

<b>Title:</b> Increase in waiting days for new claims to ESA and JSA <b>IA No:</b> <b>Lead department or agency:</b> Department for Work and Pensions <b>Other departments or agencies:</b> N/A	Impact Assessment (IA)	
	<b>Date:</b> 12/08/2014	
	<b>Stage:</b> Final	
	<b>Source of intervention:</b> Domestic	
	<b>Type of measure:</b> Secondary legislation	
	<b>Contact for enquiries:</b>	
<b>Summary: Intervention and Options</b>		<b>RPC Opinion:</b> Not Applicable

Cost of Preferred (or more likely) Option				
Total Net Present Value	Business Net Present Value	Net cost to business per year (EANCB on 2009 prices)	In scope of One-In, Two-Out?	Measure qualifies as
£m	N/A	N/A	No	NA

**What is the problem under consideration? Why is government intervention necessary?**

The principle behind the waiting day policy is that benefits are not intended to provide financial support for very brief breaks in employment or periods of sickness. Currently, most JSA and ESA claimants serve 3 waiting days. Many people come to benefits directly from employment, and increasing numbers are monthly paid. Their final earnings are disregarded in the assessment of their benefit, so it is reasonable to expect them to use those earnings to budget for a longer initial period of unemployment.

**What are the policy objectives and the intended effects?**

The increase in waiting days is designed to discourage people from claiming benefit when they have only a short gap between jobs or a short period of sickness. If, on the other hand, claimants have no job to go to, the increase in waiting days may encourage them to claim benefit more quickly so that they don't lose out on their entitlement and can access the labour market support available from Jobcentre Plus at the earliest opportunity. This is a save-to-spend measure, with savings being re-invested in other measures to support claimants into work.

**What policy options have been considered, including any alternatives to regulation? Please justify preferred option (further details in Evidence Base)**

This Impact Assessment examines the fiscal costs and benefits of the following option against the baseline:

Baseline: Period of 3 waiting days for new claims to ESA and JSA.

Option 1 – Increase to 7 waiting days for new claims to ESA and JSA from 27 October 2014.

<b>Will the policy be reviewed?</b> It will not be reviewed. <b>If applicable, set review date:</b> /N/A						
Does implementation go beyond minimum EU requirements?				N/A		
Are any of these organisations in scope? If Micros not exempted set out reason in Evidence Base.	<b>Micro</b> No	<b>&lt; 20</b> No	<b>Small</b> No	<b>Medium</b> No	<b>Large</b> No	
What is the CO <sub>2</sub> equivalent change in greenhouse gas emissions? (Million tonnes CO <sub>2</sub> equivalent)				<b>Traded:</b>		<b>Non-traded:</b>

***I have read the Impact Assessment and I am satisfied that (a) it represents a fair and reasonable view of the expected costs, benefits and impact of the policy, and (b) that the benefits justify the costs.***

Signed by the responsible Minister:

Mark Harper

Date

1/09/2014

# Summary: Analysis & Evidence

## Policy Option 1

### Description:

#### FULL ECONOMIC ASSESSMENT

Price Base Year	PV Base Year	Time Period Years	Net Benefit (Present Value (PV)) (£m)		
			Low: Optional	High: Optional	Best Estimate:

COSTS (£m)	Total Transition (Constant Price) Years		Average Annual (excl. Transition) (Constant Price)	Total Cost (Present Value)
Low	Optional		Optional	Optional
High	Optional		Optional	Optional
Best Estimate				

#### Description and scale of key monetised costs by 'main affected groups'

The cost implications for Departmental Expenditure Limit (DEL) arising from implementing this measure are £1.0 million in 2014/15. This comprises £0.5m staffing costs, £0.3m on IT capital and £0.2m on IT revenue expenditure.

#### Other key non-monetised costs by 'main affected groups'

The change is primarily a save to spend measure. It is estimated that it will generate savings, although these will decrease in subsequent years as Universal Credit is rolled out.

BENEFITS (£m)	Total Transition (Constant Price) Years		Average Annual (excl. Transition) (Constant Price)	Total Benefit (Present Value)
Low	Optional		Optional	Optional
High	Optional		Optional	Optional
Best Estimate				

#### Description and scale of key monetised benefits by 'main affected groups'

The estimated AME savings arising from this measure over the five year period amount to £130 million. As per the Universal Credit migration assumptions announced at Budget 2014 there will be no new claims to income-based JSA or income-related ESA from October 2016. Therefore savings for this option after this period will be from new claimants to the contributory components of these benefits.

#### Other key non-monetised benefits by 'main affected groups'

The increase in waiting days is designed to discourage people from claiming benefit when they have only a short gap between jobs or a short period of sickness, and to rely on last wages for a reasonable period when moving from employment to benefits.

Key assumptions/sensitivities/risks	Discount rate (%)
<p>The key assumption is that the forecast based on characteristics of current benefit recipients is a robust basis for understanding the future. The projections used are those underlying the Budget 2014 analysis, and are the best assessment of available evidence but still subject to forecasting error.</p> <p>The savings presented were calculated by using the internal DWP INFORM forecast model. The proportions that were estimated as having a linked period and those cases that would reach the time limit were then excluded. 4 days benefit for ESA and JSA was used as the basis of the savings that would be gained per affected new claim. This was up-rated by 1% for 2 years and then by inflation forecasts from the Office for Budgetary Responsibility for 2015/16 onwards.</p> <p>Any changes to the following may also have an impact: DWP's INFORM Model; and Office for Budget Responsibility (OBR) March 2013 forecasts of inflation.</p>	

#### BUSINESS ASSESSMENT (Option 1)

Direct impact on business (Equivalent Annual) £m:			In scope of OITO?	Measure qualifies as
Costs:	Benefits:	Net:	Yes/No	IN/OUT/Zero net cost

# Annex and evidence base (for summary sheets)

## Introduction

1. The following analysis sets out the evidence base which underpins the summary sheets. It then presents further analysis of the characteristics of the JSA and ESA claimant population, with a view to evaluating the overall impact on claimants of the increase in waiting days from 3 to 7 days.

## Monetised costs and benefits of option against baseline

2. Table 1 below shows the estimated impact of the change on Annually Managed Expenditure (AME). The savings presented here were announced at Autumn Statement 2013 and Budget 2014. The estimated AME savings arising from this measure over the five year period amount to £130 million.
3. As per the Universal Credit migration assumptions announced at Budget 2014 there will be no new claims to income-based JSA or income-related ESA from October 2016. Therefore savings for this option after this period will be from new claimants to the contributory components of these benefits.
4. The cost implications for Departmental Expenditure Limit (DEL) arising from implementing this measure are £1.0 million in 2014/15. This comprises £0.5m staffing costs, £0.3m on IT capital and £0.2m on IT revenue expenditure.
5. Using 2014/15 payment rates to new claimants it is calculated that the average loss at the start of an award is approximately £40 to a new JSA claimant and approximately £50 to a new ESA claimant.

**Table 1**

	2014/15 *	2015/16	2016/17	2017/18	2018/19
	£m**				
<b>JSA – Saving</b>	<b>25</b>	<b>45</b>	<b>20</b>	<b>10</b>	<b>10</b>
<i>of which contribution-based JSA</i>	<i>5</i>	<i>15</i>	<i>10</i>	<i>10</i>	<i>10</i>
<i>of which income-based JSA</i>	<i>15</i>	<i>30</i>	<i>5</i>	-	-
<b>ESA – Saving</b>	<b>5</b>	<b>10</b>	<b>5</b>	<b>5</b>	<b>5</b>
<i>of which contributory ESA</i>	<i>5</i>	<i>5</i>	<i>5</i>	<i>5</i>	<i>5</i>
<i>of which income-related ESA</i>	<i>5</i>	<i>5</i>	-	-	-
<b>Total</b>	<b>30</b>	<b>50</b>	<b>20</b>	<b>15</b>	<b>15</b>
*From October 2014					
**Figures rounded to nearest £5 million					

Source: Budget 2014 and Autumn Statement 2013 Costing

## Rationale and evidence

6. The following analysis examines:
  - firstly, the proportion of all new claimants that are actually affected by the increase in waiting days by examining the numbers that would be exempt;
  - secondly, the level of impact for claimants as a result of the policy, taking account of:
    - their status in the household, including the proportions who are living in another person's household;
    - their employment and earnings history, including the payment cycle of past earnings; and
    - savings and other resources that may be available to the household
7. Finally, the marginal impact on the total amount of benefit claimed during a JSA or ESA spell of varying duration is illustrated to show that for many claimants the longer term impact of an increase in waiting days is dependent upon how long the claimant receives this benefit.
8. To examine the characteristics of those that would be affected by an increase in the waiting days for ESA and JSA it was necessary to use a mixture of different data sources. It is important to note that the analyses presented subsequently are based on a mix of administrative and survey datasets as it is not possible to derive the required information from one source alone. Although reasonable efforts

have been made to ensure the analyses are as consistent as possible, there will be some slight discrepancies in the proportions affected. Therefore the analysis presented shows the percentages affected in any group. These estimates should be considered indicative.

9. Analysis on inflows and the proportion that are linked / unlinked claims are based on DWP administrative data from the Work and Pensions Longitudinal Study (WPLS) and DWP INFORM model. The data on savings, income and employment history is based on analysis matching WPLS records to the Family Resources Survey 2010-12 (FRS 10/11, FRS 11/12). Two years of the FRS has been used rather than one year to increase sample size and robustness of the analysis. The data on periodicity of earnings is sourced from Real Time Earnings (RTE) for year 2013/14. RTE data for the year 2013/14 was used as the most reliable.

### ***Those unaffected by the increase in waiting days***

10. Claimants who are exempt from waiting days under current rules will continue to be exempt. These exemptions generally apply where a claimant or partner has received a prescribed benefit<sup>1</sup> within the last 12 weeks. In addition, exemptions apply to JSA claimants who are under 18 years old and in severe hardship, and to ESA claimants who are terminally ill. Claimants who have a very short claim will be unaffected by the increase in waiting days, whilst those claimants entitled solely to contribution-based JSA or contributory ESA who reach the end of their time-limited award period will not lose money overall, because, having commenced later, it follows that their entitlement will end correspondingly later as well. (This does not of course affect the potential risk associated with a reduced initial benefit payment.)
11. It is estimated that 60% of new claims to ESA and 30% of new claims to JSA were exempt from serving an additional waiting day period, and unaffected by the increase from 3 to 7 waiting days. Further details of the basis for this estimate are set out below.
12. The savings presented in Table 1 were calculated by using forecasts of new claims to ESA and JSA from the INFORM forecast model. The proportions that were estimated as having a linked period and those cases that would reach the time limit were then excluded. 4 days benefit for ESA and JSA was used as the basis of the savings that would be gained per affected new claim. This was up-rated by 1% for 2 years and then by inflation forecasts from the Office for Budgetary Responsibility for 2015/16 onwards.

### ***Short claims***

13. Claimants who have a JSA or ESA award duration of less than 3 days will not be affected by this increase in waiting days as they do not currently receive any benefit. Analysis using the Job-Seekers Allowance Payment System (JSAPS)<sup>2</sup> for the year 2011/12 shows that for new claims made to JSA in 2011/12, 3% of new claims had an award which lasted 3 days or less. Equivalent analysis for ESA is difficult due to incomplete data.

### ***Linked claims***

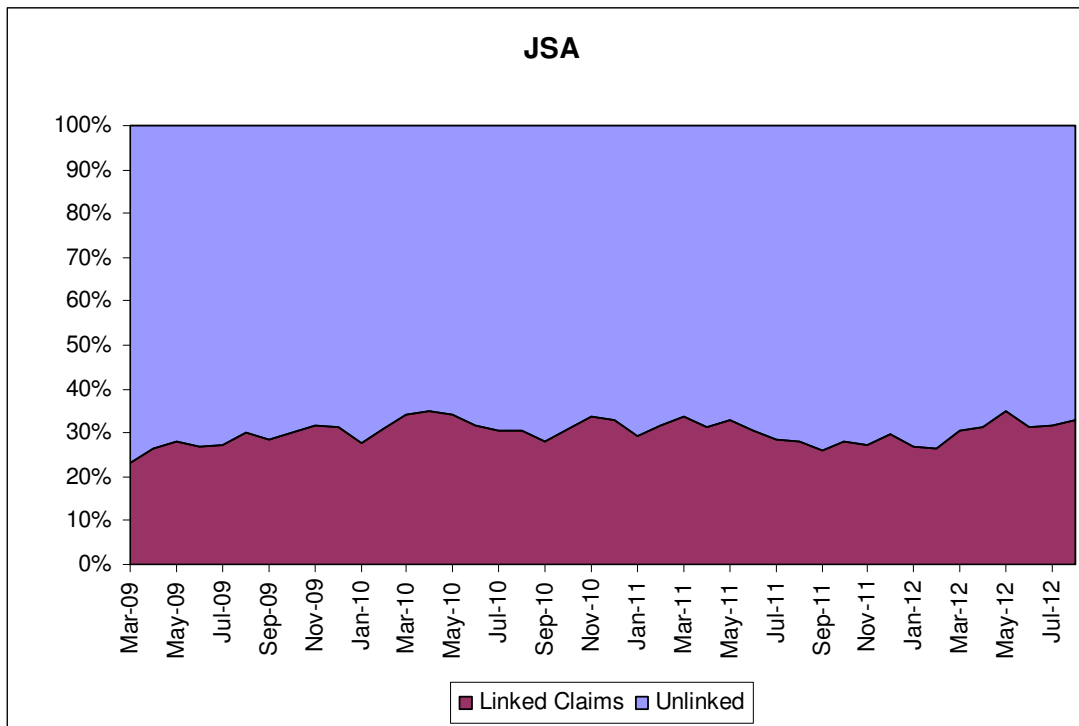
14. Using the DWP INFORM forecast model it was possible to develop an estimate for the number of new claimants to JSA and new claimants to ESA with a linked claim.
15. For the purposes of this analysis the definition used to identify a linked period is where the claimant has had a claim end on JSA/ESA/Income Support (IS) within 12 weeks of the new JSA/ESA claim date. This very slightly under-estimates the number of linked cases because it does not include, for example, recent claimants to Carers Allowance.
16. Between September 2011 and August 2012, an average of 30% of the new claims each month to JSA were linked claims (Figure 1). For these claims, the claimant would not be subject to serving a further waiting days period (and unaffected by the increase from 3 to 7).

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<sup>1</sup> The full list of prescribed benefits for which a claimant is considered to have a linked claim if they commence a claim for JSA or ESA within 12 weeks of ending a claim for the prescribed benefit is: income-related or contributory JSA or ESA, State Pension Credit, Income Support, Carers Allowance; Statutory Sick Pay and Maternity Allowance (for ESA claimants only)

<sup>2</sup> The Job-Seekers Allowance Payment System (JSAPS) administers JSA claims. It is a mainframe system and provides end-of-day snapshots to the Departmental Data Warehouse.

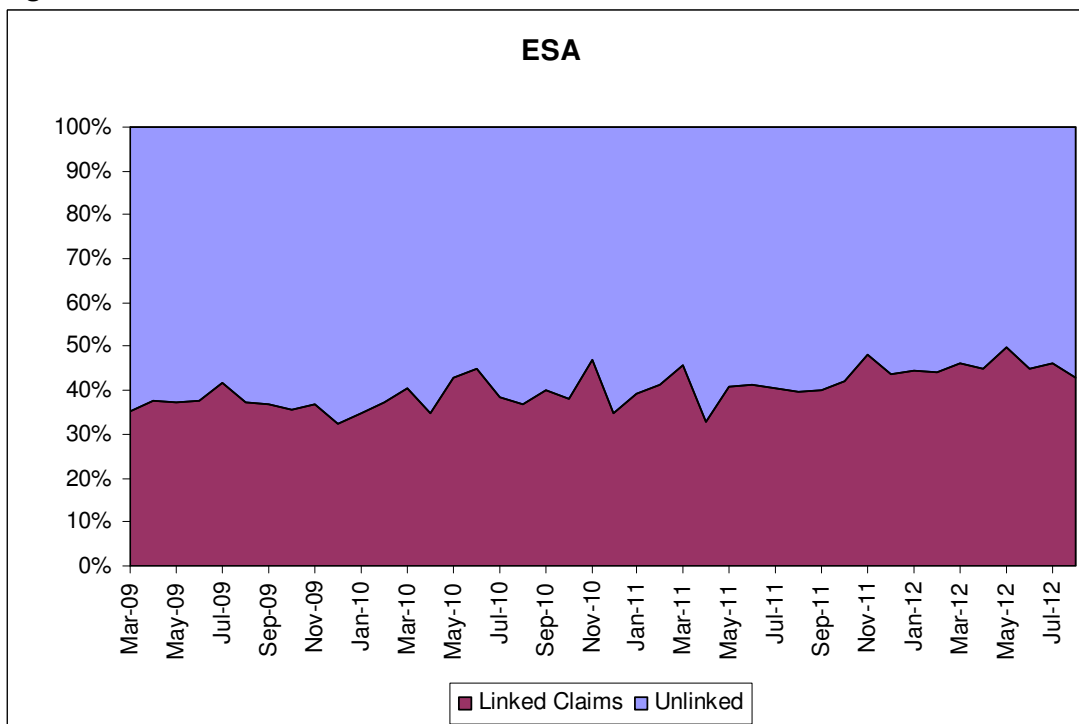
**Figure 1 – Linked / Unlinked JSA claims trend.**



Source: DWP INFORM Model Budget 2014

17. For ESA an average of 40% of new claims each month to ESA were linked claims (figure 2).

**Figure 2 – Linked / Unlinked ESA claims trend.**



Source: DWP INFORM Model Budget 2014

### *Claims to ESA from Statutory Sick Pay (SSP)*

18. For ESA claimants, a linked period is also considered where the claimant has moved to ESA from a period of SSP. This exemption reflects that the claimant will already have served a waiting day period upon making their SSP claim.

19. DWP administrative datasets do not record any details on SSP claims. In order to produce an estimate of the proportion of new ESA claimants who could be considered as having a linked period with an SSP claim, there were two research reports sourced. An estimate of 20% of new ESA claims was used as the midpoint between two estimates from these research reports<sup>3</sup>.

### ***Time limited entitlements***

20. Entitlement to contribution-based JSA is limited to a maximum of 6 months; and entitlement to contribution-based ESA is limited to 12 months (for those in the work-related activity group). The period of entitlement commences for these claimants after they have served their waiting period. As such, for claimants who reach the end of their 6 month or 12 month claim period, there is no change to the total number of days for which they receive benefit.
21. In calculating the savings to the exchequer from the increased period of waiting days as presented in Table 1, it was necessary to discount any savings from those new claims to contribution-based JSA or ESA which reached the time limit for those benefits. For contributory JSA it was estimated that 15% of new claims would reach the time limit, for contributory ESA this was 11%.

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<sup>3</sup> The Routes onto ESA report highlighted 22% of those on ESA had a period off sick from work first. It was also reported in the Sickness Absence Review that 17% of flows onto ESA had a short or long term sickness absence from work first.  
Sickness Absence Review - [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/181060/health-at-work.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181060/health-at-work.pdf), pg 65  
Routes onto ESA - [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/214556/rrep774.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214556/rrep774.pdf), pg 18

## **Impact on affected claimants**

22. It is estimated that 40% of new claims to ESA and 70% of new claims to JSA are unlinked and therefore subject to serving an additional waiting day period, and affected by the increase from 3 to 7 waiting days.

### ***Household status***

23. Analysis of new claimants to JSA in 2011/12 highlights that 18% of unlinked claimants were also in receipt of Housing Benefit compared to 43% of linked claimants. These claimants on Housing Benefit are assumed to have household responsibilities in a household recognised as having potential risk of hardship. The majority of the remaining 82% are assumed either not to have household responsibilities (including, for example, claimants living with parents, relatives or friends) or will be contributory benefit claimants whose overall family income excludes them from Housing Benefit. In either case, this reduces the risk that they will be unable to manage during the increased waiting day period. For ESA the figure for unlinked claimants who were also in receipt of Housing Benefit is 26% and for linked claimants 66%.
24. 89% of unlinked JSA claimants who are under 25 years old do not have a claim for Housing Benefit. This would suggest that the vast majority of younger new JSA claimants do not have a housing responsibility. It is reasonable to assume that for many of these claimants there is the possibility of the claimants living with parents capable of supporting them. Due to data constraints, a reliable figure for the proportion living at home with their parents is not available. The equivalent figure for younger new ESA claimants without a claim for Housing Benefit is 84%.
25. Analysis suggests around 5% of new unlinked JSA claims are from lone parents, a potential group identified as being exposed to risk of hardship due to their dependants and limited access to other resources. This is relatively low compared to 12% of linked claims being lone parents. For ESA, lone parents form 7% and 16% of unlinked and linked claimants respectively.
26. 46% of unlinked JSA claims were in a couple compared to 31% of linked JSA claimants. For unlinked ESA claims, 58% were in a couple.

## **Work and earnings history**

### ***Payment frequency***

27. Table 2 below shows reported estimated earnings frequency for JSA claimants' 2013/14 employment<sup>4</sup>. This analysis uses data from the Real Time Earnings system (RTE) sourced from HMRC. This helps us determine the proportions of claimants who come to benefit from monthly paid work and who can therefore be reasonably expected to manage financially during the waiting day period. This analysis shows that over half of JSA claimants in 2013/14 that were in some form of employment during 2013/14 were being paid monthly. It is also appears that JSA claimants in 2013/14 who also had some employment in that year but with lower earnings, were more likely to be paid weekly. It is important to note that this data does not include earnings from self-employment.

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<sup>4</sup> Earnings that have been reported for part year, and have been scaled up to represent the full year.



**Table 2 – Reported earnings frequency for JSA claimants' employment by estimated annual salary**

	Weekly	Monthly	Other
Under £5,200	53%	39%	8%
£5,200 to under £10,400	50%	44%	7%
£10,400 to under £15,600	47%	49%	5%
£15,600 to under £20,800	38%	58%	4%
£20,800 to under £26,000	32%	64%	3%
£26,000 to under £31,200	28%	69%	3%
£31,200 to under £36,400	25%	72%	3%
£36,400 to under £41,600	24%	73%	3%
£41,600 to under £46,800	23%	74%	3%
£46,800 to under £52,000	21%	76%	3%
£52,000 and over	15%	82%	2%
Overall	43%	52%	5%

Source: Real Time Earnings system for year 2013/14

### *Proportion of claimants with recent earnings*

28. The following analysis uses the Family Resources Survey (FRS 10/11 and FRS 11/12) to look at the household composition and household financial circumstances for new claims that are unlinked and will be affected by the increase in waiting days.
29. Of the 70% of new claims to JSA in 2010/11 and 2011/12 that did not have a linked period, analysis from the FRS suggests that 50% of these were employed in the 3 months prior to the commencement of their JSA claim. Additional analysis from the Labour Force Survey<sup>5</sup> suggests that around 60% of redundancies involve a final payment to the employee, therefore it is estimated that around 30% of new JSA claims that could be affected by the increase in waiting days could have received a final redundancy payment prior to making a claim. Producing the equivalent analysis for ESA would be difficult and unreliable. This is because it is estimated that around 20% of new ESA claims come from SSP, and are therefore exempt from serving the waiting day period. This group cannot be identified in DWP administrative data and would heavily skew any analysis on previous employment due to the intervening period between their employments and benefit claim.

### *Level and periods of previous earnings*

30. In order to determine the impact on individuals, analysis was undertaken to identify those commencing a new claim to JSA or ESA, and their earnings from employment in the tax year 2011/12. This analysis was conducted looking at new claimants in April–June 12 and merging these with their National Insurance contribution records derived from a 1% sample of Lifetime Labour Market database<sup>6</sup>.
31. It is important to note that around a quarter of new JSA claimants and a third of ESA claimants that were merged had an unknown level of earnings in the tax year<sup>7</sup>. However, this analysis showed that 72% of new claimants to JSA and 42% of ESA claimants were employed or self-employed in the previous tax year. For unlinked claimants these were slightly higher, at 75% and 50% respectively.
32. Table 4 shows the earnings in the 2011/12 tax year for those commencing a JSA claim in April to June 2012, and who had an unlinked claim, i.e., they were likely to have to serve an increased waiting day period and linked claimants. This shows that a higher proportion of those that will be unaffected by the increase that have had employment recently, had a low level of earnings in the previous tax year to commencing their claim.

<sup>5</sup> Annual average for 11/12 taken from multiple surveys.

Available online at [UK Data Service](http://discover.ukdataservice.ac.uk/series/?sn=2000026) - <http://discover.ukdataservice.ac.uk/series/?sn=2000026>

<sup>6</sup> Lifetime Labour Market database (L2) is derived from HMRC's National Insurance Recording System

<sup>7</sup> The majority of cases where earnings were unknown are expected to be for those that are classed as self employed as this data is poorly recorded in the dataset.

**Table 4 – Earnings in 2011/12 Tax year for new JSA claimants in Apr – Jun 2012**

	Unlinked claim	Linked claim	Total JSA
<b>Under £5200</b>	37%	73%	49%
<b>£5200 to under £10400</b>	21%	15%	19%
<b>£10400 to under £15600</b>	15%	6%	12%
<b>£15600 to under £20800</b>	10%	2%	8%
<b>£20800 to under £26000</b>	6%	1%	5%
<b>£26000 to under £31200</b>	3%	1%	2%
<b>£31200 to under £36400</b>	2%	1%	2%
<b>£36400 to under £41600</b>	2%	0%	1%
<b>£41600 to under £46800</b>	1%	0%	1%
<b>£46800 to under £52000</b>	0%	0%	0%
<b>£52000 and over</b>	2%	0%	1%

Source: DWP INFORM Model Budget 2014 and Lifetime Labour Market Database

33. Table 5 shows the earnings in the 2011/12 tax year for those commencing an ESA claim in April to June 2012, and who had an unlinked and linked claim. This shows a lower proportion of those that will be affected by the increase and have had employment recently, had a low level of earnings in the tax year prior to commencing their claim compared with new linked claims.

**Table 5 – Earnings in 2011/12 Tax year for new ESA claimants Apr – Jun 2012**

	Unlinked claim	Linked claim	Total ESA
<b>Under £5,200</b>	62%	84%	69%
<b>£5,200 to under £10,400</b>	16%	9%	14%
<b>£10,400 to under £15,600</b>	10%	3%	8%
<b>£15,600 to under £20,800</b>	6%	2%	5%
<b>£20,800 to under £26,000</b>	3%	1%	2%
<b>£26,000 to under £31,200</b>	2%	0%	1%
<b>£31,200 to under £36,400</b>	1%	0%	1%
<b>£36,400 to under £41,600</b>	0%	0%	0%
<b>£41,600 to under £46,800</b>	0%	0%	0%
<b>£46,800 to under £52,000</b>	0%	0%	0%
<b>£52,000 and over</b>	0%	0%	0%

Source: DWP INFORM Model Budget 2014 and Lifetime Labour Market Database

34. Table 6 illustrates the average number of weeks in employment for JSA claimants. This highlights that on average working unlinked claimants were in employment for more than half the year.

**Table 6 – Median weeks in employment during tax year prior to commencing JSA claim.**

	Average number of weeks employed
<b>Unlinked claim</b>	35
<b>Linked claim</b>	9
<b>All</b>	24

Source: DWP INFORM Model Budget 2014 and Lifetime Labour Market Database

35. Table 7 illustrates the average number of weeks in employment for ESA claimants. This highlights that on average working unlinked claimants were in employment for more than half the year.

**Table 7 – Median weeks in employment during tax year prior to commencing ESA claim.**

	Average number of weeks employed
<b>Unlinked claim</b>	36
<b>Linked claim</b>	8
<b>All</b>	22

Source: DWP INFORM Model Budget 2014 and Lifetime Labour Market Database

### Other resources available to claimants

36. Analysis based on unlinked claims Table 8 below shows that approximately over a third of unlinked JSA claimants had savings of £100 and over. The majority of claimants had savings of less than £100 and could be deemed to be less resilient in a vulnerable time just after losing work.

**Table 8 – Benefit unit savings and weekly incomes for JSA claims - 10/11 and 11/12**

Benefit Unit Savings	Unlinked Claim	Linked Claim	Total JSA
<b>Under £100</b>	64%	78%	71%
<b>£100 and over</b>	36%	22%	29%

Source: DWP WPLS Flows Database and Family Resource Survey 2010/11 and 2011/12

37. Table 9 below shows that approximately over a third of unlinked ESA claimants had savings of £100 and over. The majority of claimants had savings of less than £100 and could be deemed to be less resilient in a vulnerable time just after losing work.

**Table 9 – Benefit unit savings and weekly incomes for ESA claims - 10/11 and 11/12**

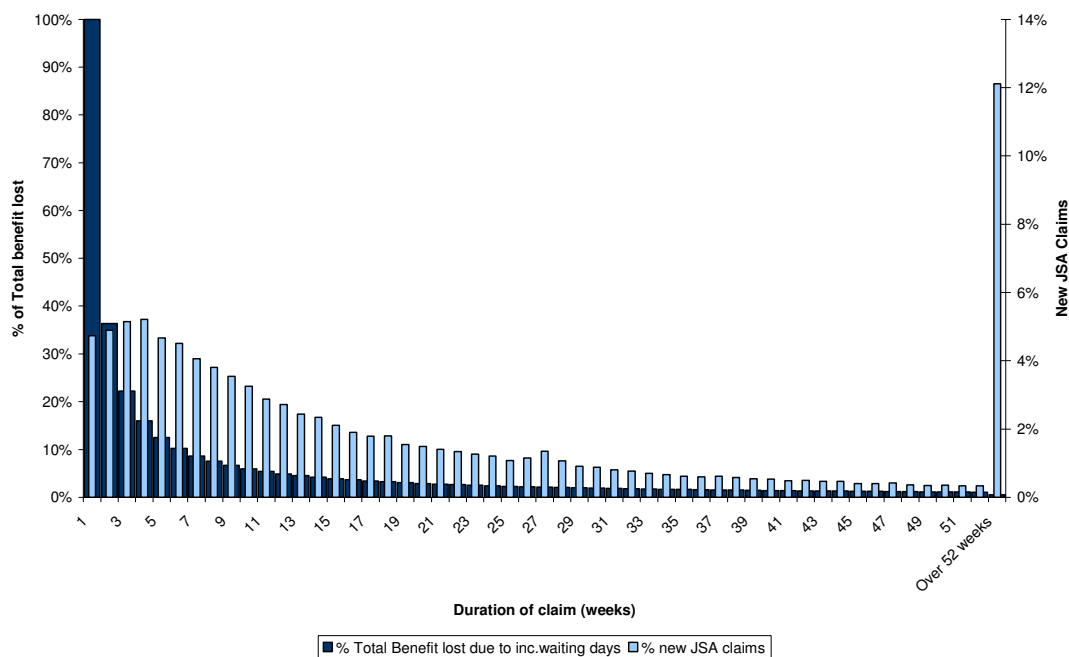
Benefit Unit Savings	Unlinked Claim	Linked Claim	Total ESA
<b>Under £100</b>	62%	84%	74%
<b>£100 and over</b>	38%	16%	26%

Source: DWP WPLS Flows Database and Family Resource Survey 2010/11 and 2011/12

### Marginal longer term impact of increase in waiting days

38. Although the benefit paid to claimants affected will commence after 7 days, there is a varying impact to the claimant in terms of the total loss of benefit over the duration of their claim. Claimants with a shorter duration are subject to losing a larger proportion of the total benefit amount as a result of the increased waiting day period. Figure 3 illustrates this for a range of claim durations.

**Figure 3 – Proportional loss from Total Benefit Amount by duration of claim for new JSA claims in 2011/12.**



Source: DWP Inform Budget 2014 model