



Money

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

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Lone parents who are not working or are working less than 16 hours per week can claim Income Support (IS) or Jobseeker's Allowance (JSA). IS and JSA are paid every two weeks.

Income Support

IS is intended to ensure that no one's income is below a certain minimum amount. It is a means-tested benefit and is affected by other income. From 12th April 2010 all maintenance payments will be disregarded when calculating entitlement to IS.

You are entitled to IS if you are a lone parent and:

- you are 16 years or over;
- you are not working or are 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. Since October 2009 lone parents are no longer entitled to IS once their youngest child is 10 years old and from October 2010 it drops to 7 years old. Lone parents of a child receiving Disability Living Allowance (DLA), in receipt of Carer's Allowance or who are fostering children, can continue to claim IS. All other lone parents need to make a new claim for JSA.

If you work part time (under 16 hrs/wk), £20 of your net income is ignored in calculating your IS. Single mothers aged 16 years or over who are at school can claim IS in their own right. They can also claim Educational Maintenance Allowance (EMA) of £30 per week. The EMA does not affect IS, Housing Benefit or Council Tax Benefit.

Lone parents will be required to attend a work-focused interview as part of their IS 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 7-9 years old will attend interviews every three months.

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

2010-2011

Income Support Personal Allowances:

Lone Parent under 18 £51.85

Lone Parent 18 or over £65.45

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

Jobseeker's Allowance

See Factsheet 2 Jobseeker's Allowance.

Child Benefit (CB)

Anyone with dependent children can claim CB. CB for the 1st child is £20.30 and for subsequent children is £13.40.

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

Child Tax Credit (CTC)

If you receive IS or JSA for yourself, the money you get for your children is CTC. This is administered by HM Revenue & Customs and can be claimed directly from them, or via Jobcentre Plus, when making a claim for IS. 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) £44.17

Disabled Child Element £52.08

(for child in receipt of DLA)

Severely Disabled Child Element

£21.00

(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 CB.

Free School Meals, Health Benefits, etc.

If you are on IS, income-based Jobseeker's Allowance (ibJSA), income-based Employment & Support Allowance (ibESA), or receiving CTC while working less than 16 hours per week and earning less than £16,190 or maximum WTC, you can claim free school meals. If you are on IS 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 £15,276 (2009-2010 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, don't pay prescription charges and don't live in a nursing/residential home.

Abolition of Prescription Charges

From April 2010 prescription charges will be reduced to £3, with a total abolition of the charges in 2011.

For single prescriptions, the costs will be:

April 2010, £3

April 2011, free

Pre-paid Prescription Certificates (PPCs), are for people who need a regular supply of medication and are available for either a 4 or 12 month period and cover all prescriptions needed within that period.

4 Month PPCs:

April 2010, £10

April 2011, free

12 Month PPCs:

April 2010, £28

April 2011, free

Help with Housing Costs

(See Factsheet 8.)

Social Fund

Funeral Expenses - The cost of a plain funeral - if in receipt of IS, ibJSA, CTC at a rate that exceeds the family element, WTC that includes the disability or severe disability element, irESA, Housing Benefit (HB) or Council Tax Benefit (CTB). Claim within three months of the date of the funeral (on form SF200 from Jobcentre Plus).

Cold Weather Payment - if you receive IS, ibJSA or irESA 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 normally £8.50 for each week during a period of cold weather but can be increased during periods of extreme economic hardship to £25. Watch for official announcements.

Budgeting Loan - Available for; buying furniture, clothing, paying rent in advance, expenses, costs of looking for work, certain consumer debts if related to the above.

- Qualifying benefits: IS, ibJSA or irESA 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 IS depending on other debt repayments. The maximum repayment period is 78 weeks (104 weeks in exceptional circumstances).

For more information on any of the above, or for an application form, contact 0845 608 8763.

Discretionary Payments

Each type of grant or loan now has a separate application form. Repeat applications can be made 28 days after the last claim but there is a limit to the amount you can receive.

Community Care Grants - People on IS or ibJSA can claim a Community Care Grant to help set up home after being in care or in 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 IS and no interest is charged on the loan. If you make 3 or more claims for a crisis loan you may be asked to attend an interview at your local Jobcentre Plus. If the loan is to replace a benefit you have claimed and not yet received you will not have to attend these interviews. Call 0800 0328366 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 Claim Line

Tel: 0800 055 6688

Open Monday-Friday 8am - 6pm

Disability Benefits Enquiry Line

Tel: 0800 882 200

Open Monday - Friday, 8.30am - 6.30pm

Saturday - 9am-1pm

Tax Credit Helpline:

Tel: 0845 300 3900

Open Monday - Saturday, 8.30am - 8pm

Child Benefit Helpline:

Tel: 0845 302 1444

Open Monday - Saturday, 8.30am - 8pm

National Debtline:

For free debt advice contact;

Freephone: 0808 808 4000

Open Monday-Friday, 9am - 9pm

Saturday, 9.30am-1pm

Outside office you can leave a message requesting an information pack.