

BENEFIT CHANGES DURING THE PANDEMIC



Reaching Families

What changes are happening to DLA/PIP because of Covid-19?

There are no changes to the eligibility criteria or rates of disability benefits. DWP continues to accept new claims for all benefits. Anyone already receiving PIP, ESA, Universal Credit or Industrial Injuries Disablement Benefit, will continue to receive their current payments as normal while alternative arrangements are put in place to review or reassess their claim. Where awards are due to expire, they will extend end-dates so that claimants receive financial support at their current rate during this period.

Face to face assessments

Face-to-face assessments for all sickness and disability benefits are currently suspended. The Citizens Advice website states:

“The Department for Work and Pensions (DWP) will try to assess you without seeing you face to face if any of the following apply:

- you've already been given an assessment date
- you tell the DWP your condition has got worse
- you've made a new claim for benefits like Universal Credit, Employment and Support Allowance (ESA) or Personal Independence Payment (PIP)

It's important to send your medical evidence as soon as possible. The DWP will try to assess you by looking at your application form and medical evidence. They'll talk to you over the phone if possible.”

What changes are happening to Carers Allowance because of Covid-19?

You may be able to claim **Carers Allowance** if you are not earning over the earnings limit - £128 or less a week after tax, National Insurance and expenses if you would otherwise be entitled to it.

Government has said that a break in caring can be ignored if it is caused by either the disabled person or their carer having Coronavirus symptoms. Emotional support, such as that provided by telephone or social media, will also count as care in assessing if a carer is providing at least 35 hours per week care.

If you, or someone in your household, has symptoms of Covid-19

If you are employed and earn at least £120 a week, you will be able to get £95.85 per week in Statutory Sick Pay (SSP) for up to 28 weeks. The government has announced SSP will be paid from the first day you are off sick if it is related to coronavirus. Some employers have more generous contractual sick pay schemes. It is worth checking your contract, staff handbook or with your employer.

SSP covers you both if you're ill or if you need to self isolate because someone else in your household has symptoms. You will still need to provide a sick note or fit note. You no longer have to go to a doctor to get a sick note or fit note. You can get one by calling NHS 111.

If you are an employee but earn less than £120 a week, your earnings are too low to claim SSP. You may be able to claim Universal Credit. You can do this [online](#).

If you are self-employed but unable to work while ill or self-isolating and you've paid enough National Insurance Contributions, you might be able to claim Employment and Support Allowance (ESA). The government has said you'll now get paid from the first day of the claim, rather than after eight days.

If this is the first time you've applied for ESA, you'll have to fill in form ESA 1 and send a fit note from NHS 111 with your claim form to show that you're not fit for work. You should get the first payment into your bank or building society account within three weeks.



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If you cannot work from home but have had to take time off work to care for children because of school closures or shielding

If you are an employee you are entitled to take time off to care for a dependent child. There are no rules around how much time you can take off and you should talk to your employer about your options. Time off for a dependant is unpaid, unless your workplace has a policy that it is paid.

If you are unable to work, including from home, due to caring responsibilities arising from coronavirus, such as caring for children who are at home as a result of school or childcare facilities closing, or caring for a vulnerable individual in your household, then you should speak to your employer about whether they plan to place staff on furlough. This would mean that you can be paid 80% (or more if your employer tops it up) of your salary through your usual payslip.

If you are self-employed and cannot work during this period, the Government has set up a self-employed income support scheme (further details below). You may be able to make a claim for Universal Credit until the self-employed income support scheme starts.

The amount you get will depend on your circumstances including household income and will be available to new and existing claimants.

JOB RETENTION SCHEME AND SELF-EMPLOYED INCOME SUPPORT

If you cannot work from home and your employer decides to close temporarily

The government has extended the coronavirus job retention scheme if your business is forced to temporarily close because of coronavirus. This will be available to anyone on the PAYE scheme and your employer will need to contact HMRC to apply. In order to qualify, your employer will have to re-assign your employment status as a furloughed worker.

Businesses will have flexibility to bring furloughed employees back to work on a part time basis or furlough them full-time. The scheme will pay 80 percent of retained workers' salaries for the hours they were furloughed, up to £2,500 a month. Your employer can top up your salary to more than this if they choose to and must pay for any hours which you work for them.

If you have already been told you are being made redundant you should contact your employer to see if they are now willing to take you back on and reassign you as a furloughed worker. If you have already received a redundancy payment and your employer could take you back on, speak to your employer or the [ACAS helpline](https://www.acas.org.uk), 0300 123 1100 for advice on what to do.

The [ACAS website](https://www.acas.org.uk) also has advice if you are facing redundancy. You might also be able to claim new-style [Jobseekers Allowance](https://www.gov.uk/jobseekers-allowance) and, if you need help with other costs, [Universal Credit](https://www.gov.uk/universal-credit).

If you are self-employed and cannot work or have reduced earnings during this period

The government has extended the self-employed income support scheme. To be eligible, you must have been eligible for the first and second grants in 2020, which means you must earn more than half your income from self employment, have submitted a tax return for 2018/19 and have:

- a trading profit of less than £50,000 for 2018/19, or
- an average trading profit of less than £50,000 for the tax year 2016/17, 2017/18 and 2018/19.
- have submitted your Income Tax Self Assessment tax return for the tax year 2018-19
- traded in the tax year 2019-20
- be trading when you apply, or would be except for COVID-19



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- intend to continue to trade in the tax year 2020-21
- have lost trading/partnership trading profits due to COVID-19

HMRC will use your average trading profits from 2016/17, 2017/18 and 2018/19 to work out the size of your grant. To make a claim for the third grant your business must have had a new or continuing impact from coronavirus between 1 November 2020 and 29 January 2021, which you reasonably believe will have a significant reduction in your profits. The third taxable grant is worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. HMRC will contact you if you are eligible for the scheme and invite you to apply.

General benefit changes because of coronavirus

The Universal Credit standard allowance and working tax credit basic element will both be increased by up to £1,040 a year for 12 months. This will be available to new and existing claimants. The amount you will get depends on your circumstances including household income.

The Local Housing Allowance will increase and some people may get more money to cover their housing costs to cover the costs of the bottom 30 percent of rental properties in your area.

If you are claiming Universal Credit and are not able to work it's important you contact your work coach by phone or through your online journal as soon as possible. The government has said you won't face sanctions if you choose to self-isolate because of coronavirus. If you are self-employed, the minimum income floor for Universal Credit has been temporarily abolished.

Schools are making provisions to provide meals or shopping vouchers to everyone who is eligible for free school meals, if your child is eligible for free school meals, please contact your school.

Further reading and useful links

- **Government website** - Current Government guidance on coronavirus rules:
www.gov.uk/coronavirus
- **Benefits and Work** - provides a summary of the changes to benefits due to Covid-19:
www.benefitsandwork.co.uk/coronavirus-updates
- **Citizens Advice** - information on benefits and changes due to Covid-19:
www.citizensadvice.org.uk/benefits/coronavirus-check-if-there-are-changes-to-your-benefits
- **Contact** - information on benefits and financial help:
<https://contact.org.uk/advice-and-support/covid-19/coronavirus-welfare-benefits-money>
- **Turn2us** - provide financial support to families during times of difficulty. They have a specific section on Coronavirus: www.turn2us.org.uk/get-support/Coronavirus-Help
- **Making Sense of it All** – Reaching Families' handbook for parent carers provides essential information on money matters, including claiming DLA. Go to:
www.reachingfamilies.org.uk/guides.html
- **Fact Sheets** – for further information see the Reaching Families/Amaze fact sheet - **Tips for Claiming DLA** It can be downloaded from our website:
www.reachingfamilies.org.uk/factsheets.html
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