

WELFARE RIGHTS

There have been a lot of changes to the welfare system recently as a result of the Welfare Reform 2012 Act. These are listed below;

Benefit Cap

From April 2013, a 'cap' was introduced on the total amount of benefits that working age (18-60) people can receive. Households on working age benefits can no longer receive more money in benefits than the average wage for working households. The cap for benefits is £500 per week for couple and single parents and £350 a week for single adult households without children. Please speak to a CHAP welfare rights advisor to get information on what benefits are included in the cap.

Universal Credit

Universal Credit is a new single payment for people of working age (18-60) who are looking for work or on a low income.

Universal Credit brings together a range of working age benefits into a single payment. Universal Credit replaces:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

The main differences between Universal Credit and the current welfare system:

- Universal Credit will be available to people who are in work and on a low income, as well as to those who are out of work
- Applied for online
- Payment will be made monthly to one person in the household
- Housing costs will be paid direct to the claimant and not the landlord

Universal Credit is now in place in North Ayrshire for single, unemployed people of working age who satisfy the eligibility conditions. Please speak to a CHAP welfare rights advisor to get further information on the eligibility conditions.

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Personal Independence Payment (PIP)

PIP replaces DLA (Disability Living Allowance) for claimants aged 16-64. All new claimants must claim PIP and existing DLA claimants will be assessed for DLA over the next few years, in conjunction with if they report a change in care or mobility needs or if their fixed term award of DLA is due to expire.

PIP helps towards some of the extra costs arising from a long term ill-health condition or disability and is based on how a person's condition affects them, not the condition they have. It is not means-tested or subject to tax and it is payable to people who are both in and out of work.

Claimants must have a long-term health condition or disability and have difficulties with activities related to daily living and/or mobility. Claimants must have had these difficulties for 3 months and expect them to last for at least 9 months. If a claimant is terminally ill (i.e. not expected to live more than 6 months), they do not need to have had these difficulties for 3 months.

Please speak to a CHAP welfare rights worker for further information on the claim process.