



Appendices

Benefits

This appendix has been produced by kind permission of Citizens Advice (England and Wales).

The Citizens Advice website covers England, Scotland and Wales. It is regularly updated and the information is likely to change, especially for Universal Credit and the benefits it covers. Before you consider taking any action, you should read the latest version of the content, or go and get advice from your local Citizens Advice.

Universal Credit

Introduction

Universal Credit (UC) is the benefit that is available across the whole of the UK and has replaced the following benefits for most people:

- Child Tax Credit
- Income-related Employment & Support Allowance (ESA)
- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance (JSA)
- Working Tax Credit

You might be able to get Universal Credit if you're not working or you're on a low income.

Universal credit works differently from the old benefits system – and it's important to know the differences. The biggest differences are:

- you can get Universal Credit if you're unemployed but also if you're working
- you'll usually get a single payment each month, rather than weekly or fortnightly
- instead of getting a separate housing benefit payment, your rent will usually be paid directly to you as part of your monthly Universal Credit payment

How Universal Credit works

You'll usually get one monthly payment to cover your living costs. If you claim Universal Credit as a couple, you and your partner will get one payment between the 2 of you. The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if you:

- look after one or more children
- work and pay for childcare

- need help with housing costs
- are disabled or have a health condition
- are a carer for a disabled person or you have a disabled child

Check if you can get Universal Credit

Universal Credit is a benefit you can claim if you're on a low income or unemployed.

It might be worth claiming Universal Credit if:

- you're struggling to pay the bills
- you've lost your job and have no income
- your income has dropped but you're still working
- you have a disability or illness that stops you working
- you have expensive childcare costs
- you're caring for someone

There's no set level of income where you stop being eligible for Universal Credit – it depends on your situation.

Who can get Universal Credit

To get Universal Credit you must:

- be 18 years old or over – or, in some cases, 16 or 17
- be under State Pension age
- live in the UK (and there are extra rules if you are not a British Citizen)
- have less than £16,000 in savings

If you live with a partner, their income and savings will be taken into account.

You can get Universal Credit if you're living with other people but it might affect how much you get. For example, living with parents might mean you get less help with housing costs.

You can get Universal Credit if you're self-employed – the application process is the same.

Whether you'll be able to get Universal Credit depends on your situation – for example, if you're single or living with partner, if you're studying or training, or if you're 16 or 17.

The Citizens Advice website has the most up-to-date information on Universal Credit:

www.citizensadvice.org.uk/benefits/universal-credit

If you need help about whether you can claim Universal Credit, you can get support and advice from your local Citizens Advice.

Starting your Universal Credit claim

If you're eligible, you'll usually have to apply for Universal Credit online on **gov.uk**. You'll then get an online account which you'll use to apply for Universal Credit and keep your claim up to date.

You'll need an email address and a phone number to create an online account.

If you're reapplying for Universal Credit, you might not have to go through the full application process again.

Check when to apply

Usually it's best to apply for Universal Credit as soon as you can. That way you'll get your first payment sooner.

If you've left your job

You should wait until the day after you get your final wages or any holiday pay from work.

If you get paid after you apply for Universal Credit, the money will count as income – this means you'll get less in your first Universal Credit payment.

You should apply as soon as you can if you're only waiting for redundancy pay because it doesn't count as income. Redundancy pay won't affect how much you'll get in your first Universal Credit payment unless it brings your total amount of savings to over £6,000.

If you've been waiting for your last payment from work and need money, it's best to get support from your local Citizens Advice.

If you can't apply online

You might be able to apply for Universal Credit over the phone or, in exceptional circumstances, arrange for someone to visit you at home. You can only use these options in certain situations. You might be eligible if you:

- don't have regular access to the internet
- aren't confident using a computer or smartphone
- have problems with your sight
- have a long-term physical disability or mental health condition which stops you from applying online
- have a physical condition that stops you from using a computer or smartphone
- can't read or write

If you need help working out if you can claim by phone or have a home visit, you can get support from your local Citizens Advice.

To make a phone claim or arrange a home visit, you'll then need to ring the Universal Credit helpline. Someone else can call for you. When you call, you'll hear several options – choose 'Universal Credit queries'.

If you need help with applying for Universal Credit, you should get support and advice from your local Citizens Advice.

Universal Credit helpline

Monday to Friday, 8am to 6pm

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

Textphone: 0800 328 1344

Calls to these numbers are free from mobiles and landlines.

Relay UK – if you cannot hear or speak on the phone: 18001 then 0800 328 5644. You can use Relay UK with an app or a textphone. There's no extra charge to use it. The service is available Monday to Friday, 9am to 5pm. Find out how to use Relay UK on their website www.relayuk.bt.com/how-to-use-relay-uk.html

Tell the person you speak to why you can't apply online. They'll ask you some questions to check you're eligible before going through the next steps of the application with you.

Local Citizens Advice

You can find details of your local Citizens Advice in the Yellow Pages, or from these Citizens Advice websites:

- England and Wales – www.citizensadvice.org.uk
- Scotland – www.cas.org.uk

Moving to Universal Credit from other benefits

You might be better off claiming Universal Credit if either:

- your situation changes
- a benefit you're claiming ends

It depends what happened and which benefits you're still getting. Universal Credit is replacing 6 benefits called 'legacy benefits'. These are:

- Housing Benefit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Child Tax Credits (CTC)
- Working Tax Credits (WTC)
- Income Support

You can't usually make a new claim for these benefits.

If you already get one of them, you'll have to move onto Universal Credit by 2024. You can stay on them for now – unless your situation changes in certain ways. For example, you might need to claim Universal Credit if you've separated from a partner or moved to a different council area.

Budgeting advances on Universal Credit

You might be able to get a loan as part of your Universal Credit if you need to cover a specific expense – this is called a 'budgeting advance'. If you get a budgeting advance, you'll get reduced Universal Credit payments until you've paid off the amount you borrow. This will normally be over 12 months.

You can apply for a budgeting advance to cover things like:

- a one-off item, e.g. replacing a broken fridge or getting a piece of furniture
- unexpected expenses, e.g. a bill that's higher than usual
- expenses for starting a new job or keeping a job, e.g. uniforms, tools, etc.
- repairs to your home, maintenance or security
- travelling expenses
- maternity expenses
- funeral expenses
- moving costs or rent deposit
- clothes

If you've applied for Universal Credit but haven't had your first payment yet, you need to get an advance payment instead of a budgeting advance. You should ask for an advance payment if you don't think you'll have enough money to live on between when you apply and when you get your first payment.

When you can get a budget advance

Unless you need the money for work-related costs, like train tickets to job interviews, you'll need to have claimed any one of these benefits for 6 months or more:

- Universal Credit
- means-tested Jobseeker's Allowance
- means-tested Employment and Support Allowance
- Income Support
- Pension Credit

You'll also need to have earned less than £2,600 in the 6 months before your application. This figure is £3,600 if you're in a couple.

You can't get a budgeting advance if you or your partner are still paying off a previous budgeting advance.

How much you can borrow for a budgeting advance

The smallest budgeting advance you can get is £100. The maximum depends on your circumstances. You can borrow up to:

- £348 if you're single without children
- £464 if you're in a couple without children
- £812 if you have children

If you have more than £1,000 in capital, the Jobcentre will reduce your budgeting advance by the excess amount.

For example, if you have £1,250 in capital, the Jobcentre will reduce your budgeting advance by £250.

Applying for a budgeting advance

You'll need to apply for your budgeting advance over the phone. To decide if you're eligible, and how much you can get, an adviser will look at:

- whether you can afford to pay the loan back – they'll see if you have any debts and how much you owe to help work this out
- how much you have in savings

You'll normally get a decision on the same day.

Getting an advance payment of Universal Credit

You can ask for an advance payment of Universal Credit to help you get by while you're waiting for your first payment. You can also ask for an advance payment if your circumstances have changed and you expect your Universal Credit payments to increase.

Without an advance payment you won't get any money until at least 5 weeks after you apply for Universal Credit.

You should ask for an advance payment if you don't think you'll have enough money to live on between when you apply and when you get your first payment.

The advance payment is a loan – you'll have to pay it back, but you won't need to pay any interest.

You can ask for an advance payment by:

- asking your work coach at the Jobcentre when you have your first Universal Credit interview



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- applying through your online account
- calling the Universal Credit helpline

You can't ask for an advance online or by calling the helpline unless you've had your first Universal Credit interview – find out how to book your Universal Credit interview.

The DWP will tell you if you can get an advance payment – you'll usually find out on the same day you ask for it.

Once the DWP have agreed to an advance payment you should get the money in 3 working days. Tell the DWP if you need it sooner than this – they can pay you on the same day if you'd have no other money to live on.

The DWP will pay the advance into the same bank account you're using for your Universal Credit claim.

You can ask for up to a month of your Universal Credit entitlement. You don't have to ask for your full entitlement – you can ask for less. If you decide you need more, you can ask for a second payment but you'll have to explain why you need it. The first and second payments added together can't add up to more than your monthly entitlement.

Talk to your work coach about how much you can ask for. You'll pay your advance back through monthly deductions from your Universal Credit. You should ask your work coach how much the deductions will be.

If you borrow a whole month's payment make sure you keep some back to pay your rent. Rent is included in your Universal Credit payment – it isn't usually paid straight to your landlord.

If you've already had your interview

You can phone the Universal Credit helpline to ask for an advance payment or apply through your online account. You can ask up to 1 month minus 3 working days after you apply for Universal Credit.

It's best to ask as soon as possible. Once you claim Universal Credit it will take at least 5 weeks for you to get your first payment (sometimes more). So you'll need to think about how much money you'll need until your first payment.

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Repaying the advance payment

The DWP will automatically take repayments from your Universal Credit until you've paid the advance back. You'll need to agree with the DWP about how much the repayments will be and how long it will take to repay them.

If you applied for an advance on or after 12 April 2021, you can spend up to 24 months paying it back. If you applied before then, you can spend up to 12 months paying it back.

The DWP shouldn't ask you to pay it back sooner if you can't afford it – tell your work coach if the repayments will cause you hardship. You can ask to pay it back quicker if you want to.

Benefit Cap

Check if the Benefit Cap will affect your Housing Benefit

The Benefit Cap is a limit on the total amount of money you can get from benefits. If your benefits would add up to more than the limit, your Housing Benefit will be reduced.

Check if your benefits will be affected

Your circumstances might mean the Benefit Cap won't apply to you – it's important to check. The Benefit Cap doesn't apply if:

- you get working tax credits
- you, your partner or your child gets certain benefits because you're disabled or have a health condition
- you've reached the State Pension age
- you live in temporary accommodation
- your landlord is a charity and they give you care or support – for example if you live in sheltered accommodation

If you or your partner stopped work recently

The Benefit Cap doesn't apply if you or your partner stopped work less than 9 months ago and both of the following apply:

- you worked for 50 weeks in the year before you stopped working
- you haven't got Income Support, Jobseeker's Allowance or Employment and Support Allowance since you stopped working

Check what the Benefit Cap limit is

The amount of money you can get in benefits before the Benefit Cap applies depends on things like:

- where you live in England, Wales or Scotland
- if you're single
- if you have children in your household – this means they live with you and you're responsible for them

The Citizens Advice website has the most up-to-date information about the Benefit Cap:

England, Scotland, Wales

www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with-your-housing-benefit-claim/check-if-the-benefit-cap-will-affect-your-housing-benefit

Child Maintenance

Child maintenance is money to help pay for your child's living costs. It's paid by the parent who doesn't usually live with the child to the person who has most day-to-day care of the child and therefore is the main carer. It's also called 'child support'.

A child means someone who's under 16, or under 20 if they're in approved education or training.

You can get child maintenance if:

- you're the child's main carer
- the other parent doesn't live with you as part of your family

The main carer is usually a parent, but can also be the child's grandparent or guardian.

You'll have to pay child maintenance if you:

- are the child's biological or adoptive parent
- don't live with the child as part of their family
- are the child's legal parent

The money is usually a regular payment towards your child's everyday living costs. It could also be a payment towards things like bills or rent for the home where your child lives.

You won't need to pay tax on any child maintenance you get. If you're a taxpayer you won't get any tax relief on the child maintenance payments you make.

If you get benefits and child maintenance

Child maintenance won't affect any benefits you get. For example, you won't get less Universal Credit if you also get child maintenance.

If you're entitled to Council Tax Reduction, you might get less help if you also get child maintenance. You will need to check with your local council.

If you get benefits and pay child maintenance

You'll still have to pay child maintenance if you claim certain benefits or you're part of a new partner's benefit claim for a means-tested benefit like Universal Credit.

Making a child maintenance arrangement

There are 3 different ways to arrange child maintenance. Some people arrange maintenance voluntarily with each other, others have maintenance calculated and collected under a government scheme, and some have arrangements made by a court order.

Arranging child maintenance voluntarily with each other

If you can, it's best for you to arrange child maintenance directly with your child's other parent. It's called making a private or 'family-based' arrangement. You might be able to do this if you get on with your child's other parent and know where they live.

If you're getting divorced or ending a civil partnership

You might be able to make arrangements for child maintenance as part of the process for ending your relationship. You can ask the court to put this in a court order called a 'consent order'.

Arranging maintenance through a government scheme – the Child Maintenance Service

If a private arrangement isn't suitable for you, you can apply to the Child Maintenance Service. You'll need to pay a £20 fee unless you're under 19 or have experienced domestic violence or abuse.

You can apply to the Child Maintenance Service if you:

- can't agree an arrangement with the other parent
- don't know how to contact the other parent
- don't want to have direct contact with the other parent

You won't get any child maintenance under this scheme if the other parent is:

- in prison
- a full-time student with no income

You should tell the Child Maintenance Service if you find out the other parent has left prison or is no longer a full-time student with no income. The Child Maintenance Service will then look at your case again.

Arranging child maintenance through the courts

You might have to go to court to arrange maintenance. You'll have to do this if the parent paying maintenance:

- lives outside the UK
- earns more than £3,000 a week and you want to top up the maintenance you get through the Child Maintenance Service

You'll also have to go to court to ask for more maintenance if you have to pay for extra things like the cost of your child's disability or their education. This is because the Child Maintenance Service doesn't take these extra costs into account in its calculation.

Once a court order is in place, the court can force the other parent to pay maintenance if they don't pay what's been agreed in the order.

Council Tax Reduction

Check if you can apply for Council Tax Reduction (CTR)

If you're on a low income you might be able to get your council tax reduced. If you get benefits or have other people living with you, this might affect how much your council tax is reduced by.

Your local council will ask you details about your income and your circumstances, so they can work out if you're entitled to Council Tax Reduction (CTR). They will then work out your new bill and tell you how much council tax you need to pay.

If you have other people living with you who are aged 18 or over, you might all be responsible for paying council tax. Only one person in the household needs to apply for Council Tax Reduction.

If you're awarded Council Tax Reduction, you won't normally get an actual payment. The council will reduce the amount of council tax you have to pay.

Check if you can claim UK benefits

You'll need to show that the UK, Ireland, Channel Islands or Isle of Man is your main home and you plan to stay – this is known as being 'habitually resident'.

If you've recently returned to the UK after a period of living or working abroad you might have difficulty showing that you are habitually resident. If you're from the UK, European Economic Area (EEA) or Switzerland you

can check if you have the right to reside for benefits. The EEA includes EU countries and also Iceland, Liechtenstein and Norway. If you have the right to reside, you'll be eligible for benefits if you have one of the following:

- British Citizenship – for example, if you're a dual national
- indefinite leave to remain
- settled status from the EU Settlement Scheme
- 'pre-settled status' from the EU Settlement Scheme

If you're subject to immigration control you need to check if you can access UK benefits and services.

If you need help with checking you can claim UK benefits, you should get support and advice from your local Citizens Advice.

Check which CTR rules apply

Which rules apply usually depends on whether you've reached State Pension age.

If you're under State Pension age, the 'working age CTR rules' apply.

If you've reached State Pension age, the 'pension age CTR rules' usually apply.

Even if you've reached State Pension age, the working age CTR rules will apply if you or your partner get:

- Universal Credit
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support

The pension age CTR rules are usually more generous than the working age CTR rules. If you have a partner and one of you is under State Pension age, it's usually best for the person who's reached State Pension age to apply.

Check when to apply for CTR

If you're eligible for CTR, it's best to apply as soon as you can.

You can apply early if you know when you're going to be eligible. If you apply early, you won't have to wait as long to get CTR when you become eligible.

You can apply for CTR up to 8 weeks before you're first responsible for paying council tax on your home – for example if you haven't moved in yet.



If you're already responsible for paying council tax, you can apply for CTR up to 13 weeks before you become eligible for CTR – for example if you've recently found out you'll be made redundant. You can make the application up to 17 weeks early if the pension age CTR rules apply to you – or if they will apply to you by the time you become eligible.

Check how to apply for CTR

You can fill in a form or apply online. Your local council might also let you apply by telephone.

If you live with a partner, only one of you needs to apply.

Check if you can backdate your CTR

If you're already eligible for CTR when you make the application, you might be able to get it backdated. The rules depend on whether the working age CTR rules or the pension age CTR rules apply.

If the working age CTR rules apply, check your local council's CTR policy. You might be able to ask for your CTR to be backdated if there's a good reason you couldn't make the application earlier – for example because you were ill.

If the pension age CTR rules apply, you can ask your local council to backdate your CTR for up to 3 months before you made the application. You don't need to give a reason why you didn't claim earlier.

Ask for your CTR to be backdated on the CTR application form. The form might have a section about backdating – it's sometimes called a 'late application'. If there isn't a section about backdating or late applications, write on a separate piece of paper and send it to the council with your form. Explain when your CTR should be backdated to and why.

The Citizens Advice website has full details of the Council Tax Reduction schemes in each country of the UK – www.citizensadvice.org.uk

Employment and Support Allowance

Introduction

You might be able to get Employment and Support Allowance (ESA) if you have difficulty working because you're sick or disabled. This is called having 'limited capability for work'.

You can get ESA at the same time as other benefits like Personal Independence Payment (PIP).

You can't usually get ESA at the same time as Jobseeker's Allowance (JSA) or Income Support.

If you're employed but you can't work, you'll usually get Statutory Sick Pay (SSP) from your employer for 28 weeks. You can't get SSP and ESA at the same time, but you can start your ESA claim up to 3 months before your SSP ends. It's worth claiming ESA early so your payments start as soon as possible.

You can get ESA if you're self-employed – the application process is the same.

To claim ESA you must:

- be aged 16 or over
- be under State Pension age
- live in England, Wales or Scotland

You can only do a limited amount of work while you get ESA.

Check what type of ESA you can claim

The type of ESA that most people can claim is called 'new style' ESA.

There are two old types of ESA, which some people are still getting – they're called 'income-based ESA' and 'contribution-based ESA'. If you're already getting contribution-based ESA, you might be able to add income-based ESA to it. This could mean you'll get more money. You can't make a new claim for contribution-based ESA.

If you've been getting a severe disability premium (SDP), you can apply for new style ESA.

If you should have been getting an SDP but it's not included in your benefits, you should get support and advice from your local Citizens Advice.

Check if you can claim 'new-style' Employment and Support Allowance

You usually need to have met National Insurance conditions for 2 tax years – in 2022 the tax years are 2019–20 and 2020–21.

You can check your National Insurance record on www.gov.uk/check-national-insurance-record It will say if you have a 'full year' of contributions, and if this comes from employment, self-employment or National Insurance credits.

You might have got National Insurance credits to fill gaps in your payments. For example, if you were getting benefits because you weren't working or were ill.

You will meet the National Insurance conditions if you have either:

- full years contributions from employment or self-employment for both tax years
- 1 full year of contributions from employment or self-employment and the other full year from National Insurance credits

If you don't think you meet the National Insurance conditions or you can't check your National Insurance record, you should still apply for new-style ESA. You might meet the National Insurance conditions in other situations. The DWP will check your National Insurance record as part of your application.

Even if you don't qualify for new-style ESA, you might still get National Insurance credits if you have limited capability for work. These National Insurance credits might help you qualify for ESA in the future. They also count as contributions for your State Pension.

If you and your partner can both claim new-style ESA, you should make separate claims.

If you're eligible for new style ESA, you'll usually have to apply online.

Check if you can add income-related ESA to your claim for contribution-based ESA

If you're already getting contribution-based ESA, you might be able to add income-related ESA if you're eligible for it.

To get income-related ESA:

- you must have no income or a low income
- you must have less than £16,000 in savings
- you must not be 'subject to immigration control'
- if you live with a partner, they must work less than 24 hours each week

If you live with a partner, the DWP will add your income and savings together.

If you're in full time education, you can only get income-related ESA if you also get Disability Living Allowance (DLA), Child Disability Payment in Scotland, Personal Independence Payment (PIP) or Armed Forces Independence Payment (AFIP).

To add income-related ESA you shouldn't make a new claim – you should ask the DWP for a 'supersession' of the claim. You can ask for your claim to be superseded by either:

- writing to the address on your ESA letters
- calling the Jobcentre Plus

Jobcentre Plus Helpline

Monday to Friday, 9am to 5pm

Telephone: 0800 169 0310

Textphone: 0800 169 0314

Welsh language: 0800 328 1744

Calls are free from mobiles and landlines.

Relay UK – if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0800 169 0310. You can use Relay UK with an app or a textphone. There's no extra charge to use it. The service is available Monday to Friday, 9am to 5pm.

The Citizens Advice website has the most up-to-date information on ESA – www.citizensadvice.org.uk

Pension Credit

Pension Credit is a weekly benefit for older people to boost their income. It is based on how much money you have coming in.

There are two parts to Pension Credit, called Guarantee Credit and Savings Credit. You might get one or both parts.

Guarantee Credit tops up your weekly income to a minimum amount.

Savings Credit is a small top-up for people who have a modest amount of income or savings. It's only available if you reached State Pension age before 6 April 2016.

The Citizens Advice website has full details about Pension Credit and its rules, and about other benefits for older people:

www.citizensadvice.org.uk

Working out if you're eligible for Guarantee Credit

To claim Pension Credit you must:

- have reached State Pension age – check your State Pension age on www.gov.uk/state-pension-age
- not have too much income or savings (see the next section)
- live in the UK

You can still be working, as long as your income isn't too high. Unlike the State Pension, you don't need a National Insurance record.



How to stay happy and out of debt as an older person - Maria

I started by checking out with Age UK and in one or two other places what my entitlements are and each time before I left I always remembered to ask whoever I was speaking to: 'Is there anything else I'm entitled to?' It helped me to find 'allies', people in charities, agencies, council departments, charity shops, the food bank and the local library who responded in a sometimes surprisingly helpful way to my questions and my worries. I realised early on it paid to approach people in a hopeful and polite way and always to thank them even if they were not able to help this time. At the very least I was able to pick up some useful leaflets.

At home I got a sheet of paper and wrote down in one column my income – my pension and pension credit amounts and my winter fuel allowance – then next to it I made an expenditure column and I started with my social housing rent and council tax, medicine and travel, I could fortunately write £0 as they are already paid for – in the case of travel via my bus pass. Underneath I listed the utilities: electric, gas, water, etc. and approximate costs. Under that I wrote down my budget for food and essential toiletries because having a roof over my head, being able to stay warm, not going hungry and staying fresh and clean are my big priorities.

My health is certainly worth looking after so I made a guess at how much to set aside if I needed an eye test and new glasses or a filling. I found that as I'm over the age of 60 I am entitled to a free eye examination through the NHS, usually every 2 years. I think if you're on certain qualifying benefits, you can get a voucher towards the cost of your glasses. You can ask your optician about this. I also found through Age UK that if you're on certain benefits you can receive free NHS treatment and may also be eligible for help through the NHS low income scheme. I had to make a few adjustments but when I totted up all the figures, I found I had some money left over ... not much, but enough to buy a few other things like clothes!

To make ends meet, particularly when it comes to food and clothes. I have got used to shopping at discount food stores and charity shops and I've become pretty good at picking up bargains. I like bargains! I'm lucky because I've been able to get an allotment and I like socialising with others there. It's good for exercise too which helps my mood! I also have fruit and can make my own jam and chutneys and give some away as gifts to friends and family for birthdays and Christmas. If I wasn't able to get an allotment what I'd do is just ask around. I don't have much money but I still manage to save a little for treats! 😊

Though I often wake up in the morning feeling peaceful and grateful that I'm alive to enjoy another day, there are times when I feel down. It's good to remember sometimes when I'm feeling down, that these heavy feelings do always seem to pass.

If you're over State Pension age but your partner isn't

If you're already getting Pension Credit, you'll keep getting it unless your circumstances change.

You can't usually make a new claim for Pension Credit. You can still make a new claim for Pension Credit if both of the following apply:

- you reached State Pension age before 15 May 2019
- you've been claiming Housing Benefit since before 15 May 2019

Otherwise you'll usually need to claim Universal Credit instead, as long as you are eligible to claim it.

Working out your income and savings

It's a good idea to gather everything you can about your weekly income before applying. Common forms of income are:

- money from a private pension
- money you get from the State Pension
- most earnings from an employer or from being self-employed – your earnings will be worked out as an average if they go up and down over the year
- benefits such as JSA or ESA

You'll also need to consider what savings and investments you have. This could include:

- property you own except the home you live in
- shares and other investments
- money held in bank or savings accounts

Any savings or investments over £10,000 will affect the amount of Pension Credit you get. You'll be treated as having £1 per week of income for every £500 above £10,000.

If your weekly income is below £182.60 then Guarantee Credit will top you up to that amount.

If you're claiming as a couple and your income is below £278.70 it will be topped up to that amount. If you're claiming as a couple you'll need the same information about your partner's income.

Your income can be higher than £182.60 (single) or £278.70 (couple) if you qualify for extra amounts such as the severe disability or carer's addition. Your income can also be higher if you're paying a mortgage.

Check if you can get additional amounts

You might be able to get extra money if you get other benefits or you're responsible for a child.

If you get other benefits, such as Carer's Allowance, Disability Living Allowance, Personal Independence Payment or Attendance Allowance, your weekly Guarantee Credit amount can go over the minimum income threshold of £182.60.

If you're eligible you can receive an extra amount for severe disability of £69.40 a week.

The extra amount if you're a carer is £38.85. You'll get this if you or your partner receive Carer's Allowance or have claimed for it and meet its conditions.

If you're responsible for a child you can get an extra amount for them, as long as you're not already getting child tax credits. You might also be able to claim child benefit.

If you need help with understanding additional amounts you may be able to get, you should get support and advice from your local Citizens Advice.

Check if can get the Savings Credit

Savings Credit is the second part of Pension Credit. It's only available if you reached State Pension age before 6 April 2016.

The amount you can get depends on whether you meet the 'savings credit threshold'. You must have an income of at least £158.47 a week if you're single or £251.70 a week if you're claiming as a couple.

The income rules are different to Guarantee Credit. Don't count any income you get from:

- working tax credits
- incapacity benefit
- contributory ESA
- contributory JSA
- severe disablement allowance
- maternity allowance
- maintenance payments

The most you can get from Savings Credit is £14.48 a week if you're single or £16.20 if you're claiming as a couple.

Personal Independence Payment

You might be able to get Personal Independence Payment (PIP) if you need extra help because of an illness, disability or mental health condition. You can make a PIP claim whether or not you are already getting help from someone with your needs.

You don't need to have worked or paid National Insurance to qualify for PIP, and it doesn't matter what your income is, if you have any savings or you're working. You can also get PIP as well as Employment and Support Allowance (ESA).

Check the main eligibility rules

To get PIP you must find it hard to do everyday tasks or get around because of a physical or mental condition. You must have found these things hard for 3 months and expect them to continue to be hard for another 9 months.

You must be living in England or Wales when you apply – unless you or a close family member are in the armed forces. You must be at least 16 years old to get PIP. If you live in Scotland, see page 285 for information about the Adult Disability Payment.

If you're in a hospital or care home

You can claim PIP while you're in hospital, a care home or a nursing home, but it can affect when your payments start.

If you're in hospital, payments usually start when you leave. You can get PIP while you're in hospital if either:

- you pay privately for your care
- you were under 18 when you went into hospital

If you're in a care home and you pay privately, you can get PIP while you're there.

If the government, the NHS or your local council pay for you to stay in the care home, you can't get the 'daily living component' of PIP until you leave. You can still get the 'mobility component'. The daily living component is for the extra help you need with everyday tasks. The mobility component is for the extra help you need getting around.

If you're in a residential college or school, your eligibility for PIP can be affected if a local authority pays the fees.

If you need help with understanding the PIP requirements or applying, you should get support and advice from your local Citizens Advice.

If you've lived outside of the UK

You'll need to give evidence to show the UK, Ireland, Channel Islands or Isle of Man is your main home and you plan to stay. This is known as being 'habitually resident'.

You must also have lived in Great Britain for 2 out of the last 3 years. Great Britain is England, Wales and Scotland. It doesn't include Northern Ireland.

Your time spent in Great Britain doesn't need to have been in one go. For example, you could have lived in England for 1 year, the USA for 1 year and Wales for 1 year.

If you haven't lived in Great Britain for enough time

You might be eligible if you've worked or claimed benefits for 2 out of the last 3 years in the EU, Norway, Switzerland, Iceland or Liechtenstein. The rules in this area are complicated and it's best to get advice before you apply from your local Citizens Advice.

You might also be eligible if you've got a 'genuine and sufficient link' to the UK.

You might have a 'genuine and sufficient link' if for example:

- you've lived in the UK for nearly 2 years
- you work or are self-employed in the UK
- you have a family member who works or is self-employed in the UK
- you have close family in the UK who you rely on for care and support
- you get certain benefits in the UK

The rules in this area are complicated and it's best to get advice before you apply from your local Citizens Advice.

If you get a pension or benefit from the EU, Norway, Switzerland, Iceland or Liechtenstein

Your eligibility for PIP could be affected. The rules in this area are complicated and it's best to get advice before you apply from your local Citizens Advice.

If you're not a UK citizen

The rules depend on whether you're a citizen of a country in the EU, EEA or Switzerland.

The EEA includes EU countries and Iceland, Liechtenstein and Norway.

If you're a citizen of a country in the EU, EEA or Switzerland

To apply for PIP you need to show:

- you made the claim while you were in England, Scotland or Wales
- the UK, Ireland, Channel Islands or Isle of Man is your main home and you plan to stay – this is known as being ‘habitually resident’
- you’ve lived in England, Scotland or Wales for the last 2 out of 3 years

If you're terminally ill you'll need to show you're habitually resident, but you don't need to have lived in Great Britain for 2 out of the last 3 years. To claim PIP you also normally have to have one of the following:

- British citizenship
- pre-settled or settled status from the EU Settlement Scheme
- indefinite leave to remain

If none of these apply to you, you might be able to make a late application to the EU Settlement Scheme. You'll need to have a good reason for missing the deadline of 30 June 2021.

If you're a citizen of a country outside the EU, EEA or Switzerland

You can't apply for PIP if you're subject to immigration control.

To apply for PIP you need to show:

- you made the claim while you were in Great Britain – this is England, Scotland or Wales
- the UK, Ireland, Channel Islands or Isle of Man is your main home and you plan to stay – this is known as being ‘habitually resident’
- you’ve lived in England, Scotland or Wales for the last 2 out of 3 years

If you're terminally ill you'll need to show you're habitually resident, but you don't need to have lived in Great Britain for 2 out of the last 3 years.

Your illness, disability or mental health condition

PIP is not based on the condition you have or the medication you take. It is based on the level of help you need because of how your condition affects you.

You're assessed on the level of help you need with specific activities. It's hard to say if the level of help you need will mean you qualify for PIP.



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Receiving a certificate from the prisoner governor for passing a fatherhood course.
HMP Brixton

But, if you get help or need help with any of the following, you should consider applying:

- preparing and cooking food
- eating and drinking
- managing your treatments
- washing and bathing
- managing toilet needs or incontinence
- dressing and undressing
- communicating with other people
- reading and understanding written information
- mixing with others
- making decisions about money
- planning a journey or following a route
- moving around

The help you get may be from a person, an aid (such as a walking stick or guide dog) or an adaptation to your home or car.

Claiming PIP

Making a claim for the benefit Personal Independence Payment (PIP) can take a long time. It can often take up to 4 months from starting the application to getting your money (if you're terminally ill your claim will be processed more quickly).

If you're moving from DLA to PIP your payments won't stop while you're waiting for your PIP claim to be processed, as long as you make your claim for PIP within 28 days of being told by the Department for Work and Pensions (DWP) that you should. Your PIP payments will start the day after your DLA payment stops.

If you don't get DLA, your first payment for PIP will start from the date you make your claim. It will cover the length of time it takes the DWP to make its decision. PIP can't be backdated, so you won't get any money for the time before you make your claim.

You should make sure you're prepared and have all the relevant information to help you make your claim.

The claims process

There are 3 stages to your claiming PIP:

- 1** Contact the Department for Work and Pensions (DWP) and fill in the PIP1 form – they can do this for you over the phone
- 2** Fill in the 'How your disability affects you' form – you can choose to get a paper form by post or get an email with a link to an online form
- 3** Go to a medical assessment. It can take up to 6 months from when you first contact the DWP to when you get your first payment. If the DWP decide you can get PIP, they'll pay the money you should have got from the date you started the claim.

You can't backdate PIP – this means you won't get any money for time before you made your claim.

Contacting the DWP

It's best to start your claim by calling the DWP – it's quicker than writing to them. If they decide you can get PIP, they'll pay the money you should have got from the date you called them.

You'll need to have this information when you call the DWP:

- your full name, address and phone number
- your National Insurance number
- your bank or building society account details
- contact details of your GP or other health professionals you deal with
- the dates and details of any stays in hospital or residential care
- your nationality or immigration status
- if you've been abroad for more than 4 weeks at a time in the last 3 years (you'll need the dates and details)

Personal Independence Payment claim line

Monday to Friday, 8am to 5pm

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Calls to these numbers are free from mobiles and landlines.

Calling from abroad: +44 191 218 7766

Relay UK – if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0800 917 2222. You can use Relay UK with an app or a textphone. There's no extra charge to use it.

It should take about 20 minutes to complete the call. If you'd prefer someone else to call for you that's fine, but you need to be with them so you can give permission for them to speak for you.

The DWP will ask if you want them to send you the 'How your disability affects you' form by post or by email.

The DWP will also ask if you have any conditions relating to your mental health, a learning difficulty or behavioural condition. They ask these questions to check if you need any additional help or support with your claim.

If you need help with understanding the PIP requirements or applying, you should get support and advice from your local Citizens Advice.

If you want to apply by post

It's quicker to apply by phone, but if that isn't possible you can write to the DWP and ask for a PIP1 form.

Write to the PIP New Claims address. You'll need to tell them why you (or someone else) can't fill in the PIP1 form over the phone.

Personal Independence Payment New Claims
Post Handling Site B
Wolverhampton
WV99 1AH

When you get the PIP1 form, fill it in and send it to the address on the form as soon as possible. You must send it back within 1 month after the DWP got your letter – that might be a few days before you get the form.

If the DWP decides you can get PIP, they'll pay you the money you should have got from the date they received the PIP1 form.

Adult Disability Payment

Adult Disability Payment is a benefit for disabled working-age adults who live in Scotland. It's to help with the extra costs of being disabled or having a long-term health condition. It's paid by Social Security Scotland.

Adult Disability Payment replaces Personal Independence Payment (PIP) in Scotland.

www.citizensadvice.org.uk/scotland/benefits/sick-or-disabled-people-and-carers/adult-disability-payment-s

If you're struggling with living costs

If you don't have enough to live on, you might be able to get help from the government or your local council. If you're waiting for benefit payments to start, you might be able to get your benefit paid early.

Get help paying for daily essentials

You might be able to get help from:

- your local council
- a government loan

Food

If you're struggling to pay for food, you might be able to get a referral to a local food bank.

If you have a child or are pregnant

You might be able to get a Healthy Start card to help you buy certain types of milk, infant formula, fruit and vegetables.

To get the Healthy Start card you must be at least 10 weeks pregnant or have a child under 4 years old. You must also be claiming either:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance – but only if you're pregnant
- Child Tax Credit – and your household earns £16,190 a year or less
- Pension Credit
- Universal Credit – and your household earns £408 a month or less

If you get Child Tax Credit, you can't get the Healthy Start Card if you also get Working Tax Credit – unless you get the 'run-on' payment. Working Tax Credit run-on is the payment you get for 4 weeks after you stop qualifying for Working Tax Credit.

You can apply for the Healthy Start Card scheme on the NHS website services.nhs.uk/apply-for-healthy-start/

You can also contact the Healthy Start helpline on 0300 300 7010. The service is available Monday to Friday (except Bank Holidays), 8am to 6pm. Calls from landlines cost up to 9p per minute. Calls from mobile phones vary from 3p to 55p per minute.

Check what help you can get from your local council

Your local council might help you pay for things like:

- food
- your energy or water bills
- essential items – for example, clothes or an oven

This help is known as 'welfare assistance' or the 'Household Support Fund'. The help on offer and who can get it varies. Contact your local council and ask them if they run a welfare assistance or Household

Support Fund scheme that could help you.

You don't have to be getting benefits to get help from your local council. If you do get benefits, they won't be affected if you start getting money from a welfare assistance or Household Support Fund scheme.

Get help paying your rent

If Housing Benefit or Universal Credit doesn't cover all your rent and you need more money, you could make a claim for a discretionary housing payment (DHP). A DHP is extra money from your local council to help pay your rent.

You need to claim Housing Benefit or the housing costs part of Universal Credit to get a DHP.

Your local council doesn't have to give you a DHP – it depends on your circumstances.

If the council decide to give you a DHP, they'll write to tell you:

- how much you'll get
- when the DHP will stop

If you still need a DHP after it stops, you can apply again.

Applying for a DHP

Contact your local council and ask how to apply for a DHP. They might want you to apply by phone or online. When you apply, be as clear as you can when you're explaining why you need a DHP. For example, you should explain:

- why you can't afford to pay the rent
- why you can't move somewhere cheaper
- if it's causing problems for someone you look after, like a child or elderly relative
- any evidence you have, like a letter from your doctor or details of debts you're paying off

You should also tell the council if you're waiting for them to decide whether you can get Housing Benefit.

If you apply on a paper form, it's a good idea to keep a copy of the form for your records.

Ten things to know about criminal records

This is a short summary of the key things people with convictions should know about criminal records. It can be downloaded from unlock.org.uk/guide/top-10-things-to-know-about-criminal-records/ where there are links to more details on each area.

1 Understand your criminal record

Although convictions and cautions stay on the Police National Computer until you reach 100 years old (they are not deleted before then), they don't always have to be disclosed. Many people don't know the details of their record and it's important to get this right before disclosing to employers. Usually, this means applying for a copy of your police record (it's free of charge and is known as a 'Subject Access Request'). For more information, please visit unlock.org.uk/advice/police-records/

2 Work out if or when your record becomes 'spent'

For most jobs (and insurance) you don't need to disclose your criminal record once it's 'spent'. This is because of the Rehabilitation of Offenders Act 1974. Most convictions will become spent at some point. We have a tool that can help work this out (unlock.org.uk/disclosure-calculator/) or visit unlock.org.uk/advice/a-simple-guide-to-the-roat/ for guidance. Some jobs involve standard or enhanced DBS checks. For these, you'll normally need to disclose spent convictions and cautions as well, unless they are now filtered by the DBS. For further guidance, visit unlock.org.uk/advice/what-will-be-filtered-by-dbs/

3 If an employer asks, know if you need to tell them

You only have to disclose your record to an employer if they ask you. Many employers ask at some point and if your convictions are unspent, you legally need to disclose them. If they ask you and you don't disclose, they could later revoke the job offer or you could be dismissed. You could even face a further conviction. Visit unlock.org.uk/guide/disclosing-to-employers/

There are three main levels of criminal record check and which one is done by the employer depends on the job role. Make sure you know what level of check an employer is doing and only disclose what you legally need to. Spent convictions are not disclosed on basic checks. Filtered cautions/convictions are not disclosed on standard or enhanced checks. Visit unlock.org.uk/guide/criminal-record-checks-for-employment/

4 Prepare to disclose when you're applying for jobs

If an employer wants to know about criminal records, they will normally ask you to disclose in a certain way; this might be at interview or after they've made a conditional offer. Some employers ask on their application form. Where possible, we suggest that you disclose your record face-to-face; this tends to be most effective. Prepare a self-disclosure statement; this should help. Address any concerns you think they may have but stay positive and don't concentrate solely on the negatives of a conviction. For more guidance, visit unlock.org.uk/guide/disclosing-to-employers/

The Ban the Box campaign encourages employers not to ask about criminal records on application forms but instead leave it until later in the process. See who's signed up by visiting unlock.org.uk/advice/ban-the-box-employers/

5 There are lots of good employers out there

Many organisations employ people with convictions. Proactive employers often sign up to initiatives such as the Employers Forum for Reducing Re-offending (EFFRR) and Ban the Box. 'Good' employers will deal with criminal records on a case-by-case basis. We regularly hear from people working in a wide range of careers, from construction, restaurants and hotels, to solicitors, accountants and the NHS. Visit unlock.org.uk/guide/looking-for-employment/

6 You'll need insurance for a car or self-employment

Most mainstream insurers discriminate against people with unspent convictions, even if the convictions are not relevant. There are some big motor insurers that only take into account motoring convictions, and we have a list of these if you've not got motoring convictions. If you're looking to be self-employed or want house insurance, you'll find mainstream insurers simply won't give you a quote. There are several insurance brokers, however, who should be able to assist you. Visit unlock.org.uk/guide/financial-issues/ for lists of insurance companies.

7 Holidays abroad depend on the country

If you're on licence you will normally need to get permission to travel outside the UK, but this is often given. Otherwise, there's rarely anything stopping you from travelling abroad and you should be able to travel freely within the EU. Travelling to specific countries like America and Australia will usually require you to apply for a visa due to their specific process. Visit unlock.org.uk/guide/travelling-abroad/ for specific countries and their arrangements.

8 Colleges and Universities are not a bar

Colleges and Universities will often ask you to disclose your criminal record as part of the application process, and especially for areas like nursing and teaching. It depends on what course you're going for as to what you'll need to disclose, and they should have a clear process that sets out how they will deal with your disclosure. Visit unlock.org.uk/advice/university/ for more details.

9 Deal with details reported online

Some people struggle because their case was reported in the media and/or is available online. This is often referred to as the 'Google effect' and means that employers and colleagues can find about your criminal record from the internet. If this is a problem for you, you might want to consider changing your name (visit unlock.org.uk/advice/changing-name/). Once your conviction is spent, you can apply to the website and search engine (e.g. Google) to request that the search results are removed (visit unlock.org.uk/advice/google-effect/).

10 Don't let your record put you off!

It's important not to let any of this put you off from doing whatever it is you want to do. There are lots of areas of life which can potentially be affected by your criminal record – becoming a trustee of a charity, going on game shows, claiming victim compensation. The key is to make sure that you know where you stand and be confident in explaining the circumstances. Often those that do well are the ones that haven't let their criminal record get the better of them.

List of funded items

The funds are arranged according to a broad category in sections. Some funds may be available in more than one broad category.

The funds typed in **bold** tend to be provided either directly, or indirectly via a Government Agency and may, therefore, be large.

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Charities that do not fund individual prisoners

<i>Organisation</i>	<i>Comment</i>
<i>Alchemy Foundation</i>	Does not make grants to individual prisoners.
<i>Aldo Trust</i>	Now gives through the DoFE Awards and through other charities that help prisoners.
<i>Allen Lane Foundation</i>	Does not make grants to individuals.
<i>Barony Charitable Trust</i>	Does not give to prisoners.
<i>Beatrice Laing Trust</i>	Does not give directly to prisoners.
<i>The Bromley Trust</i>	Does not give directly to prisoners; however, funds a number of charities in the penal sector.
<i>City Parochial Foundation (Trust for London)</i>	Does not offer funding to individuals.
<i>Crafts Council</i>	Does not give grants to individuals.
<i>Cripps Foundation</i>	Does not fund individuals.
<i>D'Oyly Carte Charitable Trust</i>	Does not fund individual prisoners, though have supported Koestler Awards over many years.
<i>Goldsmiths' Company Charity</i>	Does not give directly to prisoners.
<i>Hilda Martindale Charitable Trust</i>	No longer funds individual prisoners.
<i>Hilden Charitable Trust</i>	Does not give grants to individuals.
<i>Jessie Spencer Charitable Trust</i>	No longer gives directly to individual prisoners. Remains supportive of Trusts that support prisoners.
<i>Jill Franklin Trust</i>	No longer gives directly to individual prisoners. Now gives through another charity.
<i>Mary Kinross Charitable Trust</i>	Does not make grants to individuals.
<i>Newby Trust Ltd</i>	No longer gives directly to individual prisoners. Now gives through another charity.
<i>Paul Hamlyn Foundation</i>	Does not give to individual prisoners.
<i>Paul Stephenson Memorial Trust</i>	No longer gives directly to prisoners.
<i>Royal London Society</i>	RLS special endowment fund now administered by St Giles Trust.
<i>Vandervell Foundation</i>	Now gives through other charities that help prisoners.
<i>Wates Foundation</i>	Does not give directly to prisoners; however, does fund a large number projects within the criminal justice system.



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*Working on the prison farm.
HMP East Sutton Park*



I had seen the advert but, like many, paid little attention to it. It was only when talking to a fellow prisoner about it, that I was enlightened as to its potential. I have read the Directory and I am impressed.”

How to help

Give us your feedback

Positive feedback referencing how the Directory is helping you or has in the past helped you helps us to attract the financial support we need to continue publishing the book. Constructive criticism is also important as it may show us how to improve the content and market the book more effectively so more people benefit from the practical information it contains.

Give us new leads

If you have come across any organisation that gives Prizes, Awards, Grants or Loans to prisoners and/or prison leavers that we've missed out, please let us know.

Contact the Editor with feedback or with new leads by writing to:
Freepost THE HARDMAN TRUST
 or emailing ian@hardmantrust.org.uk

Donate

Please tell your family and friends about the Directory.

To make a donation to help pay for one or more copies of the Directory for people in prison or just released from prison, visit www.hardmantrust.org.uk and click on the orange Donate button.

We thank all who donate in this way.

How to access the Directory – spread the word!

We need your help to make sure that as many people as possible have access to our Directory, full of up-to-date information and useful contacts for:

- education (including funding)
- preparing for release
- mentoring and employment
- housing and household items
- emergency support
- and more...

We've listed the different ways that the Directory can be accessed below, please share with everyone who will find it helpful.

If you are in prison

- the main library or libraries (if they don't have a copy available please say that the Hardman Trust will send out more copies to library staff while stock lasts)
- wing libraries
- the PID (Prisoners' Information Desk) on wings, if your prison has them
- the SO (Senior Officer's) office

A person you know may have access to The Hardman Directory, but find it difficult to process the information in it because they have dyslexia or their first language is not English.

They may be in a prison that has started using **scanning pens**. They can ask in their Education Department or library if the pens are available. If they are, there is likely to be a screening process before they will be issued with one.

www.scanningpens.co.uk/Prisons-Markets-SPUK

If you have digital access

- in-cell tablets, if you are at HMPs Berwyn or Wayland
- in-cell *Coracle Inside* laptops. *Coracle Inside* currently has around 1,000 laptops in nearly half of the prisons in England and Wales. Speak to your Learning and Skills Manager to find out if they are available in your prison. www.coracleinside.com/impact
- *Virtual Campus*, which can be accessed in over 100 prisons in England and Wales. If in doubt speak to your Virtual Campus Champion or your Education Manager

If you are outside prison

- www.hardmantrust.org.uk/directory for links to the online version of the Directory and order forms for print or PDF copies
- ask an Approved Premises/hostel manager
- ask a probation officer/criminal justice social worker
- ask a DWP work coach

If any of the people mentioned above don't have a copy of the Directory, ask them to order one by visiting the website.

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