



# Benefits Overview

A QUICK GUIDE TO BENEFITS

TREVOR HARPER

ADE OLAIDE-ABIDOYE

# Universal Credit

- ▶ Universal Credit is a payment to help with your living costs. It's paid monthly - or twice a month for some people in Scotland.
- ▶ You may be able to get it if you're on a low income, out of work or you cannot work.

Universal Credit replaces the following benefits:

- ▶ Child Tax Credit
- ▶ Housing Benefit
- ▶ Income Support
- ▶ income-based Jobseeker's Allowance (JSA)
- ▶ income-related Employment and Support Allowance (ESA)
- ▶ Working Tax Credit

# Universal Credit eligibility

- ▶ You may be able to get Universal Credit if:
- ▶ you're on a low income or out of work
- ▶ you're 18 or over (there are some exceptions if you're 16 to 17)
- ▶ you're under State Pension age (or your partner is)
- ▶ you and your partner have £16,000 or less in savings between you
- ▶ you live in the UK

The list of exceptions can be found on:

<https://www.gov.uk/universal-credit/eligibility>

# New Style Jobseeker's Allowance (JSA)

You can apply for 'new style' JSA to help you when you are looking for work.

You cannot apply for contribution-based or income-based JSA anymore. If you are currently getting contribution-based or income-based JSA, you will keep getting payments while you are eligible until your claim ends

# New Style Jobseeker's Allowance (JSA) Eligibility

You will need to have:

- ▶ worked as an employee
- ▶ paid Class 1 National Insurance contributions, usually in the last 2 to 3 years (National Insurance credits can also count)

You will not be eligible if you were self-employed and only paid Class 2 National Insurance contributions, unless you were working as a share fisherman or a volunteer development worker

Other eligibilities are available at:

<https://www.gov.uk/jobseekers-allowance/eligibility>

# 'New Style' Employment and Support Allowance (ESA)

- ▶ You can apply for 'new style' Employment and Support Allowance (ESA) if you're under State Pension age and you have a disability or health condition that affects how much you can work.

You also need to have both:

- ▶ worked as an employee or have been self-employed
- ▶ paid enough National Insurance contributions, usually in the last 2 to 3 years - National Insurance credits also count

A list of the eligibility and conditions can be found at:

<https://www.gov.uk/employment-support-allowance/eligibility>

# Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

You can get Pension Credit even if you have other income, savings or own your own home.

For further information see:

<https://www.gov.uk/pension-credit>

# Personal Independence Payment (PIP)

Personal Independence Payment (PIP) can help you with some of the extra costs if you have a long term physical or mental health condition or disability.

The amount you get depends on how your condition affects you, not the condition itself. You'll be assessed by a health professional to work out the level of help you can get

For more information see:

<https://www.gov.uk/pip>

<https://www.turn2us.org.uk/Benefit-guides/Claiming-Personal-Independence-Payment/Fill-in-PIP-form>

# Disability Living Allowance (DLA)

Disability Living Allowance (DLA) is being replaced by Personal Independence Payment (PIP) for people with disability.

You can only apply for DLA if you are under 16. You can apply for:

PIP if you are 16 or over and have not reached State Pension age.

Attendance Allowance if you are State Pension age or older and do not get DLA.

If you already get DLA, your claim might end. You will get a letter telling you when this will happen and how you can apply for PIP.

For information to claim DLA for children see:

<https://www.gov.uk/disability-living-allowance-children>

# Carer's Allowance

## ▶ How it works

- ▶ You could get £67.25 a week if you care for someone at least 35 hours a week and they get certain benefits.
- ▶ You do not have to be related to, or live with, the person you care for.
- ▶ You do not get paid extra if you care for more than one person.
- ▶ If someone else also cares for the same person as you, only one of you can claim Carer's Allowance.

# Carer's Allowance Eligibility

- ▶ The person you care for must already get one of these benefits:
- ▶ Personal Independence Payment - daily living component
- ▶ Disability Living Allowance - the middle or highest care rate
- ▶ Attendance Allowance
- ▶ Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- ▶ Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- ▶ Armed Forces Independence Payment
- ▶ If someone else also cares for the same person as you, only one of you can claim Carer's Allowance.

For further information, see:

<https://www.gov.uk/carers-allowance/eligibility>

# Employment Support

Provisions through the Jobcentre Plus:

- ▶ Individual Personalised Employment Support - is a voluntary provision aimed specifically at disabled people, as defined under the Equality Act 2010, with complex barriers to employment
- ▶ Work and Health Programme - primarily helps people who have a disability or health condition, as well as the long-term unemployed and certain other priority groups find and keep a job

Please consult with your Jobcentre for more information.

# Useful Schemes

**Disability Confident Scheme** – encouraging employers to recruit and retain more disabled people.

For further information see:

<https://www.gov.uk/looking-for-work-if-disabled>

**Access to Work** - If you're disabled or have a physical or mental health condition that makes it hard for you to do your job, you can:

- ▶ talk to your employer about changes they must make in your workplace
- ▶ get extra help from Access to Work, including mental health support

For further information see:

<https://www.gov.uk/access-to-work>

# Benefit Calculations

- ▶ There are several benefit calculators on gov.uk
- ▶ <https://www.gov.uk/benefits-calculators>
- ▶ For simplicity we tend to use '**entitled to**' which is a user friendly and relatively quick to use and you'll get an idea of which benefits you may be entitled to.
- ▶ This can be accessed here: <https://www.entitledto.co.uk/>

There is a great deal of information on the gov.uk website, it is an invaluable source of information which is available to everyone.

Take a look here: <https://www.gov.uk/>



Any Question