1. **Lothian Centre for Inclusive Living (LCiL)** is a user-led Disabled People’s Organisation which supports the right of disabled people to live independently in the community of their choice. LCiL works with disabled people to take control of their own lives, support their choice to take up their rights and enable their full participation in society. LCiL’s Information Service, Grapevine, provides comprehensive benefits advice to disabled people in the Edinburgh and Lothian area.

2. **Welfare Reform**

Last year the UK Government announced £18 billion worth of cuts to the welfare budget with £9 billion of these cuts falling directly on disabled people. The scale of the welfare cuts is unprecedented and will have a damaging impact on millions of households. According to the Child Poverty Action Group (CPAG), 19 million claimants and 8 million households in the UK will be affected by the introduction of the Universal Credit. The UK Government has stated that its aim is to simplify the benefits system but it is LCiL’s view that the proposals in the Welfare Reform Bill indicate that the main aim is to reduce the welfare budget and to remove essential income from benefit claimants including disabled people and their families. In the UK, 51% of disabled people are not in work and rely on the welfare benefit system for their basic survival and daily living costs, and will be disproportionately affected by the welfare reforms. The Department of Work and Pensions (DWP) acknowledges that the fraud rate on disability benefits like Disability Living Allowance is very low at 0.5%, and yet the focus of the Welfare Reform Bill is to cut the essential benefits from many disabled people who are genuine claimants.

3. **Proposals in the Welfare Reform Bill**

3.1 **Time Limiting of Contributory Employment Support Allowance**

The Welfare Reform Bill proposes to introduce a *time limit of 1 year for all claimants receiving Contributory Employment Support Allowance*.

According to the Department of Work and Pensions:

- **700,000 people will lose entitlement to contributory ESA by 2015/16**, with around 58% of these claimants being men and 49% being aged between 50 and 65.
- **The time limiting of contributory ESA will save the UK government £1.4million**

Contributory Employment and Support Allowance (ESA) is currently paid to those disabled people who have made sufficient national insurance contributions before stopping work due to illness or impairment. People who
currently get contributory Incapacity Benefit may also find that their benefit becomes time limited once they have been transferred onto Employment Support Allowance. If the Welfare Reform Bill is passed, the changes will be introduced in Spring 2012 and those who have already received contributory ESA for 12 months or more will have their benefit stopped straight away.

LCiL strongly objects to the proposal to time limit Contributory based Employment Support Allowance for the following reasons:

- Contribution based benefits are paid on the basis of the National Insurance contributions previously made whilst a claimant has been in work. Disabled people who have contributed through employment should not then be penalised when they are unable to work due to impairment or ill health.
- A third of disabled people live in poverty, removing an essential benefit worth £90 per week will further increase levels of poverty.
- Disabled people who are living with a partner who is earning will be further penalised as they may not be able to claim income based Employment Support Allowance.
- Contributory based Employment Support Allowance is paid to people who have been assessed as having limited capability for work and may include people with conditions such as: Cancer, Multiple Sclerosis, Parkinson’s, Arthritis or Mental Health issues. These people need to be supported financially and not to be excluded from receiving benefits.

3.2 Roll out of Employment Support Allowance to existing Incapacity Benefit claimants

In addition to the time limiting of contributory Employment Support Allowance, the Department of Work and Pensions is currently reassessing all claimants receiving Incapacity Benefit, Income Support on the grounds of incapacity, or Severe Disablement Allowance and moving them on to Employment Support Allowance or Job Seekers Allowance. Around 30,000 claimants are being reassessed per week.

There is much evidence to demonstrate that the current Work Capability Assessment being used for this reassessment process is not effective. Citizens Advice in Scotland are getting a 70% success rate on appeals on decisions where claimants have been found fully fit for work and there have been over 400,000 appeals to tribunals so far.

On a daily basis, LCiL is hearing about many of our own service users, many of whom have high support needs, who are going through the Work Capability Assessment process and being found Fully Fit for Work, even when the disabled person’s own GP has assessed them as being unfit for work.

The emotional distress that the process of the reassessment of benefits, the refusal of benefits and the appeal to tribunal, is difficult to fully measure, but it is of great concern to LCiL that genuinely disabled people are being treated like this by a system that is supposed to support them.
Emphasis on Disabled People and Work

LCiL objects to the UK Government’s view that benefit claimants should be moving towards returning to work and moving off benefit. Lord Freud, representing the UK Government in the House of Lord’s Committee on the Welfare Reform Bill recently stated: ‘We expect people on benefit to take up the help and support available, through Jobcentre Plus or the work programme, to move off benefit and into work.’ LCiL is strongly of the view that there are many disabled people who will never be able to take up paid employment due to the barriers they face from employer’s attitudes, lack of support and/or because they lack the physical capacity to work. Furthermore, in the current economic climate there are very few jobs available and this is unlikely to change in the near future.

It is LCiL’s view that disabled people can and do make a valuable contribution to society regardless of whether they are in work or not. The emphasis of the UK Government that everyone must work in order to be able to contribute to society creates further prejudice against disabled people who are benefit claimants, portraying them as being worthless and ‘benefit scroungers’. As an active member of the Independent Living Movement and Disabled People’s Movement in Scotland, LCiL is firmly of the view that disabled people deserve dignity, respect, equality and to be treated as valued members of society, whether or not they are in work.

3.3 Personal Independence Payment

The Welfare Reform Bill proposes to abolish Disability Living Allowance (DLA) and replace it with a new benefit, the Personal Independence Payment (PIP) in 2013.

Disability Living Allowance (DLA) is currently paid to disabled people to help to pay for the additional costs they face living in a disabling society, particularly to help pay for care costs and mobility costs.

LCiL is greatly concerned that the introduction of the new Personal Independence Payment is being driven by budget cuts. It is not focused on increasing Independent Living for disabled people and will instead increase the number of disabled people living in poverty and lead to further disadvantage of disabled people from being able to participate in mainstream society.

Cut to DLA Budget and Caseload of 20%

The budget and caseload for Disability Living Allowance (DLA) is to be cut by 20% and it is estimated, by the Disability Alliance, that around 800,000 claimants across the UK will lose their DLA.

In addition, Personal Independence Payment (PIP) will have 2 rates of care, currently there are three. Everyone on the lowest rate of care will lose their entitlement to DLA.
The City of Edinburgh Council is predicting that in Edinburgh, a 20% reduction in the number of recipients could affect over 4,500 disabled people and that over 6,000 Edinburgh recipients are in receipt of the lower rate of care award, which is to be abolished under the new PIP. This is likely to impact not only upon existing social care service users, but is also likely to increase the demand for social care services by disabled people.

**Removal of DLA Mobility for people in Residential Care**

The Welfare Reform Bill also proposes to remove the DLA mobility component for people living in residential care homes resulting in 84,000 disabled people across the UK losing this benefit. In Edinburgh it is estimated around 600 care home residents will be affected, will reduce the income of care home residents in Edinburgh by £1.2 million (based on estimates provided by DWP).

**3.4 Personal Independence Payment – Draft Regulations**

The Department of Work and Pensions have recently published Draft Regulations for the new Personal Independence Payment (PIP) which show that the new system of assessment for PIP will by a computer based, strict and narrow scoring system, similar to that used for the current Work Capability Assessment. This raises concerns because the Work Capability Assessment system is failing to adequately assess people’s capability for work and it is unlikely that a similar assessment system for PIP will provide fair results.

The system for assessing entitlement for PIP will focus on the basic tasks the disabled person can/cannot do, rather than assessing the support that the person needs. This is a very medical based approach which will not will be able to accurately measure the additional support that disabled people need with paying for support/care, transport, housing and adaptations whilst living in a society that is still very inaccessible to them. This type of narrow scoring/task based system goes against the principles of Independent Living which is about carrying out an individual assessment of the person’s individual needs for support.

The new assessment does not include any criteria for support that a person may require at night, support with moving around in doors or using stairs, support following a fall or seizure, these are all included in the current assessment for Disability Living Allowance. Our concern is that many disabled people will fail to qualify for PIP under the new scoring system which will result in them experiencing further poverty and exclusion.

**4.0 Legislative Consent Memorandum**

LCiL understands that the Scottish Parliament will soon be considering a proposal to refuse legislative consent to the Welfare Reform Bill in Scotland. LCiL would ask the Committee to recommend that the parliament refuses legislative consent to the Welfare Reform Bill.
LCiL believes that the Welfare Reform Bill will have a detrimental impact on thousands of disabled people across Scotland, as well as a negative financial impact on local authority budgets, an increased demand on support services and will set the rights of disabled people and disability equality back by many years.

LCiL agrees with the proposal by Inclusion Scotland that the Scottish Parliament should do everything possible to secure genuine change in the Welfare Reform Bill.

The Scottish Parliament & Government should seek assurances that all of the following amendments to the Bill’s proposals are adopted-

(i) Allow those living in residential care to continue to claim the Mobility Component of Personal Independence Payments (PIP).
(ii) The time limit on contribution based Employment Support Allowance should be removed.
(iii) Those with sufficient supporting evidence should be exempted from independent medical assessments for Personal Independence Payment.
(iv) The UK Government should reverse its decision to reduce the disability premiums that families with disabled children receive by 50%.
(v) The UK Government should reverse changes to Housing Benefit which will have a massively disproportionately affect on disabled people.

Catherine Garrod
Information Co-ordinator
Lothian Centre for Inclusive Living
Norton Park, 57 Albion Road, Edinburgh, EH7 5QY
www.lothiancil.org.uk

Case Studies from LCiL Service Users affected by Welfare Reforms
(Please note all names have been changed.)

1. Anne: Age 28
   Impairment/Condition: Cerebral Palsy and Depression
   Marital Status: Single
   Current Benefit Entitlement: Job Seekers Allowance, Disability Living Allowance (Low Care and Low Mobility), Housing Benefit, Council Tax Benefit

   Anne had been receiving Incapacity Benefit after stopping work in 2009 due to fatigue and exhaustion. Anne uses a walking frame and requires support with her shopping and housework which she pays for using her Disability Living Allowance. She receives no support from social work as she has been assessed has being in low priority need.

   Anne has now been assessed as being Fully Fit for Work under the Work Capability Assessment for Employment Support Allowance (ESA) and has been moved on to Job Seekers Allowance resulting in a loss of £30.45 per week in her income. (Long Term Incapacity Benefit with age
addition £97.95 less Job Seekers Allowance £67.50 = £30.45 per week difference). Anne also receives a Disability Premium of £28.85 per week. Anne is now very concerned about being able to afford to pay for her basic living expenses as well as the support which she pays for herself and which she relies on for help with cleaning, housework and shopping.

2. Susan: Age 51
Impairment/Condition: Rheumatoid Arthritis, Chronic Pain, Depression and Anxiety.
Marital Status: Single
Current Benefit entitlement: Incapacity Benefit, Disability Living Allowance (High Mobility, Low Care), Housing Benefit, Council Tax Benefit

Susan has recently been informed by her local authority Housing Benefit office that her entitlement to Housing Benefit has been reduced due to the changes introduced to the Local Housing Allowance from April 2011. For the past 14 years Susan has been receiving full housing benefit for rent charges for her current home. From April 2011 changes to the Local Housing Allowance rules has meant that her property now falls into a higher price bracket for her local area resulting in loss in entitlement to Housing Benefit of £19 per week. Due to the new Local Housing Allowance rules, Susan also now finds that she no longer qualifies for the weekly excess payment of £15 per week. Susan has been advised that she should move to a lower priced property but has been unable to find any and is finding the prospect of moving very stressful. This is having a detrimental effect on her emotional and physical health and well being. She feels isolated and unsupported with her situation.

In addition to the above, Susan is worried about being reassessed for her entitlement to Incapacity Benefit and to Disability Living Allowance. Under the rules for the new Personal Independence Payment, which will replace Disability Living Allowance from 2013, Susan will lose her entitlement to the Low Rate Care Component of Disability Living Allowance of £19.55 per week.

3. Daniel: Age 47
Impairment/Condition: Spinal Injury, Wheelchair User
Marital Status: Married
Current Benefit Entitlement: Incapacity Benefit (Contribution Based), Disability Living Allowance (High rate Mobility, High rate Care)

Daniel claimed Contribution Based Incapacity Benefit after being assessed as being incapacitated for work following an accident which resulted in a spinal injury and him becoming a wheelchair user. Daniel’s wife works full time and they are not entitled to Housing Benefit or Council Tax Benefit. Daniel uses the Mobility Component of his Disability Living Allowance to pay for an adapted vehicle and the Care Component goes towards the cost of his care package from social work. Daniel receives
Direct Payments and employs Personal Assistants to assist him with his daily living.

Daniel is very angry and upset that when he is transferred from Incapacity Benefit onto Contribution Based Employment Support Allowance his entitlement to this benefit will end after 1 year. This will leave Daniel with no entitlement to Employment Support Allowance, resulting in a loss of £132.65 per week (Current entitlement: Long Term Incapacity Benefit £89.75, plus Disability Premium £28.85, plus Enhanced Disability Premium £14.05 = £132.65).

Daniel is also facing increases to his care charges for his support package from the local authority and has recently been asked to contribute £182 per month towards his care package. Daniel currently receives funding from the Independent Living Fund towards his support package and this funding will likely end after 2015. As Daniel’s disability related costs increase, his income will at the same time be reduced over the coming years.

4. Paul: Age 31
   Impairment/Condition: Schizophrenia, anxiety and mood swings
   Marital Status: Single
   Current Benefit Entitlement: Severe Disablement Allowance, Disability Living Allowance (High rate care and low rate mobility), Housing Benefit, Council Tax Benefit.

   Paul has been claiming Severe Disablement Allowance since he was a teenager due to having ongoing mental health issues. Paul has regularly been admitted to hospital for treatment for his mental health problems. He has recently been assessed for entitlement to Employment Support Allowance which is replacing incapacity benefit and Severe Disablement Allowance. Under the Work Capability Assessment Paul was found fully fit for work and moved onto Job Seekers Allowance resulting in a loss of £9.25 per week. He is now expected to attend regular work focused interviews and to demonstrate that he is actively seeking work. The result of this is that Paul’s mental health has declined and he has recently been suffering from increased anxiety and paranoia. The local Citizens Advice Bureau and his mental health advocacy support worker are helping him to appeal this decision.

   Paul receives housing support from the local authority to help him with managing his money, paying his bills and maintaining his tenancy. He volunteers with a local mental support organisation every week. Paul is very worried that he will lose his entitlement to his Disability Living Allowance when the Personal Independence Payment is introduced.

5. Brenda Age: 49
   Impairment/Condition: Spinal Injury, wheelchair user
   Marital Status: Married, 2 children
Current Benefit Entitlement: Disability Living Allowance (Middle rate care and High rate mobility).

Brenda has been claiming Disability Living Allowance for most of her adult life having acquired a spinal injury as a young teenager. Brenda uses the Mobility Component of her Disability Living Allowance to pay for a Motability car which she uses to get to and from her work. Brenda works full time as a social worker and in her spare time is a keen participant in outdoor sports and wheelchair racing.

Brenda’s Disability Living Allowance pays towards some of the additional costs she faces as a disabled person including:
- on going maintenance of manual wheelchair, wheelchair tyres and repairs
- adaptations to car including installing hand controls
- adaptations to house including installing a wheel-in shower, hoist, additional wear and tear to flooring, other specialist equipment, ramped access to garden
- higher costs for fuel and heating bills
- medical costs – Alternative therapies, regular acupuncture sessions, hygiene costs – gloves, pads etc.

Brenda can self propel her manual wheelchair many hundreds of metres and takes part in wheelchair sports. Brenda is worried that she may not qualify for the new Personal Independence Payment which replaces DLA, as she can self propel her wheelchair over a long distance. Under the new regulations, anyone who can self propel their wheelchair between 50 and 200 metres would not qualify for the Mobility Component. Brenda still faces many barriers to accessing the built environment and much of the transport system is still inaccessible to her which results in higher mobility costs. Brenda is worried that she will lose entitlement to High Rate Mobility component of £51.40 per week and will also lose entitlement to her Motability car and other support like her Blue Badge, free road tax, Disabled Persons Railcard, etc. This may mean that she could not afford to get to and from her workplace and would no longer be able to support her family financially through her earnings.

6. Sarah  Age: 27
   Impairment/Condition: Multiple Sclerosis
   Marital Status: Single Parent with 2 young children
   Current Benefit Entitlement: Incapacity Benefit, Housing Benefit, Council Tax Benefit, Disability Living Allowance high rate mobility, middle rate care

Sarah has recently been diagnosed with Multiple Sclerosis. She had previously been working full time as self employed driving instructor, but due to problems with fatigue and pain has had to give up work. Sarah’s mother lives nearby and provides regular support and receives Carer’s Allowance for supporting Sarah.
Since qualifying for Disability Living Allowance, Sarah has had her benefit reassessed several times and twice has had to appeal to tribunal. Sarah is worried that under the new rules for the Personal Independence Payment it will be even harder to qualify for the benefit. Sarah uses her Disability Living Allowance to pay for her Motability car and if she loses this she would lose some of her independence.

Sarah does not qualify for any support from social work as she has been assessed as having moderate needs and eligibility for support (in Edinburgh) is only for those with substantial or critical needs. Sarah uses the care component of her Disability Living Allowance to pay for a private care agency to provide her with a few hours of support one or two days a week. Sarah is very worried about losing entitlement to her Disability Living Allowance or her Incapacity Benefit.

The Additional Costs of Living as a Disabled Person
Disability Living Allowance (DLA) is a non-means tested benefit which goes a small way towards paying for the additional costs that disabled people face with their care and mobility needs. Disabled people who are claiming DLA use the benefit to pay for the high costs they face in a society in which they still encounter multiple barriers on a daily basis.

LCiL asked some of our service users to state what difference getting DLA made to their lives, here are some of their comments:
‘DLA determines whether or not I can leave the house or not. I can’t use public transport; I use my DLA to pay for a wheelchair accessible vehicle.’

‘DLA is essential money to pay for the extra costs associated with my disability. It makes Independent Living more attainable. Losing the benefit would place more of a burden on my wife’s independence.’

‘I am a wheelchair user, DLA enables me to be more mobile, it enables me to keep in touch with friends and helps me develop a social network. DLA gives me the feeling of being independent’.

‘DLA enables a fairer, level playing field for disabled people. It enables me to be a part of my community and to do voluntary activities’.

Case Study 1. Robert
Age: 38     Impairment: Rheumatoid Arthritis     Marital Status: Single

<table>
<thead>
<tr>
<th>Current Benefit Entitlement:</th>
<th>Amount per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Support for incapacity</td>
<td>£96.53</td>
</tr>
<tr>
<td>Disability Living Allowance (Low Rate Care, High Rate Mobility)</td>
<td>£70.95</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td></td>
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<tr>
<td>Council Tax Benefit</td>
<td></td>
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</tbody>
</table>
Robert is a disabled person in receipt of Income Support and faces additional costs with his mobility and fuel costs due to having Rheumatoid Arthritis. Robert experiences chronic pain, uses crutches to walk and can only walk a very short distance meaning that he relies on taxis for any travel out with his home. Robert’s Disability Living Allowance allows him to pay for taxi fares for around 1 or 2 return taxi journeys per week.

Robert lives in a ground floor, accessible, private rented flat and is unable to use stairs. Robert has recently been informed that due to the changes to the rules for the Local Housing Allowance introduced in April 2011, his Housing Benefit has been reduced by £10 per week. Robert is unable to find the additional £40 rent per month from his income and will now have to look for an alternative place to live. Robert will be restricted in his options for housing as he needs to have either ground floor or other level access accommodation.

If the Welfare Reform Bill is passed, Robert will lose entitlement to the Low Rate Care of Disability Living Allowance. Robert says that he uses the low rate care to pay for things like additional heating costs, alternative therapies for pain relief, food for his special diet and specialist equipment for his home. Robert is also concerned he may lose entitlement to the Mobility Component of his Disability Living Allowance.

**Current Financial Impact:**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Housing Benefit per week</td>
<td>£10 per week</td>
</tr>
<tr>
<td>(£520 less per year)</td>
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</tbody>
</table>

**Future Financial Impact:**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Living Allowance low rate care</td>
<td>£19.55</td>
</tr>
<tr>
<td>(£1,016.66 less per year)</td>
<td></td>
</tr>
</tbody>
</table>

Total loss in income per week: £29.55

Total loss per year: £1,536.66

**Case Study 2   Sheila**

**Age:** 52   **Impairment:** Multiple Sclerosis   **Marital Status:** Married

**Current Benefit Entitlement:**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution Based Incapacity Benefit</td>
<td>£99.85</td>
</tr>
<tr>
<td>Disability Living Allowance (Middle Rate Care, High Rate Mobility)</td>
<td>£100.70</td>
</tr>
</tbody>
</table>

Sheila is a disabled person with Multiple Sclerosis who receives Contribution Based Incapacity Benefit and Disability Living Allowance. Sheila is a wheelchair user and needs assistance with much of her personal care.

Sheila faces many additional costs with her daily living. She receives support via a Direct Payment from the local authority which she uses to employ Personal Assistants. Sheila pays the care part of her Disability Living Allowance towards her care package. Sheila relies on the Mobility Component to pay for her Motability car which enables her to get places.
Sheila is member of a local MS group and an active participant in her local community council.

If the Welfare Reform Bill is passed, Sheila will lose entitlement to her Contribution Based Incapacity Benefit. Contribution Based Employment Support Allowance is replacing incapacity benefit and under the Welfare Reform Bill will be time limited to 1 year for all claimants. Sheila’s husband works full time and she would therefore not be entitled to income based Employment Support Allowance. Sheila paid National Insurance Contributions for all of her working life (26 years) until she was medically retired with Multiple Sclerosis.

Sheila may also lose entitlement to the Mobility Component of Disability Living Allowance as she can, on a good day, self propel her manual wheelchair over 50 metres. Sheila says that the Disability Living Allowance enables her to live independently: ‘DLA enables me to go places, without it I would be stuck at home all day. I use my DLA to pay for the essentials like support and transport, but it also helps me to be able contribute to my local community and to volunteer.’

**Future Financial Impact:**

<table>
<thead>
<tr>
<th>Contribution Based Incapacity Benefit</th>
<th>£99.85 loss per week</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Loss in income per year £5,192.20</em></td>
<td></td>
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</tbody>
</table>

**Total loss per year** £5,192.20

**Case Study 3  Peter**

**Age:** 24  **Impairment:** Acquired Brain Injury  **Marital Status:** Single

<table>
<thead>
<tr>
<th>Current Benefit Entitlement:</th>
<th>Amount per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Living Allowance (Low Rate Care)</td>
<td>£19.55</td>
</tr>
<tr>
<td>Working Tax Credits (Disability Element)</td>
<td></td>
</tr>
</tbody>
</table>

Peter has an Acquired Brain Injury sustained in an accident which occurred when he was a child. Peter has difficulty planning tasks, dealing with social situations and travelling to unfamiliar places. Peter works part-time in the local Ikea store as part of a supported employment programme. He lives with his parents but would like to move into the community and to have a home of his own.

Peter gets Working Tax Credits. As a result of having an Acquired Brain Injury he is only able to work part time as he has difficulty concentrating or taking in information over long periods of time. He currently works 20 hours per week. Robert’s entitlement to Working Tax Credits is linked to the fact that he gets Disability Living Allowance. If the Welfare Reform Bill is passed, Peter will lose his entitlement to Low Rate Care Disability Living Allowance and therefore his entitlement to Working Tax Credits. This would then mean that he would have to give up work as he would be financially better off on benefits. Peter faces many barriers to accessing employment but enjoys the job he is currently doing and wants to be able to continue in employment.
Future Financial Impact:
Disability Living Allowance low rate care  Loss per week £19.55
plus loss of Working Tax Credits.

Total Loss in Income per year £1,016.66

Case Study 4  Philip
Age: 35      Impairment: Learning Difficulties    Marital Status: Married

Current Benefit Entitlement:  
Amount per week  (joint income)
Income Support for incapacity £147.05
Disability Living Allowance (Low Rate Care) £39.10
Housing Benefit  
Council Tax Benefit

Philip has learning difficulties and lives with his wife, in a supported accommodation flat in social rented housing. Philip and his wife both need ongoing support with managing their tenancy, support with paying their bills on time, dealing with forms and making phone calls. Both Philip and his wife receive Income Support and the Low Rate Care of Disability Living Allowance.

Philip is an active member of his local advocacy group for people with learning difficulties and volunteers in a local community cafe. He says: ‘We don’t have much money. Money is always a worry, there’s never enough at the end of the month. The DLA goes on paying for the help we get from the council.’

Under the Welfare Reform Bill, both Philip and his wife will lose their entitlement to Disability Living Allowance Low Rate Care. They are also very anxious about being reassessed for entitlement to the new Employment Support Allowance and are finding it difficult to understand how they may be affected.

Future Financial Impact:
Disability Living Allowance low rate care  loss per week: £39.10

Total Loss in joint income per year £2,033.20

The Lothian Centre for Inclusive Living (LCiL) is a user-led disabled people’s organisation providing a range of support services to enable disabled people to access Independent Living.

www.lothiancil.org.uk