

Chapter 9: Money

Chapter summary:

In this chapter we review:

- n Benefits and your entitlement
- n Social Fund, cold weather payments and tax credits
- n Permitted earnings

If you are experiencing mental health problems you may be able to claim a range of benefits depending on your circumstances. The benefits that you may consider claiming are outlined below.

The rules governing eligibility are complex and you can get help from your social worker, local Citizens Advice Bureau or local Department for Work and Pensions office.

Attendance Allowance or Disability Living Allowance

Are both available to help you with the extra costs associated with disability or illness

- n whether or not you are still working
- n whether you are living alone or with others, or
- n whether you have a carer or not.

Which benefit you claim depends on your age:

- n if you are under 65 and need help with personal care or if you have difficulty getting around, you can claim Disability Living Allowance
- n if you are 65 or more and you need help with personal care, you can claim Attendance Allowance.

These allowances are not means tested. They are also tax-free and do not affect claims for other entitlements such as Income Support or Incapacity Benefit.

Available from your Jobcentre Plus

Incapacity Benefit

Incapacity Benefit is paid to a person who:

- n is aged below 60 for a woman, 65 for a man, and
- n is incapable of work because of sickness or disability; and
- n is not entitled to Statutory Sick Pay and
- n has paid sufficient National Insurance contributions.

However, a person whose incapacity for work began before the age of 20 (in some cases 25) may not have to meet the contribution conditions. The contribution conditions for Incapacity Benefit is complicated.

There are three types of Incapacity Benefit: lower rate short-term, higher rate short-term and long-term. For the first 196 days you will usually have to show that you are incapable of work by sending in medical certificates. After 196 days most people will have to have a medical examination to decide if they pass the Personal Capability Assessment. Some people with particular conditions or severe disabilities do not have to pass this assessment.

Income Support

If you are on a low income, your savings are below a set limit, you are working fewer than 16 hours a week or not working, you may be able to get either Income Support or income-based Jobseeker's Allowance. If you can look for work, you should usually claim Jobseeker's Allowance. If you are a lone parent with dependent children, are sick or disabled or you are caring for a disabled person, you may be entitled to Income Support. If you are over 60 you may be entitled to Pension Credit.

Jobseeker's Allowance

If you are on a low income, are not working (or working fewer than 16 hours per week), and are not entitled to income support, you may be able to get income-based Jobseeker's Allowance, as long as you are available for and actively seeking work. If your income is not low enough, or your savings are too high, but you have been paying National Insurance contributions in the last two years and are now looking for work, you may also be entitled to contribution-based Jobseeker's Allowance for a limited period.

What if my disability is causing additional difficulties in finding or keeping a job?

Disability employment advisers can provide a range of support, advice and information including specialist support to people who are recently disabled, or those whose disability or health condition has deteriorated and who need employment advice. They provide support to disabled people who are having difficulty in getting a job because of their disability, and also to people in employment who are concerned about losing their job because of a disability.

Access to Work advisers have specialist knowledge of the Access to Work programme which provides support to disabled people and their employers to help overcome work-related obstacles resulting from disability. They work closely with disability employment advisers. Both types of adviser can be contacted at your Jobcentre.

Permitted earnings (formerly therapeutic earnings)

To qualify as 'permitted work' the following rules have to be met:

- n the work is for less than 16 hours per week;
- n the wages are not more than £78 per week;
- n the work does not go on for more than 26 weeks;
- n this 26-week period can be extended for an unlimited period

where the person is working with a Department of Work and Pensions advisor, or with an external organisation (e.g. disability employment advisor, people supported by Pathway, Shaw Trust, or another supported employment agency) who agrees that this further period is likely to improve the person's job prospects.

A list of local Social Security offices and Job Centres is available in chapter 10.

Help from the Social Fund

If you are on a low-income benefit, you may qualify for help with costs for your home or for dealing with an emergency.

Existing Social Fund applications

If you live in Tottenham or any of the following postcodes - N4, N8, N10, N2 - you will be dealt with by:

Barnet Social Security Office

PO Box 493

Edgware HA8 7ZG

Tel: 020 8258 3300

If you live in N6 you will need to visit the Euston office.

New Social Fund applications

If you live N4, N8, N6, N10 and wish to make a new claim you should contact Pembroke Dock on 0845 601 6916 to make a claim over the phone. Your claim will then be sent to the Glasgow office to be processed.

Cold weather payment

If you or your partner are getting Income Support or income-based Jobseeker's Allowance, and have a child under the age of five, or you are disabled, or are aged 60 or over then you may qualify.

Available from the Inland Revenue

Working Tax Credit and Child Tax Credit

If you or your partner work 16 hours or more a week, you may be entitled to Working Tax Credit and/or Child Tax Credit. People with disabilities can receive extra Working Tax Credit allowances. People reducing their working hours (and income) because of disability or long term illness might get help.

Available from Haringey Council

Housing Benefit

If you are paying rent and have a low income whilst working you may qualify for Housing Benefit. Some families on low-income benefits qualify for up to 100% Housing Benefit.

Council Tax Benefit

If you are paying Council Tax and have a low income whilst working you may also qualify for Council Tax Benefit. Some families on low-income benefits qualify for up to 100% Council Tax Benefit. For information about Housing and Council Tax Benefits, write to:

Haringey Council
PO Box 10505
Wood Green N22 7WJ
Tel: 020 8489 2800

Available from the National Health Service

If your income is low you may be entitled to help with health costs and visits to hospital.

Dealing with debt

The National Debtline

Freephone helpline: 0808 808 4000

Website: www.nationaldebtline.co.uk

Service: *Free advice and information on how to deal with debts.*