

Benefits Matters

An update on benefits for people living and working in Lambeth



Issue 9
March 2010



Introduction

Welcome to the 9th issue of Benefits Matters. This information bulletin is designed to keep you up to date with:

- The latest news in benefits including what's happening in Lambeth
- Information about national policy development
- Links to useful websites and other useful resources

You will find information on:

- Uprating of benefits
- Changes to the State Pension
- European Union highlighting poverty and social exclusion

Campaign updates...



The Campaign continues to achieve excellent results and has now raised more than **£11 million** in extra benefits for Lambeth residents. The every pound campaign targets residents who are aged 60 or over, or those who are ill or disabled, including children, and the carers of these people.

55% of those contacting our service achieve some level of income maximisation. More than half of this additional income has been raised by helping ill or disabled adults and older people to claim disability benefits. The average income gain for people helped is now over £5,000 per year.

If you would like us to give a talk to pensioners, or to people experiencing specific health problems or disabilities, or their carers that you are working with please contact **Jualanne Hickey** on **020 7926 4713**.

Every Pound Counts visited by other authorities

Redbridge Council

In January the Every Pound Counts Team were represented at a national conference on Child Poverty and presented a paper on the importance of welfare benefits in addressing poverty.

Redbridge Council were very impressed with the work we had done and asked to visit us here in Lambeth to learn about our service in more detail. They are about to undertake work within their borough on child poverty and following on from the conference were now considering expanding their original plans.

Redbridge visited Lambeth shortly after this and spent a morning with us looking at our service and the systems we employ to manage and capture results. Steve Wilson from Redbridge sent an email afterwards in which he said;

“Both Valentina and myself gained a lot of valuable insight into how we might proceed in Redbridge and I'll keep you informed of our progress. Good luck to you and your team and congratulations on all your outstanding success. It's truly inspirational.”

Sandwell Council and Lancashire Council

Just after this visit we had representatives from Sandwell Council and Lancashire Council with us for a morning. They wanted to look at our case management system which is the electronic database we use to manage our clients cases. Whilst they already use the same system as Lambeth they do not use it in the same way. EPC is a multi-agency service and the system is used across all our partners in the borough. This is very different to the current way in which they use their systems.

They were also very pleased to see the work that we do and were extremely grateful for the time spent explaining our system to them.

Lambeth Adults' and Community Services is currently commissioning a new schedule of training courses to run from April 2010. These courses will be designed both to assist our partners and to help services better identify when users are missing out.

The courses will cover many subject areas including:

- Introduction to Welfare benefits
- Pension Credit
- Benefits for ill or disabled people
- Benefits for People From Abroad

For more information on the training visit:

<http://www.lambeth.gov.uk/Services/CommunityLiving/InformationForCareProviders/WelfareBenefitsCourses.htm>

Booking a place on future courses.

There is no charge for these courses to:

- Lambeth Council staff
- Partners in the voluntary and community sector
- Colleagues in NHS Lambeth

However, a charge of £150 will be made to applicants who book their places and then do not attend without giving prior notice of a minimum of 1 week.

Staff in ACS can book via Oracle People.

Partners in NHS Lambeth and the voluntary and community sector are asked to complete the booking form available at:

<http://www.lambeth.gov.uk/Services/CommunityLiving/InformationForCareProviders/CourseBookingForm.htm>

Send to ACS Learning and Development Training Administrator, Ti George.

If you have any queries regarding booking a place on any of these courses please contact:

Ti George

ACS Learning and Development Training Administrator

Phoenix House

10 Wandsworth Road

SW8 2LL

Tel: 020 7926 4452

Training Opportunities

Upgrading of Benefits from April 2010

Income-related benefits for people of working age to increase by 1.8 per cent from April 2010.

Income-related benefits for people of working age will be increased by 1.8 per cent from April 2010, the government has confirmed.

Work and Pensions Minister Angela Eagle announced that:

'People of working age who are claiming income-related benefits will have their benefits uprated in line with the Rossi index, which is the retail prices index less housing costs. That means that people who receive benefits such as jobseeker's allowance, employment and support allowance, and incapacity benefit will receive an increase of 1.8 per cent from April 2010.'

The State Pension is changing - make sure people don't miss out on money for their future

Person's aged over 55

The State Pension is changing from 6 April 2010 so that more people qualify for it. But some people need to take action now to make sure they don't miss out on money for their future.

To get the full basic State Pension a person needs to build up a certain number of years of contributions, called 'qualifying years.' Currently this is usually 39 years for women and 44 years for men. For men and women reaching State Pension age on or after 6 April 2010, this is reducing to 30 years, to make it easier for people to build up a full basic State Pension.

Anyone over 55 who has ever taken time out of the workforce could do something now to boost their income in later life.

They need to think about any time they've spent out of the workplace. This might have been a career break, time taken out to raise children, or a period when they've been a carer for a partner, relative or friend.

It's important they do this because a person's State Pension depends on their National Insurance record. When they are working they pay National Insurance contributions from their wages and these go towards their State Pension, among other things. However they can also be credited with contributions if, for example, they have been caring for someone or claiming certain benefits, or they may have paid some voluntary contributions.

If they've ever taken time out of the workplace, there's a chance they may not have built up enough qualifying years to get the full basic State Pension.

Carers

If someone is a carer, and not already receiving Carer's Allowance, they may need to take action now to make sure they don't miss out on money for their future.

From 6 April 2010, a new National Insurance credits system means that more parents and carers will be able to qualify for the basic State Pension in the same way as if they were paying National Insurance contributions.

If they are receiving Child Benefit, they will be credited with National Insurance contributions until their youngest child reaches the age of 12, so they won't need to apply for the new credits. But if they're a foster carer and not receiving Child Benefit, they will need to apply in the same way as they currently apply for Home

Responsibilities Protection.

Also, from 6 April 2010, a new Carer's Credit is being introduced, which means that people who care for someone for at least 20 hours a week, who might not get Carer's Allowance, won't miss out on building up the number of qualifying years needed to get the full basic State Pension.

They can only apply for Carer's Credit from April 2010 but they may want to make enquiries now. (See next article). If they get Carer's Allowance, they won't need to do anything because they should already get a credit.

What else is changing?

Since 1940, the State Pension age for women has been 60. From 6 April 2010, the State Pension age for women will gradually rise to 65, so it will match the State Pension age for men by 2020.

Then from 2024 to 2046, the State Pension age for both men and women will gradually rise from 65 to 68.

For more information and advice on any of the above visit:

www.direct.gov.uk/betterfuture.

There are simple steps to assist people with improving their pension, such as the State Pension Profiler tool.

Alternatively, they can call 0800 678 1132.

Changes for Carers

New Carer's Credit from April 2010 for those caring for 20 hours a week or more.

Carer's credit is a new national insurance credit and should not be confused with a benefit. It means thousands more carers will be able to build up their basic State Pension.

Those caring for disabled people for 20 hours or more a week will be able to get Carer's Credit if:

- The person(s) they are looking after receives the middle or highest care component of Disability Living Allowance or any rate of Attendance allowance or Constant Attendance allowance.
- The person(s) they are looking after have been certified by a health or social care professional as needing the level of care being provided.

People **will need to apply** for this new weekly credit **unless** they are receiving Income Support because they are substantially engaged in caring. Applications cannot be made before 6 April 2010.

It will also be given automatically, without the need for an application, to customers with entitlement to Carer's Allowance (CA) for certain weeks when they cannot receive CA credits.

Pension credit claimants to get extra help with fuel bills in 2010

One-off £80 'payment' to be made in addition to the winter fuel payment

Pension credit claimants are to receive a one-off £80 'payment' towards their fuel bills in 2010 it has been confirmed by the government.

Households where at least one person is aged 70 or over and in receipt of the **guarantee credit element** of pension credit on 26 March 2010 will qualify for the extra

help, which will be 'paid' **in addition to** the winter fuel payment.

People do not need to make a claim as in most cases the rebate will be paid automatically. This will be done by the energy companies automatically subtracting it from the householder's bill.

The government expects up to 250,000 people to benefit from its agreement to share DWP data with six energy suppliers - British Gas, EDF Energy, EON, Npower, Scottish Power and Scottish and Southern Energy - to enable eligible claimants to be identified.

The Government will write to eligible customers around the time that rebates are expected to begin in June 2010 with information on the scheme and provide assurance that the rebate is on its way.

Permitted work earnings disregard changes

New permitted work earnings disregards for HB/CTB purposes

In our July 2009 edition we mentioned that new rules were expected to be brought in from April 2010 aligning the earnings disregard for HB/CTB with that of Employment and Support Allowance (ESA) (income-related or contributory), incapacity Benefit (IB) or Severe Disablement Allowance (SDA)

Currently anyone receiving these income replacement benefits can earn up to £93 per week before it affects their ESA, IB or SDA. However the HB/CTB rules meant that any amount above £20 would reduce a persons HB/CTB entitlement (with the exception of income related ESA). These rules therefore act as a disincentive for customers to try out work.

The government therefore announced their intention to implement a new permitted work earnings disregard of up to £93.00 a week in HB/CTB for customers who are claiming contributory ESA, IB or SDA.

The DWP has now issued new guidance to local authority housing benefit departments in relation to the new permitted work earnings disregards being introduced for HB/CTB purposes from April 2010.

The new guidance advises that, from April 2010, the *Housing Benefit and Council Tax Benefit (Miscellaneous Amendments) Regulations 2009* (SI.No.2608/2009) will allow those claiming incapacity benefit, severe disablement allowance or contributory employment and support allowance (ESA) to have their earnings from permitted work disregarded in HB/CTB to the same level as in income-related ESA.

2010 has been designated European Year for Combating Poverty and Social Exclusion.

The European Union has joined forces with its Member States to make 2010 the European Year for Combating Poverty and Social Exclusion. The key objectives are to raise public awareness about these issues and renew the political commitment of the EU and its Member States to combat poverty and social exclusion.

Living in poverty may result in a variety of problems, from not having enough money to spend on food and clothes to suffering poor housing conditions and even homelessness. Poverty also means having to cope with limited lifestyle choices that may lead to social exclusion.

National and local events will take place in every EU Member State. Activities will include awareness raising campaigns, workshops and information seminars in schools. Films, magazines and other information material will be produced to help people



understand how poverty and social exclusion affect their communities, and for those directly affected, increase awareness of their rights.

The National Implementing Body for the UK is the Department for Work and Pensions. They have designed a national programme of activity with the aim of putting the objectives for the year into practice.

The programme will have a mix of activity at both national and local level to highlight the key aspects of the UK anti-poverty strategy, which are:

- child poverty
- working age poverty and social exclusion
- severe multiple deprivation and those who are most at risk of social exclusion
- older people and poverty/social exclusion.

Information about the UK programme can be found at:

www.2010againstopoverty.eu/extranet/uk_national_programme_en.pdf

Contact details:

Department for Work and Pensions; European Social Inclusion Team

Address: Caxton House, Tothill Street, London SW1H 9NA

Tel: 44 207 449 5627

E-mail: 2010.EY2010@DWP.GSI.GOV.UK

Web (UK): www.dwp.gov.uk/european-year-2010/

Web (EU): www.2010againstopoverty.eu/index.html?langid=en

Committee member: Mr Hugh Allen, Department for Work and Pensions, European Social Inclusion Team.

Charities want ambitious targets to improve take-up of means-tested benefits and tax credits

New campaign highlights more than £16 billion unclaimed every year

As part of a new campaign involving AdviceUK, the Child Poverty Action Group, Gingerbread and MIND, amongst others, Citizens Advice has written to Secretary of State for Work and Pensions Yvette Cooper.

Whilst acknowledging that the government has made a serious commitment to eradicate child and pensioner poverty, and to help the working poor, Citizens Advice Chief Executive David Harker highlights that up to £10.5 billion of means tested benefits and £6.2 billion of tax credits remain unpaid each year -

'This adds up to millions of people in dire need missing out on the help they should be getting to make ends meet. This is bad news at any time, but it's especially worrying when so many are still feeling the impact of the recent recession.'

As a result the twenty-seven charities have today called on the government - *'... to set ambitious take-up targets for means-tested benefits and tax credits, as an important step towards tackling poverty and providing adequate incomes for all.'*

Useful Websites

- www.direct.gov.uk/betterfuture
- www.dwp.gov.uk/european-year-2010/
- www.2010againstopoverty.eu/index.html?langid=en



Benefits Hero!

Do you know someone who needs advice and assistance? Refer them to Every Pound Counts and you might change their lives. You might also become a service hero!

In each edition we highlight a person who has helped us improve the quality of life of one of their service users by ensuring they do not miss out. This month's benefits hero is our very own Alison Moore who works with us here on the in house team.

Alison is one of the first people our clients speak with when they have contact with our service. Alison ensures they understand what is happening with their case and follows up on any issues that remain outstanding. Additionally she manages her own caseload of clients.

One such case was Mrs P. We had previously had a referral for both Mr and Mrs P in 2008 and had enabled Mr P to maximise his income. However a claim for attendance allowance for Mrs P was turned down. In 2009 Alison received a referral for Mr P but immediately identified that not only had we already maximised his income but he was now moving out of the borough. There was nothing further our service could do for him.

However Alison made enquiries about his ex-wife and established that she was remaining in the marital home. The professionals dealing with Mr P noted that she had been reluctant to discuss her financial situation with them and they were not providing any ongoing services to her. Alison decided to make contact with her to see if she required assistance to change her benefit claims to those of a single person.

By talking with Mrs P Alison was able to advise on what she needed to do. Mrs P decided that she did want assistance and gave her consent for us to send her details to the pension service for them to progress her claims. Mrs P needed to claim Pension Credit, Housing Benefit and Council Tax Benefit. Alison also enquired further about Mrs P's health one year on and advised Mrs P that she thought she should try again for attendance allowance.

As a result of Alison's work and encouragement Mrs P was assisted to make all of her claims. Within a matter of weeks she was awarded pension credit of £69.09 per week to top up her pension and housing benefit of £96.24. It was a few weeks before her council tax benefit could be assessed as her council tax account needed to be set up in her name but she was then awarded £15.79 per week.

Following this Mrs P was also awarded attendance allowance of £47.10 per week. This in turn entitled to an additional £52.85 per week of pension credit.

It was very important for Mrs P to get the correct advice early to avoid her accruing rent and council tax arrears. It is often difficult for people to seek advice at times of change in their lives. This often leads to financial problems when a person is least able to manage their situation.

Therefore well done to Alison for reassuring Mrs P we could help her and for enabling Mrs P to move forward to a new phase in her life with her income matters quickly resolved and with additional funds to help ease her transition.

What do you want to read?

Share your views Looking for....innovation, information, inspiration

What would you like to see covered in future issues of ACS Update and on our intranet pages? Please send your news, views, comments, and ideas to us. Email: jhickey@lambeth.gov.uk Let us know what you want to see in future issues of Every Pound Counts.

We hope you found this issue of Benefits Matters interesting and informative. Please send all feedback and contributions to Jualan Hickey: jhickey@lambeth.gov.uk