

Factsheet

For single parents in England and Wales April 2017

Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Benefits and tax credits for ill health or disability

This factsheet lets you know what you can claim if you have a health condition or a disability. Whether you are working, thinking of working or you're considering giving up work, this factsheet tells you what benefits and tax credits you're entitled to. There are details of useful organisations at the end of the factsheet.

The rules for claiming benefits can be complicated. For information tailored to your circumstances call the Gingerbread Single Parent Helpline on 0808 802 0925. Calls are free.

Universal credit is a new benefit system that will replace many of the current benefits and tax credits. Some families with children who are claiming benefits for the first time in selected jobcentres will now claim universal credit instead of many of the existing benefits. For more information on universal credit and how it may affect your family you can visit the [Gingerbread](#) website.

What financial help is available?

Statutory sick pay

This is paid by your employer for up to 28 weeks for a period of sickness lasting four days or more. You're not paid for the first three days of sickness. You must normally earn at least £113 a week to be entitled. If you are entitled, you can get up to £89.35 a week. After the first seven days, you need to provide a medical certificate to your employer to get statutory sick pay.

Some employers pay occupational sick pay on top of this, so it is worth checking with your employer as you may be entitled to more than the amounts listed above.

Working tax credit

You might be able to get working tax credit for up to 28 weeks, including help with childcare costs, if you are off work due to ill health or disability, and you get statutory sick pay or employment and support allowance. You could qualify for an extra amount called a disability element when you return to work.

Employment and support allowance

This benefit is available if you can't work because of illness or disability. You can claim whether you have been in work or not. You may want to claim if you're employed but don't qualify for statutory sick pay, or if you're self-employed.

You can make a claim over the phone. You need to provide a medical certificate called a 'fit note' from your doctor after the first seven days of your claim.

For more information on claiming employment and support allowance, see page two.

Income support

You can claim income support on the basis of being a single parent if your youngest child is under the age of five. If you can't work because of ill health or disability, you might have the choice of claiming income support or employment and support allowance. You should get advice about which is better, depending on your circumstances.

Jobseeker's allowance

If you can't claim employment and support allowance or income support, you could claim jobseeker's allowance instead. You would need to be available for and actively seeking work. As a single parent you can place restrictions on the hours you're available for work due to your childcare commitments. You can have up to two weeks' sickness a year whilst claiming jobseeker's allowance. In some circumstances it is possible to receive JSA for up to 13 weeks of sickness.

Personal independence payment

This is a benefit for adults with a disability who need help with their daily living, or find it difficult to get around. It replaces disability living allowance for people aged 16 to 64. You can get the payment if you have a physical or mental disability, or both.

If you get the personal independence payment you could be entitled to additional amounts of other benefits and tax credits. The benefit isn't means-tested; you can claim if you're working or not working, and it doesn't matter how much you earn or if you have any savings.

Housing benefit

This is paid to help with rent payments. It can be claimed whether you are working or not working, dependent on your income. If your income has reduced due to ill health or disability you should check whether you're entitled to it, or if your payments should increase. Contact your local council to make a claim or to let them know about your change in circumstances.

Help to pay mortgage interest

You might get help with your mortgage interest if you're claiming:

- Income support
- Employment and support allowance (income-related)
- Jobseeker's allowance (income-based).

This is called 'support for mortgage interest'. To make an application, contact Jobcentre Plus.

After making a claim, there is a waiting period of 39 weeks before you can receive payments. The amount you receive may not cover all of your monthly mortgage payment so you may need to discuss with your mortgage lender how you can deal with the shortfall.

If you are claiming universal credit you may qualify to receive similar payments to help you pay your mortgage interest, depending on your circumstances. You cannot get this help if you are working and receiving universal credit.

Ensure that you give full details of your mortgage costs and any service charges you pay when you make your application for universal credit.

Incapacity benefit

Incapacity benefit is being phased out and all claimants will be reassessed for employment and support allowance. If you currently receive incapacity benefit, you'll be contacted by Jobcentre Plus for a new medical assessment.

Employment and support allowance

Can I claim employment and support allowance?

To qualify you must:

- Have a 'limited capability for work'
- Not be working (apart from 'permitted work'), or be absent from work due to ill health or disability and not entitled to statutory sick pay from your employer

Note: 'permitted work' can be a complex area. Please call our helpline if you are working or want to work while claiming ESA. If you've been told to claim universal credit you can visit the [Gingerbread website](#) for more information or call our helpline.

What happens when I claim employment and support allowance?

The assessment phase

The first 13 weeks of receiving employment and support allowance are called the 'assessment phase'. During this phase you will usually need to submit fit notes from your doctor on a regular basis and you will be required to undergo the 'work capability assessment' (see below). The assessment phase is extended if there is a delay in getting an appointment for the assessment.

During this phase you will be paid the basic rate of employment and support allowance, which is £73.10 a week. If you are a pensioner or get certain disability or carers' benefits, this might be further increased.

If you have claimed ESA before and have been found not to have a limited capability for work then you will need further advice. Call our helpline, or one of the organisations listed on page seven.

The work capability assessment

The assessment is to decide whether you get employment and support allowance, and if you need to do work-related activity as part of your claim.

Before you have an assessment you are usually sent a questionnaire to fill in, which will ask about your health. You may then have a face-to-face assessment with a health professional working on behalf of the Department for Work and Pensions.

A limited capability for work?

This is the first part of the assessment, and decides whether you get employment and support allowance. You score points depending on the level of your health problems across a range of activities. If you score 15 points or more, you are assessed as having a limited capability for work. This means that your ability to undertake paid work is limited by your illness or disability.

If you are found not to have a limited capability for work you will no longer be entitled to employment and support allowance and will need to claim a different benefit, such as jobseeker's allowance, income support or universal credit.

If you think the decision is wrong, you can ask for it to be reconsidered – you need to do this within a month of the decision being made. If you still disagree with the decision after it has been reconsidered you can appeal. During this appeal stage you may be able to claim ESA but you cannot do this during the earlier reconsideration period.

A limited capability for work-related activity?

The second part of the test looks at a range of activities relating to your physical and mental health. You are assessed on how well you can complete these activities.

You are then put in one of the following groups:

- The work-related activity group
- The support group.

The work-related activity group

In this group you will be expected to take part in work-focused interviews with a Jobcentre Plus adviser. You should receive support to help you prepare for suitable work. You will receive the basic rate of £73.10 per week if you made your claim after 1st April 2017.

If you made your claim for employment and support allowance **before** 1st April 2017 you will receive an extra amount of employment support allowance, called the work-related activity component.

Please call our helpline for further advice if you made your claim before 1st April 2017 or if you think you should have claimed employment and support allowance before this date but did not do so.

The support group

You will be in the support group if it's decided that your illness or disability has a severe effect on your ability to work. You will not be expected to take part in any work, although you can do so on a voluntary basis.

You will receive an extra amount of employment and support allowance of £36.55 a week. This means the total amount of employment and support allowance you receive each week is £109.65. If you are claiming income-based employment and support allowance you will also receive the enhanced disability premium of £15.90. This will increase your total employment support allowance to £125.55 per week.

Some people, for example those who are terminally ill, are automatically found to have a limited capability for work-related activity and are put in the support group without going through this part of the test.

Work-focused interviews

If you are in the work-related activity group, you will have to attend work-focused interviews. You will make an action plan to say what steps you are willing to take to improve your job prospects.

At each interview you will meet a personal adviser to identify what support you might find useful to help you move towards work, training or education.

If you're likely to start work very soon, make sure you tell jobcentre plus as you should not have to attend work-focused interviews.

If you're in the support group you don't have to attend work-focused interviews.

What happens if I don't attend an interview?

Part of your employment and support allowance can be stopped if you don't attend a work-focused interview without a good reason. This is called a sanction. It is very important to let the Jobcentre know if you are unable to attend a meeting or interview, and to tell them why you cannot attend.

The basic allowance of your employment and support allowance (£73.10 a week) can be stopped until you attend the work-focused interview, and will continue to be stopped for a further:

- One week, for your first sanction
- Two weeks, for your second sanction
- Four weeks, for the third or subsequent sanctions, if this is within 12 months of the previous failure.

You can appeal against a sanction decision, for example if you had a good reason for not attending the interview. For example, being too ill to attend would be a good reason.

See our factsheet [Sanctions](#) for more information.

Doing voluntary or paid work

It is possible to do a limited amount of paid or voluntary work and claim employment and support allowance. There are strict limits on how many hours you can work and the money you can earn. Get advice before starting any voluntary or paid work if you are claiming or intend to claim employment and support allowance.

I am thinking of leaving work due to sickness

If your youngest child is aged five or over

If you are too sick to work, you should claim employment and support allowance. You could also claim housing benefit to help with your rent.

If you have a mortgage, you could claim help with your mortgage interest payments after you have been claiming employment and support allowance for 39 weeks.

If you leave work and are turned down for employment and support allowance you could claim jobseeker's allowance or universal credit instead.

If you do claim jobseeker's allowance or universal credit you will have to show you left work for a good reason. Being too ill to work will usually be accepted as a good reason.

If your youngest child is under the age of five

You can claim either income support, universal credit or employment and support allowance. You can't claim them at the same time. You might get more money overall if you claim employment and support allowance but you should get advice about which to claim in your circumstances.

Useful organisations

Citizens Advice

England: 03444 111 444

Wales: 03444 77 20 20

www.citizensadvice.org.uk

Information and advice on a wide range of issues including benefits and tax credits.

Civil Legal Advice

0345 345 4345

<https://www.gov.uk/civil-legal-advice>

Can assess your eligibility for legal aid and signpost to local sources of help.

Disability Rights UK

0300 555 1525 **Personal budgets helpline**

(this line does not give information about benefits)

0808 800 0082 Equality Advisory Support Service (EASS)

0800 328 5050 Disabled Students Helpline

www.disabilityrightsuk.org

Organisation that works on behalf of people with a disability or health condition and runs the above helplines.

Scope

0808 800 3333

www.scope.org.uk

Contact Scope for information, advice and support on disability issues.

Mencap Direct

0808 808 1111

www.mencap.org.uk

Information and advice for people with a learning disability, families and carers, and to find the right support and Mencap services in your area.

HM Revenue and Customs Tax Credit Helpline
0345 300 3900

<https://www.gov.uk/claim-tax-credits>

For information about tax credits, to report a change in circumstances and to make a claim.

Jobcentre Plus

0800 055 6688 Benefit claim line

0800 012 1888 Benefit claim line – Welsh language

<https://www.gov.uk/contact-jobcentre-plus/contact-jobcentre-plus>

Processes welfare benefit claims.

Working Families

0300 012 0312

www.workingfamilies.org.uk

Advice on benefits and employment law.

RNIB Helpline

0303 123 9999

www.rnib.org.uk

Information, advice and support for blind and partially sighted people.

Action on Hearing Loss information line

0808 808 0123

0808 808 9000 Textphone

www.actiononhearingloss.org.uk

Provides free, confidential and impartial information to deaf and hard of hearing people, their families, friends, and professionals.

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

www.gingerbread.org.uk

Provides free, confidential advice for single parents. No matter the challenge – around your finances, contact arrangements or help you could receive – our trained advisers are here with tailored advice that works for you.

One Parent Families Scotland Lone Parent Helpline

Freephone 0808 801 0323

www.opfs.org.uk

Run by our partner organisation, One Parent Families Scotland, the Lone Parent Helpline provides free, confidential advice and information for single parents in Scotland.

More from Gingerbread

The following related Gingerbread factsheets for single parents are also available:

- > [Benefits and tax credits if you work 16 hours a week or more](#)
- > [Claiming income support and other benefits](#)
- > [Claiming jobseeker's allowance and other benefits.](#)

Download them from our [website](#) or call 0207 428 5400 to request them

Become a Gingerbread member

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our [website](#), call 0800 018 4318 or email membership@gingerbread.org.uk

Gingerbread
Single parents, equal families

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC, The Big Lottery and other funders and is accredited by the Helplines Partnership.

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