

Benefits Overview

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PIP - Introduction

- You must be 16 or over and normally under 65
- You do not get Disability Living Allowance
- You meet the disability Conditions
- PIP is not means tested
- It can be claimed by an appointee on behalf of the person
- Current rates:
- Care - Standard Rate £58.70 Enhanced Rate £87.65
- Mobility - Standard Rate £23.20 Enhanced Rate £61.20

PIP disability conditions

- Your ability to undertake "Daily Living Activities" or "Mobility Activities" is limited by your physical or mental condition (for the standard rate 8 points) or it is severely limited (for the enhanced rate 12 points) and:
- Unless you are terminally ill you have met the conditions above for 3 months and are expected to continue to meet it for a further 9 months.
- If someone is terminally ill and death can be reasonably expected within 6 months, they automatically get the enhanced rate Daily Living component

Points Examples

- Care:
 - Needs an aid or appliance to be able to dress or undress – 2 points
 - Needs social support to be able to engage with others - 4 points
- Mobility:
 - Can stand and then move more than one metre, but no more than 20 metres either aided or unaided – 12 points
 - Cannot plan the route of a journey – 8 points
 - Cannot plan the route of a journey on a familiar route – 12 Points
- You must be able to perform tasks "reliably" and "repeatedly" for the majority of time/days

Universal Credit

Who can claim?

- Single people aged 18 and above
- Some single people aged 16 and 17 such as some students
- Couples normally with one partner over 17 and under 65
- Families
- Household Income must not be too high
- Savings must not be over £16000
- You (and your partner) must have a claimant commitment
- Once you work, UC reduced by 63p for every £1 earned

What benefits does Universal Credit Replace?

- Income based job seekers allowance(JSA)
- Income based employment and support allowance (ESA)
- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Not Carer's Allowance, Contribution based ESA and JSA or Council Tax Support

How much can you get per month?

• Single – Under 25	£251.77
- Over 25	£317.82
• Couple one over 25	£498.89
• First Child	£277.08
• Second Child	£231.67
• Disabled Child (lower)	£126.11
(higher)	£392.08
Limited Capability for work	£126.11
Limited capability for Work activity	£336.20
Carer	£160.20
+ help with childcare costs	
+ work allowance of up to £503	

Tax credits Vs Universal Credit

- Many parents may be getting tax credits until the young person is 20
- It may be better for the young person to claim UC in their own right:

Couple claiming full tax credits, with one child who has a disability:

Current tax credit claim	£128.46	New Universal Credit Claim	£87.20
Child Benefit	£ 20.70		
Total	£149.16		

How does the young person claim UC?

- If still a student:

Claim UC – this will be turned down

Claim New Style ESA credits only claim

Wait to be assessed for work capability – be found unfit for work

Reclaim UC and ask for it to be backdated

- If not a student:

Claim UC at www.gov.uk - ask for an advanced payment if necessary

Wait for work capability assessment

Calculations for UC young person

- Person aged 22 with disability earning £90 per week gets £1.40pw
- Person aged 25 with disability earning £90 per week gets £16.64pw

- Person aged 22 with disability and limited capability for work, earning £90 per week gets £58.10
- Person aged 25 with disability and limited capability for work, earning £90 per week gets: £73.34pw

- Remember, the young person may also get PIP.

Calculation for Parent UC

- Couple, one earning £20000 per year, one caring for a young person with a disability paying £135 per week rent. Savings under £6k
- Carers allowance £66.15
- Universal Credit £13.33
- Total £79.48 PW
- Note (you may be able to get a carer council tax reduction when the young person reaches 18, but if you are on Council tax benefit, you will have to pay 20% of the bill when the young person is classed as an adult)

Legacy Benefits

- Working Tax Credit
- Child Tax Credit
- Employment and Support allowance (Income Based)
- Job Seekers Allowance (income based)
- Income Support
- Housing Benefit

Existing claimants, families with three children and one born after April 2017 remain on these benefits until a significant change in circumstances.

Other benefits still available

New Style Employment and Support Allowance

New Style Job Seekers Allowance

Bereavement Allowance

Pension Credit

State Pension

Child benefit

Guardian's allowance

Child Benefit

Council tax benefit

Maternity Allowance

Disability Living Allowance

- Payable to carers of children from 0 to under 16 years who have personal care or mobility needs
- There are still some adults claiming DLA from Pre PIP days.
- Lower rate mobility payable from 5 years old, higher rate from 3 years old.

- There are 3 levels of the care component, and 2 levels of mobility:
- Lower Rate Care - £23.20 per week
- Middle rate Care - £58.70
- Highest Rate Care - £87.65

- Lower Rate Mobility - £23.20
- Higher rate Mobility - £61.20

DLA (cont)

- You can get care, mobility or a combination of both.
- You must have had your care or mobility needs for three months and expect them to last a further 6 months
- Can be awarded for a set time or indefinitely, but still can be reviewed at any time.
- There are special rules for people who are terminally ill and not expected to live longer than 6 months

Carers Allowance

- Payable to people who care for someone who receives PIP Care, DLA (middle or higher rate care) or Attendance Allowance for 35 hours per week
- Can be topped up with Universal Credit
- Can be paid if you go on holiday or if you or the person cared for goes into hospital (in certain circumstances)
- Earnings limit for carer after tax, NI and some other deductions of £123 per week
- If you claim another “earnings replacement benefit” such as the state pension, only the higher one is paid
- Can be claimed from 16 to any age
- Not payable if carer attends university, school or college for 21 hours or more per week
- Claiming Carers Allowance can affect the benefits of the person being cared for

Attendance Allowance

- Payable to people who claim over 65 who have personal care needs
- Age of claims rising to 67 in line with retirement age
- There are two levels of Attendance allowance, similar to middle and higher rate care of DLA.
- There are no mobility payments
- You must have had the care needs for six months