Information & Advice:
Welfare Benefits
Induction Learning Pack

Written by
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Third Edition - February 2006
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February 2006
Acknowledgements

The authors would like to thank the authors of the Age Concern Factsheets and Your Rights, and Jane Titley for text from the Information & Advice Induction Training Pack: Community Care. They would also like to thank John Edwards, Age Concern I&A Manager, for his encouragement and support, Rosemary Vase for checking the final draft, Alban Hawksworth (Age Concern England Income Project Officer) for input and helping with the pilots, and Age Concerns Coventry, Rugby, South Staffordshire, Warwickshire and Cornwall, who piloted the pack. The responsibility for the final text remains with the authors.

The production of the pack was made possible by financial support from the Halifax Bank of Scotland Foundation and from the Big Lottery Fund.
Introduction

This induction pack will provide Information & Advice (I&A) staff and volunteers with an introduction to the welfare benefits system and also introduces some of the sources of information and support that an I&A worker will use to give advice. It especially concentrates on those benefits that are most relevant to older people.

The pack has been developed as part of Age Concern England’s Income Maximisation Project, which began in 2003 and will run for three years. Funding for this part of the project comes from Halifax Bank of Scotland Foundation. The project aims to provide a range of support to local Age Concern Groups and Organisations to help them with their work around income maximisation and benefit take-up for older people.

For more information about the work of the project contact Alban Hawksworth, Income Maximisation Project Officer at Age Concern England. Email: alban.hawksworth@ace.org.uk, telephone: 020 8765 7418.

Who is the pack for?

This pack is designed to be useful to both new and experienced I&A workers.

**New volunteers and paid staff**, without related experience elsewhere, will be provided with a really good introduction to the benefits system to equip them to assist clients with benefits questions and problems.

If possible, we suggest that it would be helpful for trainees to observe or listen in to interviews whilst doing Part One of the pack. We believe it would also be helpful if they could be given the opportunity to look at claim forms, and letters that clients have received or you have sent on clients’ behalf.

Managers may decide that trainees are ready to undertake some supervised interviews with clients whilst undertaking Part Two of the pack.

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It is probably a good idea to start them with face-to-face interviews rather than telephone interviews. Telephone work is more difficult because of the lack of body-language and people tend to feel pressured by the fact that the client is paying for the call.

**Experienced volunteers and paid staff**, may well find the pack helps them to reinforce their understanding of some welfare benefits topics as well as their skills as an I&A worker.

This pack alone should not be used for advising clients as **Age Concern factsheets provide the most up to date information.**
Manager’s Guide

Using the pack

It is intended that each person will be able to keep their course-pack as a personal record of what they have achieved, and as a source of reference. They are asked to record their answers to exercises on the pack itself. This means that each person will need his or her own copy of the pack.

You should contact Age Concern England when you want to get extra copies of this pack for new trainees so that you can be sure that you are using the most up-to-date version.

The information in this pack is correct as of February 2006. It uses the benefit rates that will apply from April 2006 to March 2007, and Age Concern England will strive to update the pack regularly. This pack should not be used as your primary source of information when advising clients – **Always use the most up-to-date version of the factsheets.**

Here are some tips on helping people get the most out of the pack:

1. Introduce the course: explain the 3 different parts, go through the *advice for users of the pack* (located at the front of each part) including the list of resources that users will need to gather together.

2. Provide a quiet environment for people to sit in: they may also need access to your factsheets and information system.

3. Give out the pack **one part at a time**. This will present the course in a more manageable form and prevent people from feeling overwhelmed.
4 Some people may suggest doing the pack at home. One possible problem with this is they will not have access to fact sheets or other reference materials. It may be convenient for some of the pack to be completed at home, but people will also need to put some of the things they have learned into practice, so you will need to work out how they can best do this.

5 Where you have more than one person completing the course at the same time, it can be helpful for them to work through it together.

6 Be available, as they may need to ask you questions.

7 Where possible, set aside a regular time to go through each part after completion, in order to get feedback, and in particular, to establish if the person has had any particular difficulties.

8 There is a feedback sheet at the back of each part of the pack. Please discuss this with the pack-user.

9 Remember to add completion of the course to individual training records!

10 Many people will value being given a certificate to mark the fact that they have completed each part. There is an example of a certificate which could be used on the next page. If you would like an electronic copy of this, so that you can amend it with your details, please contact john.edwards@ace.org.uk
Information & Advice Training
Certificate of Completion

is hereby granted to:

----------------------------------------
to certify completion of the following elements of the Welfare Benefits Induction Learning Pack

☐ Part One – Overview of the Benefits system
☐ Part Two – The Main Benefits for people who are 60+
☐ Part Three – Attendance Allowance, DLA and Carers Allowance

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Signed _______________________
Information & Advice Manager
WELFARE BENEFITS

Induction Learning Pack

Part One

Overview of the system and helping clients with benefits questions
Objectives for Part One

After completing Part One, you should:

- Be familiar with the structure of the welfare benefits system and how the different benefits fit together
- Understand the system for administering benefits and who to contact
- Understand the I&A Worker’s role in assisting with welfare benefits questions or problems
- Be able to conduct a successful interview about a benefits question, face to face or by telephone
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Advice for users of this pack

This is the first part of a three-part pack. The other parts are:

Part 2 The Main Benefits for people who are 60+
Part 3 Attendance Allowance; Disability Living Allowance; Carer’s Allowance

I&A staff and volunteers with different levels of experience should find the pack useful in different ways.

If you are a new volunteer without related experience elsewhere, this pack will give you a really good introduction to the benefits system and equip you to assist clients with benefits questions and problems.

If you are experienced, you may well find this pack helps you to reinforce your understanding of some welfare benefits topics as well as your skills as an I&A Worker.

How is the pack meant to be used?

The pack is meant to be used like a workbook - you work your way through it, read about each topic and do the exercises. It’s your pack to use and keep.

The exercises can be broadly divided into two types:

<header>🐱</header> The cat symbol indicates that you will need to find something out about your Age Concern - in this case curiosity does not kill the cat!

<header>✍️</header> The pencil symbol indicates a written exercise. The answers are at the back of the pack.

<header>🐱✍️</header> Both symbols together means find something out - and make a note of it in the pack!
The pack is divided into sections. We suggest you take each section at a time. The time you spend on each section will probably vary between about 30 minutes and an hour and a half, but you should work at your own pace – and don’t worry if it takes longer than this!

Your Information and Advice Manager or other designated person will be able to guide you through and help you with any queries. You will need to put some of the things you learn into practice, so you will need to work out together how this can best be done.

You will also need to have the following additional reference materials to hand:

- Your Rights Book
- Factsheet 18

Complete the feedback sheet at the end of part one, and discuss it with the I&A Manager.

So in summary……

- Find somewhere quiet and comfortable to sit for an hour or two.
- Read through the pack, seek out any documents you are directed to look at, complete the exercises and check the answers.
- Complete the feedback sheet and discuss with the I&A Manager.
Introduction

It is interesting to note that most countries which have developed a welfare benefits system started with benefits for older people. Many of the people who contact Age Concern are seeking information, advice and assistance in relation to welfare benefits:

“I am finding it more difficult to manage on my pension, is there anything else I can claim?”

“My neighbour gets Pension Credit, can I get it?”

“The hospital cannot send transport for me and I cannot afford the fares, what can I do?”

Sadly, many people can still remember stories about what life was like for older people before the creation of the welfare system. Many poor people had to rely on charity and felt that they were robbed of their dignity when they had to ask for financial support.

The modern system may not be perfect, but there is one fundamental difference: it is based on legal entitlements, so that if someone meets the qualifying conditions for a particular benefit, they can claim it as of right. In addition, if the Department for Work and Pensions (DWP) makes a mistake, it can be challenged through the appeals system.

The UK benefits system has developed over a number of years and people who are not familiar with it can find it a bit daunting. Millions of pounds in benefit go unclaimed each year. Age Concern performs an invaluable service in helping older people get the benefits to which they are entitled.
Once you learn how the system fits together and the general principles that apply, you will feel quite at home and able to advise clients with confidence in most situations. You will also be able to identify those times when you need additional support from colleagues or should refer a client to a specialist.
From Cradle to Grave Benefits Quiz

How much do you already know about social security and welfare benefits?

Try this light-hearted quiz and test your knowledge!

1  When was the first state pension paid in the UK?
   a. 1902    b. 1918    c. 1909

2  What was the Beveridge Report?
   a. An enquiry into the nation’s favourite drinks
   b. A plan for the foundation of the modern welfare state
   c. A plan to cut the UK railway system.
   And for extra points – when was the Beveridge report produced?

3  Government spending on Social security in 2001/2002
   a. £101 billion    b. £20 million    c. £30 billion

4  Numbers claiming Retirement Pension 2001/2
   a. 10 million    b. 750,000    c. 15 million

5  Current rate for a couple claiming Retirement Pension?
   a. £200.90    b. £134.75    c. £113.65

6  The Christmas bonus of £10 was introduced in;
   a. 1982    b. 1852    c. 1972

7  Extra benefit can be paid for caring for pets
   a. Yes    b. No

8  The extra weekly amount of Retirement Pension for People aged 80 or over is:
   a. £1.50    b. 25p    c. £5.00

The answers are on page 53
SECTION 1

Information sources and how to use them

The legal framework
Entitlement to benefits is set out in statutes (laws) and regulations authorised by Parliament. Appeals against benefits decisions can go through a number of stages, through the UK civil justice system, and even to the European Court of Justice. So, if you are giving advice about benefits, you are giving legal advice, but do not worry about this term, as you will never be expected to give information or advice beyond the level for which you have been trained.

Information and support
Your Age Concern has a wealth of information and support to help you provide information and advice about benefits. This pack does not attempt to describe the benefits system in complete detail. We refer you to other information resources, which are regularly updated, so that you can be confident that the information and advice you are giving is accurate.

Age Concern factsheets and how to use them
Age Concern factsheets are a comprehensive guide to the issues that affect older people in the UK. They are written and updated whenever the law changes by a team of experts at Age Concern England. The list of factsheets has grown over the years in response to older people’s changing needs for information, and now there are over 40 factsheets.
All members of the federation are kept supplied by Age Concern England with up to date versions of all the factsheets and you will find them a tremendously useful resource, provided you ensure that:

- You can get hold of them – the I&A team should have their own set
- You have the latest version – if a factsheet is more than a year old, there may be a later version. Check with your manager or the Age Concern Information Line on 0800 783 6143 (this number is for Age Concern Organisations and Groups only – not for public use). The date of publication is always on the front of a factsheet – top right
- You know the policy in your organisation for getting factsheets to members of the public if they want them – some photocopy and send them out, others refer people on to the Age Concern Information Line (public use) 0800 00 99 66
- You can order a current factsheet from the Age Concern Information Line (0800 783 6143) to be sent directly to someone who needs it
- You know your way around the factsheets and are comfortable using them for reference. Working through this pack will give you valuable practice. Read on…

**Find your way around the factsheets**

The factsheets are a mine of information, although some of them are very long and detailed. You will find the factsheets explain each subject in simple, easy-to-understand language. They also have a format that you can use to go quickly to the information you need – you do **not** need to read and absorb every word. Use this step-by-step guide to help you get the best from the factsheets.

In the pack, we tell you which factsheets are relevant for each topic, but in your work you will need to refer to the **factsheet list** to identify the one you need. This lists the factsheets in two ways – by number (which is just the order in which they were first written) and by subject – money, legal issues, health, community care etc. The most useful for you is by subject, although it also helps if you know the number if you are ordering factsheets from the Information Line.
You can get an overview of what is in a factsheet from the title and first paragraph, which starts: ‘This factsheet provides…’. Often this paragraph tells you which section of the factsheet gives what information. It also tells you if there are other factsheets on this or related subjects, so you can see at once if you have the right one for the current situation.

Go next to the contents list, which gives the title of each section, often in the form of common questions from clients, always in clear and unambiguous language. You can probably use this to go straight to the section or sections you need.

**Skim-read** each section you think will help, to make sure it is relevant.

Then read each relevant section properly (only the relevant sections). You may wish to make quick notes to help you explain better to the client. If the client is present, read it with her or him, clarifying as you go.

Look out for **cross-references** to other sections, other factsheets and other sources of information. Quickly check **footnotes**, which sometimes contain more detail.

The last two sections of all factsheets are **Further Information** and **Further Information from Age Concern**. The former lists organisations and publications that may help. Remember the lists are compiled from a national perspective. The writer at Age Concern cannot know what is available in your area, which is why this pack invites you to find out local information on various issues. **Further Information from Age Concern** lists other relevant Age Concern factsheets and any Age Concern books or other products that might help (which you may have in your office) and signposts the Age Concern Information Line.

*Finally – two points about factsheets and clients, which may seem obvious but are worth stating anyway:*

- You need never be worried about having to look things up in a factsheet in front of a client. Nobody can know everything.
- However, if the query is complicated and the client is on the phone, you may want to ask if you can call them back while you look up the information.
Books
Most benefits reference books are updated every year to reflect changes in benefit rates, which generally apply from the start of the new financial year in April.

Age Concern England publishes Your Rights, and provides a copy to every Age Concern. It is a guide to the main financial benefits and entitlements available for older people. The Disability Alliance publishes the Disability Rights Handbook. It has detailed practical information and many I&A Workers refer to it regarding benefits for people who have care needs or problems with mobility. Many I&A Workers find it invaluable in relation to Attendance Allowance and Disability Living Allowance. The Disability Alliance also publish a guide to filling in the Attendance Allowance form called “A Guide To Claiming Attendance Allowance” which should be available in your Age Concern.

The Child Poverty Action Group produces The Welfare Benefits and Tax Credits Handbook. It covers every aspect of the welfare benefits system and cross-refers to the law, regulations and official guidance. It is often used by specialist welfare benefits advisers.

People
Each Age Concern has someone who takes responsibility for I&A, usually a manager or experienced I&A Worker. Support will be available during I&A sessions.

You should already know who, in your Age Concern, will be able to answer your queries if you are not sure about something in the pack.

You may also be able to get specialist advice from the Age Concern England Information Team (which is responsible for writing and updating the factsheets). This service operates by email and your I&A manager should have the details of who to contact. You can also contact Age Concern England’s Income Project Officer – telephone: 020 8765 7418, or email alban.hawksworth@ace.org.uk.
Getting the best out of consultancy

- Make sure you have exhausted all available information sources first
- Spend some time working out exactly what you want to know
- Have all relevant facts at your fingertips
- Explain the background concisely and get to the point
- Make a note of what your consultant says at once
- If you disagree with your consultant, professional discussion is fine, but be careful to stop short of arguing, as it will put them off helping you next time
- If you want someone to take a case over from you, make it sound interesting!
Exercise 1

Using Factsheet 18 ‘A brief guide to money benefits’, find out the answers to the following questions:

1. At what age can men and women claim the basic State Pension?

2. How can people, before they retire, find out how much their pension will be?

3. Who can claim Income Support?

4. At what age can you claim Pension Credit?

5. What are the two parts of Pension Credit?

6. If you are 63 and need help with personal care, should you claim Attendance Allowance or Disability Living Allowance?

The answers are on page 54

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SECTION 2

Giving Welfare Benefits Advice

“The last government let poverty re-gain its hold in Britain, to an extent unseen since before the last War. To put that right we now face a task of reconstruction as intense as the one that faced the post war Labour government and that’s why we need an anti-poverty strategy of the same ambition and breadth.”

Tony Blair, January 1998

We’re not suggesting that you have to agree with Tony Blair's assessment of his predecessor’s record! You may have some reservations about the Blair government’s achievements since that speech was made in 1998, or you may feel that genuine improvements have been made with the introduction of Pension Credit and the increases in Winter Fuel Payments.

What is true however is that many older people are still living in inadequate accommodation and on incomes considerably below average:

A greater proportion of older people die in the UK during the winter than anywhere else in Europe.

Our death rates are much higher than in colder countries like Sweden. That is because many older people in this country are still living in poor housing with inadequate insulation, and don’t have access to the information and benefits they need, so they can’t afford to heat their homes.

Many of these older people are isolated – half those aged over 75 in the UK live on their own.

As a result, for every degree Centigrade the temperature drops, an extra 8,000 people die.

Age Concern Christmas Appeal December 2003

1 Thanks to the Joseph Rowntree Foundation for supplying this quote
1.3 million pensioners – 21% of single pensioners and 8% of pensioner couples have no income apart from state benefits.

Households below Average Income Series DWP 1995-2003

So how can welfare benefits advice help?

An estimated £1.4 billion of income related benefits to which pensioners were entitled in 2000/01 went unclaimed. The Minimum Income Guarantee (Income Support) accounted for £645 million, or nearly 50% of the total.

Income related Benefits Estimate of take up DWP.

People are put off claiming because of the bureaucracy, the perceived stigma, dislike of the means test – or just sheer lack of awareness.

Age Concern can help in a number of ways including:

- Independent advice and help
- A commitment to income maximisation for clients
- Accurate and holistic knowledge of the benefits system
- Determination to follow cases through
- Campaigns to encourage benefit take up

The value of independent advice

“The DWP and the Pension Service offer advice – why does Age Concern need to do it as well?” We think there is an important and crucial role for independent, impartial advice on welfare benefits.

Take-up of benefits - People may be more inclined to approach an independent agency like Age Concern than the Pensions Service itself where they may fear brusque treatment by harassed officials. Age Concern has specialised knowledge of its client group and can mount effective take-up campaigns.
Values - Agencies such as Age Concern are client-centred, and take a holistic approach to people’s problems.

Advocacy and Representation - Independent agencies will take up a client’s case when they are in dispute with the DWP, for example when a claim is turned down, or where problems arise over administration e.g. missing order books, alleged overpayments.

What kind of welfare benefit problems do people bring to Age Concern?

Broadly these fall into two groups:

- Help with claiming benefits and filling in forms. One of the most common benefit advice areas is help with filling in Attendance Allowance claim forms. This is a daunting form – recently revised in an attempt to make it less off-putting – but it still runs to 20 pages.

- Help with problems over administration, and where claims have been turned down. This is where things have gone wrong: an order book has been lost, a form not completed and returned in time – or letters from the DWP that seem to make no sense. People with poor literacy skills or where English is not the first language may need particular help with deciphering DWP communications.

Sometimes people approach Age Concern for a different reason and a benefit issue emerges – as in the second example below.

Three “success” stories

A London Age Concern was contacted by the relative of a couple in their 80’s who had received no Housing Benefit (HB) for several weeks. The Council had issued a Notice of Seeking Possession. The Age Concern worker found that HB had not been paid because the wife didn’t have a National Insurance number.
She had applied for one but there were problems and delays with its issue. Age Concern was able to argue that HB should be put into payment immediately, and repossession of the home was stopped.

A Birmingham couple in their 60’s contacted Age Concern because they were having difficulty in paying their Council Tax. The Council had taken them to court and they had received a letter to say that bailiffs were going to be sent round.

The Age Concern I&A Worker immediately phoned the Council to ask for the bailiffs’ action to be suspended while matters were being sorted out, and this was agreed. Age Concern found that the couple had no other income except their state pensions and their small savings had dwindled almost to nothing. They were helped to make successful claims for (then) Income Support and Council Tax Benefit. The Council accepted a weekly deduction of £2.75 from their benefit to pay off the arrears.

An 83 year old man living on his own in a small village in Norfolk phoned Age Concern because his Attendance Allowance claim had been turned down. Age Concern visited and helped him to successfully challenge the decision. His income was increased by £38.30 weekly and Age Concern was also able to put him in touch with Social Services who arranged home care services.

**Some non-benefit ways of maximising income**

- Check that income tax is correct. *(See factsheet 15)*
- Help from charities or benevolent funds *(See the “Helping Clients to Apply for Charitable Payments” Induction Pack)*
- Full or part time work, self employment, participation on public bodies/committees where a fee is paid
- Pursuing hobby or interest that may result in goods for sale
• Selling goods – car boot/garage sale?
• Cashing in insurance policies – but beware! Refer for qualified financial advice if this looks like an option
• Home income plans - need qualified advice to find the best deals

Clearly some of the above are not things that I&A Workers can recommend to their clients, but rather options that an individual might choose to consider. It is fine to suggest that income tax should be checked, but it could be offensive to suggest to a person that they should sell their belongings.

In addition there is financial help available to pay for some expenses, which are not strictly speaking part of the benefit system:

• Assistance from councils with repairs and improvements to the home
• Disabled facilities grants
• Grants for energy efficiency
• Travel and leisure concessions
• Free TV licence for those 75 and over

See Your Rights for more information on these

The I&A Worker’s role

When an older person or their carer contacts Age Concern about welfare benefits, you need to provide an appropriate level of assistance. This depends on the client’s experience and confidence and the resources you have available. As a minimum, you will be able to offer information about rights, policies, practices or services to enable the client to understand their position better and do something about it.
In order to be sure that this is an adequate level of service, you need to establish that the client is able to take action him or herself using any support available, for example from family or friends.

You may find that the client needs more than information. Perhaps he or she has already tried to resolve a problem without success, or perhaps it would help to have a good grasp of the way the benefits system works. In such a situation, you would apply the information available to the client’s personal circumstances, identify options which may be available, explaining the consequences and likely results of any particular course of action. This is what we define as providing advice.

For example, if someone asked if there were any benefits available to help with the costs of personal care, you would give information about attendance allowance and disability living allowance. However, if you checked whether the client appeared to fulfil the conditions of entitlement and explained the best way to fill out the forms, you would be giving advice.

After obtaining advice, the client might feel confident in taking their own action, or you might take action on the client’s behalf, by making telephone calls, filling out forms or writing letters. Some Age Concerns provide complex casework, including representation at benefits tribunals.

At the end of your contact with a client it is very important to be clear about who is going to take action and exactly what has been agreed. If you are going to take action on a client’s behalf, the Department for Work & Pensions will usually require a formal, signed authority to do so.

**Local information**

The Department for Work and Pensions regards Age Concern as one of its key partner agencies in providing services to older people. As a result, it is likely that you may have regular liaison meetings
with your local Pension Service and you will have named contacts who can assist in the case of any problems. In addition, each Age Concern develops a wealth of knowledge about the way benefits are administered locally from its first-hand experience.

One of the valuable resources that Age Concern can use is its understanding of other advice agencies’ expertise. For example, the Royal National Institute for the Blind (RNIB) may have more experience in advising clients on benefit entitlement in relation to blindness or visual impairment, so it may be better to refer a client to the RNIB welfare rights team.

**Exercise 2**

You will need to use local information, talk to other I&A Workers and the person supervising your training, to find out the answers to the following:

- Find out how your Age Concern deals with welfare benefits queries:
  - What is the policy about sending out Factsheets?
  - Does the Pension Service provide any local ‘surgeries' where an older person can speak to someone face to face?
  - What is the policy about contacting the Department for Work and Pensions on a client’s behalf?
  - Does your local Pension Service expect a signed authority before they will speak to you, or is there a different arrangement?
Does your Age Concern take up cases for clients?

<table>
<thead>
<tr>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your Age Concern’s policy on sending letters on a client’s behalf?</td>
</tr>
<tr>
<td>Who has authority to sign letters from Age Concern?</td>
</tr>
<tr>
<td>What happens to the replies you receive?</td>
</tr>
<tr>
<td>What is the policy on chasing letters when no reply is received?</td>
</tr>
<tr>
<td>What is the policy about providing representation at benefits tribunals?</td>
</tr>
<tr>
<td>Are there any local referral protocols between advice agencies in relation to benefits problems? If so, what are they?</td>
</tr>
</tbody>
</table>

**The I&A Worker’s Duties**

It is important to act professionally at all times when providing I&A services. This helps to ensure that you and your client are treated with respect and encourages third parties to co-operate with you. There are some basic values that underpin all I&A work. You can find out more about them in the Age Concern Publication “Running Information and Advice Services: A How To Guide”. Some key principles are:

**Confidentiality** - Clients have the right to expect that their personal details, and any information they give you, will remain private, unless they give permission for it to be shared. Unless people have confidence that you will respect their confidentiality, they are unlikely to give you all the information you need to give them full and accurate advice.

**Fraud** - As we have seen, entitlement to benefits gives people legal rights. The other side of the coin is that deliberately basing a claim on false information is a criminal offence. Very rarely, a client may tell an I&A Worker that they intend to make a claim based on false information. You must not do anything to help a client pursue a fraudulent claim.
As long as you have advised your client of the potential consequences of their actions, you would not be guilty of any offence. You are not obliged to tell the Department for Work and Pensions what your client has said. Social Security Investigators have considerable powers to obtain information, but as far as we are aware, these have not been used in relation to people giving welfare benefits advice.

**Acting in the client’s best interest** - This means that Age Concern will give independent, impartial advice and avoid any possible ‘conflict of interest’ between itself and a client or between different clients.

It is unusual to come across a conflict of interest when advising on benefits, but it can arise, e.g. if you are advising a couple and they cannot agree which should receive the money for both of them.

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**Exercise 3**

You will need to think about your reactions to the following situations:

<table>
<thead>
<tr>
<th>What would you do?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yesterday, you advised Mr Singha about claiming benefits. Today, Mrs Singha telephones and asks you to clarify some of your advice. Do you:</td>
</tr>
<tr>
<td>a: Talk to her and go through a complete benefit check all over again;</td>
</tr>
<tr>
<td>b: Refuse to speak to her;</td>
</tr>
<tr>
<td>c: Explain that due to your confidentiality policy, you need confirmation that Mr Singha is happy for you to speak to her.</td>
</tr>
</tbody>
</table>
2 Someone phones from the Department for Work and Pensions and says they are investigating a benefit fraud. They believe that you have important information, which might eliminate Maureen Brown (an old client) from their enquiries. Do you:

a: Hang up

b: Agree that Maureen would never do a thing like that and offer to send a copy of the file;

c: Explain politely that you cannot discuss the matter, but offer to take details and pass them on to your supervisor.

*The answers are on page 55*
SECTION 3

Understanding the Social Security System

In this section you will find a brief description of the entire social security system. Most of your clients’ queries will be about the specific benefits for older people e.g. Pension Credit, Retirement Pension and Attendance Allowance, but there are three (and possibly more!) reasons for having a broad understanding of the whole system:

1. You need to know how different benefits fit together and how payment of one can affect the other.

2. You need to be able to give income maximisation advice which involves looking into benefit entitlement as a whole, not just the one benefit the client asks about or has problems with at the moment.

3. Your clients may still be working, or they may be enquiring about benefits for dependants or other family members.

You will find more detailed information and exercises on individual benefits most relevant to older people in Parts 2 and 3

Types of benefit

Means tested Benefits

These benefits are paid only where the claimant (and their partner if they have one) has limited income, savings or other capital resources. They are known as means tested benefits because they will involve an investigation into the claimant’s means. The DWP compares the claimant’s means (Income, savings etc.) with their needs (Government set figures depending on age, family size, disability etc.) in calculating the amount of benefit payable.
Non Means tested Benefits

Non means tested benefits are paid without regard to the claimant’s income. The claimant must meet the particular qualifying conditions for each benefit. Non means tested benefits fall into two categories:

Contributory Benefits

These are benefits which replace earnings if a person is sick, unemployed, retired, etc. Entitlement is conditional on the claimant (or in some cases the claimant’s partner) having paid or being credited with National Insurance (NI) contributions. Each benefit has separate rules about how many NI contributions have to be paid, when they must be paid and what class of contribution they must be.

Non-contributory Benefits

These benefits are not dependent on paying National Insurance contributions and payment is made irrespective of income and capital.

A word about credits…

Working Tax Credit and Child Tax Credit are administered by Her Majesty’s Revenue & Customs (HMRC).

Pension Credit is administered by the Department of Work & Pensions and fits into the welfare benefit system, as a means tested benefit.

See the next page for a list of benefits and what type they are
<table>
<thead>
<tr>
<th>NON-MEANS TESTED BENEFITS</th>
<th>MEANS TESTED BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTRIBUTORY BENEFITS</strong></td>
<td><strong>MEANS TESTED BENEFITS</strong></td>
</tr>
<tr>
<td>Contribution-based Jobseeker’s Allowance</td>
<td>Income-based Jobseeker’s Allowance</td>
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<tr>
<td>Incapacity Benefit</td>
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<td>Maternity Allowance</td>
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<td>Bereavement Benefits</td>
<td>Working Tax Credit</td>
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<td>Bereavement Payment Widowed Parent’s Allowance Bereavement Allowance</td>
<td>Child Tax Credit</td>
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<tr>
<td><strong>NON-CONTRIBUTORY BENEFITS</strong></td>
<td>Housing Benefit</td>
</tr>
<tr>
<td>Incapacity Benefit (for younger people)</td>
<td>Council Tax Benefit</td>
</tr>
<tr>
<td>Disability Living Allowance</td>
<td>Social Fund</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>Community Care Grants</td>
</tr>
<tr>
<td>Carer’s Allowance</td>
<td>Budgeting Loans</td>
</tr>
<tr>
<td>Industrial Injuries Benefits</td>
<td>Crisis Loans</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>Sure Start Maternity Grants</td>
</tr>
<tr>
<td>Guardian’s Allowance</td>
<td>Funeral Expenses Payments</td>
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<tr>
<td>War pensions</td>
<td>Cold Weather Payments</td>
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<td>Winter Fuel Payments</td>
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</tr>
<tr>
<td>Statutory Sick Pay</td>
<td><strong>Health Benefits</strong></td>
</tr>
<tr>
<td>Statutory Maternity Pay</td>
<td>Prescriptions</td>
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<td>Statutory Paternity Pay</td>
<td>Dental treatment</td>
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<td>Statutory Adoption Pay</td>
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<tr>
<td>Retirement Pension</td>
<td>Fares to hospital</td>
</tr>
<tr>
<td>Widows Benefits for women whose husband’s died before 9 April 2001</td>
<td>Milk and vitamins</td>
</tr>
</tbody>
</table>
Which benefits can be paid together?

A person may be entitled to two or more benefits, and there are rules about which benefits can be paid together. Some benefits (such as Attendance Allowance or Disability Living Allowance) can be paid on top of any other benefit.

Other benefits “overlap” and cannot be paid together. For example if a client is entitled to both Retirement Pension and Carer’s Allowance (CA), they cannot usually both be paid. The client will receive their Retirement Pension, which will usually be more than Carer’s Allowance (if their Retirement Pension is less than Carer’s Allowance then they will receive a small top up payment of CA). However it may still be worthwhile for the client to claim CA (even if it is not actually paid), as being entitled to it will increase their Pension Credit or Council Tax Benefit.

Means tested benefits can be paid with any other benefit, but benefits or other money coming in will reduce the amount of means tested benefit the client receives. The exceptions to this are Attendance Allowance and Disability Living Allowance, which do not reduce the amount of means tested benefit paid (and in fact may lead to an increase in other benefits payable).

If someone is entitled to a contributory benefit, this would normally be paid before any other benefits they may be entitled to. In other words, a person can’t say, “I’m not claiming Retirement Pension because I’d rather get Pension Credit instead”.
## Benefits eligibility checklist

1 **Contributory benefits:**
   All must meet NI contribution conditions

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Who can claim?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement pension</td>
<td>Men 65 or over, women 60 or over</td>
</tr>
<tr>
<td><strong>Bereavement benefits</strong></td>
<td></td>
</tr>
<tr>
<td>Bereavement Payment</td>
<td>Mainly people under pension age whose husband, wife or civil partner has died</td>
</tr>
<tr>
<td>Widowed Parent's Allowance</td>
<td>Widows and widowers under pension age with dependent children</td>
</tr>
<tr>
<td>Bereavement Allowance</td>
<td>Over 45 but under pension age when widowed</td>
</tr>
<tr>
<td>Widows Pension</td>
<td>Widows whose husbands died before 9 April 2001</td>
</tr>
<tr>
<td></td>
<td>Can remain in payment up to age 65</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>People who are unable to work due to sickness or disability. Have to become unfit before pension age, may continue for up to one year after pension age</td>
</tr>
<tr>
<td>Job Seeker's Allowance</td>
<td>Unemployed people under pension age</td>
</tr>
<tr>
<td>Maternity Allowance</td>
<td>Pregnant women who cannot get statutory maternity pay</td>
</tr>
</tbody>
</table>
### 2 Non-contributory, non-means tested benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Who can claim?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendance Allowance (AA)</td>
<td>Sick/disabled people with care needs aged 65 or over</td>
</tr>
<tr>
<td>Disability Living Allowance (DLA)</td>
<td>Sick/disabled people with care needs under 65 (but can continue after 65 if claimed before 65th birthday)</td>
</tr>
<tr>
<td>Carer’s Allowance</td>
<td>Caring for someone getting DLA (middle or higher care rates) or AA, can’t be earning more than £81 a week. Not paid on top of state retirement pension</td>
</tr>
<tr>
<td>Winter Fuel Payments</td>
<td>People over 60. Higher amounts for people over 70 and 80. Normally paid automatically</td>
</tr>
<tr>
<td>Incapacity Benefit for young people</td>
<td>People who became unfit for work in youth – normally under 20</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>Anyone with dependent children under 16 or under 19 if still at school</td>
</tr>
<tr>
<td>Guardians Allowance</td>
<td>Looking after a child where both/one of the child’s parents are dead/ whereabouts unknown</td>
</tr>
<tr>
<td>War pensions / Armed Forces Compensation Scheme</td>
<td>For those who are disabled as a result of service in the armed forces</td>
</tr>
<tr>
<td>Industrial Injuries Benefits</td>
<td>Injury or disease incurred through work</td>
</tr>
</tbody>
</table>
### 3 Means tested benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Who can claim?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pension credit</strong></td>
<td></td>
</tr>
<tr>
<td>Pension Credit Guarantee</td>
<td>People 60 or over whose income falls below set levels. Replaces Income Support/MIG</td>
</tr>
<tr>
<td>Pension Credit - Savings</td>
<td>People aged 65 or over who have an income above the “threshold figure” <em>(see Pension Credit section in Part Two for more detail)</em></td>
</tr>
<tr>
<td><strong>Health benefits</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prescriptions</td>
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<tr>
<td></td>
<td>Dental treatment</td>
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<td></td>
<td>Sight test and glasses</td>
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<tr>
<td></td>
<td>Fares to hospital</td>
</tr>
<tr>
<td></td>
<td>Milk and vitamins</td>
</tr>
<tr>
<td></td>
<td>For those on low incomes</td>
</tr>
<tr>
<td><strong>Housing Benefit</strong></td>
<td>Help with rent for those on low incomes</td>
</tr>
<tr>
<td><strong>Council Tax Benefit</strong></td>
<td>Help with Council Tax payments for those on low incomes</td>
</tr>
<tr>
<td><strong>Social Fund</strong></td>
<td>Grants and loans to cover essential items/costs for people on certain means tested benefits</td>
</tr>
<tr>
<td><strong>Child Tax Credit</strong></td>
<td>People with dependent child/children; income sufficiently low</td>
</tr>
<tr>
<td><strong>Income Based JobSeeker’s Allowance</strong></td>
<td>Unemployed people whose income falls below set levels</td>
</tr>
<tr>
<td><strong>Income Support</strong></td>
<td>People under 60 who are sick, disabled, pregnant or lone parent where income/savings fall below set levels</td>
</tr>
<tr>
<td><strong>Working Tax Credit</strong></td>
<td>Low-paid workers, can be single, disabled or with children, extra amount paid to people 50+</td>
</tr>
</tbody>
</table>
Exercise 4

Using the information above and *Factsheet 18 ‘A Brief Guide to Money Benefits’, and/or ‘Your Rights’, decide what benefits you would consider as possibilities for the following:

1. Rita is 78 and had a stroke 2 months ago. She lives with her husband, Tom, who has to help her with most things including washing and dressing and using the toilet.

2. Yasmin has recently separated from her husband. She's 62 and gets a Category B Retirement Pension. They own their own home and the mortgage has been paid off.

3. Michelle, aged 59¾, wants to know if she can claim anything on top of her Retirement Pension when she gives up work in 3 months time. She rents a flat from a private landlord. She tells you that she is expecting a small private pension from her employer.

4. Roy, aged 58, looks after his 80 year-old mother.

5. Ly's wife (55) died 6 weeks ago. He’s 66 and has two children aged 15 and 19 still at home. He currently receives a full Retirement Pension, but financially he will miss his late wife’s earnings.
6 Myrtle needs a new cooker desperately, but has no savings to buy one.

7 Liam (65) and Maureen (60) have savings of £15,000. They’ve always thought this meant they couldn’t get anything except their Retirement Pension— but they’ve recently heard that this may not be the case. Are they right?

8 Sharon (61) has toothache but is worried about going to the dentist due to the cost.

9 Jack (60) looks after his daughter, Beth, aged 25, permanently disabled after a car crash. Jack works full time but would like to take early retirement in order to spend more time with Beth.

10 Briony (77) wants to know if she can get any help with the costs of her brother’s funeral.

* You don’t have enough information here to know definitely if someone will get a particular benefit or not. The aim of this exercise is to get you thinking in broad “benefit checking” terms – considering possibilities – if only to have to discard them later!

The answers are on page 56
**Going into hospital**

Most benefits can still be paid after admission to hospital but Attendance Allowance and Disability Living Allowance stop after 4 weeks. This may also affect any benefits their carer receives.

*Seek specialist advice if your client or their family is encountering difficulties over this. The full rules are explained in the CPAG Welfare Benefits handbook.*

**Benefits and residential care**

Many benefits are payable as normal for people in residential care. Pension Credit, Housing Benefit, Council Tax Benefit, Attendance Allowance and Winter Fuel Payments can be affected however, and you can find out more about this in the Factsheets.

See the Community Care Induction Training Pack and the relevant factsheets for details of care home charges and financial assessments.
SECTION 4

Benefits Administration, Procedures and Appeals

Where do I advise Mrs Green to send her benefit claim?

Mr Black's order book hasn't arrived – who do I phone?

This claim has been turned down – I'm sure that can't be right – what can we do?

You will inevitably have to contact the benefit authorities as part of giving benefits advice. Many people are not confident in dealing with the bureaucracy themselves, and if there are issues such as hearing or language problems, this can make matters even more difficult. There is no doubt that in recent years there have been attempts to improve the way that the benefit authorities deal with the public (the Pension Service makes a number of commitments in this area) but the fact is that a considerable amount of your benefits advice work will be in trying to sort out administrative problems: delays, muddles, missing paperwork and misunderstandings. You will also need to recognise when a review or appeal may be possible, so that the client can be referred onto someone, whether a specialist in your office, or to another agency.
Who are the benefit authorities?
The Department for Work and Pensions (DWP) is the government department responsible for social security benefits. The DWP replaced the Department of Social Security in April 2001. The DWP drafts and issues benefit regulations, and organises the funding of the benefit system.

The day-to-day administration of the benefit system, however, is not controlled directly by the DWP but is delegated to other authorities.

Pensions
The Pension Service has administered Retirement Pension and Pension Credit since April 2002. This is what they say on their web site about the service they offer:

The Pension Service has a network of pension centres supported by a local service.

Your pension centre will:

- Work out the amount of State Pension and Pension Credit that you are entitled to
- Arrange for the local service to provide a face to face service in a place that is convenient for you or in the comfort of your own home if your business cannot be dealt with over the telephone
- Pay your entitlements to you and answer questions over the phone and by post (and by e-mail where possible)
- Tell you how you can access other pension-related entitlements and services
- Work in partnership with other local organisations to deliver pension-related services

www.thepensionservice.gov.uk

Most Age Concerns will work closely with their local Pension Service.
Disability and Carers benefits

The Disability and Carer's Directorate is responsible for Attendance Allowance, Disability Living Allowance and Carer’s Allowance.

For new Attendance Allowance or Disability Living Allowance applications there are Disability Benefit Centres located around the country. Existing claims are dealt with by the Disability Benefits Unit in Blackpool. Carers Allowance claims are dealt with at the Carer’s Allowance Unit in Preston.

Benefits for people of working age

Jobcentre Plus administers most of the benefits for people of working age, e.g. Jobseeker’s Allowance, Incapacity Benefit, Income Support. They interview clients about their claim, process payments and make decisions on benefit entitlement.

Housing Benefit and Council Tax Benefit

These two benefits are administered by local councils. In large cities the relevant councils are the metropolitan boroughs. In other areas, the relevant councils are either unitary authorities or, in areas with two-tier councils, district and borough councils.

War Pensions

War pensions are paid by the Veterans Agency, which is now part of the Ministry of Defence.
**Tax Credits, Statutory Sick Pay, Statutory Maternity Pay and National Insurance**

Working Tax Credit, Child Tax Credit and Child Benefit are administered by Her Majesty’s Revenue & Customs.

Employers are responsible for paying Statutory Sick Pay and Statutory Maternity Pay on behalf of the Her Majesty’s Revenue & Customs. The collection and assessment of National Insurance contributions is done by the Contributions Agency, which is part of the Her Majesty’s Revenue & Customs.

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**Find out the following:**

- Contact details for the Pension Service in your area
- Where to send new Attendance Allowance claims
- Contact details for Housing Benefit and Council Tax Benefit claims and queries
- If you are under pension age, why not phone the Pension Service and ask for your future pension entitlement – as we are all entitled to do

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**Benefit Terms and Procedures**

**Claims**

People usually make claims for benefit on claim forms produced by the Department for Work and Pensions (DWP), but it is increasingly possible to make claims over the phone. If you make a claim over the phone the DWP will normally send you a copy of the form to check and sign.

The claim form needs to be signed by the claimant – however if they cannot manage their own affairs it is possible for someone to be nominated as an appointee to act on their behalf.

Claims for Pension Credit can be made by telephone via the Pension Credit Application line: 0800 99 1234.
Date of claim and backdating

Entitlement to benefit usually only begins from the date the claim was received by the benefits authority. There are some exceptions, for example Retirement Pension, Pension Credit, Housing Benefit and Council Tax Benefit can all be backdated for up to one year (provided that entitlement has existed for all that time).

Disability Living Allowance and Attendance Allowance are backdated to the date the claim form was requested from the Disability & Carers Directorate – providing it is completed and returned by the date stamped on the front of the form.

If you think a person may be able to have their claim backdated you should refer them for specialist advice

Evidence

Most claimants will need to provide their National Insurance Number (often referred to by its acronym ‘NINO’). Other evidence (e.g. bank statements, Marriage Certificate) may also be required.

Some people have difficulty in finding their national insurance number, or other supporting evidence. Delays in paying benefit because evidence cannot be produced could cause hardship and you should make sure the client gets specialist advice if they are in this situation.

Decisions

All claims for benefit are decided by specially authorised officers, aptly named, ‘Decision Makers’.
Payment

Most people receive their benefit by direct credit transfer into a bank account. Those people who do not have a bank account or who do not give the DWP details of an account will receive their payment by regular weekly cheque sent in the post.¹

There are a number of different sorts of account a person could use to receive their pension or benefits payments. Many of them allow account holders to collect their cash at the Post Office (as well as at a bank or through a cash machine).

The Post Office Card Account accepts direct payments of benefits and pensions and allows people to withdraw their cash over the Post Office counter. A basic bank account is a simple sort of account offered to people who may have difficulties opening an ordinary bank account. It allows payment of pensions and benefits, but it is does not allow the account holder to go overdrawn.

Your Age Concern may be contacted by people who have a bank account but have forgotten their PIN number, or who have poor eyesight or other problems that make it difficult for them to use their account. If so, you may want to raise this as a social policy issue.

Appeals

There is a right to appeal against most decisions made by the benefit authorities – right up to the House of Lords and the European Court of Justice if the appropriate grounds for appeal are met. Appeals start at independent tribunals and can proceed from there – again if there are grounds for further appeal – to the Social Security Commissioners. Appeals can be dealt with in writing, or the claimant can request an oral hearing.

The claimant is more likely to win their appeal at an oral hearing, particularly where the appeal concerns a medical issue, questions of disability, or an argument about the facts of a case.

Appeals must be normally made within one month of the date of the decision (but there is scope to allow an appeal up to 12 months late if there are exceptional circumstances).
You may also come across the terms **revision** and **supersession**. These are procedures whereby a decision can be looked at again without the need to go through the whole appeal procedure. Revisions need to take place within one month of the decision. Supersessions can take place at any time.

**Your role in appeals**

Most I&A Workers do not undertake appeals, although some do. As indicated previously in this pack, you need to find out the procedures for referring possible appeals on to other agencies who may be able to help. If it is obvious that the decision has been made on the wrong facts, you may be able to write a letter pointing this out, but if not, your role is to be alert to the possibility of revision or appeal, and to refer appropriately – and within the time limit.

Entitlement to welfare benefits is laid down by law. Some of that law is drawn up by statute, and some of it is made through case law based on decisions taken by tribunals, Social Security Commissioners and the courts. Much of it is open to interpretation and helping a claimant to appeal is to help them to obtain what is no more than their legal due.

**Social Fund reviews**: There is no right of appeal against discretionary social fund decisions, but a review can be requested. *For more information on the Social Fund see Part Two.*

If you would like to find out more about appeals, see the relevant chapters in the CPAG Welfare Benefits Handbook – or the Disability Rights Handbook.
Dealing with the benefit authorities

Phoning the office: These tips may help!

- Make sure you have the right office.
- Have your client’s full name (Mrs Brown won’t do – they will have hundreds) and National Insurance Number/ date of birth and address.
- You will probably need authorisation from the client to allow the DWP etc to divulge information to Age Concern.
- Be clear about which benefit is being queried.
- Be aware that Department for Work and Pensions staff may only know about the particular benefit they deal with and will not be able to advise on other entitlements.
- Ask to speak to a supervisor if you feel you are not getting anywhere.
- Ask for a name – but be aware that that person may not always be dealing with the case, or they could be off sick, on holiday etc., and you may need to speak to someone else.
- Don’t be afraid to quote the law. Sometimes staff may be following guidelines or working practices that are not backed up by the law.

Plus some general negotiating points:

- Be well prepared: know all your facts and ensure they are correct.
- Stick to the facts and avoid opinions and emotional outbursts.
- State what you wish to say clearly and firmly without losing your temper or trivialising matters.
- Be pleasant and calm even if you don’t feel it.
- Don’t use sarcasm or bullying tactics or make people look small in front of others.
- Remember you need to maintain cordial relationships for the sake of other clients!
Writing

- As above – make sure that all letters have full client details, especially the National Insurance number.

- Ensure that you send your client’s authorisation to correspond with the relevant agency. Some agencies, such as Housing Benefit may have their own authorisation form which the client will have to complete.

- Never state anything to be a fact unless you have independent evidence, which confirms what the client has told you (e.g. Mrs Tan has informed us that she has not received any notification from you as to the reason her benefit has not been paid’).

In section 2, you found out your Age Concern’s policies about writing letters on clients’ behalf, you may want to refresh your memory about these

Complaints procedures

The I&A team should have details of DWP Customer Service Managers and Local Authority complaints’ procedures. Clients can also complain to their MP, councillor or use the Ombudsman system.

Social Policy

Where there is evidence of delays or maladministration affecting a number of clients, this may be something that should be taken up with the body concerned as a general matter of policy.
Exercise 5

What will you advise or do in the following examples?
If you need more information before giving your answer, say what you think you would need to find out.

1. Clarence Jones has been turned down for Attendance Allowance (AA). He has dementia and you can’t understand why this has happened.

2. Mrs Gilbert says that although her husband gets the maximum (higher) rate of AA, it does not meet all his care costs. She wants you to write a letter of appeal.

3. Your local Housing Benefit department has a backlog in dealing with claims of 13 weeks!

4. Kwabina is concerned because he forgot to fill in his Retirement Pension claim form until recently – he was 65, six weeks ago. Has he missed out on 6 weeks pension?
5 One of the reasons Kwabina forgot his pension was because he was coping with his wife, aged 60 who has a heart condition. She has just claimed Disability Living Allowance – although she has needed help for over a year – can that be backdated?

6 Mr and Mrs Gonsalves have claimed Pension Credit. They have heard nothing. What information do you need in order to phone, and who would you phone.

7 Magda phones about a letter she has received from the Pension Service, stating that she can’t get the Pension Credit. Apparently it says that they have assessed her income at a higher level, which Magda says is completely wrong.

The answers are on page 58
SECTION 5

Conducting a successful welfare benefits interview

Interviewing skills

Interviewing is the basic activity underpinning I&A. It can take place in person or by telephone. By asking the right questions and listening to the answers, the I&A worker can assist the user to identify appropriate information and level of service to meet their needs. No two people will carry out an interview in exactly the same way. It can be helpful to remember that the interviewer is in charge of the process of the interview and the user is in charge of the content.

We are focusing on benefits in this induction pack. For more information about interviewing skills, see the Age Concern Publications ‘Running Information & Advice Services: A How To Guide’ and the Information and Advice Skills Induction Pack.

Doing a welfare benefit check

Relatively few people have a comprehensive understanding of the social security system. This means they ‘don’t know what they don’t know’. An older person may approach Age Concern with a very specific query about a particular benefit. You could answer it perfectly accurately, but unless you asked some additional questions, you would fail to spot other benefits to which the client was entitled and they could be thousands of pounds a year worse off than if they had received a proper welfare benefits check.

Some people feel a bit awkward at first when they start to do benefits checks, because they need to ask the client a lot of personal questions. If you explain that you need this information to ensure they are getting all the money they are entitled to, most people are very happy to tell you.
Getting the full picture
You need to gather appropriate information about the client's finances and circumstances. The client needs to be able to speak without too many interruptions. It is helpful to allow the client to tell the story in their own way as something that sounds straightforward initially can turn out to be much more complicated than it appears. However, sometimes you may need to steer a client, tactfully, to concentrate on relevant issues! This is a skill, which you will develop with practice.

Clients come for impartial information or advice, not the interviewer’s opinion. If clients feel you are making judgements about what they are saying, they will tend to tell you less than the whole story, so it is important to be very careful about the language you use and remain neutral and factual.

Asking the right questions
Now that you are becoming more familiar with the benefits system, you will know that there is a range of benefits and that they relate to different aspects of people’s lives.

One way to ensure that you have enough information to do a benefits check is to start with four basic issues. Don’t forget to write down what the client says, so that you begin to form an overall picture of their finances.

1 What income does the client have?
The answer to this question will enable you to find out what benefits the client is already receiving and whether they might be entitled to any additional means tested benefits. You could ask the client if they have any letters from the Department for Work and Pensions with them as it helps a lot if you can see an assessment. Don’t forget to ask about other income such as occupational pensions.
2 Does the client get any help with housing costs?
The answer to this question will tell you whether the client is already getting Housing Benefit or other help with housing costs, such as services charges in leasehold accommodation.

3 Does the client have any capital? If so, how much?
The answer to this question will tell you whether the client might be entitled to additional means tested benefits. It is important to provide some illustrations of what you mean by capital, so that you can be reasonably confident that the client has not forgotten something. You could mention savings, shares, premium bonds, legacies, property other than the client’s home etc.

4 Do they have poor health or have a disability?
The answer to this question will tell you whether they might be eligible to claim additional health-related benefits, for example, Attendance Allowance.

Unclaimed means tested benefits?
If the answers to the above suggest that the client might be entitled to means tested benefits, you need to find out more about other people living with the client. Most means tested benefits are affected by the incomes of the client’s ‘household’. You will find out more about this in relation to the specific benefits to which these rules apply.

If you need to find out more about the client’s household, you will need to add some further questions to those listed above:

5 Do you live with a partner (husband, wife or civil partner) ?
5 Does anyone else live with you?
7 Are they working or claiming benefits?
8 Which benefits are they claiming?

You will now have enough information to do a welfare benefits check for both means tested and non means tested benefits.
Taking action

As you gain in experience, you may be able to do benefits calculations when the client is with you, but at the start, you will probably need some quiet time by yourself. You will also want to get them checked by your supervisor. Most clients do not mind waiting a short time before they hear from you.

If there is an element of doubt, it is better to advise a client to claim a benefit and return for further advice, rather than to risk them being worse off.

At the end of the interview, whether it is face-to-face or by telephone, you need to be clear that you and the client understand:

- What needs to be done next – and any time-limit - delay is likely to reduce the amount of benefit your client will receive
- Who will do it and when

You should always encourage a client to contact Age Concern again if nothing happens in the time you have told them to expect action, or something unexpected occurs, so that action can be taken to check or chase up, as necessary.
Exercise 6

Using Factsheet 18 ‘A Brief Guide to Money Benefits’, and thinking about the tips for doing welfare benefits checks, find out the answers to these questions. If you think you might need more information, say what it would be:

1. Mrs Atkins comes in to find out if there are any more benefits she and her husband can claim as they are living on their joint Retirement Pension. They have £7000 in British Gas Shares and they pay rent of £56.00 per week.

2. Beverley telephones about her housing problem. She owns her own home, but it is in a very poor state of repair and she realises it needs a new roof. She can hardly afford to pay for her shopping. What can she do?

3. Jaswinder, aged 67, has his Retirement Pension and has no housing costs as he owns his house outright. He lives near his eldest daughter, who has looked after him very well since his wife died, but his health is deteriorating and his youngest daughter has offered to come to look after him. She would need to give up work to do this. Could she claim any benefits?

The answers are on page 60
Answers to Exercises
Benefits Quiz Answers

1. When was the first state pension paid in the UK?
   c. 1909

2. What was the Beveridge Report?
   b. A plan for the foundation of the modern welfare state produced in 1942

3. Government spending on Social security in 2001/2002?
   a. £101 billion

4. Numbers claiming Retirement Pension 2001/2
   a. 10 million

5. Current rate for a couple claiming Retirement Pension?
   b. £134.75

6. The Christmas bonus of £10 was introduced in;
   c. 1972

7. Extra benefit can be paid for caring for pets
   b. No

8. The extra weekly amount of Retirement Pension for People aged 80 or over is:
   b. 25p
EXERCISE 1

1 **At what age can men and women claim the basic State Pension?**
   People can claim when they reach pension age – currently 60 for women and 65 for men.

2 **How can people, before they retire, find out how much their pension will be?**
   People can find out if they have paid (or been credited with) enough national insurance contributions to qualify for a full pension by completing a form BR19 available from the Pensions Service.

3 **Who can claim Income Support?**
   People under 60, who do not have to ‘sign on’ for work, and have income and capital below set levels.

4 **At what age can you claim Pension Credit?**
   60 and over for Guarantee Credit
   65 and over for Savings Credit

5 **What are the two parts of Pension Credit?**
   Guarantee credit (which replaced Income Support/Minimum Income Guarantee for this age-group). This is designed to ensure that income does not fall below a set level. It can be paid to ‘top up’ other income.
   Savings Credit is designed to provide extra cash for people with savings whose income is above the savings credit threshold but below an upper limit.

6 **If you are 63 and need help with personal care, should you claim Attendance Allowance or Disability Living Allowance?**
   If you are 63, you should claim Disability Living Allowance. There is no upper age limit for Attendance Allowance; it is claimed by people over 65.
EXERCISE 2

We do not have the answers to this exercise as it is based on local information. The person supervising you training will know the answers.

EXERCISE 3

1  Yesterday, you advised Mr Singha about claiming benefits. Today, Mrs Singha telephones and asks you to clarify some of your advice.

The correct answer is:

c: Explain that due to your confidentiality policy, you need confirmation that Mr Singha is happy for you to speak to her.

Most people will have more confidence in Age Concern if they know that you really abide by your confidentiality policy. You will also need to find out what your Age Concern would accept as a valid sign of authority from Mr Singha.

2  Someone phones from the Department for Work and Pensions and says they are investigating a benefit fraud. They believe that you have important information, which might eliminate Maureen Brown (an old client) from their enquiries.

The correct answer is:

c: Explain politely that you cannot discuss the matter, but offer to take details and pass them on to your supervisor.

You cannot do anything to indicate that Maureen might be a client, without her permission. That in itself would be a breach of her confidentiality.
EXERCISE 4

1 Rita is 78 and had a stroke 2 months ago. She lives with her husband, Tom, who has to help her with most things including washing and dressing and using the toilet.

Attendance Allowance (AA) is a definite possibility here, but only from 6 months after Rita’s stroke. You may also have thought of Carer’s Allowance (CA) - but if Tom gets a state pension he can’t be paid CA. A general benefit check to see whether Tom and Rita qualify for any means tested benefits would also be a good idea.

*Note:* Even though Tom can’t be paid both a state pension and CA, it may be worth claiming CA because it would increase the amount of means tested benefits payable.

2 Yasmin has recently separated from her husband. She’s 62 and gets a Category B Retirement Pension. They own their own home and the mortgage has been paid off.

Yasmin may be able to claim Pension Credit and Council Tax Benefit – depending on her resources. She will be entitled to the 25% discount in council tax for single people.

3 Michelle, aged 59 and ¾, wants to know if she can claim anything on top of her retirement pension when she gives up work in 3 months time. She rents a flat from a private landlord. She tells you that she is expecting a small private pension from her employer.

She may be able to claim Pension Credit, Housing and Council Tax Benefits.

4 Roy, aged 58, looks after his 80 year-old mother.

Roy’s mother could claim Attendance Allowance and if she is successful Roy may be able to claim Carer’s Allowance.
5 Ly’s wife (55) died 6 weeks ago. He’s 66 and has two children aged 15 and 19 still at home. He currently receives a full retirement pension, but financially he will miss his late wife’s earnings.

Ly will get the Bereavement Payment of £2000 as his wife was under pension age when she died. You should check entitlement to means tested benefits e.g. Pension Credit, Housing Benefit, Council Tax Benefit. Ly gets Child Benefit for the 15 year old and can claim Child Tax Credit. He cannot receive anything for the 19 year old as s/he is not considered to be a dependent child after the age of 19.

6 Myrtle needs a new cooker desperately, but has no savings to buy one.

Myrtle may be able to make a successful claim to the Social Fund if she receives one of the qualifying benefits.  
*(For more information see under social fund in Part Two)*

7 Liam (65) and Maureen (60) have savings of £15,000. They’ve always thought this meant they couldn’t get anything except their retirement pension– but they’ve recently heard that this may not be the case. Are they right?

They should claim Pension Credit. Don’t forget Housing Benefit and Council Tax Benefit as well.

8 Sharon (61) has toothache but is worried about going to the dentist due to the cost.

Depending on her income, Sharon may be able to get help with dental costs.
9 Jack (60) looks after his daughter, Beth, aged 25, permanently disabled after a car crash. Jack works full time but would like to take early retirement in order to spend more time with Beth. Beth may be able to claim Disability Living Allowance. Jack could claim Carer’s Allowance provided that the qualifying conditions are met. Means tested benefits (Pension Credit/ HB/CTB) may also apply.

10 Briony (77) wants to know if she can get any help with the costs of her brother’s funeral. Briony may be able to claim a funeral grant from the Social Fund if she is in receipt of one of the qualifying benefits. (For more information see under Social Fund in Part Two)

EXERCISE 5

1 Clarence Jones has been turned down for Attendance Allowance (AA). He has dementia and you can’t understand why this has happened. Clarence has the right to appeal. You may need to know a bit more about the extent of his illness and obtain some medical evidence from his GP/consultant, but it sounds as if there may be good grounds. Refer to a specialist adviser! Watch out for the one month appeal time limit.

2 Mrs Gilbert says that although her husband gets the maximum (higher) rate of AA, it does not meet all his care costs. She wants you to write a letter of appeal. Benefit rates are laid down by the Government. If Mr Gilbert is getting the maximum rate there is no point in appealing. It would be better to see if there are other ways to help, such as doing a general benefit check and looking at what help may be available through Social Services.
3 Your local Housing Benefit department has a backlog in dealing with claims of 13 weeks!

This needs to be taken up by a senior member of staff at Age Concern as a matter of social policy, as it will be affecting large numbers of people.

4 Kwabina is concerned because he forgot to fill in his Retirement Pension claim form until recently – he was 65, six weeks ago. Has he missed out on 6 weeks pension?

Kwabina has not missed out – Retirement Pension is automatically backdated for up to 3 months. However…

5 One of the reasons Kwabina forgot his pension was because he was coping with his wife, aged 60 who has a heart condition. She has just claimed Disability Living Allowance – although she has needed help for over a year – can that be backdated?

Neither Disability Living Allowance nor Attendance Allowance can be backdated.

6 Mr and Mrs Gonsalves have claimed Pension Credit. They have heard nothing. What information do you need in order to phone, and who would you phone?

You need to know more about the claim. When did they make it? Where did they send it? Was it properly filled in with their full name and address? You will need to phone the Pension Service. Before you speak to them, get full details from the Gonsalves; full names, NINOs, dates of birth etc. You could also do a calculation and see if they are in fact entitled and how much they would get!
7 Magda phones about a letter she has received from the Pension Service, stating that she can't get the Pension Credit Guarantee. Apparently it says that they have assessed her income at a higher level, which Magda says is completely wrong.

You need to know the date of the decision to know whether it can be appealed within the time limit. It's always difficult being told about documents over the phone – how clear is Magda about the income figure? As it appears to be a dispute about facts the decision could be reviewed or superseded at any time.

You could advise her to write to the Pension Service with the correct figure, or - depending on what you think of her ability to cope - you may think that Age Concern should make a phone call to the Pension Service for clarification first – perhaps before agreeing to write yourselves – but remember you have no evidence of what she says. Appeals must be signed by the claimant.

EXERCISE 6

1 Mrs Atkins comes in to find out if there are any more benefits she and her husband can claim as they are living on their joint Retirement Pension. They have £7000 in British Gas Shares and they pay rent of £56.00 per week.

At first sight, it would seem that Mr and Mrs Atkins are on a low income and would probably be eligible for Pension Credit (both Guarantee and Savings Credit). They should probably claim Housing Benefit and Council Tax Benefit as well. However, to provide complete advice, you need more information:

Are they getting Housing Benefit and Council Tax Benefit now?
Do they have any other kind of savings/capital?
Does either of them have health problems or a disability?
Does anyone else live with them?
2 Beverley telephones about her housing problem. She owns her own home, but it is in a very poor state of repair and she realises it needs a new roof. She can hardly afford to pay for her shopping. What can she do?

Local Authorities have considerable powers to help with living conditions, but you do need to ask Beverley the basic questions about how much she has coming in on a weekly basis, whether she gets any help with housing costs, whether she has any capital, her health and possibly further questions about her household, as she may be entitled to means tested benefits such as Pension Credit.

People’s definitions of poverty differ a great deal. Someone who is living well above the Pension Credit level and in good health can feel impoverished because it is a lot less than they are used to. Conversely, it may not occur to someone else that they are entitled to benefits because they are used to a low income.

3 Jaswinder, aged 67, has his retirement pension and has no housing costs as he owns his house outright. He lives near his eldest daughter, who has looked after him very well since his wife died, but his health is deteriorating and his youngest daughter has offered to come to look after him. She would need to give up work to do this. Could she claim any benefits?

It looks as though Jaswinder should claim Pension Credit (both Guarantee and Savings Credit), but you need to check in case he has any other income, which should also be taken into account. You will also need to check his capital, as at a certain level, the assumed income will exceed the benefit payable. See Factsheet 48 Pension Credit for more information about this. You will also learn more about how to calculate benefits later in this pack.
You need to find out more about how his health problems affect him. He might be entitled to Attendance Allowance. If he is entitled to Attendance Allowance, his younger daughter would be entitled to Carer’s Allowance and possibly Income Support (depending on her means).

You would need to check the best course of action with your supervisor as Carer’s Allowance has a complex relationship with other benefits.
Welfare Benefits Induction Learning Pack

Feedback sheet

Part 1
Please complete the following statements in whatever way you feel is most appropriate for you.

Working through the pack made me feel…

I liked…

I was surprised by…

I’ll use…
Feedback sheet (continued)

Now I can…

I didn’t like…

I want to know more about…

I should like some more training about…

I’d also like to say…

\(^1\) Information sheet 16 @payments of pensions & benefits into bank accounts’