



Wokingham
Learning Disability
Partnership Board

Minutes from the Self Advocate Workshop

Bradbury Centre
Tuesday 21st June, 2011

Benefits Workshop

Introductions and Icebreaker

Jodie welcomed everyone to today's workshop about Benefits. We started off with an Icebreaker game where we had to choose which money paid for things like our rent, shopping, support, etc.



We were given 3 coloured pieces of card which represented:



Blue for **benefits money** which comes from big government to pay for the important things that we need to live.



Red for **social care money** which comes from the council to pay for the support you need.



Yellow for **personal money** which comes from family and friends, or money earned from a job.

We thought about the things we need to buy and how we pay for it. Sometimes there was more than 1 answer!

This is what we said:

Question: Which money would we use to pay our rent?



Benefit money

Answer:
It could be paid from any of them, but most of us use our Housing Benefit.

Question: Which money would we use to pay for our holiday?



Personal money

Social care money

Answer:

Most likely we would use our personal money, but could also use social care money if this is included in our support plan (for example, going on holiday to give our family a short break).

Question: Which money would we use to pay for our support? Like a support worker or going to a day centre.



Social care money

Personal money

Answer:

Most of us would use our social care money or personal money - but we are unlikely to use benefits money!

Question: Which money would we use to pay for food?



Benefit money

Personal money

Answer:

We need food to live so we can use benefit money. But food like chocolate or a meal in a restaurant is something that we *don't have to have*, so we should use our personal money.

Question: Which money would we use to pay for music and CDs?



Personal money

Answer:

When we buy things that we would *like* to have, but don't *have* to have, then we use our personal money.

Question: Which money would we use to buy a lottery ticket?

Personal money



Answer:

We must only use our personal money for this because we can't use other money for gambling!

Benefits – The Basics

What are benefits?

If you don't have a lot of money, you can get benefits from big government to help you pay for the things you need. It will help you pay for things like rent and food. If you have a well paid job, or money of your own you will not get benefits.



Warning!!

There are many different benefits, and everyone's situation is different so there isn't one rule for everyone. Plus, big government is making lots of changes to the benefits system (they call it a 'reform'), so the types of benefits, and who is eligible for benefits, might change in the future.

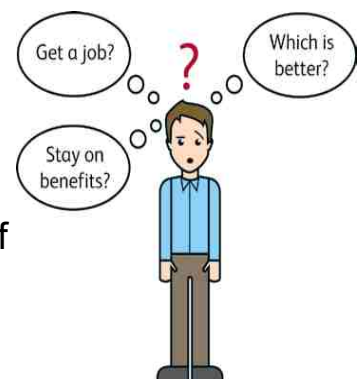


Why change?

Iain Duncan-Smith is the Secretary of State for Work and Pensions – that means he is the top person in big government looking at Work and Pensions. Last year he said the benefits system **should change** so that:



- **It is quicker and easier to use.** At the moment it is difficult to understand what you are entitled to, because there are lots of types of benefits. The forms are complicated and need to be sent to lots of different places.
- **Only the people who really need to get benefits, get help.** Iain wants to make it much harder for people to commit benefit fraud (people who claim benefits when they don't need them).
- **It is easier for people to get work.** Lots of people think they will lose their benefits if they start working. Some people say that working full time doesn't give them as much money as when they claimed benefits. So Iain wants to introduce a new rule so that people are better off if they work.



Types of benefits:

Jodie told us that the Benefits System is changing, but the main benefits we can get today are:

* Disability Living Allowance (DLA):

This is money to help us live independently.

There are 2 parts to the DLA – **Care** and **Mobility**. The Care part of DLA is for our support, the Mobility part is to help us get out and about.

There are 3 different rates to the DLA and it depends on our situation and the level of our need – for example, if we have lots of needs, we get the higher rate, and if we don't have many needs, we will get the lower rate. This is one of the benefits that will probably change and will be called the *Personal Independence Payment*.



* Income Support:

This pays if we are sick or disabled.

* Housing Benefits:

This pays for our rent.



* Council Tax Benefit:

This pays for local services – things like rubbish collections, police, street lighting etc. If we can't afford to pay our council tax, we will get some or all of this benefit. Tim said that when he moved house, he had to fill in some new forms to let the benefits people know.



* Employment and Support Allowance (ESA):

This is for people over 18yrs and under 65yrs who haven't got a job. After 65yrs, we get a pension.



Can we get benefits and work?

Usually if we do voluntary work or work part-time, we can still get benefits - but it depends on the type of work and there are some strict limits. We **MUST** always get advice and **TELL** the benefits people. Generally if we work up to 15 hours a week, and earn up to £95, we may still be able to claim Employment and Support Allowance.



16hrs
a week



Types of benefits (not money)

Not all benefits are to do with getting money. Some benefits give us free health checks and free medicine (for example free eye tests, free dental check-ups and free prescriptions). Many disabled people can get a pass to travel free on buses and cheap travel on trains.



Other discounts are called **concessions**, for example cheaper tickets at the cinema or going to Thorpe Park – but check beforehand to see if you need to bring proof.



How benefits are paid

- ✓ We need to fill in a form and then benefits are usually paid **straight into our bank account**.
- ✓ We can also use a **Post Office card account**. This is a special account people have with the Post Office.



A **Jobcentre Plus Advisor** can help us choose the right account for our benefits. (The nearest 2 JobCentre Plus offices are in Reading and Bracknell.) There is also lots of useful information on the computer on how to set up a bank account. Benefits go into the account, and the bills are taken out.



People who need lots of support can nominate someone else (a carer or support worker) to collect their benefits on their behalf. They will need to fill in a special form which is on the Direct.Gov website.



Steven's Story

Steven told us his story about how he collects his benefits using some photos he had taken.



Steven collects his benefits from his local **post office** every fortnight.



He has to put his card into the **machine** and type his 4 digit secret pin number.



Then the **lady behind the counter** gives him his money.



Things are changing and the old paper forms (like books and giros) are being phased out (that means stopping being used).



Getting the right benefits

Most benefits have an **appeal process**. If your circumstances have changed or you think the benefits people have got it wrong and you should be getting more money (maybe you are not getting something you are entitled to), you can ask them to think again.



You will need to fill in a form in the leaflet called *'If you think our decision is wrong'* which you can get from your local benefits office or from the Department for Work and Pensions website. Remember to appeal within a week if you think they have got something wrong.

Your appeal
Complete this form and take or send it to the office that sent you the decision.

1 About you
This: Man Woman Other please state: _____
Surname: _____
all other names: _____
Date of birth: / / _____
National Insurance No (number): _____
County: _____
Current address: _____
postcode: _____
County phone number: _____
Code: _____ Number: _____

2 About a child
If this appeal is about a child, please fill in their details.
Child's name: _____
Child's date of birth: / / _____
Child's No number: _____

If things change

You **MUST** tell the Benefits Office if you:

- Move house
- Get a new job
- Get a pay rise
- Get given a large amount of money – like an inheritance or you win the lottery!



You must do this even if it means they might pay you less. If you don't, you could get into trouble and you might have to pay money back **and** pay a fine.



If things get harder for you, tell the benefits office because you might be able to get more money (maybe your rent has gone up or you don't have enough money to live).

You can report a change at your local benefit office (JobCentre Plus), or you can ring them or go on the internet.



More Information:

Here are some useful websites and phone numbers to help you find out more about benefits:

Making Money Easier website:

www.making-money-easier.info

Lots of the pictures and information from today's workshop were taken from this website. There is lots of useful information about looking after your money – things like: how to set up a bank account, how to budget and what insurance you might need to have if you live on your own.



Citizens Advice Bureau (CAB):

Tel No: 0844 499 4126 - www.wokingham-cab.org.uk

They give free, independent advice on all sort of things, including benefits. They have a special computer programme to find out what benefits people are entitled to. They can also help people work out how much their benefits would change if they got a job. There is a CAB in Wokingham (next to WHSmiths) and in Woodley.



Direct Gov:

www.direct.gov.uk

This website is run by big government and has lots of information including up-to-date details about benefits. There are things like how to appeal, how to claim, and what benefits people are entitled to. There is also an online advisor for people who can't get to a Jobcentre Plus – just type in a question and someone will help you.



Jobcentre Plus:

Tel: 0845 604 3719 - Fitzwilliam House, Skimped Hill Lane, Bracknell

This is the phone number for all Jobcentre Plus offices but you will be put through to your local branch.



That was the end of our Workshop!

Our next workshop will be on
Tuesday 9th August at the
Bradbury Centre, 10am-12noon
where we will be talking about

Being a Carer

