

Using the Turn2us Benefits Calculator

Objectives

- To become confident in using the Turn2us Benefits Calculator to work out what benefits and tax credits someone might be entitled to
- Demonstrate how to launch the MyMoneySteps debt management tool from the Benefit Calculator results.
- To learn how to use the Better-off Reckoner, to check if someone is better-off in work or by increasing their hours.

Overview

We are going to demonstrate the calculator by carrying out a benefits check using the Joe and Joanna example below.

Example: Joe and Joanna

Joe and Joanna aged 42 are married and have a son aged 11 who is disabled. They live in a privately rented flat in Colwyn Bay. Joe has a disability and is employed and Joanna is a carer for their son

We will firstly establish what benefits they are eligible for and then we will look at how a better-off calculation will affect the couples benefits.

Further information needed to check benefits entitlement

Joe

Nationality and date of birth

Joe is a British citizen. His date of birth is 13 February 1975.

Health/Disability

Joe has a disability. He receives the Daily Living Activity -Standard Rate of Personal Independence Payment (PIP), he does not receive the mobility component of PIP. For tax credit purposes, Joe is not at a disadvantage in getting a job as he does not have any of the specific limitations listed in the Working Tax Credit rules.

Employment

Joe works 30 hours per week . He earns £346.15 per week (annually £18,000) before tax and national insurance. He pays £5 per week into an occupational pension, his earnings and occupational pension payment were the same last year.

Joanna

Nationality and date of birth

Joanna is a British Citizen. Her date of birth is 27 January 1975

Health/Disability

Joanna has no health problems or disabilities

Employment

Joanna is not employed. She is a carer for her son, caring for 35 hours a week. She is currently claiming Carer's Allowance(CA) for which she gets £62.70pw. She received £3229.20 last year for her Carers Allowance.

Children's details

Son (James) date of birth is 17 February 2006

He has a disability and gets Disability Living Allowance middle rate care component (he does not receive mobility component).

There are no childcare costs for James.

Housing

The family live in Colwyn Bay (LL29 9DL) in a 2 bed privately rented flat.

They pay £100 per week in rent. Their Local Housing Allowance rate is £103.56 per week. They do not receive Housing Benefit.

Their council tax band is A, £934 per year

Income and capital

They expect their income to be the same as it was last year.

They have savings of £7000

Details for Better- off Calculation

Joanna would like to know how their benefits would change if she took a part-time employee position of 10 hours per week paying £10 per hour. Joe's sister Rebecca has agreed to look after Joanna's son (James) whilst she is working. The family have no registered childcare costs.