KEY CHANGES: WELFARE REFORMS

IN APRIL 2013:

Benefit Cap: A limit on the amount of benefit paid to out of work households, up to £500 for a couple or family, up to £350 for single people - this includes housing benefit but not Council Tax Benefit.

Bedroom Tax: A reduction in the amount of Housing Benefit for families living in council and housing association homes, with more bedrooms than the Government has allocated for their need.

Council Tax Benefit: The Government is abolishing the current national council tax benefit scheme. Instead, all councils will be introducing their own local scheme called Council Tax Support.

Social Fund: Social Fund - Crisis Loans and Community Care Grants will no longer be available.

FROM JUNE 2013:

PIP: A new Personal Independence Payment (PIP) will replace Disability Living Allowance (DLA).

FROM OCTOBER 2013:

Universal Credit: Will be a single unified, welfare benefit that will be paid to people of working age if they claim welfare benefit support. From October 2013 it will begin to replace many of the means tested or income assessed benefits such as: Housing Benefit, Job Seekers Allowance, Working Tax Credit, Child Tax Credit, Employment Support Allowance.