

# Benefits In and Out of Work



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## Qualifying for Support as Someone not Looking for Work

The basic Jobseeker's Allowance is paid on the condition that the claimant is actively looking for employment. However, there may be many reasons why you are not working and why you are not expected to be looking for work, such as sickness (yours or a dependent), disability, having a child, or suffering a loss.

As a carer, you can receive financial support, and not be expected to be looking for work, if you are spending at least 35 hours a week caring for someone who is claiming Attendance Allowance, Disability Living Allowance, Personal Independence Payment (which is replacing DLA), or [Constant Attendance Allowance](#). It is also possible to claim as a carer for up to eight weeks after care giving stops. On the other side, if you are claiming any of the above benefits yourself, then you may not be expected to be actively looking for work.

Other circumstances you may face where you can claim support without being a jobseeker include: expecting a child (where you can claim Maternity or Adoption Pay for up to 39 weeks, Paternity Pay for up to 2 weeks, and a Maternity Allowance for up to 39 weeks), if you fall ill while in employment (Statutory Sick Pay for up to 28 weeks), or of course if you are of state pension age (where you can receive the Retirement Pension).

## Pension Credit

Pension Credit is a means-tested benefit that can assist older people; it works independently of the Retirement Pension and you do not have to be claiming a pension to receive it. The minimum age is ever-changing, so it can be useful to find out when you'll qualify [here](#). There is also a detailed [brochure](#) available to download from the government website, outlining exactly what you could receive and how to qualify. Essentially, there are two parts to [Pension Credit](#);

*Guarantee Credit*, which tops up your weekly income to a guaranteed minimum amount if you have reached the Pension Credit qualifying age.

*Savings Credit*, which is for people who have saved some money towards their retirement such as savings or a second pension. You may get it if you're 65 or over.

## Help While In Employment

It is normally the case that if you work 16 hours or more in a week, then you will not get Income Support or Jobseeker's Allowance. Working Tax Credits help to boost those in employment living on a low income. You can see if you are [eligible](#) to receive Working Tax Credits, and how much you may be able to [claim](#).

[Housing Benefit](#) (HB) also helps to ease the burden on those on low incomes (both employed and unemployed people) with paying rent; it is worth noting that you cannot claim HB if you are paying rent to a close relative who you live with. The benefit can also help with some bills, such as costs to maintaining the property and communal areas, but it will not cover heating, lighting, water, food, laundry, or alarm systems. You can use this [calculator](#) to find out more about energy costs and if you're entitled to any assistance.

If the benefit doesn't cover your rent, then you may be able to apply for a discretionary housing payment directly from your council, and you may be able to get an Extended Payment of Housing Benefit if your benefits stop or if you go back into employment.

## Support During an Illness

If you are spending a considerable amount of time in care or in a hospital, then it is your duty as a claimant to notify the DWP of changes in circumstances. *The Big Book of Benefits* lists the places that can be treated as a hospital:

- NHS hospitals
- Military Hospitals

- Special Hospitals (high-security psychiatric hospitals)
- Hospices
- NHS funded homes that provide Medical or Nursing Care



Jobseeker's Allowance will be stopped after 14 days, with other benefits affected after 28 days. Attendance Allowance, Disability Living Allowance, and Personal Independence Payment will stop after 28 days. The Carer's Allowance will also stop if the patient has their AA or DLA stopped.

Pensions, Bereavement Benefits, Contributory ESA, and Incapacity Benefit will not be affected by an extended stay in hospital. Income Support and Means-Tested ESA will be affected after 28 days, however being in hospital does mean that you automatically qualify as having limited capability for work. As always it is incredibly important that you inform the DWP of any changes.

Housing Benefit is controlled by local councils and you will need to talk to them if you are in hospital for more than 28 days. Child Tax Credit is not affected; however payments for a child who has been in hospital for over a year will stop.

Seek advice and alert the government of any changes. Ask for information in writing to refer back to and refer others to.