



# **How to Maximise Benefits with a Job**



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## Case Study 1a

Daniel is 17, he is still at school and receives Disability Living Allowance of £18.95 for his mobility and Disability Living Allowance of £49.85 for his care needs. Daniel wants a job.



## Case Study 1b

Daniel is supported to find a Saturday job of 3 hours which pays him £18. As his care needs and mobility needs have not changed he has been able to keep all of his Disability Living Allowance.



## Case Study 2a

Miss H lives at home with her mother and has attended the local Day Centre since leaving school. Her benefits are as follows:

Incapacity Benefit

**£91.40**

Disability Living Allowance (Care) Middle Rate

**£47.80**

Disability Living Allowance (Mobility)

**£49.85**

***Total = £189.05***



## Case Study 2b

Miss H is offered a 12 hour catering job earning £6.00 per hour. ELITE support her and she accepts the job under supported permitted work. Her new income is:

Incapacity Benefit

**£91.40**

Disability Living Allowance (Care) Middle Rate

**£47.80**

Disability Living Allowance (Mobility)

**£49.85**

Earnings

**£72.00**

**Total = £261.05**

***Miss H is £72 per week better off and is allowed to keep all of this money under the earnings limit of £93. If she was also receiving Income Support only an amount of £20 would have been disregarded.***

## Case Study 2c

Miss H is offered a 20 hour post. Would it be beneficial to her? Would she lose all her benefits:

Incapacity Benefit

**£0**

Disability Living Allowance (Care) Middle Rate

**£47.80**

Disability Living Allowance (Mobility)

**£49.85**

Earnings

**£118.90**

Tax Credits

**£86.24**

**Total = £302.79**



# Case Study 3a

Mr W lives in his own flat and attends the local Day Centre. His benefits are as follows:

Incapacity Benefit

**£91.40**

Income Support

**£2.05**

Disability Living Allowance

**£18.95**

Housing Benefit

**£40.00**

***Total = £152.40***

***Could this person take up employment?***



## Case Study 3b

Mr W is offered a 3 hour job earning £5.80 per hour. ELITE support him and he is able to accept this job under supported permitted work. His new income is:

|                             |                |
|-----------------------------|----------------|
| Incapacity Benefit          | <b>£91.40</b>  |
| Income Support              | <b>£2.05</b>   |
| Disability Living Allowance | <b>£18.95</b>  |
| Housing Benefit             | <b>£40.00</b>  |
| Earnings                    | <b>£17.40</b>  |
| <b>Total =</b>              | <b>£169.80</b> |

***As the Benefit Agency allow a £20 disregard, Mr W is £17.40 per week better off***

## Case Study 3c

Mr W manages his 3 hour job very well and after 12 months employment he is offered a 25 hour job. Can he take it? What benefits would he lose?

|                             |                |
|-----------------------------|----------------|
| Incapacity Benefit          | <b>£0</b>      |
| Income Support              | <b>£0</b>      |
| Disability Living Allowance | <b>£18.95</b>  |
| Housing Benefit             | <b>£0</b>      |
| Earnings                    | <b>£136.99</b> |
| Tax Credits                 | <b>£86.24</b>  |

**Total = £242.18**

## Case Study 3d

Mr W also has the opportunity of a 10 hour job. Would this be beneficial to him?

|                             |                |
|-----------------------------|----------------|
| Incapacity Benefit          | <b>£91.40</b>  |
| Income Support              | <b>£0</b>      |
| Disability Living Allowance | <b>£18.95</b>  |
| Housing Benefit             | <b>£16.63</b>  |
| Earnings                    | <b>£58.00</b>  |
| <b>Total =</b>              | <b>£184.98</b> |



## Case Study 4a

Miss L is 45. She lives in her own flat as a tenant within supported housing. Housing costs £110.00 per week. Her benefits are as follows:

Severe Disablement Allowance

**£74.45**

Income Support

**£86.30**

Disability Living Allowance (Higher Care)

**£71.40**

Disability Living Allowance (Mobility)

**£49.85**

Housing Benefit

**£110.00**

***Total = £392.00***



## Case Study 4b

She gains a 6 hour job at £5.80 per hour under supported permitted work. Her income changes to:

Severe Disablement Allowance

**£74.45**

Income Support

**£71.50**

Disability Living Allowance (Higher Care)

**£71.40**

Disability Living Allowance (Mobility)

**£49.85**

Housing Benefit

**£110.00**

Earnings

**£34.80**

***Total = £412.00***



## Case Study 4c

She is offered a 12 hour job. The effect this would have on her income is as follows:

Severe Disablement Allowance

**£74.45**

Income Support

**£36.70**

Disability Living Allowance (Higher Care)

**£71.40**

Disability Living Allowance (Mobility)

**£49.85**

Housing Benefit

**£110.00**

Earnings

**£69.00**

***Total = £412.00***



On 27 October 2008 a new benefit the Employment Support Allowance replaced Incapacity Benefit for new claimants. By 2014 all SDA or Incapacity claimants will be transferred to this benefit.



## Case Study 5a

Mr J lives at home and receives ESA (contributory) of £91.40 per week. He is in the Work Activity Group for ESA. He also receives DLA (mobility) of £18.95 per week. His total income is:

|                                        |
|----------------------------------------|
| ESA                                    |
| <b>£91.40</b>                          |
| Income Support                         |
| <b>£2.05</b>                           |
| Disability Living Allowance (Mobility) |
| <b>£18.95</b>                          |
| <b><i>Total = £112.40</i></b>          |



## Case Study 5b

Mr J decides to take a part-time job of 10 hours per week paid at £6.25 per hour. His new income is:

|                                        |                |
|----------------------------------------|----------------|
| ESA                                    | <b>£91.40</b>  |
| Income Support                         | <b>£0.00</b>   |
| Disability Living Allowance (Mobility) | <b>£18.95</b>  |
| Earnings                               | <b>£62.50</b>  |
| <b>Total =</b>                         | <b>£172.85</b> |

***He can earn up to £93 per week under supported permitted work***



## Case Study 5c

Mr J then moves out of home and his rent is £50 per week. He is offered a 14 hour job and a 16 hour job. The effect on his benefits are:

### 14 Hour Job

ESA  
**£91.40**  
Disability Living Allowance (Mobility)  
**£18.95**  
Housing Benefit  
**£0.00**  
Earnings  
**£87.50**

**Total = £197.85**

### 16 Hour Job

ESA  
**£0.00**  
Disability Living Allowance (Mobility)  
**£18.95**  
Housing Benefit  
**£2.69**  
Earnings  
**£100.00**  
*Tax Credits*  
**£86.24**

**Total = £207.88**



## Case Study 5d

Mr J has care needs and applies for DLA care. It is awarded at the middle rate of care at £47.80 per week. This changes his income and housing benefit if he took the 16 hour job:

ESA

**£0.00**

Disability Living Allowance (Mobility)

**£18.95**

Disability Living Allowance (Care)

**£47.80**

Housing Benefit

**£37.56**

Earnings

**£100.00**

Tax Credits

**£86.24**

***Total = £290.55***



# General Questions?