

Introduction to Welfare Benefits (Online Course) Handout 2 - Exercises

Exercise 1 – Which Benefit?

1. Erik lives alone in a rented flat. He is 42 and struggling to find a job. He is on legacy benefits. Which legacy benefits could he be getting?

Need/condition	National Insurance	Means tested	Non NI non MT
Basic Needs	CB-JSA	IB-JSA	
Shelter		HB, CTR	
Children			
Independence			

2. Megan, age 36, lives in a rented flat with her four-year old daughter. Megan works 18 hours per week at minimum wage. What legacy benefits could she be getting.

Need/condition	National Insurance	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

3. Paul is working age, has a twelve year old daughter and lives in a rented house. Three years ago Paul had a car accident and now uses a wheelchair. He works full time. He is struggling to make ends meet, and needs to make a new claim for benefits. Which benefits should he claim?

Need/condition	National Insurance	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

4. Consider Paul, from Question 3. His condition is deteriorating, and he now finds that it is so bad, he can no longer work, so he resigns. His partner Jane moves in with them to care for him. She does not work. What benefits should this new family claim now?

Need/condition	National Insurance	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

5. Inga aged 36, has just lost her job due to a downturn in the economy. She was working full time in the same job for 5 years. She lives with her husband Paulo, who works full time earning a good salary, and their four children, in an owner-occupied mortgaged home. Which benefits should they consider claiming, if they are not already getting any?

Need/condition	NI / employer	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

6. Ishmael and Selma are both over pension age. They both worked most of their working lives overseas, so only made a few National Insurance Contributions. They live in a rented flat with their 14 year old son. Ishmael has become increasingly frail, and now needs help to wash, dress and look after himself. Which benefits would you consider for this family?

Need/condition	NI / employer	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

7. James is over pension age. He lives with his 18 year old son Jacob who is doing A-levels. James has a disability which means he has substantial care needs during the day, and Jacob cares for his father about 40 hours per week on top of doing his A-Levels. Neither is in work. James rents a house from the local authority.

Need/condition	NI / employer	Means tested	Non NI non MT
Basic Needs			
Shelter			
Children			
Independence			

Activity 2 – Contributory Benefits and Employer Benefits

Which, if any contributory and/or employer benefits are the following clients likely to be eligible for?

1. Paul, who is working age, has been employed by the same company full time for the last five years. Recently the company has moved to a new area and as a result, he no longer has a job. He has three children, ages 2, 7 and 10, and a partner who doesn't work but looks after their children instead.
2. Yvette is under pension age and has been working 20 hours per week for her employer for one year. She is pregnant for the first time and the baby is due in 4 months' time. She is off work at the moment due to morning sickness. She rents a flat from a private landlord.
3. Although Ahmed has worked for many years as a self-employed decorator, his knee problem has got so bad that he can't get up a ladder any more, so he has had to give up.
4. Faizal has had a variety of part time jobs over the last few years. He did some pub work on a zero-hours contact – (that one was great, he said he was working shed-loads!), some labouring for his brother, and some Uber driving and delivery driving on his friend's scooter.
5. Ishmael is 69 and has ill-health following a stroke. His doctor has told him that he should not return to full-time working. He has worked since coming to the UK in 1983.

Activity 3 – Could they get ESA

1. Charlotte is 18 years old and has Asperger's Syndrome. Until 6 months ago she was at a specialist college for children with complex needs, but her time there has come to an end, and as a result the Child Benefit and Child Tax Credit which her mother received have now stopped. Charlotte has never worked and currently gets PIP. **Can she get New-Style ESA?**

2. Rachel is 36. She has worked part-time for 10 years and has always paid National Insurance contributions. Following an accident at work, her hospital consultant has advised her to give up her job, which is physically demanding. There was no alternative role for her so Rachel has resigned. **Can she get New-Style ESA?**

3. Angela is currently off sick from her full time job. She has worked there for four years. She is currently getting Statutory Sick Pay. Her friend has told her to claim ESA to top this up as SSP is only £99.35 per week. **Can she get NS-ESA?**

Activity 4 – Principles of Means Tested Benefits

1. Imran aged 70 and his wife Mumtaz aged 68, are retired, they have capital of £7,000 and get state retirement pension for a couple. They rent their home from a local housing association.
 - a) Which means tested benefit(s) are you considering?
 - b) What will be the impact of their capital?
 - c) How will their income be treated?

2. Christine aged 60 and Sarah her partner aged 68, both have part-time jobs. They have £10,000 in savings and Sarah receives state retirement pension.
 - a) Which means tested benefit(s) are you considering?
 - b) How do their working hours impact on eligibility for those benefits?
 - c) What will be the impact of their capital?
 - d) How will their income be treated?

3. Maureen aged 55, was made redundant three years ago. She gets a small occupational pension and rents a room from an old friend. She has been living on her savings ever since she lost her job, and now has £18,000 left.
 - a) Which means tested benefit(s) are you considering?
 - b) How do their working hours impact on eligibility for those benefits?
 - c) What will be the impact of her capital?
 - e) How will their income be treated?

Activity 5 - Help with Housing Costs

1. Andrew (42) and Rachel (28); rent a 3 bedroom flat from their local Housing Association for £200 per week. They live with their eight year old son. They have an ongoing claim for legacy benefits.
 - a) Which benefits could they be getting to help with housing costs?
 - b) Which regulations will be used to determine the level of rent included in their claim?
 - c) How much rent will be included in the calculation?

2. Imran and Mumtaz, from the previous exercise, have a shared ownership home with a local housing association (half rent and half mortgage). Their house is two bedrooms. No-one else lives with them.
 - a) Which benefit(s) could they get to help with their housing costs?
 - b) Which regulations will be used to determine the level of rent included in their claim?
 - c) Will these benefits cover all their costs?

3. Freddie is 46 is single and has no children. He rents a flat from a private landlord in this area. He pays £600/month in rent. He is about to make a claim for benefits.
 - a) Which benefit(s) could he claim to help with housing costs?
 - b) Which regulations will be used to determine the level of rent included in his claim?
 - c) Will the benefit cover all his housing costs?