

United Kingdom
National Social Report
April 2014

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1. Introduction

1.1 Competency and approval

This report is submitted by the **Department for Work and Pensions and Department of Health**, with contributions from other government departments and from Northern Ireland, Scotland and Wales, who also have interests in this important area. The matters covered are a national competence, on which the UK reports as part of the **European Semester** process for aligning reporting and surveillance of national fiscal, economic and employment policies, and coordinating individual Member States' structural reform programmes in an EU context. As such, it has the potential to support the Europe 2020 strategy for smart, sustainable and inclusive growth across the EU as a whole.

The report covers **agreed national social protection reforms, both new proposals and ongoing implementation of previously agreed measures, within the period July 2013 to June 2014**, plus some wider contextual material. It complements, but does not duplicate, the **UK National Reform Programme (NRP)**¹. The UK NRP reports on the actions that the Government is taking to address the Country-Specific Recommendations (CSRs) addressed to the UK by Heads of State or Government at the European Council in June 2013, in the areas of deficit reduction, improving housing market function, skills shortages, workless households, access to finance and network infrastructure. It also reports against policies to support the Europe 2020 Strategy priorities of employment, research and development, secondary and tertiary education, poverty reduction and energy and climate change.

1.2 Progress against the overarching objectives of the Open Method of Coordination

The national reforms summarised in this report and the NRP demonstrate the UK's progress against the objectives of the **Open Method**, agreed by Member States to help inform mutual learning through exchange of information and good practice, while respecting national competence for policy in these areas. They also demonstrate the commitment to **social innovation and social investment** based approaches, both in: developing new ideas, models and services; and through seeking gains in the efficiency and effectiveness of spending on these. Section 2 outlines the core actions to combat poverty and social exclusion. Section 3 develops this, describing other recent reforms to promote social inclusion. Section 4 summarises the most recent reforms to help provide adequate and sustainable pensions. Section 5 describes reforms to promote accessible, high-quality and sustainable health care and long-term care. And section 6 reports on an additional theme, agreed by Member States for their 2014 reports, of young unemployed persons' access to social protection.

¹ <https://www.gov.uk/government/publications/europe-2020-uk-national-reform-programme-2014>

1.3 Overall strategy for social protection and investment

As part of the government's long-term economic plan, the UK is fixing the welfare and pensions systems so they are fair and affordable, to ensure:

- It pays to work;
- The most vulnerable – disabled people and pensioners – are protected, and are supported to lead independent lives;
- People save for retirement, and the pensions system is simpler and more transparent;
- Separating or separated parents are encouraged and supported to work together in the best interests of their children; and
- Public spending is put on a more sustainable footing.

The government is creating a system based on fairness; it will provide value for money and place greater emphasis on personal responsibility. The reforms will ensure that the system is fair to the British taxpayer and people in genuine need of support.

The UK is reforming the benefits system so instead of trapping people into welfare dependency, it rewards work and, backed by the right support and encouragement, helps people lift themselves out of poverty, and stay out of poverty.

And pensions reforms are designed to support people to save for their future and to ensure they can access good quality, value-for-money pensions, whilst continuing to provide security for those in need.

Looking ahead to the next 5-10 years and beyond, the key issue facing the health and care system is how to maintain and improve the quality of care given tight budget constraints and how to accelerate the required shift in services and spending. The evidence on trends presenting the greatest challenges and opportunities suggests:

- **Demand for health and care will continue to rise** driven by a growing population, rising prevalence of chronic conditions, and an increasing number of older people with multiple morbidities.
- **Cost pressures** are increasing as a result of higher input costs arising from labour, medical advances and new technologies (which also have potentially significant benefits).
- Public spending generally, and the NHS and local authority-funded social care specifically, are projected to continue to face severe constraints. In order to keep pace with rapidly rising demands within funding that is broadly flat in real terms, the NHS has faced an unprecedented efficiency challenge of up to £20bn over the four years to 2014-15. It is likely that the financial challenge will continue through the rest of the decade - NHS England's analysis of the 'gap' between growth in spending pressures and projected available resources is estimated at £30bn by 2020.

The challenge is significant. In financial terms:

- In the decade before the financial crisis, welfare spending rose by 20 per cent in real terms.
- By 2010 welfare spending was costing every household in Britain an extra £3,000 a year.
- Spending on Housing Benefit is up 50 per cent in real terms over the last decade.
- The Office for Budget Responsibility's projections suggest public expenditure on older people is set to rise by five per cent of GDP between 2016 and 2060.

On the impact on the lives of individuals and families - the benefit system has trapped people into welfare dependency with:

- Around 1.6 million children living in workless households in the UK; and
- Around 300,000 households where no adult has ever worked.

And 13 million people are not saving enough for their retirement.

The **UK NRP gives fuller background information**, including on the **economic context** and performance against **key social indicators**, such as for employment, unemployment and youth employment. DWP also produces a wide range of statistical publications, for example those relating to the Welfare Reform Act 2012². And DWP has also published a number of impact assessments³ and equality impact assessments⁴ covering the measures to simplify the welfare system included in the Welfare Reform Act 2012⁵.

1.4 Consultation of national stakeholders

The Government consults widely with stakeholders on the substance of policy development, as a matter of course, and has done so for all of the reforms outlined in this paper⁶. Since this report does not contain any new policy announcements, it is not subject to formal consultation.

² <https://www.gov.uk/government/collections/welfare-reform-official-statistics>

³ <https://www.gov.uk/government/collections/welfare-reform-act-2012-impact-assessments>

⁴ <https://www.gov.uk/government/collections/welfare-reform-act-2012-equality-impact-assessments>

⁵ <http://www.legislation.gov.uk/ukpga/2012/5/contents/enacted/data.htm>

⁶ <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays>

2. A decisive impact on the eradication of poverty and social exclusion

2.1 Helping to reduce poverty and improve social justice

Poverty, as measured by a household's income relative to the national average, is often a symptom of deeper, more complex problems. Many of these problems are passed on from one generation to the next.

The government wants to make a real and lasting difference, to help people change the course of their lives. To do this, it needs to deal with the problems that cause people to end up living in poverty, rather than dealing with people's incomes in isolation.

2.2 Progress against national and EU-level targets

The UK National Reform Programme reports on progress against our national poverty targets in the context of the EU poverty target: to promote social inclusion, in particular through the reduction of poverty, by aiming to lift at least 20 million people out of the risk of poverty and exclusion. (See, in particular, pages 65-68 and 85 of the NRP.)

2.3 Progress against the UK Country Specific Recommendations

The UK National Reform Programme also reports on progress in implementing the related UK Country Specific Recommendations, including to: "Enhance efforts to support low-income households and reduce child poverty by ensuring that the Universal Credit and other welfare reforms deliver a fair tax-benefit system with clearer work incentives and support services. Accelerate the implementation of planned measures to reduce the costs of childcare and improve its quality and availability." (See, in particular, pages 30-35 of the NRP.)

2.4 Key UK reforms

The Government is clear that the root cause of families or households being in poverty is **worklessness or low earnings**. As part of its long-term plan to build a stronger, more competitive economy and a fairer society, the Government's approach is to tackle these causes by:

- Raising incomes by helping people get into work and making work pay;
- Supporting the living standards of low-income families; and
- Raising the educational outcomes of poorer children.

The introduction of **Universal Credit**⁷ is a major part of the Government's strategy to help families and households increase their incomes through work. Universal Credit provides a new single system of means-tested support for working-age people who are in or out of work. It aims to make work pay and provide an effective route out of poverty, reducing the number of

⁷ <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-universal-credit>

workless households by reducing the financial and administrative barriers to work that exist in the current system of benefits and tax credits.

The **Social Justice strategy**⁸, published March 2012, aims to tackle the root causes of disadvantage and the pathways to poverty including worklessness. An Outcomes Framework⁹ was published in October 2012. This set out what the Government wants to achieve and how it will measure success. The indicators have been designed to help the Social Justice Committee within Government to shape future policy by highlighting priorities, identifying good progress and where more work is needed e.g. by aiming to reduce the proportion of claimants who have received working-age benefits for at least three out of the past four years, when they are capable of work or work-related activity. On 24 April 2013, the Government published Social Justice: Transforming Lives One Year On¹⁰, a progress report that highlights the progress made since the publication of the Strategy.

The Government is committed to its goal of **ending child poverty**¹¹ in the UK by 2020, and is determined to tackle the root causes of poverty, including by:

- Raising incomes by helping people get into work and making work pay;
- Supporting the living standards of low-income families;
- Raising the educational outcomes of poorer children.

In response to the first annual report from the Social Mobility and Child Poverty Commission (SMCP), a public body established by Government, the Government launched on 27 February 2014 a public consultation on its **draft Child Poverty Strategy for 2014-17**¹². This sets out how the Government intends to improve the life chances of children by:

- Raising the incomes of families by helping them get into work and making work pay;
- Supporting the living standards of low-income families; and
- Raising educational outcomes for poor children.

The consultation on the draft strategy will run until 22 May 2014. The Government will publish the final strategy once responses have been considered.

And the Government is working with local authorities and their partners to help 120,000 troubled families in England turn their lives around by 2015. The policy on **helping troubled families turn their lives around**¹³ explains this work in more detail. In March 2013 DWP also announced that specialist Jobcentre Plus advisers will work with troubled families¹⁴. The advisers will

⁸ <https://www.gov.uk/government/publications/social-justice-transforming-lives>

⁹ <https://www.gov.uk/government/publications/social-justice-outcomes-framework>

¹⁰ <https://www.gov.uk/government/publications/social-justice-transforming-lives-one-year-on>

¹¹ <https://www.gov.uk/government/publications/child-poverty-in-the-uk-the-report-on-the-2010-target>

¹² <https://www.gov.uk/government/consultations/child-poverty-a-draft-strategy>

¹³ <https://www.gov.uk/government/policies/helping-troubled-families-turn-their-lives-around>

¹⁴ <https://www.gov.uk/government/publications/delivery-agreement-putting-troubled-families-on-the-path-to-work>

work with existing teams in councils to support troubled families and track their progress into work.

3. Recent reforms in social inclusion policies

3.1 Access for all - Change through understanding the causes of poverty

The Government's approach to welfare reform is underpinned by the values of **Social Justice** – understanding and tackling the root causes of poverty rather than their symptoms. It is based on ensuring that the most disadvantaged in society have the tools they need to transform their lives, and the lives of their families, and to realise their potential.

3.2 Supporting people into the Labour Market - Making it pay to work

At the heart of the UK's reforms is **Universal Credit**. It will create a simpler, fairer benefits system and aims to make sure claimants are better off in work than on benefits. It will replace six main benefits with a single monthly payment for people in work or out of work, smoothing the transition from welfare to work. Universal Credit is designed to make work pay, as financial support will be withdrawn at a slower rate than under the current system. These reforms will make the financial benefits of work clearer to claimants, while reducing the risks of taking up a job. The progressive roll out of Universal Credit has begun and the government has announced plans for the next stage. The priority is, and will continue to be, the safe and secure delivery of this flagship programme.

Universal Credit aims to support jobseekers through the **Claimant Commitment**¹⁵, to raise their expectations of what they can achieve, and to encourage responsibility. To pave the way for this cultural transformation, the new Claimant Commitment, began rolling out to Jobcentres across the country from October 2013. Claimants of Jobseekers Allowance will be expected to take all reasonable steps to give themselves the best prospects of finding work. If they do not meet this requirement they risk losing benefits.

The **Benefit Cap**¹⁶ has been successfully rolled out to all local authorities across the country. Household benefit payments will be capped at £350 per week for a single adult with no children and £500 per week for couples, with or without children, and lone parent households – the equivalent of £26,000 per year.

The Government has taken action to ensure that the welfare system remains affordable and sustainable over the longer term, whilst continuing to provide support for those who cannot expect to move into work. The **Welfare Benefits Up-Rating Act**¹⁷ has enabled a time limited one per cent increase to many working age benefits and tax credits. **Housing Benefit**¹⁸ has already changed, including the introduction of caps on Local Housing Allowance rates,

¹⁵ <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-the-jobseekers-allowance-claimant-commitment>

¹⁶ <https://www.gov.uk/benefit-cap>

¹⁷ <http://www.legislation.gov.uk/ukpga/2013/16/contents/enacted/data.htm>

¹⁸ <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/making-sure-housing-support-is-fair-and-affordable>

the extension of the shared accommodation rate to people aged under 35 and the removal of the Spare Room Subsidy. Whilst remaining committed to providing support for genuine migrant workers and jobseekers, the Government has introduced changes to Jobseekers Allowance and Housing Benefit to deter **migrants** who intend to move to the UK primarily to access benefits¹⁹. The Chancellor has announced plans to introduce a **cap on welfare spending**²⁰ to strengthen government spending control.

3.3 Unconditional support for disabled people that need it, help for those that can work to gain work

The Government is committed to supporting disabled people to lead independent and active lives. The **Personal Independence Payment**²¹ has replaced Disability Living Allowance for working age claimants (16-64). Personal Independence Payment is based on an assessment of individual needs and aims to make sure financial support is targeted at those who face the greatest challenges to living independently.

The UK is also committed to offering unconditional support to those who are severely disabled and cannot work. But government is also working to make sure those that can work do, and are helping more disabled people get into mainstream employment.

3.4 Preparing the long term unemployed for the world of work

Jobseekers who are ready to work hard and want to get on in life will get all the support they need through Jobcentre Plus and schemes such as the **Work Programme**²², which offers tailored support to the long term unemployed, and the **Youth Contract**²³, which will create nearly 500,000 opportunities for young people through work experience, apprenticeships and wage incentives for businesses. But jobseekers who repeatedly refuse to play by the rules face losing benefits for three years under tough new rules, which send a clear message that people receiving benefits have a responsibility to actively seek work in exchange for receiving Jobseeker's Allowance²⁴.

3.5 Supporting separating and separated families

The government believes that the previous **Child Maintenance**²⁵ system placed too much emphasis on the state determining financial support and not enough on supporting separated and separating families to reach their own arrangements. That's why the focus is now on efforts to support parents to make their own arrangements; and introducing service charges for the use of

¹⁹ <https://www.gov.uk/government/news/new-rules-to-stop-migrants-claiming-housing-benefit>

²⁰ <https://www.gov.uk/government/policies/spending-taxpayers-money-responsibly>

²¹ <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment>

²² <https://www.gov.uk/government/policies/helping-people-to-find-and-stay-in-work/supporting-pages/managing-the-work-programme>

²³ <http://www.dwp.gov.uk/youth-contract/>

²⁴ <https://www.gov.uk/government/collections/jobseekers-allowance-sanctions>

²⁵ <https://www.gov.uk/government/policies/improving-the-child-maintenance-system>

the statutory scheme to provide a financial incentive for parents to make their own arrangements. For parents who, despite support, are unable to come to a collaborative agreement, there will be a new statutory Child Maintenance service that will be both faster and more up-to-date than the current Child Support Agency schemes.

3.6 Improving the delivery of support to the most vulnerable people

Since the Social Fund was introduced in 1988, welfare delivery has changed significantly. **Social Fund Reform**²⁶ has seen Community Care Grants and Crisis Loans abolished from 1 April 2013. New locally-based and designed provision has been introduced to deliver a more responsive service that's better targeted and relevant to the needs of vulnerable people in society.

3.7 Homelessness and housing inclusion

In **England** we have retained our strong homelessness safety net which is protected in law and have provided over £470 million over this Parliament, to prevent and tackle homelessness and rough sleeping. This funding has helped 67% of rough sleepers off the streets (in 20 areas) after a single night and we have secured a strong commitment among 90% of local authorities to maintain the 'No Second Night Out'²⁷ initiative in future. Local authorities continue to help prevent a homelessness crisis happening in the first place. In 2012/13 (latest available statistics) over 200,000²⁸ households were helped in this way.

170,000 affordable homes have been delivered in England since April 2010. Our Affordable Homes Programme will deliver 170,000 homes over the current spending review period (2011-2015) leveraging in £19.5 billion of public and private funding. We have announced a new 'Affordable Rent to Buy' scheme which will deliver affordable homes through a recoverable fund. We have also published details of a new Affordable Homes Programme for the next spending period, which will lever in up to £23 billion in public and private funding to deliver 165,000 homes from 2015 to 2018.

The Affordable Housing Guarantee Scheme is worth up to £3.5 billion (with further lending capacity held in reserve according to demand) and supported by up to £450 million grant funding in England. Up to 30,000 additional affordable homes will be underway by December 2017. Affordable Housing Finance Plc was awarded the licence for the Affordable Housing Guarantee Scheme in June 2013. The first eight housing associations to be approved to borrow through the scheme were announced in January 2014, who will raise over £400 million of debt to facilitate the delivery of over 4,000 new affordable

²⁶

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/209379/DWP_Annual_Report_on_the_Social_fund.pdf

²⁷ <http://www.nosecondnightout.org.uk/>

²⁸

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/229744/HPR_L_T_788.xls

homes. We also announced a European Investment Bank loan facility worth £500 million. More borrowers will follow.

Scotland has changed its homelessness legislation so that, from December 2012, all unintentionally homeless households are entitled to settled accommodation. Alongside this legislative change, the Scottish Government is working very closely with local authorities and their partners to prevent homelessness in the first place. The recent annual statistics show the impact of this with a decrease in applications and assessments of 13% and 10% respectively between 2011/12 and 2012/13²⁹.

Over the four years to 2015/16, planned investment in affordable housing will exceed £1.35 billion. The Scottish Government has a five year target to deliver 30,000 additional affordable homes by March 2016 and within that there is a target of 20,000 houses for social rent.

The **Welsh Government** has prioritised the prevention of homelessness through legislation, funding and guidance. This has helped to mitigate the impact of economic pressures and welfare reform. The number of households accepted for the full homelessness duty (households who are homeless unintentionally and in priority need, such as those with children) has fallen by 16% from the October to December quarter 2011 to 2013.

The Housing (Wales) Bill currently proceeding through the Welsh Assembly will introduce significant changes to homelessness legislation. From April 2015 local authorities will have a greatly strengthened duty to help prevent homelessness where anyone is at risk of losing their home in the next 56 days, and to help everyone who becomes homeless find a housing solution.

The Welsh Government is investing over £100 million in 2014/15 in improving housing supply and standards, which will help exceed the target of 10,000 new affordable homes by 2015/16.

Although homelessness in **Northern Ireland** has been decreasing in recent years, a range of initiatives are being undertaken to reduce homelessness even further, such as the soon to be launched Private Rented Access Scheme and a pilot Housing Options Scheme. Currently the Department for Social Development provides over £14 million (20% of the budget) in homelessness services through the Northern Ireland Housing Executive's Supporting People programme. It is also investing an additional £94,000 to extend homelessness services.

The Homelessness Strategy 2012-17 sets out the Housing Executive Strategy for tackling homelessness and establishes the guiding principles for the development and delivery of homelessness services. Its aim is to eliminate long term homelessness and rough sleeping across Northern Ireland by 2020 whilst ensuring the risk of a person becoming homeless is minimised through effective preventative measures.

²⁹ <http://www.scotland.gov.uk/Resource/0043/00434119.pdf>

The Northern Ireland Co-ownership Housing Association is the key delivery mechanism for affordable homes, and it has seen a high and sustained demand for its services, with nearly 3,000 house purchases supported during the first 3 years of the Programme for Government period (2011-2015). In addition, through the £19 million Affordable Home Loans Fund, launched in March 2014, the Department aims to create 600 new affordable homes by 2020. This is the local application of the Get Britain Building scheme set up by the UK Government, providing both affordable new-build and refurbished empty properties. These affordable homes will be offered for sale on a shared equity basis, with purchasers buying a starter share and paying an initial low rent on the remaining share.

4. Providing adequate and sustainable pensions

4.1 A fairer pension and encouragement to save for retirement

State Pension age is changing to reflect increases in life expectancy and ensure the state pension system is sustainable. One in six people alive today will live until they are 100. This challenges the sustainability of pensions. Over 60 per cent of people are concerned about their income in retirement. The UK will regularly review the State Pension age.

And the UK will also deliver **State and Private Pension reform** to help people provide for security in later life, including **Automatic Enrolment**, while ensuring that labour market services enable the increasing numbers of older workers to play an active role in the economy. The proposed introduction of a simple **single-tier pension** from April 2016 will make it easier for people to know what they'll get from the state in retirement. The UK has also **abolished the Default Retirement Age**, meaning most people can now retire when the time is right for them. It's now easier to work beyond State Pension age. Working longer and continuing to save into a private pension is one way to increase income in retirement.

4.2 Level of pension – single-tier state pension

In 2011, the UK Government published a Command Paper consulting on two broad options for reforming the state pension system for future pensioners³⁰. A subsequent Command Paper³¹ outlined how the UK Government intended to replace the current two-component state pension (basic State Pension and additional State Pension) with a single component flat-rate pension set above the basic level of means-tested support.

The Government has presented proposals to the UK Parliament in the Pensions Bill 2013-14³² to provide for a new single-tier state pension for people reaching state pension age on or after 6 April 2016, radically simplifying state pension provision.

4.3 Contributory period

Qualification for the new state pension is based on an individual's National Insurance record, with a minimum qualifying period of 10 years. In steady state, the full rate of single-tier pension will be based on 35 qualifying years of National Insurance contributions or credits.³³

³⁰“A state pension for the 21st century” (Cm 8053) April 2011, and the summary of responses (Cm 8131) July 2011 are at: <https://www.gov.uk/government/consultations/a-state-pension-for-the-21st-century>

³¹“The single-tier pension: a simple foundation for saving” (Cm 8528) January 2013:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181229/single-tier-pension.pdf

³² The Bill has been agreed by the UK Parliament and is now awaiting Royal Assent. This is expected by the end of the current Parliamentary session, likely to be in May 2014. The text of the Bill and associated documents, including explanatory notes on the legislation are at: <http://services.parliament.uk/bills/2013-14/pensions.html>

³³ Transitional arrangements will recognise National Insurance contributions made prior to the implementation of the new State Pension (subject to the satisfaction of the Minimum Qualifying Period), resulting in the full rate of the new State Pension being payable to people with fewer or more than 35 qualifying years for an interim period.

The new State Pension will cost no more overall than the system it is replacing,³⁴ but will restructure the system to provide clarity and confidence to help people plan for their retirement.

4.4 Pension age

The UK Government believes that the state pension system must be sustainable and fair between generations. The Government has brought forward the equalisation of state pension age for men and women at age 65 by two years to 2018, with State Pension age rising to age 66 in 2020.³⁵ The Pensions Bill 2013-14 contains further measures relating to State Pension age, providing:

- For the state pension age to rise to 67 in 2028; and
- A framework for further changes to State Pension age through a regular review.

As part of the review process, the Government is required to commission a report looking at the implications of life expectancy data for State Pension age. The current Government believes people should expect to spend up to a third of adult life receiving a state pension³⁶. This principle implies that the increase of State Pension age to 68 would be in the mid 2030s, increasing to 69 in the late 2040s. However, the legislation allows the Government of the day to specify the proportion which will underpin the review.

The legislation also requires Government to commission a further report covering other relevant factors. This may include healthy life expectancy, variations in life expectancy between socio-economic groups, and the wider economic context at the time of a review. All reports prepared as part of the review must be published.

4.5 Private pension saving

The UK has a long tradition of private pension saving through both employer sponsored occupational pension schemes and individual contracts. Private pension saving remains a vital element in ensuring that retirement incomes are adequate and that state pension provision remains sustainable into the future.

To encourage private saving, the UK offers generous tax relief on private pension saving³⁷, nevertheless, the number of people saving for retirement had been in long-term decline. To reverse this trend, and in line with the aim that all pensioners have a decent retirement income, starting in October 2012, the UK Government began the programme of requiring employers to **automatically enrol "eligible jobholders"** into a qualifying workplace

³⁴ see Impact Assessments at: <http://services.parliament.uk/bills/2013-14/pensions/documents.html>

³⁵ section 1 Pensions Act 2011: <http://www.legislation.gov.uk/ukpga/2011/19/contents/enacted>

³⁶ see: <https://www.gov.uk/government/publications/autumn-statement-2013-documents>

³⁷ In general pension contributions and investment returns are tax exempt (EET system).

pension scheme³⁸. By March 2014, more than three million workers had begun saving into a workplace pension scheme because of automatic enrolment.³⁹

The Pensions Bill 2013-14 contains a number of provisions to further strengthen workplace pension provision by:

- Providing for the introduction of automatic transfers for defined contribution arrangements using a "**pot follows member model**" where members' pensions pots move with them as they move jobs. This will help workers keep track of and engage with their savings and in doing so should lead to better retirement outcomes;⁴⁰
- Providing to allow the **restriction of scheme charges**, and the imposition of governance and administration requirements on schemes;⁴¹ and
- Giving the Pensions Regulator (the regulatory authority) a new objective to minimise any adverse impact on the sustainable growth of sponsoring employers, when carrying out its functions in relation to defined benefit scheme funding. This objective is designed to **help support the long-term economic health of a sponsoring employer**, which in turn protects members' benefits.

³⁸ workplace schemes are any pension arrangements made through the workplace where the employer makes contributions into the arrangement – they encompass both occupational pension schemes, and individual contracts "personal pensions" facilitated by the employer.

³⁹ Automatic enrolment Registration Report March 2014 <http://www.thepensionsregulator.gov.uk/docs/automatic-enrolment-monthly-registration-report.pdf>

⁴⁰for the policy development see: "Meeting future workplace challenges: Improving transfers and dealing with small pension pots" (Cm 8184) December 2011, a summary of responses (Cm 8402) July 2012, relevant Impact Assessments 2012 and a summary of research findings at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/184963/gov-response-small-pots-automatic-transfers-consultation.pdf; and "Automatic transfers: consolidating pension savings" (Cm 8605) April 2013: <https://www.gov.uk/government/publications/automatic-transfers-consolidating-pension-savings>

⁴¹ for the policy development see "Better workplace pensions: a consultation on charging" (Cm 8737) October 2013, the relevant Impact Assessment, "Better workplace pensions: further measures for savers" (Cm 8840) March 2014 and other associated documents at: <https://www.gov.uk/government/consultations/better-workplace-pensions-a-consultation-on-charging>

5. Accessible, high-quality and sustainable health care and long-term care

Since responsibility for health and long term care is devolved to the regional authorities of England, Scotland, Wales and Northern Ireland, these regional authorities have implemented different reforms according to local circumstances.

England

5.1 The Care Act

The Act consolidates and reforms over 60 years of care and support law into a single statute. It prioritises people's wellbeing, needs and goals, and reforms the funding of care and support.

Integration of health and social care services helps improve outcomes and experiences for people, especially when pressures on the health service are ever growing. To aid this, the Act creates the legal framework for the Better Care Fund, a £3.8bn fund which will provide the biggest ever financial incentive for local authorities in England to integrate health and social care services.

The majority of the Care Act reforms will take effect in 2015, with the remaining provisions on funding coming into effect by April 2016.⁴²

5.2 Investing in the workforce

The annual pay increase of NHS staff is determined by central Government following the advice from one of three pay review bodies (PRBs), the Doctors and Dentists Pay Review Body (DDRB), the NHS Pay Review Body (NHSPRB), or the Senior Salaries Review Body (SSRB). On 13 March 2014 the Government rejected the recommendations of the PRBs for 2014/15 of a 1% increase to all NHS staff covered by the DDRB and NHSPRB, in addition to incremental progression, as unaffordable, unfair and a risk to the quality of patient care. Instead all staff will receive at least 1% of their basic pay either through incremental progression or, for those at the top of their scales, through a 1% non-consolidated payment in 2014/15. The Government rejected the recommendation of the SSRB that very senior managers in the NHS' Arms-Length Bodies should receive a one per cent pay increase in 2014/15. These staff are already very well paid, must lead by example and demonstrate greater pay restraint than frontline NHS staff.

England is committed to investing in its health care workforce. Recent changes in this area include a strategy to develop professional development opportunities for those in support roles. Another focus is promoting social mobility in the health care workforce. This programme will seek evidence of best practice of widening participation in the health sector and propose

⁴² <http://services.parliament.uk/bills/2013-14/care/documents.html>

models for further engagement with schools and colleges to raise awareness and promote ambition for careers in health for those from under-represented and disadvantaged groups.

5.3 Cost containment and cost-sharing

The new Pharmaceutical Price Regulation Scheme (PPRS) will operate for five years starting from 1 January 2014. This voluntary mechanism is used to control the prices of medicines and limit the profits that companies can make on their NHS sales. It is agreed between the Department of Health, acting on behalf of the UK Government and Northern Ireland, and the branded pharmaceutical industry represented by the Association of the British Pharmaceutical Industry (ABPI). The agreement provides stability to both the Government and the pharmaceutical industry while supporting the industry's global competitiveness. It will encourage the use of innovative and effective new medicines in the NHS⁴³.

Any company not in the 2014 PPRS which supplies the NHS with branded medicines will fall under the statutory alternative, the Health Service Medicines (Control of Prices and Supply of Information) (Amendment) Regulations 2013. The Regulations came into force on 1 January 2014.

5.4 Enhancement of access to services and of patient's choice

The National Health Service (Cross-Border Healthcare) Regulations 2013 are the implementing legislation for England and Wales for Directive 2011/24/EU of the European Parliament and of the Council of 9 March 2011 on the application of patients' rights in cross-border healthcare. They were laid before Parliament on 13 September 2013 and came into force on 25 October 2013.

The Human Medicines (Amendment) Regulations 2014 are UK-wide Regulations implementing the Commission Implementing Directive 2012/52/EU of 20 December 2012 laying down measures to facilitate the recognition of medical prescriptions issued in another Member State. The legislation has been laid and will come into force on 31 March 2014

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https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/282523/Pharmaceutical_Price_Regulation.pdf

Scotland

5.5 The Public Bodies (Joint Working) (Scotland) Act 2014

The Public Bodies (Joint Working) (Scotland) Act 2014 puts in place the legislative framework for integration of health and social care services in Scotland⁴⁴.

Key features of the Act are:

- Health Boards and Local Authorities will be required to integrate adult health and social care services and can decide whether to include children's health and social care services into their local integrated arrangements.
- Health Boards and Local Authorities will be required to establish local integrated partnership and governance arrangements.
- Health Boards and Local Authorities will have integrated budgets for health and social care.
- Health Boards and Local Authorities will be jointly responsible for joint strategic and locality planning in their area.

5.6 Health service delivery

The role of the third and independent sectors, and of groups representing the interests of people using services and professionals delivering services, is also set out under the new legislation. The date of the vote was 25th February 2014, the Act received Royal Assent on 1 April 2014, and commencement of the legislation will be 1 April 2015.

The Cabinet Secretary for Health and Wellbeing did make a commitment to the Scottish Parliament on 5 March to provide an on line electronic patient record for everyone in Scotland by 2020 as part of the overall 2020 vision for Healthcare in Scotland.

5.7 Cost containment

The Scottish Government is committed to passing on the resource budget consequential in full to the health budget in Scotland. NHS Territorial Boards have received allocation increases above forecast inflation in both 2012-13 and 2013-14, with real term increases of 1.1% in 2012-13 and 1.5% in 2013-14. This reflects the importance that is placed on protecting frontline point of care services.

Commitment to the provision of safe and effective medicines, while ensuring they represent value for money, has been prioritised through Area Drug and Therapeutics Committees (ADTCs) and the Scottish Medicines Consortium (SMC), with this commitment strengthened by the Scottish Drug Tariff

⁴⁴ <http://www.scottish.parliament.uk/parliamentarybusiness/Bills/63845.aspx>

arrangements. Scotland participates in the UK wide Pharmaceutical Price Regulation Scheme (PPRS).

Wales

5.8 The Social Services and Well-being (Wales) Bill

The Social Services and Well-being (Wales) Bill was passed by the Assembly on 18 March 2014. The Bill consolidates the mass of adults' and children's social care law which currently exists and provides the legislative framework for the Welsh Government's social services strategy: Sustainable Social Services: A Framework for Action. It also includes greater integration between health and social care. The Bill is now in a period of intimation ahead of Royal Assent being granted later in the Spring⁴⁵.

5.9 Health service delivery

The Bevan Commission submitted a report to the Minister in the autumn on Prudent Healthcare and subsequently published it on their website. The Minister for Health and Social Services introduced his vision for Prudent Healthcare in Wales in his keynote address to the Annual Welsh NHS Confederation Conference on the 16 January 2014.

The three principles that underpin a Prudent Healthcare approach are that any service, and any individual providing that service, should:

- Do no harm;
- Carry out the minimum appropriate intervention. The principle that treatment should begin with the basic proven tests and interventions, calibrating intensity of testing and treatment consistent with the seriousness of the illness and the patient's own goals;
- Promote equity. The principle that it is the individual's clinical need that matters when it come to deciding treatment by the National Health Service

The Welsh Government has introduced a new Medium Term (three year) Planning regime (linked to the NHS Finance (Wales) Act 2014) that will ensure the organisations responsible for securing improved health and care for the population of Wales deploy their resources (financial, workforce, and infrastructure) to yield maximum benefit in order to:

- Address areas of population health need and improve health outcomes;
- Improve quality of care; and
- Ensure best value from resources.

The first Medium Term Planning cycle will commence in the 2014/15 Financial Year.

⁴⁵ <http://www.senedd.assemblywales.org/mglIssueHistoryHome.aspx?lId=5664>

5.10 Enhancement of access to services and of patient's choice

The Minister for Health and Social Services and the Deputy Minister for Social Services issued a joint Written Statement in July 2013 which set out their intent to integrate health and social care services, with a focus on meeting the needs of older people with complex needs.

The Framework for Delivering Integrated Health and Social Care for Older People with Complex Needs was published in March 2014. The Framework sets out how we expect local authorities to work in partnership with health, housing, the third and independent sectors to develop and deliver services, care and support for older people⁴⁶.

A £50 million Intermediate Care Fund has been established. This will be used to encourage collaborative working between all partners to support older people to maintain their independence and remain in their own home.

Northern Ireland

5.11 The vision for Health and Social Care

The vision for Health and Social Care (HSC) in Northern Ireland is to drive up the quality of care for clients, patients and carers; improve outcomes; safeguard the vulnerable and ensure that individuals have the best possible experience in every aspect of their treatment, care and support.

A review of health and social care services commissioned by the Minister for Health, Social Services and Public Safety in 2011, examined the future provision of health and social services, including acute hospital configuration, the enhancement of primary healthcare and social care to reduce dependency on acute care resources and the interfaces between all sectors. The report of the review 'Transforming Your Care' was published in December 2011 and set out a new model of care which would support delivery of the vision for the HSC. A broad range of work is underway to implement the findings from the Report following a public consultation exercise on proposed service changes⁴⁷.

A key part of this new model of care involves championing preventative and early intervention measures, avoiding unnecessary hospital admissions and putting the individual at the centre and not the institution. Key changes will include more care delivered in the home; changing care packages for people in nursing homes; an increased role for GPs and community pharmacists; increased use of community and social care services; more focused use of Community and Voluntary Sector services; development of Integrated Care Partnerships to co-ordinate integrated care initiatives; outreach of acute

⁴⁶ <http://wales.gov.uk/topics/health/publications/socialcare/strategies/integration/?lang=en>

⁴⁷ <http://www.dhsspsni.gov.uk/transforming-your-care-review-of-hsc-ni-final-report.pdf>

services into the community; and increased use of technology in delivering patient care.

5.12 Adult care and support

Adult care and support in Northern Ireland faces many of the challenges faced elsewhere in the UK. For this reason a three stage process of reform is currently being taken forward to establish the future direction of adult care and support in Northern Ireland. With the first stage, a consultation on the discussion document “Who Cares? The Future of Adult Care and Support in NI”, complete, the second stage is now underway, which will involve the development of proposals for reform. These proposals will extend to both changes to the type of support that should be available and how those services are funded. In the interim, The Northern Ireland Executive will continue to support people to maintain or regain, as far as possible, independent living skills, promote individuals’ choice and control over how their care is provided, and support them to live confidently and safely in their own homes for as long as it is practicable⁴⁸.

5.13 Social Isolation

Both ill health and disability have the potential to lead to increased social isolation which in turn can have a negative impact on an individual's health and social wellbeing. That is why the promotion of social inclusion is a core objective for health and social care in Northern Ireland. This is reflected in our existing strategies for mental health, learning disability and physical disability and is one of the main drivers behind our commitment to introducing a range of reablement services across Northern Ireland.

⁴⁸ <http://www.dhsspsni.gov.uk/who-cares-future-adult-care-support-ni-discussion.pdf>

6. Thematic focus of the 2014 National social reports: access to social protection of young unemployed persons

6.1 Labour market focus

The Government is successfully reducing unemployment among young people through a strategy for equipping them with education and skills relevant to the labour market, supporting them in taking up existing labour market opportunities and by creating new opportunities by supporting business. A comprehensive programme of short, medium and long term measures gives effect to this strategy. These include, work experience and employer incentives under the Youth Contract, the tailored support available under the mainstream activation schemes Jobcentre Plus and the Work Programme, special measures to engage young people who are not in employment, education or training (NEET), and a step-up in Apprenticeships and considerable extra skills provision through the Traineeships Programme. The Government will reduce the cost of employing young people by abolishing from April 2015 employer National Insurance Contributions in respect of people aged less than 21 years and earning less than £813 per week. Following the Government's response, youth unemployment (ILO figures for 18-24 year olds) continues to fall from its peak of 1,039,000 (22.2%) in September – November 2011 to stand at 912,000 (19.8%) in January 2014. And the claimant count for young people has fallen for 22 consecutive months. More detail on labour market measures is in the UK National Reform Programme.

6.2 Making work pay

Work for those who can is the most sustainable route out of poverty. Increasing the participation of 16 to 24 year olds in learning and employment not only makes a lasting difference to their individual lives, but is central to the government's ambitions to improve social mobility and stimulate economic growth.

Building Engagement, Building Futures: Our Strategy to Maximise the Participation of 16-24 year olds in Education, Training and Work⁴⁹ has been developed jointly by the Department for Work and Pensions, the Department for Education, and the Department for Business Innovation and Skills. It sets out how reforms to schools, vocational education, skills and welfare provision will all make a significant difference to young people's opportunities and support.

But the government recognises the scale of the challenge and in some areas the need to go further, in particular to help the most vulnerable young people who are at risk of long-term disengagement. The strategy sets out the commitment to additional support through more apprenticeships for young people and through the government's Youth Contract.

⁴⁹ <https://www.gov.uk/government/publications/building-engagement-building-futures>

The government's existing reforms and this additional support will help to ensure that all young people can develop the skills, qualifications and experience they need to succeed in their careers and make a positive contribution to society and the economy.

6.3 Income-Based Jobseeker's Allowance

For the reasons above, young unemployed people are generally encouraged to remain in/re-enter education and training. However, it is nevertheless possible for them to claim Jobseeker's Allowance, subject to some additional conditions (below). Income-based Jobseeker's Allowance may also be paid at a lower rate for young people up to age 25.

Jobseeker's Allowance is a benefit designed to keep claimants close to the labour market to enable them to move more quickly off benefit and into sustainable employment. There are conditions that apply to all age groups, attached to being eligible to continue to receive Jobseeker's Allowance, and sanctions are used to ensure claimants meet those conditions. All claimants are required to meet the basic labour market conditions which include being available for work, actively seeking work and having a signed up-to-date Jobseeker's Agreement/Claimant Commitment. Active job search, engagement with advisers and participation in some employment support programmes are mandatory requirements, because there is evidence that compliance with these requirements is more likely to lead to people getting a job more quickly. Failure to meet any of these requirements could lead to disqualification or a sanction, intended to encourage participation and take up of the support on offer.

Young people must also satisfy additional conditions, depending on their age and circumstances, for receipt of income-based Jobseeker's Allowance. These are listed below:

Qualifying at any time under 18 - Entitlement to income-based Jobseeker's Allowance at any time before 18 years of age is possible if the person satisfies the normal conditions for claiming, and:

- Is one of the groups of people who can claim Income Support (prescribed group, see below). In these instances the young person can choose to claim income-based Jobseeker's Allowance or Income Support; or
- They are one of a couple and are responsible for a child in their household; or
- They have never been sanctioned and have accepted an offer to enlist in the armed forces within 8 weeks of the offer being made and were not in work or training when the offer was made.

Qualifying during the Child Benefit extension period - The Child Benefit extension period is a short period after a person leaves school/college when Child Benefit remains in payment. A 16/17 year old can qualify for income-based Jobseeker's Allowance during this period if they are a member of a married/unmarried couple and their partner is:

- 18 or over; or

- Under 18 and does not qualify for contribution-based Jobseeker's Allowance and is:
 - Registered for work and training; or
 - Treated as responsible for a child who is a member of the household; or
 - Laid off or on short time working; or
 - Temporarily absent from GB to take a child they are responsible for and who is a member of the household abroad for treatment (first 8 weeks of absence only); or
 - Incapable of work or training because of a physical or mental condition and a doctor confirms this incapacity is likely to remain for at least 12 months; or
- Under 18 and does not qualify for contribution-based Jobseeker's Allowance and fits into certain of the groups of people entitled to claim Income Support. These are:
 - People with childcare responsibilities or carers (not people on parental or paternity leave);
 - Pupils, students and people on training courses;
 - People who are blind, or who are refugees and learning English, or who are subject to immigration control but entitled to urgent case payments of Income Support; or
 - They are a person who qualifies for the higher rate personal allowance of Jobseeker's Allowance, e.g. they have to be estranged from parents, are an orphan or have just left care etc.

Qualifying during other limited periods - Even if the under 18 is not someone who can claim income-based Jobseeker's Allowance at any time before the age of 18, they may be able to claim for a limited period if:

- after the end of the ChB extension period:
- They are discharged from custody or detention and are one of the groups of people who can claim during the ChB extension period. Income-based Jobseeker's Allowance can be claimed for up to 8 weeks from the day after discharge; or
- They have to live away from parents/anyone acting as a parent following a stay in local authority provided accommodation. Income-based Jobseeker's Allowance can be claimed for up to 8 weeks from the date of leaving the accommodation. Not all people leaving local authority care are able to claim Jobseeker's Allowance.
- They are laid off or on short time working.

Qualifying on a discretionary basis - If a young person does not qualify for Income-based Jobseeker's Allowance under any of the rules explained above, they may still be paid on a discretionary basis if they would otherwise suffer severe hardship if they were not paid. All of the customer's circumstances are considered when deciding severe hardship. If it is decided they are in severe hardship a severe hardship direction is issued, which normally lasts 8 weeks.

6.4 Income Support

Income Support is available to young people aged 16 or over with obstacles to employment, and not expected to be available for work, if they fall into one of the following prescribed categories:

- Lone parents;
- Single looking after foster children;
- Incapable of work due to sickness or disability (or appealing against a decision that they are not incapable);
- Disabled students;
- Registered blind;
- Carers;
- Temporarily looking after another person;
- Pregnant and within 11 weeks of their expected date of confinement and up to 15 weeks after; or incapable of work because of pregnancy.
- Refugees learning English;
- Certain persons from abroad;
- A member of a couple looking after a child while the partner is temporarily abroad;
- Required to attend court;
- In receipt of certain training allowances (Youth Training and Modern Apprenticeships).

A young person in relevant education (i.e. non-advanced education) can get Income Support up to the age of 20 if they are:

- A parent; or
- Disabled; or
- Orphaned; or
- A refugee learning English; or
- A person from abroad whose funds have been temporarily disrupted; or
- Living away from parents or anyone acting in place of parents in certain circumstances.

A young person in full-time relevant education can get Income Support up to the age of 21 if they:

- Are orphaned; or
- Are living away from parents or anyone acting in place of parents in certain circumstances; and
- Were accepted to attend, enrolled on or began the course before they were aged 19.

6.5 Universal Credit

Universal Credit will provide a new single system of means-tested support. It will create a simpler, fairer benefits system and aims to make sure claimants are better off in work than on benefits. The lower age limit for entitlement to Universal Credit will normally be 18. Universal Credit will be able to be paid to parents in respect of 16 and 17 year olds (and 18/19 year olds) in non-

advanced education, where the parents are entitled to Universal Credit. Ordinarily, people aged 16 and 17 will not be able to get Universal Credit in their own right as the expectation is that they will be in education or training. There are some exceptions to this rule, which are carried forward from the current income related benefits. And some simplifications too, chief of which is the removal of the hardship provisions that exist for Jobseeker's Allowance at the moment, so that it is sufficient to be without parental support (and to meet the other conditions) to be able to get Universal credit as a 16/17 year old.

There are five categories of people aged 16 and 17 that will be able to get Universal Credit in their own right.

Whether living with their parents or not:

- Those with dependent children - lone parents or couples;
- Sick or disabled people who have satisfied the Work Capability Assessment or are waiting to be assessed with medical evidence;
- Carers;
- Pregnant.

Only where not living with their parents:

- Young people who are without parental support.

Persons in the final category may be in non-advanced education, training or work; or not in non-advanced education or engaged in training or work, but in the latter case they would be subject to conditionality and sanctions. The fact that a young person is without parental support may have arisen for one of a number of specified reasons set out in regulations, but there will no longer be complex hardship rules that apply in the current income related benefits. There will be no direct entitlement to Universal Credit for children under the age of 16.

6.6 Acquisition of pension rights

A young unemployed person has the same protections as an older person in respect of acquiring future pension rights. They can be credited with National Insurance Contributions which help to protect entitlement to the basic State Pension and certain other contributory benefits, during periods when they are unable to work, subject to satisfying other conditions. The credits will also count towards the new single-tier pension. In addition, it is possible to have significant gaps in a persons National Insurance history and still qualify for a full state or single-tier pension.

6.7 Health and care services

Most National Health Service (NHS) treatment is free, but there can be charges for some things. This sometimes depends on where you live. For example, NHS prescriptions are free in Wales, Scotland and Northern Ireland. Where there is a charge for treatment, there are extensive exemption arrangements that may provide help. These can vary for each type of NHS charge based on age, or medical condition or income.

Children under 16, and young people aged 16, 17 and 18 in full-time education automatically get free:

- NHS prescriptions;
- NHS dental treatment for any course of treatment that starts before their 18th birthday or, if they are in full-time education, their 19th birthday. (In Wales you also get free dental examinations if you are aged under 25 on the day you are examined.)
- NHS sight tests;
- NHS wigs and fabric supports. (In Wales Wigs are free of charge.)
- Vouchers towards the cost of glasses or contact lenses.

They also:

- May get help towards the cost of repair or replacement of glasses or contact lenses;
- May get help with travel costs for NHS treatment. This is based on the income of the household⁵⁰.

Those young people who receive (or are included in an award of) certain income related benefits are entitled to full help with health costs. NHS sight tests have been replaced by NHS eye examinations in Scotland and are free, as are NHS dental examinations. In England, people with specified medical conditions are exempt from prescription charges. In addition, people with certain medical conditions can get free eye tests. They may also receive vouchers towards the cost of glasses or contact lenses, again dependent on the medical condition. In Wales, eligibility for NHS Sight Tests and help towards the cost of glasses mirror exactly the arrangements in England. The following are entitled to the above without making a separate low income scheme claim.

People receiving:

- Income support;
- Pension credit guarantee credit;
- Income-based jobseeker's allowance;

⁵⁰ Those aged 16 or over may apply for the NHS Low Income Scheme in their own right (based on their own income). This is not a definitive guide to the help available for young people. For more details, please see:

England: <http://www.nhsbsa.nhs.uk/HealthCosts/1546.aspx>

Wales: <http://www.healthcosts.wales.nhs.uk/home>

Scotland: http://www.nhsbsa.nhs.uk/Documents/HealthCosts/HCS1_April_2011.pdf

Northern Ireland: <http://www.nidirect.gov.uk/help-with-health-costs>

- Income-related employment and support allowance;
- Working tax credit with a disability element or severe disability element⁵¹
- Child tax credit⁵²
- Universal Credit⁵³

For people who would otherwise have to pay and are not in any of the automatically entitled groups above, the NHS Low Income Scheme may provide income related help with health costs. The extent of any help is based on a comparison between a person's income and needs at the date a claim is received or the date the charge was paid if a refund is claimed. The calculation is based on income support arrangements with "needs" being equivalent to the income support applicable amount plus full housing costs and council tax.

No help is available if a person has capital/savings of more than:

- £23,250 if a person lives permanently in a care home (in Wales £24,000)
- £16,000 in any other case.

Following the calculation, anyone who is entitled to help will be sent a certificate HC2 for full help or HC3 for limited help. Each certificate will show who may use it and how long it lasts for – normally 12 months although certificates will not run beyond the end of a student's course of study.

⁵¹ Where they are entitled to, or named on, an NHS tax credit exemption certificate. The cut off for help is an annual income for tax credit purposes of £15,276.

⁵² As 50 above.

⁵³ Provisional arrangements are currently in place – check the following link for up to date information <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/universal-credit.aspx> (a partner, child or qualifying young person included in the award of benefit/tax credit is also entitled to full help)