

THE NEW
EMPLOYMENT
INFORMATION
NIGHTINGALE
BANKING
N



BENEFITS AND ENTITLEMENTS

Introduction	XX
Information on transferring payments to the UK	37
National Insurance Number	46
Jobseekers allowance	52
Crisis loans	60
Income support	65
Working Tax Credit	73
Statutory Sick Pay	78
Incapacity Benefit	82
Disability Benefit (DB)	90
Housing Benefit	96

Council Tax Benefit	105
Social Fund	109
Tax Credits	110
Pensions Credits	111
Child Benefit	113

This is a very important chapter for everyone to read. In this chapter you will find information on whether you can transfer your Irish Social Welfare payment to the UK.

Most importantly you will find information on how to apply for a National Insurance Number in the UK and what you will need to bring with you when you are apply for your National Insurance Number. Everyone should read this information carefully.

Also in this chapter you will find out what you will need to do if you want to apply for Benefits in the UK, as well as an overview of the different Benefit payments available.

Can I transfer my Irish Social Welfare payment to the UK?

You can transfer **certain** Irish social welfare payments if you move to the UK. You can also continue to get certain Irish social welfare payments if you are on holiday in the UK or if you are getting medical treatment.

Most contribution-based social insurance payments can be paid to you if you go to live outside of the state. In some cases the length of time you can continue to receive your payment will depend on the type of payment you are receiving and your personal circumstances.

However to get a social assistance payment (non-contribution based) you must live and continue to live in Ireland. Some social assistance payments will not be paid even if you are on holiday, for example, Supplementary Welfare Allowance.

What Irish social welfare payments can I transfer to the UK?

If you move to the UK the following social welfare payments can be paid or transferred:

- Invalidity Pension
- State (Contributory) Pension
- State (Transition) Pension
- Disablement Benefit - The constant Attendance Allowance increase will only be payable for up to 6 months. If you are in the UK for medical treatment you will continue to get the Incapacity Supplement (including any increase for dependent children)
- Guardians (Contributory) Payment
- Widow/Widowers (Contributory) Pension
- Death benefits under the Occupational Injury Benefit Scheme
- Bereavement Grant.

If you are getting any of these payments and you are going to the UK for a short stay you do not have to contact the Department of Social and Family Affairs and let them know. If you are going to the UK permanently you **must** notify the Department of Social and Family Affairs.

You will be asked to produce evidence to prove that you continue to fulfil the qualifying conditions for the payment you are receiving, for example if you are on the Widow/Widowers Contributory Pension you will have to show that you are not married or living with someone as husband and wife, to continue to get the Widow's/Widower's Contributory Pension.

To get your Irish social welfare benefit paid to you in the UK you must contact the relevant section in the Department of Social and Family Affairs that pays your payment and give your bank account details so that they can transfer your payment.

If you are paid by cheque or personal post office book of payable orders you will have to change the method of payment to Electronic Fund Transfer so that you will get your payment paid directly into your bank account in the UK.

If your payment is already being made into your bank account in the State you can continue to have it paid into the same account

or you can organise to have it changed so that it is paid into your bank account in the UK.

Note

You must always notify the Department of Social and Family Affairs of a permanent or temporary absence (but not short absences) from the State and give your contact address abroad.

What other payments can I continue to get while I am in the UK?

There are a number of Irish payments that can be made in the UK in limited situations. They include:

- **Injury Benefit** - You can receive this payment if you are in the UK on a visit or if you are getting approved medical treatment in the UK
- **Adoptive Benefit** - You can continue to receive this payment if you are in the UK to receive approved medical treatment or if you are visiting the UK. The payment will be made for a maximum of 26 weeks
- **Maternity Benefit** - You can continue to receive this payment if you are in the UK to receive approved medical treatment or if you are visiting the UK. The payment will be made for a maximum of 26 weeks

- **Health and Safety Benefit** - You can continue to receive this payment if you are in the UK to receive approved medical treatment or if you are visiting the UK. The payment will be made for a maximum of 26 weeks
- **Illness Benefit** - You can continue to receive this payment if you are in the UK to receive approved medical treatment or if you are visiting the UK. The payment will be made for a maximum of 26 weeks
- **Jobseekers Benefit** - This payment can be transferred to the UK for up to 13 weeks if you are looking for employment there. To transfer this payment you will need to have been receiving this payment in Ireland for at least 4 weeks. Before going to the UK you must get Form E303 from your local social welfare office. When you go to the UK you must give this form to your local Jobcentre Plus to organise to continue to receive your payment in the UK.

What payments cannot be transferred to the UK?

- Deserted Wife's Allowance
- Guardians (Non-Contributory) Payment
- Pre-retirement Allowance
- Prisoners Wife's Allowance
- Supplementary Welfare allowance and Rent Allowance
- Family Income Supplement
- Jobseekers Allowance.

There are some payments that are not paid if you are outside the state but there are some exceptions depending on your circumstances.

- **Deserted Wife's Benefit** - Can be paid up to a maximum of 3 weeks
- **Carer's Allowance and Carers benefit** - Can be paid if you accompany the person you are caring for abroad to get medical treatment. You can also go abroad on a respite break for a maximum of 3 weeks

- **Disability Allowance** - Can be paid if you are getting medical treatment or studying abroad. You must notify the Department and provide proof of medical treatment or education abroad
- **One Parent Family Payment** - Can be paid up to a maximum of 3 weeks while you are on holiday abroad. You must notify the Department in advance that you are going abroad
- **Widow/Widowers (Non-Contributory) Pension** - You may be able to continue to receive this payment in exceptional circumstances for a maximum of 13 weeks. You will receive your payment when you return to Ireland
- **State (Non-Contributory) Pension** - You may be able to continue to receive this payment in exceptional circumstances for a maximum of 13 weeks. You will receive your payment when you return to Ireland
- **Blind Pension** - You may be able to continue to receive this payment in exceptional circumstances for a maximum of 13 weeks. You will receive your payment when you return to Ireland
- **Child Benefit** - You can continue to receive this payment if you are working in the UK for an Irish employer and you are paying Irish social insurance contributions.

Where can I get more information on transferring my social welfare payment?

If you need further information on transferring your social welfare payment to the UK whether you are going for a short-stay or permanently you should contact your local social welfare office or the relevant section in the Department of Social and Family Affairs. To transfer any payment to the UK you will need to bring from E303 with you.

You can contact the Department of Social and Family Affairs on Lo-call 1890 500 500 for more information.

I am not entitled to transfer my Irish social welfare payment. How can I apply for benefits in the UK?

If you are not entitled to transfer your Irish Social Welfare payment to the UK you will have to apply for a payment in the UK once you have moved there permanently.

You should bring an E301 form with you as this will show the amount of social security contributions you have paid in Ireland. You should contact your local Social Welfare office in Ireland well in advance to organise your E301 form.

The **most important** thing you will need to do before you apply for any payment in the UK is to apply for your **National Insurance Number**.

It may take a number of weeks (up to 6-8 weeks) before you receive your National Insurance Number so you will need to make sure that you have enough money with you to cover your costs, for example, accommodation costs and living expenses.

National Insurance Number

A National Insurance (NI) number is like an Irish Personal Public Service number (PPS). It is a personal number used to record a persons National Insurance contributions and credited contributions and because it is needed when claiming benefits.

An NI number should only be given to one person and must only be used by that person. There are circumstances when by law you must apply for an NI number.

When should I apply for a National Insurance Number?

You should apply for a NI number if:

- You will be making a claim for benefit or
- Your spouse/partner is claiming benefit for you.

You should also apply for a NI number if you:

- Have started or are about to start work
- Are self-employed or
- Want to pay voluntary NI contributions and would benefit from paying them.

Where do I apply for a National Insurance Number?

You will have to apply for a National Insurance Number at a Jobcentre Plus office. For applications you should telephone 0845 600 0643 (UK number) between 8:00am and 6:00pm Monday to Friday.

If you are hard of hearing or have speech difficulties you can call the text-phone on 0845 600 0644.

What happens when I apply for my National Insurance Number?

There is a process of checks the Jobcentre Plus will need to go through when you apply for an NI number. Firstly they will make sure you need an NI number. Secondly they make sure you have not already got an NI number. If you need an NI number and you have not already got one they will write and ask you to come to an interview.

What is an interview for?

At the interview you will be asked questions such as who you are and why you want an NI number. This information and any official documents you bring with you will help to prove your identity and where applicable your right to work. You may also have to fill in a form to apply for an NI number.

The Jobcentre Plus will send you a letter telling you the time and date of your interview. They will also tell you what information or evidence you will need to bring with you. The information or evidence you need to bring depends on why you need the NI number.

What types of evidence and information can I bring?

Here are some examples of the type of documents or evidence you will need to bring. It is important to know that photocopies of documents will not be accepted.

General documents that you will be asked to bring (where applicable):

- Passport
- National Identity card
- Birth certificate (Long form)
- Marriage or civil partnership certificate
- Full driving licence
- 2 or more passports if you are of dual - or multi-nationality
- Student-loan documents
- Student identity card
- Letter from your college, including course details
- Mortgage or rental agreement
- Residence or naturalisation documents
- Adoption certificate.

Employment documents:

- Payslips
- A letter from your employer
- Your contract of employment
- Details of any employment agencies you are registered with
- Evidence that you are actively looking for work.

What happens after the interview?

If your application is successful you will be sent your NI number in writing as soon as possible after the interview. Your NI card will be sent to you at a later stage. If your application is unsuccessful the Jobcentre plus will write and tell you why your application was unsuccessful. You may ask them to review the decision or you can appeal the decision. For more information on how to appeal the decision you should contact your nearest Irish Organisation in the UK or your nearest Citizens Advice Bureau as they will help you to make an appeal.

Note

A National Insurance Number is not proof of identity.

Jobseekers Allowance

Jobseeker's Allowance (JSA) in the UK is a payment for anyone who is unemployed but capable of work. To get Jobseeker's Allowance you also have to meet several other conditions, which include proving that you are actively and genuinely looking for work.

You may be entitled to claim Income Support or other benefits rather than Jobseeker's Allowance if you do not have to meet the requirement of being available for work under benefit law. This may be because you are sick or you have a disability, you look after a person with a disability, or if you are a lone parent. If you do not have to be available for work you will not have to sign on or look for a job.

There are two types of Jobseeker's Allowance payments in the UK:

- Contribution-based (non-means-tested) Jobseeker's Allowance and
- Income-based (means-tested) Jobseeker's Allowance.

When you apply for Jobseeker's Allowance at your local Jobcentre Plus office, they will decide if you are entitled to receive contribution-based Jobseeker's Allowance or income-based Jobseeker's Allowance.

You may be entitled to get contribution-based Jobseeker's Allowance on its own, income-based Jobseeker's Allowance on its own or a mixture of contribution-based and income-based Jobseeker's Allowance.

Contribution-based Jobseeker's Allowance

Whether you are entitled to get contribution-based Jobseeker's Allowance will depend on your national insurance contributions. If you have been working and paying national insurance contributions (similar to Pay Related Social Insurance in Ireland) within the last few years you may qualify.

If you are entitled to claim contribution-based Jobseeker's Allowance your payment is not means tested (it is not affected by any savings you have) but if you have part-time earnings or an occupational or personal pension this may affect the amount of payment you will get.

You are entitled to get contribution-based Jobseeker's Allowance only for you; you will not get any amount for your spouse/partner. However you may be entitled to claim income-based Jobseeker's Allowance on top of your contribution-based Jobseeker's Allowance for your spouse/partner or because of your personal circumstances. An example of this would be if you have a disability or caring for a disabled person with a disability or have housing costs.

Contribution-based Jobseeker's Allowance is paid for a maximum of 6 months. After that you will have to apply for income-based Jobseeker's Allowance. The amount of payment you will get will depend on your income and savings.

Income-based Jobseeker's Allowance

You can claim income-based Jobseeker's Allowance if you do not have enough national insurance contributions to get contribution-based Jobseeker's Allowance.

Whether you can get income-based Jobseeker's Allowance depends on the amount of your income and capital. The amount of income-based Jobseeker's Allowance you are entitled to depends on your income, your capital and your personal circumstances. Your income is compared to a set figure, which depends on your circumstances, for example, whether you live with a spouse/partner. Your income-based Jobseeker's Allowance may also include an amount to help with mortgage interest payments.

Housing costs

You may be able to get help towards some of your housing costs included in your payment. This could include help with mortgage interest. No help is available with paying the capital part of a mortgage and there are restrictions on the amount of interest, which can be paid. You will usually have to wait a few weeks after you start getting your payment before you can get any help with interest unless your spouse/partner is aged 60 or over.

You may also be able to get help towards some other housing costs, for example, some service charges. In most circumstances if you rent your home you should see if you are entitled to claim for Housing Benefit. For more information on Housing benefit please see pages 96-105.

Who is entitled to claim Jobseeker's Allowance in the UK?

You are entitled to claim Jobseekers Allowance if you are 18 years of age or over and are resident in the UK. You must also be under pension age (60 for women and 65 for men). If you are over pension age you may be able to claim Pension Credit instead.

To claim Jobseeker's Allowance you must meet the following criteria:

- You must not be working at all or
- You must be working less than 16 hours a week.

If you are living with your spouse/partner and claiming income-based Jobseeker's Allowance they must be unemployed or working less than 24 hours a week. If you or your partner is working 16 hours or more you may be able to get Working Tax Credit instead.

If you are working under 16 hours or your spouse/partner is working under 24 hours the amount of Jobseeker's Allowance you will get will depend on your earnings. You will also have to look for a full-time job as part of the conditions of getting Jobseeker's Allowance. Your spouse/partner may have to look for full-time work as well.

If you are under 18 years of age, unemployed and not in full-time education you may be able to claim Jobseeker's Allowance. If you are under 18 years of age you should contact your local Jobcentre Plus office in the UK and they will be able to tell you if you are entitled to claim this payment.

What are the conditions I will have to satisfy to claim Jobseekers Allowance?

To get Jobseeker's Allowance you will have to show that you meet certain conditions about looking for work. You must show that you are:

- **Genuinely and actively seeking work** - You will have to show evidence that you are genuinely and actively seeking work while you are claiming Jobseeker's Allowance. You should keep a record of all the steps you take to find work. This would include copies of advertisements you have replied to, phone calls you have made to

find a job and any letters you have sent and received about jobs. You will have to attend the Jobcentre Plus office regularly to show that you are still taking steps to find work.

- **Available for work** - You must prove that you are available for work and have a current Jobseeker's Agreement with the Jobcentre Plus office. You will have to sign on at the Jobcentre Plus office at least every 2 weeks so that they can check whether you meet these conditions. You can be called into the Jobcentre Plus office at any time and if they think that you are not keeping to your Jobseeker's Agreement, your benefit may be stopped.

How do I apply for Jobseeker's Allowance?

To apply for Jobseeker's Allowance in the UK you should contact your local Jobcentre Plus office. For more information on this please see **Chapter 13 - Useful Contacts**.

When you claim, you will have to provide your National Insurance Number and the National Insurance Number of your spouse/partner if they live with you. If you have had a National Insurance Number previously but you do not know it try to provide the Jobcentre Plus with as much information as you can, for example, an old address, previous employer etc, to help the office find your number.

You will have to provide other evidence as part of your Jobseeker's Allowance claim, for example, P45, evidence of your income etc. If you do not have all of the relevant information or documentation available when you make your claim you can supply it afterwards but it is important to do so as soon as possible to make sure that your claim is processed quickly.

If you are offered a job and you do not accept it you could lose your Jobseekers Allowance payment completely or you may be sanctioned. This means that your Jobseeker's Allowance is reduced or stopped completely for between 1 and 26 weeks. You can also be sanctioned if you voluntarily left your previous job or if you were dismissed because of misconduct.

How will my Jobseeker's Allowance be paid to me?

Jobseekers Allowance is usually paid directly into your bank or building society account. However, if you do not have a bank or building society account, you may be able to receive your payment by cheque payable at a post office.

How long will it take for my Jobseekers Allowance application to be processed?

It can take up to 6-8 weeks from the initial date of making your claim before your Jobseekers Allowance will be paid.

Is there any other payment I can apply for while I am waiting on my Jobseekers allowance payment to come through?

You may be entitled to apply for a crisis loan.

Crisis loans

Crisis loans are available to help for people who need money quickly because of expenses in an emergency or disaster. In certain circumstances you may also get a crisis loan to help with rent in advance.

Crisis loans have to be paid back to the Social Fund. Crisis loans are discretionary which means that you will not automatically get one just because you are eligible to apply. The benefit office will decide whether to pay you anything based on how much money is in the district Social Fund budget and how urgently you need help.

You can apply for a crisis loan if you:

- Are 16 years of age or over and
- Do not have the resources to meet the immediate short-term needs of yourself and your family.

You cannot apply for a crisis loan if you are:

- In a care home or in hospital unless you are going to be discharged within the next two weeks
- A prisoner being held in prison or on home leave

- A member of a religious order which meets all your accommodation and living costs
- Under 19 years of age and in full-time education (unless you are getting Income Support or income-based Jobseeker's Allowance).

You can apply for a crisis loan in exceptional circumstances if you are:

- A student
- On strike and
- Not entitled to claim other benefits.

Certain expenses are excluded from crisis loans.

They would include:

- Any expense you may have outside the UK
- The costs of a school uniform
- Travelling expenses to and from school
- School meals
- Medical costs

- Housing expenses or expenses that could be covered by a maternity grant or funeral payment.

How do I apply for a crisis loan?

You can apply for a crisis loan from your local benefit office. If you want help applying for a crisis loan you should contact the benefit office, your nearest Irish organisation or your local Citizens Advice Bureau.

The benefit office will tell you whether they can pay you anything and if so how much. There is no minimum amount that can be awarded. The maximum amount is £1,500*(2007 figure) but there is also set maximum amounts for living expenses. When deciding how much to award the benefit office will take into account how much you can afford to repay. Loans should normally be repaid within 104 weeks (2 years).

If you need more information or if you are not sure whether you can apply to get a crisis loan you should contact your local Jobcentre Plus Office, nearest Irish organisation or your local Citizens Advice Bureau (Please see **Chapter 13 - Useful Contacts**)

Are there any other benefits I can claim if I am on Jobseeker's Allowance?

Yes, if you are getting Jobseeker's Allowance you may be able to get other benefits or help with other costs.

If you are on **income-based** Jobseeker's Allowance you will be able to get the maximum Housing Benefit payment (to help with rent) and maximum Council Tax Benefit (which reduces your Council Tax bill). You will also be entitled to other help, for example, free prescriptions, free school meals for your children, and help with the costs of a newborn baby.

If you are on **contribution-based** Jobseeker's Allowance, you may be entitled to some of these benefits and help depending on your income. For more information about other benefits and help while you are on income-based Jobseeker's Allowance or on a low income please contact your local Jobcentre Plus, your local Irish organisation or your local Citizens Advice Bureau.

What payments are available to help people who are on a low income?

If you are on a low income you may be able to get benefit to help with:

- Your living costs, for example, your rent and your Council Tax
- The costs of any medical prescriptions
- Your day-to-day living costs through Income Support or if you are 60 years of age or over you can claim Pension Credit instead
- Once off expenses from the Social Fund and help with health, education and legal costs.

Income Support

What is Income Support and how can I claim this payment?

Income Support is a benefit paid to certain groups of people who do not have enough money to live on. It is means-tested which means that any money you have is taken into account in deciding how much Income Support you should get.

Income Support is a non-contributory benefit. This means that it does not depend on national insurance contributions. You can get Income Support even if you have never paid national insurance but you have a National Insurance Number to make a claim.

Income Support is an important benefit because once you get it you can automatically get maximum Housing Benefit and Council Tax Benefit and other help, for example, with health costs.

Who can get Income Support?

You can get Income Support if you are:

- Resident in the UK
- Over 18 years of age and under 60 years of age
- If you are 16 or 17 years old you may get Income Support if you have a child or are pregnant, you are sick or you have a disability or if you are on certain type of training course.

To get Income Support you must either not be working at all or work less than 16 hours a week. If your spouse/partner lives with you, your partner must work under 24 hours a week. If they work for 24 hours or more you won't be able to get Income Support. If your partner is claiming income-based Jobseeker's Allowance you will not be entitled to get Income Support.

Housing costs

You may be able to get help towards some of your housing costs included in your applicable amount. This could include help with mortgage interest. No help is available with paying the capital part of a mortgage and there are restrictions on the amount of interest, which can be paid. You will usually have to wait a few weeks after you start getting your payment before you can get any help with interest unless your partner is aged 60 or over.

You may have to attend a compulsory interview as part of your claim for benefit and in some cases; if you have a spouse/partner who is not working they will have to have an interview too.

You may also be able to get help towards some other housing costs, for example, some service charges. In most circumstances if you rent your home you should see if you are entitled to claim for Housing Benefit (more information on this is on **pages 96-100**)

You will not get Income Support unless you are in a category of people who do not have to be 'available for work'. People who do not have to be available for work include:

- Lone parents (If you are a lone parent raising a child under 16 years of age, on your own you can claim Income Support). You will also have to claim Child Support.

- Carer's (If you are unable to work because you are caring for someone who is sick or disabled you can also claim Income Support)
- Sick or disabled (If you are unable to work because of ill health or you have a disability you can claim Income Support). There may be other benefits you can claim for as well.

How do I claim Income Support?

- You can make a claim for Income Support by **phone**. There is a free-phone number to use which is: 0800 055 6688 or text-phone 0800 023 4888
- You can also get a claim form (form A1) from the Department for Work and Pensions website at www.dwp.gov.uk. You may be able to get the claim form from your local Jobcentre Plus office also, but if you do go to the office you will be advised to use a public telephone or a special telephone to make your claim by phone
- When you claim you will have to provide your National Insurance Number and the National Insurance Number of your spouse/partner if they live with you. If you have had a National Insurance Number previously but you do not know it, try to provide the Jobcentre Plus with as much information as you can, for example, an old address, and previous employer, to help them to find your old number

- You will have to provide other evidence as part of your Income Support claim, for example, evidence of your income, evidence of savings
- If you do not have all of the relevant information or documentation available when you make your claim you can supply it afterwards but it is important to do so as soon as possible to make sure that your claim is processed quickly.

Housing Benefit, Council Tax Benefit and Housing Benefit for Rates

When you claim Income Support in the UK the person you speak to should also help you claim Housing Benefit and Council Tax Benefit they should help you to claim Housing Benefit for Rates. They will send your details to the Local Authority so that they can assess whether you can get any of these benefits.

If you want to claim these benefits directly you can get the Local Authority's own claim forms for Housing Benefit, Council Tax Benefit or Housing Benefit for Rates and return these to the Local Authority directly. By applying directly you will avoid delays and make sure that your claim is registered as soon as possible.

Child Support and Income Support

If you are a lone parent making a new claim for Income Support the benefits office will visit you to issue and complete a Child Support form. This form will be sent to the Child Support Agency so that they can follow up maintenance from the other parent of your child.

The benefits office will let you know when they are coming to see you. You will be asked to give information about the other parent of your child/children and you may lose some of your benefit if you do not give this information, however if you have a good reason your benefit should not be reduced.

When will I find out the decision of my application for Income Support?

After you have applied for Income Support had an interview where necessary and provided the necessary evidence for your claim you will get a letter stating whether you are entitled to Income Support. You will also be told how your benefit payment has been worked out.

The benefit office can make one of a number of decisions:

- They can decide to pay you Income Support
- They can decide to give an interim payment while they make further investigations into your circumstances, for example, a home visit
- They can decide that you are not entitled to Income Support.

How is Income Support paid?

You will usually be paid Income Support directly into a bank, building society or post office account. You do not have a choice about how you will be paid. However if you cannot open a bank account for example if you are homeless or you have a disability you should tell the benefits office and they can organise your payment by cheque, which you can cash at the post office.

If I am sick or I have a disability what help is available?

If you are sick or have a disability there are a number of different benefits and tax credits you may be able to claim. If you have care needs or problems with getting around you may be able to claim Disability Living Allowance or Attendance Allowance. If you have a disability you may be entitled to other help apart from benefits and tax credits. For example you might get cheaper public transport, parking concessions and practical help with care from your local council.

If you are unable to work you may be able to claim Statutory Sick Pay, Incapacity Benefit or Income Support. If you work you may be entitled to Working Tax Credit.

If you care for someone who has a disability in his or her own home, you may be able to claim Carer's Allowance.

Working Tax Credit

Working Tax Credit is a payment for people who are working and on a low income.

You may be entitled to claim Working Tax Credit if you have a disability and:

- Work at least 16 hours a week
- Your income is below a certain amount and
- You get certain benefits because of your disability.

Working Tax Credit is paid by the HM Revenue and Customs (HMRC) and depends on your income. The qualifying benefit would include:

- Incapacity Benefit
- Disability Living Allowance
- Attendance Allowance
- Industrial Injuries Disablement Benefit
- Statutory Sick Pay
- Occupational Sick Pay

- Income Support
- National Insurance Credits.

Working Tax Credit is paid in addition to benefits for the extra costs of disability such as Disability Living Allowance. However Working Tax Credit may affect other income related benefits you get such as Housing Benefit and Council Tax Benefit.

How much Working Tax Credit will I get?

The maximum Working Tax Credit you can get is calculated by adding together different elements, which are based on your circumstances. There is the basic element, which is included for anyone who is entitled to Working Tax Credit.

There is a second element if you are claiming as a couple that is if you are claiming for yourself and your spouse/partner less than 50 years of age. There is a lone parent element if you are a lone parent.

There is a 30 hour element if you work 30 hours a week or if you are claiming as a couple and you jointly work at least 30 hours.

There is a disability element if you have a disability, are in receipt of certain benefits and you work at least 16 hours a week.

You can also get a disability element if your partner qualifies for it or two disability elements if you both qualify.

There is a severe disability element if you get the highest rate care component of disability living allowance or the higher rate of attendance allowance. You will get 2 of these if both you and your spouse/partner qualify.

There is a 50 plus element if you are 50 years of age or over began work within 3 months of your claim and you were getting certain benefits in the 6 months before you started work.

You may also be able to get a childcare element. This is equivalent to up to 80% of childcare costs provided by a registered childminder, out-of-school club or another approved provider. There is a limit on the maximum eligible weekly childcare cost, which means that the most this element can be is 80% of the maximum.

How do I apply for Working Tax Credit?

To apply for Working Tax Credit you can contact the tax credit helpline for an application pack. The application form for your first claim is Form TC600. The helpline number is 0845 300 3900 (text-phone 0845 300 3909). The application pack is also available from HM Revenue and Customs centres, local benefit offices and Jobcentre Plus offices.

The application form requires a lot of information including your income for the previous tax year. It is also important to have as much evidence of your personal circumstances as you can. You should keep P60s (or P45s if you have left a job), statements about any benefits you receive and statements from your bank or building society about any savings. Any documentation about your income or capital (and your childcare provider if you are claiming childcare costs) should be included with the form when you are applying for Working Tax Credit.

When you apply for Working Tax Credit you will have to provide your National Insurance Number and the National Insurance Number of your spouse/partner if they are living with you.

What other benefits are available for people who cannot work?

If you are unable to work because you are sick or you have a disability you may be able to claim Statutory Sick Pay or Incapacity Benefit. You may be able to claim Statutory Sick Pay or Incapacity Benefit if you are unable to work temporarily or permanently.

Statutory Sick Pay

If you are in employed and unable to work because you are ill, you may be able to get Statutory Sick Pay (SSP). If you have only just started) you are entitled to Statutory Sick Pay if you are:

- Sick for at least 4 days in a row (weekends and bank holidays are included)
- Earning at least £87 a week.

You cannot get Statutory Sick Pay if you are absent from work because:

- You are taking part in trade union action
- You are in legal custody
- You have been getting Incapacity Benefit in the eight weeks before your illness.

How does this payment work?

Statutory Sick Pay is paid for every day you would normally be working. You will not be paid for the first 3 days. The payment starts on the fourth day of any period of sickness and lasts for a maximum of 28 weeks.

To get Statutory Sick Pay you must tell your employer that you are sick within 7 days from the day you first became ill. If you do not tell your employer you are sick within 7 days they can withhold paying you SSP for the period of the delay.

You do not have to give medical evidence when you first become sick. If you are sick for more than 7 days (including weekends and bank holidays) your employer may ask you for a sick note from your doctor or hospital.

If your employer has their own sick pay scheme instead of Statutory Sick Pay you will need to make sure you understand and follow the rules of your employer's scheme as they may be different from Statutory Sick Pay (which may be different from Statutory Sick Pay).

How is SSP paid?

Statutory Sick Pay is paid by your employer usually on your normal payday in the same way as your wages or salary.

Statutory Sick Pay is subject to tax and National Insurance contributions although your earnings may not be high enough unless you are getting other payment/s on top of your Statutory Sick Pay.

What effect will SSP have on other benefits?

If you are getting SSP for a pregnancy-related illness you will automatically swap to Statutory Maternity Pay (SMP) or Maternity Allowance (MA) 4 weeks before the baby is due. You cannot claim Statutory Sick Pay for any period of illness that starts during the same time you are entitled to Statutory Maternity Pay or Maternity Allowance.

If you are getting SSP you will not be able to claim Statutory Paternity or Adoption Pay at the same time. You should be able to delay these and claim Statutory Sick Pay until you are fit to take the leave. You must take it within 56 days of the birth or expected date of your adopted child's placement with you.

Is there any other information I need to know?

If you go abroad on a short visit you can still claim Statutory Sick Pay, if you can prove you are still sick. If your employer does not pay you Statutory Sick Pay or if they pay you less than you are entitled to, you should ask them to give you the reasons in writing. If you do not agree with their reasons you can contact:

The HMRC Disputes Team

Room BP 3202

Benton Park View

Longbenton

Newcastle Upon Tyne NE98 1YS

You can ask the HMRC disputes team for a formal decision. They may need to arrange a medical examination. If you have more than one job you may be entitled to Statutory Sick Pay from each employer. While you are on SSP your job is protected. Your employer cannot end your contract of service to avoid paying you Statutory Sick Pay. If you are still sick after 28 weeks you can apply for Incapacity Benefit.

Incapacity Benefit

If you cannot work because of illness or disability you may be able to get Incapacity Benefit (IB). Incapacity Benefit is a weekly payment for people who are incapable of work and are under State Pension age.

You may be able to claim Incapacity Benefit if any of the following apply to you:

- Your Statutory Sick Pay has ended or you cannot get it
- You are self employed or unemployed
- You have been getting Statutory Maternity Pay (SMP) and have not gone back to work for your employer because you are incapable of work
- You were under State Pension age when you became sick.

You must also have been:

- Paying National Insurance Contributions
- Unable to work due to sickness or disability for at least 4 days in a row (including weekends and public holidays)
- Getting special medical treatment and unable to work for two or more days out of seven consecutive days.

Or you must:

- Be aged between 16 and 20 (or under 25 if you were in education or training at least three months immediately before turning 20) and
- Have been too ill to work because of sickness or disability for at least 28 weeks and
- Have been too ill to work before you turned 20 (or 25 if you were in education or training at least three months immediately before turning 20).

You may be able to claim Incapacity Benefit even if you have not paid enough National Insurance contributions if you:

- Are under 20 years of age or 25 if you were in education or training at least three months immediately before turning 20 and
- Have been sick for 28 weeks and
- Are present and resident in the UK for 26 weeks in the year before you make your claim.

How does Incapacity Benefit work?

Incapacity Benefit is paid at three weekly rates:

- Short-term (lower) IB is paid for the first 28 weeks
- Short-term (higher) IB is paid from weeks 29 to 52
- Long-term IB is paid from week 53.

How is Incapacity Benefit paid?

Incapacity Benefit is paid into your bank, building society, Post Office or National Savings account (any account that accepts Direct Payment).

If you are registered blind or need someone who cares for you to collect your money, your payment can be sent by cheque to be cashed at the Post Office.

Is there any other information I need to know?

When you make a claim for Incapacity Benefit you will usually have a Personal Capability Assessment. As part of this, a doctor may recommend that you attend a medical examination.

If you are getting Incapacity Benefit you may be able to do some types of work, within limits. This is called Permitted Work. But if you get Incapacity Benefit and a wage this could affect any income-based benefits you receive, for example, Income Support, Housing Benefit or Council Tax Benefit.

You can claim Incapacity Benefit online or get a claim form by contacting your local Jobcentre Plus office, downloading the claim form from the Department for Work and Pensions website at www.dwp.gov.uk

You can get advice or make a claim for Incapacity Benefit by phone. There is a free-phone number to use which is 0800 055 6688 or text-phone 0800 023 4888. There is also a Welsh language line number which is 0800 012 1888.

Disability Living Allowance (DLA)

Disability Living Allowance which is often referred to as DLA is a tax-free benefit for children and adults who need help with personal care or have walking difficulties because they have a physical or mental disability.

You may get Disability Living Allowance if:

- You have a physical or mental disability, or both
- Your disability is severe enough for you to need help caring for yourself or you have walking difficulties or both
- You are under 65 when you claim (if you are aged 65 or over you may be able to get Attendance Allowance).

You can get Disability Living Allowance whether or not you work. Disability Living allowance is usually not means tested and therefore not affected by any savings or income you may have. To claim DLA you generally need to be resident 26 out of the last 52 weeks in the UK.

How can I claim DLA?

You can claim online or you can get a claim pack by phoning the Benefit Enquiry Line Telephone: 0800 88 22 00, Text Telephone: 0800 24 33 55.

You can also claim by contacting your local Jobcentre Plus office or local Social Security Office. You can also download an application on www.directgov.co.uk

How is DLA paid?

Disability Living Allowance is normally paid directly into your bank, building society or any account of your choice which accepts direct payment of benefits.

You may be able to get someone else to collect your Disability Living Allowance if you wish. For help with this you should contact your bank, building society or other account provider.

Will my DLA payment affect other benefits and entitlements?

If you start to get Disability Living Allowance it might increase the amount of other benefits or credits you are entitled to (Disability Living Allowance is normally ignored as income for working out these income-related benefits and credits) such as:

- Income Support
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit and
- Child Tax Credit.

Is there any other information I need to know?

To get Disability Living Allowance you must be in the UK or be treated as living there and meet certain other conditions about your residence and presence. Changes in your circumstances can affect the amount of Disability Living Allowance you will get or whether you get any amount of DLA, for example, if your disability gets worse or better.

Disability Benefits Helpline

(for DLA Allowance and Attendance Allowance)

Disability Living Allowance Unit

Attendance Allowance Unit

Warbreck House

Warbreck Hill

Blackpool

Lancashire FY2 0YE

Helpline: 08457 123 456

Text-phone: 08457 224 433

Email address: dcpu.customer-services@dpw.gsi.gov.uk

Website: www.dpw.gov.uk/lifeevent/benefits/dcs/contact_dcs.asp

Are there any benefits I can claim if I have an accident at work?

You may be able to get benefits for industrial injury if you have an accident at work or you have certain diseases that have been caused by your work. You can only get these benefits if your disability or disease was caused when you were working for an employer. You cannot apply for any payments if you were self-employed.

Disablement Benefit

What is Disablement Benefit?

You can apply for Disablement Benefit if you are disabled because of an accident at work. You can also apply if you have contracted certain diseases at work (only industrial diseases qualify, for example, diseases caused by chemicals you have worked with or hearing loss caused by your work). You can get a list of the diseases from your local benefits office.

Who can get Disablement Benefit (DB)?

You can get Disablement Benefit if you were a paid employee at the time that you had your accident at work or contracted the industrial disease. You must also be disabled because of the accident or disease.

An assessment will be made on how your disability affects you. The Department for Work and Pensions state the extent of your disablement as a percentage and you must be assessed as having at least 14% disablement to get benefit. An examining doctor or other medical professional will assess you after you make your claim. Depending on the assessment you can be paid Disablement Benefit for a fixed period or for life. The amount depends on your percentage disablement and your age. You do not need to have paid national insurance contributions to receive DB.

Disablement allowance is seen as being part of your income and may affect means-tested benefits such as Income Support, Housing Benefit and Council Tax Benefit.

Constant Attendance Allowance

Constant Attendance Allowance is paid with Disablement Benefit if you need care and attention because of your disability and you have a 100% disablement assessment.

There are four rates of benefit. The amount you get depends on what care you need and how often you need it. You do not have to be receiving care to get Constant Attendance Allowance you just have to show that you have care needs. You must be likely to have these needs for at least 6 months.

The benefits office will automatically assess you for Constant Attendance Allowance if you are assessed as having 100% disablement when you claim Disablement Benefit.

If your disablement gets worse after you have claimed Disablement Benefit, you can ask about claiming Constant Attendance Allowance then.

If you go into hospital Constant Attendance Allowance will stop after four weeks.

Exceptionally Severe Disablement Allowance

Exceptionally Severe Disablement Allowance is paid with Constant Attendance Allowance. You only get this if you are getting Constant Attendance Allowance at one of the two higher rates and your care needs are likely to be permanent.

If you go into hospital, your Exceptionally Severe Disablement Allowance is not affected.

Carer's Allowance

What benefits are available for Carers?

Carer's Allowance is a benefit for people who are giving regular and substantial care to a person with a disability in their own home. Carer's Allowance is a taxable benefit and forms part of your taxable income.

How can I get Carer's Allowance?

You can get Carer's Allowance if you are 16 years of age or over. There is no upper age limit. You must spend at least 35 hours a week caring for a person with a disability who gets a benefit for the extra costs of disability.

The benefits for the extra costs of disability are Attendance Allowance, Constant Attendance Allowance, or the middle or higher rate of Disability Living Allowance. You must not earn more than a set amount each week - this is £87.00 (2007 figure).

You do not have to have paid any National Insurance Contributions to get Carer's Allowance.

How can I claim Carer's Allowance?

You can claim Carer's Allowance in a number of ways.

These include:

- Online at www.directgov.gov.uk/carers
- By phone (Jobcentre Plus on free-phone 0800 055 6688) or
- (Text-phone: 0800 023 4888)
- Application form (completed form DS700 or the form DS700 SP if you get State Retirement Pension). You can get the forms from local benefit offices.

You may have to attend an interview to check that you meet the conditions for getting Carer's Allowance.

Carer's Allowance is usually paid directly into a bank or building society account. If you cannot open an account or you have difficulties with this method of payment, you should let the office know. It is possible to pay Carer's Allowance by cheque in some circumstances.

Carer's Allowance is paid as long as you continue caring for a disabled person for at least 35 hours a week and do not earn more than the earnings limit.

It can continue regardless of your age although if you are getting certain other benefits, for example, state Retirement Pension, this may affect whether you can get Carer's Allowance as well.

If the person you are caring for goes into hospital this may also affect your Carer's Allowance.

The Benefits Enquiry Line

The Department for Work and Pensions (DWP) has a telephone helpline that provides information on benefits for sick and disabled people, their representatives and their carers. It is called the Benefits Enquiry Line (BEL).

The helpline also offers help filling out claim forms over the phone when you are applying for Disability Living Allowance and Attendance Allowance.

You can contact the Benefits Enquiry Line on 0800 882 200 or Minicom 0800 243 355.

Housing Benefit

Housing Benefit is a benefit for people on a low income to help them pay their rent.

Who can get Housing Benefit?

To get Housing Benefit you must be a tenant and pay rent. It does not matter if your landlord is the council, a registered social landlord or a private landlord.

You can also claim Housing Benefit if you rent a room in a hostel or are a boarder. You can claim it if you share a flat or a house and can get Housing Benefit as a joint tenant or a sub-tenant.

You cannot get Housing Benefit if you:

- Live with a close relative
- Are a full-time student, unless you have a disability or have children.

You can only get Housing Benefit if you are responsible for paying the rent for your home or live with your spouse/partner who is responsible for the rent. Only one member of a couple who live together can claim Housing Benefit. You must also live in the accommodation for which you are claiming Housing Benefit.

Students may be able to claim Housing Benefit but special rules apply to you if you are a student.

You must be living in the UK to claim Housing Benefit.

Your income and capital

To get Housing Benefit you must have income and capital below a certain level. Capital includes savings, land, property or anything else, which could provide you with income.

If you have more than £16,000 (2007 figure) in capital you will not get any Housing Benefit unless you are on Pension Credit. If you have capital of over £6,000 (2007 figure) then you will be assessed as having some income from that capital and the amount of Housing Benefit you will receive will be reduced.

If you are getting Income Support or income-based Jobseeker's Allowance you will automatically be within the income and capital limits for Housing Benefit and you will qualify for the maximum amount.

If you claim Income support or Jobseekers Allowance you will get forms to claim Housing Benefit with your claim pack. Complete and return the form with your Income Support or Jobseeker's Allowance claim form.

If I am a student can I claim Housing Benefit?

If you are a studying full-time (degree level or equivalent) you cannot claim Housing Benefit.

You can claim it if you are studying part-time. If you are under 19 years of age and on a course below degree level you can also claim Housing Benefit.

You can also claim Housing Benefit if you get Income Support or income-based Jobseeker's Allowance, you are a single parent or you are disabled regardless of whether you are studying full-time or what level of education you are in.

How much Housing Benefit will I get?

To work out your Housing Benefit the council will look at

- The amount of money you and your partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions
- The amount of savings you and spouse/partner have and
- Your specific circumstances, such as your age, the ages and size of your family, whether you or any of your family have a disability and whether anyone who lives with you could help with the rent.

The council will also look at:

- Whether the amount of rent is reasonable for your particular home
- Your home is a reasonable size for you and your family
- The amount of rent is reasonable for the area your home is in.

The most Housing Benefit you can get is the same as your eligible rent. This may not be the same as your full rent. The rates used to work out your Housing Benefit payment are normally the same as the allowance and premiums that make up Pension Credit, Income Support and income-based Jobseekers Allowance.

How do I claim Housing Benefit?

To claim Housing Benefit you should contact your local benefits office for a claim form. To find your local office look for the Benefits Agency display advert in the business numbers section of the phone book. You can also contact your local Citizens Advice Bureau or Irish organisation for information.

If you claim Pension Credit, Income Support or Jobseekers Allowance you will get the forms to claim Housing Benefit with your claim pack. Complete and return these forms to your local council.

If you do not claim any of these benefits you can also get a claim form for Housing Benefit from your local council. You can find the address of your local council in the business numbers section of the phone book. Look under the name of your **County Council, Borough Council, City Council**, or in some areas, new **Unitary Authority** or **London Borough**. If you live in Scotland look under the name of your Regional or Island Council.

You can claim up to 13 weeks before you become entitled to Housing Benefit so if you know you are moving to a new address soon you can claim Housing Benefit. You will not usually receive any money before you move in.

Local Housing Allowance

If you pay rent to a private landlord and live in one of the following areas you can apply for Local Housing Allowance:

- Blackpool
- Brighton and Hove
- Conwy
- Coventry
- East Riding of Yorkshire
- Edinburgh
- Guildford
- Leeds
- Lewisham
- North East Lincolnshire
- Norwich
- Pembrokeshire
- St Helens
- Salford
- South Norfolk
- Teignbridge
- Wandsworth.

If you are on a low income, paying rent to a private landlord and living in one of the areas listed above, then you should claim **Local Housing Allowance**.

You cannot get Local Housing Allowance if:

- You are a council or housing association tenant
- Your tenancy started before 1989
- You live in a caravan, mobile home or house boat.

If any of the above applies to you may still be able to get Housing Benefit to help with your rent. You can find out more about this from your council.

Local Housing Allowance does not cover all housing costs, for example, mortgage interest if you are buying your own home.

If you get Income Support or Income-based Jobseekers Allowance you may be able to get help with these other housing costs as part of your benefit.

Because the amount of Local Housing Allowance you may get is fixed you can work out what rent you can afford. So when you go looking for somewhere to live you can work out how much money you will have. Then you can choose a place that suits you.

Local Housing Allowance will usually be paid directly to you not your landlord. You will be paid either straight into a bank account or by cheque. Contact your council if you have any concerns about getting a Local Housing Allowance paid directly to you or need help getting it paid into a bank account.

If you have savings over £16,000 (2007 figure) usually mean you will not be able to get any amount of Local Housing Allowance.

If you have savings over £6,000 (2007 figure) it will affect how much Local Housing Allowance you can get.

You cannot usually get Local Housing Allowance if you are a full-time student, unless you have a disability or you have children.

How much Local Housing Allowance will I get?

The amount of Local Housing Allowance you can get depends on a number of factors. They would include:

- Who lives with you?
- What area you live in?
- What money you have coming in?
- What savings you have?

Local Housing Allowance does **not** depend on how much rent you pay. The Local Housing Allowance rates may be different for each area. These rates are not set by the council but are based on local rents.

You should contact your local council (see **Chapter 13 - Useful Contacts** for more information) to find out the Local Housing Allowance rates. These rates are the maximum amount of Local Housing Allowance you may get. You may get less than the maximum rate depending on your circumstances. Your local council can help you work out how much Local Housing Allowance you may get.

How do I claim?

You can claim Local Housing Allowance as soon as you have a rent agreement with your landlord. Contact your local council as early as possible to discuss your claim. If you delay you may lose benefit.

If you do not claim Income Support or Jobseeker's Allowance you can get forms for Local Housing Allowance from your local council.

Council Tax Benefit

Council Tax Benefit is a benefit for people on a low income to help them pay their Council Tax. If you have to pay Council Tax you can claim Council Tax Benefit as long as your capital and income are low enough to qualify. In England and Wales Council Tax Benefit you can claim Council Benefit Tax if you are 18 years of age or over.

If you live with your spouse/partner only one of you can claim Council Tax Benefit and your income and capital will be assessed together. Capital means anything which could provide you with an income, which includes savings, property or land.

Most full-time students cannot claim Council Tax Benefit. If you are a student and your spouse/partner is not, you should check if they could claim Council Tax Benefit for both of you.

If you are a student and you want to claim Council Tax Benefit you should contact an Irish organisation or your local Citizens Advice Bureau for more information and assistance.

How much Council Tax Benefit can I get?

If you are getting Income Support, income-based Jobseeker's Allowance or the guarantee credit of Pension Credit your benefit will cover the whole of your Council Tax bill and you will have nothing to pay. If there are other adults living in your home your Council Tax benefit may be reduced.

If you do not get Income Support, income-based Jobseeker's Allowance or the guarantee credit of Pension Credit you may still be able to claim either Council Tax Benefit or Second Adult Rebate.

You will not be able to get any Council Tax Benefit if you have capital (savings or property) worth over £16,000. If you have capital over £6,000 you will be assessed as having some income from that capital and this will reduce the amount of Council Tax Benefit you can get. The amount of Council Tax Benefit you get will also depend on your income.

How do I to claim Council Tax Benefit?

When you claim Income Support or income-based Jobseeker's Allowance at the local benefit office or jobcentre you are given a claim form for Council Tax Benefit at the same time. The Local Authority can ask you to fill in its own Council Tax Benefit claim form as well.

If you are already getting Income Support or income-based Jobseeker's Allowance and you have to start paying Council Tax you can ask for a Council Tax benefit claim form at the benefits office or Jobcentre and contact the Local Authority at the same time for a copy of their Council Tax Benefit form.

You can claim Council Tax Benefit by telephone if your Local Authority has published a phone number for making telephone claims. Once you have claimed Council Tax Benefit by telephone, your Local Authority may require you to approve a written statement of your circumstances.

How is Council Tax Benefit paid?

Council Tax Benefit is paid by reducing the amount of Council Tax you pay. The reduction will be shown on your Council Tax bill. If you have already paid your Council Tax Bill then Council Tax Benefit can be paid directly to you but you will have to ask for this.

How long is Council Tax Benefit paid for?

Council Tax Benefit will continue to be paid for as long as you are entitled. If you move out of the Local Authority's area you will have to stop your claim and make a new claim to the Local Authority where you are now paying Council Tax.

You should inform the council of all relevant changes in your person circumstances that might affect your benefit or rebate. If you do not report these changes you may not get all the benefit you are entitled to or you may be paid too much benefit (an overpayment) that will have to be paid back.

Are there any other payments I need to be aware of?

Social Fund

The Social Fund helps people on a low-income pay for one-off expenses, which they would not otherwise be able to afford. As a young person, you may be able to claim a crisis loan from the Social Fund if there is an emergency and you are unable to pay for your immediate needs. You do not have to be receiving any other benefits to be able to claim. If you are receiving Income Support or income-based Jobseeker's Allowance you may also be able to get a community care grant or budgeting loan.

For more information on the Social Fund please contact an Irish organisation or your local Citizens Advice Bureau (please see **Chapter 13 - Useful Contacts**).

Tax credits

As a young person aged 16 or more you can claim tax credits. Tax credits are means-tested and depend on your income. To get Working Tax Credit you must work 16 hours or more a week, be on a low income and either have a disability, which puts you at a disadvantage in getting a job or be responsible for a child.

If you are 16 year of age or over you can get Child Tax Credit if you are responsible for a child under the age of 16. If you are under 16 years of age and responsible for a child you cannot claim Child Tax Credit in your own right, however, your parents or someone who is responsible for you can include you in their own claim. If you are 19 years of age or under you can be included in a claim for Working Tax Credit or Child Tax Credit by your parent or a person who has responsibility for you.

For more information about tax credits and how to claim them please contact your nearest Irish organisation or your local Citizens Advice Bureau (please see **Chapter 13 - Useful Contacts**).

Pension Credit

Pension Credit is a benefit for people aged 60 years of age or over. It is based on the amount of money that you have coming in and is made up of guarantee credit and savings credit.

The guarantee credit of Pension Credit tops up your weekly income to a guaranteed level. The savings credit is for people who have a small amount of their own income or savings. You may be entitled to the guarantee credit or the savings credit or both.

You can claim Pension Credit whether or not you are still working. You do not need to have paid any national insurance contributions. The Pension Service administers the Pension Credit payment. When you apply for Pension Credit the Pension Service will first work out if you are entitled to any guarantee credit and if so how much. Then they will look at whether you can get any savings credit.

Who can apply for Pension Credit?

You claim Pension Credit for yourself and your partner who lives with you. There are different rules for getting the guarantee credit and the savings credit. You may be entitled to both so it is worth giving all the details on the claim form.

Who can get the guarantee credit?

You can get the guarantee credit if you are 60 years of age or over. It does not matter what age your partner is. You must be living in the UK and you must have income below a certain amount. The amount depends on your circumstances. There is no limit on how much capital (that is savings and property) you can have, but you will be treated as having income from any of your capital above £6,000 (2007 figure).

Who can get the savings credit?

You can get the savings credit if you or your partner is 65 years of age or over. It does not matter which of you makes the claim for Pension Credit. You must be living in the UK and have more than a certain amount of income but not so much that you do not get any savings credit.

Child Benefit

Child Benefit is a tax-free monthly payment to anyone bringing up a child or young person. It is not affected by income or savings so most people who are bringing up a child or young person qualify for it.

Who can get Child Benefit?

You can get Child Benefit if you are responsible for a child under 16 years of age, or a young person under 20 years of age, if they are still in full-time education up to A level or equivalent, or on certain approved training courses. You cannot get Child Benefit for a child you are fostering. You and your child have to be living in the UK to claim Child Benefit.

How much is Child Benefit?

Child Benefit is paid at a higher rate for your oldest child and at one rate for all your other children. The current rate of child benefit in the UK is £18.10 (2007 figure) for the oldest child and £12.10 (2007 figure) for any other children.

How do I apply for Child Benefit?

You should claim Child Benefit by completing form CH2 that you can get from the Child Benefit Office, HM Revenue and Customs enquiry centres or Jobcentre Plus offices. The Child Benefit Office number is 0845 302 1444 (textphone 0845 302 1474). You can download this form from HM Revenue and Customs website at www.hmrc.gov.uk/childbenefit or you can make an application online. When you claim Child Benefit, you will have to provide your National Insurance Number or information to help the office find your number. If you do not have a National Insurance Number, you will have to apply for one before you can claim.

How is Child Benefit paid?

Child Benefit is paid by the Child Benefit Office, which is part of HM Revenue and Customs. If you live with the other parent of your children, Child Benefit is paid to the mother. If you do not live with the other parent, Child Benefit is usually paid to whichever parent the child lives with.

For more information on Child Benefit you should contact the Child Benefit Office, your nearest Irish organisation or your local Citizens Advice Bureau (please see **Chapter 13 - Useful Contacts**).

