**A Quick Guide to Benefits**

There are a number of benefits that we, as Kinship Carers, may be able to claim to support us.

There are “**Legacy Benefits**” and Universal Credit (UC).

**The Legacy Benefits that are moving to UC are:**

* Child Tax Credits (CTC)
* Housing Benefit (HB)
* Income Support (IS)
* Income based Job Seekers Allowance (JSA)
* Income Related Employment and Support Allowance (ESA)
* Working Tax Credits (WTC)

Bear in mind that areas are all moving to UC for new claimants and people who notify them of a change of circumstances, and you may be in one of those areas. The Government states that “no person who transfers from a Legacy Benefit to UC will be worse off”……….

They are dependent on our status - Foster Carers, those with a SGO or Adoptive Parents, I will list some of the more common benefits available.

**Income Replacement Benefits**

1 - HB (or the element within UC) - This is to support people on low incomes living in rented accommodation.

2 - Working and Child Tax Credits (or the element within UC) - these are dependent on number of hours worked and earnings.

3 - Income Support (or the element within UC)  - to support the income of people on low income or none at all.

4- JSA (or the element within UC) - as it says, to give people looking for work some financial assistance.

5- ESA (or the element within UC) - to support people who are unable to work due to illness or disability.

All these benefits are subject to rules regarding earnings and capital.

**Disability Benefits**

1- Disability Living Allowance (DLA) - this is payable for children, under 16, who may need help with the extra costs in looking after them. The rates are from £22.00 per week to £141.10 per week.

2- Personal Independence Payment (PIP) - this is payable to people between the ages of 16 and 64, with needs that effect their daily living and the rates are as with DLA.

3 - Attendance Allowance - this is payable to people over 64 who need extra care, the rates are £55.65 or £83.10 per week.

In addition to this, if you are caring for someone you may be able to claim Carers Allowance, this is dependant of the level of the care the person being cared for needs, how many hours or care you give, your earnings and your age.

**Other Benefits**

1 - Child Benefit (CB) - those with a SGO or have adopted a child should be able to claim CB, however bear in mind that the Local Authority (LA) can make a reduction from any allowance they pay. For Foster Parents the fostering allowance includes the CB.

2 - State Pension - depending on your age and contributions made. You can check your state pension age at [www.yourpension.gov.uk/StatePension](https://deref-mail.com/mail/client/TD5Cla46mT8/dereferrer/?redirectUrl=http%3A%2F%2Fwww.yourpension.gov.uk%2FStatePension), you can also get a statement of your future State Pension by calling the Future Pension Centre on 0800 731 0175.

3 - Guardians Allowance - Payable if both parents have passed away or if one parent survives, and fulfils certain conditions.

4 - Pension Credit - a payment to top up the income of people over the State Pension age to an applicable amount.

5 - Winter fuel payment - for people over State Pension age.

6 - Council Tax Reduction - help with your Council Tax, each Local Authority (LA) has a different scheme and you would need to apply to your LA separately from any other claim.

This is just a brief overview and not an exhaustive list of benefits and the criteria are numerous and various.

Help is available, for those who are able to use a computer, you can do your own benefit check at [www.entitledto.co.uk](https://deref-mail.com/mail/client/0r2w9sFYz4E/dereferrer/?redirectUrl=http%3A%2F%2Fwww.entitledto.co.uk) or [www.turntous.co.uk](https://deref-mail.com/mail/client/mK3x12pjN4Q/dereferrer/?redirectUrl=http%3A%2F%2Fwww.turntous.co.uk). For those who are unable to do this themselves the local Citizens Advice can help.

*“A big Thank You to Colin Green for his valuable Quick Guide to Benefits”*