



Welfare Benefit



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**WELFARE
TEAM**

What are the Barriers to claiming Benefits



- People don't know what benefits are available to them, dwindling supply of benefit advisers. No government advertising campaigns.
- Pride, a lot of people look at claiming as a stigma.
- They want to know everything about your finances, can be very intrusive.
- The length of the paperwork, will it be worth my while for such a small gain?
- Will it affect the rest of my benefits, is it worthwhile?



Why the Government Reform?

- Culture of Benefit dependency
- Lack of Personal Responsibility
- Work is good for you
- The cost is getting out of control
- Around 40% of all DWP spending is on pensioners

WELFARE BENEFITS FOR DISABLED

- The UK government website has lots of information about welfare benefits, including welfare benefits specifically to support people with disabilities and long term conditions.

- [Benefits - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefits)



Advice Local

- London borough to borough guide, for advice services within their local community.
- www.advicelocal.org.uk
- Very useful website for finding out about local services within your Local area



DEBT HELP



- Nationaldebtline.org
- Provides free telephone advice and webcam chat with an advisor.
- Stepchange.org.uk
- Advice online or via phone for debt and budgeting.
- Christians Against Poverty: Face to face money management classes.
- www.capuk.org
- Citizens Advice Bureau: Specialist debt advisors employed. Contact your local CAB.
- Some unions like Unison provide debt help

Carers support

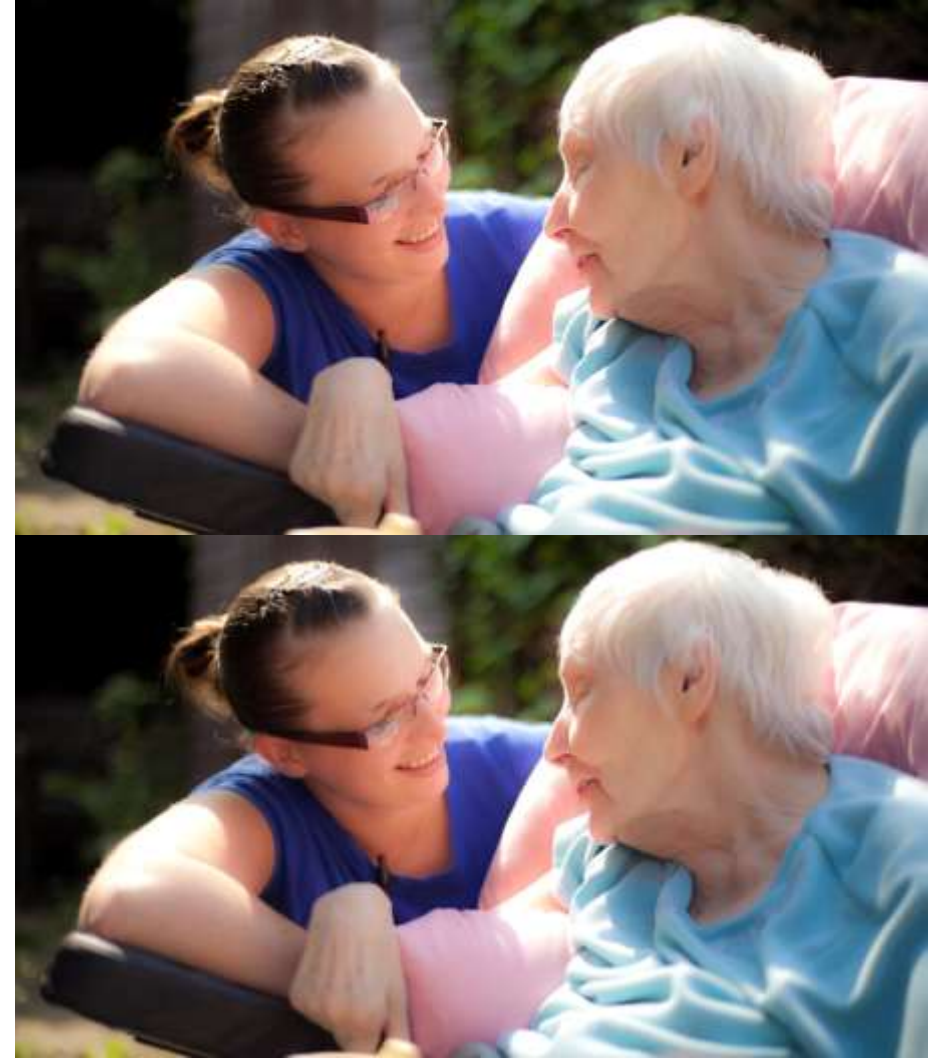
- Your local LA will have a carers support group. Refer clients for additional support and networking with other carers.
- Ensure the carer is referred for a carers assessment via social services.
- Carers can receive free trips to cinemas and theatres, if the person they are accompanying is in receipt of disabled benefits.
- www.carerssupport.org.uk
- Your union may be able to support a carers break

Carer's Allowance

- Carer's allowance is taxable paid if you are unable to work full time and you are caring for a disabled person.
- You must be looking after them 35 hours per week and your earnings are £139 or less a week after tax, National Insurance and expenses, you can then claim carers allowance at £76.75 per week.
- The disabled person must be receiving certain disabled benefits, in order for you to claim CA. eg PIP or Attendance allowance
- Normally if you receive a state pension, you cannot receive carer's allowance. However, if you receive Pension Credit benefit you may be entitled to extra money if you claim carer's allowance.
- You can also apply for universal Credit if you are a carer .They will take most income you receive into account. If you have savings over 16k, you are ineligible for universal credit. You will get an extra carers element in your UC if you are a carer.

Carers Act 2014

- **What are my rights as a carer?**
- **Under the Care Act you are entitled to a carer's assessment where you appear to have needs, this matches the rights to an assessment of the person being cared for. You will be entitled to support if you meet the national eligibility criteria.**
- **The person you care for is entitled to a 'needs assessment' if they appear to have needs for care and support.**
- **Local authorities are allowed to arrange for other organisations such as charities or private companies to carry out assessments.**
- **Local authorities have to consider the impact of your role as a carer on your wellbeing. Similarly, they have to consider the impact of a disabled person's needs on their wellbeing. If the impact is significant then the eligibility criteria are likely .**



PIP BENEFIT

- PIP benefit available to people with a long term condition to help with extra costs due to their health/disability condition
- Available for adults aged 16-66
- Can be working or out of work (not means tested)
- To assess eligibility requires individual assessment
- For help completing your pip the following websites provide guidance on completing the form and other useful information to assist you.
- [Benefits and Work website](#)
- [Citizens Advice Bureau](#)



Personal Independence Payment

If you know someone that has difficulty with any of these they might qualify for Attendance Allowance worth up to £87.65 a week

PERSONAL CARE

Is getting in and out of a bath or shower proving difficult? Do you struggle to wash yourself independently?



GETTING DRESSED/UNDRESSED

Are you finding it difficult to get ready in the morning or at night?



MEDICAL TREATMENT

Do you know which medicine to take and when? Are you struggling with the use of medical devices such as hearing aids or diabetes monitors?



SUPERVISION

Do you need someone to check on you regularly? Are you at risk of falling, leaving the gas on, or at risk to your health should you be left unsupervised?



USING THE TOILET

Are you finding it difficult going to the toilet during the day or night? Do you suffer from incontinence? Are you struggling to change your bedding?



EATING AND DRINKING

Do you find it difficult to prepare meals or hot drinks? Are you finding it a struggle to do everyday things in the kitchen such as using appliances safely?



ATTENTION

Do you need help getting in/out of a chair/bed? Do you need help when communicating with others?



GETTING BENEFITS



- **New Style Employment Support Allowance**
- **Based on your last two/ three years NI Contributions**
- **Not affected by your savings or most income.**
- **If you partner works this is not taken into account**
- **Can be claimed online Gov.uk**
- **Lasts for one year if you are in the work –related group**
- **Support group, you can keep your ESA indefinitely**



- Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.
- Savings credit extra payment for people who have saved for their retirement.
- Pension credit is payable from your pension age savings of £10,000 is ignored when calculating the rate of Pension Credit

What is Universal Credit?



- **Universal credit** It is a new Benefit for working age people
- It replaces 6 existing benefits (known as “legacy benefits”)
 - **Housing Benefit** – to help with rent costs
 - **Job Seekers Allowance** – income based – for those seeking work
 - **Income Support** – for those with caring responsibilities
 - **Employment Support Allowance** – income related – for those suffering health issues and with limited work capability
 - **Child Tax Credit** – for those with children
 - **Working Tax Credit** – for those working but on a low wage

Customers continue to apply to the LA for Local Council Tax Support

CEA cinema card and leisure events



- The CEA Card enables a disabled cinema guest to receive a complimentary ticket for someone to go with them when they visit a participating cinema. So their carer can go to the cinema for free
- The Card is also one way for cinemas to make sure they look after their disabled guests. Apply online at <https://www.ceacard.co.uk/>
- If you receive PIP you can get discounted tickets for theatre shows, some theatres allow carers to go in free as well. Go to the access page of the theatres website for more details.
- Thorpe Park, Alton Towers and Chessington Zoo also operate a similar scheme, please look on their Access pages of their websites.
- It may be worth applying for a **Nimbus access card** to allow you in music events . London Theatre Shows, Disney Land Paris. The card costs £15.00

Household essential's

Household essentials

There may be ways you can reduce the cost of other bills, such as your Broadband and TV.

It is estimated that around 15 million people are out of contract with their broadband, meaning they are needlessly paying over the odds for this service. Have a look on a price-comparison website to see what you could save. Some broadband providers offer discounted rates (social tariffs) to customers on a low income. Ofcom have compiled a [list of providers who offer discounted rates](#) and their eligibility requirements.

Get free advice

If you are on a low-income or receive certain benefits, you may be eligible for [a Green Doctor appointment](#). A Green Doctor will help you find ways to save money on your energy bills while keeping your home warm.

Disability Energy Support

[Scope offers free energy and water advice](#) to any disabled person or households where disabled people live. They can help with managing energy debt, fuel vouchers and accessing energy benefits, grants and trusts.





TAXI CARD



- This is a scheme that provides subsidised black mini cabs for disabled people living in any London Borough.
- Tel No: 0207 934 9791
- Only available in London Boroughs
- www.Londoncouncils.gov.uk



Blue Badge Scheme



- A scheme to help disabled people park close to a destination as a driver or passenger.
- If you receive certain benefits you may apply automatically for this badge.
- The form can be completed on your local council web site or obtained by ringing local council for a paper version.
- According to the Department for Transport, in the year ending March 2022, 1,497 badges were reported as stolen across the UK.
- They can be vulnerable to opportunists with some suggestion they can be re-sold for hundreds or even thousands of pounds.
- Some people even buy lockable Blue Badge holders which are attached to the vehicle's steering wheel to protect them.
- It is why some London councils have started moving towards "Companion Passes" which work alongside Blue Badges, but are digital and negate the threat of theft.

- The cost of living crisis is already real for many of our city's residents. Too many people are struggling to make ends meet, with some facing extreme hardship.
- Steep rises in energy prices are outstripping wage and benefit increases and putting enormous pressure on daily life. Some are facing an unacceptable choice between heating and eating.



What is CHILD DLA?

- Disability Living Allowance (DLA) is a non means tested benefit to help meet the extra costs for children and young people **under 16** who have a disability or long term condition
- The needs must be greater than those of a child without a disability
- It is administered by the Department for Work and Pensions (DWP)
- The applicant must have had the needs for the last 3 months and expect them for the next 6 months
- Extra money to help, but can also top-up means tested benefits
- [Information & advice](#) CONNECT CHARITY/ 0808 808 3555

DLACare and mobility rates for child

Care rates	What it means		Mobility rates	What it means
Low	Help for a small part of the day		Low	For children who can walk but who need someone to supervise or guide them. It is paid from five years of age.
Middle	Help more frequently in the day or night		High	if your child is 3 or over and one of the following describes them: -they can't walk they have severe discomfort when they walk outside, -walking would put them in danger or would mean their health would get worse -they have no legs or feet -they're blind or severely sight impaired they're both deaf and blind
High	Help both day and night			



- Members experiencing **financial**, debt and emotional difficulties can contact **UNISON** Welfare, which provides confidential advice and **support** services for members. They have a new energy support scheme to help members facing fuel poverty.
- As an [Royal College Of Nursing](#) member, you can get expert advice and information on benefits, housing and more. You can receive confidential advice, representation and support on a range of issues that affect you at home and at work.
- If you are in a different union, it is worth contacting them directly to see what financial support and other services they provide.

Turn 2 Us

- Is a charity that helps you gain access to welfare benefits and charitable grants.
- If you fall into financial debt they may be able to suggest charities that can help you.
- Web site address www.turn2us.org.uk



Turn2us
to access benefits & grants



1. Orange QR /Find a welfareadvisor
2. Green QR /Benefit calculator
3. Blue QR /Grants search tool

- Gov.co.uk website information
- Turn2Us charity
www.turn2us.com

