

Quick Guide to Benefits

INCOME SUPPORT

Income Support is a benefit paid for people who have no income or a low income and who are lone parents, carers, sick or disabled. In order to qualify you must:

- Work no more than 16 hours per week (if single 24hours if couple)
- You must be over 18 years old (special rules for 16/17yr olds)
- Must satisfy residence conditions

People most likely to qualify for Income Support are those people who are lone parents, those with disabilities/ long term sick, families on low income or pensioners.

Applications must be made in writing on the appropriate claim form and supported with proof of all income and savings or by using the dedicated application line number 0800 0 55 66 88. An officer may visit the claimant from the Department for Work and Pensions to verify the address that they are claiming from and check their income and capital.

Claims can take anything from three weeks to three months to be put into payment, depending on the complexity. Income Support will also assess entitlement to help with housing costs for homeowners only. This includes the interest on the mortgage or some home improvement loans. Private and council tenants will have to claim Housing Benefit for help with the payment of rent. The income of other adults in the home is considered in the calculation of entitlement.

INCAPACITY BENEFIT - EMPLOYMENT SUPPORT ALLOWANCE (ESA)

Incapacity Benefit is paid to claimants who are sick or disabled and found unfit for work by the DWP. In order to qualify for the benefit, the claimant must pass the 'Personal Capability Assessment Test'.

This is a test designed to assess whether or not a claimant could do a job of work, not just their usual occupation.

If the claimant qualifies, they must also have paid sufficient National Insurance contributions in the relevant three tax years (just put the claim in and see!)

It saves time if a medical certificate is returned with the claim form. It is also advisable to make a claim for Income Support at the same time, just in case the claimant has not paid sufficient NI but is deemed unfit for work. They could possibly qualify for Income Support if they meet the qualifying criteria as a person who is sick/disabled.

Check whether patients have been on Incapacity Benefit for 52 weeks or more. If a claimant has been in receipt of Incapacity Benefit for 52 weeks, they are classed as being long-term sick and may qualify for a disability premium bringing them into entitlement for Income Support. It is always worth trying.

ESA started on 27.10.2008. All claimants who become unable to work due to ill-health or disability will have to claim this benefit. It has a very similar assessment of the claimants ability to work. The biggest difference between IB and ESA is that the test is of what you are capable of doing as opposed to what you cannot now do. This with a view to supporting claimants back into work.

CARER'S ALLOWANCE

Carer's Allowance is a benefit paid to those people who are caring for someone who is sick or disabled. There are no discretionary areas around the qualifying conditions:

- The claimant must be over 16 (special rules apply for people aged over 60 and in receipt of state pension)
- The claimant must provide a minimum of 35 hours a week of care.
- The claimant cannot be studying or working full time.
- The claimant must not earn more than £95 per week after deductions (check benefits rate posters for changes)

- The person *being cared for* must be in receipt of Attendance Allowance or Disability Living Allowance at the middle or high rate of the care component.

ATTENDANCE ALLOWANCE

Attendance Allowance is paid to people over 65 years, who have a chronic, severe disability that affects their ability to care for themselves. The disability can be either physical or mental. Caring for themselves includes things like difficulty getting into and out of bed, getting washed, dressed, eating a main meal, using the toilet and taking medication.

They do not have to have a carer or someone helping them but they must require attention or supervision from another person, which basically means that the need for help must be there frequently or for significant portions of the day.

Claims take anything from three months to six months to decide and can be paid at one of two levels, depending on the level of need.

Claims should always be supported with medical evidence or a statement from someone who has treated the claimant or knows them well. This should be their GP, health visitor, social worker etc. Do not delay submitting the form whilst you wait for statements.

If the claim is successful, claimant should check to see if they would now be entitled to Income Support.

DISABILITY LIVING ALLOWANCE

Disability Living Allowance is for people under 65 who have a chronic, severe disability that effects their ability to walk and to care for themselves.

It is split into two components as indicated below:

Mobility Component - Higher Rate
 Lower Rate

Care Component - Higher Rate
 Middle Rate
 Lower Rate

Claimants could qualify for any combination of the two components or just one. In order to qualify for the mobility component, the claimant must be unable to walk or virtually unable to walk. To qualify for the care component the claimant must require attention or supervision with their bodily functions, frequently or for a significant portion of the day or night as with Attendance Allowance

If in doubt check with an adviser but the decisions from the Disability Benefits Unit are often inconsistent so it is always best to make a claim and see and then appeal if you are still unhappy.

WHERE TO GO FOR ADVICE

Unfortunately, advice provision throughout the UK is sparse. This is no different for Croydon. Croydon Sickle Cell and Thalasemia Centre has a welfare rights advisor who holds monthly advice surgeries by appointment only for those seeking advice. The appointments must be booked through the centre on 0208 251 7229.

Advice services:

Croydon Welfare Rights Team -

Freephone Advice - 0800 731 5920

Age Concern - 0208 680 5450

Citizens Advice Bureau - Thornton Heath 0208 684 2236

New Addington 01689 846 890