

# A basic guide to your

# benefits

Sefton Council



2022

2023

Please note that benefit rates change every year. These are the rates for 2022 - 2023.



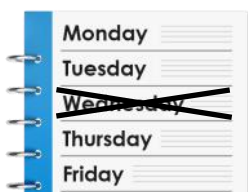
Sefton Council's Welfare Rights Team gives free and confidential advice to all Sefton Residents.



## Welfare Rights Advice Line

Phone - 0151 934 3660

Email - [welfarerights.advice@sefton.gov.uk](mailto:welfarerights.advice@sefton.gov.uk)



The Advice Line is open Monday, Tuesday, Thursday and Friday - **not Wednesday.**



From 10.00am to 12.30pm

The team can assist with all parts of the welfare benefit system including

- Making sure people get the right benefits.
- Support applying for benefits.
- Support appealing decisions.
- Support at tribunals.



**This basic guide to your benefits does not have all the detailed information.**



If you can get these benefits depends on your personal circumstances. If you think you are eligible or want more advice or information please contact us. Benefit rates



## Universal Credit

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## Income Related Employment Support Allowance (ESA)

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## Income Based Job Seekers Allowance (JSA)

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## Income Support

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## Working Tax Credit and Child Tax Credit

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## Housing benefit

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## Non means tested benefits

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## More places to get support

Page 21 and 22



Different benefits have different rules.

**Please get in touch for advice if you need more information.**

**Means Tested Benefits** these look at how much money you have and your circumstances before deciding if you are eligible. There are set amounts that can be paid if you qualify.



**Universal Credit** is replacing all working age benefits. This now includes couples where only one is working age.

It is replacing

- Housing benefit.
- Income Support.
- Income related Employment Support Allowance (ESA).
- Income based Job Seekers Allowance (JSA).
- Working Tax Credit.
- Child Tax Credit.



Most people cannot now make a new claim for these benefits.

A new claim will now need to be for Universal Credit.

If you are already receiving any of the above benefits and claim Universal Credit, these benefits stop and Universal Credit is paid instead.

You may get less or more money on Universal Credit so if unsure get advice.



**Universal Credit** - Helps to pay for daily living costs and rent. It is for people out of work, unable to work or have low earnings. You or your partner must be under pension age. You cannot have savings of more than £16,000. The amount you get is worked out by looking at your personal situation. Universal Credit is paid monthly.

### Single Person Standard Allowance



Under 25	£265.31 a month
25 or over	£334.91 a month

### Couple Standard Allowance



Both under 25	£416.45 a month for you both
Both over 25	£525.72 a month for you both

If your family have children you may receive a child element but this is usually limited first 2 children if born after 6 April 2017.



Child element	£244.58 a month
1st Child born before 6th April 2017	£290 a month

If your child has a disability you may also receive



Low	£132.89 a month
High	£414.88 a month



If the Department Work and Pensions agree that your Health or Disability means you cannot do activities to help you find work in the future. You may also receive:



Limited capability to work claims before 3/4/2017 only	£132.89 a month
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Limited capability work related activity	£354.28 a month
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If you are a carer of a severely disabled person you may also receive

Carer Element	£168.81 a month
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### Child Care Costs if you are working

You may also be able to receive help towards child care cost in certain circumstances.



One Child	Up to £646.35
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Two or more children	Up to £1,108.04
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### Work Allowance Elements

If you are working you may receive either of the following additional elements. This depends on your personal circumstances, please contact us.

Low	£344
High	£573



How much Universal Credit you get depends on your income and savings.

Your Universal Credit payment will decrease gradually as you earn more - for every £1 you earn you will get 55p less in Universal Credit.

There is a maximum amount you can receive in benefits. This is called the **benefit cap**. Unless you are exempt.



Single person	£1,116.67 a month	£257.69 a week
Couples and families	£1,666.67 a month	£384.62 a week



**Housing Cost Element** - Universal Credit may help with payments towards your Rent.

**Bedroom Tax - social landlords only**

If you have more rooms than your household needs your housing payment will be reduced.



- 14% reduction if you have 1 spare bedroom.
- 25% reduction if you have 2 or more spare bedrooms.



**Local Housing Allowance** - If you rent privately Council's are told the maximum amount of rent they can pay based on your circumstances.

Please see [www.sefton@gov.uk/benefits](http://www.sefton@gov.uk/benefits) or contact the Welfare Rights Team for more information.

## Housing cost contributions

Housing cost contributions are deductions made from the housing element of Universal Credit. This is for anyone over 21 who lives with you and are expected to contribute to your rent.

The deduction is £75.15 for each person.

The deduction would **not** be taken if

- You are registered as blind.
- The person living with you has responsibility for a child under 5.
- You or the person is getting the care component of Disability Living Allowance (DLA) at middle or higher rate.
- You or the person is getting the daily living component of Personal Independence Payment (PIP).
- You or the person is getting Attendance Allowance.
- The person is receiving Carers Allowance.
- Others situations, please see website or contact the welfare rights team.



**Support Mortgage Interest** – If you are a homeowner you may be able to get help with interest payments for your mortgage or home related loans.

This is a loan which you must pay back.

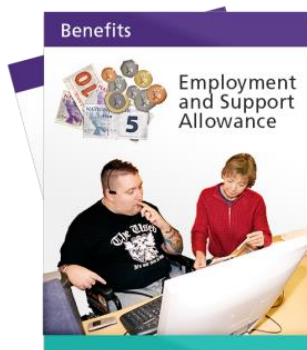
You must get certain qualifying benefits to get this loan. For more information please contact the welfare rights team.



The following benefits are now known as **Legacy Benefits**. They are being replaced by Universal Credit.

If you are still receiving these benefits, in the future you will be asked to claim Universal Credit instead. Until then, you will still receive your normal benefits.

### **Income Related Employment Support Allowance (ESA)**



You may still be receiving **Income Related Employment Support Allowance (ESA)** if you have a disability or health condition.

### **Single person and lone parent standard allowance**



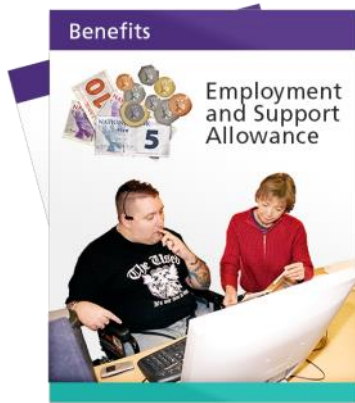
Under 25 Assessment Phase	£61.05 a week
Under 25 Main Phase	£77 a week
25 or over	£77 a week

### **Couple standard allowance**



Both 18 or over	£121.05 a week
Both under 18	Get in touch





## Income Related Employment Support Allowance (ESA)

Some additional components or premiums cannot be paid at the same time.

### Additional components - Added to standard allowance



Work related activity component claims before 3/4/2017	£30.60 a week
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Support component	£40.60 a week
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### Premiums



Enhanced Disability single	£17.75 a week
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Enhanced Disability couple	£25.35 a week
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Severe Disability Premium Single person	£69.40 a week
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Severe Disability Premium Couple (if both qualify)	£138.80 a week
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### Carer Premium



Carer Premium	£38.85 a week
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## Income Based Job Seekers Allowance (JSA).

You may still be receiving (JSA).

This is help when you are looking for work. Your payments will stop if you do not keep to your commitment to look for work and do not have a good reason.

### Single person and lone parent standard allowance



Under 25	£61.05 a week
25 - pension age	£77 a week

### Couples



Both over 18	£121.05 a week
Either under 18	Get in touch

### Income Based Job Seeker Allowance Premiums



Disability Single	£36.20 a week
Disability Couple	£51.60 a week
Pensioner single (not income support)	£105.60 a week
Pensioner premium Couple	£157.65 a week



**Income Support** - You may still be receiving Income Support if you are:

- a carer.
- lone parent of a child under 5.
- or pregnant.

### Single person and lone parent standard allowance



Under 25	£61.05 a week
25 - pension age	£77 a week

### Couples



Both over 18	£121.05 a week
Either under 18	Get in touch

### Income Support Premiums



Disability Single	£36.20 a week
Disability Couple	£51.60 a week
Pensioner single (not income support)	£105.60 a week
Pensioner premium Couple	£157.65 a week



**Pension Credit** gives extra help to you if you are over the pension age and on a low income.

You can get Pension Credit even if you have other income, savings or own your own home. If you get Pension Credit it may give access to other help.

### Standard allowance



Single over pension age tops your income to	£182.60 a week
Couple both over pension age tops up to	£278.70 a week

### Additional payments



Severe Disability	£69.40 a week
Carers	£38.85 a week
First Child born before 6th April 2017	£66.85 a week
Child Standard Rate	£56.35 a week
Child with disabilities low rate	£30.58 a week
Child with disabilities high rate	£95.48 a week

**Pension Credits Savings Credit** - if you reached pension age before 6 April 2016 and you saved some money for retirement, such as a personal pension. You could get pension credit savings credits.



Maximum Saving Credit	£14.48 a week
Maximum Saving Credit	£16.20 a week



**Tax Credits** - There are two parts to this benefit. Working Tax Credit and Child Tax Credit. If you already receive one of these you may still claim for the other. Claims are assessed every year and paid 4 weekly.



### Working Tax Credits

These figures are used to calculate how much you may receive. It is not the amount you get. It is different for different people.

You will get a basic amount and 'extra' known as elements on top of this. How much you get depends on things like your circumstances and your income.



Your tax credits can go up or down if your family or work life changes.



Basic amount up to	£2,070
Couple or lone parent element up to	£2,125
30 hour element up to	£860
Disabled worker element up to	£3,345
Severe Disability element up to	£1,445



### Childcare element of Working Tax Credit

Childcare element 1 child up to	£175 a week
Childcare element 2 or more children up to	£300 a week



**Tax Credits - Child Tax Credits** can only be applied for if you already receive working tax credit.

Child Tax Credits will not affect your Child Benefit.



Amounts are for the whole year which are paid 4 weekly.



Family element	£544
Child element	£2,935
For each disabled child	£3,545
For each severely disabled child	£4,975

## 2 Child Rule



If you have Children **in most cases** you will get an additional amount for your first and second child, but not for any more children unless they were born before 06/04/2017.

There are times when this rule does not apply, please get advice.



You can still claim Child Benefit and other support such as free school meals for any additional children.



**Housing Benefits** - Is being replaced by Universal Credit unless you are over pension age or live in supported or temporary accommodation.

There are lots of circumstances that affect if you can get Housing Benefit.

## Housing Benefit if under Pension Age.

### Single person



Under 25	£61.05 a week
Over 25 to Pension Age	£77 a week
Entitled to Main phase Employment Support Allowance	£77.00 a week

### Lone Parent



Under 18	£61.05 a week
18 to Pension Age	£77 a week
Entitled main phase ESA	£77 a week

### Couples

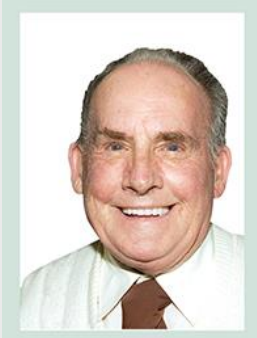


Both under 18	£92.20 week
One or Both 18 to Pension Age	£121.05 a week
Claimant entitled main phase Employment Support Allowance	£121.05 a week
Dependent Children	£70.80 a week (2 child rule)



## Housing Benefits if Over Pension Age

There are lots of circumstances that affect if you can get housing benefit and how much.



Single or lone parent – state pension age and over

£197.10 a week

Couple – one or both state pension age and over

£294.90 a week



Single or lone parent – reached state pension age on or after 1 April 2021

£182.60 a week

Couple – both reached state pension age on or after 1 April 2021

£278.70 a week



## Housing Benefits

You may get help with some or part of your rent. There is set amounts used to assess entitlement and what you get will depend on whether you rent privately or from social housing, and your personal financial situation.



**Premiums** are additional payments added to the standard payment depending on your circumstances. These amounts are used to find out how much you may receive.

The next page shows the housing benefit premiums you may get depending on your personal circumstances.





**Housing Benefits - Premiums** are additional amounts added to the standard allowance, depending on your situation. These amounts are then used to find out how much you may receive based on your income and/or Capital.



Family Premium Family Lone Parent Rate (if claimed before 1/2/2016)	£17.85 a week £22.20 a week
Disability Premium single Disability Premium Couple Enhanced Disability Single Enhanced Disability Couple Enhanced Disability Child	£36.20 a week £51.60 a week £17.75 a week £25.35 a week £27.44 a week
Severe Disability Premium Severe Disability Premium if both qualify	£69.40 a week £138.80 a week
Disabled Child Premium	£68.04 a week
Enhanced Disability	£27.44 a week
Carer	£38.85 a week
ESA Components Limited Capability for Work Limited Capability for Work Related Activity	£30.60 a week £40.60 a week



## Non Means Tested benefits

These can be paid because you qualify for them, and most non - means tested benefits ignore income and savings. Please get in touch with the Welfare Right team to find out more.

### Child benefit



Only or oldest child	£21.80 a week
Each other child	£14.45 a week

**Guardians allowance** This is only paid when children do not have parents.

Guardians allowance	£18.55 a week
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### Maternity Payments including

Standard rate (or 90% of wage)	£156.66 a week
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### Statutory Sick Pay



Sick Pay	£99.35 a week
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### Old State Pension (before 6th April 2016)

Pensioner Category A	£141.85 a week
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Pensioner Category B (spouse or partner)	£85 a week
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### New State Pension (after 6th April 2016)

State pension	£185.15 a week
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Residential or nursing home personal allowance	£24.90 a week
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### Bereavement Support payment

**Rates** depend on your personal circumstances, please get in touch to find out more.

Higher	£3,500 one off £350 a month
Lower	£2,500 one off £100 a month



## Non Means Tested benefits

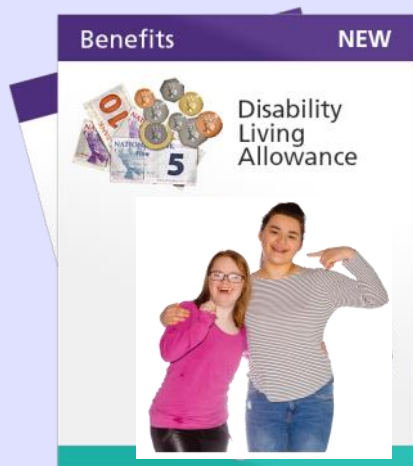
These can be paid because you qualify for them, and most non - means tested benefits ignore income and savings.

Please get in touch with the Welfare Rights team to find out more.

### Attendance Allowance (pension age).

Higher rate	£92.40 a week
Lower rate	£61.86 a week

### Disability Living Allowance applies only for under 16s.



Care Low	£24.45 a week
Care Medium	£61.86 a week
Care High	£92.40 a week
Mobility Medium	£24.45 a week
Mobility High	£64.50 a week

### Personal Independence Payments has replaced DLA for adults.



Daily Living standard	£61.86 a week
Daily Living enhanced	£92.40 a week
Mobility standard	£24.45 a week
Mobility enhanced	£64.50 a week

### Carers Allowance

Carers Allowance	£69.70 a week
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## Non Means Tested benefits

These can be paid because you qualify for them, and most non - means tested benefits ignore income and savings.

Please get in touch with the Welfare Right team to find out more.

### New style Job Seekers Allowance

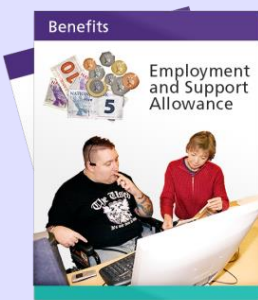
If you are unemployed or work less than 16 hours. This benefit needs you to have paid enough National Insurance in the 2 years before your claim. You can claim this benefit for up to 182 days.



Only Age 16- 24	£61.05 a week
Age 25 and over	£77 a week

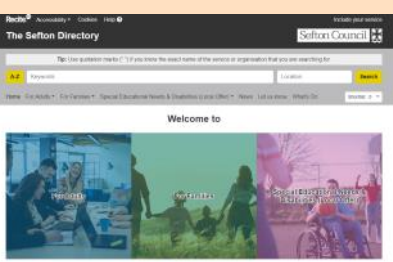
### Contributory New style ESA Employment Support Allowance

If you are ill or have a disability that limits your ability to work. This benefit needs you to have paid enough National Insurance in the 2 tax years before your claim.



Under 25 when being medically assessed by DWP	£61.05 a week
Over 25 when being medically assessed by DWP	£77 a week
Main Phase after assessment.	£77 a week
Work related activity component claims before 3rd April 2017	£30.60 a week
Support Component	£40.60 a week





# Support Services As well as the Welfare Rights Advice Service there is also.

Sefton Councils website has information to help with the cost of living. This are [Cost of Living](#) webpages. Or go to [sefton.gov.uk](http://sefton.gov.uk) and search for Cost of Living. It includes information about -

**ELAS** is the **E**mergency **L**imited **A**ssistance **S**cheme. It is to help people who are in need of immediate financial support because of an unexpected change. **Discretionary Housing Payment** is a pot of money that can be used in certain circumstances.

## Help with Council Tax

You can check on the website to see if you don't have to pay Council Tax or if you can pay less.

**A Cost of Living Factsheet** has been developed giving an overview of the type of support you may find useful.

Advice about keeping warm or paying your fuel bills. Help with saving money and reducing energy bills.

**Sefton Directory** is a website that has lots of information about services. These can give advice, guidance and information for

- Adults
- Families
- Special Needs and Disabilities (the Local Offer).



**More information can be found on the Welfare Rights Webpages on Sefton Council's website.**



<https://www.universal-credit.service.gov.uk>

**Universal Credit** helpline Tel: 0800 328 5644



jobcentreplus

Department for  
Work and Pensions

**New Style Employment Support Allowance**

Telephone: 0800 055 6688

**New Style Job Seekers Allowance**

Telephone: 0800 055 6688



Part of the Department  
for Work and Pensions

**Pension Credit** claim line Telephone: 0800 99 1234

State Retirement Pension 0800 731 7898



HM Revenue  
& Customs

**Child Benefit** helpline Telephone: 0300 200 3100

Tax Credits Telephone: **0345 300 3900**



Department  
for Work &  
Pensions

**Personal Independence Payment**

Telephone 0800 917 2222

**Attendance Allowance** helpline

Telephone: 0800 731 0122

**Carers Allowance** Unit 0800 731 0297

**Disability Living Allowance** 0800 121 4600