

# benefits

A GUIDE TO WHAT YOU CAN CLAIM



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## **INTRODUCTION**

You may be entitled to certain benefits from the Department for Work and Pensions (DWP) and/or Inland Revenue depending on your individual circumstances.

You must claim straight away for a benefit that you think you may be entitled to or you may lose the benefit altogether.

We have briefly outlined a summary for your guidance.

All figures are correct as of April 2006.

Please note, the list in this booklet is not exhaustive. Further details can be obtained from your local Social Security Office, Job Centre Plus or Benefit Enquiry Line on 0800 882200 Textphone 0800 243355.

# BENEFITS

## Incapacity Benefit

This is paid if your Statutory Sick Pay (SSP) has ended or if you cannot get SSP

You must be incapable of work due to sickness/disability for at least 4 days in a row.

You need to have paid National Insurance contributions.

### ***How is it assessed or calculated?***

There are three different rates; however the amount you get would depend on your individual circumstances. The figures below are useful as a guide **only** and are based on weekly amounts.

#### **Under State Pension Age**

Short term lower rate	£59.20
Short term higher rate	£70.05
Long term basic	£78.50

#### **Over State Pension Age**

Short term lower rate	£75.35
Short term higher rate	£78.50

#### **Incapacity Age addition**

Available if you are on long term incapacity Benefit and were under the age of 45 on the day you became unable to work.

Lower rate	£8.25
Higher rate	£16.50

### ***Further Info***

Contact your local social security office or Jobcentre Plus or Benefit Enquiry Line on 0800 88 22 00 or Textphone – 0800 24 33 55

## Industrial Injuries Disablement Benefit

This is for people who are disabled as a result of an accident at work

It is not paid if you were self-employed when the accident happened

The amount you get depends on how serious your disability is. Figures shown below. NB Useful as a **guide** only

### **Further Info**

Contact your local social security office or Jobcentre Plus or Benefit Enquiry Line on 0800 88 22 00 or Textphone – 0800 24 33 55

## Industrial Injuries Disablement Benefit (Disease and Deafness)

This is for people who are disabled by a disease or deafness caused by work

If you have a certain disease you may also be able to get a payment under the Pneumoconiosis etc (Workers Compensation) Act 1979.

E.g. a disease caused by working with asbestos, Asthma, Chronic bronchitis, Deafness, Pneumoconiosis (including silicosis and asbestosis), Tenosynovitis, or Vibration white finger.

### **How is it assessed or calculated?**

The figures shown below are weekly payments and are useful as a guide **only** and vary depending on the level of disability and your individual circumstances.

### **Disablement Benefit**

<b>Disablement</b>	<b>Aged 18+</b>	<b>Aged under 18 with no dependants</b>
100%	£127.10	£77.90
90%	£114.39	£70.11
80%	£101.68	£62.32
70%	£88.97	£54.53
60%	£76.26	£46.74
50%	£63.55	£38.95
40%	£50.84	£31.16
30%	£38.13	£23.37
20%	£25.42	£15.58

***For further information on pneumoconiosis, byssinosis and mesothelioma, industrial death benefit, constant attendance allowance and unemployment supplement***

Contact your local social security office or Jobcentre Plus or Benefit Enquiry Line on 0800 88 22 00 or Textphone – 0800 24 33 55

## **Tax Credits**

These benefits are operated by the HM Revenue and Customs (Inland Revenue) and are paid to those *in work* who **apply** for them. There are two types:

### **Working Tax Credit (WTC)**

For low paid workers.

- You must be employed / self employed (either on your own or in a partnership).
- Married & unmarried couples & singles may apply
- Couples must make a joint application and cannot apply as a single person
- Aged 16 or over and usually reside in the UK.

### **Child Tax Credit (CTC)**

Available for families with children

### ***How are they assessed / calculated?***

WTC is made up from the following elements (2006/07):

1. A basic adult element (£1665 p.a.)
2. Disability element (£2225 p.a.)
3. Lone parent/couple element (£1640 p.a.)
4. 30 hour element (£680 p.a.)
5. Severe disability element (£945 p.a.)
6. 50 plus element ( £1140 p.a. for 16-29 hours per week, £1705 p.a. for 30 or more hours per week )

7. Child care element, for one child (£175 per week)
8. Child care element is paid to help households who are working and have to spend money on child care for 2 or more children (£300 per week)
9. Percentage of eligible child care costs covered 70%

CTC is made up from the following elements:

1. Family element - one per family (£545 p.a)
2. Family element baby addition – payable to any family with responsibility for a child. It is paid at a higher rate to families with at least one child under the age of 1. This is known as the baby element (£545 p.a)
3. Child element – payable for each child for whom you are responsible. (£1765 p.a.)
4. Disability Element ( £2350 p.a)
5. Severe Disability Element (£945 p.a)

For both WTC and CTC the elements that apply to you would be combined to give you a maximum entitlement figure. If your gross income is below the threshold figure (WTC £5060 and £13230 for CTC) then you will receive the maximum entitlement. If the gross income exceeds the threshold figure, the entitlement is reduced by 37% of the excess.

### ***Further Info***

Contact your nearest HM Revenue and Customs Office

## **Statutory Sick Pay**

This is paid by your employer up to a maximum of 28 weeks if you are unable to work because of sickness.

### ***How is it assessed or calculated?***

You must be aged 16 + and under 65

You must be sick for 4 days in a row and must be earning £84.00 a week or more before tax and National Insurance.

Standard rate (per week)

£70.05

### ***Further Info***

Employees – Contact your local social security office or Jobcentre Plus

Employers – Contact HM Revenue and Customs (Inland Revenue) or call Employers Helpline on 08457 143 143

## **Pneumoconiosis Etc. (Workers Compensation) Act 1979**

This benefit provides a one-off lump sum compensation for sufferers (or their dependants if they have died) of certain dust-related diseases. The sufferer must be unable to claim damages from the employers who caused the disease, because they have ceased trading.

Diseases include:

- Diffuse Mesothelioma
- Pneumoconiosis (which includes Silicosis, Asbestosis, Kaolinosis)
- Diffuse Pleural Thickening
- Primary Carcinoma of the Lung (only if accompanied by asbestosis or diffuse pleural thickening)
- Byssinosis

### ***Further Info***

Contact free phone 0800 279 2322

## **Reduced Earnings Allowance**

This is available if you can no longer earn as much because of an accident /disease caused by work.

### ***How is it assessed / calculated?***

This benefit applies if you are unable to do work with similar pay because of an accident or disease caused by work

The illness or disability must have occurred before 1 October 1990.

The amount you get is dependant on your individual circumstances. The figure below is useful as a guide **only**.

Maximum £49.52 a week

### ***Further Info***

Contact your local social security office or Jobcentre Plus or Benefit Enquiry Line on 0800 88 22 00 or Textphone – 0800 24 33 55

## **War Disablement Pension**

You may apply if you were serving for Her Majesty's armed forces and were injured or disabled through serving.

The amount paid is dependant on the extent of the disability and the entitlement is worked out as a percentage.

### ***How is it assessed or calculated?***

If disablement 20% or more, a pension is payable by the War Pensioners Welfare Service.

If under 20% a lump sum called a Gratuity is paid.

If your disablement is noise induced hearing loss and your disablement is less than 20%, there is no lump sum or Gratuity payable by the service.

### ***Further Info***

Contact the Veterans Agency for Free on 0800 169 22 77 or Text phone on 0800 169 3458

## **Statutory Maternity Pay**

This provides you with an income to help you to take time off at and around the birth of your baby.

It is paid by your employer, up to a maximum of 26 weeks and will be subject to Tax and National Insurance.

It is not available unless you are employed.

### ***How is it assessed or calculated?***

You must be employed by your employer for a period of 26 weeks up to the 15th week before your baby is due.

You must have been earning £79 a week before tax

SMP is classed as earnings and tax and NI will be deducted from it.

If your average earnings are £82.00 a week (gross) or more, SMP is paid as follows:

*First 6 weeks* - 90% of your average weekly earnings

*Next 20 weeks* - £108.85 or 90% of your average weekly earnings if it is less than £108.85.

### **Further Info**

Contact your local social security office.

## **Job Seekers Allowance**

You must not be working, or working less than 16 hours a week.

It is paid if you are capable of working, are available for work and if you are actively seeking work.

### **How is it assessed or calculated?**

You must have paid National Insurance contributions. There are exceptions for those aged 16/17.

Any savings you have will affect how much you get.

Your individual circumstances will affect how much you will be entitled to. The figures below are weekly payments and useful as a guide **only**.

### **Contribution-based**

Aged 16 - 17	£34.60
Aged 18 - 24	£45.50
Aged 25 or over	£57.45

### **Income-based Personal allowances**

Single people	aged 16 - 17	£34.60
	aged 18 - 24	£45.50
	aged 25 or over	£57.45

Couple	both aged 16 - 17	£34.60
	both aged 16 - 17, one disabled	£45.50
	both aged 16 - 17, with responsibility for a child	£68.65
	one aged 16 - 17, one 18 - 24	£45.50
Lone parents	aged 16 - 17	£34.60
	or depending on their circumstances	£45.50
	aged 18 or over	£57.45
Dependent Children	from birth to the day before 19th birthday	£45.58

### ***Further Info***

Contact your local social security office, Jobcentre Plus / Job centre.

## **Income Support**

This applies to people from age 16-60.

### ***How is it assessed or calculated?***

Any savings will affect how much you will get. Usually savings of £16000 will mean you cannot get this benefit.

You must be on a low income.

The amount you get will depend on your individual circumstances. The figures below are weekly payments and useful as a guide **only**.

### **Personal allowances for single people:**

aged 16-17	£34.60
or depending on their circumstances	£45.50
aged 18-24	£45.50
aged 25 plus	£57.45

<b>Personal allowances for couples:</b>		
aged 18 plus		£90.10
<b>Personal allowances for lone parents:</b>		
aged 16-17		£34.60
or depending on their circumstances		£45.50
aged 18 or over		£57.45
<b>Personal allowances for dependent children:</b>		
from birth to the day before 19th birthday		£45.58
<b>Premiums:</b>		
Family		£16.25
Family (one lone parent rate for people with preserved rights)		£16.25
Disabled child		£45.08
Carer		£26.35
Severe disability - paid for each adult who qualifies		£46.75
Pensioner		£83.95 (couple)
Enhanced pensioner - aged 75-79		£83.95 (couple)
Higher pensioner		£83.95 (couple)
Disability		£24.50(single)
		£34.95 (couple)
Enhanced disability premium		£11.95 (single)
		£17.25 (couple)
<b>Reduction in benefit for strikers</b>		£31.00
<b>Housing costs - deductions for non-dependants</b>		
under 18		Nil
under 25 and receiving Income Support or income-based Jobseeker's Allowance		Nil
18 plus in paid work and not receiving Pension Credit: (gross weekly income)	£328.00 and over	£47.75
	£271.00 - 337.99	£43.50
	£204.00 - £270.99	£38.20
	£157.00 - £203.99	£23.35
	£106.00 - £156.99	£17.00
	Income less than £106.00	£7.40
	Other cases	£7.40

### ***Further Info***

Contact your local social security office, Jobcentre Plus / Jobcentre.

## **Child Benefit**

This is a benefit for those who are bringing up children

### ***How is it assessed or calculated?***

You must be bringing up a child who is:

Under age of 16

Under 19 and studying full time to A Level, AVCE or equivalent.

16 /17 years of age and has left school and has registered for training / work with a careers agency / Connexion service.

The benefit rates are listed below and are weekly payments:

Eldest Child from 11/4/05	£17.00
Each other child from 11/4/05	£11.40

### ***Further Info***

Contact your local social security office, Jobcentre plus, Job centre.

## **Maternity Allowance**

This provides you with an income to help you take time off work for the birth of your baby and is paid up to a maximum of 26 weeks. It is available to the self employed, and those employees not eligible for statutory maternity pay.

### ***How is it assessed or calculated?***

You must be employed / self employed for a period of 26 weeks in the 66 weeks up to when the baby is due.

Standard weekly rate is paid or £108.85 or 90% of your weekly wage if less than £108.85.

### ***Further Info***

Contact your local social security office

## **Lone Parents Benefit Run On**

This is an extra 2 week benefit in addition to your income support or Job Seekers Allowance.

### ***How is it assessed or calculated?***

This benefit applies if you have been on Income Support or income-based Jobseeker's Allowance for at least 26 weeks and have been a lone parent for those 26 weeks.

You must have started work on/before 24th October 2004 and work 16 hours a week or more.

The amount you will get depends on your individual circumstances.

### ***Further Info***

Contact your local Jobcentre Plus, Jobcentre or social security office

## **Carers Allowance**

This is a taxable benefit for carers.

### ***How is it assessed or calculated?***

To claim, you must spend at least 35 hours a week caring. E.g. for a relative, friend, neighbour.

You cannot get this benefit if you are in full time education (21 hours a week)

You must not earn more than £82.00 a week.

It can be paid to more than one person in a household.

The amount you get will depend on your individual circumstances. The figure below is a weekly amount and is useful as a guide **only**.

Carers Allowance

£46.95

### ***Further Info***

Contact your local social security office for a claim form or call 01253 856 123.

People with speech / Hearing difficulties should dial 01772 899 489 or write to:

CA Unit, Palatine House, Lancaster Road, Preston PR1 1NS.

## **Vaccine Payment**

This is a one off payment that you can claim if you are severely disabled as a result of vaccination against certain diseases, e.g. Diphtheria, mumps, measles etc.

### ***How is it assessed or calculated?***

Children must be 2 years of age before claiming

Vaccination must be before a person's 18 birthday and must be given in UK or Isle of Man.

Disablement is calculated as a percentage. To claim you must be 60% disabled or more.

Single payment

£100,000 tax free

This entitlement may affect other benefits and entitlements.

### ***Further Info***

Contact your social security office, Jobcentre plus / Jobcentre for a claim form or:

The Vaccine Damage Payments Unit, Palantine House, Lancaster Road, Preston PR1 1HB

Tel: 01772 899 944

## **Free Milk For Disabled Children**

Applicable if you have a child aged 5 or over and under 16 who cannot attend school due to a physical or mental disability.

You do not need to be receiving any benefits or entitlements to claim free milk.

### ***Further Info***

Contact your social security office, Jobcentre plus / Jobcentre for a claim form.

## **Guardian's Allowance**

This is for people bringing up a child or children because one or both of their parents has died.

### ***How is it assessed or calculated?***

You must be in receipt of Child Benefit for the child or children.

You do not need to be the child's legal guardian.

The amount you get will depend on your individual circumstances. Refer to Child Tax Credit figures and Working Tax Credit (child care element pages 6 and 7).

## **Bereavement Allowance**

This is based on your late husband's or wife's NI contributions.

### ***How is it assessed or calculated?***

The amount is based on your age when you were widowed or when Widowed Parent's Allowance ends. You must not be bringing up children and must be of state pension age.

The amount you get will depend on your individual circumstances. The figure below is useful as a guide **only**.

Standard rate	£84.25
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### ***Further Info***

Contact your social security office for a claim form.

## Bereavement Payment

This is based on your late husband or wife's NI contributions and is single payment

### ***How is it assessed or calculated?***

You must be of state pension age

You must be the widow/widower of a spouse who has paid National Insurance contributions.

Single payment	£2000
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### ***Further Info***

Contact your social security office for a claim form.

## Disability Living Allowance (DLA)

This is paid if you need help for 3 months because of a severe physical or mental illness or disability, and you are likely to need it for at least another 6 months.

You may also claim for a child under 16 who suffers from a severe physical and mental illness or disability and requires help and looking after than other children of the same age.

### ***How is it assessed or calculated?***

You must claim before the age of 65.

The amount you get will depend on your level of disability and are paid at different rates. The figures below are weekly amounts and useful as a guide **only**.

### **Care Component**

Highest rate	£62.25
Middle rate	£41.65
Lowest rate	£16.50

**Mobility** – Paid to help you get around

Highest rate	£43.45
Lower rate	£16.50

### ***Further Info***

Contact your local social security office for a claim form.

## **Housing Benefit**

This is applicable if you are on a low income and are paying rent.

### ***How is it assessed or calculated?***

It is paid by your local council and is calculated according to your individual circumstances.

Factors such as income, savings, benefits, age, family size etc are taken into account.

### ***Further Info***

Contact your local social security office for a claim form.

## **Funeral Payment**

Eligibility for this payment depends on your personal circumstances and not those of the person who has died.

It is a single payment.

### ***How is it assessed or calculated?***

You must be on low income and in receipt of benefits such as Income Support, JSA, Pension Credit, Tax Credits etc.

The payment will pay for specified items and / services.

You may receive £700 for other funeral expenses.

### ***Further Info***

Contact your social security office, Jobcentre Plus, Jobcentre

## **Council Tax Benefit**

This is paid by local councils as a rebate on your council tax bill if you are on low income.

### ***How is it assessed or calculated?***

It is paid by your local council and is calculated according to your individual circumstances.

Factors such as income, savings, benefits, age, family size etc are taken into account.

### ***Further Info***

Contact your social security office, Jobcentre Plus, Jobcentre.

## **Pension Credit**

This is an entitlement for those aged 60 or above living in Great Britain. It guarantees an income of:

£114.05 a week if single

£174.05 a week if you have a partner.

You may also be entitled to saving for your retirement if you/your partner are aged 65 or over

£17.88 a week if single

£23.58 a week if you have a partner.

### ***Further Info***

Call Pension Credit Helpline for Free on 0800 99 1234

## **Attendance Allowance (AA)**

This is paid if you need help to look after yourself, or if you become ill or disabled on or after your 65th birthday.

It is paid at different rates depending on when you need care. I.e. day/night.

### ***How is it assessed or calculated?***

The amount depends on your individual circumstances and level of disability. It is paid at two different rates. The figures supplied below are weekly amounts and are useful as a guide **only**.

Higher rate	£62.25
Lower rate	£41.65

### ***Further info***

Contact your local social security office for a claim form.

## **Child Maintenance Bonus**

This is for people who receive child maintenance and lose benefit when they start work.

A single payment of up to £1,000 may be made.

### ***Further info***

Contact your local social security office or call Child Support Agency's National Enquiry service on 08457 133 133.

## **Community Care Grants**

These grants are applicable to people who move out of institutional care or a care home.

They help people live independently in the community and ease pressure on families.

They cover a range of personal circumstances, needs and expenses.

The amount you get will depend on your individual circumstances and will be calculated accordingly.

***Further info***

Contact your social services department

## **Help for Carers**

This helps with adapting a home for a disabled person, respite care or other support. Respite care is help looking after the person you care for while you have a break.

***Further info***

Contact your social services department.

## **Help with Health Costs**

If you are on low income you may be entitled to free NHS prescriptions, free NHS dental treatment, free NHS sight tests and more.

***Further info***

To make a claim obtain form HC1 from your local jobcentre or social security office, or contact NHS Direct on 0845 46 47

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