

**Scheme comparison (annual) (working aged only)**

<b>Scheme</b>	<b>Scheme cost (£m)</b>	<b>Net saving (£m)</b>	<b>Working age households affected</b>	<b>Average change (£)</b>
Current scheme 2023/24	30.00	Not applicable	0	0.00
Current scheme 2024/25	31.60	0.00	0	0.00
Option 2a 10% (means tested)	28.10	1.90	22,628	154.83
Option 2b 17% (means tested)	25.70	3.20	22,628	262.31
Option 2c 20% (means tested)	24.70	3.90	22,628	307.98
Option 3a 20% (income protected)	27.90	2.00	11,931	303.29
Option 3b 34% (income protected)	25.50	3.30	11,931	503.47
Option 3c 41% (income protected)	24.60	3.90	11,931	585.36
Option 4a 13% (household protected)	28.10	1.90	20,022	174.81
Option 4b 19% (household protected)	25.70	3.20	20,022	294.68
Option 4c 25% (household protected)	24.70	3.90	20,022	344.62
Proposal 1 (£3.00 minimum award)		0.04	503	83.72
Proposal 2 (Abolish 2AR)		0.06	200	289.64
Proposal 3 (Capital cut-off £6k)		0.22	171	1,287.00
Discretionary Fund (depends on scheme chosen)		(Negative value, dependent upon scheme chose)	Not known	Not applicable