

Covid-19 Information Sheet – *Welfare Benefits*

This information sheet has been produced by students from BPP's Pro Bono Centre under the supervision of legally qualified staff members. The information contained in this document is accurate as of 13 April 2020.

This information sheet provides people currently in receipt of benefits with guidance as to the impact of coronavirus (COVID-19). It also provides information for people seeking to make a new claim for support because of a change in circumstances due to the virus.

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Unable to work due to illness

I am unwell due to coronavirus (COVID-19) and unable to work; can I get sick pay?

Some employees will have contractual or company sick pay available to them. For the vast majority, you may be eligible to receive Statutory Sick Pay. For a full breakdown of SSP and the eligibility criteria, please read BPP Pro Bono Centre's 'Information for Employees' factsheet, available on the Pro Bono website: <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>.

What other benefits are available?

New Style Employment and Support Allowance

If you are ill/have a health condition or disability that limits your ability to work and you are suffering from coronavirus, you may also be eligible for New Style Employment and Support Allowance (ESA). To be eligible you:

- Usually need to have been working within the last 2 to 3 years
- Need to have made National Insurance contributions and have a 'fit note' from a doctor

ESA can be claimed on its own or at the same time as Universal Credit (see below), however if you claim both, your Universal Credit payments will be reduced relative to your ESA payments. ESA is paid fortnightly.

If you are eligible, in the first 13 weeks, the 'assessment phase', you will be entitled to:

- Aged 18 to 24 years – up to £58.90 per week
- Aged 25 years and over – up to £74.35 per week

After 13 weeks you usually need to attend a Work Capability Assessment (“WCA”). However, WCAs are currently suspended and your assessment provider will therefore contact you to discuss arrangements that are being made in your local area. If, having attended a WCA, you are found to have limited capacity for work you will move onto the ‘main phase’ and be entitled to:

- Basic allowance – up to £74.35 per week
- Support component (applicable if you deemed to need additional support) - flat rate of £39.20 per week.

To find out more and whether you are eligible visit <https://www.gov.uk/employment-support-allowance/eligibility>.

How you should apply for ‘new style’ ESA depends on whether you are in receipt of universal credit. If you already receive UC you should speak to your work coach about applying for ESA via your online portal. If you are not in receipt of UC you’ll need to call the Universal Credit helpline to start a new claim (see below).

Not unwell, but unable to work

I am not ill, but am now out of work – what support can I claim?

Universal Credit

If your claim is successful you will receive the first payment around five weeks after applying online. You can receive up to a month’s advance upfront without physically attending a job centre.

To be eligible for Universal Credit you must be:

- On a low income or out of work
- 18 years of age or over (there are some exceptions if you are 16 or 17)
- Under State Pension age (or your partner is)
- Have £16,000 or less in savings between you and your partner
- Live in the UK

You can apply for Universal Credit online. To check whether you are eligible and to find out more information visit <https://www.gov.uk/universal-credit/eligibility>.

If you are unable to use the Universal Credit website or any of the digital services, for any reason, you can call the Universal Credit helpline (see below). The government and Department for Work and Pensions have asked that you only call if you are unable to access the service online.

Working Tax Credit

You will only be able to make a new claim for Working Tax Credit if you claim the severe disability premium or are entitled to it. To check your eligibility for the severe disability premium please go to <https://www.gov.uk/disability-premiums/eligibility>

In order to qualify for working Tax Credit you must also work a certain number of hours each week:

Circumstance	Hours a week
Aged 25 to 59	At least 30 hours

Aged 60 or over	At least 16 hours
Disabled	At least 16 hours
Single with 1 or more children	At least 16 hours
Couple with 1 or more children	Usually, at least 24 hours between you (with 1 of you working at least 16 hours)

A child for WTC purposes is someone who is under 16 (or under 20 if they're in approved education or training).

You can apply for Working Tax Credit by calling HM Revenue and Customs on 0345 300 3900 (Mon-Fri 8am – 8pm & Sat 8am – 4pm). You may be asked for

- your national insurance number,
- your income for the last tax year,
- details of any benefits you get
- details of any childcare payments
- the number of hours you work per week

It can take up to 5 weeks to process a new claim.

To find out if you are eligible for Working Tax Credit and for more information visit <https://www.gov.uk/working-tax-credit>.

Coronavirus Job Retention Scheme

If your employer is unable to operate or has no work for you to do because of coronavirus they can apply for 80% (up to a maximum of £2,500 per month) of your salary to be paid through the Coronavirus Job Retention Scheme.

More information about the CJRS is available in the Pro Bono Centre 'Information for Employees' factsheet.

Support for self-employed

I am self-employed or a member of a partnership; what am I entitled to?

Self-Employment Income and Support Scheme

You can obtain a grant through the Self-Employment Income and Support Scheme if you are self-employed or a member of a partnership and you have been affected financially by COVID-19.

Details of the eligibility criteria and how to claim SEISS can be found in BPP Pro Bono Centre's 'Information for Self-employed and Gig-economy workers'.

Support for those already in receipt of benefits

Will there be any changes to the benefits I receive?

If you are already in receipt of benefits, you will continue to receive your payments as normal.

If you are currently in receipt of Universal Credit or Working Tax Credit, the Government is increasing the amount of the payments that you receive from the 6 April 2020. Both will

increase by £20 per week for one year. However, there are no increases for other benefits. To find out more visit <https://www.understandinguniversalcredit.gov.uk/coronavirus/>.

If you're already claiming Universal Credit and you have been affected by the virus or you are staying at home following Government advice, you should report this in your online journal. If your working hours have been reduced the amount you receive will adjust to reflect this. This is because your Universal Credit payments are affected by your other income. To find out more visit <https://www.gov.uk/universal-credit/how-your-earnings-affect-your-payments>.

Additionally, if you are an unpaid carer you can continue to receive Carer's Allowance even if you have a temporary break in caring due to either yourself or the person you care for being isolated due to the virus. The Government has also confirmed that providing emotional support counts towards the Carer's Allowance threshold of 35 hours of care per week. These measures will be reviewed in six months' time. To find out more visit <https://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance>.

Do I still have to attend my jobcentre appointments?

All requirements to attend the jobcentre have been suspended for three months from 19 March 2020 until 18 June 2020. This date may be adjusted. You should only attend the jobcentre if you are directed to do so for an exceptional purpose. For those who are not able to use phones or online services, including homeless people, jobcentres remain open.

I have an assessment appointment arranged; do I still need to attend this?

No, you do not need to attend this. On 16 March 2020 all face-to-face health assessments for sickness and disability benefits were suspended for at least three months. This period may be extended. Your assessment provider will contact you to discuss your appointment and explain the next steps to you.

Further Information

BPP Pro Bono Centre has produced a series of Factsheets looking at how COVID-19 impacts on a range of different people. All of our factsheets can be viewed on the Pro Bono Centre Blog here: <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>

Universal Credit Helpline

Telephone: 0800 328 5644 (choose option 2)

NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 328 5644 Video relay service for British Sign Language (BSL) users - check you can use the service

Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 6pm

Find out about call charges at <https://www.gov.uk/call-charges>

Help and Advice

There are a number of organisations and charities that can help provide further advice on welfare benefits during this difficult time.

Citizens Advice - <https://www.citizensadvice.org.uk/>

TURN2US - <https://www.turn2us.org.uk/>

Ask CPAG - <https://askcpag.org.uk/home>

Entitledto - <https://www.entitledto.co.uk/>

Step Change - <https://www.stepchange.org/>

Information and Updates

The UK Government publishes a number of documents and updates as part of the ongoing response to Covid-19. These can be found on the UK Government website here:

<https://www.gov.uk/coronavirus>

Wellbeing

This is an extremely difficult time for everyone. There is much uncertainty and a lot of anxiety. Along with your physical health, it is important to look after your emotional wellbeing during this period. There are a number of organisations that can help you during this difficult time.

Mind - 0300 123 3393 (Monday to Friday, 9am to 6pm) www.mind.org.uk

Young Minds - <https://youngminds.org.uk/blog/looking-after-your-mental-health-while-self-isolating/>

Mental Health Europe - <https://www.mhe-sme.org/covid-19/>

Mental Health Foundation - <https://www.mentalhealth.org.uk/publications/looking-after-your-mental-health-during-coronavirus-outbreak>