

MOST COMMON BENEFITS

WELFARE BENEFITS MONEY SUPPORTER TRAINING

Five partner agencies from the advice and support practitioner community across Scotland worked with Shelter Scotland and MAPs to develop this money first-aid training product. A total of 50 individuals were involved in the co-design process, contributing their own knowledge and experience to the information and resources within. The training product is intended to be **piloted with 250 individuals upon its release nationally.**

Most Common Benefits

Attendance Allowance

Money for people aged 65 and over who have care needs. Care needs are help with activities of daily living such as getting dressed going to the toilet or having someone to look after them so they don't hurt themselves.

It could include help outside the home. It does not matter if no one gives this help, so long as it can be shown that the person needs it.

It does not matter what type of disability or illness someone has. This includes sight or hearing impairments, or mental health issues such as dementia.

Carers Allowance

For people who spend at least 35 hours a week providing regular care to someone who has a disability. The person being cared for must be getting a relevant benefit because of their disability. They don't have to be related to or live with the person they care for.

Does not depend on NI contributions and is not means tested.

Child Benefit

People who are responsible for children under the age of 16 are



usually eligible for this benefit.

Child Tax Credit

To help people with the costs of bringing up a child.

New claimants for Child Tax Credit will now receive Universal Credit.

Council Tax Reduction

If someone is on a low income, they may be entitled to a reduction in their council tax. To apply, most local authority websites have their own forms for download. The GOV.UK website can direct you to your local authority.

Disability Living Allowance (DLA)

DLA for children may help with the extra costs of looking after a child who:

- Is under 16
- Has difficulties walking or needs more looking after than a child of the same age who does not have a disability
- The amount received will depend on the level of help the child needs.

Discretionary Housing Payment

Available to people who are not receiving enough money to cover their rent. DHP is also available for one-off costs like a rent deposit, rent in advance or removal costs to help someone move into a new home.

Education Maintenance Allowance

This allowance helps young people to continue with further education. Young people should apply every year to their school or college.

Employment Support Allowance (ESA) (Income based)

Allowance for people who have an illness or disability that affects their ability to work.

New claimants for ESA will now receive Universal Credit.

Employment Support Allowance (ESA) (contribution based)

A contribution based allowance for people who have an illness or



disability that affects their ability to work.

You may be eligible if you have paid or been credited with enough National Insurance contributions in the past two years.

Can be claimed separately from Universal Credit.

Housing Benefit

Allowance for people on a low income, have under £16,000 capital / savings and are liable for rent. Administered by local authorities.

Local Housing Allowance is an alternative method of calculating housing benefit for private sector tenants.

New claimants for Housing Benefit will now receive Universal Credit.



‘ PEOPLE LIVING IN TEMPORARY, EMERGENCY, SUPPORTED OR SHELTERED HOUSING CANNOT APPLY FOR UNIVERSAL CREDIT TO PAY THEIR HOUSING COSTS. THEY WOULD NEED TO APPLY FOR HOUSING BENEFIT AT THE LOCAL AUTHORITY.

Income Support

Allowance for people who are not eligible for ESA or JSA.

New claimants for Income Support will now receive Universal Credit.

Jobseekers Allowance (JSA) **(Income based)**

An allowance for people who are not working or work less than 16 hours per week. They must be capable of work and looking for work.

New claimants for JSA will now receive Universal Credit.

Jobseekers Allowance (JSA) **(Contribution based)**

A contribution based allowance for people who are not working or work less than 16 hours per week.

You may be eligible if you have paid or been credited with enough National Insurance contributions in the past two years.

Can be claimed separately from Universal Credit.

Personal Independence Payment (PIP)

Money for people who have extra care needs or mobility needs (difficulty getting around) as a result of a disability. There are two components:

- Daily living component
- Mobility component.

A medical assessment is required. If the person requires support due to illness or have a learning need, they can be accompanied by a friend, member of the family or someone who cares for them.

The amount they get depends on how their condition affects them, not the condition itself. PIP has replaced Disability Living Allowance for people aged 16-64.

Citizens Advice Scotland

provide full support on the application process, decisions, challenges and letters.

Universal Credit

A means tested single monthly payment for people out of work or on a low income. Replaces 6 different benefits with one single payment:

- Housing benefit
- Child Tax credit
- Income Support
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

A Claimant Commitment must be accepted with sanctions if commitment broken. Credit payments will be gradually reduced as earnings rise.

Budgeting support is offered when claimants move onto Universal Credit.

Warm Home Discount Scheme

A discount on an electricity bill



‘ PEOPLE IN SUPPORTED ACCOMMODATION CANNOT CLAIM THE HOUSING ELEMENT OF UNIVERSAL CREDIT.

between September and March. A discount could be applied to a gas bill instead if the supplier provides both gas and electricity. Contact the supplier to find out.

Working Tax Credit (WTC)

A benefit to increase the income of low earning working people. WTC is managed by Her Majesty's Revenue & Customs (HMRC).

New claimants for JSA will now receive Universal Credit.

A MEANS TESTED SINGLE MONTHLY PAYMENT FOR PEOPLE OUT OF WORK OR ON A LOW INCOME

You do not have to be a specialist money adviser to provide vital financial support to others and this training product has been designed for those who provide a range of frontline support services. As well as knowledge it also provides you with a toolbox-like collection of resources. Which you can make use of to facilitate the advice and support you provide to others.

Shelter
Scotland