

Why Concessions Are Not Enough: Universal Credit and Personal Independence Payment Bill - Urgent Briefing

The Government's recent announcement of concessions to the Universal Credit and Personal Independence Payment (PIP) Reform Bill may appear to soften the blow of the proposed legislation but these changes do not go far enough. This is not reform guided by a moral compass. It is a political move to suppress discontent among MPs and existing claimants, while quietly establishing a two-tier system that punishes those who become disabled in the future.

The Concessions

The Prime Minister has confirmed that amendments are being considered which would shield existing PIP and Universal Credit claimants from the full impact of the proposed changes. These concessions will protect current claimants and a limited group of future claimants with severe and lifelong conditions or a terminal illness and are therefore welcome.

According to analysis from the Trussell Trust, this would protect:

- 2.2 million people from real terms cut to the Universal Credit health element.
- 370,000 people from PIP cuts.

While this may seem like progress, it is only partial. These concessions create a new system where support depends not on need or condition, but on when a person becomes disabled.

What This Means for Disabled People

This creates a fundamentally unjust, two-tier system where two people with the same condition receive vastly different levels of support simply based on when their condition was acquired.

Imagine the following scenarios:

- A person sustains a spinal cord injury in December 2026 and life as they know it changes overnight. They are subject to a harsher, more restrictive benefits regime. Another person who acquires the same injury in 2025 or has acquired it in previous years will continue under the current, more supportive system.
- Similarly, individuals who develop long-term, life-changing conditions such as acquired brain injury, multiple sclerosis, motor neurone disease, a cancerous tumour that causes paralysis, or amputation due to diabetes, will be subject to differential treatment based on arbitrary timelines.

This is not a question of fairness. It is an active dismantling of the principle of equity in our social security system.

The outlook continues to remain bleak for many others, particularly for people who become disabled or experience a significant deterioration in their health in the next few years, according to the Trussell Trust's analysis:

- The proposed new '4-point' PIP eligibility rule will leave approximately 430,000 disabled people worse off by around £4,500 per year.
- The changes to the Universal Credit health element will result in around 700,000 people losing approximately £3,000 per year.

There have also been vague and insufficient commitments made on:

- **Additional employment support** - While the Government has spoken of bringing investment forward, no detail has been provided on what this will involve or how it will be sustained.
- **A co-production process for reviewing PIP assessments with disabled people** - However, there is no binding commitment that the changes to PIP eligibility will be delayed until the review is completed or that its findings will be taken into account.

This Is Political, Not Moral

These concessions are not rooted in evidence, equity, or compassion. They have been announced to appease current disabled voters, while laying the groundwork for future cuts. Any MP with a true conscience, who believes in fairness and upholding the principles of equity, must see through these concessions.

MPs are also being asked to pass this legislation without full information on its implications:

- There is no updated impact assessment covering cumulative effects on poverty or disabled people. It remains unclear whether any will be published, before Second Reading.
- No amendments are permitted ahead of Second Reading and MPs will have only around four working days to assess any Government amendments before the final vote.
- The entire final scrutiny process is expected to be completed in one day, barely enough time for meaningful debate or amendment on changes that will affect the most vulnerable in our society.

What We Are Calling For

We continue to support the reasoned amendment calling for the withdrawal of the Bill until a full impact assessment has been carried out and substantive changes are made.

These concessions, while welcome for existing claimants, are not good enough. They cement a two-tier benefits system, privileging current claimants and abandoning future disabled people. There is no justification for two people with the same life-altering condition receiving different levels of support based solely on timing.

Disability is not a distant issue affecting ‘other people’. It is a reality that any one of us or our loved ones could face, at any point in life, whether through ageing, illness, or injury. That is why decisions about social welfare and support must be made with empathy, foresight, and a commitment to fairness. These systems must be designed not just for today’s claimants, but for all of us, because one day, any of us might need to rely on them.

We urge all MPs, regardless of party, to vote against this Bill. Conscience, not compromise, must guide this vote.

About SIA

The Spinal Injuries Association (SIA) is the leading national charity dedicated to supporting over 105,000 individuals affected by spinal cord injury (SCI) across the UK. Our mission is to be the expert guiding voice for life after spinal cord injury, ensuring that everyone touched by SCI can lead a fulfilled life. We offer a comprehensive range of services, including a free advice line, specialist nurse support, accredited training for healthcare professionals, and a network of community groups. Through advocacy, education, and direct support, we strive to break down barriers and promote inclusion for the SCI community.

For more information contact Spinal Injuries Association’s Public Affairs Team,
campaigning@spinal.co.uk

27th June 2025