

**MONEY
MATTERS
FOR
EVERY
CHILD**



A GUIDE ON ENTITLEMENTS FOR FAMILIES IN SURREY



This booklet is for anyone who is caring for a child or a young person on a day to day basis. This can include parents, grandparents or other people who have the overall responsibility for day to day care of a child. It does not cover people who are foster parents, or who are child minders.

Claiming benefits has always been a difficult area – the many rules and regulations make it hard to know which benefits may apply to you.

This booklet aims to help you identify which benefits you have a right to claim, and will also signpost you to other agencies who can offer further help and advice.

This information has been compiled by the staff at
Surrey Welfare Rights Unit.

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Note:

The information in this booklet is general information only and is intended to help you identify which benefits you may be able to claim.

If you need more specific information, please contact your local Citizens Advice Bureau or one of the other agencies listed at the back of this booklet.

The information in this booklet is correct at the date of publication – but please remember that benefits rules and amounts payable change regularly.

SECTION ONE

Definitions

1.1 Who is a child?

For Child Benefit, you are a child up until your 16th birthday. For Child Tax Credit, you are a child until the first September after your 16th birthday.

For all other benefits, you can claim benefits in your own right when you reach your 16th birthday – but only if your parents or guardians no longer claim Child Benefit for you. If Child Benefit is still being claimed for you, then you remain part of your parent's or guardian's family.

Note that if you get married, you no longer count as a child – even if you are still at school or college.

1.2 Who is a qualifying young person

For Child Benefit and Child Tax Credit, you can become a qualifying young person if you have reached 16 and are either at school or college, following a non-advanced course, or if you are in “approved training”. If this applies, your parent or guardian can continue to claim Child Benefit and Child Tax Credit until your 20th birthday unless you leave education before then.

You must be doing at least 12 hours at school or college. Non-advanced education includes GCSEs, AS and A levels, NVQ level 3 and below, OND, and BTEC Nationals.

Degree level courses, HND and NVQ level 4 count as higher education and you will not be eligible for Child Benefit and Child Tax Credit.

“Approved training” means an Entry to Employment course or a Programme-Led Apprenticeship. It does not include training that is provided by your employer as part of your contract of employment.

1.3 Leaving school or college

You can remain a qualifying young person for a short period after leaving school, college or approved training – see sections on Child Benefit and Child Tax Credit for specific information.

1.4 Responsibility for a child

To claim benefits for a child or qualifying young person, you must normally be “responsible” for that child. In many cases, it is clear who has responsibility for looking after a child - for example, if the child lives with you and you look after all the day to day needs of that child.

1.5 What about shared care?

If a child lives for part of the week with one parent, and the other part of the week with the other parent, the situation is more complicated. Child Benefit and Child Tax Credit cannot be split between two parents, even if each cares for the child for half of the week.

If the parents cannot agree who claims the benefit, HMRC will decide who can claim. If you are in this position, seek advice from one of the agencies at the back of this booklet.



SECTION TWO

Pregnant or recently had a baby

2.1 Health in Pregnancy Grant

This is a non means-tested, one-off payment of £190 available if you are pregnant.

You must have reached the 25th week of pregnancy and received a certificate of maternal health advice from a health professional. You have 31 days from the date on the certificate to make a claim **before** your baby is born. If you claim outside of these time limits, you will not receive the grant. There is no backdating.

There are no age limits but, if you are over 16, you must supply a National Insurance number. You also have to satisfy the immigration rules – that is, you are resident, present and not subject to immigration control.

The grant is administered by HMRC and the telephone helpline number is 0845 366 7885.



In the June 2010 budget the Government announced that it intends to scrap Health in Pregnancy Grants from January 2011.

2.2 Statutory Maternity Pay

If you were an employee when you became pregnant and continued to work for the same employer for at least the first six months of your pregnancy, then you may be entitled to Statutory Maternity Pay. You must have been earning at least £97 a week but you do not need to have paid any National Insurance contributions.

You can receive Statutory Maternity Pay for 39 weeks. You get 90% of your usual wages for the first 6 weeks and then you get a flat rate

of up to £124.88 for the remaining 33 weeks. You may get less than £124.88 if your normal wages are lower than this amount.

Statutory Maternity Pay is paid by your employer in the same way as your normal wages. You do not need to fill in a claim form, but you must tell your employer, in writing, at least 28 days in advance of the date that you want your Statutory Maternity Pay to begin. The earliest you can begin the period is 11 weeks before your baby is due.

You cannot work for your employer while you are receiving Statutory Maternity Pay. At the end of the Statutory Maternity Pay period, you can decide whether you want to return to work or not. You are not obliged to return to work just because you have received Statutory Maternity Pay.

2.3 Maternity Allowance

If you are not entitled to Statutory Maternity Pay, you may be able to claim Maternity Allowance instead if you have worked for at least 26 weeks during a test period of 66 weeks ending the week the baby is due. You do not need to have worked for the same employer – you can add together several different short periods of either employment or self-employment. You must have earned at least £30 per week.

Maternity Allowance is paid through the Jobcentre Plus for 39 weeks, and the amount is worked out by taking your pay over any 13 weeks of work during the 66-week test period, and calculating 90% of the average wage. You can choose which 13 weeks of pay to use.

Maternity Allowance has no lower age limit – so you can apply if you are under 16 and expecting a baby (as long as you have worked and earned at least £30 per week).

You can claim Maternity Allowance using form MA1, which is available from your ante-natal clinic or from your local Jobcentre Plus office. Maternity Allowance can be backdated for up to 3 months if you are claiming after your baby is born – but you must claim before your baby is 3 months old if you want to get the full 39 weeks of benefit.

2.4 Is there any help for partners?

If you have recently had a baby, your partner may be able to claim **Statutory Paternity Pay** from their employer for up to 2 weeks – but this 2 week period must be during the first 8 weeks after the baby is born.

A partner can be married or unmarried, and can be a same-sex partner. Your partner must have worked for the same employer throughout your pregnancy, and must earn at least £97 per week. Your partner must not work during the 2 weeks when they receive Statutory Paternity Pay, and must tell their employer, in writing, at least 28 days before they want their Statutory Paternity Pay to start.

SPP is £124.88 per week, or 90% of your partner's normal wages if this is a lower amount.

2.5 What if I have adopted a baby?

You may be able to claim **Statutory Adoption Pay**. Your adopted child must normally have been placed with you by a recognized agency under UK law, although it is sometimes possible to claim Statutory Adoption Pay if you have adopted a child from abroad – seek further advice.

Statutory Adoption Pay is paid by your employer, and the rules are similar to Statutory Maternity Pay – you must have worked for at least 26 weeks for your employer by the time you are notified you have been matched with a child and earn at least £97 per week. Statutory Adoption Pay is paid for 39 weeks.

2.6 Can I get any help with other baby expenses?

If you (or your partner) receive one of the benefits listed below, you are eligible to apply for a **Sure Start Maternity Grant**. The grant is worth £500 per baby – so if you have twins, you can get £1,000. **You must apply within 3 months of the baby's birth** – if you apply after

this, you will not be eligible for the grant. You can also apply up to 11 weeks before the baby is due.

You or your partner must be receiving one of these benefits when you apply:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit which is more than £10.50 per week (£21 if you have a baby under the age of one)
- Working Tax Credit which includes a disability or severe disability element.

Apply on form SF100, which you can get from the Jobcentre Plus office, the DWP website (www.dwp.gov.uk), or your ante-natal clinic. Your midwife or other health professional must sign the back of the form to confirm that you have received health and welfare advice about your pregnancy and baby.

Note: if you have applied for one of the above benefits, but are still waiting for the decision, it is important to make sure that you still apply for the Sure Start Maternity Grant before the 3 months time limit is up. You can explain on your form that you are waiting to hear about another benefit.

If you are turned down for the Sure Start Maternity Grant because you are not actually receiving one of the above benefits, you can reapply if you are later awarded the benefit, providing you claimed it within the first 3 months from your baby's birth. You must reapply for the grant within 3 months of the decision letter about your benefit.



In the June 2010 Budget the Government announced that they intend to restrict Sure Start Maternity Grants to the first child (or children if it is a multiple birth) only. This change will be introduced from April 2011.

2.7 What about help with baby foods?

Free baby milk has been replaced by the Healthy Start food scheme – if you qualify for help, you receive vouchers which you can exchange for liquid cow's milk, or powdered baby milk, or any fresh fruit or vegetables. The vouchers can be exchanged at participating shops – this may be a supermarket, or a local shop. You will need to check whether your local shops accept vouchers. You can also receive free vitamins.

Each voucher is worth £3.10. If you are eligible, you will receive one voucher per week if you are more than 10 weeks pregnant, and will continue to receive vouchers until your baby is one year old. You will also receive two vouchers for each baby under one year, plus one voucher for each child aged between one and four.

If you are under 18, you qualify for Healthy Start vouchers whether or not you receive any other benefits.

If you are 18 or over, you only qualify for Healthy Start vouchers if you receive:

- Income Support, or
- Income-based Jobseeker's Allowance, or
- Income-related Employment and Support Allowance, or
- Child Tax Credit but only if your gross annual income is less than £16,190 and you do not get Working Tax Credit.

Example: *Joanne is aged 25 and receives Income Support. She is 26 weeks pregnant, and has two other children aged two and five. She will receive one voucher for herself (because she is more than 10 weeks pregnant) plus one voucher for her two year old.*

When her new baby is born, Joanne will continue to get the voucher for herself until the baby is one year old, and will continue to get the voucher for her two year old. She will also get two vouchers for her new baby – giving her a total of £12.40 per week in vouchers.

Claim on the form in the Healthy Start leaflet (HS01) from your health centre.

2.8 Can I get help with NHS health costs if I am pregnant or have just had a baby?

If you are pregnant, or have given birth in the last 12 months, you are entitled to free prescriptions and free NHS dental treatment. You do not have to be on any other benefits. You should ask for a form from your midwife, doctor or health visitor, which you complete. You will then receive an exemption certificate.

- If you need help with sight tests, glasses or fares to hospital, you (or your partner) will normally need to be receiving one of the following benefits:
 - Income Support
 - Income-based Jobseeker's Allowance
 - Income-related Employment and Support Allowance
 - Pension Credit (Guarantee Credit)

Ask your optician or hospital out-patients department for the appropriate form.

- You can also qualify for help with sight tests, glasses or fares to hospital if your gross annual income that counts for Tax Credits is below £15,276 and you (or your partner) receive either:
 - Child Tax Credit or
 - Child Tax Credit and Working Tax Credit or
 - Working Tax Credit with a disability or severe disability element

If you qualify because you receive tax credits, you should automatically be sent an exemption certificate.

- If you do not receive any of the above benefits, you may still qualify for some help with health costs on the grounds of low income. You must have savings below £16,000. Your income and requirements are worked out in a similar way to Income Support – seek specific advice if you think you may qualify.

SECTION THREE

Common Family Benefits

3.1 Child Benefit

Child Benefit is paid if you have day to day care of a child or children for whom you are responsible and who normally live with you. You do not have to be the parent of the child or children – for example, a grandparent who has taken over the care of grandchildren, who live with him/her, can claim Child Benefit. Child Benefit is also payable for a qualifying young person – see “Definitions” for who is a qualifying young person.

You do not need to have paid National Insurance contributions, and Child Benefit is not affected by any other income that you have, or any savings. You can claim Child Benefit at any age, as long as you have the responsibility for a child.

There are restrictions on claiming Child Benefit if you have come from abroad, or if you do not normally live in Great Britain. Seek advice if this applies to you.

You cannot claim Child Benefit if you are fostering a child and the Local Authority is paying you to do this. However, you can claim Child Benefit if you are fostering under a private arrangement.

How do I claim Child Benefit?

Use form CH2, which can be obtained from the Child Benefit Office at PO Box 1, Newcastle upon Tyne NE88 1AA or from HMRC’s website at www.hmrc.gov.uk/childbenefit. You can also fill in the form on the website. Your local tax enquiry office may also have Child Benefit forms.

You must give your National Insurance number, and will be asked for child’s original birth certificate.

Who should claim Child Benefit?

Normally, the child's mother claims Child Benefit. Only one person can receive Child Benefit for a particular child – even if the child spends part of the week with one parent, and part with the other parent (“shared care”).

In some cases, a couple may choose for the child's father to claim Child Benefit instead. This may apply if, for example, you are the mother and are working (and paying National Insurance contributions) but your partner is not working and is not claiming other benefits. Changing the Child Benefit to your partner's name could help protect his National Insurance record for his future State Retirement Pension.

If there is more than one person who wants to claim Child Benefit for a child, and you cannot agree who should be the claimant, then Her Majesty's Revenue and Customs will decide.

What if my child is away from home?

You can continue to receive Child Benefit even if your child goes to live elsewhere, as long as you give the amount of Child Benefit you get to the person who is looking after your child – but see below for particular circumstances when Child Benefit always stops.

Child Benefit will stop if your child or young person:

- marries or forms a civil partnership
- is living with someone as a partner, unless the partner is still at school or college, or in approved training
- receives Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance, Incapacity Benefit or Working Tax Credit in their own name
- is in prison or being looked-after by the Local Authority – the rules are complex so seek advice.

What if my child is working?

If your child is under 16 or aged 16-19 and still in full time, non-advanced education, then any work that your child does will not affect your Child Benefit.

If your child has recently left full-time education, work they do of more than 24 hours per week may affect any Child Benefit that you are entitled to prior to the terminal date (see below).

What happens when my child leaves school or college?

If your child leaves school or further education, or approved training, before the age of 20, s/he can still count as a “qualifying young person” until his or her **terminal date**. The terminal date is the first of the following dates that occur after leaving school/college:

- last day in February
- 31 May
- 31 August
- 30 November

Example:

Tom is 17 and left school at the end of June after taking his GCSE exams. He is not intending to go into further education. He will remain a “qualifying young person” until his terminal date of 31 August.

Your child can also remain a qualifying young person during an **extension period** if s/he is 16 or 17 and all of the following points apply:

- they are registered as available for work, education or training with the Careers Service or Connexions Service, and
- they are not working for more than 24 hours per week, and
- they are not in education or training, and
- Child Benefit was payable for them immediately before the extension period, and
- you apply in writing within 3 months of your child’s education or training finishing.

The extension period starts from the Monday after education or training finished, and lasts for 20 weeks. The extension period will end before 20 weeks if your child reaches the age of 18.

Example:

Tom will be 18 next January. He decides to sign on at the Connexions Service. His extension period runs from the Monday after he left school and lasts for 20 weeks (until mid November).

How much is Child Benefit?

You receive £20.30 per week for your eldest child and £13.40 for each of the remaining children in your family.

Child Benefit is normally paid every 4 weeks. You can ask to be paid weekly if:

- you are a lone parent, or
- you or your partner are entitled to Income Support or income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, or
- you can show that you are suffering "hardship" when being paid 4-weekly.

3.2 Child Tax Credit

Child Tax Credit can be paid if you have a child or qualifying young person (see "Definitions") in your family. Although Child Tax Credit is means tested, most families with annual income under £58,000 will qualify for some Child Tax Credit although the family element of £545 will begin to be withdrawn beyond £50,000. If you have a baby under the age of one, you can get some child tax credit if your annual income is less than £66,000.



In the June 2010 Budget the Government announced that from April 2011 the family element of Child Tax Credit will begin to be withdrawn from families with an income over £40,000.

Tax Credits are administered by Her Majesty's Revenue and Customs (HMRC) formerly known as the Inland Revenue.

You do not have to be working to claim Child Tax Credit, nor do you need National Insurance contributions. The amount of Child Tax Credit you receive will depend on your family's annual income – for most families, this will be the income that you received last tax year.

If you think that your income this tax year will be at least £25,000 more than last year then you should ask HMRC to calculate Tax Credits on current tax year income to avoid an overpayment of Child Tax Credit.

If your income during the previous tax year was higher than it is now it may be worthwhile asking HMRC to revise your Tax Credits award and use this tax year's income instead.

You must be aged 16 or over to claim Child Tax Credit. If you are a couple, you must make a joint claim.

There are restrictions on claiming Child Tax Credit if you have come from abroad, or if you do not normally live in Great Britain – seek advice if this applies to you.

How do I claim Child Tax Credit?

You claim on form TC600, which is a claim form for both Child Tax Credit and Working Tax Credit. The forms are available from HMRC enquiry centres or by phoning the Tax Credit Helpline on **0800 300 3900**. The Helpline may also help you to complete the forms if you are unsure about any questions.

If you do **not** receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Pension Credit, you will have to provide details of your income, and your partner's income if you are a couple. If you are working, your P60 will have details of last tax year's annual earned income.

If you have been entitled, claims for Tax Credits can be backdated for up to three months.



The Government announced in the June 2010 Budget that the backdating period for new claims for Tax Credits will be reduced from three months to one month from April 2012.

How much Child Tax Credit will I be paid?

The amount of child tax credit you get depends on:

- the number of children you have
- whether any of your children have disabilities
- your annual income (usually last tax year's income).

Example:

Sarah is a single parent with two children aged 5 and 3. She works for 30 hours each week. There are no disabilities.

If Sarah earns £14,500 gross per year (£226 per week), she would receive Child Tax Credit of £98.84 per week.

If Sarah earns £20,000 gross per year (£299 per week), she would receive Child Tax Credit of £85.61 per week.

If Sarah earns £30,000 gross per year (£431 per week), she would receive Child Tax Credit of £10.82 per week.

If you are a couple – who should claim?

If you are a couple (married or unmarried), then Child Tax Credit is normally paid to the main carer of the children. This is usually the child's mother.

How long is Child Tax Credit paid for?

Child Tax Credit is normally paid from the date of your claim until the end of the tax year in April.

At the end of the tax year, HMRC will send you a final notice which asks you to confirm what your actual income was for the tax year just ended. When you return the information to HMRC, they then issue a "final decision", based on your actual income for the year. HMRC also uses this information to set the level of Child Tax Credit that you will receive during the current tax year.

Example:

Tina is a lone parent and makes a claim for Child Tax Credit in August 2009. She works for 20 hours per week.

Her initial claim is based on her income during the tax year April 08-April 09. In May 2010, she is sent a final notice by HMRC and she sends them her P60 to show her actual income during the tax year April 2009-10. This income is now used to assess the amount of Child Tax Credit she will receive during the tax year April 2010-11.

What if my income changes during the year?

If your income goes up during the year (for example, you have a pay rise or you change your job), your Child Tax Credit for the current year will not change **unless** your income for the year rises by more than £25,000.

At the end of the tax year, HMRC will use your actual income figure to assess next year's award – so next year's payment will go down if you have had any increase in income.



In the June 2010 Budget, the Government announced that the level of in-year rises that will be disregarded will decrease from £25,000 to £10,000.

If your income goes down significantly in the current tax year (for example, you lose your job or your hours reduce), then you can ask HMRC to reassess your Child Tax Credit using the lower income figure.

Other changes in circumstances

There are some changes that **must** be notified to HMRC within one month of the date of the change – if you delay, HMRC may impose a financial penalty.

Changes which **must** be reported are:

- You were claiming as a couple, and have now separated **OR** you were claiming as a single person and are now part of a couple. In both cases, your current Child Tax Credit claim ends and you must make a fresh claim. If you do not tell HMRC and make a fresh claim, you will be overpaid Child Tax Credit and will have to pay this back.
- You or your partner leave the UK permanently, or go abroad for more than 8 weeks. If your partner goes abroad for more than 8 weeks, you **must** make a fresh claim for Child Tax Credit as a single person.
- You stop being responsible for a child or your child no longer counts as a child or qualifying young person (see Definitions in this booklet). You must also notify HMRC if a child dies.

Other changes, such as a new baby in the family, may be reported when they happen or you can wait until the end of the tax year. However, it is usually advisable to inform HMRC straightaway of any change (such as a new baby) which might increase your entitlement. If you delay, you may lose money because most changes can only be backdated for a maximum of 3 months.

For example, if you have a new baby in July, and wait until 1 April to inform HMRC, you will only be paid the increase in Child Tax Credit for 3 months ie. for January, February and March.



From April 2012, you will only be able to backdate an increase in your Tax Credits for one month rather than three months following a change in your circumstances. (Budget June 2010)

3.3 Child Trust Fund



From August 2010 the Government is withdrawing the Child Trust Fund Scheme. The following information includes these changes.

The Child Trust Fund is a savings account which is set up in your child's name. The Government issues a voucher for the initial payment into the account, and pays an additional amount when your child reaches his/her 7th birthday. The money in the account is owned by your child, but no money can be taken out of the account until s/he reaches their 18th birthday.

Money in a Child Trust Fund does not affect any benefits that you or your child may claim – and it is not taxable until your child's 18th birthday.

Who is eligible for a Child Trust Fund payment?

Your child is eligible for a Child Trust Fund payment if:

- s/he was born after 1 September 2002, and
- s/he is living in the UK, and
- Child Benefit has been awarded for him/her.

From 1 January 2011 no new Child Trust Fund vouchers will be issued.

How to claim Child Trust Fund payments

Your child's award of Child Benefit should automatically trigger the issue of a CTF voucher – this voucher cannot be cashed and can only be used to open an account in your child's name. An information pack will be sent with the voucher. The voucher is sent to the Child Benefit claimant.

Who can open the account?

Anyone with parental responsibility for the child can open the account for the child – you do not need to be the child benefit claimant. You are in charge of the account until your child reaches their 16th birthday, when your child then takes charge of the account.

How much is the payment?

The initial voucher for all children is worth £250.

From August 2010 the payment is reduced to £50.

Your child will get an additional £250 if:

- you are on Income Support, or income-based Jobseeker's Allowance, or income-related Employment and Support Allowance, or Pension Credit, or
- you get Child Tax Credit, and your household income is less than £16,190 per year when Child Benefit is awarded for your child.

From August 2010 this additional £250 payment is reduced to £50.

From April 2010 if you receive Disability Living Allowance for your child, your child will receive a payment of £200 if their Disability Living Allowance award includes the highest rate care component and £100 if they are entitled to any other rate of Disability Living Allowance.



It is intended that from April 2011 these additional payments for children in receipt of DLA will be withdrawn and instead spent on respite care.

(Government announcement 24 May 2010)

Can I pay extra money into the Child Trust Fund account?

Anyone can pay extra money into your child's Child Trust Fund account – this could be you, or other family members, or friends, or your child her/himself. However, there is a maximum limit of £1,200 extra money in any one year.

Where can I get further information?

Website: www.childtrustfund.gov.uk

Helpline: 0845 302 1470



SECTION FOUR

Extra help with family income

4.1 Income Support

Income Support is a means-tested benefit that can top up a low income. You do not need to have paid National Insurance contributions, and it is not taxable. Your income and savings will affect the amount of benefit you get. If you are a couple, the income and savings of both of you will count.

Who can claim Income Support?

The main groups of people who can claim Income Support are lone parents with a child under the age of 10, or people who are caring for someone with a disability who receives either Disability Living Allowance or Attendance Allowance.



From October 2010, Income Support can only be claimed by lone parents with a youngest or only child age 7 or under. In the June 2010 Budget, the Government announced that from October 2011 new claimants will only be entitled if they have a child under 5.

You must be aged at least 16 and be under state pension age for women when you claim. Between 2010 and 2020 the state pension age for women is gradually increasing from 60 to 65. You can check what the current state pension age for women is via www.direct.gov.uk

If you are a lone parent, you will be expected to attend compulsory Work Focused Interviews at Jobcentre Plus, although you do not have to be actually looking for work.

You **cannot claim** Income Support if:

- you have savings over £16,000
- you work for more than 16 hours per week
- your partner works for more than 24 hours per week
- you are a full time student – but check with an advice agency as there are some exceptions to this rule
- you receive contribution-based Jobseeker's Allowance or contribution-based Employment and Support Allowance
- you or your partner receive income-based Jobseeker's Allowance, or income-related Employment and Support Allowance, or Pension Credit.

If you have recently come from abroad, check with an advice agency as there may be restrictions.

How do I claim Income Support?

Phone the Contact Centre on **0800 055 66 88**. They will take your details over the phone. You will need to have with you:

- your National Insurance number
- details of any income you have – including any earnings and any other benefits you get
- details of any savings you have – this includes bank accounts, ISAs, premium bonds and other property. It does not include personal possessions such as a car, or your own home in which you live
- if you have a partner, you will also need details of their income and savings.

How much Income Support do I get?

This depends on your personal circumstances, and on how much income and capital you already have.

The basic personal allowance is £65.45 per week for a single person and £102.75 per week for a couple. These amounts are reduced if you are a single person under 25, or a lone parent or a couple where one of you is under 18.

On top of the basic personal allowance, you may be able to get extra amounts if:

- you are caring for someone
- you are receiving Disability Living Allowance
- you get middle or higher rate care component of Disability Living Allowance, and you live alone, and no-one gets Carer's Allowance for looking after you
- you have a mortgage – see Help with Housing Costs.

Your basic personal allowance, plus any extra amounts, is called your “applicable amount” – the weekly income you need to live on. To work out how much Income Support you actually get, you need to compare your income with your “applicable amount”. If your income is above your “applicable amount”, you will not receive any Income Support.

If your “applicable amount” is below your income, Income Support will top-up your income so that you receive your “applicable amount” each week.

What counts as income?

Most benefits count in full, apart from Disability Living Allowance, Attendance Allowance and child maintenance. Most other income counts, although some income (such as earnings) is partly disregarded.

There is also an assumed income from any savings you have above £6,000. This is not related to the actual interest that you might earn on income, but is a set rate laid down by the Government. It assumes that you have an income of £1 per week for every £250 you have above £6,000. For example, if you have savings of £7,150, there will be an assumed income of £5 per week – even though you do not actually receive this amount from your savings.

How long is Income Support paid for?

Income Support can continue for as long as you fulfil the qualifying conditions:

- you are a lone parent caring for a child under 10¹, or
- you are caring for someone who gets the middle or higher rate care component of Disability Living Allowance, or Attendance Allowance, and
- your income is below your “applicable amount”.

If you have been receiving Income Support and your circumstances change, for example, your income increases, you should tell the DWP within one month of the change. If you are claiming as a lone parent, and then become part of a couple (married or unmarried, opposite sex or same-sex), you must tell the DWP as your claim for Income Support will end.

4.2 Jobseeker’s Allowance

Jobseeker’s Allowance is for people who are able to work, and who are actively looking for full-time work. For families, this will apply to couples (where at least one parent would be available for work) and to lone parents whose youngest child is 10² or over.

There are two kinds of Jobseeker’s Allowance:

- **Contributory Jobseeker’s Allowance.** This is paid for a maximum of 6 months, and you need to have paid sufficient National Insurance contributions to qualify. It is paid at a standard rate of £65.45 per week (£51.85 if you are under 25). It is not affected by your other income or savings **unless** you have an occupational pension which is more than £50 per week.
- **Income-based Jobseeker’s Allowance.** This is means tested and does not depend on National Insurance contributions. The amount you get is worked out in the same way as Income

¹ From October 2010, this reduces to a child who is under 7 years old.

² From October 2010, lone parents who have a child aged over 7 will be required to apply for Jobseeker’s Allowance.

Support – if you have other income or savings, this could affect the amount you get. Income-based Jobseeker's Allowance can be paid indefinitely, as long as you are still available for and actively seeking work.

How do I claim Jobseeker's Allowance?

Phone the Contact Centre on **0800 055 66 88** who will complete a claim form over the phone. You will be asked to attend your local Jobcentre Plus office for a Work-focused Interview, where your work prospects will be discussed. You then have to attend regular interviews with your personal adviser (formerly called "signing on") and must show that you are taking steps to find work.

I'm a parent – do I have to look for full time work?

The normal rules for Jobseeker's Allowance say that you must look for full time work, which is 40 hours per week. You must normally be able to take up a job as soon as it is offered.

If you are a parent who is claiming Jobseeker's Allowance, the rules are more flexible:

- You are allowed up to 7 days to take up a job interview – and up to 28 days to start work after being offered a job. This is to allow you time to make arrangements for childcare.
- You can restrict the number of hours you work in order to be able to carry out your childcare responsibilities – but you must be able to work for at least 16 hours per week.
- You may be able to turn down a job offer (and not be penalized) if you are unable to find suitable childcare.
- You can be treated as "available for work" during the school holidays if you have been unable to find childcare for a child under 16. You must have made some efforts to find suitable childcare.

- If you are working, and your childcare arrangements fall down, the DWP may accept that it is reasonable for you to leave your job in order to care for your children.

4.3 Pension Credit

Pension Credit is a means tested benefit for people who are over the current state pension age for women³, and who have a low income. You do not need National Insurance contributions, and there is no upper capital limit (although an income will be assumed from any savings over £10,000). You do not have to be caring for someone, nor looking for work. You do not have to have retired from paid work but any earnings will affect the amount of Pension Credit you may receive.

Pension Credit can be paid to single people or to couples. The basic allowance is £132.60 per week for a single person and £202.40 per week for a couple. You may get additional amounts if you are a carer or if you get Disability Living Allowance or Attendance Allowance and live alone, or if you have a mortgage, (see Help with Housing Costs). These are added together to give the amount of weekly income you need to live on (called the appropriate amount).

Pension Credit does not include any amounts for children – if you are looking after children (perhaps grandchildren), you will need to claim Child Tax Credit for them.

Most income will count for Pension Credit (apart from Disability Living Allowance and Attendance Allowance). Your income is compared to your appropriate amount, and if it is below the amount you need to live on, Pension Credit will make up the difference.

How do I claim Pension Credit?

Phone the Pension Service on **0800 99 1234**. They will complete the claim form over the phone and take details of your income, savings, and national insurance number. You will not have to go to the

³ State pension age for women is changing from April 2010 from 60 to 65 years. The change will take place over a ten year period so check what the current age is.

Jobcentre Plus office. If you find it difficult to speak over the phone, the Pension Service can visit you at home to help you complete the claim form.

4.4 Working Tax Credit

Working Tax Credit is a means tested benefit for people who are working and who are on a low income. If you have children, it may also take account of childcare costs that you pay to enable you to work.

You must be aged 16 or over to claim Working Tax Credit. If you are a couple, you must make a joint claim for Working Tax Credit. There is no upper age limit for claiming.

Working Tax Credit can be paid in addition to Child Tax Credit. The amount you get depends on your income – if your income is low, you may qualify for both Child Tax Credit and Working Tax Credit. If your income is higher, you may qualify for Child Tax Credit only.

Who can claim Working Tax Credit?

You can claim Working Tax Credit if you (or your partner) work for at least 16 hours per week – and you have dependent children (for whom you receive Child Benefit).

How do I claim Working Tax Credit?

Claim on form TC600, which is the claim form for both Tax Credits. Forms are available from Revenue enquiry centres or by phoning the Tax Credit Helpline on **0800 300 3900**.

You will need details of your income, and your partner's income if you are a couple. It is usually last tax year's income that counts - your P60 contains details of what you earned last tax year or you will need to refer to your accounts if you are self-employed. You also need details of any other income that you have, plus any actual interest you have earned on any savings.

If you are a couple, Working Tax Credit is normally paid to the one who is working. This means that it is possible that one of you (the main carer) may be paid any Child Tax Credit that is due, and the other (the worker) may be paid any Working Tax Credit that is due.

Can I get help with childcare costs if I work?

You may be able to get childcare costs included in your Working Tax Credit calculation if all of the following apply:

- Your child is of qualifying age – this means up to and including the day before the first Tuesday in September following his/her 15th birthday.

***Example:** Jane is 15 on 2 June. She remains of “qualifying age” until the first Monday in September.*

If your child receives Disability Living Allowance, or is registered blind, the qualifying age is extended to the first Monday in September following their 16th birthday.

- You are a couple and you **both** work for 16 hours a week or more, or
you are a couple, and one of you works for more than 16 hours per week, and the other is incapacitated⁴, or in hospital, or in prison, or remanded in custody, or
you are a lone parent who works for 16 hours a week or more.
- The childcare is with a registered childminder or other registered childcare provider. This can include, for example, after school clubs for children under eight, or breakfast clubs for children aged 8-15/16 years, which are provided by nurseries or schools or local authority day services.

⁴ You or your partner are “incapacitated” if you receive Incapacity Benefit, or have been receiving contribution-based Employment and Support Allowance for at least 28 weeks, or receive Severe Disablement Allowance, or Attendance Allowance, or Disability Living Allowance, or Industrial Injuries Benefit with a constant attendance allowance, or you get Housing Benefit or Council Tax Benefit which includes a disability premium.

Informal childcare, which is provided by family members or relatives such as grandparents, does not count.

How are childcare costs calculated?

You do not claim childcare costs separately – they are part of the overall Tax Credits calculation. A childcare element is calculated, which is 80% of the actual cost of childcare. There is a limit on the actual costs of childcare allowed, which is £175 per week for one child and £300 per week for two or more children. The maximum childcare element that can be included in your Working Tax Credit calculation is therefore £140 per week for one child and £240 per week for two or more children.

Note that if your actual childcare costs go down by more than £10 per week for four consecutive weeks, you **must** inform Tax Credits department within **one month** in order to avoid a recoverable overpayment.

How much Working Tax Credit will I get?

Working Tax Credit payments will vary according to the circumstances of each individual family. Below is just one example of how they are worked out.

Example:

Sarah (see Child Tax Credits section) is a single parent with two children aged 5 and 3. She works for 30 hours per week. Sarah has no formal childcare costs (her mother cares for the children).

If Sarah earns £14,500 gross per year (£279 gross per week), she would receive Working Tax Credit of £27.91 per week.

If Sarah earns £20,000 gross per year (£385 gross per week), she receives no Working Tax Credit.

How long is Working Tax Credit paid for?

See Child Tax Credit for information on the tax year and renewal of Tax Credit claims.

Changes of circumstances

See Child Tax Credit information on changes of income during the tax year and other changes of circumstance that must be reported to HMRC.

4.5 Housing Benefit

Housing Benefit is a means tested benefit that helps people on a low income with their rent payments. It is available to tenants in privately rented accommodation and those renting from the Local Authority and Housing Associations.

You do not need to be on any other benefits, and you can claim whether or not you are working. You do not need to have paid any National Insurance contributions. Housing Benefit is not taxable.

You cannot claim Housing Benefit if you have savings over £16,000 unless you receive Guarantee Pension Credit.

If you have recently come to the UK or if you have restrictions on your immigration status, you need to seek advice before claiming Housing Benefit.

Who can claim Housing Benefit?

You must:

- be liable to pay rent for the accommodation that you live in. Normally this means that your name is on the tenancy agreement. In some cases, you can be treated as being liable if your tenancy is in your former partner's name – and they are not paying the rent.

You will not be able to claim Housing Benefit if you rent from a close relative⁵ that you live with, for example, if you pay “rent” for a room in your parent’s house.

- occupy the accommodation as your home i.e. Housing Benefit is only paid for the home that you normally live in. You can, however, be temporarily absent from your home for up to 13 weeks (up to 52 weeks if you are in hospital) and still remain entitled to Housing Benefit. You must be intending to return to your normal home, and it must not be rented out to anyone else in your absence.

How do I claim Housing Benefit?

Claim from your local borough council e.g. Guildford Borough Council – ask the Housing Benefit section to send a claim form.

How much Housing Benefit will I get?

This depends on:

- your income
- your eligible rent.

Your eligible rent is worked out by looking at:

- the Local Housing Allowance rate in your area
- whether your rent includes “ineligible charges”
- whether any “non-dependents” live with you.

Local Housing Allowance

The **maximum** rent that will be met by Housing Benefit depends on the Local Housing Allowance in your area. This is a standard allowance which is based on the size of your family (and thus the number of bedrooms that you need), and the cost of renting in a particular area. If your actual rent is higher than the Local Housing Allowance rate that applies to you, then you will not get your full rent paid by Housing Benefit. If the actual rent is lower than your Local

⁵ Close relatives include parents, parents-in-law, son, son-in-law, daughter, daughter-in-law, brother, sister, step-parent, stepson, stepdaughter, or the partners of any of these. It also includes half-brothers and half-sisters.

Housing Allowance rate, the maximum Housing Benefit that you can get will be actual rent rate plus up to £15⁶.

Example:

Your family consists of yourself, your partner and two children who are aged 5 and 7. You need 2 bedrooms for your family. The Local Housing Allowance rate for 2 bedroom accommodation where you live is £175 per week.

*If your actual rent is £200 per week, the **maximum** Housing Benefit you could get would be restricted to £175 per week.*

*If your actual rent is £150 per week, the **maximum** Housing Benefit you could get would be £150 + £15 = £165 per week.*

Ineligible charges

Your **maximum** rent may also be reduced if your rent includes “ineligible charges”. These include fuel charges, water rates and charges for meals – but not service charges that you have no choice about paying, such as general management costs, ground maintenance or entry phones.

Non-dependants

This includes anyone over 18 who lives with you, and who is neither your partner nor a dependant child for whom you get Child Benefit. A non-dependant is often a grown-up son or daughter who has continued to live at home after leaving school. They are expected to contribute towards the rent – and your maximum rent will be reduced by a non-dependent deduction. The amount of the deduction depends on the gross earnings of the non-dependent. If there is more than one non-dependent living with you, there will be a deduction for each one.

⁶ It is likely that the £15 excess will be removed from April 2011 therefore Housing Benefit will be based on actual rent or the Local Housing Allowance whichever is lower.

People who live with you on a commercial basis – such as lodgers or sub-tenants – do not count as “non-dependents”, but the amount of rent that they pay to you counts as your income although there are particular rules on how to calculate these payments.

There are **no non-dependent deductions** if:

- you or your partner receive Attendance Allowance or the care component of Disability Living Allowance
- you or your partner are blind
- the non-dependant has been in hospital for more than 52 weeks
- the non-dependant is aged under 25 and receives Income Support, income-based Jobseeker’s Allowance, or income-related Employment and Support Allowance (Basic Assessment Phase)
- the non-dependant receives Pension Credit
- the non-dependant is a full-time student
- the non-dependant is in prison.

Calculating Housing Benefit

Housing Benefit is worked out in a similar way to Income Support – by comparing your income to your maximum applicable amount. You can be entitled to benefit as follows:

- If your income is below your applicable amount, Housing Benefit will pay your full “eligible rent”.
- If your income is above your applicable amount, you may still be able to get a reduced amount of Housing Benefit.
- If you receive Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, or Pension Credit (Guarantee Credit), you will receive your full eligible rent as Housing Benefit.

How long is Housing Benefit paid for?

Housing Benefit is normally paid for an indefinite period, as long as you still qualify. You must report any changes in your circumstances which might affect the amount of Housing Benefit you are entitled to.

Examples of changes you should report are:

- there is a change in your income
- there is a change in the number of people living in your house
- a child leaves school and starts work
- you move to a different address.

If you are not sure whether a change affects your Housing Benefit, you should tell the Local Authority, who can then decide. If you do not inform the Local Authority of a change that affects your Housing Benefit, the Local Authority can recover any Housing Benefit that you have been overpaid as a result of your failure to notify.



The Government announced in the Budget 2010 that it will reduce Housing Benefit awards by 10% after 12 months for claimants on Jobseekers Allowance from April 2013.

4.6 Council Tax Benefit

Council Tax Benefit is a means tested benefit for people on a low income who are responsible for paying council tax.

You do not need to be on any other benefits, and you can claim whether or not you are working. You do not need to have made any National Insurance contributions. Council Tax Benefit is not taxable.

You cannot claim Council Tax Benefit if you have savings over £16,000 **unless** you are also receiving Pension Credit (Guarantee Credit).

If you have recently come to the UK or if you have restrictions on your immigration status, you need to seek advice before claiming Council Tax Benefit.

Council Tax Benefit is not normally paid directly to you – it is credited to your council tax account at your local council – and thus reduces the amount you are liable to pay to the council.

Who can claim Council Tax Benefit?

You must:

- be aged 18 or over (there is no council tax liability for anyone under 18) **and**
- be responsible for the council tax for the home where you normally live.

How do I claim Council Tax Benefit?

Claim from your local borough council e.g. Waverley Borough Council – ask the Council Tax Benefit section to send a claim form.

How much Council Tax Benefit will I get?

Your income is compared with your “applicable amount” – and Council Tax Benefit is worked out in a similar way to Income Support.

- If your income is below your applicable amount, Council Tax Benefit will pay your full eligible council tax.
- If your income is above your applicable amount, you may still be able to get a reduced amount of Council Tax Benefit.
- If you receive Income Support, or income-based Jobseeker’s Allowance, or income-related Employment and Support Allowance, or Pension Credit (Guarantee Credit), you will receive your full eligible council tax as Council Tax Benefit.
- Council Tax Benefit may be reduced if a non-dependant lives with you – see Housing Benefit for who counts as a non-dependant.

How long is Council Tax Benefit paid for?

Council Tax Benefit is normally paid for an indefinite period, although it is recalculated every April when the new council tax bills are worked out. See Housing Benefit for information on reporting changes in your circumstances.

4.7 Help with mortgage costs

You may be able to get help towards your mortgage costs if you are entitled to claim one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit.

You must be liable to pay for the mortgage, and it must be for the home where you normally live.

Help with mortgage costs is only for the loan that you took out in order to buy your house. You cannot get help for any other loans that may be secured on your home – for example, a loan that you took out for a holiday, or a car, or for business purposes.

Some loans for home improvements may be included if they are for items needed to maintain your home in a habitable condition – for example, to install a bath or toilet if your home does not have one. Seek further advice if you think your loan may qualify.

You may also be able to get help if you have to pay service charges for your home – for example, if you have to pay for grounds maintenance because you live in a block of flats.

You can also get help if you have to pay ground rent and you have a lease which is for more than 21 years.

How do I claim for mortgage costs?

You do not make a separate claim for help with housing costs. Instead the costs are included as part of one of the benefits listed previously.

Payments that you get for help with housing costs are made directly to your mortgage lender.

How much help will I get with housing costs?

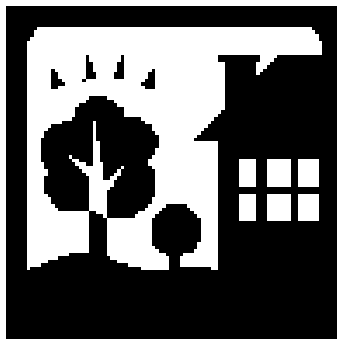
You are unlikely to get the full amount that you pay each month because:

- only the first £200,000 of your loan(s) counts (£100,000 if you are over state pension age for women)
- the rate of interest used is set by the government, and may not be the rate that you actually have to pay
- if you are under state pension age for women,(whether you are male or female) you will not get any help with mortgage costs for the first 13 weeks of your benefit claim
- if you have non-dependents living with you, there will be a deduction from your housing costs – see Housing Benefit for details of who is a non-dependent, and when deductions are not made.

How long are mortgage costs paid for?

If you are claiming Income Support, income-related Employment and Support Allowance, or Pension Credit, then housing costs are paid indefinitely as long as you are still entitled to those benefits.

If you are claiming Jobseeker's Allowance, mortgage costs are only paid for the first 104 weeks of your claim.



SECTION FIVE

Other entitlements and financial help

5.1 Help with NHS costs

NHS costs include:

- prescriptions
- NHS dental work
- sight tests
- glasses or contact lenses
- help with fares to attend hospital as an out-patient.

You can get **full help with all the above NHS costs** if:

- you (or your partner) receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or the Guarantee Credit part of Pension Credit, or
- your gross annual family income is less than £15,276 and you receive:
 - Child Tax Credit only and are not eligible for Working Tax Credit because you do not work enough hours, or
 - Child Tax Credit and Working Tax Credit or
 - Working Tax Credit with a disability or severe disability element, or
- you are 16 or 17 and have recently been under the care of the local authority.

If you are under 19 and still in full time education, you can get full help with prescriptions, NHS dental treatment, glasses, contact lenses and sight tests.

If you are pregnant or have given birth in the last 12 months, you can get full help with prescriptions and NHS dental treatment.

If you are receiving treatment for cancer, or have certain specified illnesses, you can get full help with prescriptions.

If you are over 60, you get free prescriptions and sight tests.

If you do not qualify for full help with NHS costs, you may be able to get some help under the **low income scheme**. You must have savings below £16,000. Phone the Helpline on **0845 850 1166** for further information.

How do I claim for NHS costs?

<ul style="list-style-type: none"> • Income Support • Income-based Jobseeker's Allowance • Income-related Employment and Support Allowance • Guarantee Pension Credit • Over 60 (sight tests or prescriptions) • Under 19 and in full time education 	<p>For prescriptions, fill in the back of the prescription form</p> <p>For other help, ask your dentist or optician for a form</p> <p>For hospital fares, ask at the hospital</p>
<ul style="list-style-type: none"> • Tax Credits 	<p>You will automatically be sent an exemption certificate</p>
<ul style="list-style-type: none"> • Pregnant or have had a baby in the last 12 months 	<p>Ask your midwife for an exemption certificate</p>
<ul style="list-style-type: none"> • Specified illness or are receiving treatment for cancer 	<p>Ask your doctor, hospital or pharmacist for form FP92A for free prescriptions</p>
<ul style="list-style-type: none"> • Low income scheme 	<p>Form HC1 from your hospital, or any Jobcentre Plus office, or the website at www.nhsbsa.nhs.uk</p>

Refunds

If you have already paid for an NHS cost, you may be able to get a refund. Phone **0845 850 1166** for form FP57 for prescriptions, or form HC5 for other costs. You must apply within 3 months of paying the charge.

5.2 Community Care Grant for families under exceptional pressure

A Community Care Grant (CCG) is a one-off discretionary payment from the Social Fund. It does not have to be repaid. It is intended to help people live independently in the community – this can also include families who are under “exceptional pressure”. “Exceptional” means something more than the normal range of pressures that a family experiences and could be as a result of several pressures at the same time. These could include, for example, relationship breakdown, or disabilities, or sudden disasters, or illness, or poor living conditions, or domestic violence, or low income.

A “family” can also include a woman who is more than 24 weeks pregnant (and who has no other children).

Who can claim?

You must be receiving one of the following benefits:

- Income Support
- Income-based Jobseeker’s Allowance
- Income-related Employment Support Allowance
- Pension Credit

If you have savings over £500, your Community Care Grant will be reduced.

What can I claim for?

You can ask for help with items that will help to ease the “exceptional pressure” on your family – there is no set list of items that are included.

But you **cannot claim** for any of the following expenses:

- An educational or training need; this includes school uniform and sports clothes for school, plus travel expenses to school.
- Expenses in connection with court proceedings, including a community service order. These expenses could include court costs, legal fees, fines, damages and travel expenses.
- Repairs to your home, unless it is for minor repairs or improvements.
- Medical, dental or optician costs – you may be able to get help through the NHS costs scheme (see Help with NHS Costs).
- Debts to government departments, e.g. for national insurance or income tax.
- Housing costs, council tax and water charges.
- Household expenses such as gas, electricity charges or food.

How do I claim?

Use form SF300, available from any Jobcentre Plus office, or on the DWP website at www.dwp.gov.uk.

It is often helpful to include a supporting letter from a professional such as a social worker, or health visitor, or doctor, to explain what exceptional pressures you are under, and how a Community Care Grant will help to ease them.

You also need to explain how a Community Care Grant will “substantially” or “immediately” improve your circumstances to show that you have a high priority need.

How much do I get?

There is no set amount for a Community Care Grant. You should ask for the normal catalogue price of the items that you need to ease your “exceptional pressure”.

Because the budgets for Community Care Grants are limited, you may not receive the full amount that you need. The minimum that you can be awarded is £30.

5.3 Family Fund Trust

The Family Fund Trust is an independent charity that is funded by the Government and is intended for families who are caring for a child who is severely disabled.

The Trust can give help with anything that is related to the child's care needs. This could include help with a holiday, or leisure activities, or laundry equipment, or bedding and clothing, or play equipment.

The Trust cannot help with items that are the responsibility of statutory agencies, such as medical or educational equipment, or items that should be provided by Social Services.

Who can claim?

You must be caring for a child under 17 who is severely disabled. Your gross family income must be less than £25,000 per year.

How do I claim?

You can use a form from the website (see below) or you can write a letter. You need to include brief details about your child's disability and how this affects daily life. Say what kind of help you need. Someone from the Trust will usually visit you to discuss the help you need.

How much do I get?

The Trust will decide – there are no set amounts.

Further information

Visit the website at www.familyfund.org.uk. The Trust also produces a number of information sheets.

SECTION SIX

Help with the costs of education

6.1 Free school meals

Your child will be entitled to a free school meal if:

- s/he is a pupil at a school which is funded by the Local Education Authority (LEA). This could include community schools, Church schools, foundation schools, special schools, or nursery schools for 3-4 year olds. It does not include private or independent schools or commercially run nurseries, **and**
- you receive one of the following benefits:
 - Income-based Jobseeker's Allowance
 - Income Support
 - Income-related Employment and Support Allowance
 - Guarantee Pension Credit
 - Child Tax Credit and your annual income is less than £16,190 and you are not eligible to claim Working Tax Credit.

Your child is also eligible if he or she receives income-based Jobseeker's Allowance, or Income Support, or income-related Employment and Support Allowance in their own right – and is a pupil at an LEA funded school.

How do I claim?

Ask at the school – each school operates its own system for free school meals.

How much do I get?

Your child receives one meal per day, at lunchtime. If the school serves standard meals, s/he will receive the set meal. If the school

operates a cafeteria system, you will usually be allowed to choose items up to a fixed amount. The school will give you details.

6.2 Free school transport

The Local Authority **must** provide free transport for children up to the age of 16 if:

- your child does not live within walking distance of the school, using the shortest route. This includes using footpaths. Walking distance is:
 - up to 2 miles if your child is under 8
 - up to 3 miles if your child is aged 8 – 16.
- your child lives within the walking distance, but could not reasonably get to school without free transport. This could include factors such as mobility or disability needs, the age of your child, the nature of the available routes, or how long you would have to wait for public transport.

Free school transport is usually to the nearest suitable school. You may be able to get free school transport to a school which is further away if your child has good reason to attend that school – for example, for religious or faith reasons.

You can also get help with free school transport if you **have a low income** and one of the following applies:

- your child is aged 8 – 11, and the nearest suitable school is less than 2 miles away
- your child is aged 11 – 16 and the distance to any one of the three nearest suitable schools is between 2 and 6 miles
- your child is aged 11 – 16 and the nearest school that s/he needs to attend because of religion or faith is between 2 and 15 miles away.

Low income means **either** your child is entitled to free school meals **or** you receive the maximum level of Working Tax Credit.

If you do not qualify for free school transport on any of the above grounds, you may be able to get **discretionary help** from the Local Authority. Surrey normally only considers “exceptional grounds”. Phone the Council Contact Centre on **0300 200 1004** for further details.

How do I claim for free school transport?

You do not usually have to claim for free school transport – Surrey County Council will automatically assess if you are eligible.

If your child will be attending a voluntary aided school (usually a Church school), you will be sent an application form when you receive the letter offering your child a place at the school.

If you think you are eligible, and are not receiving free school transport, phone Surrey County Council’s contact centre on the number above.

How much do I get?

You are expected to use the cheapest form of transport available. If there is no public transport available, you can be refunded for petrol costs (at a set rate fixed by the County Council).

6.3 School uniforms

Surrey County Council does not give grants for school uniforms. The school your child attends may be able to help by providing second hand uniforms – ask at the school.

6.4 School trips

If your child goes on a residential school trip, s/he will get free board and lodging on the trip if you receive any of the benefits that qualify for free school meals.

The school is responsible for paying for the free board and lodging – contact the school if you think your child is eligible.

SECTION SEVEN

Young people aged 16-19 in non-advanced education

7.1 Child Benefit and Child Tax Credit

You can continue to receive Child Benefit and Child Tax Credit if your child remains in full time, non-advanced education.

Full-time education means more than 12 hours per week, on average, of “supervised” study, tuition, practical work, or exams. Supervised study means that a teacher or tutor is close at hand to provide help or to keep the class in order.

Non-advanced education includes courses such as GCSE, AS and A levels, NVQ level 3 and below, Ordinary National Diploma, or BTEC Nationals. It does not include higher education such as HND or degree courses.

7.2 Working Tax Credit

Your child will still count as a qualifying young person for Working Tax Credit if s/he remains in full-time, non-advanced education.

However, help with childcare costs will stop from the last day of the week in which 1 September falls following your child’s 15th birthday.

If your child is disabled, childcare costs will stop from his/her 16th birthday. Disabled means that the child receives Disability Living Allowance, or is registered blind.

7.3 Education Maintenance Allowance

Education Maintenance Allowance is a weekly payment that is intended to help young people with the extra costs of staying in education.

Who can claim Education Maintenance Allowance

You can claim if you are aged 16, 17 or 18 and have left compulsory school education. You must be attending one of the following:

- full time further education course at either a school or college
- an LSC funded Diploma or course that leads to an Apprenticeship
- an LSC funded Entry to Employment course (e2e course).

You must attend your school or college course regularly.

How do I claim Education Maintenance Allowance?

Ask your school or college for a form, or phone the Learner Support helpline on **0800 121 8989** or visit www.direct.gov.uk

How much do I get?

You can get a weekly payment of up to £30. The amount you get depends on the annual income of your parents, carers or guardians. It is not affected by any earnings that you have. If you are on an E2E course you automatically get £30 per week.

Your parents will need to show evidence of the income they received last year – usually this is either by their Tax Credit award notice, or by using the P60 for the last tax year. The Education Maintenance Allowance you receive does not affect any benefits received by your parent(s).

Parents annual household income	Your weekly EMA payment
Up to £20,817	£30
£20,818 - £25,521	£20
£25,522 - £30,810	£10
Above £30,810	£0

Education Maintenance Allowance is paid directly into your bank account – not to your parents.

7.4 Help with transport costs

You may be able to get help with transport costs if you live in Surrey and are:

- aged 16-18 and continuing in full time education, or
- aged 19 and continuing a course of education that began before your 19th birthday.

You must be attending a school, 6th form college, or college of further education.

Help with transport costs is provided by Surrey County Council through 3 different schemes:

Half price bus or train fares (Student Fare Card): You can normally only apply for either a bus **or** a train card, unless you **have** to use both bus and train in order to get to your college or school. Your journey must either start or finish in Surrey.

The card costs £10 per academic year, and entitles you to half fare on buses or trains.

You can get an application form from schools, colleges, or Surrey libraries, or by phoning the Contact Centre on **0345 6009 009**. You will need to include a photo with the application form.

Local Authority transport scheme: This scheme is for students who do not live on a bus or train route, and who have to travel to school or college by either a contract vehicle (usually a coach), or by car (and want to claim for petrol costs).

You must live more than 3 miles from your school or college and will have to pay the first £3 per day towards your travel costs. Phone **03456 099 099** for further details.

Special educational needs: If you are attending a special educational needs school or college, you will have free transport between home and school/college.

7.5 Care to Learn

Care to Learn is a government funded scheme that is intended to help young people who have children and who want to either continue studying, or go back to school or college.

It helps with the cost of childcare and you can get up to £160 per week. The childcare must be with a registered childcare provider.

You must be under 20, but there is no lower age limit. You can be following any type of non-advanced course, and it does not have to be full time.

The amount of help with childcare costs does not depend on your income, or your parent's income.

Phone the Learner Support helpline on **0800 121 8989** for further details.

7.6 Learner Support (Access) Funds

This is for students aged between 16 and 18 who are in need of additional financial support to help with course costs.

You must be attending a 6th form at a school, or a 6th form college, or a College of Further Education.

Access funds are discretionary, and are administered by the individual school or college. There is no set amount – each school or college makes its own decisions.

To apply for Learner Support Funds, either contact the Head of Sixth Form (if you are at school), or the College Student Services if you are at college.

SECTION EIGHT

Young people aged 16-19 not in education

8.1 Child Benefit and Child Tax Credit extension

If you are aged 16 or 17 when you leave school or college, Child Benefit and Child Tax Credit can continue to be paid for a maximum period of 20 weeks. The 20 weeks will end earlier if you reach your 18th birthday.

You must be registered as available for work or training with the Careers Service, Connexions, or the Ministry of Defence.

Your parents must apply to HMRC for Child Benefit and Child Tax Credit to continue, within 3 months of you leaving school or college.

If you start paid work of more than 24 hours per week during this extension period, both Child Benefit and Child Tax Credit will stop. They will also end if you apply for benefits in your own right.

8.2 Connexions

Connexions is for 13-19 year olds who are in school or college, or who have left school and are looking for training.

You are allocated a personal adviser who can give you careers advice and help you find training or further education. Personal advisers have links with local schools and colleges, and also with local employers.

Connexions have local offices throughout Surrey.

For further information, visit the website at www.connexions-direct.com or phone **0808 001 3219**

8.3 Training schemes for young people

- **Work Based Training**

This is for 16 and 17 year olds and covers various different types of training, including Modern Apprenticeships, NVQ training and Life Skills training. Work Based Training provides training for school or college leavers and can be a mix of work experience, on-job training or off-job training. There is no set pattern and it can be full time or part time.

If you are 16 or 17 and have completed year 11 at school, and have now left education, you are guaranteed a place on Work Based Training.

You will be paid a wage if you are on Work Based Training as an employee (on-job training). If you are not an employee, you can get a training allowance – the minimum weekly allowance is £40 per week for a full-time week.

For more information about Work Based Training, visit your local Connexions office or go to www.direct.gov.uk

- **Modern Apprenticeships**

These are available mainly for young people aged 16-17 and are designed to allow you to achieve higher level vocational qualifications and skills. They may be offered to people aged 18+ if they can show that they can complete the apprenticeship before they are 25.

Most organisations that provide training for modern apprenticeships also employ and pay a wage to the apprentices.

For more information on modern apprenticeships, visit www.apprenticeships.org.uk or phone **0800 015 0600**.

8.4 Jobseeker's Allowance

If you are 16 or 17, you can only get Jobseeker's Allowance in very limited circumstances – for example, if you are an orphan and no-one is acting as your parent, or if you are estranged from your family. You will need to be registered with Connexions and to be actively seeking work or training.

Seek further advice if you want to claim Jobseeker's Allowance.

8.5 Severe hardship payments

If you do not qualify for Jobseeker's Allowance (and most 16 and 17 year olds do not), you may be able to get a severe hardship payment.

Severe hardship payments are discretionary, and there is no automatic right to them. They normally last for 8 weeks only, but the period can be shorter or longer.

Severe hardship payments may be considered if:

- you are not entitled to either Jobseeker's Allowance or Income Support, and
- you are registered for employment and training at Connexions, and
- you will suffer severe hardship unless you receive the payment.

The DWP will consider your whole situation when deciding whether or not you can get a severe hardship payment. Factors that they may look at include:

- your financial position, including income, savings and outgoings
- whether the person you live with is on means-tested benefits
- whether you are homeless, or at risk of homelessness, if severe hardship payments are not made
- whether you have any health problems, or are pregnant, or are vulnerable or at risk for any reason
- whether you have access to food and accommodation.

The amount of any severe hardship payment is discretionary – there is no set amount.

8.6 Impact on Council Tax Benefit and Housing Benefit

When your child has left school or college, and Child Benefit and Child Tax Credit are no longer payable, your benefits may be affected because s/he will no longer be a dependent child. They will become a “non-dependent” who is living in your home and your benefit may now be reduced by a non-dependant deduction. See Housing Benefit for details of who is a non-dependant, and when deductions are not made.

For Council Tax Benefit, there are also no deductions if the non-dependent is a full time student, student nurse or an apprentice.

8.7 Impact on Severe Disability Premium

Means-tested benefits may have extra amount added if you also receive the care component of Disability Living Allowance (at the middle or higher rate) or Attendance Allowance. This extra amount is known as the Severe Disability Premium and is added if there is no-one over the age of 18 living with you.

When your non-dependent reaches 18, this premium may be affected. You need to let the DWP know that your non-dependent is now 18 so that you can avoid a possible overpayment of benefit.

The benefits that may be affected are Income Support, income-based Jobseekers Allowance and Employment and Support Allowance, Pension Credit, Housing and Council Tax Benefit.

SECTION NINE

Extra help if a child or young person has a disability

9.1 Disability Living Allowance

Disability Living Allowance (DLA) is a benefit that can be paid to both adults and children with disabilities. It is not means-tested, you do not need to have paid national insurance contributions and it is tax-free. It is a “qualifying benefit” that can increase other social security benefits and is usually paid on top of all other benefits. You have to satisfy the disability tests, the age tests, the “backwards and forwards tests” and comply with the residence and immigration rules.

DLA has two components: the care component and the mobility component. The care component is paid at three rates and the mobility component is paid at two rates.

Care component (weekly)

Higher rate	£71.40
Middle rate	£47.80
Lower rate	£18.95

Mobility component (weekly)

Higher rate	£49.85
Lower rate	£18.95

Qualifying for the Care Component

To qualify for the care component, your child must be so severely disabled physically or mentally that they need either “attention” or “supervision” from another person. The help they need must be reasonably required to live a normal life – not medically required.

Attention

Attention is close personal contact (help) needed in the presence of your child in connection with their “bodily functions”. Bodily functions are for example, eating, drinking, taking medication, washing, dressing, seeing, hearing, assistance to move around indoors or out.

Supervision

Supervision is where you or another person needs to watch over your child to avoid substantial danger to them or others.

You only have to show they need supervision or attention – the claim will not fail if they do not actually receive the full care they need.

Highest rate Care Component

You must show that your child needs either attention and/or supervision during the day **and** during the night. During the day they must need “frequent” attention in connection with bodily functions or they need continual supervision to avoid danger. During the night you have to show they need “prolonged or repeated” attention or need another person to be awake and watching over them for a “prolonged period” or “at frequent intervals” to avoid danger.

- Frequent means “several times – not once or twice” and spread throughout the day.
- Prolonged means twenty minutes or more.
- Repeated means twice or more.
- At frequent intervals means at least 3 times.

Middle rate care component

You must show that your child needs frequent attention throughout the day and/or supervision to avoid danger during the day **or** during the night.

Lower rate care component

Your child will qualify if you can show that they need attention for a “significant portion” of the day. Significant portion means about an hour a day in total, which could be one period of attention each day or just mornings and evenings or a number of short periods. You cannot qualify for the lowest rate of the care component on the grounds of supervision. It is possible to qualify for lower rate care if you cannot cook a main meal for yourself (“the cooking test”) – but this test only applies to children of 16 or over and adults; seek advice.

There is no lower age limit for claiming Care Component

Higher rate Mobility Component

- Your child must be physically unable to walk at all, or
- must be virtually unable to walk because of “severe discomfort” or walking ability is limited because of speed, manner of walking, time or distance, or
- the exertion required to walk would cause a danger to life or a serious deterioration in health (requiring medical intervention), or
- your child has no legs or feet (from birth or amputation), or
- your child is both deaf and blind, or
- they are entitled to the highest rate of the care component and are severely mentally impaired with dangerous, disruptive and unpredictable behaviour that requires another person to restrain them to prevent harm to others or damage to property; and they require another person to be awake and watching over them whenever they are awake.

If a walking stick, crutches or prosthesis helps your child to walk, they will not be considered unable or virtually unable to walk. If, in spite of using crutches, they are swinging between them rather than taking steps they will still be virtually unable to walk. The mobility test looks

at ability to walk outdoors on level ground and does not take into account rough roads and steep gradients.

Severe discomfort

If ability to walk is limited by severe discomfort, which is to a lesser degree than severe pain, your child should only be counted as able to walk for the distance before the severe discomfort starts. Any walking that they can do in severe discomfort should be ignored.

Learning Disabilities

Your child can be considered to be “virtually unable to walk” if the inability to walk has a physical cause such as brain or genetic damage. So although they may sometimes be able to put one foot in front of the other, this ability is not under conscious control and if they suffer “temporary paralysis” on enough occasions they could be considered to be virtually unable to walk.

This must be attributable to either brain damage or to a “physical disability which prevents the co-ordination of mind and body”. If the inability or refusal to walk is caused by mental health problems, the lower rate of the mobility component may be the appropriate rate.

Your child must be three years or over to claim higher rate Mobility Component

Lower rate Mobility Component

Your child may be physically able to walk but they cannot take advantage of their walking ability, on unfamiliar routes, without guidance or supervision from another person most of the time.

Guidance is leading or directing and can be physical or verbal help from another person. This often applies if someone is deaf or blind or has a learning disability. Supervision may be watching over, monitoring or encouragement that enables your child to walk out of doors. It must be more than just walking with them and requires an active role.

Your child must be five years or over to claim lower rate Mobility Component.

Extra tests for children for Disability Living Allowance

Children up to the age of 16 must satisfy the disability tests and also show that either

- their care needs are substantially in excess of the normal requirements of persons of their age, or
- they have substantial care or supervision needs that younger persons in normal physical or mental health may have but which persons of their age and in normal physical or mental health would not have.

An example would be a comparison of a non-disabled toddler who needs supervision at mealtimes in the form of encouragement, watching over and the occasional intervention to cut up food, with a toddler with disabilities who needs to be fed every mouthful. The comparison is with the “average” child of the same age.

For babies under the age of one, any medical interventions to do with breathing, eating and getting rid of waste products count as extra attention, as does any help with seeing, hearing or because of fits or loss of consciousness. Babies with renal failure, asthma, cerebral palsy, cystic fibrosis, stoma and multiple disabilities could qualify.

For children between one and two, the level of extra attention and supervision they require may depend on how mobile they are combined with their other disabilities, for example, hearing or visual problems; or they may be immobile and need someone to physically change their position; or they may need more frequent changing and bathing because of skin conditions. Young children with severe learning disabilities or developmental delay could also qualify.

The above examples are an illustration and not an exhaustive list – seek expert help if there are any doubts about your child’s Disability Living Allowance claim.

Backwards and forwards tests

You must show that your child qualifies for Disability Living Allowance for the three months before the date of claim and the six months after. This means that Disability Living Allowance care component can be claimed at birth but is not payable for 3 months – unless the baby is terminally ill, in which case it can be paid from birth.

Terminal illness

There are no backwards and forwards tests if you are claiming under the terminal illness (“special”) rules, where a doctor certifies that death is reasonably to be expected within 6 months. The claim is fast-tracked under the special rules, and there is automatic qualification for the highest rate of the care component. You still have to show that you meet the conditions if you wish to claim the mobility component for your child.

Immigration Rules

You must be ordinarily resident and present in Great Britain – and have been present in Great Britain for 26 weeks in the last 12 months. Ordinarily resident means that you are living in this country, for the time being, in a settled manner. For example, your family and personal possessions are with you in your home.

Exemptions from the 26 week rule include:

- claimants who are terminally ill
- babies, less than 6 months old, who must be present for 13 out of 26 weeks.

Unless you are a British Citizen, a European Economic Area national or a person with indefinite leave to enter or remain, you will find that your right to benefit is affected by your immigration status. Always seek advice before claiming.

Claims and payments

The parent of a disabled child can claim Disability Living Allowance on their behalf but the benefit belongs to the child. The DWP will appoint a parent, usually the mother. The appointeeship is reviewed by the DWP when the child reaches 16, but can continue if the child is mentally incapable.

You can request a claim form **DLA1 Child** for a child under 16, from the Benefit Enquiry Line 0800 243355 or you can print off a form or make a claim online at www.direct.gov.uk/disability-dla.

You may feel that you need independent help to complete the claim form – see the organisations listed at the end of the book.

Your claim form will be date-stamped with the day you requested the form and this is your date of claim providing you return the form within 6 weeks; this date will also be stamped on the form. There is no backdating for Disability Living Allowance. If you do not have a date-stamped form, your date of claim will be the date the form is received at the DWP.

Once benefit is awarded, the payments are made 4 weekly in arrears into your account, as the appointee responsible for administering and spending your child's benefit.

Revisions and Appeals

If your child is not awarded benefit or you disagree with the rate they have been given, you have one calendar month from the date of the decision in which to request a revision (reconsideration) of the decision – or appeal to an appeal tribunal.

You should keep a copy of the claim form; also a diary of care needs and be prepared to get independent medical evidence to support your child's case. You should seek expert advice if you wish to appeal.

Does anything affect payment of DLA?

If your child (under 16) has been in hospital for 84 days, payment of both the care and mobility components of Disability Living Allowance stops. Any time spent in hospital as an in-patient count towards the 84 days (or 28 days for anyone aged 16 or older). Any periods in hospital of less than 84 days can be linked together if there are less than 28 days between stays in hospital.

The rules are very similar for stays funded by the state in residential care settings (including boarding schools). The mobility components can continue to be paid but should not be taken into account as income for any charging rules. There are some exceptions to the rules, so seek advice.

Pro-rata payments of Disability Living Allowance can be made for any days that your child spends at home including the days that they leave and return to hospital.

Disability Living Allowance can also be claimed by adults. Most of the information above about DLA for children also applies to age 16+ claims. If you are a parent with a long-term illness or disability the normal care and mobility rules of entitlement apply and you can also include any help required by you in order to look after and care for your child / children. The help must be required by you not the child.

For example: If you require someone else to read labels and instructions because you are blind so that you are able to safely medicate and/or feed your toddler.

Don't forget that you can seek help with the forms for yourself as well as any claim you make for a child.

9.2 Passport to other benefits and help

Disability Living Allowance	Linked “passport”
Higher rate Mobility Component	Blue Badge parking scheme Exemption from paying road tax for car used by disabled child Motability (car leasing) scheme
Any rate of Care or Mobility Component	Possible increase of some means tested benefits (disabled child premiums) Possible energy efficiency grant from the Warm Front scheme ⁷ Christmas bonus (£10)
Higher rate Care Component	Possible increase of Tax Credits (Severe Disability element)
Middle or Higher rate of Care Component	Carer may be able to claim Carer’s Allowance

You may also apply to the local authority for a **Disabled Facilities Grant** to adapt your property (owned or rented) to the needs of your disabled child. Your child does not have to be on Disability Living Allowance to qualify as disabled – and there is no means-test for an application on behalf of a child or young person.

⁷ Can help with grants for insulation, or for space or water heating improvements. Maximum grant is £3,500 or £6,000 if oil fired central heating is being installed. Freephone 0800 316 2805 for further details.

9.3 Carer's Allowance

This is a benefit for anyone caring for a child, young person or another adult who is receiving at least the middle rate of the care component of Disability Living Allowance. Carer's Allowance is taxable but not means-tested and you do not need to have paid any national insurance contributions to qualify. You must

- be aged 16 or over
- not be in full-time education
- not earn more than £100 per week
- be substantially caring for at least 35 hours per week
- be resident and present in the UK and not subject to immigration control.

Carer's Allowance is £53.90 per week. If you are waiting for an award of Disability Living Allowance to be decided and you satisfy all the conditions of entitlement, your Carer's Allowance can be backdated more than 3 months to the date when Disability Living Allowance was claimed.

Carer's Allowance is counted as income for means-tested benefits but you may become entitled to the carer premium – payable with means-tested benefits, which is an extra £30.05 per week.

Carer's Allowance is also an “overlapping benefit”, which means it is not payable at the same time as other benefits such as Retirement Pension, contributory Jobseeker's Allowance and Employment and Support Allowance. It is well worth claiming however because you will also be credited with Class 1 national insurance contributions.

You can have a break from caring for up to 12 weeks in any 26 week period and still be considered as substantially caring, if for example the person you are caring for goes into hospital; or for up to 4 weeks if they go into respite care or on holiday. In practice, you lose Carer's Allowance when the person you are caring for loses their Disability Living Allowance after 12 weeks (84 days) in hospital or residential care for a child under 16, or 4 weeks (28 days) for a child of 16 or over.

The claim form, **DS700**, is available from the DWP or the Benefit Enquiry Line – **0800 882 200** or claim online at www.direct.gov.uk

9.4 Tax Credits

If you have a child with disabilities you can increase your Child Tax Credit entitlement.

Disabled Child Element is payable if your child receives

- any award of Disability Living Allowance, care or mobility component at any rate, or
- is registered blind.

Severe Disabled Child Element is payable if your child receives the highest rate of the care component of Disability Living Allowance.

9.5 Young people with disabilities: benefits available in full time education

A young person who is continuing in full time education after the age of 16 is usually considered as a dependant child, and their parents or guardian can continue to receive Child Benefit and Child Tax Credit. Both benefits are payable until the young person reaches their 20th birthday if they are continuing in full time, non-advanced, education.

Some young people can claim benefits in their own right when they reach the age of 16. If they do claim in their own name, they will no longer be a “dependant child” and their parent(s) or guardian will no longer be able to claim Child Benefit and Child Tax Credit. Disability Living Allowance is not affected by these rules.

In some circumstances, your family may be better off if the young person remains a dependant child – it is advisable to seek advice before claiming.

9.6 Disability Living Allowance and over 16

Either component (care or mobility) of Disability Living Allowance is payable to young people who are at school, college or further education or university regardless of the type of education they are receiving. It is payable whether the young person is living independently or at home with parents.

Young people who are in residential care or who are at a residential boarding school will not be paid the care component of Disability Living Allowance when they have been resident for more than 4 weeks – but they can be paid the care component for each day that they are at home, for example, at weekends or school holidays. The mobility component of DLA is unaffected by stays in residential care or boarding school.

9.7 Employment and Support Allowance in Youth

From 27 October 2008, for new claimants only, contributory Employment and Support Allowance (ESA in youth) replaced Incapacity Benefit in Youth (IB(Y)). Young people aged 16 to 20 (or in some cases 25 if you were still in education) who do not satisfy the national insurance conditions but who have a “limited capability for work” can claim.

ESA in youth is not normally payable to people under the age of 20 who are in full time education – over 21 hours of supervised study (lessons) per week. Time spent at lunch breaks, in free periods, and doing homework or unsupervised study do not count towards the 21 hours.

Lessons do not count towards the 21 hours if the classes would not be “*suitable for persons of the same age and sex who do not suffer from a physical or mental disability*”. For example, classes in life skills such as how to use money, or use public transport, or buy goods at a shop, or lessons conducted in Braille or sign language, would not count as these are lessons that a non-disabled teenager would not normally attend.

The DWP needs to be informed if a young person is attending such classes or lessons to ensure that these hours are disregarded. ESA can continue to be paid if the young person is at boarding school as long as lessons do not exceed 21 hours – see above for what counts as study. For people over the age of 19, or who are under 19 but at university, there is no restriction on hours of study and Employment and Support Allowance remains payable as long as the person still has limited capability for work.

9.8 Income-related Employment and Support Allowance

Income-related Employment and Support Allowance (IR-ESA) replaced Income Support for young persons with limited capability for work. Income-related ESA can top up ESA in Youth in some cases. Entitlement depends on satisfying the normal rules on means-testing of income and capital; not engaging in full-time work; satisfying the immigration rules etc. Seek further advice on the qualifying conditions. The capital limit is £16,000, but capital that is in a trust fund set up from a payment made because of a personal or criminal injury is ignored.

People over the age of 19 can claim income-related ESA if they can show that they have limited capability for work. Students at college or university can claim if they have limited capability for work for more than 28 weeks, or if they receive Disability Living Allowance. Student loans will, however, count as income and reduce the amount of any ESA payable. Income-related ESA can be claimed by young people who are living at home with parents, living independently, or at a boarding school. Young people living in residential care can also claim.

9.9 Housing Benefit and Council Tax Benefit

Young people under the age of 19 who are at school or further education college can claim Housing Benefit if they are liable to pay rent, but the amount payable may be restricted to the amount of rent for a single bed-sit room. This “single room” restriction does not apply if the young person is a housing association tenant, or if s/he receives

the middle or higher rate of the care component of Disability Living Allowance.

People under 18 are not liable for council tax – and so cannot claim Council Tax Benefit. Young people aged 18 but under 19 can claim Council Tax Benefit if they are liable for council tax.

People over 20 who are at school, further education college or university count as “full time students” and can claim Housing Benefit and/or Council Tax Benefit if they are on Income Support, or have been incapable of work for more than 28 weeks, or receive Disability Living Allowance. Student loans count as income and reduce any Housing Benefit or Council Tax Benefit payable.



SECTION TEN

Parents' Right to State Retirement Pension

From April 2010 significant changes to State Pensions have been introduced. This is only a brief summary of those changes.

10.1 National Insurance Payments

From 6 April 2010 both men and women must have either paid or been credited with 30 qualifying years of national insurance (NI) to get a full state pension. Each complete year where you have either paid or been credited with NI will eventually pay you 1/30th of the State Pension so even if you don't have the complete 30 years you will get paid for however many years you have accrued.

10.2 State Pension Age

From April 2010 the state pension age for women has begun to increase. Between 2010 and 2020 women's state pension age will change from 60 to 65. The current plan is that from 2024 state pension age for both women and men will then increase from 65 to 68 by 2046⁸.

10.3 What if you are not working?

Prior to April 2010 there was a scheme called Home Responsibilities Protection which protected your right to a State Pension if you were not working and paying NI but instead were looking after a child for whom you received Child Benefit.

In April 2010 this scheme was replaced by a new system of NI Credits for parents and some carers. If you are not working and paying NI, and you are receiving Child Benefit for a child under 12 years or an approved foster carer you can receive the new NI Credit. These work

⁸ The coalition government is looking at accelerating the increase in pension age over fewer years so this paragraph may change.

in the same way as if you were actually paying NI for State Pension purposes.

If you have been looking after a child and received Home Responsibilities Protection prior to April 2010 then that protection is not lost but is converted to the new NI credits for an equivalent number of years up to a maximum of 22 years.

You can still receive the NI Credits if your partner is the Child Benefit recipient. To qualify your partner must live with you, share responsibility for your child under 12, and be working and qualify for the State Second Pension (See below).

10.4 What if you are a parent carer?

If you are a carer and you receive Carer's Allowance then you are automatically getting a national insurance credit for each week you receive benefit.

If you don't receive Carer's Allowance some carers can still be entitled to the new NI Credit described above. This is sometimes referred to as the Carer's Credit. You must be caring for someone for at least 20 hours per week. In addition the person you care for must be getting Attendance Allowance, (including Constant Attendance Allowance) or middle or higher rate care component of Disability Living Allowance. If they don't receive one of the qualifying benefits you can ask a health professional to certify that they still require 20 hours of care per week.

Carers need to claim the Carer's Credit on form CC1 from www.direct.gov or obtain a copy by calling the Benefit Enquiry Line on **0800 882 200**.

10.5 State Second Pension (Additional Pension)

The State Second Pension replaced SERPS in 2002. It can give parents an opportunity to build up a better State Pension.

From April 2010 parents and carers who are receiving the new NI credits in 10.3 will also be building up entitlement to the State Second Pension. For each complete tax year of NI Credits you will receive approximately £1.30 extra per week on top of your basis State Pension, based on the current predictions.



Keeping Children Safe

If you think that a child or young person under the age of 18 years old, who lives in Surrey, is being abused or neglected, you should report your concerns to Surrey County Council's Children's Service by telephoning the Contact Centre on 0300 200 1006 or, in an emergency, you should report the matter to Surrey Police by dialling 999.

Outside of office hours and at weekends and public holidays, the Emergency Duty Team should be contacted by telephoning 01483 517898. However, once again, if you are seriously concerned about a child's immediate safety, call 999.

Surrey Citizens Advice Bureaux

Ash Hill Road

Ash

GU12 5DP

Tel: 01252 315569

Fax: 01252 316612

Harry Fletcher House

High Street

Esher

KT10 9RN

Tel: 01372 464770

Fax: 01372 470488

24 Cromwell Road

Redhill

RH1 1RT

Tel: 08444 779394

Fax: 01737 773535

The Horseshoe

Banstead

SM7 2BQ

Tel: 0844 856 3417

Fax: 01737 377562

Montrose House

South Street

Farnham

GU9 7RN

Tel: 0844 848 7969

Fax: 01252 726218

The Old Library

Church Road

Addlestone

KT15 1RW

Tel: 01932 842666

Fax: 01932 827187

Rear of Library

Knoll Road

Camberley

GU15 3SY

Tel: 01276 684342

Fax: 01276 683192

10 Queen Street

Godalming

GU7 1BD

Tel: 0844 848 7969

Fax: 01483 527915

Community Link

Knowle Green

Staines

TW18 1XA

Tel: 01784 444220

Fax: 01784 446394

Soper Hall

Harestone Valley Road

Caterham

CR6 6YN

Tel: 01883 344777

Fax: 01883 341745

15-21 Haydon Place

Guildford

GU1 4LL

Tel: 01483 576699

Fax: 01483 450185

Sunbury Library

The Parade

Staines Road West

Sunbury on Thames

TW16 7AB

Tel: 01932 765041

Fax: 01932 786473

Village Way

Cranleigh

GU6 8AF

Tel: 0844 848 7969

Fax: 01483 271054

Well Lane House

Well Lane

High Street

Haslemere

GU27 2LB

Tel: 0844 848 7969

Fax: 01428 656130

Elm Grove

Hersham Road

Walton on Thames

KT12 1LH

Tel: 01932 248660

Fax: 01932 221680

Lyons Court

Dorking

RH4 1AB

KT18 5AG

Tel: 01306 876805

Fax: 01306 741416

The Georgian House

Swan Mews

Leatherhead

KT22 8AE

Tel: 01372 375522

Fax: 01372 379166

Provincial House

26 Commercial Way

Woking

GU21 6EN

Tel: 0845 120 2919

Fax: 01483 776350

The Old Town Hall

The Parade

Epsom

KT18 5AG

Tel: 01372 720205

Fax: 01372 732622`

1st Floor, Library Building

14 Gresham Road

Oxted

RH8 OBQ

Tel: 01883 715525

Fax: 01883 723252

Organisations in Surrey that are here to help

Citizens Advice Bureaux
Free impartial confidential advice

See previous page or
www.citizensadvice.org.uk

Sure Start Children's Centres
Services for families with pre school children

0345 600 9009
www.surreycc.gov.uk

Home-start
Free help and support for families with a child under five

01344 751628
www.home-start.org.uk

Surrey Family Information Service
Advice to families with a child or young person up to 19 or 25 with special needs

0300 200 1004
www.surreycc.gov.uk/fis
email: surrey.fis@surreycc.gov.uk

Surrey County Council Children's Service
For concerns regarding child protection issues ring the contact centre during week days or the emergency duty team outside of office hours, weekends and public holidays

0300 200 1006 contact centre
01483 517898 emergency duty team
www.surreycc.gov.uk

Family Line Surrey
Help and emotional support
Ring back service available at times to suit

0808 800 5678
email: help@familyline.org.uk

These national sources also have useful information for parents

www.direct.gov.uk

Government portal for all public services

www.adviceguide.org.uk

Citizens Advice online information service

www.carersuk.org

Info for all carers including parent carers

Tel: 0808 808 7777

www.turn2us.org.uk

Search for info on benefits and grants

Tel: 0808 802 2000

www.shelter.org.uk

For all housing related advice

Tel: 0808 800 4444

www.gingerbread.org.uk

Information for single parents

Tel: 0808 802 0925