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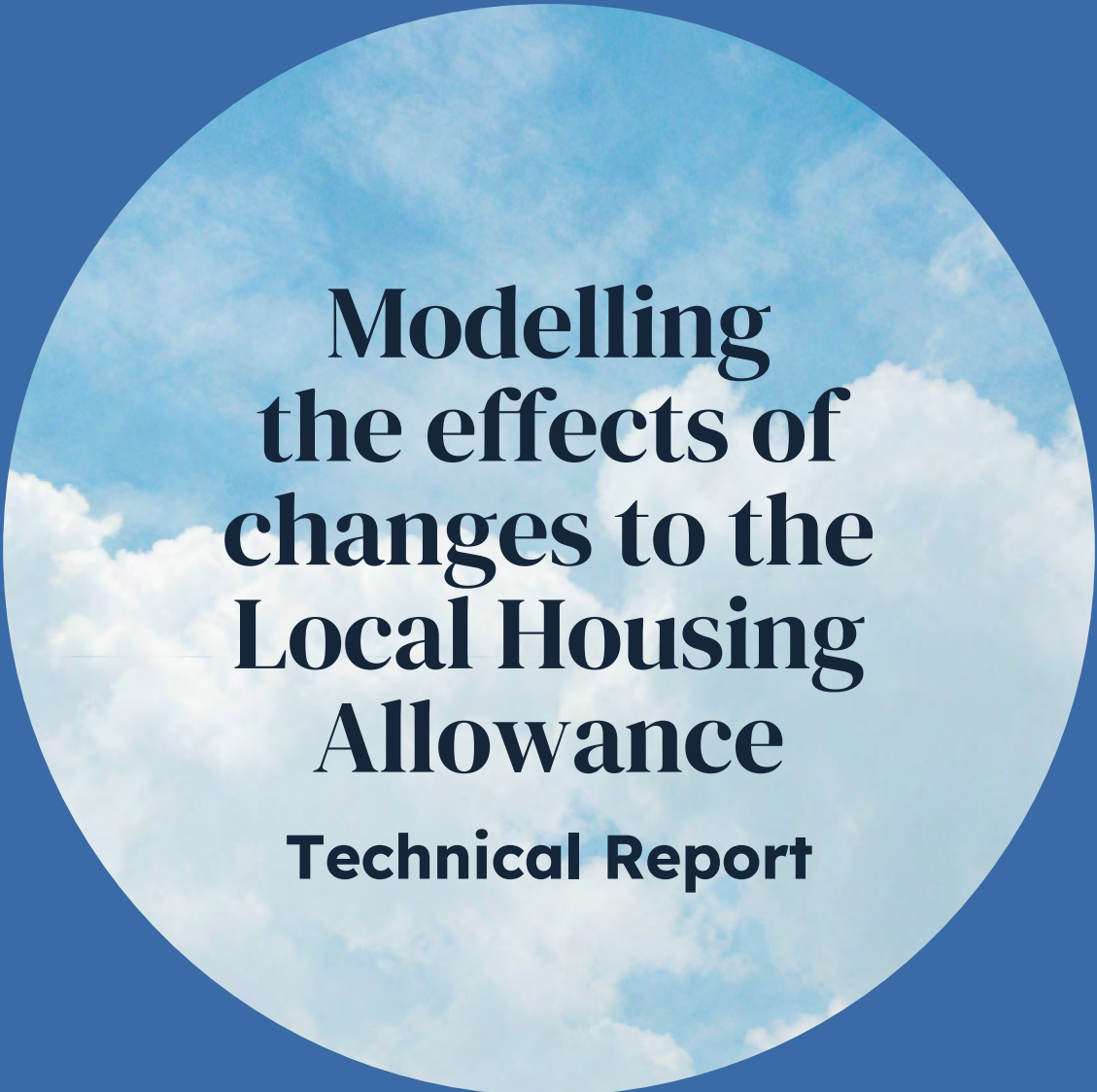
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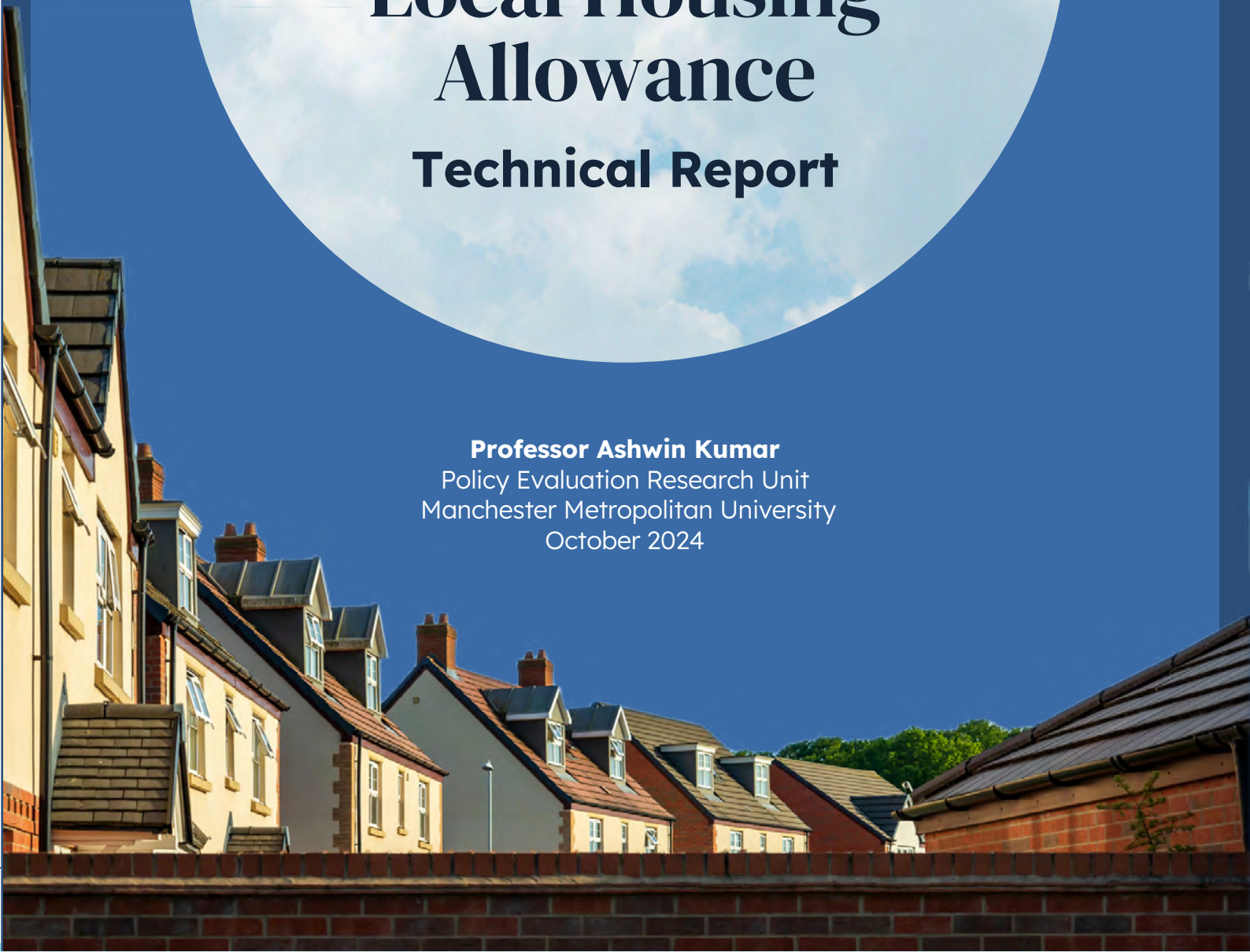


# Modelling the effects of changes to the Local Housing Allowance

## Technical Report

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October 2024



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## 2. Introduction

This technical report documents the modelling approach used to assess the fiscal, distributional and poverty effects of changes to Local Housing Allowance (LHA) policy between 2010 and 2025 and sets out detailed results tables. Discussion of the policy implications of the results can be found in the accompanying report by the Joseph Rowntree Foundation (JRF).

The project was carried out by Professor Ashwin Kumar at the Policy Evaluation Research Unit, Manchester Metropolitan University, and was funded by the Joseph Rowntree Foundation.

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## 2.1 Local Housing Allowance

The Local Housing Allowance (LHA) was introduced in 2008 as a major reform of the method for setting the maximum amount of rent that could be covered through means-tested benefits such as Housing Benefit and more recently the Housing Element of Universal Credit (UC).

In means-tested benefits, claimants renting in the Private Rented Sector with no other income receive Housing Benefit or, more recently, UC Housing Element, equal to the lower of their actual rent, or the LHA in their area for the size of accommodation to which they are entitled.

If a family rents a property that has a higher rent, their claim is assessed as if their rent were at the local LHA level. Effectively, the family has to meet any shortfall between their actual rent and the local LHA. Thus, the LHA operates as a maximum rent that acts as a cap on the amount of support that private renters can receive through means-tested benefits.

The number of people in the family determines the size of accommodation (measured by number of bedrooms) to which each family is entitled. Under the original 2008 Local Housing Allowance scheme, each claimant's LHA (or maximum rent) was set to the median rent in the claimant's local area for that number of bedrooms. This means that half of the properties of that size in that area were available to claimants without facing a shortfall.

Whilst those with no other income receive the lower of their LHA or actual rent as their Housing Benefit or UC Housing Element, those with some income have their benefit reduced ('tapered away') as their income rises.

## 2.2 Changes to LHA rules

However, almost as soon as it was introduced, the rules for setting LHA rates were subject to a series of reforms designed to reduce Housing Benefit expenditure. For example, from 2011, the LHA in each area for each size group was reduced from the median rent to the 30th percentile. Further changes since then have in many years reduced LHA rates below this 30th percentile level. See Table 1 for a listing of changes to rules for setting the LHA (also see Hobson, 2023).

**Table 1: Changes to LHA policy 2008 to 2025**

Year	Policy change
<b>2008</b> (Introduction of LHA)	<p>Broad Rental Market Areas (BRMAs) introduced (larger rental area than used previously)</p> <p>LHAs set at 50th percentile of rents in each size group in each BRMA</p> <p>LHAs uprated each month</p> <p>LHA rates published</p> <p>Where rents are lower than the prevailing LHA rate, claimants could keep up to £15 per week of the ‘excess’ – the difference between the two</p>
<b>2011</b>	<p>LHAs reduced from the 50th percentile of rents in the local area to the 30th percentile</p> <p>A national cap for LHA rates was introduced</p> <p>The £15 excess rule was abolished</p>
<b>2012</b>	LHAs were frozen annually (that is no longer uprated each month)
<b>2013</b>	LHA increases were capped at Consumer Price Index (CPI) annual growth rather than based on the 30th percentile
<b>2014, 2015</b>	LHA increases were capped at 1%
<b>2016-2019</b>	LHA rates were frozen
<b>2020</b>	LHA rates were reset to the 30th percentile
<b>2021-2023</b>	LHA rates were frozen at 2020 values
<b>2024</b>	LHA rates were reset to the 30th percentile
<b>2025</b>	LHA rates are to be frozen at 2024 values (announced policy)

## 2.3 Modelling the effects of changes to LHA rules: data issues

The standard tool for assessing the impact of social security changes is tax-benefit microsimulation modelling. In this approach, a tax-benefit model is used to simulate the tax paid and benefit received by every family in a representative sample of the population in order to estimate their disposable income.

By comparing simulated disposable income under 2 different sets of policy rules it is possible to estimate the effect of a policy change on each family in the sample. By looking across the representative sample, it is possible to identify the total costs/savings to government of a policy change, the distributional effects of the change – which groups gain or lose more or less – and the effects on poverty.

In the UK, the best data source for such modelling is the Family Resources Survey (FRS), run by the Department for Work and Pensions (DWP) (Department for Work and Pensions, 2024a), which was introduced in the early 1990s partly for the very purpose of improving the government's tax/benefit modelling capability.

Anonymised data from this survey is made available to researchers outside government through the UK Data Service (UKDS). If it were possible to simulate benefit entitlement under 2 different rules for setting LHA rates, it would be possible to estimate the change in income for each family, and therefore to estimate the fiscal, distributional and poverty effects of the change.

However, for setting LHA rates, the UK is divided into 200 Broad Rental Market Areas (BRMAs). Separate LHA rates are set for accommodation of each size group within each BRMA.

Therefore, to be able to model the effects of changes to LHA policy using a tax-benefit model, one needs to be able to identify any shortfall between the rent each family actually pays and the LHA rate applicable to that family. For the latter, it is necessary to know the BRMA in which each sample family lives. However, for confidentiality reasons, the version of the FRS that is routinely released to researchers outside government through the UKDS has geographical information on each family limited only to the region or country in which they live rather than more detailed information on the BRMA in which they live.



The consequence is that, with this data, it is not possible to provide an accurate simulation of the effect on each sample household of a change to LHA policy. The result is that changes to the LHA have been subject to significantly less scrutiny from outside government than other major reforms to the social security system.

One welcome aspect of the 2008 LHA reforms was that, for the first time, maximum rents – LHA rates – for each size group in each BRMA were published. This has enabled studies that have looked at local rent data to assess the extent to which LHA rates have diverged from prevailing rents (for example Berry, 2023 and Buckle, 2017). Whereas in the original LHA scheme, setting LHA rates to median rents in each BRMA meant that half of the private rental market was available to Housing Benefit claimants, the switch to the 30th percentile reduced this to 30% of the market. Further reductions in many years reduced this proportion further, which is likely to have led many more families to experience shortfalls between their Housing Benefit and the rent actually paid.

Other studies (including Berry, 2023) have used survey data to assess the extent to which there are differences between actual rent paid and the amount of Housing Benefit or UC Housing Element received. However, for people with some income, this could either be because of shortfalls between the LHA and rent paid or because their income is sufficient for some of the Housing Benefit or UC Housing Element to have been tapered away. Given this uncertainty, this data cannot be used to estimate aggregate statistics such as the effects of these shortfalls on numbers of people in poverty.



# 3. Methodology.

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## 3.1 Secure data

The UKDS has recently made available a secure version of the FRS through its secure data services (UK Data Service, n.d.). In the secure version of the FRS, geographical information at a more detailed level, including BRMA, is provided in the dataset. However, there are strict conditions on access to the data. Researchers have to undergo accredited training on data handling, the research project has to satisfy a public benefit test and must be approved by the data owner – the DWP.

Furthermore, users cannot download the data to their own computers: instead, they must use a secure connection to the UKDS servers, carry out analysis remotely on UKDS machines, and all outputs from the analysis (tables, charts, etc.) have to be approved individually by the UKDS to ensure that none of them contain any risk of individuals being identified.

## 3.2 IPPR Tax-Benefit Model

For this project, we sought permission from the DWP and the UKDS to install the Institute for Public Policy Research (IPPR) Tax-Benefit Model within the UKDS secure servers and to use this model with the secure version of the FRS to carry out analysis of the effects of changes to LHA rules since 2010.

The IPPR Tax-Benefit Model is a tax-benefit microsimulation model used widely outside government. Its current users include the IPPR, Resolution Foundation, New Economics Foundation, Joseph Rowntree Foundation, Legatum Institute, Centre for Social Justice, and the Fraser of Allander Institute. It is used by these organisations to analyse the effects of government policy, design their own policy proposals, and to forecast the distribution of disposable income. The model is maintained and developed by the Policy Evaluation Research Unit at Manchester Metropolitan University (Policy Evaluation Research Unit, n.d.).

Running the model for 2 scenarios – for example 2 sets of policy rules – allows estimation of the change in disposable income for each family arising from that policy change. By looking across the representative sample, we can estimate total savings/costs to government and the distributional effects of policy – who gains and who loses. We can also estimate the number of households, people, children and pensioners in poverty. Note that estimates of poverty are calibrated to be consistent with official statistics on poverty. Notable technical features of the simulation are discussed below.

### 3.2.1 Uprating

The latest year of FRS data is for 2022/23 whereas typically users want to analyse the effects of policy change that may take place next year (2025/26) or in subsequent financial years. To enable this to happen, the 2022/23 FRS data is ‘uprated’ to April of the chosen policy year by increasing financial values in the data in line with official forecasts of inflation and earnings growth. For example, all earnings figures are uprated to the chosen policy year in line with Office for Budget Responsibility (OBR) forecasts for average earnings growth whilst rents are uprated in line with OBR rent forecasts (see Office for Budget Responsibility, 2024). Where analysis is taking place for a historical year for which FRS data exists, the FRS of that year is used, but uprated to April of the relevant financial year to control for the effects of within-year inflation.

### 3.2.2 Employment adjustment

For years from 2023/24 onwards, age band-specific employment rates within the sample are adjusted to equal those seen in 2019/20. The underlying assumption is that 2022/23 employment rates reflect a post-Covid situation that is still unwinding. This adjustment is carried out using a dynamic microsimulation approach. People who are out of work are randomly chosen to move into work so as to hit the desired age band-specific employment rate, randomly assigned specific hours of work based on the observed distribution of hours of work. They are then assigned an hourly pay rate using a wage equation with a random term to account for unobserved variation in wages.

### 3.2.3 UC vs legacy benefits

Initially, each family’s entitlement is simulated for the legacy benefits that UC replaced. Rates of transition to UC for each legacy benefit and for new claims are used as probabilities which are compared against a random number drawn for each family to decide whether they should be assessed against UC entitlement conditions or legacy benefits.

### 3.2.4 Tax and benefit simulation

Income tax, national insurance, local taxes, and a wide range of benefits are simulated by applying the rules of the tax and benefit system to each person and family using actual rates and thresholds up to 2024/25 and forecast rates/thresholds beyond that. By default, the assumptions in the Treasury’s baseline forecasts, as set out in the appendix of the Policy Costings document published at the time of each budget (HM Treasury, 2024), are used as the basis for uprating rates and thresholds. The exception is where the government has announced a departure from these baseline assumptions such as the freeze in the Income Tax Personal Allowance and Higher Rate Tax Threshold.

### 3.2.5 Benefit take-up

Means-tested benefits are subject to a take-up simulation. The latest published take-up statistics for each means-tested benefit are used as aggregate take-up rates and an aligned dynamic microsimulation is used to decide take-up for each family. A logistic take-up equation along with a suitable random term to account for unexplained variation is used to determine the underlying take-up propensity. Entitled families are ranked by propensity and the correct number is chosen so that the weighted total of recipients equals the total implied by the aggregate take-up rate.

Note that take-up statistics for working-age means-tested benefits have not been published by the DWP for several years and so the aggregate take-up rates used in the model may be different from the reality of current take-up rates but this is the best information available. Also, the DWP has never published UC take-up rates. So, we use the highest of the take-up rates of the legacy benefits that UC replaced as the aggregate take-up rate for UC. This was the assumption used by the DWP in its own modelling in the early days of UC.

### 3.2.6 Poverty estimates

By default, estimates of poverty numbers are calibrated to be consistent with official statistics on poverty as published by the DWP in its Households Below Average Income publication (Department for Work and Pensions, 2024b).

The approach taken is a micro-calibration in which modelled income for each family in the year of FRS data using a baseline policy scenario is compared to actual income as reported in the Households Below Average Income dataset. The difference between the two is used as a calibration factor that is used to adjust income before calculating poverty lines based on 40%, 50% and 60% of median calibrated income. Calibrated income is then used to decide whether households are above or below the various poverty lines.

This method ensures that, when running the baseline policy scenario, poverty numbers will be the same as in official poverty statistics and so that changes to poverty arise from policy change rather than from the data and features of the modelling approach.

## 3.3 Counterfactual LHA scenarios

The heart of the modelling approach being used is to compare modelled income under 2 policy scenarios, calculating the change in income for each sample family and therefore the aggregate effects (on government finances, incomes and poverty numbers) across the population.

This means that, if, for example, one is comparing a scenario in which LHA rates are set to the 30th percentile of rents in each BRMA to one in which rates are set to median rents, one needs to know what the LHA rates in every BRMA and for every size group would be in both scenarios. If in the year in question, actual LHA rates were set to the 30th percentile, we can use data on actual rates but we would need to estimate what the rates would be if they had been set at the 50th percentile, and vice versa.

The broader point is that, for this modelling, we need actual data on LHA rates, data on the 30th percentile of rents, and median rents, for every size group for all 200 BRMAs for every year of analysis, including forecasts up to 2030.

Most of this information has been obtained but there are some gaps as follows.

**Table 2: Source of LHA rates, 30th percentile rents and median rents**

Data	Scope	Data obtained	Data gaps so estimates used	Approach to estimation
<b>LHA rates</b>	England, Scotland, Wales	All LHA rates for England, Wales and Scotland for all size groups for all BRMAs for all years from 2010/11 to 2024/25		
<b>30th percentile of rents</b>	England	2014/15 to 2024/25  2011/12 and 2012/13: assumed to be the same as the LHA for that size group/BRMA/year	2013/14	Interpolation using 2012/13 and 2014/15 data and regional rent growth
<b>Median rents</b>	England	2014/15 to 2024/25 except 2022/23 data for 1 bed shared accommodation  2010/11: assumed to be the same as the LHA for that size group/BRMA/year	2011/12 to 2013/14  2022/23 data for 1 bed shared accommodation	Interpolation and regional rent growth
<b>30th percentile of rents</b>	Wales	2013/14 to 2019/20, 2021/22 to 2024/25  2011/12, 2012/13 and 2020/21: assumed to be the same as the LHA for that size group/BRMA/year		

Data	Scope	Data obtained	Data gaps so estimates used	Approach to estimation
<b>Median rents</b>	Wales	2011/12 to 2021/22, 2023/24  2010/11: assumed to be the same as the LHA for that size group/BRMA/year	2022/23  2024/25	Interpolation and regional rent growth
<b>30th percentile of rents</b>	Scotland	2013/14 to 2024/25  2011/12 and 2012/13: assumed to be the same as the LHA for that size group/BRMA/year		
<b>Median rents</b>	Scotland	2011/12 to 2024/25  2010/11: assumed to be the same as the LHA for that size group/BRMA/year  2010/11: assumed to be the same as the LHA for that size group/BRMA/year		
<b>30th percentile of rents</b>	Northern Ireland	2018/19  2020/21, 2024/25: assumed to be the same as the LHA for that size group/BRMA/year	2010/11 to 2017/18, 2019/20, 2021/22 to 2023/24	Inferred from combination of regional rent growth and LHA rates for some years
<b>LHA rates</b>	Northern Ireland	2013/14, 2015/16, 2017/18 to 2024/25  2011/12 in 3 BRMAs	All BRMAs: 2010/11, 2012/13, 2014/15, 2016/17  5 BRMAs: 2011/12	Derived from estimated 30th percentile rents and prevailing LHA rules
<b>Median rents</b>	Northern Ireland		2010/11 to 2024/25	30th percentile for the BRMA multiplied by the average Northern Ireland median: 30th percentile ratio

As is clear from this table, much more of the LHA and rent data for Northern Ireland has been estimated. Whilst this is unlikely to have a major impact on UK-wide results, it is recommended that Northern Ireland-specific results are not used.

# 4. Notes on results tables.

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## 4.1 Scenarios

Each of the rows in the results tables consist of comparing statistics – government finances, poverty numbers or mean income for subgroups of the population – in 2 scenarios in a given year. The list of possible scenarios is as follows:

ID	Scenario name	Description
0	2010 policies	All policies that were in place at April 2010
1	30th percentile	2010 policies except that basis of calculation of the LHA has switch from median rent in each BRMA to the 30th percentile
2	National cap	2010 policies + 30th percentile + the introduction of a national LHA cap –that is a national maximum LHA for each bedroom category. This was the policy framework in place from April 2011.
3	SRR to 34	2011 policies (30th percentile, national cap) + the increase in the age threshold for the Shared Room Rate (SRR) to 34. This meant that the LHA for claimants up to the age of 34 was set at the rate for a room in a shared house. This applied from April 2012.
4	CPI cap	2012 policies (National cap, SRR applies to age 34) + capping the annual increase in the LHA to no more than the rate of growth in the Consumer Prices Index. This applied from April 2013.
6	1% cap TAF at 4%	2013 policies (National cap, SRR to 34) + capping the annual increase in the LHA to no more than 1% + allowing the LHA to rise by 4% in selected areas where the LHA fell significantly below market values (known as Targeted Affordability Funding). This applied from April 2014.
8	0% cap No TAF	2014 policies (National cap, SRR to 34) + LHA frozen at April 2015 level. This applied from April 2016.
9	0% cap TAF at 10%	2016 policies (National cap, SRR to 34, LHA freeze) + allowing the LHA to rise by 3% in selected areas where the LHA fell significantly below market values. This applied from April 2017.
10	Covid policies	2017 policies (National cap, SRR to 34) + LHA restored to 30th percentile. This applied from April 2020.
11	Frozen	2020 policies (National cap, SRR to 34) + LHA frozen at April 2020 level

ID	Scenario name	Description
12	2024 policies	2021 policies (National cap, SRR to 34) + LHA restored to 30th percentile. This applied from April 2024.
13	Frozen from 2025	2024 policies (National cap, SRR to 34) + LHA frozen at April 2024 level. This will apply from April 2025.
14	2025 policies + median	2025 policies (National cap, SRR to 34) + LHA restored to median rents
15	2025 policies + SRR to 24	2025 policies (National cap, LHA frozen at 2024 rates) + SRR age threshold restored to 24
16	2025 policies + no national cap	2025 policies (LHA frozen at 2024 rates, SRR to 34) + national cap removed

## 4.2 Section 1: Effects of changes to LHA policy from 2010

Tables 1a to 1e provide comparisons between what would have happened if 2010 policies had continued in place and the policy regime that was actually in place in each year from 2011 to 2024: that is the cumulative effect of all changes since 2010. The bottom 2 rows also show the effects of the policy regime expected to be in place in 2025 and 2030.

## 4.3 Section 2: Effects of changes to LHA policy from 2010, assuming that the switch to the 30th percentile has already taken place

Tables 2a to 2e provide comparisons between what would have happened if the LHA had been switched to the 30th percentile in 2011 but no other policy changes had taken place and the policy regime that was actually in place in each year from 2011 to 2024 and expected to be in place in 2025 and 2030.

## 4.4 Section 3: Effects of LHA freezes

Tables 3a to 3e provide analysis of the effects of the 3 LHA freezes that took place from 2016 to 2019, from 2021 to 2023 and are expected to take place from 2025 onwards. In each case the baseline is the situation before the freeze started and then there are a series of rows that show how the effects of these freezes built up over time.

- The first 4 rows show the effects of the 2016 freeze in each year from 2016 to 2019 if no Targeted Affordability Funding had been provided.
- The next 3 rows show the effects of the 2016 freeze in each year from 2017 to 2019 given that Targeted Affordability Funding was in place during these years.
- The next 3 rows show the effects of the 2021 freeze in each year from 2021 to 2023.
- The final 6 years show the effects of the planned 2025 freeze in each year from 2025 to 2030.

## 4.5 Section 4: Effects of policy changes in 2025 and 2030

Tables 4a to 4e show the effects in 2025 and 2030 if 4 potential policy changes were each made from 2025 onwards:

- Restoring the LHA to the 30th percentile
- Restoring the LHA to median rents
- Restoring the SRR age threshold to 24
- Removing the national LHA cap

## 4.6 Government savings/costs and changes in poverty

Tables 1a, 2a, 3a, 4a show the savings or costs to government of each policy change and changes in the number of people, children and pensioners in poverty using 3 different poverty lines: 60% of median income, 50% of median income and 40% of median income. The first of these – 60% of median income is the standard poverty line used in most policy discussion. The second and third show the effect of each policy change on the numbers of people, children and pensioners in deeper levels of poverty.

## 4.7 High net rent and private rented sector Housing Benefit or UC Housing recipients

The first 3 columns of Tables 1b, 2b, 3b, 4b show the proportion of people who live in a household where net rent – rent less Housing Benefit or UC Housing Element – is higher than 30% of income less HB/UC Housing before and after the policy change and the change between the two.

Note that the amount of the UC Housing Element is calculated by identifying the proportion of the benefit unit's UC Maximum Amount that is made of the Housing Element and applying this proportion to their final UC award. So, for this calculation, if a family is on the UC taper, their UC Housing Element is the same share of their total UC award as if they had no income and were receiving their UC Maximum Amount.

The rest of this table provides information about people living in the private rented sector and in receipt of either Housing Benefit or the UC Housing Element before the policy change. The first of these columns shows the number of people who were in this group before the policy change. The next 3 columns show how the proportion of people in this group in poverty (using the 60% of median, 50% and 40% poverty lines) changes as a result of the policy change.

The next column ('All people') shows changes in mean benefit unit income

as a result of the policy change amongst people in this group. The final 5 columns show changes in mean benefit unit income amongst people in this group who are in each quintile of the overall equalised income distribution. Understandably, in some of these tables, there are not many people in this group in the top quintile and so in some tables and in some rows, results are suppressed due to a small sample size for that cell.

## 4.8 Effects on mean weekly income, by type of family, disability, work status, age, ethnicity, and geography

Tables 1c-e, 2c-e, 3c-e, 4c-e also show changes in mean benefit unit income for people living in the private rented sector in receipt of Housing Benefit or the UC Housing Element before the policy change. In each case, the results are broken down by a variety of characteristics, including type of family, disability status, work status, maximum age amongst adults in the benefit unit, ethnicity and geography.

Benefit unit ethnicity is determined by the ethnicity of the adults in the family. Where there are 2 adults with different ethnicities, the benefit unit ethnicity is classified as Mixed. The rural/urban classification is obtained by applying the Department for Environment, Food and Rural Affairs classification of local authorities to the household/LAUA variable in the secure version of the Family Resources Survey.

## 4.9 Sample size tables

Tables in section 7.1 to 7.4 (tables 1a\_s to 1e\_s, 2a\_s to 2e\_s, 3a\_s to 3e\_s, 4a\_s to 4e\_s) show the sample size for every cell in the corresponding results table. Note that all sample sizes are rounded down to a multiple of 10 and all cells with a sample size of less than 30 have been suppressed.

# 5. References

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## 5.1 Data sources

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Except where stated, all online sources were accessed on 1 October 2024.

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Policy Evaluation Research Unit (n.d.) [Policy Evaluation Research Unit, Manchester Metropolitan University](#). [Online]

UK Data Service (n.d.) [What is the UK Data Service SecureLab?](#) [Online]

## 5.1 Data sources

See below for data sources used as inputs to the modelling. Note that this list only includes the most recent source in each category. Typically, data back to 2010/11 was required and obtained from equivalent sources covering earlier years.

### 5.1.1 Family Resources Survey

Office for National Statistics, Social and Vital Statistics Division, NatCen Social Research, Department for Work and Pensions (2024) Family Resources Survey,



2005/06-2022/23: Secure Access, [data collection], UK Data Service, Accessed 20 July 2024. SN: 9256, DOI: <http://doi.org/10.5255/UKDA-SN-9256-1>

### **5.1.2 Inflation and earnings growth data**

Office for National Statistics (ONS) time series D7BT, D7G7, CZBH, K54U, KAC3, CZMP, CZMK, CZML, CZMS, KEF4, CZMR, DOBQ, D7F2, D7DR, KYHM, SGON

### **5.1.3 Bank of England base rate and average mortgage rates**

Bank of England Database (<https://www.bankofengland.co.uk/boeapps/database/>) time series [IUDBEDR](#) and [CFMHSDE](#)

### **5.1.4 Minimum wage**

<https://www.gov.uk/national-minimum-wage-rates>

<https://www.gov.uk/government/publications/20-years-of-the-national-minimum-wage>

### **5.1.5 Office for Budget Responsibility (OBR) forecasts**

Economic and Fiscal Outlook publication and the publication's Supplementary Economic Tables, all available at: <https://obr.uk/economic-and-fiscal-outlooks/>

### **5.1.6 Regional rent data**

ONS Index of Private Housing Rental Prices

### **5.1.7 Minimum wage and Eligible Rent forecasts**

OBR Economic and Fiscal Outlook Supplementary Economic Tables. (<https://obr.uk/economic-and-fiscal-outlooks/>)

### **5.1.8 Minimum wage rates**

<https://www.gov.uk/national-minimum-wage-rates>

<https://www.gov.uk/government/publications/20-years-of-the-national-minimum-wage>

### **5.1.9 State Pension Age**

<https://assets.publishing.service.gov.uk/media/5a7f02e640f0b62305b84929/spa-timetable.pdf>

## **5.1.10 Benefit take-up rates**

<https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2>

## **5.1.11 Benefit rates and thresholds**

<https://www.gov.uk/government/publications/benefit-and-pension-rates-2024-to-2025/benefit-and-pension-rates-2024-to-2025>

## **5.1.12 UK furlough scheme**

<https://www.gov.uk/government/collections/coronavirus-job-retention-scheme>

## **5.1.13 Tax rates and thresholds**

<https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2023-to-2024>

## **5.1.14 Scottish tax rates and thresholds**

<https://www.mygov.scot/income-tax-rates-and-personal-allowances>

## **5.1.15 Council Tax data**

<https://www.gov.uk/government/collections/council-tax-statistics>

Scottish Government Council Tax data

<https://www.gov.scot/publications/council-tax-datasets/>

## **5.1.16 Benefit rates**

<https://www.gov.uk/government/publications/benefit-and-pension-rates-2023-to-2024/benefit-and-pension-rates-2023-to-2024>

## **5.1.17 Local Housing Allowance (LHA) rates for England**

<https://www.gov.uk/government/collections/local-housing-allowance-lha-rates>

## **5.1.18 LHA rates for Scotland**

<https://www.gov.scot/publications/local-housing-allowance-rates-2022-2023/>

## **5.1.19 LHA rates for Wales**

<https://www.gov.wales/local-housing-allowance-lha-rates>

## **5.1.20 LHA rates for Northern Ireland**

<https://www.nihe.gov.uk/housing-help/local-housing-allowance/current-lha-rent-levels>

## **5.1.21 Valuation Office Agency Shadow List of Rents**

<https://www.gov.uk/government/publications/shadow-lists-of-rents-rents-collated-1-october-2019-30-september-2020-and-1-october-2020-30-september-2021>

## **5.1.22 Median rents for Scotland**

<https://www.gov.scot/publications/private-sector-rent-statistics-scotland-2010-2022/pages/9/>

## **5.1.23 Median rents for Wales**

<https://statswales.gov.wales/Catalogue/Housing/Private-Sector-Rents>

## **5.1.24 Council Tax Reduction (Default Scheme)**

<https://www.legislation.gov.uk/ukxi/2012/2886/contents/made>

## **5.1.25 Council Tax Reduction Scheme (Scotland)**

<https://www.legislation.gov.uk/ssi/2021/249/contents>

## **5.1.26 Scottish Child Payment**

<https://www.mygov.scot/scottish-child-payment>

## **5.1.27 Free School Meals data for England**

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1133262/Free\\_school\\_meals.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1133262/Free_school_meals.pdf)

<https://www.gov.uk/apply-free-school-meals>

## **5.1.28 Free School Meals data for Scotland**

<https://www.mygov.scot/school-meals>

### **5.1.29 Free School Meals scheme in London**

<https://www.london.gov.uk/who-we-are/what-mayor-does/priorities-london/free-school-meals>

### **5.1.30 Free School Meals data for Wales**

<https://www.gov.wales/universal-primary-free-school-meals-upfsm>

### **5.1.31 Best Start Grant and Best Start Food**

<https://www.mygov.scot/best-start-grant-best-start-foods>

### **5.1.32 Cost of Living payment**

<https://www.gov.uk/guidance/cost-of-living-payment>

### **5.1.33 Rural-urban classification**

Department for the Environment Food and Rural Affairs (2021) 2011 Local Authority Rural Urban Classification. <https://www.gov.uk/government/statistics/2011-rural-urban-classification-of-local-authority-and-other-higher-level-geographies-for-statistical-purposes>.

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# 6.1 Section 1:

## Effects of changes to LHA policy from 2010

**6.1.1 Table 1a: Government savings/costs and changes in poverty**

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of 30th pctl	2011	628	100,000	50,000		110,000	30,000	10,000	80,000	30,000	
Effect of 2011 changes	2011	628	100,000	50,000		110,000	30,000	10,000	80,000	30,000	
Effect of 2011-12 changes	2012	516	90,000	40,000		100,000	30,000	10,000	80,000	20,000	
Effect of 2011-13 changes	2013	647	80,000	40,000		80,000	40,000	10,000	100,000	50,000	10,000
Effect of 2011-14 changes	2014	727	100,000	40,000		110,000	40,000	10,000	140,000	50,000	10,000
Effect of 2011-14 changes	2015	793	110,000	50,000	10,000	110,000	40,000	10,000	70,000	20,000	
Effect of 2011-16 changes	2016										
Effect of 2011-17 changes	2017	1,009	40,000	20,000	10,000	140,000	60,000	10,000	120,000	50,000	
Effect of 2011-17 changes	2018	1,284	140,000	50,000	10,000	190,000	80,000	10,000	180,000	50,000	20,000
Effect of 2011-17 changes	2019	1,273	120,000	40,000	20,000	130,000	40,000	20,000	110,000	30,000	10,000
Effect of 2011-20 changes	2020	702	110,000	50,000		140,000	60,000	10,000	30,000	10,000	
Effect of 2011-21 changes	2021	655	40,000	20,000		30,000	10,000		80,000	20,000	10,000
Effect of 2011-21 changes	2022	634	30,000	20,000	-10,000	50,000	10,000		60,000	30,000	
Effect of 2011-21 changes	2023	1,028	80,000	30,000		80,000	30,000		70,000	20,000	
Effect of 2011-24 changes	2024	685	40,000	10,000		70,000	20,000		50,000	10,000	
Effect of 2011-25 changes	2025	1,037	60,000	30,000	-10,000	90,000	30,000	10,000	60,000	20,000	
Effect of 2011-25 changes	2030	2,201	130,000	60,000		140,000	40,000	10,000	130,000	40,000	10,000

**6.1.2 Table 1b: High net rent and private rented sector Housing Benefit or UC Housing recipients**

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people	Change in poverty			Change in mean weekly benefit unit income					
						Before change	AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile
Effect of 30th pctlile	2011	15%	16%	0.6 pp	4.8 m	2 pp	2 pp	2 pp	-5.56	-2.95	-4.23	-5.82	-5.84	-41.10
Effect of 2011 changes	2011	15%	16%	0.6 pp	4.8 m	2 pp	2 pp	2 pp	-5.56	-2.95	-4.23	-5.82	-5.84	-41.10
Effect of 2011-12 changes	2012	16%	17%	0.5 pp	5.4 m	2 pp	2 pp	2 pp	-4.36	-2.38	-4.41	-5.23	-5.73	-7.37
Effect of 2011-13 changes	2013	13%	14%	0.7 pp	5.7 m	3 pp	2 pp	3 pp	-5.26	-2.75	-4.31	-6.78	-10.99	-3.73
Effect of 2011-14 changes	2014	14%	15%	0.7 pp	5.8 m	2 pp	3 pp	3 pp	-5.70	-3.47	-4.98	-7.74	-9.53	*
Effect of 2011-14 changes	2015	16%	16%	0.8 pp	5.7 m	3 pp	3 pp	2 pp	-7.32	-3.10	-5.89	-8.27	-20.22	*
Effect of 2011-16 changes	2016	21%	21%	0.0 pp	4.1 m									
Effect of 2011-17 changes	2017	21%	22%	1.4 pp	4.0 m	4 pp	5 pp	5 pp	-11.43	-5.42	-12.06	-14.16	-20.11	*
Effect of 2011-17 changes	2018	20%	22%	1.2 pp	4.3 m	5 pp	6 pp	6 pp	-13.69	-6.37	-12.86	-20.19	-20.60	*
Effect of 2011-17 changes	2019	20%	21%	1.4 pp	4.0 m	5 pp	5 pp	4 pp	-13.73	-6.83	-11.53	-23.21	-19.70	-10.69
Effect of 2011-20 changes	2020	18%	19%	0.8 pp	4.3 m	3 pp	3 pp	2 pp	-7.61	-2.87	-2.95	-17.83	-13.28	*
Effect of 2011-21 changes	2021	18%	18%	0.2 pp	4.6 m	1 pp	1 pp	2 pp	-6.23	-3.14	-6.31	-7.55	-7.89	*
Effect of 2011-21 changes	2022	15%	15%	0.3 pp	2.9 m	2 pp	3 pp	2 pp	-9.37	-4.77	-9.44	-10.30	-16.64	-11.67
Effect of 2011-21 changes	2023	14%	15%	0.5 pp	3.1 m	5 pp	5 pp	3 pp	-13.32	-7.03	-14.09	-15.34	-18.25	-17.93
Effect of 2011-24 changes	2024	14%	14%	0.2 pp	3.3 m	1 pp	2 pp	2 pp	-8.21	-3.29	-7.38	-11.27	-12.06	-17.03
Effect of 2011-25 changes	2025	15%	15%	0.5 pp	3.4 m	3 pp	3 pp	3 pp	-13.16	-4.52	-13.85	-17.45	-15.91	-22.65
Effect of 2011-25 changes	2030	15%	16%	0.9 pp	3.4 m	5 pp	6 pp	4 pp	-25.31	-11.42	-21.40	-34.96	-38.92	*

\* Suppressed due to sample size



**6.1.3 Table 1c: Effects on mean weekly income, by type of family, disability and work status**

Policy change	Year	Private Rented Sector Housing Benefit or UC Housing recipients											
		Family type						Disability		Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
Effect of 30th pctl	2011	-4.79	-6.01	-3.95	-6.54	-3.29	-3.04	-5.22	-5.77	-5.69	-5.36	-5.90	-4.95
Effect of 2011 changes	2011	-4.79	-6.01	-3.95	-6.54	-3.29	-3.04	-5.22	-5.77	-5.69	-5.36	-5.90	-4.95
Effect of 2011-12 changes	2012	-2.67	-4.88	-3.64	-5.06	-2.89	-5.02	-4.06	-4.55	-4.30	-4.44	-4.29	-4.31
Effect of 2011-13 changes	2013	-2.67	-4.97	-5.06	-7.17	-4.05	-5.32	-4.89	-5.53	-5.75	-4.46	-5.66	-6.07
Effect of 2011-14 changes	2014	-3.47	-5.21	-7.43	-6.85	-4.61	-5.81	-6.33	-5.32	-6.22	-4.70	-5.93	-7.10
Effect of 2011-14 changes	2015	-3.42	-5.47	-8.74	-10.08	-4.19	-11.75	-6.77	-7.71	-8.27	-5.43	-8.79	-6.48
Effect of 2011-16 changes	2016										0.00		
Effect of 2011-17 changes	2017	-5.49	-10.45	-9.22	-16.19	-8.47	-9.89	-10.60	-12.10	-13.67	-7.78	-13.55	-14.18
Effect of 2011-17 changes	2018	-6.36	-12.10	-20.02	-18.49	-10.13	-12.14	-12.63	-14.63	-15.52	-10.75	-15.54	-15.44
Effect of 2011-17 changes	2019	-8.03	-10.02	-11.59	-19.70	-10.58	-18.11	-12.09	-14.98	-16.32	-7.99	-14.82	-20.12
Effect of 2011-20 changes	2020	-2.65	-4.39	-11.10	-12.82	-5.01	*	-4.97	-9.90	-11.00	-3.70	-5.76	*
Effect of 2011-21 changes	2021	-4.03	-5.23	-7.04	-7.72	-5.63	-7.06	-6.83	-5.67	-7.13	-4.58	-6.33	-10.15
Effect of 2011-21 changes	2022	-6.23	-7.42	-10.13	-12.09	-6.19	*	-8.16	-10.53	-10.78	-5.85	-10.27	-11.88
Effect of 2011-21 changes	2023	-9.23	-11.30	-14.15	-16.32	-8.99	*	-12.77	-13.81	-15.00	-8.74	-14.53	-15.88
Effect of 2011-24 changes	2024	-4.31	-6.68	-10.96	-10.27	-4.44	*	-7.61	-8.73	-9.32	-4.90	-7.76	-12.01
Effect of 2011-25 changes	2025	-6.94	-9.58	-15.78	-17.06	-7.56	*	-13.16	-13.16	-15.12	-6.99	-14.16	-16.76
Effect of 2011-25 changes	2030	-14.71	-23.09	-25.69	-30.63	-20.32	*	-26.01	-24.72	-28.18	-16.24	-25.63	-32.64

\* Suppressed due to sample size

### 6.1.4 Table 1d: Effects on mean weekly income, by age and ethnicity

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of 30th pctl	2011	-3.23	-5.09	-8.16	-3.98	-3.28	-3.08	-5.49	-4.17	-4.62	-4.93	-12.26
Effect of 2011 changes	2011	-3.23	-5.09	-8.16	-3.98	-3.28	-3.08	-5.49	-4.17	-4.62	-4.93	-12.26
Effect of 2011-12 changes	2012	-3.45	-5.11	-4.35	-3.43	-3.91	-2.92	-4.33	-3.33	-4.07	-2.93	-9.45
Effect of 2011-13 changes	2013	-3.04	-5.21	-6.85	-4.00	-4.42	-4.53	-5.33	-7.72	-5.14	-2.46	-4.57
Effect of 2011-14 changes	2014	-3.34	-5.67	-6.53	-5.99	-5.43	-4.61	-5.67	-8.05	-4.62	-5.68	-7.18
Effect of 2011-14 changes	2015	-3.49	-6.39	-9.88	-5.95	-8.56	-4.09	-5.88	-29.19	-7.13	-7.37	-5.31
Effect of 2011-16 changes	2016											*
Effect of 2011-17 changes	2017	-4.30	-10.90	-14.55	-10.74	-8.89	-7.36	-9.84	*	-16.51	-13.41	*
Effect of 2011-17 changes	2018	-5.77	-15.35	-15.48	-12.74	-11.22	-10.28	-11.85	-18.64	-18.44	-16.74	*
Effect of 2011-17 changes	2019	-8.28	-11.48	-15.26	-17.65	-14.45	-10.62	-12.72	-24.89	-17.54	-10.59	-13.19
Effect of 2011-20 changes	2020	-2.32	-12.44	-8.36	-3.14	-4.87	*	-5.74	*	-2.20	*	*
Effect of 2011-21 changes	2021	-5.03	-5.92	-6.79	-5.85	-6.29	-6.53	-6.03	-8.66	-7.15	-7.30	*
Effect of 2011-21 changes	2022	-3.97	-11.40	-9.60	-8.86	-7.22	*	-9.38	*	-8.31	-8.16	-10.29
Effect of 2011-21 changes	2023	-7.07	-15.62	-14.31	-10.58	-10.46	*	-13.79	*	-9.40	-12.66	-15.58
Effect of 2011-24 changes	2024	-3.46	-9.95	-9.47	-4.25	-5.90	*	-8.16	*	-9.14	-5.66	-6.73
Effect of 2011-25 changes	2025	-5.31	-14.62	-14.15	-12.83	-9.32	*	-11.97	*	-16.06	-18.41	-10.92
Effect of 2011-25 changes	2030	-11.17	-28.75	-27.67	-20.36	-21.45	*	-25.79	*	-23.23	-21.23	-27.16

\* Suppressed due to sample size

### 6.1.5 Table 1e: Effects on mean weekly income, by geography

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region				Rural/urban area							
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of 30th pctl	2011	-5.92	-5.52	-0.74	-5.67	-10.60	-4.73	-3.41	-4.30	-7.14	-8.20	-4.49	-5.21	-4.17	-4.20
Effect of 2011 changes	2011	-5.92	-5.52	-0.74	-5.67	-10.60	-4.73	-3.41	-4.30	-7.14	-8.20	-4.49	-5.21	-4.17	-4.20
Effect of 2011-12 changes	2012	-4.33	-4.58	-2.40	-8.63	-5.08	-4.67	-3.59	-3.79	-3.72	-4.31	-5.31	-3.91	-4.66	-4.29
Effect of 2011-13 changes	2013	-5.31	-4.02	-4.24	-7.14	-8.68	-4.96	-3.60	-3.41	-6.51	-5.47	-4.33	-3.85	-4.83	-6.52
Effect of 2011-14 changes	2014	-5.85	-5.51	-2.88	-6.59	-8.24	-5.76	-4.17	-4.43	-6.31	-4.54	-5.68	-5.47	-6.27	-5.87
Effect of 2011-14 changes	2015	-7.87	-4.90	-4.83		-15.40	-7.32	-4.87	-3.94	-6.22	-7.38	-5.91	-5.84	-6.23	-11.89
Effect of 2011-16 changes	2016														
Effect of 2011-17 changes	2017	-11.73	-10.50	-5.77	-11.79	-17.29	-14.06	-9.47	-5.44	-11.04	-10.13	-12.19	-9.15	-12.95	-12.82
Effect of 2011-17 changes	2018	-14.35	-8.12	-8.47	-10.91	-24.58	-15.62	-7.41	-7.59	-12.78	-13.80	-18.44	-12.34	-12.58	-11.08
Effect of 2011-17 changes	2019	-14.39	-7.74	-6.58	-12.30	-18.71	-19.30	-11.77	-6.15	-12.95	-10.58	-12.98	-11.50	-20.75	-12.78
Effect of 2011-20 changes	2020	-7.91	*	-4.75	*	-2.66	-18.48	-3.41	-3.78	-24.44	-3.46	1.37	-13.73	-4.49	-4.77
Effect of 2011-21 changes	2021	-6.43	-5.25	-4.16	-4.82	-8.08	-7.31	-4.31	-5.64	-4.97	-5.19	-7.26	-7.13	-6.05	-7.19
Effect of 2011-21 changes	2022	-9.53	-5.95	-6.67	-16.26	-7.89	-11.96	-10.41	-7.64	-8.05	-7.40	-10.93	-8.66	-10.96	-10.31
Effect of 2011-21 changes	2023	-13.37	-10.47	-9.90	-23.68	-14.96	-14.46	-11.72	-11.92	-10.16	-12.11	-13.46	-13.93	-15.00	-15.90
Effect of 2011-24 changes	2024	-8.28	-6.50	-7.34	-10.43	-10.45	-9.30	-4.98	-7.63	-6.14	-7.53	-9.34	-8.66	-7.75	-10.22
Effect of 2011-25 changes	2025	-13.53	-10.14	-8.45	-14.12	-14.86	-16.87	-10.68	-10.70	-11.79	-12.51	-12.59	-14.92	-12.19	-14.90
Effect of 2011-25 changes	2030	-25.87	-21.04	-18.86	-24.40	-35.43	-27.18	-20.77	-19.92	-19.20	-21.90	-27.71	-27.57	-26.43	-29.14

\* Suppressed due to sample size

## 6.2 Section 2: Effects of changes to LHA policy from 2010, assuming that the switch to the 30th percentile has already taken place

**6.2.1 Table 2a: Government savings/costs and changes in poverty**

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
2011 changes (given 30th pctlile)	2011										
2011-12 changes (given 30th pctlile)	2012										
2011-13 changes (given 30th pctlile)	2013	68	10,000			10,000					
2011-14 changes (given 30th pctlile)	2014	198	30,000	10,000		30,000	10,000		30,000		
2011-14 changes (given 30th pctlile)	2015	238	20,000	10,000		50,000	20,000		10,000	10,000	
2011-16 changes (given 30th pctlile)	2016										
2011-17 changes (given 30th pctlile)	2017	568	50,000	10,000	10,000	80,000	30,000	10,000	90,000	40,000	
2011-17 changes (given 30th pctlile)	2018	813	70,000	30,000	10,000	120,000	50,000		130,000	40,000	
2011-17 changes (given 30th pctlile)	2019	857	100,000	30,000	10,000	100,000	30,000	10,000	80,000	20,000	10,000
2011-20 changes (given 30th pctlile)	2020	34				10,000	10,000		10,000		
2011-21 changes (given 30th pctlile)	2021	164	10,000			20,000			60,000	10,000	10,000
2011-21 changes (given 30th pctlile)	2022	246	10,000	10,000					50,000	20,000	
2011-21 changes (given 30th pctlile)	2023	518	30,000	20,000		20,000			40,000	10,000	
2011-24 changes (given 30th pctlile)	2024	3									
2011-25 changes (given 30th pctlile)	2025	415	20,000	10,000	-10,000	40,000	10,000		10,000		
2011-25 changes (given 30th pctlile)	2030	1,331	60,000	40,000		70,000	20,000	10,000	100,000	30,000	10,000

**6.2.2 Table 2b: High net rent and private rented sector Housing Benefit or UC Housing recipients**

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people	Change in poverty			Change in mean weekly benefit unit income					
					Before change	AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
2011 changes (given 30th pctlile)	2011	16%	16%	0.0 pp	4.7 m									
2011-12 changes (given 30th pctlile)	2012	17%	17%	0.0 pp	5.3 m							-0.00		*
2011-13 changes (given 30th pctlile)	2013	14%	14%	0.1 pp	5.6 m				-0.65	-0.04	-0.20	-1.30	-2.36	*
2011-14 changes (given 30th pctlile)	2014	15%	15%	0.2 pp	5.7 m	1 pp	1 pp	1 pp	-1.46	-0.72	-1.01	-2.11	-3.59	*
2011-14 changes (given 30th pctlile)	2015	16%	16%	0.2 pp	5.6 m		1 pp		-2.58	-0.79	-1.30	-2.42	-13.98	*
2011-16 changes (given 30th pctlile)	2016	21%	21%	0.0 pp	4.1 m					-0.00				
2011-17 changes (given 30th pctlile)	2017	21%	22%	1.0 pp	3.9 m	3 pp	4 pp	3 pp	-7.22	-2.88	-7.71	-9.93	-12.12	*
2011-17 changes (given 30th pctlile)	2018	21%	22%	0.7 pp	4.2 m	3 pp	4 pp	4 pp	-8.97	-3.34	-8.52	-14.11	-14.50	*
2011-17 changes (given 30th pctlile)	2019	20%	21%	0.9 pp	3.9 m	3 pp	3 pp	3 pp	-9.67	-4.47	-8.15	-16.98	-14.67	-4.75
2011-20 changes (given 30th pctlile)	2020	19%	19%	0.1 pp	4.1 m				-0.20		-0.05	-0.57	-0.29	*
2011-21 changes (given 30th pctlile)	2021	18%	18%	0.0 pp	4.6 m		1 pp	1 pp	-1.19	-0.53	-1.05	-1.44	-1.13	*
2011-21 changes (given 30th pctlile)	2022	15%	15%	0.1 pp	2.8 m	1 pp		1 pp	-3.45	-2.29	-4.79	-3.05	-3.31	*
2011-21 changes (given 30th pctlile)	2023	15%	15%	0.2 pp	3.0 m	3 pp	2 pp	2 pp	-6.93	-4.53	-8.24	-7.21	-8.09	*
2011-24 changes (given 30th pctlile)	2024	14%	14%	0.0 pp	3.2 m				-0.05				-0.02	*
2011-25 changes (given 30th pctlile)	2025	15%	15%	0.1 pp	3.3 m	2 pp	1 pp	1 pp	-4.76	-1.60	-5.64	-5.85	-5.71	*
2011-25 changes (given 30th pctlile)	2030	15%	16%	0.6 pp	3.3 m	3 pp	3 pp	4 pp	-17.35	-8.03	-15.53	-23.91	-28.84	*

\*suppressed by the sample size

**6.2.3 Table 2c: Effects on mean weekly income, by type of family, disability and work status**

Policy change	Year	Private Rented Sector Housing Benefit or UC Housing recipients											
		Family type				Disability				Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
2011 changes (given 30th pctile)	2011												
2011-12 changes (given 30th pctile)	2012												
2011-13 changes (given 30th pctile)	2013	-0.25	-0.40	-0.62	-1.15	-0.41	-0.14	-0.56	-0.72	-0.87	-0.31	-0.84	-0.98
2011-14 changes (given 30th pctile)	2014	-1.34	-0.81	-2.28	-1.88	-1.00	-0.85	-1.23	-1.60	-1.77	-0.88	-1.48	-2.68
2011-14 changes (given 30th pctile)	2015	-0.98	-1.45	-2.75	-4.04	-0.67	-5.11	-1.86	-3.11	-3.10	-1.60	-3.49	-1.68
2011-16 changes (given 30th pctile)	2016												
2011-17 changes (given 30th pctile)	2017	-3.24	-5.23	-5.62	-11.54	-4.22	-5.88	-5.90	-8.27	-9.27	-3.96	-9.13	-9.89
2011-17 changes (given 30th pctile)	2018	-4.31	-7.35	-13.99	-12.66	-5.96	-4.93	-7.50	-10.31	-10.59	-6.44	-10.41	-11.22
2011-17 changes (given 30th pctile)	2019	-5.51	-6.66	-7.32	-14.74	-6.19	-9.66	-8.10	-10.88	-11.86	-4.87	-10.71	-14.85
2011-20 changes (given 30th pctile)	2020	-0.17	-0.01	*	-0.43	-0.08	*	-0.05	-0.33	-0.30	-0.09	-0.31	*
2011-21 changes (given 30th pctile)	2021	-1.49	-0.93	-2.30	-0.94	-1.09	-1.87	-1.81	-0.61	-1.37	-0.87	-1.09	-2.41
2011-21 changes (given 30th pctile)	2022	-3.02	-2.43	-3.10	-4.46	-2.47	*	-2.91	-3.98	-3.94	-2.28	-4.23	-3.31
2011-21 changes (given 30th pctile)	2023	-5.46	-5.68	-6.19	-8.52	-4.88	*	-6.66	-7.17	-7.72	-4.84	-8.12	-6.95
2011-24 changes (given 30th pctile)	2024	-0.01	-0.18				*	-0.09	-0.00	-0.06		-0.09	
2011-25 changes (given 30th pctile)	2025	-2.30	-3.47	-4.02	-6.53	-2.82	*	-5.63	-4.01	-5.57	-2.30	-5.46	-5.77
2011-25 changes (given 30th pctile)	2030	-9.58	-16.18	-16.03	-21.37	-13.63	*	-17.71	-17.05	-19.51	-10.81	-17.84	-22.60

\* Suppressed due to sample size

### 6.2.4 Table 2d: Effects on mean weekly income, by age and ethnicity

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
2011 changes (given 30th pctlile)	2011			0.00								
2011-12 changes (given 30th pctlile)	2012											
2011-13 changes (given 30th pctlile)	2013	-0.15	-0.38	-1.34	-0.30	-0.10	-0.46	-0.51	-3.31	-0.86	-0.10	-0.85
2011-14 changes (given 30th pctlile)	2014	-0.98	-1.40	-1.89	-1.03	-1.00	-0.71	-1.31	-3.28	-1.57	-2.02	-1.58
2011-14 changes (given 30th pctlile)	2015	-1.01	-1.77	-4.20	-1.38	-3.34	-0.59	-1.55	-18.45	-2.13	-2.59	-1.61
2011-16 changes (given 30th pctlile)	2016							-0.00				*
2011-17 changes (given 30th pctlile)	2017	-1.86	-6.43	-9.79	-7.21	-4.82	-3.96	-5.56	*	-13.41	-9.53	*
2011-17 changes (given 30th pctlile)	2018	-3.19	-11.31	-9.80	-8.05	-5.08	-7.03	-7.30	-11.49	-13.68	-13.32	*
2011-17 changes (given 30th pctlile)	2019	-5.49	-8.44	-10.61	-13.75	-7.88	-6.23	-8.32	-22.22	-13.36	-8.92	-10.23
2011-20 changes (given 30th pctlile)	2020		-0.61	-0.11			*	-0.24	*		*	*
2011-21 changes (given 30th pctlile)	2021	-1.86	-1.55	-0.99	-0.55	-1.63	-1.52	-1.44	-1.65	-0.30	-0.38	*
2011-21 changes (given 30th pctlile)	2022	-1.67	-5.03	-2.96	-3.42	-2.33	*	-3.17	*	-4.12	-4.28	-3.04
2011-21 changes (given 30th pctlile)	2023	-4.13	-7.80	-7.35	-6.21	-5.46	*	-7.26	*	-4.25	-7.58	-7.99
2011-24 changes (given 30th pctlile)	2024			-0.10			*		*	-0.27		
2011-25 changes (given 30th pctlile)	2025	-1.65	-4.28	-4.61	-8.52	-3.27	*	-4.11	*	-7.92	-3.53	-4.00
2011-25 changes (given 30th pctlile)	2030	-6.69	-19.50	-19.01	-15.13	-13.76	*	-17.26	*	-16.53	-16.14	-19.98

\* Suppressed due to sample size



## 6.2.5 Table 2e: Effects on mean weekly income, by geography

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region						Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
2011 changes (given 30th pctlile)	2011					-0.00									
2011-12 changes (given 30th pctlile)	2012														
2011-13 changes (given 30th pctlile)	2013	-0.73	-0.10	-0.20		-2.63	-0.10	-0.04	-0.00	-1.42	-0.60	-0.22	-0.24	-0.77	-0.71
2011-14 changes (given 30th pctlile)	2014	-1.64	-0.50	-0.31	-0.08	-4.04	-1.25	-0.55	-0.22	-1.26	-0.92	-1.24	-1.62	-1.66	-2.00
2011-14 changes (given 30th pctlile)	2015	-2.90	-0.58	-1.12		-8.67	-1.82	-0.95	-0.54	-1.55	-1.95	-1.63	-1.73	-1.96	-6.31
2011-16 changes (given 30th pctlile)	2016														
2011-17 changes (given 30th pctlile)	2017	-7.70	-4.41	-2.37	-2.75	-13.18	-9.01	-6.44	-1.76	-6.78	-6.46	-7.67	-5.38	-8.32	-8.48
2011-17 changes (given 30th pctlile)	2018	-9.78	-2.01	-3.32	-5.11	-19.37	-11.17	-4.59	-2.45	-6.56	-9.16	-13.52	-7.44	-8.99	-7.13
2011-17 changes (given 30th pctlile)	2019	-10.38	-2.37	-3.92	-5.71	-14.59	-14.23	-7.99	-3.26	-9.70	-7.03	-8.87	-8.42	-14.99	-8.49
2011-20 changes (given 30th pctlile)	2020	-0.22	*		*	-0.86				-0.89	-0.14		-0.31		
2011-21 changes (given 30th pctlile)	2021	-1.27	-0.64	-0.08	-1.56	-1.18	-1.46	-1.27	-1.15	-0.80	-1.18	-1.67	-0.86	-1.48	-0.97
2011-21 changes (given 30th pctlile)	2022	-3.65	-1.69	-0.75	-5.94	-2.11	-3.62	-6.42	-3.08	-2.39	-2.85	-3.72	-2.72	-5.06	-4.33
2011-21 changes (given 30th pctlile)	2023	-7.07	-5.42	-2.36	-14.13	-7.07	-7.63	-6.96	-6.54	-5.11	-6.65	-7.88	-6.21	-8.66	-7.47
2011-24 changes (given 30th pctlile)	2024	-0.05				-0.22							-0.23		-0.01
2011-25 changes (given 30th pctlile)	2025	-4.96	-2.75	-2.74	-5.08	-5.41	-7.79	-3.16	-2.75	-6.66	-3.39	-3.98	-4.58	-4.09	-5.23
2011-25 changes (given 30th pctlile)	2030	-17.95	-12.90	-12.55	-12.37	-25.21	-18.65	-14.55	-13.27	-13.18	-13.83	20.59	-17.54	-18.45	20.80

\* Suppressed due to sample size

## 6.3 Section 3:

# Effects of LHA freezes

**6.3.1 Table 3a: Government savings/costs and changes in poverty**

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of 2016-20 freeze (no TAF)	2016										
Effect of 2016-20 freeze (no TAF)	2017	336	10,000			50,000	20,000		50,000	20,000	
Effect of 2016-20 freeze (no TAF)	2018	472	40,000	20,000	10,000	70,000	30,000		100,000	40,000	
Effect of 2016-20 freeze (no TAF)	2019	567	80,000	30,000	10,000	40,000	20,000	10,000	50,000	20,000	10,000
Effect of 2016-20 freeze (with TAF)	2017	318	10,000			40,000	20,000		50,000	20,000	
Effect of 2016-20 freeze (with TAF)	2018	374	40,000	20,000	10,000	50,000	20,000		80,000	30,000	
Effect of 2016-20 freeze (with TAF)	2019	481	60,000	20,000	10,000	30,000	10,000	10,000	50,000	20,000	10,000
Effect of 2021-2024 freeze	2021	150	10,000			20,000			60,000	10,000	10,000
Effect of 2021-2024 freeze	2022	246	10,000	10,000					50,000	20,000	
Effect of 2021-2024 freeze	2023	515	30,000	20,000		20,000			40,000	10,000	
Effect of 2025 freeze	2025	409	20,000	10,000	-10,000	40,000	10,000		10,000		
Effect of 2025 freeze	2026	597	40,000	20,000		20,000			50,000	20,000	
Effect of 2025 freeze	2027	728	30,000	20,000		40,000	10,000	10,000	60,000	20,000	10,000
Effect of 2025 freeze	2028	856			-10,000	20,000			50,000	20,000	
Effect of 2025 freeze	2029	1,124	50,000	30,000		60,000	10,000	10,000	80,000	30,000	
Effect of 2025 freeze	2030	1,322	60,000	40,000		70,000	20,000	10,000	100,000	30,000	10,000

### 6.3.2 Table 3b: High net rent and private rented sector Housing Benefit or UC Housing recipients

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people Before change	Change in poverty			Change in mean weekly benefit unit income					
						AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
Effect of 2016-20 freeze (no TAF)	2016	21%	21%	0.0 pp	4.1 m									
Effect of 2016-20 freeze (no TAF)	2017	22%	22%	0.6 pp	3.8 m	1 pp	2 pp	2 pp	-3.84	-1.62	-5.16	-4.65	-4.25	*
Effect of 2016-20 freeze (no TAF)	2018	21%	22%	0.3 pp	4.1 m	1 pp	2 pp	3 pp	-5.94	-1.87	-6.88	-9.44	-7.09	*
Effect of 2016-20 freeze (no TAF)	2019	21%	21%	0.6 pp	3.8 m	3 pp	2 pp	2 pp	-6.67	-3.22	-5.99	-11.08	-10.77	*
Effect of 2016-20 freeze (with TAF)	2017	22%	22%	0.5 pp	3.8 m	1 pp	2 pp	2 pp	-3.66	-1.61	-4.95	-4.32	-3.97	*
Effect of 2016-20 freeze (with TAF)	2018	21%	22%	0.2 pp	4.1 m	2 pp	2 pp	2 pp	-4.87	-1.76	-5.56	-7.14	-6.68	*
Effect of 2016-20 freeze (with TAF)	2019	21%	21%	0.4 pp	3.8 m	2 pp	2 pp	2 pp	-5.59	-2.87	-5.13	-9.13	-8.52	*
Effect of 2021-2024 freeze	2021	18%	18%	0.0 pp	4.6 m		1 pp	1 pp	-1.07	-0.53	-1.05	-1.01	-1.12	*
Effect of 2021-2024 freeze	2022	15%	15%	0.1 pp	2.8 m	1 pp		1 pp	-3.45	-2.29	-4.79	-3.05	-3.31	*
Effect of 2021-2024 freeze	2023	15%	15%	0.2 pp	3.0 m	3 pp	2 pp	2 pp	-6.90	-4.53	-8.24	-7.19	-7.90	*
Effect of 2025 freeze	2025	15%	15%	0.1 pp	3.3 m	2 pp	1 pp	1 pp	-4.67	-1.60	-5.64	-5.85	-5.63	*
Effect of 2025 freeze	2026	15%	15%	0.2 pp	3.3 m	2 pp	2 pp	2 pp	-6.71	-2.65	-7.73	-8.21	-8.86	*
Effect of 2025 freeze	2027	15%	16%	0.3 pp	3.3 m	2 pp	2 pp	2 pp	-8.30	-3.86	-7.59	-11.69	-11.88	*
Effect of 2025 freeze	2028	15%	16%	0.4 pp	3.3 m	3 pp	2 pp	3 pp	-10.49	-5.20	-9.56	-14.41	-15.15	*
Effect of 2025 freeze	2029	15%	16%	0.5 pp	3.3 m	3 pp	3 pp	3 pp	-13.51	-6.46	-12.45	-19.26	-18.53	*
Effect of 2025 freeze	2030	15%	16%	0.6 pp	3.3 m	3 pp	3 pp	4 pp	-17.22	-8.03	-15.52	-23.91	-27.63	*

\* Suppressed due to sample size

### 6.3.3 Table 3c: Effects on mean weekly income, by type of family, disability and work status

Policy change	Year	Private Rented Sector Housing Benefit or UC Housing recipients											
		Family type				Disability				Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled	Family w/o disabled	Working family	Non-working family	Family with one worker	Family with two workers
Effect of 2016-20 freeze (no TAF)	2016												
Effect of 2016-20 freeze (no TAF)	2017	-2.05	-2.62	-3.58	-6.08	-2.39	-2.18	-3.12	-4.44	-4.96	-2.14	-5.16	-4.09
Effect of 2016-20 freeze (no TAF)	2018	-1.65	-5.45	-4.27	-9.64	-5.17	-3.12	-4.70	-7.10	-7.87	-3.00	-7.69	-8.54
Effect of 2016-20 freeze (no TAF)	2019	-3.70	-6.05	-5.18	-9.31	-4.78	-5.66	-5.69	-7.43	-8.07	-3.69	-7.47	-9.68
Effect of 2016-20 freeze (with TAF)	2017	-2.01	-2.51	-3.46	-5.74	-2.32	-2.07	-3.02	-4.20	-4.70	-2.09	-4.89	-3.81
Effect of 2016-20 freeze (with TAF)	2018	-1.44	-5.05	-3.21	-7.66	-2.84	-2.92	-3.81	-5.85	-6.36	-2.59	-6.38	-6.30
Effect of 2016-20 freeze (with TAF)	2019	-3.00	-4.94	-4.64	-7.83	-4.23	-5.63	-5.13	-5.96	-6.71	-3.24	-6.13	-8.23
Effect of 2021-2024 freeze	2021	-1.49	-0.93	-0.99	-0.89	-1.09	-1.87	-1.58	-0.57	-1.17	-0.87	-1.05	-1.62
Effect of 2021-2024 freeze	2022	-3.02	-2.43	-3.10	-4.46	-2.47	*	-2.91	-3.98	-3.94	-2.28	-4.23	-3.31
Effect of 2021-2024 freeze	2023	-5.40	-5.63	-6.19	-8.50	-4.83	*	-6.62	-7.15	-7.68	-4.84	-8.06	-6.95
Effect of 2025 freeze	2025	-2.25	-3.12	-4.02	-6.53	-2.82	*	-5.46	-4.00	-5.45	-2.30	-5.28	-5.77
Effect of 2025 freeze	2026	-3.44	-4.66	-6.56	-9.08	-4.54	*	-7.66	-5.91	-7.69	-3.70	-7.51	-8.01
Effect of 2025 freeze	2027	-4.89	-6.29	-8.82	-10.62	-6.13	*	-8.12	-8.45	-9.38	-5.00	-8.17	-11.56
Effect of 2025 freeze	2028	-6.09	-8.16	-11.24	-13.36	-8.09	*	-10.54	-10.45	-11.77	-6.60	-10.36	-14.31
Effect of 2025 freeze	2029	-7.58	-11.52	-13.81	-16.96	-10.26	*	-13.85	-13.23	-15.15	-8.53	-13.48	-18.25
Effect of 2025 freeze	2030	-9.50	-15.70	-16.03	-21.37	-13.63	*	-17.46	-17.02	-19.33	-10.81	-17.57	-22.60

\* Suppressed due to sample size

### 6.3.4 Table 3d: Effects on mean weekly income, by age and ethnicity

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of 2016-20 freeze (no TAF)	2016											*
Effect of 2016-20 freeze (no TAF)	2017	-1.21	-3.22	-5.52	-3.35	-2.10	-2.38	-3.07	*	-8.11	-2.75	*
Effect of 2016-20 freeze (no TAF)	2018	-1.75	-5.98	-7.94	-4.64	-4.30	-4.29	-4.88	-7.30	-8.83	-9.71	*
Effect of 2016-20 freeze (no TAF)	2019	-4.25	-6.65	-8.14	-4.67	-5.02	-5.49	-5.96	-6.69	-10.50	-5.52	-8.93
Effect of 2016-20 freeze (with TAF)	2017	-1.21	-3.07	-5.27	-3.08	-2.08	-2.24	-2.98	*	-7.46	-2.75	*
Effect of 2016-20 freeze (with TAF)	2018	-1.59	-5.29	-6.07	-4.37	-2.61	-3.78	-4.07	-6.47	-6.43	-8.51	*
Effect of 2016-20 freeze (with TAF)	2019	-3.86	-5.67	-6.61	-4.00	-4.70	-5.04	-5.02	-5.94	-8.67	-4.33	-7.60
Effect of 2021-2024 freeze	2021	-0.70	-1.55	-0.95	-0.55	-1.63	-1.52	-1.28	-1.23	-0.30	-0.38	*
Effect of 2021-2024 freeze	2022	-1.67	-5.03	-2.96	-3.42	-2.33	*	-3.17	*	-4.12	-4.28	-3.04
Effect of 2021-2024 freeze	2023	-4.13	-7.80	-7.28	-6.21	-5.43	*	-7.25	*	-4.12	-7.58	-7.85
Effect of 2025 freeze	2025	-1.65	-4.28	-4.42	-8.52	-3.27	*	-4.11	*	-7.40	-3.53	-4.00
Effect of 2025 freeze	2026	-2.26	-6.93	-6.41	-10.40	-5.14	*	-5.99	*	-9.57	-6.17	-6.63
Effect of 2025 freeze	2027	-3.01	-9.13	-9.21	-7.29	-6.80	*	-8.27	*	-7.53	-8.40	-9.14
Effect of 2025 freeze	2028	-4.45	-11.49	-11.74	-8.67	-9.02	*	-10.28	*	-10.13	-10.49	-12.22
Effect of 2025 freeze	2029	-5.55	-14.86	-15.24	-10.88	-11.36	*	-13.34	*	-12.77	-13.01	-16.13
Effect of 2025 freeze	2030	-6.69	-19.50	-18.72	-15.13	-13.76	*	-17.26	*	-15.74	-16.14	-19.94

\* Suppressed due to sample size

### 6.3.5 Table 3e: Effects on mean weekly income, by geography

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country				Super-region				Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of 2016-20 freeze (no TAF)	2016								-0.00						
Effect of 2016-20 freeze (no TAF)	2017	-4.03	-3.82	-1.38	-1.35	-5.52	-4.99	-5.16	-1.09	-2.88	-3.59	-4.15	-3.02	-5.09	-4.03
Effect of 2016-20 freeze (no TAF)	2018	-6.47	-1.23	-2.57	-3.19	-12.38	-7.31	-3.12	-2.28	-3.98	-6.74	-8.27	-4.52	-4.57	-6.68
Effect of 2016-20 freeze (no TAF)	2019	-7.18	-1.02	-3.20	-3.47	-10.68	-9.40	-6.17	-1.92	-7.78	-5.96	-7.41	-5.78	-8.18	-5.32
Effect of 2016-20 freeze (with TAF)	2017	-3.83	-3.82	-1.38	-1.35	-4.92	-4.83	-5.16	-1.09	-2.83	-3.45	-3.86	-2.91	-4.83	-3.83
Effect of 2016-20 freeze (with TAF)	2018	-5.27	-1.23	-2.12	-3.17	-9.32	-6.65	-3.12	-1.47	-3.11	-5.63	-7.00	-4.04	-4.09	-4.48
Effect of 2016-20 freeze (with TAF)	2019	-6.00	-1.02	-2.80	-3.44	-7.90	-8.31	-6.06	-1.76	-6.77	-5.39	-6.48	-4.56	-6.75	-4.14
Effect of 2021-2024 freeze	2021	-1.12	-0.64	-0.08	-1.56	-0.56	-1.46	-1.27	-1.15	-0.80	-1.18	-0.96	-0.86	-1.48	-0.97
Effect of 2021-2024 freeze	2022	-3.65	-1.69	-0.75	-5.94	-2.11	-3.62	-6.42	-3.08	-2.39	-2.85	-3.72	-2.72	-5.06	-4.33
Effect of 2021-2024 freeze	2023	-7.04	-5.42	-2.36	-14.13	-6.93	-7.63	-6.96	-6.54	-5.11	-6.65	-7.88	-6.15	-8.63	-7.37
Effect of 2025 freeze	2025	-4.86	-2.75	-2.74	-5.08	-4.97	-7.79	-3.16	-2.75	-6.66	-3.39	-3.98	-4.16	-4.09	-5.18
Effect of 2025 freeze	2026	-7.00	-4.57	-4.48	-4.25	-8.34	-9.64	-5.02	-4.37	-8.52	-5.83	-6.32	-6.08	-6.53	-6.54
Effect of 2025 freeze	2027	-8.55	-6.68	-6.18	-5.78	-11.49	-9.93	-6.76	-5.82	-6.51	-7.49	-8.57	-8.17	-8.74	-10.64
Effect of 2025 freeze	2028	-10.80	-8.60	-7.96	-7.25	-14.77	-11.66	-9.03	-7.67	-8.50	-9.06	-11.04	-10.42	-11.09	-13.10
Effect of 2025 freeze	2029	-13.95	-10.68	-10.15	-8.80	-18.68	-15.12	-12.17	-9.76	-10.63	-11.37	-15.23	-13.00	-13.94	-17.48
Effect of 2025 freeze	2030	-17.80	-12.90	-12.55	-12.37	-24.60	-18.65	-14.55	-13.27	-13.18	-13.83	-20.59	-16.96	-18.44	-20.70

## 6.4 Section 4: Effects of policy changes in 2025 and 2030

**6.4.1 Table 4a: Government savings/costs and changes in poverty**

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of return to 30th pctl	2025	-409	-20,000	-10,000	10,000	-40,000	-10,000		-10,000		
Effect of return to 30th pctl	2030	-1,322	-60,000	-40,000		-70,000	-20,000	-10,000	-100,000	-30,000	-10,000
Effect of returning SRR age to 24	2025										
Effect of returning SRR age to 24	2030										
Effect of removing national cap	2025	-3									
Effect of removing national cap	2030	-5									

### 6.4.2 Table 4b: High net rent and private rented sector Housing Benefit or UC Housing recipients

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people	Change in poverty			Change in mean weekly benefit unit income					
					Before change	AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
Effect of return to 30th pctl	2025	15%	15%	-0.1 pp	3.3 m	-2 pp	-1 pp	-1 pp	3.59	1.61	3.62	4.72	5.32	*
Effect of return to 30th pctl	2030	16%	15%	-0.6 pp	3.2 m	-3 pp	-3 pp	-4 pp	15.69	8.35	16.73	19.83	22.51	*
Effect of returning SRR age to 24	2025	15%	15%	0.0 pp	3.3 m									*
Effect of returning SRR age to 24	2030	16%	16%	0.0 pp	3.2 m									*
Effect of removing national cap	2025	15%	15%	0.0 pp	3.3 m				0.05		0.01		0.38	*
Effect of removing national cap	2030	16%	16%	0.0 pp	3.2 m				0.09		0.01	0.15	0.49	*

\* Suppressed due to sample size



**6.4.3 Table 4c: Effects on mean weekly income, by type of family, disability and work status**

Policy change	Year	Private Rented Sector Housing Benefit or UC Housing recipients											
		Family type						Disability		Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled adult	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
Effect of return to 30th pctl	2025	1.94	2.89	4.02	4.53	2.82	*	3.71	3.49	4.03	2.30	3.52	4.95
Effect of return to 30th pctl	2030	8.85	12.92	15.20	19.97	12.44	*	16.12	15.32	17.48	10.58	15.43	21.36
Effect of returning SRR age to 24	2025						*						
Effect of returning SRR age to 24	2030						*			0.00			
Effect of removing national cap	2025	0.01	0.18		0.00		*	0.10	0.00	0.06		0.10	
Effect of removing national cap	2030	0.01	0.18		0.09		*	0.10	0.07	0.12		0.18	

\* Suppressed due to sample size

#### 6.4.4 Table 4d: Effects on mean weekly income, by age and ethnicity

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of return to 30th pctl	2025	1.66	4.14	3.92	2.71	3.27	*	3.69	*	2.81	3.37	4.00
Effect of return to 30th pctl	2030	6.42	16.63	17.82	13.24	13.75	*	15.20	*	15.37	16.08	19.33
Effect of returning SRR age to 24	2025						*		*			
Effect of returning SRR age to 24	2030						*		*			
Effect of removing national cap	2025			0.10			*		*	0.26		0.05
Effect of removing national cap	2030			0.19			*		*	0.28		0.98

\* Suppressed due to sample size

**6.4.5 Table 4e: Effects on mean weekly income, by geography**

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region						Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of return to 30th pctl	2025	3.71	2.75	2.74	2.67	4.98	3.98	3.16	2.72	2.96	3.00	3.98	3.60	4.03	4.02
Effect of return to 30th pctl	2030	16.07	13.05	12.55	12.75	22.37	16.83	13.46	11.73	12.62	13.30	16.96	15.00	17.56	19.17
Effect of returning SRR age to 24	2025														
Effect of returning SRR age to 24	2030														
Effect of removing national cap	2025	0.05				0.22							0.22	0.01	0.01
Effect of removing national cap	2030	0.10				0.42							0.43	0.03	0.01

# 7. Sample size tables

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# 7.1 Section 1

## 7.1.1 Table 1a\_s: sample size

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of 30th pctl	2011	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760
Effect of 2011 changes	2011	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760
Effect of 2011-12 changes	2012	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200
Effect of 2011-13 changes	2013	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140
Effect of 2011-14 changes	2014	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530
Effect of 2011-14 changes	2015	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320
Effect of 2011-16 changes	2016	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380
Effect of 2011-17 changes	2017	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110
Effect of 2011-17 changes	2018	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170
Effect of 2011-17 changes	2019	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210
Effect of 2011-20 changes	2020	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Effect of 2011-21 changes	2021	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360
Effect of 2011-21 changes	2022	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2011-21 changes	2023	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2011-24 changes	2024	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2011-25 changes	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2011-25 changes	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.1.2 Table 1b\_s: Sample size

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people	Change in poverty				Change in mean weekly benefit unit income				
					Before change	AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
Effect of 30th pctlile	2011	20,760	20,760	20,760	1,690	1,690	1,690	1,690	1,690	430	520	440	230	40
Effect of 2011 changes	2011	20,760	20,760	20,760	1,690	1,690	1,690	1,690	1,690	430	520	440	230	40
Effect of 2011-12 changes	2012	20,200	20,200	20,200	1,650	1,650	1,650	1,650	1,650	440	500	450	220	30
Effect of 2011-13 changes	2013	20,140	20,140	20,140	1,820	1,820	1,820	1,820	1,820	520	580	470	200	30
Effect of 2011-14 changes	2014	19,530	19,530	19,530	1,700	1,700	1,700	1,700	1,700	530	550	420	180	*
Effect of 2011-14 changes	2015	19,320	19,320	19,320	1,690	1,690	1,690	1,690	1,690	530	530	410	200	*
Effect of 2011-16 changes	2016	19,380	19,380	19,380	1,280	1,280	1,280	1,280	1,280	330	410	340	160	30
Effect of 2011-17 changes	2017	19,110	19,110	19,110	1,200	1,200	1,200	1,200	1,200	350	400	270	160	*
Effect of 2011-17 changes	2018	19,170	19,170	19,170	1,260	1,260	1,260	1,260	1,260	360	390	340	160	*
Effect of 2011-17 changes	2019	19,210	19,210	19,210	1,260	1,260	1,260	1,260	1,260	370	410	280	160	30
Effect of 2011-20 changes	2020	10,000	10,000	10,000	470	470	470	470	470	120	140	120	70	*
Effect of 2011-21 changes	2021	16,360	16,360	16,360	920	920	920	920	920	240	280	290	90	*
Effect of 2011-21 changes	2022	25,050	25,050	25,050	970	970	970	970	970	240	280	260	140	30
Effect of 2011-21 changes	2023	25,050	25,050	25,050	1,010	1,010	1,010	1,010	1,010	250	290	270	150	30
Effect of 2011-24 changes	2024	25,050	25,050	25,050	1,050	1,050	1,050	1,050	1,050	270	320	280	140	30
Effect of 2011-25 changes	2025	25,050	25,050	25,050	1,090	1,090	1,090	1,090	1,090	260	320	310	150	30
Effect of 2011-25 changes	2030	25,050	25,050	25,050	1,070	1,070	1,070	1,070	1,070	260	330	310	140	*

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.1.3 Table 1c\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients											
		Family type						Disability		Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled child	Family w/o disabled adult	Working family	Non- working family	Family with one worker	Family with two workers
Effect of 30th pctlile	2011	590	420	130	330	130	60	700	990	850	830	710	130
Effect of 2011 changes	2011	590	420	130	330	130	60	700	990	850	830	710	130
Effect of 2011-12 changes	2012	530	470	90	350	130	60	710	940	780	860	660	120
Effect of 2011-13 changes	2013	650	490	110	340	140	60	820	990	950	860	820	130
Effect of 2011-14 changes	2014	580	450	100	370	130	80	740	980	930	790	790	140
Effect of 2011-14 changes	2015	610	440	100	360	130	50	810	900	930	780	800	120
Effect of 2011-16 changes	2016	450	340	70	220	130	50	680	600	580	700	500	70
Effect of 2011-17 changes	2017	430	300	60	200	130	60	630	580	580	630	500	70
Effect of 2011-17 changes	2018	450	310	80	220	150	60	670	610	610	670	510	90
Effect of 2011-17 changes	2019	470	290	60	230	150	40	630	630	690	560	560	130
Effect of 2011-20 changes	2020	200	100	30	70	60	*	260	220	200	280	170	*
Effect of 2011-21 changes	2021	320	210	60	160	130	40	540	390	440	500	370	60
Effect of 2011-21 changes	2022	370	210	50	190	100	*	520	450	570	390	460	110
Effect of 2011-21 changes	2023	380	210	60	210	100	*	530	470	610	390	480	130
Effect of 2011-24 changes	2024	390	220	60	240	100	*	540	510	660	390	500	150
Effect of 2011-25 changes	2025	400	220	60	260	100	*	560	530	700	390	530	170
Effect of 2011-25 changes	2030	400	230	60	260	100	*	560	530	700	390	530	170

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.1.4 Table 1d\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of 30th pctl	2011	310	490	470	230	140	30	1,410	40	100	70	40
Effect of 2011 changes	2011	310	490	470	230	140	30	1,410	40	100	70	40
Effect of 2011-12 changes	2012	260	480	510	210	140	30	1,400	40	110	60	30
Effect of 2011-13 changes	2013	320	500	520	290	130	40	1,530	50	110	70	30
Effect of 2011-14 changes	2014	260	460	540	250	160	30	1,440	40	130	60	30
Effect of 2011-14 changes	2015	280	460	510	270	140	30	1,430	50	110	60	40
Effect of 2011-16 changes	2016	190	330	380	190	140	40	1,080	30	70	60	*
Effect of 2011-17 changes	2017	160	300	370	190	150	30	1,010	*	100	40	*
Effect of 2011-17 changes	2018	150	310	370	230	160	40	1,040	50	100	50	*
Effect of 2011-17 changes	2019	170	270	390	210	160	30	1,010	30	110	50	50
Effect of 2011-20 changes	2020	50	100	120	100	70	*	410	*	30	*	*
Effect of 2011-21 changes	2021	90	180	270	190	150	30	770	30	70	30	*
Effect of 2011-21 changes	2022	100	210	310	190	120	*	760	*	100	40	30
Effect of 2011-21 changes	2023	110	230	320	190	120	*	790	*	100	40	30
Effect of 2011-24 changes	2024	110	250	350	200	110	*	820	*	120	50	30
Effect of 2011-25 changes	2025	110	250	370	210	110	*	850	*	120	50	30
Effect of 2011-25 changes	2030	110	250	370	210	120	*	860	*	110	50	30

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells



### 7.1.5 Table 1e\_s: sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region					Rural/urban area						
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of 30th pctl	2011	1,210	60	200	190	300	370	200	330	290	270	260	240	300	310
Effect of 2011 changes	2011	1,210	60	200	190	300	370	200	330	290	270	260	240	300	310
Effect of 2011-12 changes	2012	1,180	70	180	210	220	380	250	320	280	280	250	270	310	250
Effect of 2011-13 changes	2013	1,340	70	160	230	290	440	220	360	280	310	310	310	270	310
Effect of 2011-14 changes	2014	1,300	70	170	180	260	440	220	360	260	280	300	290	300	280
Effect of 2011-14 changes	2015	1,280	80	150	190	220	420	240	380	260	290	280	270	280	290
Effect of 2011-16 changes	2016	940	60	100	170	160	300	150	320	190	220	220	220	210	200
Effect of 2011-17 changes	2017	920	50	100	130	180	270	160	310	170	180	220	210	210	190
Effect of 2011-17 changes	2018	940	50	120	160	180	290	150	310	190	230	220	240	180	190
Effect of 2011-17 changes	2019	950	50	110	140	230	280	130	300	160	200	200	230	230	220
Effect of 2011-20 changes	2020	390	*	30	*	60	130	60	120	60	80	90	90	70	70
Effect of 2011-21 changes	2021	690	50	60	120	90	230	120	230	140	170	150	140	180	130
Effect of 2011-21 changes	2022	790	50	40	70	150	270	110	250	170	140	160	180	160	140
Effect of 2011-21 changes	2023	820	50	40	80	150	280	120	260	180	150	160	190	170	140
Effect of 2011-24 changes	2024	860	50	40	80	160	290	120	270	190	150	170	190	170	160
Effect of 2011-25 changes	2025	900	50	50	80	160	310	130	280	190	160	170	200	180	160
Effect of 2011-25 changes	2030	900	50	50	80	160	310	130	280	190	160	170	200	190	160

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.2 Section 2

### 7.2.1 Table 2a\_s: sample size

Policy change	Year	Savings - Costs	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
		£ million	All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
2011 changes (given 30th pctlile)	2011	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760	20,760
2011-12 changes (given 30th pctlile)	2012	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200	20,200
2011-13 changes (given 30th pctlile)	2013	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140	20,140
2011-14 changes (given 30th pctlile)	2014	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530	19,530
2011-14 changes (given 30th pctlile)	2015	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320	19,320
2011-16 changes (given 30th pctlile)	2016	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380
2011-17 changes (given 30th pctlile)	2017	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110
2011-17 changes (given 30th pctlile)	2018	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170
2011-17 changes (given 30th pctlile)	2019	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210
2011-20 changes (given 30th pctlile)	2020	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2011-21 changes (given 30th pctlile)	2021	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360
2011-21 changes (given 30th pctlile)	2022	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
2011-21 changes (given 30th pctlile)	2023	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
2011-24 changes (given 30th pctlile)	2024	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
2011-25 changes (given 30th pctlile)	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
2011-25 changes (given 30th pctlile)	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.2.2 Table 2b\_s: Sample size

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people	Change in poverty			Change in mean weekly benefit unit income					
						AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
2011 changes (given 30th pctlile)	2011	20,760	20,760	20,760	1,660	1,660	1,660	1,660	1,660	450	510	420	220	30
2011-12 changes (given 30th pctlile)	2012	20,200	20,200	20,200	1,590	1,590	1,590	1,590	1,590	450	500	430	200	*
2011-13 changes (given 30th pctlile)	2013	20,140	20,140	20,140	1,740	1,740	1,740	1,740	1,740	540	560	450	180	*
2011-14 changes (given 30th pctlile)	2014	19,530	19,530	19,530	1,670	1,670	1,670	1,670	1,670	550	530	400	180	*
2011-14 changes (given 30th pctlile)	2015	19,320	19,320	19,320	1,660	1,660	1,660	1,660	1,660	550	530	390	180	*
2011-16 changes (given 30th pctlile)	2016	19,380	19,380	19,380	1,280	1,280	1,280	1,280	1,280	330	410	340	160	30
2011-17 changes (given 30th pctlile)	2017	19,110	19,110	19,110	1,160	1,160	1,160	1,160	1,160	350	390	260	150	*
2011-17 changes (given 30th pctlile)	2018	19,170	19,170	19,170	1,230	1,230	1,230	1,230	1,230	360	390	320	150	*
2011-17 changes (given 30th pctlile)	2019	19,210	19,210	19,210	1,220	1,220	1,220	1,220	1,220	370	400	270	140	30
2011-20 changes (given 30th pctlile)	2020	10,000	10,000	10,000	460	460	460	460	460	120	140	120	60	*
2011-21 changes (given 30th pctlile)	2021	16,360	16,360	16,360	910	910	910	910	910	250	280	290	80	*
2011-21 changes (given 30th pctlile)	2022	25,050	25,050	25,050	920	920	920	920	920	250	280	250	130	*
2011-21 changes (given 30th pctlile)	2023	25,050	25,050	25,050	960	960	960	960	960	250	290	260	140	*
2011-24 changes (given 30th pctlile)	2024	25,050	25,050	25,050	990	990	990	990	990	270	320	260	130	*
2011-25 changes (given 30th pctlile)	2025	25,050	25,050	25,050	1,020	1,020	1,020	1,020	1,020	270	330	280	130	*
2011-25 changes (given 30th pctlile)	2030	25,050	25,050	25,050	1,030	1,030	1,030	1,030	1,030	260	330	290	130	*

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.2.3 Table 2c\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients											
		Family type				Disability				Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled adult	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
2011 changes (given 30th pctile)	2011	580	420	120	330	120	60	690	970	820	830	690	120
2011-12 changes (given 30th pctile)	2012	520	460	90	340	130	60	700	920	760	860	640	110
2011-13 changes (given 30th pctile)	2013	640	490	100	330	140	60	810	960	910	860	790	120
2011-14 changes (given 30th pctile)	2014	570	450	90	360	120	80	730	960	900	790	770	130
2011-14 changes (given 30th pctile)	2015	600	440	100	350	130	50	800	880	900	780	780	110
2011-16 changes (given 30th pctile)	2016	450	340	70	220	130	50	680	600	580	700	500	70
2011-17 changes (given 30th pctile)	2017	420	300	60	190	130	50	620	560	550	630	470	70
2011-17 changes (given 30th pctile)	2018	440	310	70	210	140	50	660	580	580	660	490	90
2011-17 changes (given 30th pctile)	2019	450	280	60	230	140	40	620	600	660	560	540	120
2011-20 changes (given 30th pctile)	2020	200	100	*	60	60	*	250	220	190	280	170	*
2011-21 changes (given 30th pctile)	2021	320	210	50	160	130	40	540	380	420	500	350	60
2011-21 changes (given 30th pctile)	2022	360	200	50	180	100	*	510	430	550	390	440	100
2011-21 changes (given 30th pctile)	2023	370	210	50	210	100	*	520	460	590	390	460	130
2011-24 changes (given 30th pctile)	2024	380	220	60	220	100	*	530	480	620	390	490	130
2011-25 changes (given 30th pctile)	2025	380	220	60	250	100	*	540	510	660	390	510	150
2011-25 changes (given 30th pctile)	2030	390	220	60	250	100	*	550	510	670	390	510	150

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.2.4 Table 2d\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age					Ethnicity					
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
2011 changes (given 30th pctl)	2011	310	480	450	230	140	30	1,390	40	100	70	40
2011-12 changes (given 30th pctl)	2012	260	470	490	210	140	30	1,370	40	110	60	30
2011-13 changes (given 30th pctl)	2013	310	480	500	290	130	40	1,490	50	110	70	30
2011-14 changes (given 30th pctl)	2014	250	450	530	250	160	30	1,410	40	130	60	30
2011-14 changes (given 30th pctl)	2015	280	450	500	260	140	30	1,400	50	110	60	40
2011-16 changes (given 30th pctl)	2016	190	330	380	190	140	40	1,080	30	70	60	*
2011-17 changes (given 30th pctl)	2017	150	290	360	180	150	30	980	*	100	40	*
2011-17 changes (given 30th pctl)	2018	150	290	360	220	160	40	1,010	50	100	50	*
2011-17 changes (given 30th pctl)	2019	170	260	380	210	150	30	980	30	110	50	50
2011-20 changes (given 30th pctl)	2020	50	100	120	100	70	*	400	*	30	*	*
2011-21 changes (given 30th pctl)	2021	90	170	270	190	150	30	760	30	70	30	*
2011-21 changes (given 30th pctl)	2022	100	210	300	180	120	*	740	*	100	40	30
2011-21 changes (given 30th pctl)	2023	100	220	320	190	120	*	770	*	100	40	30
2011-24 changes (given 30th pctl)	2024	110	230	330	190	110	*	800	*	110	40	30
2011-25 changes (given 30th pctl)	2025	110	240	350	200	110	*	820	*	110	40	30
2011-25 changes (given 30th pctl)	2030	110	240	360	200	110	*	830	*	110	50	30

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.2.5 Table 2e\_s: sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region						Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
2011 changes (given 30th pctlile)	2011	1,190	60	200	190	300	370	190	330	280	260	260	240	290	300
2011-12 changes (given 30th pctlile)	2012	1,160	70	170	200	210	370	240	320	270	270	240	260	300	250
2011-13 changes (given 30th pctlile)	2013	1,310	70	160	220	290	430	220	360	280	300	300	310	260	300
2011-14 changes (given 30th pctlile)	2014	1,280	70	160	170	260	430	220	360	250	270	290	290	290	280
2011-14 changes (given 30th pctlile)	2015	1,260	80	150	190	210	420	230	380	260	290	280	270	280	290
2011-16 changes (given 30th pctlile)	2016	940	60	100	170	160	300	150	320	190	220	220	220	210	200
2011-17 changes (given 30th pctlile)	2017	900	40	100	130	180	260	160	290	160	180	210	210	210	190
2011-17 changes (given 30th pctlile)	2018	910	50	120	160	170	280	140	300	190	230	210	230	180	180
2011-17 changes (given 30th pctlile)	2019	930	40	110	130	230	270	130	290	160	190	190	220	230	210
2011-20 changes (given 30th pctlile)	2020	380	*	30	*	60	130	60	120	60	80	90	90	70	60
2011-21 changes (given 30th pctlile)	2021	680	50	60	120	90	230	120	230	140	170	150	140	180	130
2011-21 changes (given 30th pctlile)	2022	770	50	40	70	140	260	110	240	170	140	160	170	150	130
2011-21 changes (given 30th pctlile)	2023	800	50	40	70	150	270	110	260	170	150	160	180	160	130
2011-24 changes (given 30th pctlile)	2024	830	50	40	80	150	280	120	270	180	150	160	190	170	150
2011-25 changes (given 30th pctlile)	2025	860	50	50	80	160	290	120	280	190	150	170	190	180	150
2011-25 changes (given 30th pctlile)	2030	870	50	50	80	160	290	130	270	180	150	170	200	180	150

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.3 Section 3

### 7.3.1 Table 3a\_s: Sample size

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of 2016-20 freeze (no TAF)	2016	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380	19,380
Effect of 2016-20 freeze (no TAF)	2017	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110
Effect of 2016-20 freeze (no TAF)	2018	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170
Effect of 2016-20 freeze (no TAF)	2019	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210
Effect of 2016-20 freeze (with TAF)	2017	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110	19,110
Effect of 2016-20 freeze (with TAF)	2018	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170	19,170
Effect of 2016-20 freeze (with TAF)	2019	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210	19,210
Effect of 2021-2024 freeze	2021	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360	16,360
Effect of 2021-2024 freeze	2022	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2021-2024 freeze	2023	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2026	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2027	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2028	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2029	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of 2025 freeze	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.3.2 Table 3b\_s: Sample size

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people Before change	Change in poverty			Change in mean weekly benefit unit income					
						AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
Effect of 2016-20 freeze (no TAF)	2016	19,380	19,380	19,380	1,280	1,280	1,280	1,280	1,280	330	410	340	160	30
Effect of 2016-20 freeze (no TAF)	2017	19,110	19,110	19,110	1,140	1,140	1,140	1,140	1,140	350	380	250	140	*
Effect of 2016-20 freeze (no TAF)	2018	19,170	19,170	19,170	1,210	1,210	1,210	1,210	1,210	360	380	320	140	*
Effect of 2016-20 freeze (no TAF)	2019	19,210	19,210	19,210	1,180	1,180	1,180	1,180	1,180	370	390	260	130	*
Effect of 2016-20 freeze (with TAF)	2017	19,110	19,110	19,110	1,140	1,140	1,140	1,140	1,140	350	380	250	140	*
Effect of 2016-20 freeze (with TAF)	2018	19,170	19,170	19,170	1,210	1,210	1,210	1,210	1,210	360	380	320	140	*
Effect of 2016-20 freeze (with TAF)	2019	19,210	19,210	19,210	1,180	1,180	1,180	1,180	1,180	370	390	260	130	*
Effect of 2021-2024 freeze	2021	16,360	16,360	16,360	910	910	910	910	910	250	280	290	80	*
Effect of 2021-2024 freeze	2022	25,050	25,050	25,050	920	920	920	920	920	250	280	250	130	*
Effect of 2021-2024 freeze	2023	25,050	25,050	25,050	960	960	960	960	960	250	290	260	140	*
Effect of 2025 freeze	2025	25,050	25,050	25,050	1,020	1,020	1,020	1,020	1,020	270	330	280	130	*
Effect of 2025 freeze	2026	25,050	25,050	25,050	1,040	1,040	1,040	1,040	1,040	270	330	300	140	*
Effect of 2025 freeze	2027	25,050	25,050	25,050	1,040	1,040	1,040	1,040	1,040	260	330	300	140	*
Effect of 2025 freeze	2028	25,050	25,050	25,050	1,040	1,040	1,040	1,040	1,040	260	330	300	140	*
Effect of 2025 freeze	2029	25,050	25,050	25,050	1,030	1,030	1,030	1,030	1,030	260	330	290	130	*
Effect of 2025 freeze	2030	25,050	25,050	25,050	1,030	1,030	1,030	1,030	1,030	260	330	290	130	*

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells



### 7.3.3 Table 3c\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients											
		Family type				Disability				Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
Effect of 2016-20 freeze (no TAF)	2016	450	340	70	220	130	50	680	600	580	700	500	70
Effect of 2016-20 freeze (no TAF)	2017	410	300	60	190	130	50	610	540	520	630	450	60
Effect of 2016-20 freeze (no TAF)	2018	430	300	70	200	140	50	660	560	560	650	480	80
Effect of 2016-20 freeze (no TAF)	2019	440	280	60	220	140	40	610	590	640	560	520	110
Effect of 2016-20 freeze (with TAF)	2017	410	300	60	190	130	50	610	540	520	630	450	60
Effect of 2016-20 freeze (with TAF)	2018	430	300	70	200	140	50	660	560	560	650	480	80
Effect of 2016-20 freeze (with TAF)	2019	440	280	60	220	140	40	610	590	640	560	520	110
Effect of 2021-2024 freeze	2021	320	210	50	160	130	40	540	380	420	500	350	60
Effect of 2021-2024 freeze	2022	360	200	50	180	100	*	510	430	550	390	440	100
Effect of 2021-2024 freeze	2023	370	210	50	210	100	*	520	460	590	390	460	130
Effect of 2025 freeze	2025	380	220	60	250	100	*	540	510	660	390	510	150
Effect of 2025 freeze	2026	390	230	60	250	100	*	550	520	680	390	520	160
Effect of 2025 freeze	2027	390	230	60	250	100	*	550	510	680	390	520	150
Effect of 2025 freeze	2028	390	230	60	250	100	*	550	510	670	390	520	150
Effect of 2025 freeze	2029	390	230	60	250	100	*	550	510	670	390	520	150
Effect of 2025 freeze	2030	390	220	60	250	100	*	550	510	670	390	510	150

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.3.4 Table 3d\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of 2016-20 freeze (no TAF)	2016	190	330	380	190	140	40	1,080	30	70	60	*
Effect of 2016-20 freeze (no TAF)	2017	150	280	350	180	150	30	960	*	100	40	*
Effect of 2016-20 freeze (no TAF)	2018	140	290	350	220	160	40	990	50	100	40	*
Effect of 2016-20 freeze (no TAF)	2019	170	260	370	200	150	30	960	30	100	50	50
Effect of 2016-20 freeze (with TAF)	2017	150	280	350	180	150	30	960	*	100	40	*
Effect of 2016-20 freeze (with TAF)	2018	140	290	350	220	160	40	990	50	100	40	*
Effect of 2016-20 freeze (with TAF)	2019	170	260	370	200	150	30	960	30	100	50	50
Effect of 2021-2024 freeze	2021	90	170	270	190	150	30	760	30	70	30	*
Effect of 2021-2024 freeze	2022	100	210	300	180	120	*	740	*	100	40	30
Effect of 2021-2024 freeze	2023	100	220	320	190	120	*	770	*	100	40	30
Effect of 2025 freeze	2025	110	240	350	200	110	*	820	*	110	40	30
Effect of 2025 freeze	2026	110	240	360	200	110	*	840	*	110	50	30
Effect of 2025 freeze	2027	110	240	360	200	110	*	840	*	110	50	30
Effect of 2025 freeze	2028	110	240	360	200	110	*	840	*	110	50	30
Effect of 2025 freeze	2029	110	240	360	200	110	*	830	*	110	50	30
Effect of 2025 freeze	2030	110	240	360	200	110	*	830	*	110	50	30

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.3.5 Table 3e\_s: sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region						Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of 2016-20 freeze (no TAF)	2016	940	60	100	170	160	300	150	320	190	220	220	220	210	200
Effect of 2016-20 freeze (no TAF)	2017	870	40	100	130	160	250	160	290	160	170	200	200	200	190
Effect of 2016-20 freeze (no TAF)	2018	880	40	120	160	160	280	140	300	180	230	210	230	170	180
Effect of 2016-20 freeze (no TAF)	2019	910	40	100	130	220	270	120	290	150	190	190	220	220	200
Effect of 2016-20 freeze (with TAF)	2017	870	40	100	130	160	250	160	290	160	170	200	200	200	190
Effect of 2016-20 freeze (with TAF)	2018	880	40	120	160	160	280	140	300	180	230	210	230	170	180
Effect of 2016-20 freeze (with TAF)	2019	910	40	100	130	220	270	120	290	150	190	190	220	220	200
Effect of 2021-2024 freeze	2021	680	50	60	120	90	230	120	230	140	170	150	140	180	130
Effect of 2021-2024 freeze	2022	770	50	40	70	140	260	110	240	170	140	160	170	150	130
Effect of 2021-2024 freeze	2023	800	50	40	70	150	270	110	260	170	150	160	180	160	130
Effect of 2025 freeze	2025	860	50	50	80	160	290	120	280	190	150	170	190	180	150
Effect of 2025 freeze	2026	880	50	50	80	160	300	130	280	190	160	170	200	180	160
Effect of 2025 freeze	2027	880	50	50	80	160	300	130	280	180	160	170	200	180	160
Effect of 2025 freeze	2028	870	50	50	80	160	300	130	270	180	160	170	200	180	160
Effect of 2025 freeze	2029	870	50	50	80	160	300	130	270	180	160	170	200	180	150
Effect of 2025 freeze	2030	870	50	50	80	160	290	130	270	180	150	170	200	180	150

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

## 7.4 Section 4

### 7.4.1 Table 4a\_s: Sample size

Policy change	Year	Savings - Costs £ million	Change in poverty (Below 60% of AHC median)			Change in poverty (Below 50% of AHC median)			Change in poverty (Below 40% of AHC median)		
			All people	Children	Pensioners	All people	Children	Pensioners	All people	Children	Pensioners
Effect of return to 30th pctlile	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of return to 30th pctlile	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of return to median	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of return to median	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of returning SRR age to 24	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of returning SRR age to 24	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of removing national cap	2025	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050
Effect of removing national cap	2030	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050	25,050

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.4.2 Table 4b\_s: Sample size

Policy change	Year	People with high net rent			Private Rented Sector Housing Benefit or UC Housing recipients									
		Before	After	Change	No of people Before change	Change in poverty			Change in mean weekly benefit unit income					
						AHC 60%	AHC 50%	AHC 40%	All people	Bottom quintile	2nd quintile	Middle quintile	4th quintile	Top quintile
Effect of return to 30th pctl	2025	25,050	25,050	25,050	1,010	1,010	1,010	1,010	1,010	270	330	270	130	*
Effect of return to 30th pctl	2030	25,050	25,050	25,050	980	980	980	980	980	270	340	240	110	*
Effect of return to median	2025	25,050	25,050	25,050	1,010	1,010	1,010	1,010	1,010	270	330	270	130	*
Effect of return to median	2030	25,050	25,050	25,050	980	980	980	980	980	270	340	240	110	*
Effect of returning SRR age to 24	2025	25,050	25,050	25,050	1,010	1,010	1,010	1,010	1,010	270	330	270	130	*
Effect of returning SRR age to 24	2030	25,050	25,050	25,050	980	980	980	980	980	270	340	240	110	*
Effect of removing national cap	2025	25,050	25,050	25,050	1,010	1,010	1,010	1,010	1,010	270	330	270	130	*
Effect of removing national cap	2030	25,050	25,050	25,050	980	980	980	980	980	270	340	240	110	*

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.4.3 Table 4c\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients											
		Family type				Disability				Work status			
		WA single w/o kids	WA lone parent	WA couple w/o kids	WA couple w/kids	Single pensioner	Pensioner couple	Family with disabled adult	Family w/o disabled adult	Working family	Non-working family	Family with one worker	Family with two workers
Effect of return to 30th pctl	2025	380	220	60	240	100	*	530	500	650	390	500	140
Effect of return to 30th pctl	2030	360	220	50	230	90	*	520	470	610	380	470	140
Effect of return to median	2025	380	220	60	240	100	*	530	500	650	390	500	140
Effect of return to median	2030	360	220	50	230	90	*	520	470	610	380	470	140
Effect of returning SRR age to 24	2025	380	220	60	240	100	*	530	500	650	390	500	140
Effect of returning SRR age to 24	2030	360	220	50	230	90	*	520	470	610	380	470	140
Effect of removing national cap	2025	380	220	60	240	100	*	530	500	650	390	500	140
Effect of removing national cap	2030	360	220	50	230	90	*	520	470	610	380	470	140

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

#### 7.4.4 Table 4d\_s: Sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients										
		Maximum age						Ethnicity				
		16 to 24	25 to 34	35 to 49	50 to 64	65 to 79	80 plus	White	Mixed	Asian	Black	Other
Effect of return to 30th pctl	2025	110	240	350	190	110	*	810	*	110	40	30
Effect of return to 30th pctl	2030	100	220	340	190	110	*	780	*	100	50	30
Effect of return to median	2025	110	240	350	190	110	*	810	*	110	40	30
Effect of return to median	2030	100	220	340	190	110	*	780	*	100	50	30
Effect of returning SRR age to 24	2025	110	240	350	190	110	*	810	*	110	40	30
Effect of returning SRR age to 24	2030	100	220	340	190	110	*	780	*	100	50	30
Effect of removing national cap	2025	110	240	350	190	110	*	810	*	110	40	30
Effect of removing national cap	2030	100	220	340	190	110	*	780	*	100	50	30

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells

### 7.4.5 Table 4e\_s: sample size

Policy change	Year	Private Rented Sector Housing Benefit and UC Housing recipients													
		Country		Super-region						Rural/urban area					
		England	Wales	Scotland	Northern Ireland	London	South of England	Midlands	North of England	Mainly Rural	Largely Rural	Urban with Significant Rural	Urban with City and Town	Urban with Minor Conurbation	Urban with Major Conurbation
Effect of return to 30th pctl	2025	850	50	50	80	160	280	120	270	180	150	160	190	180	150
Effect of return to 30th pctl	2030	810	50	50	80	150	270	120	260	170	150	160	180	170	150
Effect of return to median	2025	850	50	50	80	160	280	120	270	180	150	160	190	180	150
Effect of return to median	2030	810	50	50	80	150	270	120	260	170	150	160	180	170	150
Effect of returning SRR age to 24	2025	850	50	50	80	160	280	120	270	180	150	160	190	180	150
Effect of returning SRR age to 24	2030	810	50	50	80	150	270	120	260	170	150	160	180	170	150
Effect of removing national cap	2025	850	50	50	80	160	280	120	270	180	150	160	190	180	150
Effect of removing national cap	2030	810	50	50	80	150	270	120	260	170	150	160	180	170	150

All sample sizes rounded down to a multiple of 10 and \* indicates cell suppressed due to sample size and row totals adjusted to exclude counts from suppressed cells