

1 Money



Benefits for lone parents who are not working or working less than 16 hours per week.

Money

Lone parents who are not working or working less than 16 hours per week can claim Income Support or Jobseeker's Allowance.

Income Support

Income Support is intended to ensure that no-one's income is below a certain minimum amount. It is a means-tested benefit and affected by other income.

You should be entitled to Income Support if you are a lone parent and:

- you are 16 years or over.
- you are not working or working less than 16 hours per week.
- you have less than £16,000 in savings (between £6,000 and £16,000 will reduce entitlement to IS).
- dependent children live with you.

NB. From November 2008 any lone parent, with a youngest child of 12 years or over, who makes a new or repeat benefit claim will be required to claim Jobseeker's Allowance (JSA) and not Income Support (IS). Lone parents with an existing IS award who have a youngest child of 12 or over, or whose youngest child reaches 12 between November 2008 and 27 January 2009, will continue to receive IS until the payday before their first Work Focused Interview after 27 January 2009. They will then have to make a claim for JSA. Lone parents of a child receiving the middle or highest rate care component of Disability Living Allowance, in receipt of Carer's Allowance or who are fostering children can continue to claim IS.

From October 2009 it is proposed that lone parents will no longer be entitled to IS once their youngest child is 10 years old and from October 2010 it drops again to 7 years old.

If you started claiming Income Support after

3 March 2003 and do not have a maintenance assessment through the Child Support Agency (CSA) prior to this date, you can keep up to £10 a week of any child support maintenance you receive (Child Maintenance Premium). This will increase to £20 per week by the end of 2008.

If you work part time (under 16 hrs/wk), £20 of your net income is ignored in calculating your Income Support (2/3 of income from child-minding is ignored.)

Single mothers aged 16 years or over who are at school can claim Income Support in their own right. They can also claim Educational Maintenance Allowance of up to £30 per week. The EMA does not affect Income Support, Housing Benefit or Council Tax.

You will be required to attend a Work Focused Interview as part of your Income Support application, where a compulsory action plan will be completed. Interviews are carried out when an application is first made, and every six months thereafter. Lone parents whose youngest child is 11 years old or older will attend interviews every three months.

All lone parents making a new claim for Income Support (at your local Jobcentre Plus) will receive a Personal Allowance (see rates below), Child Tax Credit and Child Benefit (both from HM Revenue & Customs).

2008-2009 Income Support Personal Allowances:

Lone Parent under 18	£47.95
Lone Parent 18 or over	£60.50

You may be entitled to more money (premiums) under certain circumstances, if you are a carer or have a disability.

Jobseeker's Allowance

Most lone parents find that they are better off claiming Income Support (IS), for which you don't need to be seeking work, than

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Ring 0808 801 0323 for copies
or see www.opfs.org.uk**

Jobseeker's Allowance (JSA), for which you need to be available for work and have to 'sign on' every two weeks. There are two types of JSA: contribution-based and income-based. You are entitled to contribution-based JSA if you have been in employment and have made the necessary National Insurance contributions. As it is not means-tested there may be advantages to claiming it; for example, if you receive other income such as maintenance. It is paid for 26 weeks. You can claim income-based JSA (ibJSA) if you have not paid the necessary contributions to claim contribution-based JSA. It is means-tested and can be paid for as long as you remain entitled. Lone parents need to be available for work for only 16 hours per week in order to qualify for JSA. Those who have problems taking up work due to lack of suitable childcare will not be penalised.

Lone parents claiming JSA will be invited to Jobcentre Plus for a series of interviews. There will be support in the form of advice, training and back to work benefits much in line with what was/is offered by New Deal for Lone Parents (see factsheet 10). Lone parents may be penalised if they do not attend without good reason.

2008-2009 Income-Based Jobseeker's Allowance Rates:

Lone Parent 18-24	£47.95
Lone Parent 24 or over	£60.50

Child Support

When you claim Income Support or ibJSA, you are automatically treated as applying for child maintenance through the Child

Support Agency unless there is a risk of harm or undue distress to you or your children. This is known as "good cause". (See Factsheet 8)

The Maintenance Premium

(For Child Support claimants from 3rd March 2003)

Lone parents will retain the first £10 of any maintenance paid (or the actual amount if less than £10) on top of their Income Support. The rest is deducted pound for pound from IS.

Child Benefit

Anyone with children can claim Child Benefit. Child Benefit for the 1st child is £18.80. Child Benefit for subsequent children is £12.55.

If you are sharing the parenting of your child(ren) with your ex-partner, you will not be allowed to split the Child Benefit for an individual child.

Child Tax Credit (CTC)

If you receive Income Support or ibJSA for yourself the money you get for your children is Child Tax Credit. This is administered by HM Revenue & Customs and can be claimed directly from them or, via Jobcentre Plus, when making a claim for Income Support. It is also means-tested and affects most other income.

Family Element	£10.50
" " (baby addition)	£10.50
(Only 1 per family for the first year)	
Child Element (per child)	£40.04
Disabled Child Element	£48.72
(for child in receipt of DLA)	
Severely Disabled	
Child Element	£19.60
(for child in receipt of DLA highest rate care component)	

You calculate your weekly entitlement by adding together one Personal Allowance (IS), all elements of CTC to which you are entitled and Child Benefit.

Transfer to Child Tax Credit

People on Income Support or ibJSA who do not already receive Child Tax Credits will be transferred to CTC before December 2008.

Bereavement Benefits

From 9 April 2001 new benefits replaced the previous widow's benefits. Anyone who was awarded a widow's benefit before then

is not affected.

Bereavement Payment: a tax-free lump sum of £2,000 payable on bereavement if your wife/husband was not entitled to Retirement Pension when (s)he died or you were under state pension age when your wife/husband died. There is a new Jobcentre Plus Helpline number for people wanting to claim a bereavement benefit who have a question about them. The number is 0845 608 8602.

Widowed Parent's Allowance: a taxable weekly benefit that includes a basic allowance for you of £90.70, an allowance for each of your dependent children and an additional pension (SERPS) if you qualify.

Your wife/husband must have made certain National Insurance Contributions for you to receive the above benefits.

In addition, £10 per week of your Widowed Parent's Allowance will be ignored when your Income Support, Housing Benefit and Council Tax Benefit are worked out. Widowed Parent's Allowance is a taxable benefit and the first £300 (annual) will be disregarded when calculating Working Tax Credit. To claim contact your local Jobcentre Plus.

Free School Meals, Health Benefits, etc.

If you are on Income Support, ibJSA, or receiving Child Tax Credit (CTC) while working less than 16hrs/wk and earning less than £15,575, you can claim for free school meals. If you are on Income Support or are pregnant you can get free prescriptions, help with costs of dental treatment, glasses and a refund of fares for attending hospital for treatment. Fill in form HC11 from Jobcentre Plus, dentist, optician or hospital. Ask at the local Education Department about school clothing grants and other help. Those receiving CTC/WTC will receive these benefits if their annual income is below £15,050 (2007-08 rate).

NHS Minor Ailment Service

This is a new scheme for people, including children, who don't pay prescription charges. You can register for the service at your local pharmacy and can drop in (no appointment necessary) to see a qualified pharmacist about your minor ailment. If your pharmacist thinks you need it, s/he can give you medicine to treat your ailment free of charge. However your

pharmacist may suggest you go to your own GP.

You can only register with one Minor Ailment Service at a pharmacy at any time but you can buy medicine and pick up prescriptions from any pharmacy. A leaflet explaining the service, with a list of minor ailments/illnesses you can get advice and free treatment for, can be obtained from your local pharmacy.

You can only use this service if you are registered with a GP in Scotland, you do not pay prescription charges and don't live in a nursing/residential home.

Healthy Start

Healthy Start is a new scheme that has replaced the old system of free milk and vitamins for children and pregnant women. Vouchers worth £3.00 each are issued depending on your circumstances. They can be used for formula milk, cows milk, fresh fruit and vegetables at participating shops. If you get vouchers you automatically qualify for free vitamins available from health centres.

To qualify for vouchers you must fit into one of the following groups :

- Women 10 weeks or more pregnant and under 18 years old.
- Women 10 weeks or more pregnant, 18 years old or over and in receipt of a qualifying benefit.
- Women with a baby under one year old. (NB. The year starts from the expected date of delivery and not the date of birth so vouchers may be received for more or less than one year.)
- A child who is under four years old whose family is in receipt of a qualifying benefit.

Qualifying benefits are: Income Support, ibJSA or Child Tax Credit where income is below £15,575 and no Working Tax Credit is received.

For example, a mother who has a baby under a year old will get 2 vouchers, one for herself and one for her baby. If she also has another child aged 2 she will get another voucher bringing her total to three.

Application forms are available from Health Centres or can be downloaded from www.hsru.co.uk

Vouchers are posted out monthly. For further information call 08457 6076823.

Help with Housing Costs

(see factsheet 7)

Social Fund

Funeral Expenses: cost of plain funeral - if in receipt of Income Support, ibJSA, Child Tax Credit at a rate that exceeds the family element, Working Tax Credit that includes the disability or severe disability element, Housing Benefit or Council Tax Benefit. Claim within three months of date of the funeral (on form SF200 from Jobcentre Plus).

Cold Weather Payment: if you receive Income Support or ibJSA and are either in receipt of a disability premium or have a child under five or a child with a disability, you will be entitled to the Cold Weather Payment which should be paid automatically with no claim necessary. This is £8.50 for each week during a period of cold weather. Watch for official announcements.

Budgeting Loan

Available for: buying furniture, clothing, paying rent in advance, travel expenses, costs of looking for work, certain consumer debts if related to the above. **Qualifying benefits:** Income Support or income-based JSA for 26 weeks or more.

Amount Borrowed: £100 - £1000, related to time on benefit and size of family. Amounts available under each category are set locally.

Repayments: there are 3 standard rates of repayment: 5%, 12% and 20% of Income Support depending on other debt repayments. The maximum repayment period is 78 weeks (104 weeks in exceptional circumstances).

Discretionary

Each type of grant or loan now has a separate application form.

Community Care Grants: People on Income Support or ibJSA can claim a Community Care Grant to help set up home after being in care or a women's refuge, or to buy things which would prevent a child going into care; or to ease exceptional pressure (eg because of a relationship breakdown) or to help with travelling expenses (eg to visit a sick child).

Crisis Loan: If you have a crisis and have no other source of help, you may get a Crisis Loan which must be paid back. You do not have to be receiving Income Support. Call 01290 306 897 to apply.

Reviews

If you are refused a Social Fund payment or can only get a loan when you think you are entitled to a grant, ask for a review within 28 days of receiving the decision. Seek advice

from a local CAB or other service to get help with a review.

Contacts

Benefit Enquiry Line

0800 055 6688

Open Mon-Fri 8am - 6pm

Disability Benefits Enquiry Line

0800 882 200

Open Mon - Fri 8:30am - 6:30pm

Sat - 9am - 1pm

Tax Credit Helpline: 0845 300 3900

Child Benefit Helpline: 0845 302 1444