Going back to work

Returning to work
If you want to start or return to work there are lots of things to consider and many schemes that can help you as a carer.

If you’ve been recently bereaved or your caring responsibilities have come to an end because the person you were looking after has gone into a care or nursing home you may need time to adjust to your new circumstances. The pages below summarise the options available.

There is a range of back-to-work benefits available including:
• mortgage interest run-ons
• extended payment of Housing Benefit and Council Tax Benefit
• job grants
• adviser discretions grants
• Return to Work Credit
• In Work Credit.

There are also rules about going back onto the rate of benefit you were on before you gave up work. This means you can try working without having to go back on to benefit at a lower rate. For more information see Back to work benefits.

Training
Jobcentre Plus can help you access training schemes to update your skills or help you learn new ones. You may also be eligible for a ‘Professional and Career Development Loan’. This is a bank loan of between £300 and £10,000 to fund the cost of learning that enhances your job skills or career prospects.

Other sources of help include, the National Careers Service offers careers and skills advice on 0800 100 900. Help is available over the phone, online, or face to face.

Work schemes
In addition, Jobcentre Plus runs a range of schemes including:
• work trials
• Access to Work
• employment on trial.

Department of Work and Pensions
New Benefit Claims
T: 0800 055 6688

JobCentre Plus
T: 0845 6060 234

Carers UK Adviceline
T: 0808 808 7777
E: adviceline@carersuk.org

Carers Direct
T: 0808 802 0202

National Careers Service
T: 0800 100 900
Back to work benefits
If you or the person you are looking after plan to go into paid employment you may lose benefits you are currently receiving.

There are some benefits which continue, at least for a time, once you go back to work. You may be able to access grants that are designed to be incentives to encourage people back into paid work and to stay in paid work.

Some of this help is available if you are already in paid work but want to increase your hours which would mean that you are no longer entitled to existing benefits.

Help with paying for housing
You can continue to receive help with mortgage interest or payment of Housing Benefit and Council Tax Benefit for a period of time after going into paid work.

Mortgage interest can continue to be paid if you or your partner were in receipt of income-based Jobseeker’s Allowance or Income Support for at least 26 weeks before going into full-time paid work. Full-time work means a minimum of 16 hours or 24 hours depending on the circumstances. Alternatively, you may be able to get mortgage interest run on. You may get this if other benefits are stopping because you are returning to work. If you qualify you will be paid mortgage interest run on for the first four weeks you are in full-time work.

Extended payments of Housing Benefit and Council Tax Benefit
If you or your partner were in receipt of income-based Jobseeker’s Allowance or Income Support for at least 26 weeks before going into full-time paid work you can continue to receive Housing Benefit and Council Tax Benefit for four weeks.

Return to work credit after a period of ill-health
Return to work credit is a payment of £40 a week which is paid for up to 12 months. You may be eligible if you go back to work after a period of ill-health, as long as you have been claiming certain benefits. Those benefits include Incapacity Benefit, Employment and Support Allowance and Income Support paid because of sickness or disability.
To qualify you must work at least 16 hours a week in a job that is expected to last for more than five weeks. You must earn no more than £15,000 per year. Return to work credit is a non-taxable payment and does not count as income for the purposes of Housing Benefit or Council Tax Benefit. You may be able to claim Working Tax Credit and Child Tax Credit at the same time.

There will be no new awards of return to work credit from October 1, 2013, but existing payments will continue for up to a year as long as you continue to be eligible for payment. This means that to be eligible you must be getting qualifying benefits by July 1, 2013. People who get return to work credit before October 1, 2013, will continue to be paid until they are no longer eligible or have received their full 52 weeks of payments.

In work credit
This is similar to the return to work credit but targeted at lone parents. It’s a tax-free payment of £40 per week (£60 per week in London) for parents bringing up children alone who work at least 16 hours a week. It is payable for up to 12 months. The job must be expected to last for five weeks or more. In work credit cannot be paid at the same time as return to work credit.

The advisers’ discretionary fund
Personal advisers at Jobcentre Plus offices have discretion to award a payment from this fund. Payments can be made, for example, to buy a new suit to attend an interview or to help pay initial childcare and travel costs. To be eligible you must be on a New Deal scheme or entitled to certain benefits, such as Jobseeker’s Allowance, Income Support or Carer’s Allowance.

In work emergency discretionary fund
This is a discretionary fund available to help people who move into work of 16 or more hours per week and have a financial emergency that puts them at risk of having to leave work. You could receive payments of up to £300 from your personal adviser at the Jobcentre during the first 26 weeks of your employment.

The official government source of information about benefits is www.gov.uk.
Help getting work

Jobcentre Plus can provide help to get a job. This might include being able to try out a job or help with equipment and adaptations to help you or the person you are looking after to get back into or begin work again. Some of this support is only available to carers or people who themselves have a disability or long-term health problem.

Remember, as a carer you have a right to a carers’ assessment, and the person you are looking after has a right to an assessment of their own needs. The local authority of the person you are looking after should take into account your desire to start work. It should take your desire to start work into account when planning the support you will get as a carer. If you do not feel that you are getting enough support then seek help.

In addition, if you are a carer you have the right to request flexible working. This might make it easier for you to juggle working and caring.

Benefits while at work

You may be eligible to still receive some benefits even after starting work. These will depend on the amount of hours that you work and the amount of money that you earn. For example you can still receive Carers Allowance providing that you do not earn over £100 per week and are still providing at least 35 hours of care per week.

Working 16 hours per week or more

INCOME SUPPORT (IS):

In order to be entitled to IS you must not work 16 or more hours per week. However you can still get the benefit if you work 16 or more hours per week or your partner works 24 or more hours/week if one of the following applies.

- You are a carer who looks after a person who gets a qualifying benefit (DLA care component of high or middle rate, AA or PIP at either rates) or you get Carer’s Allowance.
- You are a foster carer or you are paid by local authority or a health body to provide respite care in your home to someone who lives with you.
- You are working as a childminder in your home.
- You are a volunteer or work for a charity if you receive a payment that covers only your expenses.
- If you are on a government scheme that helps people into self-
employment.
  • Engaged on a scheme where you are paid training allowance.
  • Work as a counsellor
  • Work as a part time firefighter or lifeboat person

Keep in mind that any earnings are taken into account in the usual way.

**WORKING TAX CREDIT (WTC):**
You are entitled to WTC if:
  • you’re aged 16 or over
  • you work a certain number of hours a week
  • you get paid for the work you do (or expect to)
  • your income is below a certain level

The basic amount of Working Tax Credit is up to £1,920 a year - you could get more (or less) depending on your circumstances and income.

**What you’ll get**
You get a basic amount and extra (known as ‘elements’) on top of this.

How much you get depends on things like your circumstances and income.

The basic amount is up to £1,920 a year.

<table>
<thead>
<tr>
<th>Element</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re a couple applying together</td>
<td>Up to £1,970 a year</td>
</tr>
<tr>
<td>You’re a single parent</td>
<td>Up to £1,970 a year</td>
</tr>
<tr>
<td>You work at least 30 hours week</td>
<td>Up to £790 a year</td>
</tr>
<tr>
<td>You have a disability</td>
<td>Up to £2,855 a year</td>
</tr>
<tr>
<td>You have a severe disability</td>
<td>Up to £1,220 a year (on top of the disability payment)</td>
</tr>
<tr>
<td>You pay for approved childcare</td>
<td>Up to £122.50 (1 child) or £210 (2 or more children) a week</td>
</tr>
</tbody>
</table>

**How you’re paid**
Money is paid directly into your bank or building society account, every week or 4 weeks.

If you’re a couple, you must choose one account.

Department of Work and Pensions
New Benefit Claims
T: 0800 055 6688

JobCentre Plus
T: 0845 6060 234

Carers UK Adviceline
T: 0808 808 7777
E: adviceline@carersuk.org

Carers Direct
T: 0808 802 0202
Usually, you’re paid from the date of your claim up to the end of the tax year (5 April).

**If your circumstances change**
Your tax credits can go up or down if your family or work life change - you must report these changes to the Tax Credit Office. For example, you start a new job or you’re laid off work.

**Eligibility**
Eligibility depends on your age and how many hours of paid work you do a week. Your income and circumstances will also affect how much you get.

**Your age**
You must be 16 or over to qualify.

**Hours you work**
You must work a certain number of hours a week to qualify.

<table>
<thead>
<tr>
<th>Circumstance</th>
<th>Hours a week</th>
</tr>
</thead>
<tbody>
<tr>
<td>25 to 59</td>
<td>At least 30 hours</td>
</tr>
<tr>
<td>60 or over</td>
<td>At least 16 hours</td>
</tr>
<tr>
<td>Disabled</td>
<td>At least 16 hours</td>
</tr>
<tr>
<td>Single with 1 or more children</td>
<td>At least 16 hours</td>
</tr>
<tr>
<td>Couple with 1 or more children</td>
<td>Usually, at least 24 hours* (with 1 of you working at least 16 hours)</td>
</tr>
</tbody>
</table>

**Your pay**
The work must last at least 4 weeks and must be paid. This can include payment in kind (eg farm produce for a farm labourer) or where you expect to be paid for the work.

**Exceptions**
The following doesn’t qualify as paid work:
- money from a ‘Rent a Room’ scheme
- money paid for work done while in prison
- money paid to you as part of an Employment Zone Programme
Your income
There’s no set limit for income because it depends on your circumstances (and those of your partner). For example, £18,000 for a couple without children or £13,000 for a single person without children - but it can be higher if you have children, pay for approved childcare or one of you is disabled.

Working under 16h/week

If you’re new to tax credits, contact the Tax Credit Helpline for a claim form. It takes up to 2 weeks to arrive.

Working under 16 hours per week

JOBSEEKERS ALLOWANCE (JSA)

To get Jobseeker’s Allowance (JSA) you must:
• be 18 or over but below State Pension age - there are some exceptions if you’re 16 or 17
• not be in full-time education
• be in England, Scotland or Wales
• be able and available for work
• be actively seeking work
• work on average less than 16 hours a week
• go to a JSA interview

Also, to get income-based JSA you (and your partner if you have one):
• must usually work less than 24 hours a week (on average)
• must have £16,000 or less in savings

There are certain eligibility rules for lone parents who want to claim JSA.

Your income
Your household income can affect how much income-based JSA you get. Income includes money from savings (if you have more than £6,000), pensions and earnings.

Self-employed
You can’t usually get contribution-based JSA if you’re self-employed. You must have paid enough Class 1 National insurance, and self-employed people pay Class 2 or 4. You could get income-based JSA, tax credits or Employment and Support Allowance instead.
16 to 17 years olds
JSA isn't usually paid to 16 or 17 year olds or people in full-time education, except in certain circumstances. Contact your local Jobcentre Plus for advice.

18 to 19 year olds
You usually can't get JSA if:
• you are in full-time education
• your parents receive Child Benefit for you
You may be able to get Income Support. If you've just left education, wait until your Child Benefit ends before applying for JSA.

Full-time students
Full-time students can't usually get JSA until their course has officially finished - check the date with your college or university. You may be able to claim JSA during the summer holiday if you have children.

You can usually do an Open University course or short course (2 weeks or less) without it affecting your JSA - tell Jobcentre Plus before you start.

Part-time students
You can get JSA while studying part-time if you can combine your course with a job, or are willing to give up your course for a job.

INCOME SUPPORT (IS):
Income Support is extra money you may be able to get if:
• you have no income or a low income
• you're working less than 16 hours a week
• you haven't signed on as unemployed
• You must meet specific conditions to get Income Support.

The actual amount you get depends on your circumstances, but if you qualify and have no income you could get £56.80 a week.

You can claim Child Tax Credit if you claim Income Support and have children.

What you'll get
You get a basic payment (a 'personal allowance') and extra payments (premiums) on top of this. Your income and any savings (over £5,999) can affect how much you get.
<table>
<thead>
<tr>
<th>Status</th>
<th>Age</th>
<th>Weekly payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>16 to 24</td>
<td>£56.80</td>
</tr>
<tr>
<td>Single</td>
<td>25 or over</td>
<td>£71.70</td>
</tr>
<tr>
<td>Lone parent</td>
<td>16 to 17</td>
<td>£56.80</td>
</tr>
<tr>
<td>Lone parent</td>
<td>18 or over</td>
<td>£71.70</td>
</tr>
<tr>
<td>Couples</td>
<td>Both under 18</td>
<td>£56.80</td>
</tr>
<tr>
<td>Couples</td>
<td>One under 18, the other 18 to 24</td>
<td>£56.80</td>
</tr>
<tr>
<td>Couples</td>
<td>One under 18, the other 25 or over</td>
<td>£71.70</td>
</tr>
<tr>
<td>Couples</td>
<td>Both 18 or over</td>
<td>£112.55</td>
</tr>
</tbody>
</table>

**Premiums**
You can get between £15.15 and £119 extra depending on your circumstances - eg if you're a pensioner, disabled or a lone parent with a disabled child.

**How you're paid**
All benefits, pensions and allowances are paid into an account, eg a bank account.

Payment will usually be made within 2 weeks as long as you provide all the evidence needed.

*The benefit cap puts a limit on the total amount of benefit that most people aged 16 to 64 can get. The benefit cap started to affect some local councils from 15 April 2013.*

**Eligibility**
To qualify for Income Support you must be all of the following:
- between 16 and Pension Credit qualifying age
- pregnant, or a carer, or a lone parent with a child under 5 or, in some cases, unable to work because you're sick or disabled
- on a low income
- working less than 16 hours a week (and your partner works no more than 24 hours a week)
- living in England, Scotland and Wales - there are different rules for Northern Ireland
You don’t need a permanent address, e.g., you can still claim if you sleep rough or live in a hostel or care home.

You might still qualify if you do unpaid volunteer work or go on parental or paternity leave. Also, you qualify if you’re age 19 or younger, in full-time secondary education (including A levels) and one of the following:

- a parent
- not living with a parent or someone acting as a parent
- a refugee learning English

You can also qualify up until the age of 21 if you’re one of the above, are orphaned or estranged from your parents and enrolled in education.

**When you won’t qualify**

Usually, you won’t qualify if you:

- have savings above £16,000
- need permission to enter the UK
- get Jobseeker’s Allowance or Employment and Support Allowance
- are a young person being looked after by a local authority

**How to claim**

You can apply for Income Support:

- by phone
- by post - send a claim form to your local Jobcentre Plus

**What you need to know**

You can claim Income Support for yourself and your partner, if they haven’t already made a claim.

You need to provide details about your income, the income of any partner, where you live and who lives with you.

**EMPLOYMENT AND SUPPORT ALLOWANCE (ESA):**

If you’re ill or disabled, Employment and Support Allowance (ESA) offers you:

- financial support if you’re unable to work
- personalised help so that you can work if you’re able to
- You can apply for ESA if you’re employed, self-employed or unemployed.

You might be transferred to ESA if you’ve been claiming other benefits like Income Support or Incapacity Benefit.
What you’ll get
You can get financial support and work-related support through Employment and Support Allowance (ESA).

Financial support

<table>
<thead>
<tr>
<th>Time period</th>
<th>Circumstance</th>
<th>Weekly amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 13 weeks</td>
<td>Under 25</td>
<td>£56.80</td>
</tr>
<tr>
<td>First 13 weeks</td>
<td>25 or over</td>
<td>£71.70</td>
</tr>
<tr>
<td>From 14 weeks</td>
<td>Work Related Activity Group</td>
<td>Up to £100.15</td>
</tr>
<tr>
<td>From 14 weeks</td>
<td>Support Group</td>
<td>Up to £106.50</td>
</tr>
</tbody>
</table>

How much you get depends on your circumstances (eg income) and the type of ESA you qualify for:
- contribution-based ESA - usually you get this if you’ve got enough National Insurance contributions (NICs)
- income-related ESA - usually you get this if you’re on a low income or you don’t have enough NICs

After 13 weeks of ESA you’ll be put into a group.

Work-Related Activity Group
You have to go to regular interviews with an adviser. The adviser can help with things like job goals, improving your skills, work-related issues.

Benefit sanctions
Your ESA can be reduced if you don’t go to interviews or do work-related activity as agreed with your adviser. The reduction can continue up to 4 weeks after you’ve gone to the interview.

You’ll get a ‘sanction letter’ that says you haven’t gone to an interview and your benefit may be affected. Tell your ESA adviser if you have a good reason for missing the interview.

You’ll get another letter if the decision is made to give you a sanction. Your benefit will only be affected once a decision has been made.

If you get a sanction:
- the letter tells you how to appeal
- you can also ask for a ‘hardship payment’
Support Group
You don’t have to go to interviews, but you can ask to talk to a personal adviser if you want to. You’re usually in this group if your illness or disability severely limits what you can do.

How you’re paid
All benefits, pensions and allowances are paid into an account, e.g. your bank account.

Eligibility
You may get Employment and Support Allowance (ESA) if your illness or disability affects your ability to work and you’re:
• under State Pension age
• not getting Statutory Sick Pay or Statutory Maternity Pay and you haven’t gone back to work
• not getting Jobseeker’s Allowance
You can apply for ESA if you’re employed, self-employed, unemployed or a student on Disability Living Allowance.

You may get ESA if you’ve lived or work abroad and paid enough National Insurance (UK or equivalent).

Working and claiming ESA
Usually your ESA isn’t affected if you:
• work and earn up to £20 a week
• work and earn up to £99.50 a week doing work supervised by someone from a local council or voluntary organisation
• work less than 16 hours a week, earn up to £99.50 a week for up to 52 weeks
This is called ‘permitted work’.

You can also do ‘supported permitted work’ for less than 16 hours a week and earn up to £99.50 a week if your illness or disability very severely limits your ability to work.

Supported permitted work is supervised by someone from a local council or a voluntary organisation whose job it is to arrange work for disabled people.

You must tell the Department of Work and Pension (DWP) if you start doing permitted work. They will send you form PW1 to fill in and send back to them.
Any volunteer work you do needs to be reported and can affect your ESA.

**Your income and savings**
Your income may affect your income-related or contribution-based ESA. Income can include:
- you and your partner’s income
- savings over £6,000
- pension income
You won't qualify for income-related ESA if you have savings over £16,000.

**Work Capability Assessment**
You’ll be asked to fill out the ‘Limited capability for work questionnaire’ during the application.

During the first 13 weeks of ESA you might also have to go to a Work Capability Assessment. This is to see if your illness or disability affects your ability to work, and can include a medical assessment.

You'll get a letter explaining what to do. Your benefit may be stopped if you don't go.

You may be able to get a recording of the assessment.

**Universal Credit**
A new benefit called Universal Credit started to be introduced in some areas of the country from 29 April 2013. If you get Universal Credit, it might affect how much you get from other benefits.

**How to claim**
The quickest way to apply for Employment and Support Allowance is by phone.

Contact centre numbers
Telephone: 0800 055 6688

You can also post form ESA1 to your local Jobcentre Plus office. The interactive version of form ESA1 can be filled out on a computer.
What you need to claim
You'll need the following when you make a claim:
• National Insurance number
• medical certificate
• GP's address and phone number
• home and mobile telephone numbers
• mortgage or landlord details
• council tax bill
• employer's address and telephone number and dates of employment or last day worked
• bank account details
• details of any other money you are getting, eg benefits or sick pay