

Income maximisation

April 2010 - March 2011



Look at all categories that apply in each case
Don't forget to check backdating

Looking for work

- jobseeker's allowance (JSA)
- hardship payments (if sanctioned)
- housing and council tax benefit
- discretionary housing payment
- help with NHS costs
- travel and leisure concessions
- payments from the Social Fund
- help with the costs of training, child care, travel to interview and interview clothes from Jobcentre Plus/New Deal

Starting work

- working tax credit (+16/30 hours)
- extended payments for housing and council tax benefit
- mortgage interest run-on
- in-work credit (lone parents, in some areas couples with children)
- in-work emergency discretion fund (lone parents, in some areas couples with children)
- return-to-work credit (sick/disabled)
- job grant
- budgeting loan
- housing and council tax benefit

In work

- working tax credit (+16/30 hours)
- income support/jobseeker's allowance (-16 hours)
- housing and council tax benefit
- national minimum wage
- correct tax coding and allowances

On strike

- income support/income-based JSA for partners, children and housing costs
- housing and council tax benefit
- discretionary housing payment
- working tax credit (first 10 days only)
- strike pay
- some payments from the Social Fund
- social services emergency payment for children
- tax rebate

Left work recently

- redundancy pay
- money owed by employer (eg. holiday pay and pay in lieu of notice)
- working tax credit run-on (four weeks)
- tax rebate

Asylum seekers

- accommodation and/or cash support which includes:
 - extra money for pregnant women and children up to three years
 - one-off maternity payment
 - full help with health costs
 - free school meals and help with other education costs
- community care assessments from socialservices/social work department
- transitional protection for some – 1996 and 2000 rules

Sick or disabled

- sick pay (statutory/contractual)
 - employment and support allowance
 - incapacity benefit/severe disablement allowance
 - housing and council tax benefit (disability premiums)
 - council tax reduction for disabled people
 - discretionary housing payment
 - disability living allowance (under 65)
 - free nursing care (Scotland)
 - industrial injuries benefits
 - war disablement benefits
 - working tax credit (+16 hours)
 - return-to-work credit
 - payments from the Social Fund
 - help with NHS costs including hospital travel costs
 - free bus pass, disabled person's railcard and other transport schemes
 - leisure concessions
 - independent living fund
 - direct payments
 - blind person's tax allowance
 - television licence discount (if registered blind)
 - compensation claims for people who have been injured
 - Armed Forces Compensation scheme
 - occupational pensions for sickness/early retirement
 - Access to Work grant to find or stay in work (eg. travel costs, support worker, adaptations at work)
 - New Deal, Pathways to work and other help to get back to work
 - blue badge parking scheme
 - vehicle tax exemption
 - Motability scheme
 - help with telephone costs
 - energy efficiency grants and, in Scotland, loans
 - cold weather payments
 - disabled facilities grant and, in Scotland, the Scheme of Assistance
 - social services aids and adaptations
 - community alarm services
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Caring for someone

- carer's allowance
- income support/JSA (carer's premium)
- additional pension credit
- housing and council tax benefit
- discretionary housing payment
- council tax reduction for carer's home
- help with NHS costs
- payments from the Social Fund
- NI credits/home responsibility protection
- local authority carer's assessment

Bereaved

- bereavement allowance
- bereavement payment
- widowed parent's allowance
- council tax single person's discount
- housing and council tax benefit
- war widow/widower's pension
- partner's occupational pension/death in service benefits
- payments from the Social Fund including funeral grant
- life insurance

Expecting a baby

- maternity pay (statutory/contractual)
- maternity allowance
- income support
- jobseeker's allowance
- employment and support allowance/
statutory sick pay
- working tax credit
- housing and council tax benefit
- Health in Pregnancy grant
- Sure Start maternity grant
- free dental treatment and prescriptions
(until child is one)
- Healthy Start food and vitamins
- payments from the Social Fund
- help with other NHS costs including travel
costs to hospital
- statutory adoption/paternity pay

Lone parents

- income support (if youngest child under 10,
under 7 from October 2010)
- jobseeker's allowance (if youngest child
aged 10+, 7+ from October 2010)
- working tax credit
- in-work credit
- child tax credit
- child benefit
- housing and council tax benefit
- council tax single person's discount
- discretionary housing payment
- child maintenance/child support
- help with NHS costs
- payments from the Social Fund
- job grant
- energy efficiency grants and, in Scotland,
loans
- cold weather payments
- New Deal help with finding work (eg.
travel costs, interview clothes, child care)

Bringing up children

- child benefit
- guardian's allowance
- child tax credit (higher amount for child under one year)
- income support/jobseeker's allowance
- working tax credit including help with childcare costs
- housing and council tax benefit
- child maintenance/child support
- disability living allowance (for disabled child)
- payments from the Social Fund
- adoption/fostering allowances
- kinship care allowance (Scotland)
- social services' emergency payments
- Healthy Start food and vitamins
- help with NHS costs
- help with education costs including free school meals, uniform
grants, travel to school and school trips
- NI credits/home responsibility protection
- energy efficiency grants and, in Scotland, loans
- cold weather payments
- child trust fund vouchers

60+

- retirement pension (at retirement age)
 - pension credit
 - housing and council tax benefit
 - discretionary housing payment
 - attendance allowance (65+)
 - disability living allowance (under 65)
 - free personal care (65+) and nursing care (Scotland)
 - free bus pass, senior railcard and other travel concessions
 - free eye tests and prescriptions
 - help with other NHS costs
 - higher personal tax allowance (65+ and 75+)
 - occupational and private pensions
 - Winter Fuel Payment
 - payments from the Social Fund
 - home improvement and repair grants
 - energy efficiency grants and, in Scotland, loans
 - cold weather payments
 - social services assistance including help with care home costs
 - free television licence (75+)
 - free passport (80+)
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Young people

- income support/jobseeker's allowance
- housing and council tax benefit
- working tax credit (if disabled or have a child)
- employment and support allowance (in youth rules)
- payments from the Social Fund
- free health costs while in full-time education
- travel and leisure concessions
- educational maintenance allowance
- student loans and grants
- access fund (England), financial contingency fund (Wales), hardship fund (Scotland)
- money from social services when leaving care
- child benefit and child tax credit continue for 16–19 year olds in full-time education or workbased training