

Family Support & Advice Service

Newsletter



Issue # 3

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ABOUT US

We are a registered Scottish charity providing free and independent advice to people affected by housing, debt and benefit issues in Edinburgh and Midlothian.

Our Family Support & Advice Service provides advice, information and representation to families - and aims to maximise income, help with budgeting, and address any money and housing issues.

The project is funded by the City of Edinburgh Council and is delivered by CHAI in conjunction with NHS Lothian.



@chaiedinburgh



Work-Related Requirements for People with Children

You may have heard or noticed that the Government's Department for Work and Pensions (DWP) are putting more and more demands on people who are responsible for children in terms of what they must do to *prepare for work*.

Most people are now expected to take some form of action to prepare themselves for work, even if they don't have to look for work.

How much they are required to do **depends on their circumstances** (e.g. the age of their child) **and whether they claim Income Support or Universal Credit**. Some people (such as single parents with a child under one) don't have to do anything, while other parents are expected to take all reasonable action to obtain full-time work.

INCOME SUPPORT

Income Support is for lone parents who have a child under the age of 5. Although they are not required to look for work, lone parents who claim Income Support must attend **work-focused interviews** at the Jobcentre if their child is **1 or 2 years** old. These interviews are to discuss their plans for returning to the labour market, and to as-

sess and enhance their job prospects. The number of interviews is at discretion of the work coach.

Once their child is between **3 or 4**, they could also be required to *prepare for work* and undertake mandatory **work-related activity** such as doing training or work experience, or preparing a CV.

UNIVERSAL CREDIT

Things are bit different if you claim Universal Credit as the Government has placed work conditionality at the core of this new benefit. Means-tested benefits such as Income Support will gradually be phased out and replaced by Universal Credit, but there is **no set timetable for this yet**.

Under Universal Credit, the rules will be broadly similar to the ones we've just outlined for Income Support but there will be some important **differences**:

(1) Lone parents and 'lead carers' in a couple (i.e. the one who looks after the children the most) are subject to **work preparation requirements** as well as work focused interviews if their child is **aged 2**. Under Income Support, lone parents only have

to attend work-focused interviews, not prepare for work.

(2) The other difference is that once their child **turns 3**, lone parents and lead carers have to start **looking for work**.

The table below summarises the work-related requirements according to the age of your child, for both benefits:

	Income Support	Universal Credit
Pregnant / Just gave birth / Baby under 1	None	None
Responsible carer for a child Aged 1	Work focused interviews	Work focused interviews
Responsible carer for a child Aged 2	Work focused interviews	Work focused interviews & work preparation .
Responsible carer for a child Aged 3+	Work focused interview & work related activity	All work related requirements including work search

EMPLOYABILITY SUPPORT

At CHAI, we provide a supportive, and friendly employability service for people whose aim, long or short term, is to improve their work prospects. We do this in a way that suits you, by delivering our service at a number of convenient community locations. Contact us for more information on **0131 442 2100**.



Carer's Allowance: The Basics

Carer's Allowance is a benefit which is non-means tested and non-contributory. This means that your income is not taken into account and you don't need have to sufficient NI contributions to claim it.

To be eligible it, people must meet the following criteria:

- Provide care to someone for **35 hours per week**.
- The person they care for must get **Disability Living Allowance** DLA (the middle or highest rate of the care component) or **Personal Independence Payment** PIP (the Daily Living component).
- **Only earn a maximum of £120 per week** (as at April 2018): this is an absolute earnings limit; however, earnings and savings are disregarded in full and every Carer's Allowance claimant gets the same rate of benefit.

INCOME SUPPORT

Carers may also be able to claim **Income Support** which is a means-tested benefit that replaces earnings and can top up Carer's Allowance.

Entitlement to Income Support depends on the carers' income and savings meeting certain thresholds. Carer's Allowance counts as income for the calculation of Income Support.

CARER PREMIUMS

Once a carer is awarded Carer's Allowance, they will qualify for a carer premium which will increase their entitlement to other means-tested benefits such as JSA, ESA, Income Support, Housing Benefit.

An important consideration when claiming Carer's Allowance is the financial impact it will have on the person cared for.

Disabled people often have an extra disability premium added to their benefit when they live alone without any carer: this is known as the severe disability premium.

An award of Carer's Allowance would mean that the person cared for would stop being entitled to this severe disability premium.

Come and speak to us if you want to discuss how claiming Carer's Allowance could affect your benefits or those of the person you care for.

PREMIUMS UNDER UC

With Universal Credit, you will get a carer premium if you claim Carer's Allowance, but there will be no more disability premiums, so the fact that you claim Carer's Allowance won't have any impact on the finances of the person you care for.

CASE STUDY

Chris is a lone father to his 16-year-old son, Daniel. Daniel suffers from a severe learning disability and autism. He is concerned financially as he has reduced his working hours to care for Daniel and because Daniel's Disability Living Allowance (DLA) has recently stopped as he turned 16.

CHAI helped Chris apply for Personal Independence Payment (PIP) for Daniel. We helped him request and complete a PIP form and also advocated on behalf of Chris to collect medical records from varying medical specialists to support Daniel's claim.

The PIP claim was successful, and Daniel was awarded Enhanced Daily living and Standard Mobility equating to an additional £105.10 per week.

CHAI also advised Chris that he was now eligible for Carer's Allowance as he earned less than £116.00 per week and cared for his son over 35 hours per week. He was happy to discover he could continue working and the Carers Allowance claim boosted his income by a further £62.70 a week.

Due to Chris' reduced earnings, he was eligible for further help to cover his rental charge. CHAI contacted the council to update them of Chris's change in circumstances. His Housing Benefit increased, and he was now also eligible for a Carer's Premium.

Overall, CHAI successfully maximised Chris' annual household income by £16,425. Chris now feels more confident about his financial situation.

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