Other – with two or more dep. Child	3	1	1	0	2	5	18	8	0	38	23	100
Other	9	0	0	0	6	14	53	0	0	3	14	100

Source: Sheffield Hallam estimates based on official data

Taking for example the large average loss (£2,120 a year) to lone parents with two or more children, 38 per cent is estimated to be attributable to reductions in Tax Credits, 18 per cent to below-inflation uprating, 10 per cent to the incapacity benefit reforms and 8 per cent to reductions Council Tax Benefit. These are of course average losses which few specific households will mirror, but they provide an indication of the sources of financial loss to this particular group.

In contrast, the more modest average loss (£400 a year) to working age couples with no children is made up principally of reductions to incapacity benefits (53 per cent) and to Disability Living Allowance (22 per cent).

Around all these averages there will be a large spread both in terms of the sums lost and the make-up of the loss. For example, as noted earlier some couples could face reductions in incapacity benefits, DLA, Housing Benefit and Council Tax Benefit, and the failure to uprate with inflation. In these circumstances the cumulative financial loss when all the reforms have come to full fruition could be as large as £6-7,000 a year.

Table 8 shows the share of households of each type losing financially as a result of each of the welfare reforms. The figures here are estimates for Sheffield as a whole and reflect not only national trends but also the city's population structure and benefit claimant rates.

Unsurprisingly, the figures show that nearly all households with dependent children are impacted by the freeze and subsequent 1 per cent uprating in the value of Child Benefit. The withdrawal of Child Benefit from households with higher earners mainly affects couples with children; lone parents with dependent children are much less likely to lose out as a result of this change.

On other fronts, however, lone parents lose out badly. Nearly two-thirds of lone parents with dependent children are affected by reductions in Council Tax Benefit, and around one-in-six by reforms to Housing Benefit in the private rented sector. A further 8 per cent of this group of lone parents are estimated to lose money as a result the 'bedroom tax' and 6-9 per cent by the reforms to incapacity benefits. Nearly all lone parents also lose as a result of the changes to Tax Credits.

The impact on specific sub-groups

Households with dependent children

Adding together couples, lone parents and others with dependent children, Sheffield has a total of nearly 64,000 households with dependent children. These households account for around 28 per cent of all households in the city. The estimates of the impact of welfare reform by type of household provide a clear view of the financial losses to this particular group:

Table 8: Estimated proportion of households adversely affected by each welfare reform, Sheffield, percentages

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA	IB/ESA	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	1	0	1	0	0	0	0	1	0	1	1
Single pensioner	2	0	2	0	0	0	0	0	0	0	3
Couple – no children	1	1	0	0	8	5	5	0	0	2	12
Couple – one child	3	2	1	0	11	3	4	96	25	43	96
Couple – two or more children	4	2	1	0	15	4	3	100	17	56	100
Couple – all children non-dependent	1	2	3	0	8	5	5	0	0	2	12
Lone parent – one child	16	8	4	0	65	6	9	99	2	92	99
Lone parent – two or more children	18	8	3	1	84	6	6	100	3	98	100
Lone parent – all child non-dependent	2	8	13	0	19	5	9	0	0	2	20
Single person household	6	8	0	0	19	5	9	0	0	2	21
Other – with one dependent child	6	2	3	0	18	4	7	98	0	68	98
Other – with two or more dep. children	6	2	2	0	19	4	8	100	0	77	100
Other – all full-time students	0	0	0	0	0	0	0	0	0	0	0
Other – all aged 65+	2	0	1	0	0	0	0	0	0	0	2
Other	6	0	0	0	19	5	9	0	0	2	21
All households	4	3	1	0	15	4	5	23	4	19	36

Source: Sheffield Hallam estimates based on official data

- On average in Sheffield, households with dependent children are estimated to lose £1,690 a year as a result of welfare reform
- By contrast, households without dependent children are estimated to lose an average of just £370 a year
- And even if pensioner and student households are excluded from the figures, the average loss to households without dependent children is only £475 a year

Of the total of £169m a year that Sheffield is expected to lose when the reforms have come to full fruition, some £108m – approaching two-thirds – is a financial loss faced by households with dependent children.

That households with dependent children are on average hit so hard by welfare reform is not something that has been widely recognised. As the figures show, the financial losses are rooted in a whole raft of changes rather than a single reform to the benefits system. Reductions in Tax Credits, drawn on heavily by low and middle income households with children, are a key part of the explanation but reforms to Housing Benefit, disability and incapacity benefits, Council Tax Benefit, Child Benefit and the 1 per cent uprating all compound the losses. Conversely, substantial numbers of in-work households without children draw little if at all on the benefits system.

Individuals with ill health or disability

Long-term ill health or disability is widespread in the population, in Sheffield and elsewhere. Bearing in mind that the incidence of ill health or disability tends to increase with age it is perhaps fortunate that the reforms exempt those of state pension age: Incapacity Benefit and its successor Employment and Support Allowance are paid almost exclusively to working-age claimants¹⁷, and the changeover from Disability Living Allowance to Personal Independence Payments does not apply to the over-65s.

In Sheffield, incapacity benefits are claimed by just over 23,000 men and women of working age. Disability Living Allowance is claimed by 18,500 men and women of working age¹⁸. These are often the same people – DLA is a benefit frequently claimed alongside incapacity benefits. The figures in the report show that, collectively, this group of claimants with health problems or disabilities is hit hard by welfare reform:

- The financial loss in Sheffield arising from DLA and incapacity benefit reform is estimated to be £56m a year – a third of the total financial loss arising from welfare reform

¹⁷ The exception is a very small number who continue in employment beyond state pension age and remain eligible to claim incapacity benefits for a short period.

¹⁸ These incapacity benefit and DLA claimant numbers are for February 2014 (Source: DWP)

- Sheffield's incapacity claimants can on average expect to lose £1,800 a year from this element of the reforms alone, and working-age DLA claimants can expect to lose an average of £750 a year
- But within both groups the financial losses fall just on some claimants rather than everyone. As Table 1 earlier showed, those losing out – generally the less severely ill or disabled if procedures are working properly – can expect to lose an average of £3,500 a year as a result of incapacity benefit reform and £1,600 a year as DLA is replaced by Personal Independence Payments
- Furthermore, the same claimants can in addition often expect to lose financially as a result of other elements of the welfare reform package, such as changes to Housing Benefit and Council Tax Benefit.

As noted earlier, in the autumn of 2014 much of the impact of the incapacity and DLA reforms remains in the pipeline. The full impact will not be felt until 2018.

In-work households

It is a popular misconception that the reforms to welfare benefits impact only on those who are out-of-work. The changes are extensive, and some impact more on in-work households.

Working out the precise split between, on the one hand, households where someone is in work and, on the other, households where no-one is employment is not straightforward because some benefits are claimed by both groups – Housing Benefit is a good example. A further complication is that some out-of-work benefits – incapacity benefits for example – can be claimed by individuals who live in households where others are in work.

Official statistics offer some guidance. DWP benefits data¹⁹, for example, shows that in Sheffield:

- 12 per cent of Housing Benefit claimants affected by the 'bedroom tax' are in employment
- 30 per cent of Housing Benefit claimants in the private-rented sector are in employment

On the other hand virtually none of the households affected by the benefit cap will be in work. National data from HMRC²⁰ also tells us that:

- 73 per cent of all Tax Credit recipients are in work
- And that 51 per cent of all the lone parents who are Tax Credit recipients are in work

¹⁹ DWP *Stat-Xplore*, May 2014

²⁰ August 2012

Bearing in mind these figures it is possible to make an informed estimate of the overall impact of welfare reform on those in work. Let us assume that: 80 per cent of the reductions in Tax Credits and Child Benefit fall on in-work households; that one-third of the reductions in DLA, in Housing Benefit in the private rented sector, and of the impact of the 1 per cent uprating, falls on in-work households; that 20 per cent of the reduction in incapacity benefits impacts on in-work households; and that 10 per cent of the 'bedroom tax' also hits in-work households. The resulting figure for Sheffield is that:

- Around £75m a year of the financial loss arising from welfare reform might be expected to fall on in-work households
- The financial loss to in-work households would therefore account for around 45 per cent of the total financial loss to Sheffield arising from welfare reform.

The prospects for recovery

Government ministers take the view that the welfare reforms will increase the financial incentives to take up employment and because more people will look for work more people will find work. In this view, employment will be higher and the loss of benefit income will be offset in whole or in part by an increase in earnings.

There is no question that the welfare reforms do increase the financial incentive to work. On the other hand, even before the reforms began most out-of-work claimants would have been financially better off in work. Financial disincentives only came into play for relatively small numbers at specific cut-off points in the system. It is these cut-offs that Universal Credit is intended to address by ensuring that claimants are financially better off in work in all circumstances.

Additionally, it is worth remembering that several of the welfare reforms – the changes to Tax Credits, to Child Benefit and Housing Benefit for example – impact extensively on those who are already in employment. Many of those in employment may find it difficult to increase their working hours to offset the loss of income. Relatively few employers can offer this flexibility.

Central to the view that employment will rise in the wake of the welfare reforms is the assumption that extra labour supply leads to extra labour demand from employers. However, whether labour markets really do work in this way is deeply questionable. Taking the very long view, the forces of demand and supply do certainly lead to adjustments in wage levels, and when wages fall in response to extra labour supply it adds to firms' competitiveness and encourages extra employment. Paradoxically, some welfare benefits (such as Tax Credits) actually add to the downward pressure on wages because they partially compensate for low wages. But even so, this process of adjustment of wages in response to demand and supply generally takes many years or even decades. The national minimum wage also constrains the extent to which wages can fall.

There are specific times and places where a shortage of labour can bottle-up economic growth – parts of southern England before the 2008 recession are perhaps an example. But at times of low growth or in places where the local economy is relatively weak and already has a substantial pool of unemployed labour, the likelihood of an increase in labour supply triggering an increase in employment is low. Some individuals will undoubtedly find work to compensate for the loss of benefit income but whether the overall level of employment will be any higher as a result is questionable. More often than not, the claimants finding work will simply fill vacancies that would have gone to other jobseekers, thereby transferring unemployment from one person to another.

Sheffield's local economy is by no means among the weakest in Britain but it is also a long way off the level of prosperity in parts of London and the South East. There remains a significant pool of unemployed labour in and around Sheffield and it is not obvious that, outside a few specific occupations, there is a general labour shortage in the city. A further complication is that in Sheffield, and elsewhere, worklessness on benefit has mostly come to rest with those least able to secure and maintain a foothold in the labour market – men and women with health problems or disabilities, for example, and those with few formal qualifications and only low-grade manual work experience. In a competitive labour market these men and women are rarely employers' first choice. The welfare reforms are not set to deliver an expanded workforce of computer programmers, doctors, trained engineers or electricians.

A prudent assumption would therefore be that, in the context of Sheffield, welfare reform is unlikely to result in significant expansion of employment to offset the loss of income.

The other way in which the loss of income might in theory be offset is by a reduction in personal taxation. The welfare reforms that are the focus of this report are of course only one of several things that are happening simultaneously and, as ministers have correctly pointed out, increases in personal allowances have the effect of reducing (or in some cases eliminating) liability for Income Tax.

Two points are worth bearing in mind about the impact of changes in personal allowances. The first is that only a proportion of benefit claimants actually pay Income Tax. Those in full-time employment will typically do so but there are many others – especially women – in low-paid part-time employment who have an income below tax thresholds. Those on means-tested benefits will generally be in this position too. For in-work households with children, therefore, income tax reductions may offset some or all of the erosion in the value of Child Benefit but for lone parents out-of-work on benefit this is much less likely.

The other point is the scale of the tax changes. If the personal allowance is for example £1,500 a year higher than would otherwise have been the case, the financial benefit to the taxpayer (at a 20 per cent tax rate) is £300 a year, or £600 a year for a double-income household where both are liable for Income Tax. By way of contrast, in Sheffield the average financial loss arising from welfare reform for a household with dependent children is estimated to be £1,690 a year.

Concluding remarks

The estimates in this report indicate that although the financial loss to Sheffield arising from welfare reform is large it is actually quite close to the GB average. But the figures also show that within the city certain places and certain types of household are hit very hard indeed.

The average financial loss in the worst-hit ward in the city is five times greater than the loss in the ward escaping lightest. Broadly, the welfare reforms result in much larger financial losses in the east of Sheffield – already the city's poorest area – whereas the west escapes more lightly.

The impact on different households is also profoundly uneven. The welfare reforms barely touch some groups – pensioner households and students for example. But on average households with dependent children, and especially lone parents, face large financial losses. Many working age couples without children and single person households will notice little difference, but if they claim incapacity or disability benefits the losses are again large and, in autumn 2014, often still in the pipeline.

Ministers are keen to claim that the welfare reforms will increase the incentive to work and will therefore lead to higher employment. As we noted, this is a bold assumption based on a questionable view of how the labour market works, especially in less prosperous areas. If ministers are not proved right, the evidence in this report suggests that the gaps in income and living standards between communities and households in Sheffield are set to widen.

APPENDIX A: Details of statistical sources and methods

HOUSING BENEFIT: (1) LOCAL HOUSING ALLOWANCE

Rules governing assistance with the cost of housing for low-income households in the private rented sector

Nature of reforms

- Maximum rents set at 30th percentile of local rents, rather than 50th percentile, from 2011-12
- Caps on maximum rents for each property size, with 4-bed limit, from 2011-12
- Abolition of £15 excess formerly retained by tenants paying below maximum LHA rent, from 2011-12
- Increase age limit for shared room rate from 25 to 35, from January 2012
- Switch from 30th percentile rents to CPI indexation for LHA, from 2013-14

Total estimated loss (GB)

£1,645m a year by 2014-15
(Source: HM Treasury)

Methods and data sources

(1) Allocation to local authorities

- Total loss arising from 30th percentile, size caps and £15 excess (£1040m pa) allocated to local authorities on the basis of DWP estimates of the number of households affected and the average final loss (Source: DWP *Impacts of Housing Benefit proposals: changes to LHA to be introduced in 2011-12*)
- Loss arising from increase in age limit for shared room rate (£215m pa) allocated to local authorities on the basis of estimates of the numbers losing and average loss per week in each authority (Source: DWP *Housing Benefit equality impact assessment: increasing the shared accommodation rate age threshold to 35*)
- Loss arising from CPI indexation (£390m pa) allocated to local authorities on the basis of the number of Housing Benefit claims in the private rented sector in each authority in August 2012 (Source: DWP)
- Number of affected households is the number of Housing Benefit claimants in May 2014 in each authority who have their claim assessed under the LHA system (Source: Single Housing Benefit Extract, DWP). NB All LHA recipients affected by shift to CPI indexation.

(2) Allocation to wards

- Financial loss and number of affected households allocated to wards on the basis of the number of LHA claimants in May 2014 (Source: Single Housing Benefit Extract, DWP)

HOUSING BENEFIT: (2) UNDER-OCCUPATION ('BEDROOM TAX')

New rules governing the size of properties for which payments are made to working age claimants in the social rented sector (council and housing association)

Nature of the reform

- Limit Housing Benefit payments to working-age households in social rented accommodation to a level reflecting the number of bedrooms justified by the size and age composition of the household, from 2013-14

Total estimated loss (GB)

£400m a year by 2014-15

(Source: HM Treasury, revised down from £490m on basis of ratio between number of households affected in June 2013 and number originally anticipated to be affected)

Methods and data sources

(1) Allocation to local authorities

- Number of households affected in each local authority from outturn statistics for June 2013 (Source: Single Housing Benefit Extract, DWP)
- Financial loss in each local authority estimated on the basis of the outturn number of affected households (see above) and the estimated average loss per claimant in each GB region (Source: DWP Impact Assessment, *Housing Benefit: under-occupation of social housing, June 2012 update*)

(2) Allocation to wards

- Number of households affected in each ward from outturn statistics for June 2013 (Source: Single Housing Benefit Extract, DWP)
- Financial loss allocated in proportion to number of affected households in each ward.

NON-DEPENDANT DEDUCTIONS

Deductions from Housing Benefit, Council Tax Benefit and other income-based benefits to reflect the contribution that non-dependant household members are expected to make towards the household's housing costs.

Nature of reform

- Up-rating the deductions in stages between April 2011 and April 2014 to reflect growth in rents and increases in Council Tax since 2001, when the deductions were frozen, and subsequent link to prices

Total estimated loss (GB)

£340m a year by 2014-15

(Source: HM Treasury)

Methods and data sources

(1) Allocation to local authorities

- Estimated 300,000 claimants affected (Source: DWP *Equality Impact Assessment: income-related benefits: changes to the non-dependent deduction rates*) allocated on the basis of the number of Housing Benefit and Council Tax Benefit claimants in each local authority in August 2012 (Source: DWP)
- Financial loss allocated to local authorities on the basis of the estimated numbers affected (see above)

(2) Allocation to wards

- Financial loss and number of affected households allocated to wards on the basis of Housing Benefit claimant numbers in April 2011

HOUSEHOLD BENEFIT CAP

New ceiling on total payments per household applying to wide range of benefits, including Child Benefit, Child Tax Credit, Employment and Support Allowance, Housing Benefit, Incapacity Benefit, Income Support and Jobseeker's Allowance

Nature of reforms

- Total household benefit payments for working-age claimants capped so that workless households (and others working too few hours to qualify for Working Tax Credit) receive no more in benefit than the average weekly wage, after tax and national insurance, from 2013-14, administered through Housing Benefit payments

Total estimated loss (GB)

£130m a year by 2014-15

(Source: HM Treasury, revised down from £270m on basis of the ratio between the average number of households actually affected between November 2013 and May 2014 and the number originally anticipated to be affected)

Methods and data sources

(1) Allocation to local authorities

- Financial loss allocated to local authorities on the basis of the outturn statistics on the average number of households in each authority affected by the benefit cap between November 2013 and May 2014 (Source: DWP)

(2) Allocation to wards

- Financial loss and number of affected households allocated to wards on the basis of the number on out-of-work benefits in February 2013 (Source: DWP)

COUNCIL TAX BENEFIT

Paid to households on low incomes to offset Council Tax bills, in whole or in part

Nature of the reform

- 10 per cent reduction in expenditure by HM Treasury and transfer of responsibility for the scheme to local authorities, from 2013-14.
- Reduction in entitlement only permitted for working-age households; entitlement of pensioner households fully protected.
- Some local authorities in England have chosen not to pass on the reduction to claimants, in whole or in part, absorbing the cut within their budget. In Scotland and Wales the devolved administrations have made arrangements that avoid the reduction falling on claimants.

Total estimated loss (GB)

£490m a year by 2014-15 (Source: HM Treasury)
of which an estimated £340m a year is being passed on to claimants

Methods and data sources

(1) Allocation to local authorities

- Number of households affected and average weekly loss, by authority, from statistics assembled by the New Policy Institute, as updated on 7th February 2013 at www.npi.org.uk. The NPI calculations are based on information assembled from each local authority.
- The NPI data shows that some local authorities in England have chosen not to pass on the benefit reduction to claimants, in whole or in part, absorbing the cut elsewhere within their budget. In Scotland and Wales the devolved administrations have not passed on the cut to local authorities, thereby avoiding any impact on claimants.
- Where the NPI identifies only 'minor changes' the impact has been set to zero.

(2) Allocation to wards

- Numbers of affected households and financial losses allocated to wards on the basis of the working age benefit claimant rate in February 2013 (Source: DWP).

DISABILITY LIVING ALLOWANCE

Payments intended to help offset the additional financial costs faced by individuals of all ages with disabilities, including those both in and out of work

Nature of reform

- Phased replacement of Disability Living Allowance (DLA) for working-age claimants by Personal Independence Payments (PIP), from 2013-14
- Introduction of more stringent medical test and regular re-testing
- Reduction in number of payment categories

Total estimated loss (GB)

£1,500m a year by 2017-18
(Source: DWP Impact Assessment *Disability Living Allowance reform*, adjusted for inflation and revised implementation timetable)

Methods and data sources

(1) Allocation to local authorities

- Anticipated reduction in national caseload of working age represents a 26 per cent reduction in anticipated numbers in absence of reform, and in addition 29 per cent are anticipated to receive a reduced award when their claim is reassessed (Source: DWP Impact Assessment)
- Numbers affected are the total either losing their award or experiencing a reduction in the value of the award, allocated on the basis of stock of working age DLA claimants in each local authority in February 2012 (Source: DWP)
- Financial loss allocated to each local authority on the basis of the reduction in claimant numbers (see above)

(2) Allocation to wards

- Financial loss and numbers affected by reduction in payment allocated by ward on the basis of the numbers aged 16-59 claiming DLA in February 2013 (Source: DWP)

INCAPACITY BENEFITS

Out-of-work payments to men and women of working age with health problems or disabilities, including Employment and Support Allowance (ESA) and its predecessors Incapacity Benefit, Income Support on grounds of disability, and Severe Disablement Allowance

Nature of reforms

- Introduction of ESA for new claimants and a new, tougher medical test (the Work Capability Assessment), from October 2008
- Applying the Work Capability Assessment to existing incapacity claimants from autumn 2010 onwards, and migration to ESA if not deemed 'fit for work'
- Time-limiting to 12 months non-means tested entitlement for ESA Work Related Activity Group, from 2012-13
- New conditionality for ESA Work Related Activity Group

Total estimated loss (GB)

£4,350m a year by 2015-16, comprising:

- £2,600m a year from time limiting of non-means tested entitlement (Source: HM Treasury estimates for 2014-15, revised to take account of inflation and additional numbers affected by 2015-16)
- c. £1,750m a year from remaining measures (see below)

Methods and data sources

(1) Allocation to local authorities

- By 2015-16, an estimated 700,000 will be affected by time limiting non-means tested ESA entitlement. Of these, 40 per cent are anticipated to lose benefit entirely and the remaining 60 per cent will experience a reduction in payment (Source: DWP Impact Assessment *Time limit contributory Employment and Support Allowance to one year for those in the Work-Related Activity Group*).

- By 2014 an additional 550,000 are estimated to be denied ESA by other elements of the reforms, of which 30 per cent will not claim alternative benefits (Source: Beatty and Fothergill 2011, *Incapacity benefit reform: the local regional and national impact*, CRESR, Sheffield Hallam University).
 - Numbers affected by local authority allocated on the basis of methods in Beatty and Fothergill (2011) based primarily on DWP claimant data, DWP impact assessments and DWP evidence from pilot areas.
 - Financial loss arising from time limiting allocated in 3:1 ratio between those losing benefit entirely and those retaining benefit at reduced rate, on the basis of estimated numbers in each group by local authority.
 - Financial loss arising from other elements of the reforms estimated to be two-thirds that arising from time limiting, given of numbers affected and proportion expected to be denied benefits. (Treasury or DWP estimates have not been published). Loss allocated in 2:1 ratio between those denied benefit entirely and those claiming other benefits at a lower rate, on the basis of estimated numbers in each group by local authority.
- (2) Allocation to wards
- Financial loss and numbers affected by reduction in payments allocated by ward on the basis of the numbers claiming incapacity benefits in February 2011 (Source: DWP)

CHILD BENEFIT

Paid to households on the basis of the number of children up to age 16 or, if they remain at school or in further education, up to 19

Nature of reforms

- Freeze benefit rates for three years from 2011-12, instead of up-rate with inflation
- Withdrawal of benefit from households including a higher earner (threshold at £50,000 and taper to £60,000), from January 2013

Total estimated loss (GB)

£2,845m a year by 2014-15
(Source: HM Treasury)

Methods and data sources

(1) Allocation to local authorities

- Numbers of families in receipt of Child Benefit, by local authority in August 2011, from HMRC (Source: HMRC *Child Benefit Statistics: geographical analysis*). NB All recipients affected by freeze.
- Financial loss arising from freeze (£975m pa) allocated on basis of number of families in receipt of Child Benefit in each local authority (see above)
- Financial loss arising from withdrawal of benefit from high earners (£1,870m pa) allocated on basis of number of families in receipt of Child Benefit multiplied by an index of median earnings in the three years 2010, 2011 and 2012 of residents in each local authority relative to the UK average (Source: Annual Survey of Hours and Earnings). County averages used where earnings data for districts is unavailable.

(2) Allocation to wards

- Financial loss arising from three-year freeze allocated to wards on the basis of numbers of Child Benefit claimants in August 2012 (Source: HMRC)
- Financial loss arising from withdrawal from higher earners allocated to wards in proportion to the distribution of professional and managerial workers within the local authority in 2011 (Source: Census of Population)

TAX CREDITS

Payments through the tax system of Child Tax Credit (CTC) and Working Tax Credit (WTC) to lower and middle income households

Nature of reforms

- Adjustments to thresholds, withdrawal rates, supplements, income disregards and backdating provisions, from 2011-12 onwards
- Changes in indexation and up-rating, from 2011-12 onwards
- Reductions in childcare element of WTC, from 2011-12
- Increase in working hours requirement for WTC, from 2012-13

Total estimated loss (GB)

£3,660m (net) a year by 2014-15
(Source: HM Treasury)

Methods and data sources

(1) Allocation to local authorities

- Overall loss allocated on the basis of the total number of families in receipt of CTC or WTC in December 2012, by local authority (Source: HMRC *Child and Working Tax Credits Statistics: geographical analysis*)
- All families in receipt of CTC or WTC affected by one or more of the changes

(2) Allocation to wards

- Financial loss and number of affected households allocated to wards on the basis of the numbers claiming Tax Credits in August 2011 (Source: HMRC)

1 PER CENT UP-RATING

Annual up-rating of value of benefits

Nature of reform

- 1 per cent up-rating (instead of by CPI) for three years from 2013-14 for main working-age benefits, and for two years from 2014-15 for Child Benefit and for Local Housing Allowance within Housing Benefit

Total estimated loss (GB)

£3,430m a year by 2015-16
(Source: HM Treasury)

Methods and data sources

(1) Allocation to local authorities

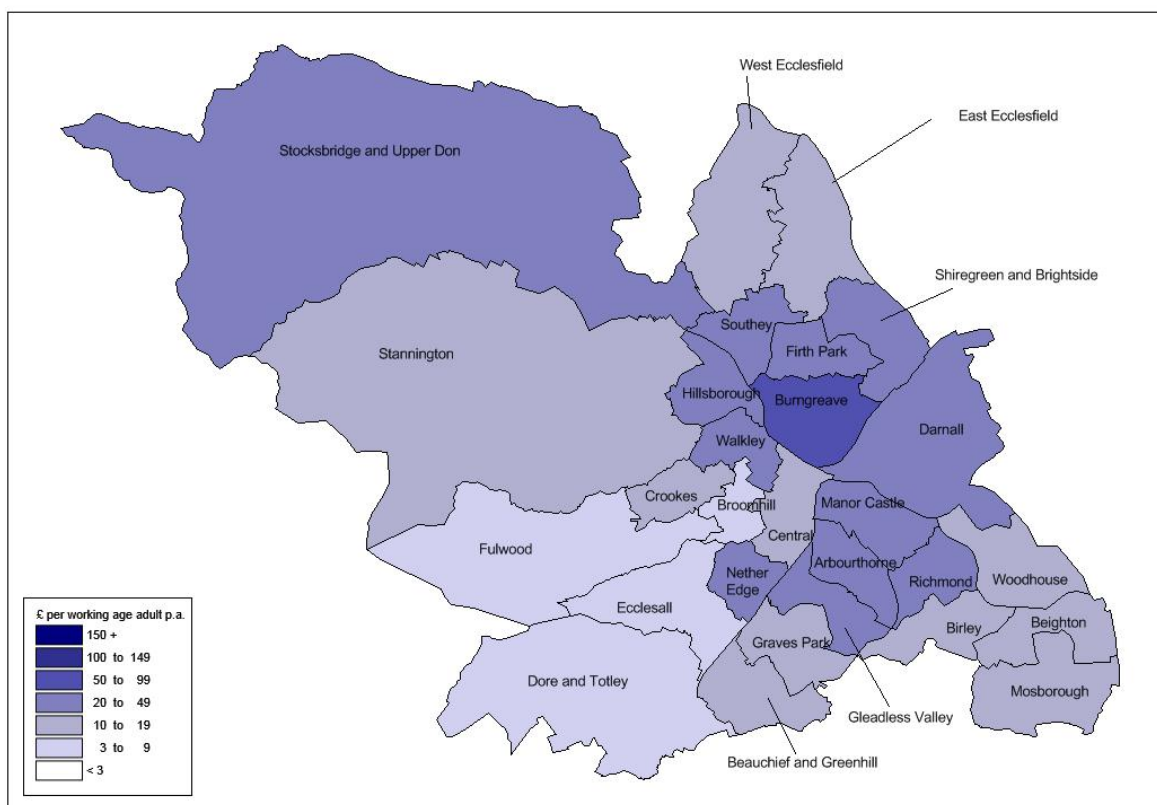
- Total loss divided equally between DWP-administrated benefits and HMRC-administrated benefits (Child Benefit, CTC, WTC), reflecting split of overall expenditure on relevant benefits (Sources: DWP and HMRC)
- HMRC benefits loss allocated on basis of total number of families in receipt of CTC or WTC in December 2012, (Source: HMRC *Child and Working Tax Credits: geographical analysis*)
- DWP benefits loss divided 75:25 between working age benefits and Housing Benefit, reflecting split of overall expenditure on relevant benefits (Source: DWP)
- DWP working age benefits loss allocated on basis of non-employed working age benefit numbers in February 2012, by local authority (Source: DWP)
- Housing Benefit loss allocated on basis of estimated expenditure on claimants in the private rented sector, by local authority, derived from overall Housing Benefit expenditure data for 2011/12 and share of claimants in the private rented sector in August 2012 (Sources: DWP)
- Numbers affected based on estimated share of each of 15 household types impacted by 1 per cent uprating, by local authority (Sources: DWP *Stat-Xplore*, Family Resources Survey, Census of Population)

(2) Allocation to wards

- Financial loss allocated to wards according to claimant numbers, with weightings of 37.5% for out-of-work benefit numbers, 12.5% for Housing Benefit claimant numbers and 50% for Tax Credit claimant numbers (see above for sources of weightings) (Sources: DWP, HMRC)
- Numbers affected based on estimated share of each of 15 household types impacted by 1 per cent uprating, by ward (Sources: DWP *Stat-Xplore*, DWP *Welfare Benefits Uprating Bill 2013: Impact Assessment*, Family Resources Survey, Census of Population)

APPENDIX B: Estimated financial loss arising from each welfare reform, by ward

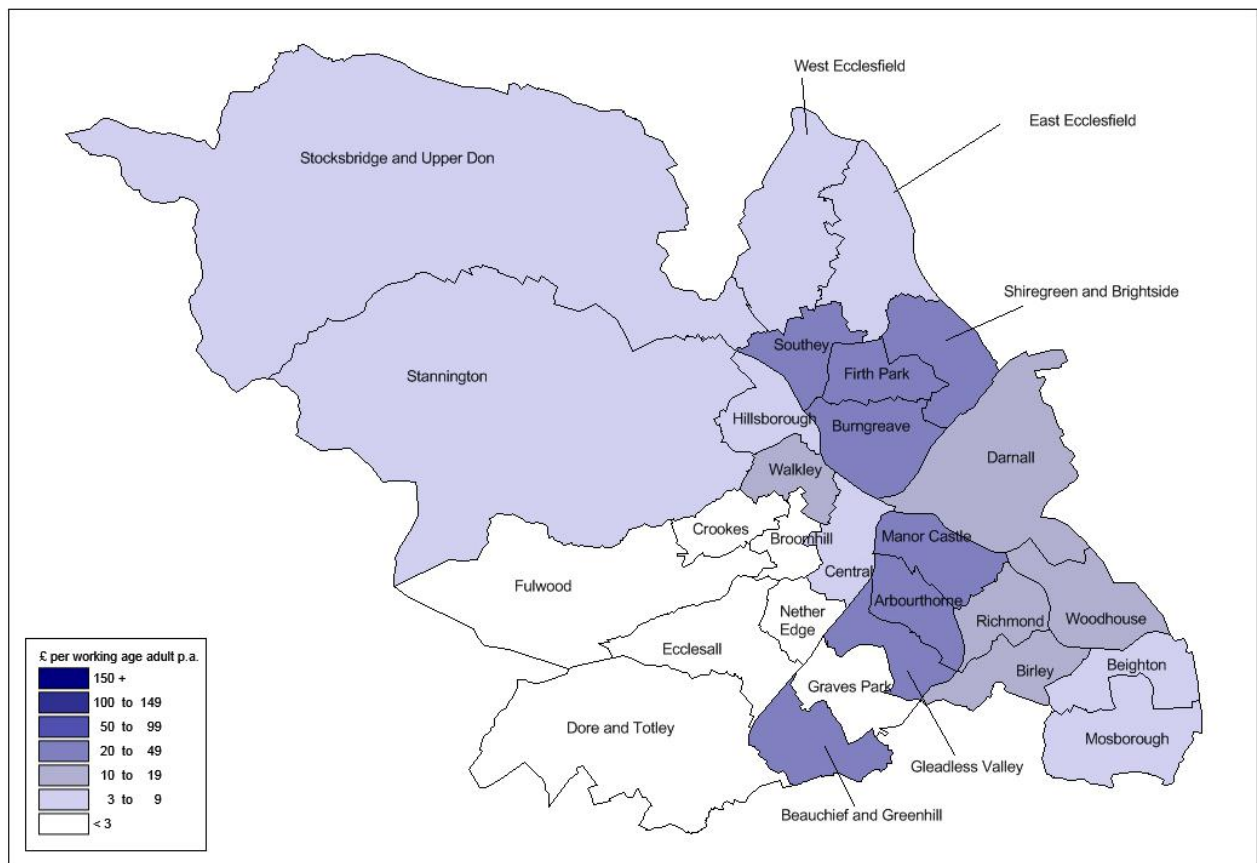
Housing Benefit: Local Housing Allowance



Loss per working age adult £ p.a.	
Arbourthorne	21
Beauchief and Greenhill	16
Beighton	16
Birley	17
Broomhill	9
Burngreave	61
Central	14
Crookes	13
Darnall	48
Dore and Totley	8
East Ecclesfield	15
Ecclesall	8
Firth Park	26
Fulwood	7
Gleadless Valley	28
Graves Park	16
Hillsborough	23
Manor Castle	30
Mosborough	15
Nether Edge	25
Richmond	22
Shiregreen and Brightside	33
Southey	21
Stannington	11
Stocksbridge and Upper Don	20
Walkley	20
West Ecclesfield	16
Woodhouse	18

Source: Sheffield Hallam estimates based on official data; contains National Statistics data © Crown copyright and database right 2013

Housing Benefit: Under-occupation ('bedroom tax')

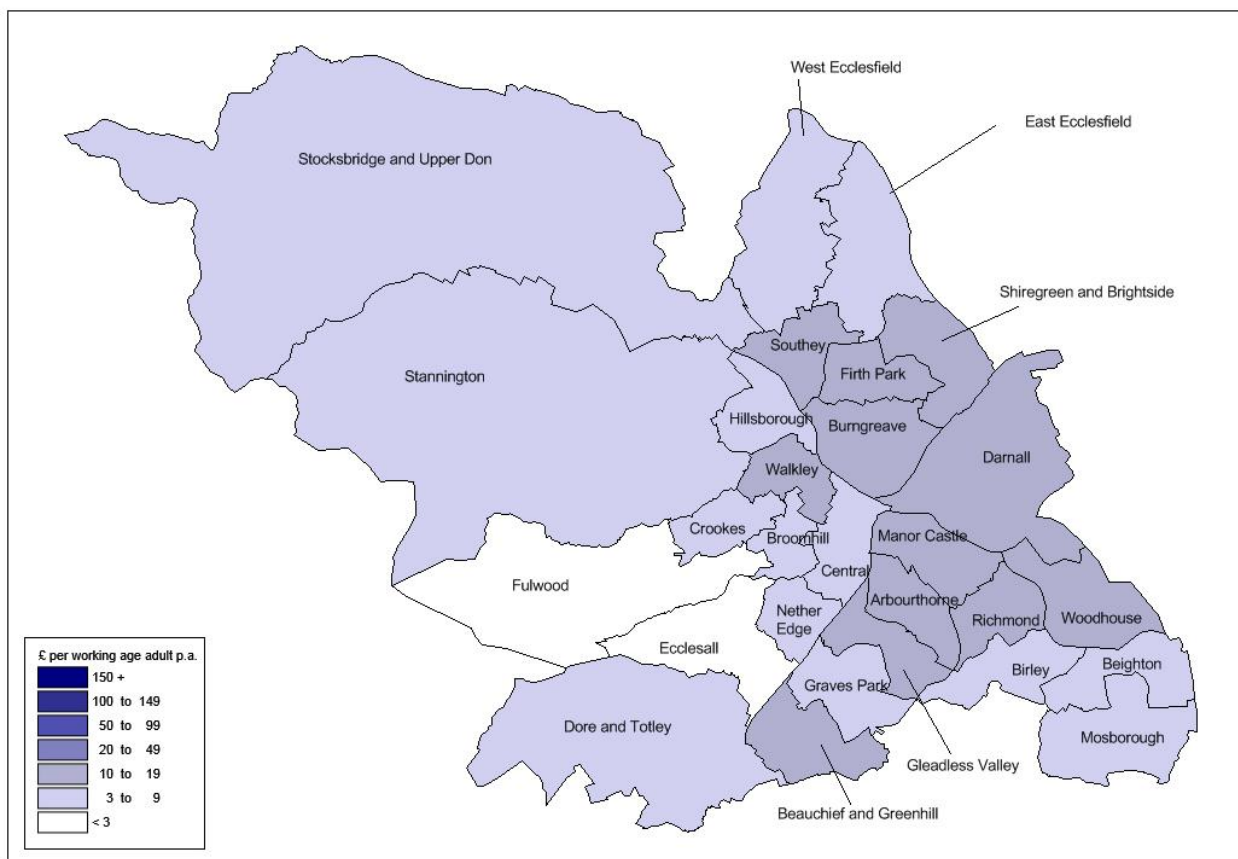


Loss per working age adult £ p.a.

Arbourthorne	29
Beauchief and Greenhill	24
Beighton	6
Birley	11
Broomhill	2
Burngreave	20
Central	7
Crookes	2
Darnall	10
Dore and Totley	3
East Ecclesfield	7
Ecclesall	0
Firth Park	32
Fulwood	1
Gleadless Valley	21
Graves Park	2
Hillsborough	8
Manor Castle	33
Mosborough	7
Nether Edge	1
Richmond	17
Shiregreen and Brightside	24
Southey	27
Stannington	9
Stocksbridge and Upper Don	7
Walkley	13
West Ecclesfield	8
Woodhouse	13

Source: Sheffield Hallam estimates based on official data; contains National Statistics data © Crown copyright and database right 2013

Non-dependant deductions

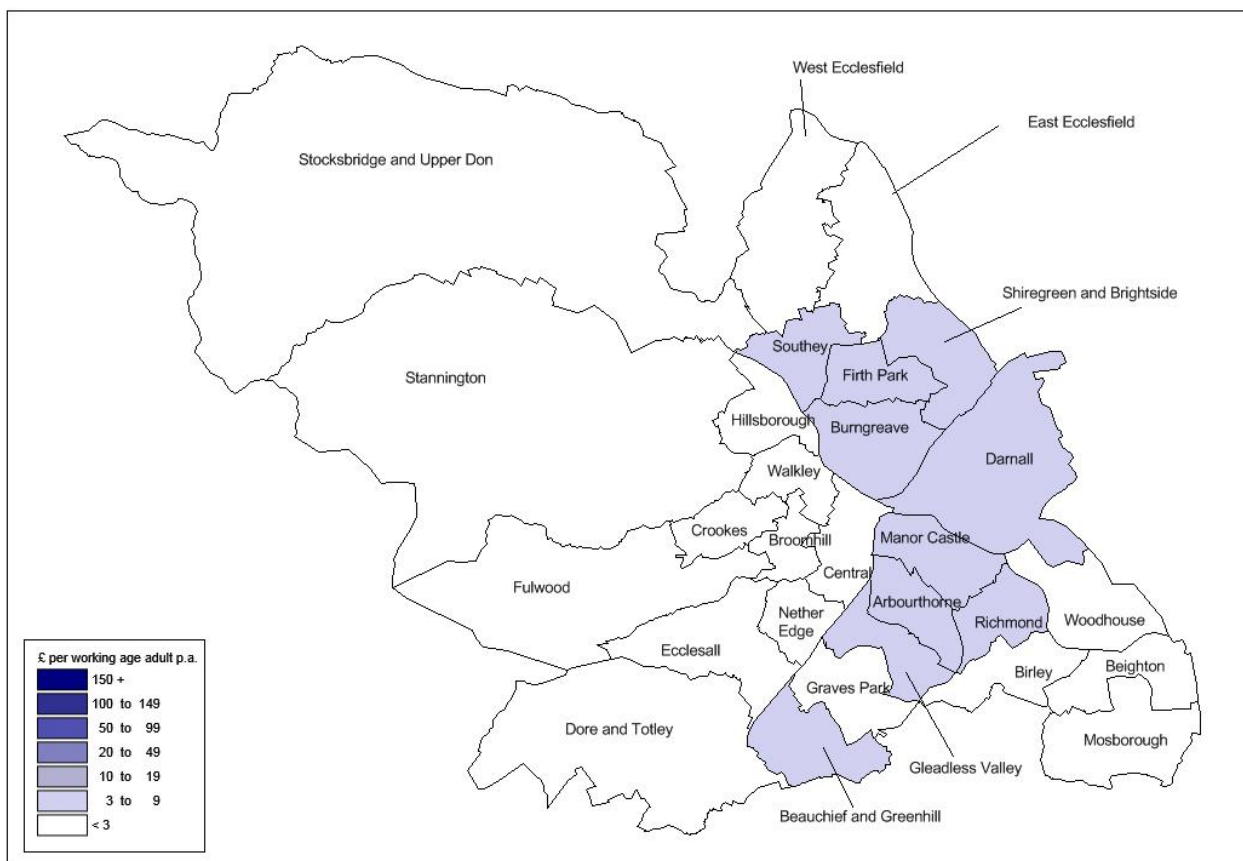


Loss per working age adult £ p.a.

Arbourthorne	16
Beauchief and Greenhill	15
Beighton	6
Birley	9
Broomhill	3
Burngreave	16
Central	6
Crookes	4
Darnall	12
Dore and Totley	3
East Ecclesfield	7
Ecclesall	1
Firth Park	20
Fulwood	1
Gleadless Valley	13
Graves Park	5
Hillsborough	7
Manor Castle	19
Mosborough	7
Nether Edge	4
Richmond	13
Shiregreen and Brightside	13
Southey	17
Stannington	7
Stocksbridge and Upper Don	6
Walkley	11
West Ecclesfield	7
Woodhouse	13

Source: Sheffield Hallam estimates based on official data; contains National Statistics data © Crown copyright and database right 2013

Household benefit cap

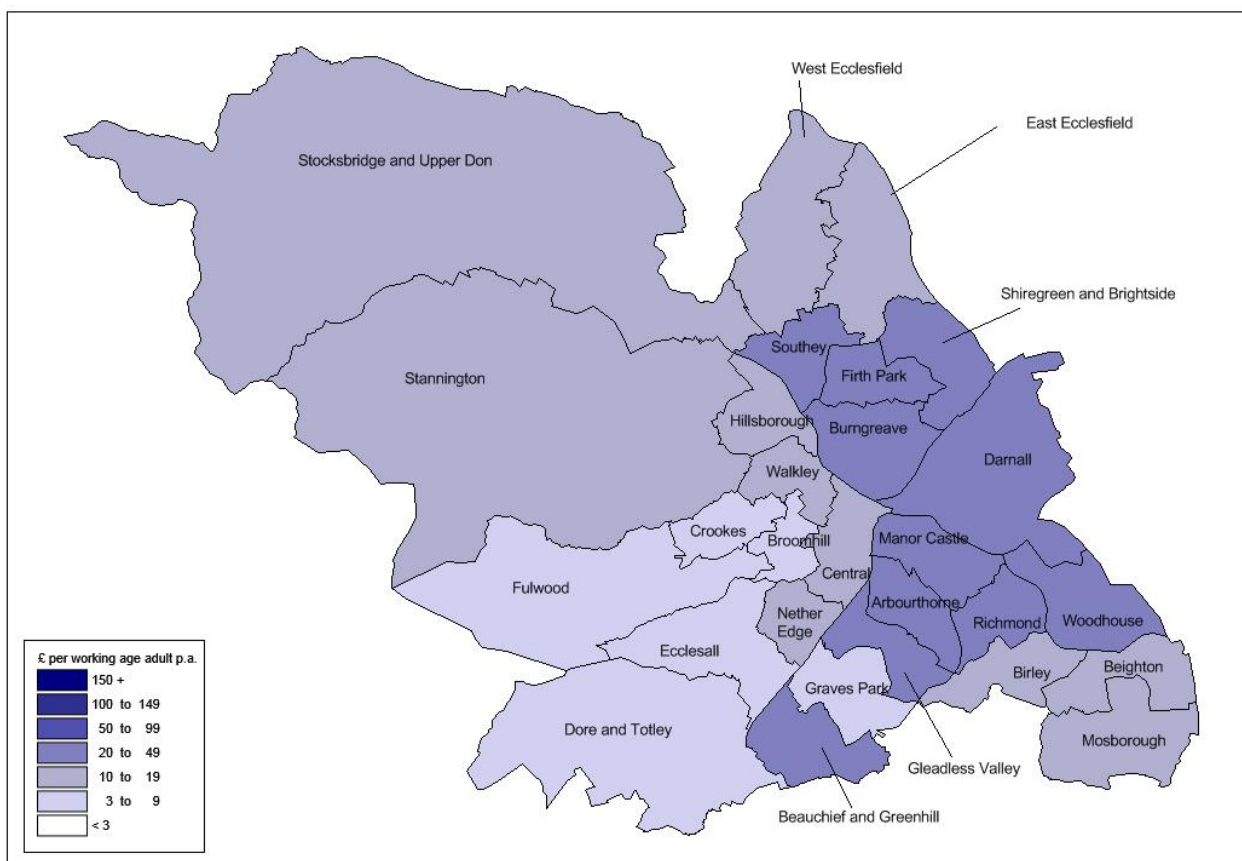


Loss per working age adult £ p.a.

Arbourthorne	3
Beauchief and Greenhill	3
Beighton	1
Birley	2
Broomhill	1
Burngreave	4
Central	1
Crookes	1
Darnall	3
Dore and Totley	1
East Ecclesfield	1
Ecclesall	0
Firth Park	4
Fulwood	0
Gleadless Valley	3
Graves Park	1
Hillsborough	2
Manor Castle	3
Mosborough	2
Nether Edge	1
Richmond	3
Shiregreen and Brightside	3
Southey	4
Stannington	1
Stocksbridge and Upper Don	1
Walkley	2
West Ecclesfield	1
Woodhouse	2

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Council Tax Benefit

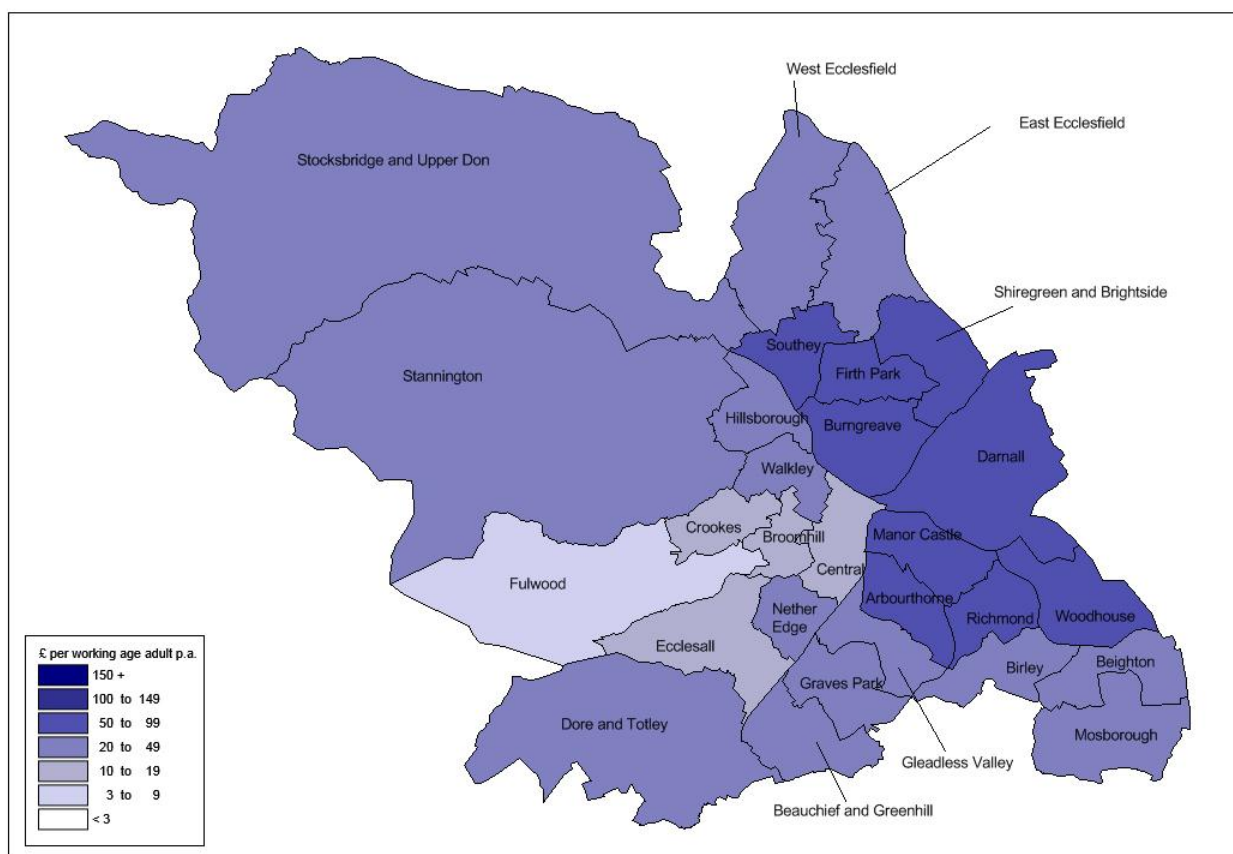


Loss per working age adult £ p.a.

Arbourthorne	29
Beauchief and Greenhill	25
Beighton	13
Birley	17
Broomhill	5
Burngreave	34
Central	11
Crookes	6
Darnall	24
Dore and Totley	7
East Ecclesfield	14
Ecclesall	4
Firth Park	37
Fulwood	4
Gleadless Valley	25
Graves Park	10
Hillsborough	14
Manor Castle	32
Mosborough	16
Nether Edge	10
Richmond	23
Shiregreen and Brightside	29
Southey	34
Stannington	13
Stocksbridge and Upper Don	13
Walkley	18
West Ecclesfield	13
Woodhouse	22

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Disability Living Allowance

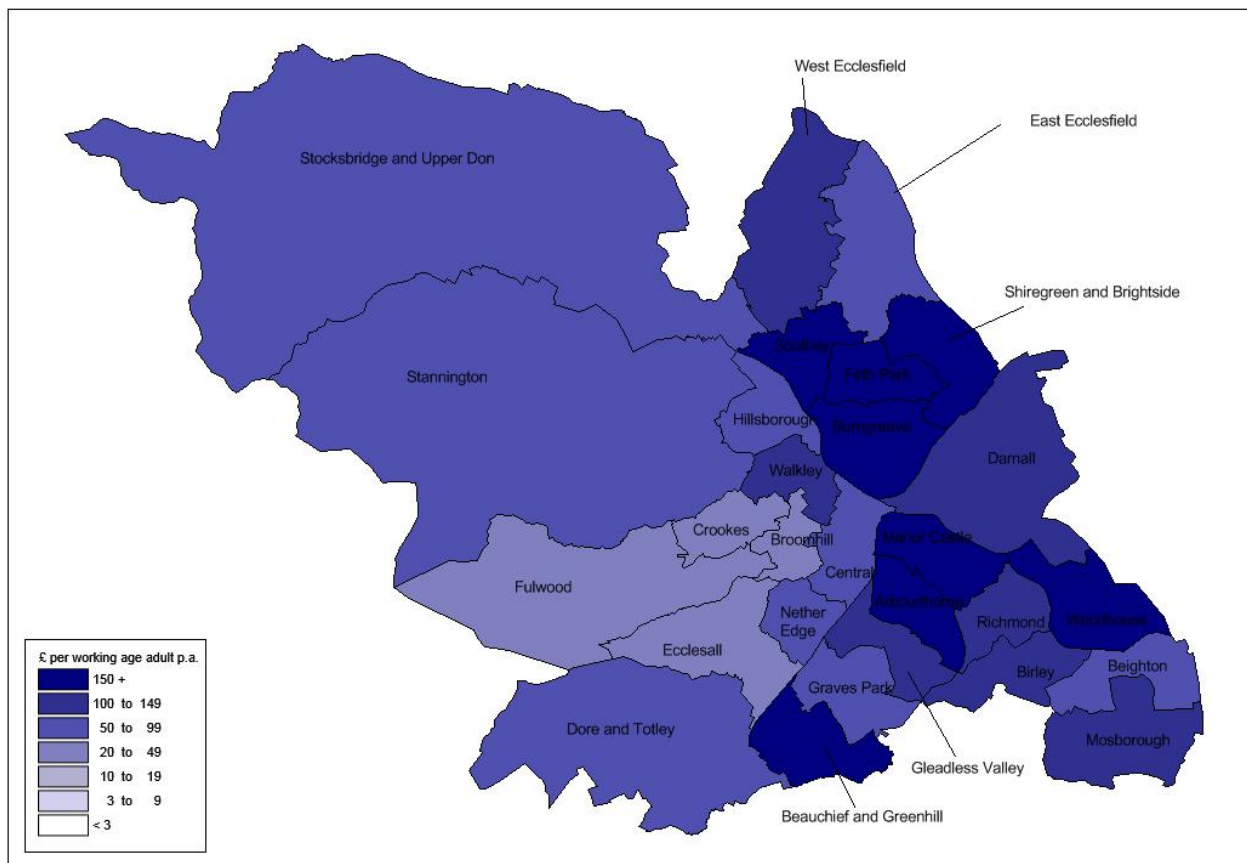


Loss per working age adult £ p.a.

Arbourthorne	65
Beauchief and Greenhill	50
Beighton	35
Birley	40
Broomhill	15
Burngreave	60
Central	20
Crookes	20
Darnall	50
Dore and Totley	20
East Ecclesfield	35
Ecclesall	10
Firth Park	75
Fulwood	10
Gleadless Valley	50
Graves Park	25
Hillsborough	30
Manor Castle	60
Mosborough	40
Nether Edge	25
Richmond	50
Shiregreen and Brightside	55
Southey	70
Stannington	35
Stocksbridge and Upper Don	35
Walkley	40
West Ecclesfield	35
Woodhouse	55

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Incapacity benefits

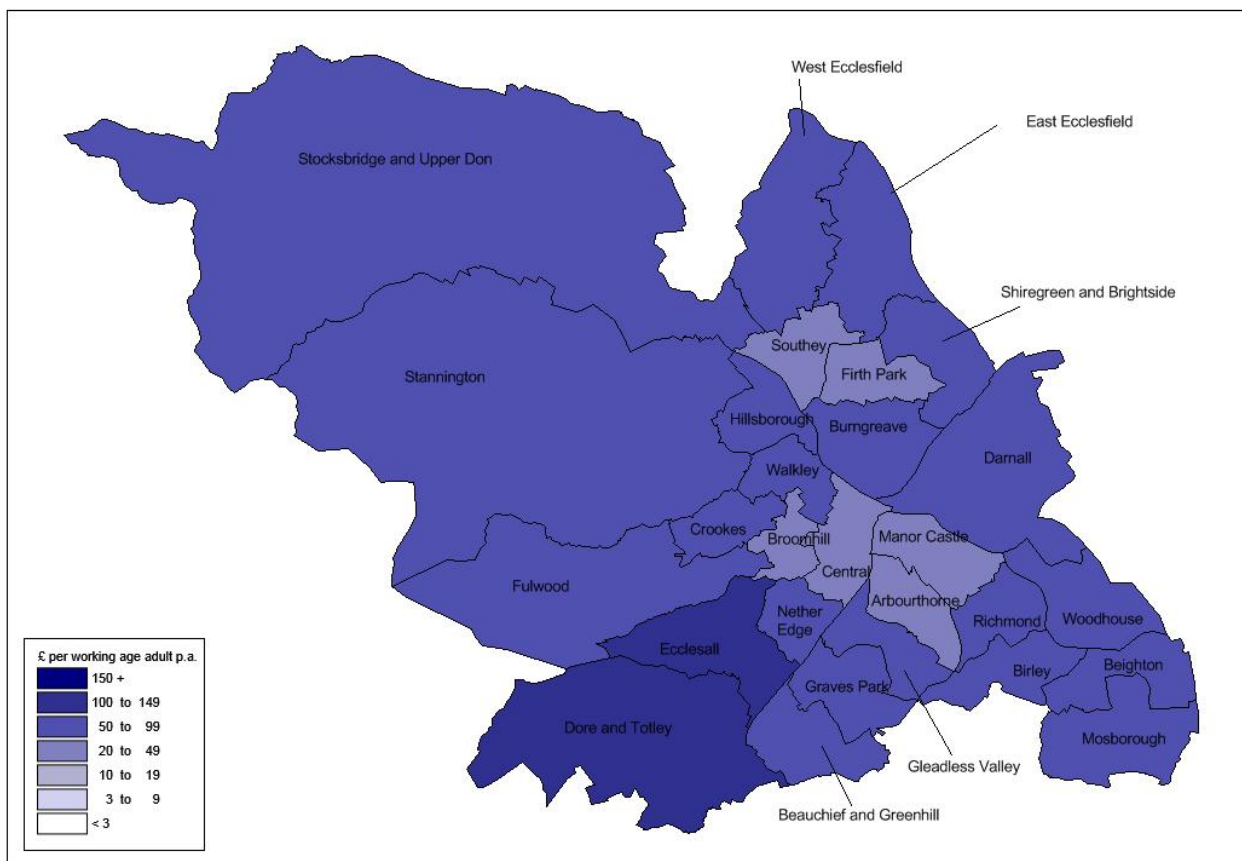


Loss per working age adult £ p.a.

Arbourthorne	180
Beauchief and Greenhill	165
Beighton	90
Birley	115
Broomhill	40
Burngreave	185
Central	65
Crookes	40
Darnall	145
Dore and Totley	55
East Ecclesfield	100
Ecclesall	35
Firth Park	235
Fulwood	30
Gleadless Valley	145
Graves Park	75
Hillsborough	90
Manor Castle	205
Mosborough	105
Nether Edge	60
Richmond	135
Shiregreen and Brightside	165
Southey	210
Stannington	95
Stocksbridge and Upper Don	100
Walkley	125
West Ecclesfield	100
Woodhouse	150

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Child Benefit

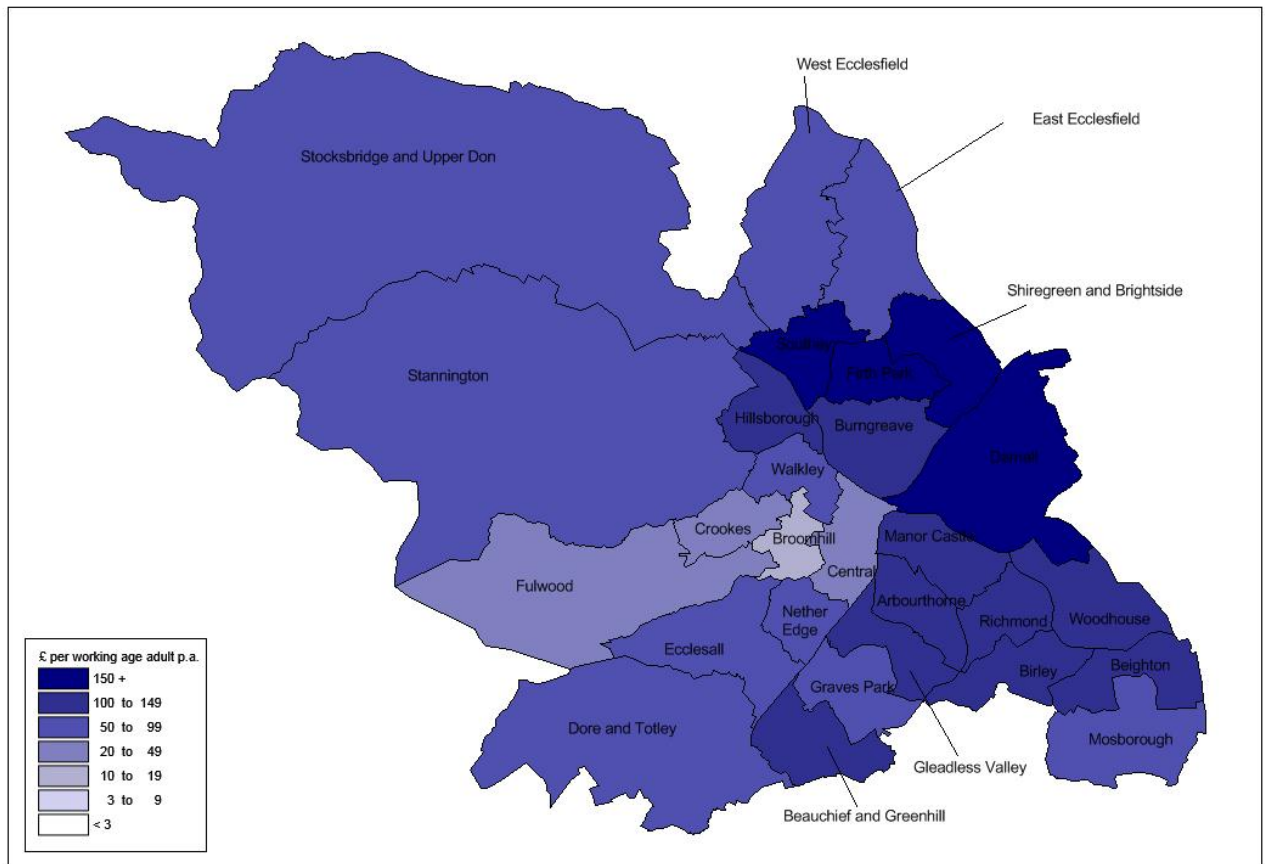


Loss per working age adult £ p.a.

Arbourthorne	50
Beauchief and Greenhill	65
Beighton	60
Birley	55
Broomhill	45
Burngreave	50
Central	30
Crookes	80
Darnall	50
Dore and Totley	105
East Ecclesfield	65
Ecclesall	115
Firth Park	50
Fulwood	90
Gleadless Valley	60
Graves Park	80
Hillsborough	70
Manor Castle	45
Mosborough	60
Nether Edge	85
Richmond	50
Shiregreen and Brightside	50
Southey	45
Stannington	75
Stocksbridge and Upper Don	70
Walkley	60
West Ecclesfield	65
Woodhouse	55

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Tax Credits

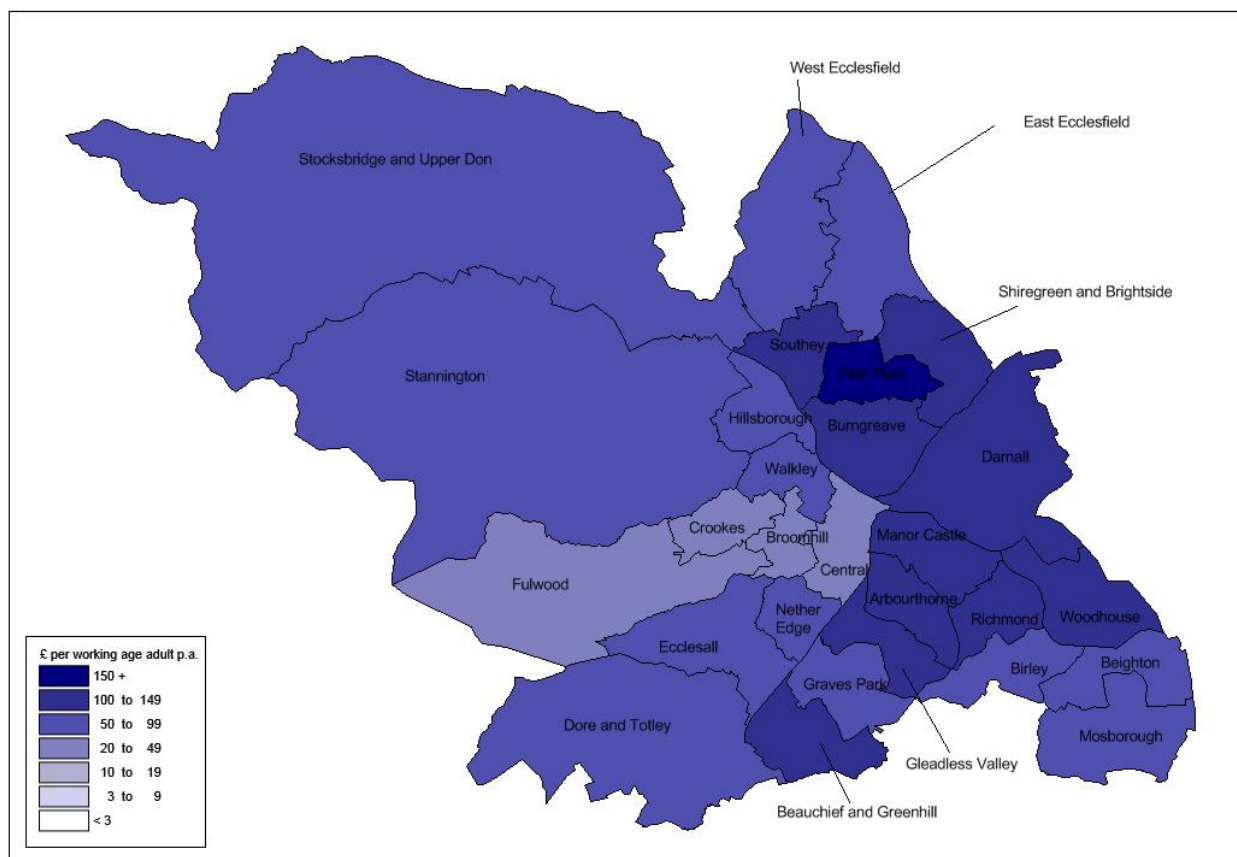


Loss per working age adult £ p.a.

Arbourthorne	135
Beauchief and Greenhill	115
Beighton	100
Birley	125
Broomhill	15
Burngreave	150
Central	35
Crookes	45
Darnall	160
Dore and Totley	55
East Ecclesfield	100
Ecclesall	50
Firth Park	170
Fulwood	30
Gleadless Valley	120
Graves Park	90
Hillsborough	105
Manor Castle	130
Mosborough	95
Nether Edge	70
Richmond	135
Shiregreen and Brightside	160
Southey	155
Stannington	90
Stocksbridge and Upper Don	95
Walkley	70
West Ecclesfield	100
Woodhouse	115

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1 per cent uprating



Loss per working age adult £ p.a.

Arbourthorne	125
Beauchief and Greenhill	110
Beighton	80
Birley	95
Broomhill	25
Burngreave	135
Central	40
Crookes	45
Darnall	125
Dore and Totley	55
East Ecclesfield	80
Ecclesall	50
Firth Park	155
Fulwood	35
Gleadless Valley	110
Graves Park	70
Hillsborough	80
Manor Castle	130
Mosborough	80
Nether Edge	55
Richmond	110
Shiregreen and Brightside	130
Southey	140
Stannington	75
Stocksbridge and Upper Don	80
Walkley	75
West Ecclesfield	80
Woodhouse	100

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APPENDIX C: Impact by household type, by ward

Estimated number of households adversely affected by welfare reform, Arbourthorne

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	-10	-	10	-	-	-	-	<10	-	<10	10
Single pensioner	20	-	20	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	120	100	100	<10	-	30	140
Couple – one child	10	10	10	-	70	30	30	480	80	240	480
Couple – two or more children	20	20	10	<10	130	50	40	650	70	410	650
Couple – all children non-dependent	<10	10	10	-	40	40	30	-	-	10	50
Lone parent – one dependent child	60	80	30	-	420	40	60	500	10	500	500
Lone parent – two or more dep. children	40	50	10	10	320	30	20	310	10	310	310
Lone parent – all child non-dependent	10	40	50	-	70	20	40	-	-	10	60
Single person household	70	210	-	-	360	100	170	-	-	40	300
Other – with one dependent child	<10	<10	<10	-	20	10	10	100	-	80	100
Other - with two or more dep. children	<10	<10	<10	-	20	10	10	90	-	80	90
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	70	20	30	-	-	10	60
Total	270	460	160	10	1,600	440	550	2,100	160	1,700	2,800

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Beauchief and Greenhill

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	30	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	120	90	100	-	-	40	170
Couple – one child	10	10	10	-	80	30	40	580	130	260	580
Couple – two or more children	20	20	10	<10	170	50	50	990	140	540	990
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	10	60
Lone parent – one dependent child	40	50	20	-	320	30	50	440	10	400	440
Lone parent – two or more dep. children	30	30	10	<10	270	20	20	300	10	290	300
Lone parent – all child non-dependent	<10	30	50	-	60	20	30	-	-	10	60
Single person household	80	220	-	-	440	110	210	-	-	50	430
Other – with one dependent child	<10	<10	<10	-	20	<10	10	90	-	60	90
Other - with two or more dep. children	<10	<10	<10	-	10	<10	10	60	-	40	60
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	40	10	20	-	-	<10	40
Total	230	420	160	10	1,600	380	570	2,500	280	1,700	3,300

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Beighton

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	10	10	-	-	100	80	70	-	-	40	190
Couple – one child	20	10	<10	-	70	30	30	760	150	350	760
Couple – two or more children	30	10	<10	<10	110	30	30	890	110	500	890
Couple – all children non-dependent	<10	<10	10	-	40	30	30	-	-	20	70
Lone parent – one dependent child	40	10	10	-	140	10	20	290	<10	270	290
Lone parent – two or more dep. children	20	10	<10	<10	100	10	10	170	<10	160	170
Lone parent – all child non-dependent	<10	10	20	-	30	10	20	-	-	10	50
Single person household	60	40	-	-	170	40	80	-	-	30	230
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	70	-	50	70
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	60	-	50	60
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	30
Total	220	100	60	<10	800	260	310	2,200	270	1,500	2,800

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Birley

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	20	-	-	-	-	-	-	-	20
Couple no children	10	20	-	-	90	70	70	-	-	40	160
Couple – one child	10	10	<10	-	60	20	30	590	90	300	590
Couple – two or more children	30	10	10	<10	130	40	40	890	90	560	890
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	20	60
Lone parent – one dependent child	40	20	10	-	200	20	30	340	<10	340	340
Lone parent – two or more dep. children	20	10	10	<10	140	10	10	190	<10	190	190
Lone parent – all child non-dependent	<10	20	30	-	40	10	20	-	-	10	50
Single person household	50	70	-	-	200	50	90	-	-	30	240
Other – with one dependent child	<10	<10	<10	-	10	<10	10	80	-	60	80
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	60	-	50	60
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	30
Total	210	170	80	<10	900	270	350	2,200	180	1,600	2,700

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Broomhill

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	<10	-	<10	<10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	10	<10	-	-	40	40	30	<10	-	10	100
Couple – one child	10	<10	<10	-	20	10	10	210	170	60	210
Couple – two or more children	10	<10	<10	<10	40	10	10	340	180	120	340
Couple – all children non-dependent	<10	<10	<10	-	10	10	10	-	-	<10	20
Lone parent – one dependent child	10	<10	<10	-	30	<10	<10	60	<10	40	60
Lone parent – two or more dep. children	10	<10	<10	<10	30	<10	<10	50	<10	30	50
Lone parent – all child non-dependent	<10	<10	10	-	10	<10	<10	-	-	<10	10
Single person household	80	30	-	-	170	50	80	-	-	20	280
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	40	-	20	40
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	40	-	20	40
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	30	-	-	-	70	20	30	-	-	10	120
Total	180	50	50	<10	400	160	180	800	360	300	1,400

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Burngreave

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	<10	-	<10	<10
Single pensioner	40	-	20	-	-	-	-	-	-	-	40
Couple no children	20	30	-	-	130	100	100	-	-	30	140
Couple – one child	40	10	10	-	100	30	40	540	80	280	540
Couple – two or more children	140	30	20	<10	340	100	90	1,390	140	880	1,390
Couple – all children non-dependent	<10	10	10	-	50	40	40	-	-	10	50
Lone parent – one dependent child	250	80	40	-	660	60	90	660	10	660	660
Lone parent – two or more dep. children	180	50	20	10	570	50	40	450	10	450	450
Lone parent – all child non-dependent	20	40	80	-	110	30	50	-	-	10	80
Single person household	310	240	-	-	630	160	270	-	-	60	460
Other – with one dependent child	30	<10	10	-	70	20	30	220	-	170	220
Other - with two or more dep. children	70	10	20	-	140	30	60	480	-	420	480
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	80	-	-	-	160	40	70	-	-	10	110
Total	1,210	510	240	10	2,900	650	870	3,800	240	3,000	4,600

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Central

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	<10	-	<10	<10
Single pensioner	10	-	20	-	-	-	-	-	-	-	10
Couple no children	10	20	-	-	130	90	90	-	-	40	200
Couple – one child	10	<10	10	-	40	10	20	330	230	160	330
Couple – two or more children	20	10	10	<10	80	20	20	470	210	290	470
Couple – all children non-dependent	<10	<10	10	-	10	10	10	-	-	<10	20
Lone parent – one dependent child	50	20	30	-	200	20	20	270	20	270	270
Lone parent – two or more dep. children	30	10	20	<10	150	10	10	160	10	160	160
Lone parent – all child non-dependent	<10	10	50	-	30	10	10	-	-	<10	30
Single person household	270	240	-	-	790	170	300	-	-	100	880
Other – with one dependent child	10	<10	10	-	20	10	10	110	-	80	110
Other - with two or more dep. children	10	<10	10	-	30	10	10	140	-	120	140
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	90	-	-	-	260	60	100	-	-	30	290
Total	520	320	170	10	1,800	410	600	1,500	470	1,300	2,900

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Crookes

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	<10	-	<10	10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	10	<10	-	-	50	50	40	-	-	20	170
Couple – one child	10	<10	<10	-	30	10	10	470	240	130	470
Couple – two or more children	20	<10	<10	<10	50	20	10	730	240	260	730
Couple – all children non-dependent	<10	<10	<10	-	10	10	10	-	-	<10	40
Lone parent – one dependent child	20	<10	<10	-	50	<10	10	150	10	90	150
Lone parent – two or more dep. children	20	<10	<10	<10	50	<10	<10	120	10	70	120
Lone parent – all child non-dependent	<10	<10	10	-	10	<10	10	-	-	<10	30
Single person household	50	20	-	-	110	30	40	-	-	20	240
Other – with one dependent child	<10	<10	<10	-	<10	<10	<10	40	-	20	40
Other - with two or more dep. children	<10	<10	<10	-	<10	<10	<10	30	-	20	30
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	20	-	-	-	50	10	20	-	-	10	110
Total	180	30	40	<10	400	140	150	1,600	500	700	2,200

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Darnall

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	<10	-	<10	10
Single pensioner	40	-	20	-	-	-	-	-	-	-	40
Couple no children	20	20	-	-	120	90	90	-	-	40	140
Couple – one child	50	10	10	-	100	40	40	710	80	380	710
Couple – two or more children	120	20	10	<10	270	80	80	1,430	100	960	1,430
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	10	50
Lone parent – one dependent child	140	30	20	-	340	30	50	440	<10	440	440
Lone parent – two or more dep. children	110	20	10	<10	310	30	20	320	<10	330	320
Lone parent – all child non-dependent	20	20	50	-	70	20	30	-	-	10	60
Single person household	180	90	-	-	330	90	150	-	-	40	290
Other – with one dependent child	20	<10	<10	-	40	10	20	160	-	140	160
Other - with two or more dep. children	30	<10	10	-	60	20	30	280	-	260	280
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	40	-	-	-	80	20	40	-	-	10	70
Total	790	210	150	10	1,800	450	580	3,400	180	2,600	4,000

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Dore and Totley

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	<10	10	-	-	40	40	40	-	-	20	160
Couple – one child	10	<10	<10	-	30	10	10	550	210	130	550
Couple – two or more children	20	<10	<10	<10	70	20	20	990	250	290	990
Couple – all children non-dependent	<10	<10	<10	-	10	10	10	-	-	10	50
Lone parent – one dependent child	10	<10	<10	-	40	<10	10	140	<10	70	140
Lone parent – two or more dep. children	10	<10	<10	<10	40	<10	<10	110	<10	60	110
Lone parent – all child non-dependent	<10	<10	10	-	10	<10	10	-	-	<10	30
Single person household	20	20	-	-	70	20	40	-	-	10	190
Other – with one dependent child	<10	<10	<10	-	<10	<10	<10	40	-	20	40
Other - with two or more dep. children	<10	<10	<10	-	<10	<10	<10	30	-	10	30
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	<10	-	-	-	10	<10	<10	-	-	<10	20
Total	90	40	30	<10	300	120	150	1,900	470	600	2,400

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, East Ecclesfield

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	10	20	-	-	110	90	90	-	-	50	210
Couple – one child	20	10	<10	-	70	20	30	720	150	320	720
Couple – two or more children	30	10	10	<10	130	40	40	1,050	140	580	1,050
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	20	80
Lone parent – one dependent child	30	10	10	-	130	10	20	250	<10	240	250
Lone parent – two or more dep. children	30	10	<10	<10	130	10	10	200	<10	190	200
Lone parent – all child non-dependent	10	10	20	-	50	10	20	-	-	10	60
Single person household	60	60	-	-	180	50	90	-	-	30	250
Other – with one dependent child	<10	<10	<10	-	10	<10	10	80	-	60	80
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	70	-	50	70
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	30	10	10	-	-	<10	40
Total	220	130	70	<10	900	290	360	2,400	310	1,600	3,100

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Ecclesall

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	10	-	<10	-	-	-	-	-	-	-	10
Couple no children	10	-	-	-	30	30	30	-	-	20	180
Couple – one child	10	-	<10	-	20	10	10	640	270	140	640
Couple – two or more children	20	-	<10	<10	60	20	20	1,280	360	350	1,280
Couple – all children non-dependent	<10	-	<10	-	10	10	10	-	-	10	50
Lone parent – one dependent child	10	-	<10	-	30	<10	<10	160	10	70	160
Lone parent – two or more dep. children	10	-	<10	<10	30	<10	<10	140	10	70	140
Lone parent – all child non-dependent	<10	-	<10	-	10	<10	<10	-	-	<10	40
Single person household	20	-	-	-	50	10	20	-	-	10	170
Other – with one dependent child	<10	-	<10	-	<10	<10	<10	50	-	20	50
Other - with two or more dep. children	<10	-	<10	-	<10	<10	<10	50	-	20	50
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	<10	10	-	-	<10	60
Total	110	-	10	<10	300	90	110	2,300	640	700	2,900

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Firth Park

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	<10	-	<10	10
Single pensioner	20	-	30	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	140	120	130	-	-	40	170
Couple – one child	20	20	10	-	110	40	60	640	60	330	640
Couple – two or more children	40	30	10	<10	280	90	90	1,230	80	780	1,230
Couple – all children non-dependent	<10	20	20	-	60	50	60	-	-	20	80
Lone parent – one dependent child	100	120	40	-	660	70	110	710	10	710	710
Lone parent – two or more dep. children	90	90	30	10	670	60	60	570	10	570	570
Lone parent – all child non-dependent	10	70	80	-	120	40	70	-	-	10	90
Single person household	100	280	-	-	500	140	270	-	-	50	370
Other – with one dependent child	10	<10	10	-	40	10	20	140	-	110	140
Other - with two or more dep. children	10	10	10	-	60	20	30	210	-	190	210
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	70	20	40	-	-	10	60
Total	430	680	250	10	2,700	670	940	3,500	150	2,800	4,300

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Fulwood

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	10	-	<10	-	-	-	-	-	-	-	10
Couple no children	<10	<10	-	-	30	20	20	-	-	10	130
Couple – one child	10	<10	<10	-	20	10	10	450	220	80	450
Couple – two or more children	20	<10	<10	<10	40	10	10	870	280	190	870
Couple – all children non-dependent	<10	<10	<10	-	10	10	10	-	-	<10	40
Lone parent – one dependent child	10	<10	<10	-	20	<10	<10	100	<10	40	100
Lone parent – two or more dep. children	10	<10	<10	<10	20	<10	<10	90	<10	40	90
Lone parent – all child non-dependent	<10	<10	<10	-	10	<10	<10	-	-	<10	20
Single person household	30	10	-	-	50	10	30	-	-	10	190
Other – with one dependent child	<10	<10	<10	-	<10	<10	<10	30	-	10	30
Other - with two or more dep. children	<10	<10	<10	-	<10	<10	<10	50	-	10	50
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	<10	-	-	-	10	<10	<10	-	-	<10	30
Total	100	10	10	<10	200	70	100	1,600	510	400	2,000

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Gleadless Valley

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	<10	10
Single pensioner	30	-	30	-	-	-	-	-	-	-	30
Couple no children	20	40	-	-	150	100	100	-	-	50	200
Couple – one child	20	10	10	-	90	30	40	700	180	350	700
Couple – two or more children	40	20	10	<10	170	50	40	990	160	600	990
Couple – all children non-dependent	<10	10	20	-	50	30	30	-	-	10	60
Lone parent – one dependent child	90	60	30	-	400	30	50	540	10	540	540
Lone parent – two or more dep. children	70	40	20	10	370	30	20	400	10	400	400
Lone parent – all child non-dependent	10	30	60	-	80	20	30	-	-	10	70
Single person household	180	260	-	-	580	140	240	-	-	70	560
Other – with one dependent child	10	<10	<10	-	30	10	10	130	-	100	130
Other - with two or more dep. children	10	<10	<10	-	20	10	10	110	-	90	110
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	30	-	-	-	100	20	40	-	-	10	100
Total	510	470	180	10	2,000	470	630	2,900	360	2,200	3,900

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Graves Park

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	10	<10	-	-	60	50	50	-	-	40	180
Couple – one child	10	<10	<10	-	40	10	20	600	180	240	600
Couple – two or more children	20	<10	<10	<10	70	20	20	820	160	410	820
Couple – all children non-dependent	<10	<10	<10	-	20	20	20	-	-	10	60
Lone parent – one dependent child	30	<10	<10	-	90	10	10	250	10	210	250
Lone parent – two or more dep. children	20	<10	<10	<10	70	10	10	150	10	140	150
Lone parent – all child non-dependent	<10	<10	10	-	20	10	10	-	-	<10	50
Single person household	60	20	-	-	130	40	60	-	-	30	270
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	70	-	40	70
Other - with two or more dep. children	<10	<10	<10	-	<10	<10	<10	40	-	30	40
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	40
Total	200	40	40	<10	500	170	220	1,900	360	1,200	2,600

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Hillsborough

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	<10	-	-	-	-	10	-	<10	10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	20	20	-	-	100	70	70	-	-	40	200
Couple – one child	20	10	<10	-	60	20	30	690	190	320	690
Couple – two or more children	40	10	<10	<10	110	30	30	950	170	540	950
Couple – all children non-dependent	<10	10	10	-	30	30	30	-	-	20	70
Lone parent – one dependent child	70	20	10	-	190	20	20	380	10	360	380
Lone parent – two or more dep. children	50	10	10	<10	160	10	10	260	10	260	260
Lone parent – all child non-dependent	10	10	30	-	50	10	20	-	-	10	60
Single person household	100	70	-	-	220	60	100	-	-	40	320
Other – with one dependent child	10	<10	<10	-	10	<10	10	80	-	60	80
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	70	-	60	70
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	20	-	-	-	40	10	20	-	-	10	60
Total	370	150	80	<10	1,000	270	340	2,400	380	1,700	3,200

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Manor Castle

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	10	-	-	-	-	<10	-	<10	<10
Single pensioner	20	-	30	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	120	100	110	-	-	30	140
Couple – one child	20	20	10	-	80	30	40	500	80	250	500
Couple – two or more children	40	20	10	<10	170	60	60	810	90	500	810
Couple – all children non-dependent	<10	10	20	-	50	40	40	-	-	10	50
Lone parent – one dependent child	100	110	40	-	520	50	80	580	10	580	580
Lone parent – two or more dep. children	100	90	30	10	590	50	50	530	10	530	530
Lone parent – all child non-dependent	10	60	80	-	100	30	50	-	-	10	80
Single person household	140	340	-	-	530	150	280	-	-	50	440
Other – with one dependent child	10	<10	10	-	30	10	20	120	-	100	120
Other - with two or more dep. children	10	<10	<10	-	30	10	20	120	-	100	120
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	40	-	-	-	140	40	70	-	-	10	120
Total	500	700	240	10	2,400	570	830	2,700	180	2,200	3,500

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Mosborough

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	<10	10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	10	20	-	-	110	90	80	-	-	40	200
Couple – one child	20	10	10	-	70	30	30	680	150	290	680
Couple – two or more children	30	10	10	<10	110	40	30	840	120	440	840
Couple – all children non-dependent	<10	<10	10	-	30	30	30	-	-	10	60
Lone parent – one dependent child	40	10	10	-	170	20	20	300	10	270	300
Lone parent – two or more dep. children	20	10	<10	<10	130	10	10	180	<10	170	180
Lone parent – all child non-dependent	<10	10	20	-	40	10	20	-	-	10	50
Single person household	60	60	-	-	240	60	100	-	-	30	300
Other – with one dependent child	<10	<10	<10	-	10	<10	10	70	-	50	70
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	60	-	40	60
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	30
Total	210	130	80	<10	900	300	340	2,200	280	1,400	2,800

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Nether Edge

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	<10	-	-	-	-	<10	-	<10	<10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	20	<10	-	-	80	60	50	-	-	30	170
Couple – one child	20	<10	<10	-	40	10	10	520	270	210	520
Couple – two or more children	50	<10	<10	<10	90	30	20	860	300	430	860
Couple – all children non-dependent	<10	<10	<10	-	10	10	10	-	-	10	30
Lone parent – one dependent child	40	<10	<10	-	80	10	10	180	10	150	180
Lone parent – two or more dep. children	30	<10	<10	<10	60	<10	<10	120	10	100	120
Lone parent – all child non-dependent	10	<10	10	-	20	10	10	-	-	<10	40
Single person household	140	10	-	-	220	50	80	-	-	40	350
Other – with one dependent child	10	<10	<10	-	10	<10	<10	100	-	60	100
Other - with two or more dep. children	10	<10	<10	-	20	<10	10	150	-	110	150
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	70	-	-	-	110	30	40	-	-	20	180
Total	410	10	50	<10	800	210	240	1,900	580	1,200	2,700

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Richmond

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	<10	10
Single pensioner	20	-	20	-	-	-	-	-	-	-	20
Couple no children	10	20	-	-	100	80	70	-	-	30	140
Couple – one child	10	10	<10	-	60	20	30	520	70	260	520
Couple – two or more children	20	10	10	<10	110	40	30	680	60	420	680
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	10	50
Lone parent – one dependent child	60	40	20	-	270	30	40	400	<10	400	400
Lone parent – two or more dep. children	40	20	10	<10	200	20	10	240	<10	240	240
Lone parent – all child non-dependent	10	20	30	-	50	10	20	-	-	10	50
Single person household	60	110	-	-	240	70	110	-	-	30	240
Other – with one dependent child	<10	<10	<10	-	20	<10	10	90	-	70	90
Other - with two or more dep. children	<10	<10	<10	-	10	<10	10	70	-	60	70
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	30	10	10	-	-	<10	30
Total	250	240	110	10	1,100	310	370	2,000	130	1,600	2,600

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Shiregreen and Brightside

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	<10	-	<10	10
Single pensioner	20	-	20	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	120	100	100	-	-	40	150
Couple – one child	30	20	10	-	90	40	40	720	80	360	720
Couple – two or more children	50	20	10	<10	170	50	50	940	70	580	940
Couple – all children non-dependent	<10	10	10	-	50	40	40	-	-	20	70
Lone parent – one dependent child	130	80	30	-	480	50	70	660	10	660	660
Lone parent – two or more dep. children	100	60	20	10	440	40	30	470	10	470	470
Lone parent – all child non-dependent	10	40	50	-	80	20	40	-	-	10	70
Single person household	110	180	-	-	340	90	160	-	-	40	310
Other – with one dependent child	10	<10	<10	-	20	10	10	100	-	80	100
Other - with two or more dep. children	10	<10	<10	-	30	10	10	130	-	120	130
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	20	-	-	-	50	10	20	-	-	10	40
Total	500	450	150	10	1,900	450	590	3,000	160	2,400	3,700

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Southey

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	10	-	-	-	-	<10	-	<10	10
Single pensioner	20	-	20	-	-	-	-	-	-	-	20
Couple no children	10	40	-	-	140	120	110	-	-	40	150
Couple – one child	10	10	10	-	90	30	40	570	60	300	570
Couple – two or more children	20	20	10	<10	170	60	50	820	60	530	820
Couple – all children non-dependent	<10	10	10	-	50	50	50	-	-	20	60
Lone parent – one dependent child	70	70	30	-	490	50	70	570	10	570	570
Lone parent – two or more dep. children	50	50	20	10	430	40	30	390	<10	390	390
Lone parent – all child non-dependent	10	50	60	-	100	30	50	-	-	10	80
Single person household	70	200	-	-	420	120	210	-	-	50	330
Other – with one dependent child	<10	<10	<10	-	30	10	10	110	-	90	110
Other - with two or more dep. children	<10	<10	<10	-	30	10	10	110	-	100	110
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	50	20	30	-	-	10	40
Total	280	450	170	10	2,000	520	690	2,600	130	2,100	3,300

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Stannington

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	10	-	-	-	-	10	-	10	10
Single pensioner	10	-	10	-	-	-	-	-	-	-	10
Couple no children	10	20	-	-	80	60	60	-	-	30	160
Couple – one child	10	10	<10	-	50	20	20	550	160	220	550
Couple – two or more children	20	10	<10	<10	100	30	30	820	150	400	820
Couple – all children non-dependent	<10	10	10	-	30	20	20	-	-	10	60
Lone parent – one dependent child	20	20	10	-	120	10	20	240	10	200	240
Lone parent – two or more dep. children	10	10	<10	<10	90	10	10	140	<10	130	140
Lone parent – all child non-dependent	<10	10	20	-	30	10	10	-	-	<10	40
Single person household	40	70	-	-	170	40	80	-	-	20	240
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	50	-	30	50
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	50	-	30	50
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	<10	-	-	-	20	<10	10	-	-	<10	30
Total	130	140	60	<10	700	220	270	1,900	320	1,100	2,400

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Stocksbridge and Upper Don

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	20	20	-	-	110	90	100	-	-	50	230
Couple – one child	20	10	<10	-	60	20	30	710	170	300	710
Couple – two or more children	40	10	10	<10	120	40	40	1,030	160	530	1,030
Couple – all children non-dependent	<10	<10	10	-	30	30	30	-	-	10	70
Lone parent – one dependent child	50	10	10	-	150	10	20	300	10	260	300
Lone parent – two or more dep. children	40	10	<10	<10	130	10	10	210	10	190	210
Lone parent – all child non-dependent	10	10	20	-	30	10	20	-	-	<10	50
Single person household	80	60	-	-	190	50	100	-	-	30	280
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	70	-	40	70
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	50	-	40	50
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	30
Total	300	130	70	<10	900	280	360	2,400	340	1,500	3,100

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Walkley

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	<10	-	10	-	-	-	-	<10	-	<10	<10
Single pensioner	20	-	30	-	-	-	-	-	-	-	20
Couple no children	10	30	-	-	130	100	100	-	-	40	210
Couple – one child	20	10	10	-	60	20	30	500	230	220	500
Couple – two or more children	20	10	10	<10	100	30	30	580	170	310	580
Couple – all children non-dependent	<10	<10	10	-	30	20	20	-	-	10	40
Lone parent – one dependent child	50	30	20	-	210	20	30	300	10	280	300
Lone parent – two or more dep. children	30	20	10	<10	170	10	10	190	10	190	190
Lone parent – all child non-dependent	10	20	50	-	50	10	20	-	-	10	50
Single person household	140	180	-	-	470	120	210	-	-	50	510
Other – with one dependent child	10	<10	<10	-	20	<10	10	90	-	60	90
Other - with two or more dep. children	<10	<10	<10	-	20	<10	10	80	-	60	80
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	40	-	-	-	120	30	50	-	-	10	140
Total	350	290	140	10	1,400	370	510	1,800	430	1,200	2,700

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, West Ecclesfield

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	10	-	-	-	-	-	-	-	20
Couple no children	10	20	-	-	100	80	80	-	-	40	190
Couple – one child	20	10	<10	-	50	20	30	590	140	270	590
Couple – two or more children	30	10	<10	<10	100	30	30	780	120	430	780
Couple – all children non-dependent	<10	10	10	-	40	30	30	-	-	10	70
Lone parent – one dependent child	30	10	10	-	120	10	20	230	<10	220	230
Lone parent – two or more dep. children	20	10	<10	<10	100	10	10	160	<10	160	160
Lone parent – all child non-dependent	<10	10	20	-	30	10	20	-	-	10	40
Single person household	40	50	-	-	130	30	60	-	-	20	180
Other – with one dependent child	<10	<10	<10	-	10	<10	<10	50	-	30	50
Other - with two or more dep. children	<10	<10	<10	-	10	<10	<10	40	-	30	40
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	20	10	10	-	-	<10	30
Total	190	120	60	<10	700	220	290	1,900	260	1,200	2,400

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

Estimated number of households adversely affected by welfare reform, Woodhouse

	Housing Benefit: LHA	Housing Benefit: 'bedroom tax'	Non-dependant deductions	H'hold benefit cap	Council Tax Benefit	DLA*	IB/ESA*	Child Benefit: freeze	Child Benefit: higher earners	Tax Credits	1% uprating
Pensioner couple	10	-	10	-	-	-	-	10	-	10	10
Single pensioner	20	-	30	-	-	-	-	-	-	-	20
Couple no children	10	20	-	-	120	100	100	-	-	40	170
Couple – one child	10	10	10	-	80	30	40	580	100	280	580
Couple – two or more children	30	10	10	<10	150	50	50	850	90	510	850
Couple – all children non-dependent	<10	10	10	-	50	40	40	-	-	20	60
Lone parent – one dependent child	40	30	10	-	240	20	30	330	<10	330	330
Lone parent – two or more dep. children	40	20	10	<10	240	20	20	260	<10	260	260
Lone parent – all child non-dependent	10	20	40	-	60	20	30	-	-	10	60
Single person household	70	100	-	-	300	80	140	-	-	40	290
Other – with one dependent child	<10	<10	<10	-	20	<10	10	70	-	50	70
Other - with two or more dep. children	<10	<10	<10	-	10	<10	10	70	-	60	70
Other – all full-time students	-	-	-	-	-	-	-	-	-	-	-
Other – all aged 65+	-	-	-	-	-	-	-	-	-	-	-
Other	10	-	-	-	40	10	20	-	-	<10	40
Total	250	230	130	10	1,300	380	490	2,200	200	1,600	2,800

*Number of individuals adversely affected

Source: Sheffield Hallam estimates based on official data

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ISBN: 978-1-84387-377-8