



Election 2015:

What's At Stake For Welfare?

A side-by-side comparison of the welfare policies of the three main political parties

Election 2015 comes during the implementation of the most fundamental reforms to welfare for a generation.

This ebook is a guide to the three main political parties' positions on welfare.

It compares 15 stated policies, from Universal Credit to housing and the minimum wage, in one side-by-side table.

What's At Stake For Welfare?

	Conservatives	Liberal Democrats	Labour
Universal Credit	Complete the roll-out of Universal Credit.	Complete the roll-out of Universal Credit.	Pause and review the programme.
Spare Room Subsidy / Bedroom Tax	No change.	Existing social tenants will not be subject to any housing benefit reduction until they have been offered reasonable alternative accommodation. Ensure that those who need a bedroom for genuine medical reasons are entitled to one, and those whose homes are substantially adapted do not have their Housing Benefit reduced.	Abolish the Bedroom Tax.
Benefit Cap	Reduce the benefit cap to £23,000.	Retain the benefit cap, which should continue to be set at around the average family income.	Retain the Benefit Cap. Ask the Social Security Advisory Committee to examine if it should be lower in some areas.
Benefit Uprating	Freeze working age benefits for two years from April 2016, with some exemptions (e.g. disability benefits, statutory maternity pay etc.).	Introduce a 1% cap on the uprating of working-age benefits until 2017/18.	Introduce a higher rate of Jobseekers' Allowance for those who have contributed over years. Cap Child Benefit rises for two years.

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Disability	<p>Review whether benefits should be reduced for people suffering from long-term yet treatable conditions (e.g. addiction, obesity) who refuse a recommended treatment.</p> <p>Aim to halve the disability employment gap.</p> <p>Provide significant new support for mental health.</p>	<p>Develop a package of specialist support for carers seeking work.</p> <p>Conduct a review of the Work Capability Assessment and Personal Independence Payment assessments.</p> <p>Simplify and streamline back-to-work support for people with disabilities, mental or physical health problems.</p>	<p>Reform the Work Capability Assessment and focus it on the support disabled people need to get into work. It will be monitored by an independent scrutiny group of disabled people.</p> <p>Introduce a specialist support programme to ensure that disabled people who can work get more tailored help.</p>
Young People	<p>Replace Jobseeker's Allowance for 18-21 year olds with a Youth Allowance. After 6 months, young people must take an apprenticeship, a traineeship or do daily community work to receive benefits. They will not have an automatic entitlement to Housing Benefit.</p>	<p>Protect young people's entitlements to the welfare safety net.</p> <p>Double the number of businesses that hire apprentices.</p>	<p>A guaranteed, paid job for all young people who have been out of work for one year, and for all those over 25 years old and out of work for two years. It will be a job that they have to take, or lose their benefits.</p>
Pensioners	<p>Continue to increase the State Pension through our triple lock, so it rises by at least 2.5%, inflation or earnings, whichever is highest.</p>	<p>Legislate to make the 'triple lock' permanent, guaranteeing decent pensions rises each year.</p> <p>Withdraw eligibility for the Winter Fuel Payment and free TV Licence from pensioners who pay tax at the higher rate (40%).</p>	<p>Keep the triple-lock so that the state pension increases by inflation, earnings, or 2.5%, whichever is highest.</p> <p>Restrict Winter Fuel Payments for the richest 5% of pensioners.</p>

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Immigration	<p>End the ability of EU jobseekers to claim any job-seeking benefits at all.</p> <p>EU migrants who want to claim tax credits and child benefit must live here and contribute to our country for a minimum of 4 years.</p> <p>Introduce a new residency requirement for social housing, so that EU migrants cannot be considered for a council house unless they have been living in an area for at least 4 years.</p>	<p>No change.</p>	<p>Those who come here will not be able to claim benefits for at least two years.</p> <p>Stop child benefit being sent to families living abroad.</p>
Childcare	<p>30 hours of free childcare for three and four year-olds in families where all parents are working.</p>	<p>Start by extending 15 hours of free childcare to all 2 year-olds, and to the children of working families from the end of paid parental leave.</p> <p>Prioritise 15 hours free childcare for all working parents with children aged between nine months and two years.</p> <p>Commit to 20 hours' free childcare a week for all parents with children aged 2-4, and all working parents from the end of paid parental leave (9 months) to 2 years.</p>	<p>25 hours of free childcare for three and four year-olds for working parents.</p>

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Skills Requirements	No mention.	Continue English language assessments for all new claimants for Jobseekers' Allowance, with conditions to attend English language courses if needed.	Test jobseekers' Maths, English and IT skills within six weeks of claiming benefits. They will be required to take up training where this will improve their chances of getting a job.
Housing	<p>Extend Right to Buy to people living in Housing Association properties.</p> <p>Build more homes that people can afford, including 200,000 new Starter Homes exclusively for first-time buyers under 40.</p> <p>Introduce a new Help to Buy ISA to support people saving for a deposit.</p>	<p>Encourage landlords to lower their rent by paying them Housing Benefit directly, in return for a fixed reduction.</p> <p>Review Broad Rental Market Areas and the Shared Accommodation Rate in Local Housing Allowance.</p> <p>Build 300,000 homes a year, including in 10 new Garden Cities.</p> <p>New 'family friendly' tenancies, which limit annual rent increases.</p> <p>New Rent to Own homes where your monthly payments steadily buy you a stake in the property.</p> <p>New Help to Rent tenancy deposit loans to help young people get into their first place.</p>	<p>Build 200,000 homes a year by 2020.</p> <p>Legislate to make three year tenancies the norm in the private rented sector, with a ceiling on rents.</p> <p>Build more affordable homes by prioritising capital investment for housing and by reforming the council house financing system.</p> <p>Give local authorities the power to give first call to first time buyers on new homes in areas of housing growth.</p> <p>Give local authorities powers to reduce the number of empty homes, including higher council tax on long term empty properties.</p>

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Sanctions	No mention.	Review sanctions procedures in Jobcentres.	No mention.
Work Programme	No change.	Deliver a reformed and improved Work Programme in partnership with English local government, and the national governments of Wales, Scotland and Northern Ireland.	Replace the Work Programme with a localised scheme, working with local authorities to join up support for the long-term unemployed.
Taxes	<p>Raise the personal allowance to £12,500 over the next Parliament.</p> <p>Pass a law that ensures no one working full-time on the National Minimum Wage pays income tax. Raise the 40p tax threshold to £50,000.</p>	<p>Raise the personal allowance to £11,000 in April 2016 and at least £12,500 over the next Parliament.</p> <p>Consider raising the employee National Insurance threshold to the Income Tax threshold.</p>	<p>Introduce a lower 10p starting rate of tax.</p> <p>Abolish the 'Non-domiciled' tax status.</p>
Minimum Wage	Raise to £6.70 in autumn 2015, on a course to reach £8 by the end of the decade.	Ask the Low Pay Commission to look at ways of raising the National Minimum Wage without damaging employment opportunities.	Raise to more than £8 by October 2019.

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