

# **Welfare Benefits and Tax Credits Handbook**

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**13th edition**

**Child Poverty Action Group**

CPAG promotes action for the prevention and relief of poverty among children and families with children. To achieve this, CPAG aims to raise awareness of the causes, extent, nature and impact of poverty, and strategies for its eradication and prevention; bring about positive policy changes for families with children in poverty; and enable those eligible for income maintenance to have access to their full entitlement. If you are not already supporting us, please consider making a donation, or ask for details of our membership schemes, training courses and publications.

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94 White Lion Street  
London N1 9PF  
Tel: 020 7837 7979  
staff@cpag.org.uk  
www.cpag.org.uk

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# The authors

**Consultant editor: Simon Osborne**

**Barbara Donegan** is a freelance welfare rights trainer and consultant.

**Carolyn George** is a freelance trainer and writer on welfare rights.

**Alison Gilles** is a welfare rights worker at CPAG in Scotland.

**Will Hadwen** is a freelance trainer and consultant on welfare rights and related areas. She previously worked for Citizens Advice as a social security specialist.

**Daphne Hall** is a part-time welfare rights adviser at Bristol City Council, and a freelance trainer and writer on welfare rights.

**Susan Mitchell** is a freelance writer on welfare rights.

**Paul Moorhouse** is a part-time welfare rights worker for North Wiltshire CAB, and a freelance trainer and writer.

**Simon Osborne** is a welfare rights worker at CPAG, based at CPAG in Scotland.

**Judith Paterson** is CPAG in Scotland's welfare rights co-ordinator.

**Angela Toal** is a welfare rights worker at CPAG in Scotland.

**Paula Twigg** works at the Mary Ward Legal Centre as the Advice Services Director.

**Rebecca Walker** is a part-time welfare rights worker at Pitsmoor CAB, and a freelance trainer and writer on welfare rights.

**Mark Willis** is a welfare rights worker at CPAG in Scotland.

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**The law covered in this book was correct on 1 March 2011 and includes regulations laid up to this date.**

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# Foreword

It is a real privilege as CPAG's new Chief Executive to welcome you to the latest edition of this essential *Handbook*.

In taking up the reins here I am reminded of earlier challenges the organisation faced. Some are familiar, like benefit and legal aid cuts and the threat to child benefit; others are new, such as universal credit and ensuring delivery of the Child Poverty Act.

Today, the Child Poverty Act has turned the Labour government's ambitious targets into a binding legal duty. The targets have already driven considerable action to improve family incomes through child benefit and tax credits, through investment in welfare-to-work programmes and through important infrastructure developments, such as the National Childcare Strategy.

But there are challenges ahead. The 2004/05 target to reduce child poverty by one-quarter was just missed and it is certain that the target to halve child poverty by 2010 will also be missed. Inequalities in wealth remain stark and child poverty rates have risen since 2004/05. The Institute for Fiscal Studies projects that child poverty is likely to reduce to 2.4 million (before housing costs) in 2010/11 – 700,000 short of the target of 1.7 million.

Nevertheless, the existence of the target has led to real results for poor families and has unified the voluntary sector in a shared determination to rid this country of the scourge of child poverty through the End Child Poverty coalition. Real progress has been made and much more should have been done, but the goal posts are now shifting.

Despite downplaying the previous government's achievements in reducing child poverty, the current government's own plans for universal credit are much less ambitious – aiming to lift 350,000 out of poverty, despite heroic assumptions about increased take-up. Ministers say there will be 'no losers', but this is only guaranteed at the point of change, which effectively means that £18 billion of benefit cuts will be carried over into the new welfare landscape when universal credit is in place. Although the integration of different payments is desirable and the help with transitions to work very welcome, the promise that it heralds simplicity and improved work incentives must be regarded with some scepticism. Substantial improvements in both structure and investment are needed if this promise is to be realised.

But worst of all, while any claimed advantages of universal credit are still several years hence, we face massive cuts in welfare benefits with devastating consequences for individual families. Among those worst affected are families with children. Women have also been hit particularly hard, while work incentives

for those entering work or increasing their hours will be worse. Tax credits – the main vehicle used by the previous government to reduce child poverty levels – are to be slashed. Increased tapers, frozen payment levels, reduced help with childcare costs and the very disregards that prevented overpayments will be severely reduced. We are already seeing widespread consternation as these cuts start to bite into family budgets.

The most recent Institute for Fiscal Studies forecast suggests that both absolute and relative poverty will rise in 2012/13 by 200,000 and 100,000 respectively and in 2013/14 by 300,000 and 200,000. To reach the 2020 child poverty target therefore, the government would have to reduce child poverty by 10.5 per cent – relative child poverty has not fallen by such a rate over any period since at least 1961 (when the relevant statistical series began).

As the social security system faces arguably the biggest upheaval and programme of cuts since the establishment of the welfare state, the need for advice on welfare benefits has never been greater, but the advice sector is also being attacked from all sides. Local authority welfare rights services are already being cut, as is funding to local advice centres, and now the government has legal aid for welfare benefits in its sights. The £22 million likely annual saving is relatively modest, but the impact on the provision of advice and, ultimately, vulnerable families will be profound. The ability of low-income families to challenge unfair and unlawful decisions, or correct mistakes made by the powerful machinery of the state will be fundamentally undermined if these changes go ahead. The odds will be even more stacked against poor families.

CPAG is currently campaigning to save child benefit, as we did so successfully in the 1980s. This time, we appear to have some of the press on our side, arguing against the impact the changes will have on stay-at-home mums. For CPAG there is a clear matter of principle – child benefit is the fairest way to ensure the cost of having children is acknowledged. Paying it as a benefit, rather than a tax allowance, direct to the mother ensures it reaches its target, and higher rate tax payers get no more than everyone else. The tax allowances it replaced did not guarantee this. And as a benefit, it provides security regardless of changes in employment. It does not defeat people's own efforts to improve their income because it is not means-tested. It is a national treasure and we will make it our business to retain and restore it.

Finally, I look forward to working closely with advice workers, voluntary sector colleagues and others to continue the fight against child poverty in the months and years ahead. There is much to be done and I relish the challenge.

**Alison Garnham**

Chief Executive, Child Poverty Action Group

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# Contents

How to use this <i>Handbook</i>	x	
Abbreviations	xii	
Means-tested benefit rates	xiii	
Non-means-tested benefit rates	xvii	
Tax credit rates	xx	
<b>Part 1</b>	<b>Introduction</b>	
Chapter 1	Introduction	3
<b>Part 2</b>	<b>Benefits</b>	
Chapter 2	Bereavement benefits	25
Chapter 3	Carer's allowance	48
Chapter 4	Child benefit	58
Chapter 5	Council tax benefit	81
Chapter 6	Disability living allowance and attendance allowance	101
Chapter 7	Employment and support allowance	140
Chapter 8	Employment and support allowance: limited capability for work	167
Chapter 9	Guardian's allowance	188
Chapter 10	Health benefits	198
Chapter 11	Housing benefit and discretionary housing payments	214
Chapter 12	Housing benefit rent restrictions	271
Chapter 13	Incapacity benefit	302
Chapter 14	Income support	310
Chapter 15	Industrial injuries benefits	332
Chapter 16	Jobseeker's allowance: main rules	358
Chapter 17	Jobseeking conditions, sanctions and hardship payments	401
Chapter 18	Maternity allowance	460
Chapter 19	Pension credit	472
Chapter 20	Retirement pensions	489
Chapter 21	Severe disablement allowance	506
Chapter 22	Social fund: discretionary payments	510
Chapter 23	Social fund: regulated payments	538
Chapter 24	Statutory maternity, paternity and adoption pay	552
Chapter 25	Statutory sick pay	583

<b>Part 3</b>	<b>Special benefit rules</b>	
Chapter 26	Studying and benefits	601
Chapter 27	Benefits in hospital, prison and other special circumstances	640
<b>Part 4</b>	<b>Common benefit rules</b>	
Chapter 28	Work and benefits	685
Chapter 29	Incapacity for work	700
Chapter 30	Claiming for others: non-means-tested benefits	709
Chapter 31	Claiming for others: means-tested benefits	720
Chapter 32	National insurance contributions	737
Chapter 33	Maintenance	768
Chapter 34	Applicable amounts	783
Chapter 35	Housing costs	818
Chapter 36	Income: non-means-tested benefits	858
Chapter 37	Income: means-tested benefits	874
Chapter 38	Capital	945
<b>Part 5</b>	<b>Benefit claims, decisions and challenges</b>	
Chapter 39	Claims, backdating and getting paid	991
Chapter 40	Overpayments	1045
Chapter 41	Fraud	1078
Chapter 42	Decisions, revisions and supersessions	1093
Chapter 43	Appeals	1132
Chapter 44	Challenging decisions on statutory payments	1197
Chapter 45	Social fund reviews	1209
Chapter 46	Discrimination and human rights	1216
Chapter 47	Complaints	1232
<b>Part 6</b>	<b>Tax credits</b>	
Chapter 48	Child tax credit	1243
Chapter 49	Working tax credit	1259
Chapter 50	Work and tax credits	1273
Chapter 51	The amount of tax credit	1285
Chapter 52	Income: tax credits	1306
Chapter 53	Claims, backdating and getting paid: tax credits	1326
Chapter 54	Decisions and changes in circumstances: tax credits	1337
Chapter 55	Overpayments of tax credits	1349
Chapter 56	Investigations, penalties and fraud: tax credits	1360
Chapter 57	Revisions and appeals: tax credits	1370

<b>Part 7</b>	<b>Immigration and residence rules for benefits and tax credits</b>	
Chapter 58	Coming from abroad: immigration status	1387
Chapter 59	Coming from abroad: residence rules	1404
Chapter 60	Going abroad	1454
Chapter 61	European Union co-ordination rules	1474
<b>Appendices</b>		
Appendix 1	Useful addresses	1491
Appendix 2	Information and advice	1497
Appendix 3	Useful publications	1499
Appendix 4	Statutory maternity pay, statutory paternity pay (birth) and maternity allowance	1503
Appendix 5	Pension age for women born between 6 April 1950 and 6 April 1995	1507
Appendix 6	Prescribed degrees of disablement	1509
Appendix 7	Prescribed industrial diseases	1511
Appendix 8	Upper and lower earnings limits	1524
Appendix 9	Disability which puts a person at a disadvantage in getting a job	1526
Appendix 10	Limited capability for work assessment	1528
Appendix 11	Limited capability for work-related activity assessment	1535
Appendix 12	Abbreviations used in the notes	1539
<b>Index</b>		1551

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# How to use this *Handbook*

This *Handbook* covers the rules for all welfare benefits and tax credits.

The basic structure of the benefit and tax credit systems is summarised in Chapter 1. This chapter explains the differences between the various types of benefits and tax credits, and includes a quick guide to the benefits and tax credits you can claim depending on your circumstances.

This *Handbook* also aims to give practical help in the areas where disputes are likely to arise between claimants and local authorities, the Department for Work and Pensions (DWP), the Revenue or other government departments. If you are challenging a decision related to your claim it is helpful to refer to the relevant law and official guidance, and references are given in the notes at the end of each chapter.

In this *Handbook* the chapters are organised into seven parts. Part 1 outlines the benefit and tax credit systems. Parts 2–5 are about benefits and Part 6 is about tax credits. Part 7 outlines the immigration and residence rules that apply to both benefits and tax credits. Broadly, all the information about individual benefits, in alphabetical order, is in Part 2, and all the benefit rules that apply to particular groups, or are common to all of the benefits, are in Parts 3–5. Part 6 describes the two different tax credits as well as the rules common to both.

The notes are at the end of each chapter and are numbered in the order they appear in the text. The notes are in abbreviated form, in order to save space, and the relevant abbreviations are listed in Appendix 12.

For example, ‘Reg 52(2) JSA Regs’ is regulation 52(2) of the Jobseeker’s Allowance Regulations 1996. The references are usually to Acts or Regulations, but sometimes they are to caselaw (Upper Tribunal, social security commissioners’ or court decisions) and guidance issued by the DWP. Appendix 2 and Appendix 3 suggest where to look for copies of the law and caselaw.

In the text, abbreviations are also used for most of the benefits in order to save space. There is a list of abbreviations used in the text on pxii. However, an abbreviated term is always given in full the first time it is used in a chapter or section.

The index contains entries in bold type, directing you to the general information on the subject or where the subject is covered more fully. Sub-entries under the bold headings are listed alphabetically and direct you to specific aspects of the subject.

The cross references in the text refer you to other information about the relevant topic.

The main subjects in each chapter are summarised in the contents pages at the front of this book. The main subject headings and page numbers are repeated at the beginning of each chapter.

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***Contents of this Handbook***

**Part 1** contains just one chapter introducing the main structure of the benefit and tax credit systems.

**Part 2** covers the rules for all the non-means-tested and means-tested benefits.

**Part 3** describes the special rules that apply to certain groups of claimants.

**Part 4** gives the general rules that apply to all, or most of, the benefits.

**Part 5** describes the administration of benefits and how to challenge decisions made about benefits or complain if you have been treated unfairly.

**Part 6** covers the rules for tax credits, describes how they are administered and explains how to challenge tax credit decisions.

**Part 7** covers the immigration and residence rules that apply to benefits and tax credits.  
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The benefit and tax credit rates listed in the following sections and throughout this *Handbook* are those applying from April 2011.

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# Abbreviations

AA	attendance allowance	IRS	Independent Review Service
BL	budgeting loan	IS	income support
CA	carer's allowance	JSA	jobseeker's allowance
CAB	Citizens Advice Bureau	MA	maternity allowance
CCG	community care grant	MP	Member of Parliament
CL	crisis loan	MS	Medical Service
CSA	Child Support Agency	NI	national insurance
CRU	Compensation Recovery Unit	NICO	National Insurance Contributions Office
CTB	council tax benefit		
CTC	child tax credit	PAYE	Pay As You Earn
DLA	disability living allowance	PC	pension credit
DWP	Department for Work and Pensions	REA	reduced earnings allowance
EC	European Community	SAAS	Student Awards Agency for Scotland
ECtHR	European Court of Human Rights		
ECJ	European Court of Justice	SAP	statutory adoption pay
EEA	European Economic Area	SDA	severe disablement allowance
EO	employment officer	SF	social fund
ESA	employment and support allowance	SFI	social fund inspector
		SFO	social fund officer
EU	European Union	SLC	Student Loans Company
EWC	expected week of childbirth	SMP	statutory maternity pay
GP	general practitioner	SPP	statutory paternity pay
HB	housing benefit	SSP	statutory sick pay
IB	incapacity benefit	TCO	Tax Credit Office
ICA	invalid care allowance	TS	Tribunals Service
IIDB	industrial injuries disablement benefit	WTC	working tax credit

# Means-tested benefit rates

## Income support/income-based jobseeker's allowance

Personal allowances		£pw
Single	Under 25	53.45
	25 or over	67.50
Lone parent	Under 18	53.45
	18 or over	67.50
Couple	Both under 18	53.45
	Both under 18, certain cases	80.75
	One under 18, one 18–24	53.45
	One under 18, one 25 or over	67.50
	One under 18, certain cases	105.95
	Both 18 or over	105.95
<b>Premiums</b>		
Carer		31.00
Disability	Single	28.85
	Couple	41.10
Enhanced disability	Single	14.05
	Couple	20.25
Severe disability	One qualifies	55.30
	Two qualify	110.60
Pensioner	Single (jobseeker's allowance only)	69.85
	Couple	103.75
<b>Children</b> (Pre-6 April 2004 claims with no child tax credit)		
Child under 20 personal allowance		62.33
Family premium		17.40
Disabled child premium		53.62
Enhanced disability premium (child)		21.63
<b>Capital limits</b>		<b>Lower</b> <b>Upper</b>
Standard		6,000 16,000
Care homes		10,000 16,000
Tariff income £1 per £250 between lower and upper limit		

## Means-tested benefit rates



		<b>£pw</b>	
<b>Pension credit</b>			
<b>Guarantee credit</b>			
Standard minimum guarantee	Single	137.35	
	Couple	209.70	
Severe disability addition	One qualifies	55.30	
	Two qualify	110.60	
Carer addition		31.00	
<b>Savings credit</b>			
Threshold	Single	103.15	
	Couple	164.55	
Maximum	Single	20.52	
	Couple	27.09	
<b>Capital disregard</b>			
Standard/care homes		10,000	
No upper limit			
Deemed income £1 per £500 above disregard			
<b>Income-related employment and support allowance</b>			
		<b>Assessment</b>	<b>Main</b>
		<b>phase</b>	<b>phase</b>
<b>Personal allowances</b>			
Single	Under 25	53.45	67.50
	25 or over	67.50	67.50
Lone parent	Under 18	53.45	67.50
	18 or over	67.50	67.50
Couple	Both under 18 (max)	80.75	105.95
	Both 18 or over	105.95	105.95
<b>Components</b>			
Work-related activity		–	26.75
Support		–	32.35
<b>Premiums</b>			
Carer		31.00	31.00
Severe disability (one qualifies)		55.30	55.30
Severe disability premium (two qualify)		110.60	110.60
Enhanced disability	Single	14.05	14.05
	Couple	20.25	20.25
Pensioner	Single, no component	69.85	–
	Couple, no component	103.75	–
	Single, work-related activity component	–	43.10

## Means-tested benefit rates

	Assessment phase	£pw Main phase
	Couple, work-related activity component	– 77.00
	Single, support component	– 37.50
	Couple, support component	– 71.40
<b>Capital limits</b>		
As for income support		
<b>Housing benefit and council tax benefit</b>		
<b>Personal allowances</b>		
Single	Under 25	53.45
	Under 25 (on main phase ESA)	67.50
	25 or over	67.50
Lone parent	Under 18	53.45
	Under 18 (on main phase ESA)	67.50
	18 or over	67.50
Couple	Both under 18	80.75
	Both under 18 (claimant on main phase ESA)	105.95
	One or both 18 or over	105.95
Dependent children	Under 20	62.33
Pensioner over qualifying age for pension credit	Single under 65	137.35
	Single 65 or over	157.90
	Couple both under 65	209.70
	Couple one or both 65 or over	236.80
<b>Components</b>		
	Work-related activity	26.75
	Support	32.35
<b>Premiums</b>		
	Carer	31.00
Disability	Single	28.85
	Couple	41.00
Disabled child		53.62
Enhanced disability	Single	14.05
	Couple	20.25
	Child	21.63
Severe disability	One qualifies	55.30
	Two qualify	110.60

## Means-tested benefit rates

.....

Family	Ordinary rate	£pw
	Some lone parents	17.40
		22.20

<b>Capital limits</b>	<b>Lower</b>	<b>Upper</b>
Standard	6,000	16,000
Care home (housing benefit only)	10,000	16,000
Over qualifying age for pension credit	10,000	16,000
Tariff income £1 per £250 between lower and upper limit, £1 per £500 for those over qualifying age for pension credit		
No upper limit or tariff income for those on pension credit guarantee credit		

### **Social fund payments**

Maternity grant		500.00
Cold weather payment		25.00
Winter fuel payment	Under 80	200.00
(over qualifying age for pension credit)	80 or over	300.00
	Care home (under 80)	100.00
	Care home (80 or over)	150.00
		(rates to be confirmed for winter 2011/12)

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# Non-means-tested benefit rates

	£pw
<b>Attendance allowance</b>	
Higher rate	73.60
Lower rate	49.30
<b>Bereavement benefits</b>	
Bereavement payment (lump sum)	2,000
Bereavement allowance/widow's pension (55 or over)	100.70
Bereavement allowance/widow's pension (45–54)	30.21–93.65
Widowed parent's allowance/widowed mother's allowance	100.70
<b>Carer's allowance</b>	55.55
Adult dependant (some existing claimants only)	32.70
<b>Child benefit</b>	
Only/eldest child	20.30
Other child(ren)	13.40
<b>Child dependant (some existing claimants only)</b>	
Only/eldest child	8.10
Other child(ren)	11.35
<b>Disability living allowance</b>	
<b>Care component</b>	
Highest rate	73.60
Middle rate	49.30
Lowest rate	19.55
<b>Mobility component</b>	
Higher rate	51.40
Lower rate	19.55
<b>Contributory employment and support allowance</b>	
<b>Assessment phase</b>	
Under 25	53.45
25 or over	67.50

## Non-means-tested benefit rates

.....

	<b>£pw</b>
<b>Main phase</b>	
16 or over	67.50
Work-related activity component	26.75
Support component	32.35
<b>Guardian's allowance</b>	14.75
<b>Short-term incapacity benefit (under pension age)</b>	
Lower rate	71.10
Higher rate	84.15
Adult dependant	42.65
<b>Short-term incapacity benefit (over pension age)</b>	
Lower rate	90.45
Higher rate	94.25
Adult dependant	52.70
<b>Long-term incapacity benefit</b>	94.25
Age addition (under 35)	13.80
Age addition (35–44)	5.60
Adult dependant	54.75
<b>Industrial disablement benefit</b>	
Under 18	20%: £18.42 to 100%: £92.10
18 or over	20%: £30.06 to 100%: £150.30
<b>Contribution-based jobseeker's allowance</b>	
Under 25	53.45
25 or over	67.50
<b>Maternity allowance</b>	
Standard rate	128.73
<b>Retirement pension</b>	
Category A	102.15
Adult dependant (some existing claimants only)	58.80
Category B (widow(er)/surviving civil partner)	102.15
Category B (spouse/civil partner)	61.20
Category D	61.20
<b>Severe disablement allowance</b>	62.95
Age addition (under 40)	13.80
Age addition (40–49)	7.10
Age addition (50–59)	5.60
Adult dependant	32.90

Non-means-tested benefit rates

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	£pw
<b>Statutory maternity, paternity and adoption pay</b>	
Standard rate	128.73
<b>Statutory sick pay</b>	81.60
<b>National insurance contributions</b>	
Lower earnings limit	102.00
Primary threshold	139.00
Employee's Class 1 rate	12% of £139 to £817 2% above £817
Class 2 rate	2.50

# Tax credit rates

	£ per day	£ per year
<b>Child tax credit</b>		
Family element	1.49	545
Child element	6.99	2,555
Disability element	7.65	2,800
Severe disability element	3.08	1,130
<b>Working tax credit</b>		
Basic element	5.25	1,920
Couple element	5.33	1,950
Lone parent element	5.33	1,950
30-hour element	2.16	790
Disability element	7.25	2,650
Severe disability element	3.09	1,130
50-plus element	Working 16–29 hours	3.73 1,365
	Working 30 hours or more	5.55 2,030
Childcare element	70% eligible childcare costs to a weekly maximum of:	
	One child	weekly maximum 175
	Two or more children	weekly maximum 300
<b>Thresholds</b>		
First income threshold	Working tax credit only or with child tax credit	6,420
	Child tax credit only	15,860
First and second taper		41%
Second income threshold		min. 40,000
Income disregard		10,000

# Chapter 1

## Introduction

**This chapter covers:**

1. The benefit and tax credit system (below)
2. Which benefits and tax credits should you claim (p6)
3. Financial help when starting work (p13)
4. Other financial help (p14)
5. Future changes (p18)

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### 1. The benefit and tax credit system

The government department responsible for the overall administration and policy work for most social security benefits, other than housing benefit (HB) and council tax benefit (CTB), is the **Department for Work and Pensions (DWP)**. Tax credits, child benefit and guardian's allowance are dealt with by **Her Majesty's Revenue and Customs** (referred to in this *Handbook* as 'the Revenue'). HB and CTB are administered by **local authorities**.

An executive agency of the DWP, called **Jobcentre Plus**, administers most benefit claims for people under state retirement age (referred to by the DWP as people of working age). The **Pension Service** deals with retirement pension and pension credit, and the **Disability and Carers Service** deals with disability benefits and carer's allowance. **Note:** these two agencies merged on 1 April 2008 to create a new DWP agency, the **Pension, Disability and Carers Service**. However, claimants still see the Pension Service and Disability and Carers Service as two distinct organisations and the contact details for each remain the same.

An executive agency of the Ministry of Justice, the **Tribunals Service**, is responsible for administering benefit and tax credit appeals.

### The main types of benefit and tax credit

Some benefits are paid only if you have limited income and capital. These benefits are known as **means-tested benefits** because there is an investigation into your means before you can be paid them. You do not have to satisfy any national insurance (NI) contribution conditions (see Chapter 32). See pxiii for a list of means-tested benefits.

**Child tax credit (CTC)** and **working tax credit** are also means tested (see Chapters 48 and 49).

Some other benefits (known as ‘passported’ benefits) are payable if you qualify for particular means-tested benefits or tax credits (see p5). Some benefits are paid on a ‘discretionary’ basis even if you satisfy a means test – eg, social fund community care grants, budgeting loans and crisis loans.

**Non-means-tested benefits** do not involve a detailed investigation of your means. You qualify if you satisfy certain basic conditions such as being available for work, disabled or bereaved. It may still be relevant to ask whether you have any earnings or an occupational pension because many of the benefits are designed to compensate for your loss of earnings, but normally your income or capital does not affect your entitlement. You have to satisfy the NI contribution conditions for some non-means-tested benefits (see Chapter 32). See pxvii for a list of non-means-tested benefits.

Jobseeker’s allowance (JSA) and employment and support allowance (ESA) are benefits that are both means tested and non-means tested.

- *Income-based* JSA and *income-related* ESA are means tested. A third type of JSA, *joint-claim* JSA, is a kind of income-based JSA, but has some special rules about claiming for certain couples.
- *Contribution-based* JSA and *contributory* ESA are non-means tested (although some earnings-related income can reduce the amount you are paid). A third type of ESA, ESA in *youth* is similar to contributory ESA, but does not have NI contribution conditions.

If you qualify for the non-means-tested element of either JSA or ESA you may also qualify for the means-tested elements if:

- you qualify for any of the premiums that can be added to your basic personal allowance (see Chapter 34); *or*
- you need help with your mortgage interest or other types of housing costs (see Chapter 35).

This *Handbook* also covers the rules for **statutory sick pay**, **statutory maternity pay**, **statutory paternity pay** and **statutory adoption pay**, which are not means tested and are paid by your employer rather than by the DWP or the Revenue.

**Passported benefits**

Some benefits and tax credits act as a 'passport' to other benefits.

<i>Passported benefit</i>	<i>Passports</i>
Free school lunches	Income support Income-based jobseeker's allowance Income-related employment and support allowance Some recipients of child tax credit Guarantee credit of pension credit (England and Wales only)
Health benefits	Income support Income-based jobseeker's allowance Income-related employment and support allowance Some recipients of child tax credit Some recipients of working tax credit Guarantee credit of pension credit
Sure Start maternity grant	Income support Income-based jobseeker's allowance Income-related employment and support allowance Pension credit (either or both credits) Some recipients of child tax credit (see p538) Some recipients of working tax credit (see p538)
Social fund funeral expenses payment	Income support Income-based jobseeker's allowance Income-related employment and support allowance Pension credit (either or both credits) Some recipients of child tax credit (see p540) Some recipients of working tax credit (see p540) Housing benefit Council tax benefit
Social fund cold weather payment, community care grant and budgeting loan	Income support Income-based jobseeker's allowance Income-related employment and support allowance Pension credit (either or both credits)

## 2. Which benefits and tax credits should you claim

You may be entitled to a combination of non-means-tested benefits, means-tested benefits and tax credits. For example, you might receive retirement pension topped up by pension credit (PC). In addition, you might also qualify for child benefit and child tax credit if you have children and for help with your rent (housing benefit – HB) and your council tax (council tax benefit – CTB). You should check to see:

- if you are entitled to any ‘earnings replacement’ benefits – these are non-means-tested benefits to compensate you for your inability to work, such as carer’s allowance and retirement pension; *then*
- if you can get any non-means-tested benefits because of your circumstances – eg, because you are disabled or are looking after children; *and finally*
- whether you qualify for any means-tested benefits or tax credits to top up your benefit and other income.

Qualifying for some of the non-means-tested benefits means you qualify for some of the means-tested benefits at a higher rate. It is worth getting help to ensure you are claiming all the benefits to which you are entitled. See Appendix 2 for information about where you can go for advice and assistance. See the table on p7 for ideas of benefits you might claim, depending on your circumstances. You may find that more than one of the circumstances applies to you – eg, you may have a child, a disability, a mortgage or work part time. Refer to each separate circumstance that applies.

Whatever your circumstances, you might get the following benefits/tax credits if you do not have enough money to live on. These can be paid on their own, or in addition to other benefits:

- income support (IS) or income-based jobseeker’s allowance (JSA) if not in full-time paid work;
- income-related employment and support allowance (ESA) if you have limited capability for work;
- working tax credit (WTC) if in full-time paid work;
- PC if in or out of full-time paid work.

Remember:

- when you claim, ask for your claim to be backdated if relevant (see p1003);
- if getting one of the non-means-tested benefits you are claiming qualifies you for another benefit, claim the other benefit at the same time (see p1006).

Summaries of the rules for each benefit and tax credit are provided in the text following the table. Refer to the relevant chapters for full details.

**2. Which benefits and tax credits should you claim**

*Your circumstances*

*Benefits/tax credits to which you may be entitled*

**Bereaved**

Bereavement payment  
Widowed parent's allowance  
Bereavement allowance  
Funeral expenses payment

**Carer**

Carer's allowance

**Responsible for a child**

Child tax credit  
Child benefit  
Guardian's allowance  
Statutory maternity pay  
Statutory paternity pay  
Statutory adoption pay  
Maternity allowance  
Health benefits

**Disabled**

Cold weather payment  
Disability living allowance  
Attendance allowance  
Industrial injuries benefits

**Incapable of work**

Cold weather payment  
Employment and support allowance  
Incapacity benefit  
Statutory sick pay  
Severe disablement allowance

**Have a mortgage**

Cold weather payment  
Income support  
Income-based jobseeker's allowance  
Income-related employment and support allowance  
Pension credit

**Not enough money to meet certain needs**

Council tax benefit  
Community care grant  
Budgeting loan  
Crisis loan

**Pensioner**

State retirement pension  
Pension credit  
Winter fuel payment

**Pregnant**

Cold weather payment  
Statutory maternity pay  
Maternity allowance  
Sure Start maternity grant  
Health benefits

**Part 1: Introduction****Chapter 1: Introduction****2. Which benefits and tax credits should you claim**  
.....

Tenant	Housing benefit
	Council tax benefit
Unemployed and seeking work	Jobseeker's allowance

.....

**Attendance allowance**

Attendance allowance (AA) is not means tested and is for those aged 65 or over when they claim who need help with personal care (see Chapter 6).

If you get AA, your carer may qualify for carer's allowance (CA) (but before claiming, your carer should check whether this will affect any IS/income-based JSA/income-related ESA/HB/CTB or PC you or your partner may be getting).

**Bereavement allowance**

Bereavement allowance is paid for up to 52 weeks for people who were 45 or over but under pension age when their spouse or civil partner died.

**Bereavement payment**

Bereavement payment is a one-off lump-sum payment for people who were under pension age when their spouse or civil partner died or whose late spouse or civil partner was not entitled to state retirement pension (see Chapter 2).

**Budgeting loan**

You may get an interest-free loan to help you with particular expenses. You have to be in receipt of a qualifying benefit when you claim and throughout the previous 26 weeks (see Chapter 22).

**Carer's allowance**

CA is paid if you are providing care for 35 hours or more a week for a person who is entitled to disability living allowance (DLA) care component at the middle or highest rate, or AA (see Chapter 3).

Before you claim CA check whether this will affect the person for whom you are caring – if s/he gets a benefit that includes a severe disability premium or additional amount, this could be stopped if you claim CA (see Chapter 34).

**Child benefit**

Child benefit is paid to people who are responsible for a child or qualifying young person. It is not means tested and is paid whether you are in or out of work (see Chapter 4).

**Child tax credit**

Child tax credit (CTC) is paid to people who are responsible for a child or qualifying young person. It is not means tested and is paid whether you are in or out of work (see Chapter 48).

## Christmas bonus

You qualify for a Christmas bonus of £10 if you are entitled (or treated as entitled) to any of the following qualifying benefits for at least part of the 'relevant week' (even if the benefit is paid later):

- AA;
- DLA;
- CA;
- disablement benefit (only if it includes unemployability supplement or constant attendance allowance);
- long-term incapacity benefit (IB);
- severe disablement allowance;
- retirement pension;
- PC;
- widowed mother's allowance, widowed parent's allowance or widow's pension;
- industrial death benefit for widows or widowers;
- mobility supplement;
- war disablement pension (only if you are at least pension age – see p494);
- war widow's or surviving civil partner's pension;
- contributory ESA which includes either the support or the work-related activity component.

The 'relevant week' is usually the week beginning with the first Monday in December.

You may also claim an extra bonus for your partner (a further £10) if s/he has not received a bonus in her/his own right, and:

- you are both at least pension age (see p494) and you are entitled, or may be treated as entitled, to an increase of one of the qualifying benefits in respect of her/him; *or*
- you are both at least the qualifying age for PC (see p473) and the only qualifying benefit you get is PC.

The bonus is not taxable and has no effect on other benefits or tax credits.

It is paid automatically. However, you should contact the DWP if you have not obtained your bonus within a year. Otherwise, your right is lost.

## Cold weather payment

Social fund cold weather payments are paid during periods of very cold weather. They are paid automatically if you are getting IS, income-based JSA or income-related ESA that includes a qualifying premium/component or you have a child under five, or you are getting PC (see Chapter 23).

### **Community care grant**

You may get a grant to help you live independently in the community. You have to be in receipt of a qualifying benefit when you claim (see Chapter 22).

### **Council tax benefit**

If you are liable for council tax and are on a low income you may get CTB. It is paid whether you are in or out of work (see Chapter 5).

If you are the only person liable for council tax on your home and you have an adult on a low income living with you, you might be able to get a type of CTB known as 'second adult rebate', no matter how much income or capital you have.

### **Crisis loan**

A crisis loan may be payable if you have had an emergency or disaster and you do not have enough money to meet immediate short-term needs. A crisis loan may also be payable for rent in advance. You do not have to be in receipt of a benefit to get this loan but have to be likely to be able to repay it (see Chapter 22).

### **Disability living allowance**

DLA is paid if you need help with your mobility, your personal care or both. You must be under 65 when you first claim (see Chapter 6).

If you get DLA care component at the middle or highest rate your carer may qualify for CA, but before claiming, your carer should check whether this will affect any IS/income-based JSA/income-related ESA/HB/CTB or PC you or your partner are getting.

### **Employment and support allowance**

ESA is a benefit for people who have 'limited capability for work' because of ill health or a disability.

Contributory ESA is paid if you satisfy the national insurance (NI) contribution conditions, but you do not have to pass a means test. However, some earnings-related income can reduce the amount you are paid (see Chapter 7 and p871).

Income-related ESA is paid if you pass the means test, but you do not have to satisfy NI contribution conditions.

ESA in youth is neither contributory nor means tested but you must be aged under 20 (or in some circumstances aged under 25) when the period of limited capability for work began.

Some mortgage payments and other housing costs can be met by income-related ESA (see Chapter 35).

It is possible to receive contributory ESA (or ESA in youth) topped up with income-related ESA.

**2. Which benefits and tax credits should you claim**

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### **Funeral expenses payment**

A social fund funeral expenses payment is paid provide help with the cost of a funeral. To get one you have to receive a qualifying benefit (see Chapter 23).

### **Guardian's allowance**

Guardian's allowance is paid to you if you are looking after a child who is effectively an orphan (see Chapter 9).

### **Health benefits**

Health benefits include free prescriptions, sight tests and dental treatment. If you get a qualifying benefit you have a 'passported' entitlement to health benefits. Alternatively, you may qualify on low-income grounds (see Chapter 10).

### **Health in pregnancy grant**

You may qualify for a one-off payment of £190 if you are pregnant, had reached the 25th week of pregnancy before 1 January 2011 and have received advice from a health professional about your maternal health.

### **Healthy Start food vouchers and vitamins**

If you get a qualifying benefit (or you are pregnant and under the age of 18) you are 'passported' to help under the Healthy Start scheme. Help includes food vouchers for milk, fresh fruit and vegetables as well as vitamins (see Chapter 10).

### **Housing benefit**

If you have rent to pay and are on a low income you may get HB. It is paid whether you are in or out of work (see Chapter 11).

### **Incapacity benefit**

IB is a benefit for people who are incapable of work. You have to satisfy the NI contribution conditions to be paid IB unless you became incapable of work in youth (see Chapter 13). IB is not means tested (although some earnings-related income can reduce the amount you are paid – see p859).

In most cases, you cannot make a new claim for IB and have to claim ESA instead. See p302 for information.

### **Income support**

You have to fit into one of the groups of people who can claim IS (see Chapter 14). IS can be paid in addition to other benefits to top up your income to a certain level. Some mortgage payments and other housing costs can be met by IS (see Chapter 35).

### **Industrial injuries benefits**

Industrial injuries benefits are paid if you are disabled as a result of being injured or contracting a disease at work (see Chapter 15).

### **Jobseeker's allowance**

To qualify for JSA, you must show that you are available for and actively seeking work, and you must have a current jobseeker's agreement with Jobcentre Plus (see Chapter 16).

*Contribution-based* JSA is paid for 26 weeks if you satisfy the NI contribution conditions. It is not means tested but some earnings-related income can reduce the amount you are paid (see Chapter 16 and p869).

*Income-based* JSA is means tested and non-contributory. It is paid for as long as you satisfy the conditions of entitlement. It can be paid in addition to contribution-based JSA if you have any additional needs – eg, a disability. Some mortgage payments and other housing costs can be met by income-based JSA (see Chapter 35).

### **Maternity allowance**

If you are pregnant or have recently had a baby and you are not entitled to statutory maternity pay (SMP) you may be eligible for maternity allowance (MA) – eg, if you are self-employed (see Chapter 18).

### **Pension credit**

If you are at least the qualifying age for PC (see p473) you may qualify for the guarantee credit of PC to top up a low income. It is means tested. The savings credit of PC is paid to men and women aged 65 or over (or whose partner is 65 or over) and acts as a reward for making provisions for retirement, such as savings, above the basic state pension (see Chapter 19).

Some mortgage payments and other housing costs can be met by PC (see Chapter 35).

### **Severe disablement allowance**

Severe disablement allowance (SDA) is a benefit for people who are incapable of work. It was abolished for new claimants on 6 April 2001 but some claimants entitled before that date remain eligible to receive it (see Chapter 21).

### **State retirement pension**

When you reach pension age (see p494) you may qualify for state retirement pension. It is based on the amount of your NI contributions (or your partner's in the case of a Category B pension) (see Chapter 20).

### **Statutory adoption pay**

Statutory adoption pay is paid when a child is placed, or is expected to be placed, with you for adoption (see Chapter 24). You must be, or have been, an employee who satisfies the continuous employment and earnings conditions.

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### **Statutory maternity pay**

Statutory maternity pay (SMP) is paid if you are pregnant or have recently given birth (see Chapter 24). You must be, or have been, an employee who satisfies the continuous employment and earnings conditions.

If you are not entitled to SMP you may be eligible for MA – eg, if you are self-employed (see Chapter 18).

### **Statutory paternity pay**

Statutory paternity pay (SPP) is paid if your partner has just given birth or you have adopted a child (see Chapter 24). There are two types of SPP – ordinary SPP and additional SPP. You must be, or have been, an employee who satisfies the continuous employment and earnings conditions.

### **Statutory sick pay**

Statutory sick pay (SSP) is paid if you are incapable of work. It is paid to employees for the first 28 weeks of incapacity (see Chapter 25).

### **Sure Start maternity grant**

Sure Start maternity grants are paid if you or a member of your family are pregnant or have recently given birth. To get one, you or your partner must have been awarded a qualifying benefit (see Chapter 23).

### **Widowed parent's allowance**

Widowed parent's allowance is paid to widows, widowers and surviving civil partners with children, and for widows or surviving civil partners who are pregnant (see Chapter 2).

### **Winter fuel payment**

Social fund winter fuel payments are annual payments to provide help with fuel. They are paid to people who are at least the qualifying age for PC (see p473), regardless of their means (see Chapter 23).

### **Working tax credit**

Working tax credit is paid if you or your partner work 16 hours or more a week (or in some cases 30 hours or more a week) and have a low income (see Chapter 49). The amount you get depends on a means test.

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## **3. Financial help when starting work**

If you or your partner start working full time, you might be entitled to some financial support to help your transition into work after a period of time on benefit.

If you or your partner start to work full time (16 hours or more a week) or increase your earnings and, as a result, stop claiming certain benefits, you might qualify for:

- **mortgage interest run-on** if you have a home loan or other housing costs (see p851);
- **extended payments of housing benefit and council tax benefit** if you pay rent or council tax (see p253 and p96).

Jobcentre Plus administers a number of other types of financial support for those starting full-time work. The aim is to ensure you are better off in work than on benefits. In most cases, you must start to work at least 16 hours a week, having been receiving specified benefits or payments, or a combination of these (or, in some cases, having been on an employment scheme or programme), for a set period of time. The types of support are added to and changed from time to time, as are the rules of entitlement. You should check with your Jobcentre Plus office or employment scheme or programme provider to see what is available. Do this *before* you start work because you may have to apply for the financial support before your job starts. Some information is available at [www.direct.gov.uk](http://www.direct.gov.uk).

**Note:** the government intends to introduce a new employment programme – the Work Programme – from summer 2011. This will replace all the other employment schemes and programmes – eg, the Flexible New Deal and the Community Task Force.

Employment schemes and programmes also provide help with costs such as childcare and training. For further details of the various financial incentives to move into full-time work see Inclusion's *Welfare to Work Handbook* or contact your local Jobcentre Plus office.

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## 4. Other financial help

This *Handbook* is mainly concerned with information about social security benefits and tax credits. However, there is other financial help to which you may be entitled, especially if you are on a low income, have children, have an illness, disability or other special needs, or are an older person.

See CPAG's *Paying for Care Handbook* and the *Disability Rights Handbook*, published by Disability Alliance, for help for those with care needs.

### Education benefits

#### Free school lunches

Children are entitled to free school lunches if their families receive:

- income support (see Chapter 14), income-based jobseeker's allowance (see Chapter 16) or income-related employment and support allowance (see Chapter 7);

- child tax credit (CTC), and have annual taxable income of £15,860 (in England, £16,190) or less. However, this does not apply if the family is receiving working tax credit (WTC) unless;
  - this is during the four-week ‘WTC run-on’ period (see p1282); *or*
  - in Scotland only, the WTC award is based on annual taxable income of £6,420 or less – ie, the family gets maximum WTC;
- in England and Wales only, guarantee credit of pension credit (PC). PC claimants in Scotland may qualify if they receive CTC, as above.

Also entitled are:

- 16–18-year-olds receiving the above benefits or tax credits in their own right;
- asylum seekers in receipt of support provided under Part VI of the Immigration and Asylum Act 1999.

In Scotland, free school lunches may be more widely available to Primary 1 to Primary 3 pupils – ie, for the first three years of primary school. It is worthwhile checking with your local authority.

**Note:** in some areas in England, there are pilots of universal free school lunches.

## Education maintenance allowance

Education maintenance allowances are means-tested payments for young people aged 16 to 19 who stay on in further education. The payments are made direct to the young person and are conditional upon regular course attendance. The young person may receive a weekly allowance of either £10, £20 or £30 during term time depending on the household income. S/he may also receive bonuses if s/he remains on her/his course and does well against learning objectives set out in her/his education maintenance allowance contract. A further bonus may be payable if s/he returns to study for a second year.

Education maintenance allowances do not count as income for any benefits or tax credits the parent may be getting, so the young person can get an allowance and the parent’s child benefit and CTC are unaffected. The education maintenance allowance is also not affected by any income the young person has from part-time work.

For further details, see <http://ema.direct.gov.uk>, [www.emascotland.com](http://www.emascotland.com) or [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk). **Note:** in Wales, young people aged 19 or over in further education may qualify for an Assembly learning grant.

**Note:**

- In England, from January 2011 you cannot apply for an education maintenance allowance. Instead, learner support funds are available. These are available through your school, college or training provider. Those already getting education maintenance allowances will continue to get them, but only until the end of the 2011 academic year.

- In Scotland, the education maintenance allowance scheme was reviewed and awards of education maintenance allowance were only guaranteed to the end of December 2010. At the time of writing, the outcome of the review was not known. See CPAG's online services and *Welfare Rights Bulletin* for updates.
- In Wales, changes are being introduced for those applying for education maintenance allowances for the 2011/12 academic year. These include the phasing out of the £10 and £20 weekly allowances, the removal of certain bonuses and amendments to the household income test.

### **Clothing grants**

Local authorities can give grants for school uniforms and other school clothes. Each authority determines its own eligibility rules. Some school governing bodies or parents' associations also provide help with school clothing.

### **School transport**

Local authorities must provide free transport to school for pupils under 16 where it is considered necessary to enable that pupil to get to the 'nearest suitable school'.

### **Other support for students**

To find out what help is available to finance your studies, contact your local authority or college. Also see Chapter 26 and CPAG's *Student Support and Benefits Handbook* for England and Wales and *Benefits for Students in Scotland Handbook*.

### **Housing grants**

Your local authority may be able to provide you with a grant to help with the cost of improving your home. The main types of grant available are:

- home improvement grants;
- disabled facilities grants.

You may be able to get assistance to repair, improve, maintain or adapt your home from a home improvement agency (a local not-for-profit organisation), sometimes called 'care and repair' or 'staying put' schemes. For information see [wwwFOUNDATIONS.UK.COM/about\\_home\\_improvement\\_agencies](http://wwwFOUNDATIONS.UK.COM/about_home_improvement_agencies), [www.careandrepair.org.uk](http://www.careandrepair.org.uk) and [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk).

### **Home energy efficiency schemes**

There are grants available for help with insulation and other energy efficiency measures in your home. Different schemes operate in England, Wales and Scotland. For further information, contact freephone (for textphone users add 18001 as a prefix):

- England: 0800 316 2805;
- Scotland: 0800 512 012;

- Wales: 0800 336 699.

For more details, see CPAG's *Fuel Rights Handbook*, or contact the Energy Action Grants Agency at Archbold Terrace, Jesmond, Newcastle upon Tyne NE2 1DB (freephone 0800 316 2805) or visit [www.eaga.com](http://www.eaga.com).

## **Help from social services**

Local authority social services departments have statutory duties to provide a range of practical and financial help to families, children, young people, older people, people with disabilities and asylum seekers.

If you are an asylum seeker, see Chapter 58.

For more details, see CPAG's *Paying for Care Handbook*.

## **Special funds for sick or disabled people**

A range of help is available for people with an illness or disability to assist with things like paying for care services in their own home, equipment, holidays, furniture and transport needs, and for people with haemophilia or HIV contracted via haemophilia treatment.

For more information, see CPAG's *Paying for Care Handbook* and the *Disability Rights Handbook*, published by Disability Alliance.

## **Charities**

There are many charities that provide various types of help to people in need. Your local authority social services department or local advice centre may know of appropriate charities that could assist you, or you can consult publications, such as *A Guide to Grants for Individuals in Need* and the *Charities Digest*, in your local library. The organisation turn2us has a website ([www.turn2us.org.uk](http://www.turn2us.org.uk)) with an A-Z of all the charities that can provide financial help. In many cases, applications for support can be made directly from the website.

## **Food banks**

If you are experiencing severe financial hardship (eg, caused by debt, benefit delays or being ineligible for a crisis loan), you may be able to get vouchers for food which can be redeemed at a 'food bank' run by the Trussell Trust. One voucher can be exchanged for three days' food. It is understood that Jobcentre Plus staff will be able to give out vouchers from April 2011. Further information and details of where there are food banks is available at [www.trusselltrust.org](http://www.trusselltrust.org).

## 5. Future changes

The government announced a wide number of changes affecting benefits and tax credits in the June 2010 budget and in its Spending Review in October 2010. Detailed information is available at [www.hm-treasury.gov.uk/junebudget\\_documents.htm](http://www.hm-treasury.gov.uk/junebudget_documents.htm) and [www.hm-treasury.gov.uk/spend\\_sr2010\\_documents.htm](http://www.hm-treasury.gov.uk/spend_sr2010_documents.htm). This section summarises the main changes that were known at the time this *Handbook* was written.

### Lone parents

From October 2011, lone parents with a youngest child aged five or over will not be able to make a new claim for income support (IS) if only claiming on the grounds of being a lone parent. Instead, they will have to claim jobseeker's allowance (JSA) or employment and support allowance (ESA). Those already claiming IS as a lone parent with a youngest child five or over will be transferred to JSA or ESA from 2012.

### Child benefit

The rate of payment of child benefit will not be increased for three years from April 2011.

From January 2013, child benefit will continue to be paid, but will be recouped from families with a higher rate tax payer via the tax system.

### Disability living allowance

Currently, people cannot be paid disability living allowance (DLA) care component once they have been resident in a care home for a period of 28 days if the costs of any 'qualifying services' are borne out of specified public or local funds. However, DLA mobility component is not affected. DLA mobility component is affected if someone has been a hospital in-patient for 28 days (84 days for a child), but there is an exception if there is a Motability agreement.

From April 2013, DLA will be replaced by a new benefit – personal independence payment. There will be two components, each payable at two rates: a daily living component and a mobility component. Entitlement will be determined using a points-based assessment of the claimant's ability to perform specified activities, taking into consideration the impact of physical, sensory, mental, intellectual and cognitive impairments on the claimant in undertaking the specified activities.

The mobility component will cease to be paid to care home residents in the same circumstances as DLA care component, and the Motability agreement exception for hospital in-patients will be abolished.

## Employment and support allowance

From April 2012, entitlement to contributory ESA will be time limited to one year for those in the work-related activity group.

## Housing benefit and council tax benefit

There will be a number of changes affecting housing benefit (HB) and council tax benefit (CTB) including the following.

- From April 2012, the age threshold for the HB rate for shared accommodation will be increased from 25 to 35.
- From April 2013:
  - the HB of working age people in social sector housing (eg, local authority or housing association tenants) will be restricted if they are under-occupying their homes – ie, if they are living in a property that is too large for them and their families;
  - council tax will be localised – ie, it will be determined locally by local authorities, and it will be reduced by 10 per cent.

## Tax credits

There will be a number of changes affecting tax credits including the following.

- Currently, child tax credit (CTC) is paid at the rate of the family element unless relevant income is more than £40,000 – ie, the family element is not tapered away (reduced) until income reaches that level (see Chapter 51). From April 2012, the family element will start to be reduced straight away, even if relevant income is £40,000 or lower.
- Couples with children can currently qualify for working tax credit (WTC) if one of the couple is working at least 16 hours a week. From April 2012, they will have to work 24 hours a week between them and one of the couple will have to work at least 16 hours a week.
- Currently, final entitlement to CTC and WTC is based on:
  - the current year's income, if income in the current year is less than the previous year's income;
  - the current year's income less £10,000 if income in the current year has increased by more than £10,000;
  - the previous year's income if income has stayed the same or increased by no more than £10,000.

From April 2012, if current year's income is less than the previous year's income, tax credits will not be adjusted unless the decrease is £2,500 or more. Then, from April 2013, the increase that can be ignored will be reduced to £5,000.

- Also from April 2012:
  - the WTC 50-plus element will be abolished;

- the maximum backdating for claims and changes of circumstances for both CTC and WTC will be reduced from three months to one month.

## **Benefit and tax credit rates**

There will be a number of changes affecting the rates of benefit and tax credits that can be paid including the following.

- From April 2011:
  - benefits and tax credits (other than the retirement pension) will be worked out using the Consumer Prices Index (CPI) instead of the Retail Prices Index (RPI). This means in future, it is likely that annual increases will be lower than before that date;
  - retirement pension will be increased annually using earnings or prices, or 2.5 per cent, whichever is highest;
  - the rate of child benefit and the basic and 30-hour elements of WTC will not be increased for three years from April 2011;
  - the child element of CTC will be increased annually at a rate higher than inflation in 2011 and 2012;
  - the maximum award of pension credit savings credit will not be increased for four years.
- From April 2013, total benefit payments to households will be capped, based on the median net earnings for working families. The cap for couples and lone parents will be around £500 a week and for single adults without children will be around £350 a week. Claimants entitled to DLA or who are war widows and working families claiming WTC will be exempt from the cap.

## **Pension age**

The schedule for equalising the pension ages of women and men (see Appendix 5) will be speeded up from April 2016. Women's pension age will reach 65 in November 2018. Then the pension age for both men and women will increase to 66 between December 2018 to April 2020.

## **Universal credit**

A new benefit for working-age claimants – universal credit – will replace IS, income-based JSA, income-related ESA, HB, CTC and WTC. It will be available to those in full-time or part-time paid work as well as to those who are not working – eg, because they have limited capability for work or are lone parents with young children. If one member of a couple is under the qualifying age for pension credit (even if the other member is not), the couple will have to claim universal credit.

The government says that people will still be able to claim contribution-based JSA, contributory ESA, child benefit, bereavement benefits, statutory sick pay, statutory maternity pay, maternity allowance and industrial injuries benefits. It is

not clear what will happen with carer's allowance, statutory adoption pay and statutory paternity pay.

Claimants will have to accept a 'claimant commitment', which will set out the responsibilities they have to meet. There will be four work-related requirements:

- a work-focused interview requirement;
- a work preparation requirement. This will be a requirement to take actions to increase the chances of getting work, increasing the number of hours of work or getting work that is better paid;
- a work search requirement; *and*
- a work availability requirement – ie, to be able and willing to take up paid work (or more paid work or better paid work) immediately.

There will be exceptions and claimants will not necessarily have to meet all four requirements. The requirements a claimant will be expected to meet will vary depending on her/his circumstances and capability for work.

There will be a number of other changes including the following.

- The discretionary social fund will be abolished. The element currently covered by budgeting loans will be dealt with in universal credit. The elements currently covered by community care grants and crisis loans will be localised – ie, they will become the responsibility of local authorities.
- Benefit may be paid at a reduced rate for up to three years if a claimant fails for no good reason to comply with certain work-related requirements, or fails to apply for or accept offers of paid work or loses paid work (or pay) through misconduct or voluntarily leaving.
- Claimants will be able to get hardship payments, but some hardship payments will be recoverable.
- The current rules for passported benefits such as free school lunches and health benefits will be replaced with an income- or earnings-related system.
- There will be a tougher fraud strategy. For low-level cases, there will be a penalty and a four-week benefit sanction. Where there is a conviction there will be a three-month sanction for a first conviction and a six-month sanction for a second conviction. In serious or organised fraud cases, there will be a three-year sanction.

### **The amount of universal credit**

The amount of universal credit will depend on a household's income and circumstances. There will be a capital limit. What the capital limit will be has not yet been decided.

The universal credit basic rate will include additions for children, limited capability for work or for work-related activity, disability, caring and housing – eg for rent and the costs of owner occupation. How childcare costs will be dealt with has not yet been decided. The basic rate will be reduced to take account of income,

using a single taper. Earnings disregards will reflect different claimants' needs and whether their universal credit includes support for housing.

### **When universal credit will start**

The government says that people will no longer be able to make new claims for IS, income-based JSA, income-related ESA or HB from October 2013 or to make new claims for tax credits from April 2014. Instead, they will have to claim universal credit. Existing claims for those benefits and tax credits will be transferred to universal credit between April 2014 and October 2017.