

Help for Ukrainians

We are an independent charity specialising in providing confidential advice to help people find a way forward with their problems. Our advice is free and confidential and covers benefits, employment, housing, debt management, family and other areas. You can find a lot of useful information, including how to contact us, on our website: <https://citizensadvicebucks.org.uk/>

Ми пропонуємо мовний переклад на українську на нашу консультаційну лінію (0808 278 7938)
Працює з понеділка по п'ятницю, 9:30-16:30.



**citizens
advice**

Bucks

Benefits

The UK has a welfare system which is designed to help those who face financial hardship, or who have specific needs. The main benefits available to you are:

- **Universal Credit** – a payment for those of working age, to help with your living costs if you're on a low income. You could be working (including self-employed or part time) or be out of work;
- **Pension Credit** – extra money to help with your living costs if you are over the age of 66 and on a low income.
- **Disability benefits** – extra money to help with additional costs if you have a long term physical or mental health condition or disability.
- **Child benefit** - a universal benefit for parents or guardians of children aged under 16 or under 20 and still in education.

There are also other benefits which you may be entitled to according to your particular circumstances. Citizens Advice can help you find out which benefits you can claim. You can also get help from your local Job Centre Plus.

Depending on your situation, you may wish to use one of the following online benefits calculators to check what benefits you can get:

- **Turn2Us**: <https://benefits-calculator.turn2us.org.uk/>
- **Entitledto**: <https://www.entitledto.co.uk/?e2dwp=y>
- **AgeUK** (for those of pension age): <https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/>

You'll need information about savings, income, pension, childcare payments and any existing benefits (for you and your partner). Local libraries and Job Centres have IT facilities (computers) you can use if you don't have your own.

Universal Credit

Universal Credit is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances. You may get extra payments if you:

- need help with housing costs
- look after children
- work and pay for childcare
- are disabled or have a health condition
- are a carer for a disabled person or you have a disabled child.

To be eligible for Universal Credit you have to be of working age, on a low income and have less than £16,000 in savings. If you live with a partner, their income and savings will be taken into account.

Currently the standard allowances are as follows:

Circumstance	Standard amount per month
Single and under 25	£265.31
Single and 25 or over	£334.91
Living with a partner and both under 25	£416.45
Living with a partner and one or both over 25	£525.72

The extra amount you get for housing depends on factors such as who you live with and your Local Housing Allowance rate.

For the child element you will normally receive:

- £290 a month for your oldest child if born before 6 April 2017
- £244.58 a month for your oldest child if born on or after 6 April 2017, for your second child (regardless of when born) and for any other children if they were born before 6 April 2017

A child is someone under the age of 16, or in full-time non-advanced education (e.g. at school) until the 31 August after their 19th birthday.

You can also receive up to 85% of your childcare costs and if your child is disabled, you may receive an additional element

If you have a health condition, which means you can't work then you may also get an extra payment. You can apply for Universal Credit online (<https://www.gov.uk/universal-credit/how-to-claim>). To apply online you'll need:

- your bank, building society or credit union account details
- an email address
- access to a phone

You'll also have to prove your identity and will need some identity documents for this, for example:

- passport
- a full or provisional Ukraine photo driving licence
- a national identity card

You can get help with your Universal Credit claim by contacting the Help to Claim service provided by Citizens Advice (tel: 0800 1448444, 8am – 6pm, Mon to Fri – calls are free). This is a confidential service which can help you work out if you can get UC, fill in the application, prepare for your first Jobcentre appointment and check your first payment is correct.

You can also call the Universal Credit helpline on 0800 328 5644 (calls are free).

If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply to get an advance payment. You can apply for this via your online account or through your Jobcentre Plus work coach.

The advance is interest-free and must be paid back over an agreed number of months, starting with your first Universal Credit payment.

If you get Universal Credit and you pay council tax you should also apply for **Council Tax Reduction** and you may get a discount on your bill. The amount your bill is reduced will depend on your income and circumstances. See Buckinghamshire council's website for more details: <https://www.buckinghamshire.gov.uk/>

If you have paid enough National Insurance contributions you may also be able to claim **contribution-based Jobseeker's Allowance (JSA)** if you are unemployed, or **contribution-based Employment and Support Allowance (ESA)** if you can't work because of illness or disability. If you get either of these benefits your Universal Credit will be reduced, but there may be reasons why it is still worth claiming.

Pension Credit is an alternative to Universal Credit for people who have reached the state pension age, have a low income and not too much in savings. Normally if an individual's weekly income is below £182.60, or a couple's weekly income is below £278.70, it will be topped up to that amount.

You might also get extra money if you are responsible for a child, or receive other benefits including disability and carer's benefits.

Any savings or investments over £10,000 will affect the amount of Pension Credit you are entitled to.

(If you reached State Pension age before 6 April 2016 you may also get Savings Credit which is a small top-up for people with a modest amount of income or savings.)

You might also be able to get Housing Benefit to help pay your rent.

Disability benefits and sickness

If you have difficulty with everyday tasks or getting around you might be able to get:

- **Disability Living Allowance (DLA)** if you're under 16
- **Personal Independence Payment (PIP)** if you're 16 or over and haven't reached State Pension age
- **Attendance Allowance (AA)** if you've reached State Pension age

If you get DLA, PIP or AA then the person who looks after you may be entitled to Carer's Allowance.

DLA, PIP and AA are not means tested, so it doesn't matter how much money you earn or have in savings. Also, any other benefits you might be getting won't be affected.

Disability Living Allowance (DLA) isn't just for children who are physically disabled. It can be given for a wide range of medical conditions including behavioural and mental health conditions, as well as learning disabilities and developmental delay. You can get DLA if at least one of the following applies to your child:

- they need a lot more care, attention or supervision than a child of the same age who isn't disabled
- they have difficulty walking or getting around outdoors in unfamiliar places, compared to a child of the same age who isn't disabled.

Your child must have been disabled, or had the condition, for at least 3 months and you must expect it to last for 6 more months.

Personal Independence Payment (PIP) is for working age people who find it hard to do everyday tasks or get around because of a physical or mental condition. You must have found these things hard for 3 months and expect them to continue to be hard for another 9 months. PIP is not based on the condition you have, or the medication you take, but on the level of help you need because of how the condition affects you. (Help can be from a person or an aid, such as a walking stick or guide dog, or an adaptation to your car or home).

Attendance Allowance (AA) is for people of State Pension age who have a disability or illness that makes it hard for them to look after themselves and need help or supervision throughout the day, or at times during the night.

You must have had care or supervision needs because of your disability or illness for at least 6 months. You can save time by applying before the end of the 6 months but you won't get any money until then.

Carer's Allowance is a benefit (currently £69.70 per week) for people over the age of 16 who are giving regular and substantial care to disabled people (at least 35 hours per week) and are not in full-time education and don't earn more than £132 a week from employment or self-employment (after deductions such as income tax, Nation Insurance and half or your pension contributions).

CA can affect the other benefits that you and the person you care for get.

Statutory Sick Pay (SSP) and Employment and Support Allowance (ESA)

If you are employed but can't work because you're sick or disabled then you'll usually get Statutory Sick Pay (SSP) from your employer for 28 weeks. You may alternatively be entitled to Employment and Support Allowance (ESA).

Child benefit

You can usually claim Child Benefit if you are the parent or guardian of a child or children under the age of 16. or under the age of 20 if they stay in approved education or training. It is not means tested

If you are eligible you will receive £21.80 a week for your first child and £14.45 a week for any children after that. Payments are made every 4 weeks.

You need to apply for Child Benefit by filling in a Child Benefit claim form (<https://www.gov.uk/government/publications/child-benefit-claim-form-ch2>) and sending it to the Child Benefit Office. The address is on the form.

