

Benefits Checklist

Under Pension Age*

**Use this checklist to calculate your client's
Income Support and Income-Based
Jobseekers Allowance**

Client's name _____

N.I. No. _____

Date of birth _____

Address _____

Date _____

* Please note that State Pension Age is being equalised between April 2010 and April 2020. This means that Pension Age for means tested benefits is increasing above the age of 60 and changing every month. Please refer to State Pension Equalisation Fact Sheet.

To be used from April 2011



DISABILITY LIVING ALLOWANCE

To claim phone 0800 88 22 00

Criteria to be met - tick box if received.

Care Component

Higher Rate: Day AND night care: Personal care (can include prompting and motivating) and/or supervision/watching over/keeping an eye on person to prevent danger to self or others. £73.60

Middle Rate: Day OR night care: Personal care (can include prompting and motivating) and/or supervision/watching over/keeping an eye on person to prevent danger to self or others. £49.30

Lower Rate: Limited care: Personal care (can include prompting and motivating) for at least one hour a day OR Cooked Meal Test. £19.55

NB: Check entitlement to Higher or Middle Rate if Lower Rate is received.

Mobility Component

Higher Rate: Unable or Virtually Unable to Walk/Double Amputee/Blind AND Deaf/Severely Mentally Impaired and Challenging behaviour AND can get Higher Rate Care Component. £51.40

Lower Rate: Can walk but needs supervision or guidance outdoors on UNFAMILIAR ROUTES. £19.55

CARER'S ALLOWANCE

To claim phone 0800 882200 or go to www.direct.gov.uk/carers

Must look after disabled person for at least 35 hours a week and that person must receive either Attendance Allowance or DLA Care Component at either Middle or Higher Rate (NB: check whether the disabled person may lose their Severe Disability Premium if Carer's Allowance is paid).

Tick box if Carer's Allowance paid £55.55

Tick box if underlying entitlement established but Carer's Allowance cannot be paid because of overlapping benefit rules

* Please note that State Pension Age is being equalised between April 2010 and April 2020. This means that Pension Age for means tested benefits is increasing above the age of 60 and changing every month. Please refer to State Pension Age Equalisation Fact Sheet.

INCOME SUPPORT / INCOME BASED JOBSEEKERS ALLOWANCE

STEP ONE: Can you claim?

You must be aged between 16 and Pension Age* and satisfy the following conditions:

- ◆ no need to look for work e.g. carer, eligible lone parents
- ◆ not in full time work (16 hours) and partner not in full time work (24 hours) (Income Support & JSA(IB))
- ◆ not in full time education unless lone parent. Under 19's may claim if estranged from parents (Income Support)
- ◆ actively seeking work (must agree and sign job seeker's agreement) (JSA(IB))
- ◆ less than £16,000 in savings
- ◆ resident in UK

STEP TWO: Work out Allowances

Personal Allowances

Single people and lone parents

Aged 16 -24	£53.45
Lone Parent 18+	£67.50
Aged 25 or over	£67.50

Couples

Both aged 18+	£105.95
One or both aged under 18	ranges from £53.45 to £80.75 (take advice)

STEP THREE: Work out Premiums

Note: For Disability and Enhanced Disability Premiums the couple rate is paid even if only one partner satisfies the conditions.

1) Disability Premium

Must be either:	Single	£28.85
– registered blind, or	Couple	£41.10
– getting (long term rate) Incapacity Benefit, or Severe Disablement Allowance, or Disability Living Allowance, (or equivalent because of injury at work or war injury).		
– has invalid carriage or similar from NHS, or		
– claimant (not partner) incapable of work for 52 weeks		
– terminally ill and submitting medical certificates for 28 weeks		

2) Enhanced Disability Premium

Claimant or partner receives DLA higher rate care component

Single	£14.05
Couple	£20.25

3) Severe Disability Premium

Paid to a single person who gets the higher or middle rate care component of Disability Living Allowance, or to couples where both get these benefits

Single	£55.30
---------------	--------

AND living alone or able to "COUNT" as though they are living alone

AND no one is paid Carer's Allowance for **Couple (one qualifies)** £55.30

looking after them. **Couple (both qualify)** £110.60

The higher rate is only paid where both partners of a couple satisfy all the conditions.

The single rate is paid if Carer's Allowance is paid in respect of one partner only.

- 4) Carer Premium £31.00
- You or your partner must be getting Carer's Allowance or have made a claim and have an underlying entitlement but cannot be paid Carer's Allowance because you get an overlapping benefit such as: Bereavement, Incapacity Benefit, Jobseekers Allowance, Maternity Benefits, Retirement Pension or Severe Disablement Allowance

STEP FOUR: Work out Housing Costs (for owner occupiers)

Mortgage interest payments paid at standard rate. Loans taken out since October 1995 - no help for the first 13 weeks. (Will not apply if carer or abandoned)

Ceiling £200,000.

Interest on loans for home purchase and certain essential improvements and repairs; also some housing costs if leaseholder e.g. some service charges

Note deductions for non-dependants, as for Housing Benefit

N.B. 2 year time limit on housing costs for new JSA claims only

STEP FIVE: Applicable Amount

Add together all the allowances, premiums and housing costs (worked out in Steps 2-4)

STEP SIX: Work out Income

BENEFITS: TAKE ALL BENEFITS INTO ACCOUNT IN FULL EXCEPT:

- ◆ Disability Living Allowance ◆ Housing Benefit ◆ Council Tax Benefit
- ◆ Child Tax Credit & Child Benefit
- ◆ £10 disregard on War Disablement Pension, War Widows Pension and Widowed Parents/Mothers Allowance

OCCUPATIONAL PENSIONS & MAINTENANCE COUNT IN FULL

MAINTENANCE – Up to £20 may be disregarded

CAPITAL – Ignore savings of up to £6,000 or £10,000 for persons in permanent residential or nursing care

Tariff Income – Count tariff income of £1 per week for every £250, or part of £250, over the above levels

EARNINGS – Work out net earnings, i.e. less tax, NI and half pension contributions

Disregards – £20 if claimant is single parent or getting disability or carer premium
£5 – Single claimants or £10 for a couple

Other Payments – Disregard £20 of regular voluntary or charitable payments
– Income from boarders: disregard £20 plus 50% of balance
– Income from sub-tenants: disregard £20

Total Income:

STEP SEVEN: Income Support Payable

Deduct total income (Step Six) from Applicable Amount (Step Five) to get Income

Support payable. If the total income is greater than Applicable Amount, no Income Support will be payable.

STEP EIGHT: Note any weekly deductions made

E.g. direct payments of fuel/rent, Council Tax, water rates arrears, fines, Social Fund loans, child support and repayments of past benefit overpayment.