

Money for Single Parents

April 2018



If you're a single parent, you'll want to make sure you are getting the money you are entitled to. This information pack will tell you about the benefits that you may be eligible for if you are a single parent that is not working or working less than 16 hours per week.

Money for your children

Child benefit

Anyone with dependent children can claim child benefit. A child is someone who is under 16 years of age. A qualifying young person is someone who remains in full-time non-advanced education up until the age of 20. If you share the care of your children with your ex-partner, you are not allowed to split child benefit for an individual child. Child benefit is important as the parent who receives it has an entitlement to income support as a single parent, if they have a child under the age of five years.

Child benefit rates

- First child £20.70
- Second and subsequent children £13.70

If your income is in excess of £50,000 you will be charged one per cent of the annual amount of child benefit received for every £100 that your income exceeds £50,000. This charge is known as the High Income Child Benefit Charge. It is applied through your income tax. If you earn more than £60,000, you will be charged 100% of the amount of child benefit you receive. You can elect to stop receiving child benefit rather than pay the charge however, it

is important to remember that child benefit protects your National Insurance record. If you choose to continue receiving child benefit, you must register for self-assessment with HM Revenue & Customs and fill in a tax return to declare the child benefit you receive.

You can apply for child benefit on form CH2 from HM Revenue & Customs. Call the Child Benefit Helpline or visit the GOV.UK website for more information:

- ▶ www.gov.uk
- ▶ Child Benefit Helpline: 0300 200 3100

Tax credits

A new claim for tax credits can only be made by phone. If you are separating from your partner and have had a tax credit claim as a couple, you must notify HM Revenue & Customs within one month. Your existing claim as a couple will end and you will have to make a new claim as a single parent.

Child tax credit

Child tax credit is paid to families with children or qualifying young persons (see above). It is paid whether you are working or not. Child tax credit is only paid for two children and will not be paid for subsequent children born after April 6 2017.

It is means tested so the more money you earn, the less tax credit you will receive however if you are in receipt of income support, jobseeker's allowance or employment & support allowance, you will receive a maximum award.

Child tax credit rates

- | | |
|--|--------|
| • Child element (per child) | £53.34 |
| • Disabled child element (for child in receipt of DLA) | £62.86 |
| • Severely disabled child element
(for child in receipt of DLA highest rate care component) | £25.55 |

You can calculate your overall weekly entitlement by adding together all the elements you're entitled to. If you qualify for the severely disabled child element, you will get the disabled child element paid as well. There is also a family element of £10.50 which will only be added if any of your children were born before April 2017.

It is important to claim at the correct time as claims can only be backdated for a maximum of 31 days. At the end of the tax year, HM Revenue & Customs will write to you asking you to confirm your income and your household circumstances for the previous tax year. This is called the annual review. The final deadline for replying is 31st July but you should try to do so as quickly as possible so your new award can be established.

You can renew your award by phone or online:

- ▶ Tax Credit Helpline: 0345 300 3900
- ▶ www.gov.uk/manage-your-tax-credits

Money for you

Income support

Income support is a means-tested benefit so your entitlement may be affected by other income or savings that you have. You can receive income support as a single parent if:

- You are 16 years of age or over
- You are not working or working less than 16 hours per week
- You have less than £16,000 in savings (Savings between £6,000 and £16,000 will reduce your entitlement and your children's savings may also have an effect. Get advice.)
- You have a dependent child living with you who is under the age of five years.

If you have a child who receives disability living allowance at the middle rate or higher rate care component, if you receive carer's allowance or if you foster children, you can continue to claim income support when your youngest child turns five.

If you work under 16 hours per week, you are allowed to keep the first £20 of what you earn. Thereafter, your income support is reduced pound for pound.

Single parents with a child over the age of one year are required to attend work-focused interviews at the jobcentre. When your youngest child is aged two and four, you will be required to undertake mandatory work related activities. Failure to attend the interview or undertake the mandatory work related activity without 'good cause' may result in you being sanctioned and your income support paid at a reduced rate.

Single mothers aged 16 and over can claim income support in their own right and if they are still in full-time non-advanced education, they can claim the educational maintenance allowance of £30 per week, paid fortnightly in advance. The educational maintenance allowance does not affect income support or housing benefit.

Income support personal allowance rates

- Single parent under 18 years £57.90
- Single parent aged 18 and over £73.10

You may also be entitled to an additional premium of £36.00 if you are a carer.

Claims for income support can be made by phone or by downloading a form and posting it to your local Jobcentre Plus:

- ▶ www.gov.uk/income-support/how-to-claim
- ▶ Jobcentre Plus - new claims: 0800 055 6688

Jobseeker's allowance

Once your youngest child turns five years old, you are no longer able to claim income support as a single parent and your income support will end. Eight weeks before your income support is due to stop, the jobcentre will write to you telling you when your last payment will be. They will also invite you to a voluntary interview six weeks prior to your claim ending. You can make a new claim for jobseeker's allowance.

There are two types of jobseeker's allowance: income-based and contribution-based. Income-based jobseeker's allowance is means-tested. To receive contribution-based jobseeker's allowance you must have paid sufficient national insurance contributions. It is non-means-tested and can normally only be claimed for 182 days.

To qualify for jobseeker's allowance you must meet all of the following conditions:

- You are 16 years of age or over; and
- You are not working or working less than 16 hours per week; and
- You have less than £16,000 in savings (Savings between £6,000 and £16,000 will reduce your entitlement and your children's savings may also have an effect. Get advice.); and
- You are under pension age; and
- You have not been found to have limited capability for work; and
- You are not counted as a full-time student; and
- You are resident in the UK; and
- You are available for work; and
- You are actively seeking work; and
- You have entered into a claimant commitment.

You may be treated as available for work for some periods where you are not. This could be because of a personal crisis or an emergency but always check with your advisor. 'Actively seeking work' is the steps or actions you have to take to improve your chances of getting a job. You must be able to demonstrate what you have done to look for work. This could include copies of job applications you have submitted or a CV you have drawn up.

Jobseeker's allowance rates

- Single parents aged 16 or 17 £57.90
- Single parents aged 18 and over £73.10

Claimant commitment

A claimant commitment is a contract between you and the Department for Work and Pensions. It records the responsibilities you are expected to carry out while you receive jobseeker's allowance. It can include details of specific tasks you are expected to do and when they must be completed, the changes of circumstance that you must report and information on sanctions. The claimant commitment will also state how many hours per week you are expected to work. For single parents, this is normally a minimum of 16 hours per week. If you are responsible for a child under the age of 13, you can restrict your hours to school hours. The claimant commitment will be reviewed from time to time.

Job seeking reviews (signing on)

You will be obliged to attend fortnightly job search reviews at your jobcentre. This is also known as 'signing on'. If you do not attend on the right day and at the right time without prior agreement, your benefit may be suspended. Unless you can show 'good cause' for your failure to attend within five working days, your entitlement to jobseeker's allowance will end. The circumstances and reasons for your failure to attend will be taken into account and a decision maker will decide the outcome. If you are unable to arrange short-term childcare to enable you to sign on, you can request that you sign on by post. During your job search review, you will be asked to provide evidence of everything you have done to look for work.

If you have an unforeseen situation, such as the death or serious illness of a close friend or relative or a domestic emergency that affects you or a relative, you may be treated as available for work for a limited period. This period can be up to one week on no more than four occasions in any 52 week period. One of these periods can be extended to eight weeks, although the other three would then be restricted to one week.

Where a parent can show that it is unreasonable to take a job within a week or to attend an interview within 48 hours they can instead be available on 28 days notice and be available for interviews within a week's notice. You should not lose benefit if you don't attend an interview or start a job if you can show that childcare was not available, not suitable, or you can show that the cost would take up an unreasonable proportion of your income.

You can apply for jobseeker's allowance online or by phoning Jobcentre Plus:

- ▶ www.gov.uk/jobseekers-allowance/how-to-claim
- ▶ Jobcentre Plus - new claims: 0800 055 6688

Sanctions

Jobseeker's allowance payments can be suspended; this is known as a sanction. Sanctions can be imposed for a number of reasons:

- If you left your job through misconduct
- If you left your job without 'just cause'
- If you do not carry out a specified activity intended to improve your chances of finding paid work (a jobseeker's direction)
- If you do not apply for or accept a specific job.

What sanction, if any, is to be applied will be decided, taking all your circumstances into consideration, by a decision maker.

Sanctions can either last for a fixed period of two to four weeks or they can be variable in length lasting up to six months. A sanction may be imposed for up to three years in exceptional cases. You should not be sanctioned if you can show 'good cause' for not applying for/accepting a job or for leaving a job. 'Just cause' is different to 'good cause' and is not defined in the rules.

If your jobseeker's allowance is suspended, you could qualify for hardship payments. These payments will be 40% lower than your normal payment; typically £43.86 per week. The reduction in payments should be 20% if you or any member of your family is either pregnant

or seriously ill. In these circumstances your hardship payment would be £58.48. Ask at the jobcentre for form JSA10: jobseeker's allowance hardship application. There is usually a 7 day waiting period before it is paid but payment may be immediate if you are homeless or have mental health issues.

Employment and support allowance

Employment and support allowance is for people whose ability to work is limited due to a disability or ill-health.

There are two types of employment and support allowance: contribution-based (i.e. you have paid enough national insurance contributions) and income-related employment and support allowance, which is means-tested.

The amount of contribution-based employment and support allowance is fixed and is not affected by other income. You would continue to receive this for a period of one year, as long as you meet the other criteria for employment and support allowance, after which time you will be assessed for income-related employment and support allowance.

If you get income-related employment and support allowance, the amount you receive may be reduced by any other income and/or savings you have.

You may also receive income-related premiums on top of either type of employment and support allowance depending on your circumstances.

In order to qualify for employment and support allowance, you must meet all of the following conditions:

- you have a 'limited capability for work', which is due to a physical or mental health condition; and
- you are at least 16 years old and have not reached pension age; and
- you meet the conditions for contribution-based employment and support allowance or you qualify for income-related employment and support allowance.

You will initially be assessed for any entitlement to contribution-based employment and support allowance and then for income-related employment and support allowance. For the first seven days, the Department for Work and Pensions should accept a self-certificate as medical evidence. Thereafter, you need to provide a medical certificate from your GP. Your claim can be backdated for up to three months.

After making the claim you will enter a 13 week assessment phase. You will be sent a 'limited capability for work questionnaire' (ESA50) which you will need to fill in and return. This form is complicated and it is advisable to get a welfare rights officer to help you complete it.

You should start to receive employment and support allowance shortly after you claim, before the assessment phase is completed.

If you are not entitled, you may be entitled to another benefit, so any employment and support allowance you've already received during the assessment period will not need to be paid back.

The assessment phase

During the 13 week assessment phase, it is established whether or not you will be entitled to employment and support allowance and if you are able to do any work. Most claimants will undergo a work capability assessment. It is made up of two parts:

- **Part 1:** This part assesses whether you have a limited capability for work. You are awarded points and must score a minimum of 15 to qualify for employment and support allowance, whether on the grounds of your mental or physical health or a combination of the two.
- **Part 2:** This part assesses whether you can reasonably be asked to undertake some work-related activity. This determines whether you are placed in the support group or the work-related activity group. This test doesn't affect your entitlement to employment and support allowance but will determine the amount you receive at the end of the assessment phase.

The support group

If you are assessed as having an illness or disability that means you are unable to undertake any form of work-related activity, then you will enter the support group from the beginning of week 14 of your claim. You can volunteer to take part in work-focused interviews and work-related activity although you will not be required to do so. If you are in the support group you will receive an additional amount of employment and support allowance. Terminally ill claimants are exempt from the work capability assessment and will automatically go into the support group.

The work-related activity group

If you are assessed as reasonably able to take part in some work-related activity you will be placed in the work-related activity group. If you are in this group, you will have to meet a number of work-related conditions in order to continue to receive your full benefit including attending work-focused interviews. If you fail to attend a work-focused interview you must show 'good cause' within five working days of the date you were first notified of your failure to attend. If you do not show 'good cause' your benefit could be reduced (sanctioned). 'Good cause' could include many circumstances such as not having transport or childcare but accepting you have a good reason for not attending is at the discretion of the advisor.

Employment and support allowance rates

During the 13 week assessment phase you will receive a personal allowance:

- Single parent aged 18 or over £73.10
- Single parent who is 16 or 17 years £57.90

After the assessment phase, if you are found entitled to employment and support allowance, you will continue to receive the personal allowance. If you are placed in the support group you will receive an additional amount:

- Support component £37.65

Premiums

If you receive income-related employment and support allowance or get contribution-based employment and support allowance but have a limited income, you may qualify for additional amounts known as premiums. These are to help with the additional cost associated with age, having a disability or in some cases, children. These include:

- Enhanced disability premium £16.40
- Severe disability premium £64.30
- Carer premium £36.00

Premiums are income-related so they are affected by any other income or savings you have. If you receive contribution-based employment and support allowance and an additional premium you will then be receiving both contribution-based and income-based employment and support allowance and therefore be entitled to the same support as people receiving income-related employment and support allowance.

Claims are made by phoning Jobcentre Plus. If you are unable to claim by phone yourself, a representative or interpreter can claim on your behalf. There is a seven day waiting period for new claims.

- ▶ Jobcentre Plus: 0800 055 6688
- ▶ Textphone: 0800 023 4888

Sanctions

A sanction is a loss of benefit which is applied when you are in the work-related activity group and you fail to attend a work-focused interview or complete a work-related activity. You will lose the personal allowance but not any premiums. The sanction will continue until you attend the interview or complete the activity, plus a further week if this is the first failure, an additional two weeks if this is a second failure (within 52 weeks of the first) or an extra four weeks if this is a third or subsequent failure (within 52 weeks).

If you are in the support group you cannot be sanctioned.

Universal Credit

Universal credit is a means tested benefit that has gradually been introduced across the UK. It provides financial support, for living expenses and housing, to working age people both in and out of work. Universal credit was created to simplify the benefits system, by replacing 6 other benefits, and it is expected that by 2022 the majority of people, entitled to benefit, will be getting it.

For more information:

- ▶ Lone Parent Helpline: 0808 801 0323
- ▶ www.opfs.org.uk

Mandatory reconsiderations and appeals

If you want to challenge a decision that has been made by the Department for Work and Pensions about your income support, jobseeker's allowance, or employment and support allowance, first you will have to ask the department to look at its decision again. This is a required step that must be taken before you lodge an appeal and is called a mandatory reconsideration. Reconsiderations can be made in writing, by phone or in person but by writing, you can keep a copy as evidence. You have one month to ask for a reconsideration and this starts the day after the date on the letter saying you have been sanctioned.

If you miss the deadline, you can ask for a later revision (up to 12 months) if the decision maker thinks the request is reasonable and there were special circumstances why you couldn't meet the deadline.

If the reconsideration does not go in your favour, and you decide that you want to appeal, then you will have to submit your own appeal to the tribunal. This is called direct lodgement. You have one month to appeal starting on the day that the Department for Work and Pensions send you the mandatory reconsideration decision letter. You will receive two copies of this. One must be attached to the appeal letter.

Form SSCS1 is available from gov.uk. Seek help from a welfare rights officer to help you with the appeal.

► Forms available from: www.gov.uk

Money to help with housing costs

Housing benefit

You can get help with your rent through housing benefit if you are in receipt of income support, income-based jobseeker's allowance or income-related employment and support allowance. You may get help if you are not on one of these benefits—this will be based on your income.

If you rent your property from a housing association or the local authority, then your full eligible rent should be covered (see bedroom subsidy, below). You can obtain an application form from your local authority housing department.

Bedroom subsidy ('bedroom tax')

Council and housing association tenants who under occupy their properties now lose part of their housing benefit. If you have one extra bedroom, you will lose 14% of your housing benefit. If you have two or more extra bedrooms, you will lose 25% of your housing benefit.

If you are entitled to housing benefit, you can apply for a discretionary housing payment (see below) to cover this loss.

Pensioners, carers, overnight carers, approved foster carers, parents of adult children in the Armed Forces and still living with their parents, people in shared ownership properties and people living in caravan or houseboats are exempt.

Discretionary housing payments

If you have a shortfall between your housing benefit and the rent you pay - including the bedroom subsidy (see above) - you can apply for a discretionary housing payment to cover it. You must be entitled to housing benefit in order to apply for a discretionary housing payment.

Ask for a discretionary housing payment form from your local council housing office.

Local housing allowance

The way housing benefit is calculated is different for tenancies in the private rented sector. Local housing allowance is a flat-rate allowance, based on the size of your household and the area in which you live. It is not based on the actual rent that you pay. If your rent is higher than the local housing allowance you are entitled to, you will have to make up the difference. If the rent you pay is less than the weekly local housing allowance rate, you will only receive the amount you need to pay your rent. Check with your local authority housing department or their website to find out about the rates in your area.

Council tax reduction scheme

Council tax reduction scheme reduces the council tax bill of tenants and homeowners who are on a low income, in receipt of income support, income-based jobseeker's allowance, or income-related employment and support allowance. Bills are split into two parts: a charge for council tax, and a charge for water and sewerage. The reduction scheme only covers the council tax part of your bill. This means that you will have to pay for water and sewerage yourself.

Council tax discounts

If you are the only adult in the household who is liable to pay council tax you can have your council tax bill, including the water and sewerage charge, reduced by 25%. The following people are not included when working out the number of adults in your household: full-time students, apprentices, carers, severely mentally impaired people, and under 18 year olds. Contact your local council tax office.

Rent deposit and support schemes

If you are homeless or potentially homeless, you may be eligible for help through a rent deposit and support scheme. These schemes work in partnership with landlords in the private sector to help with rent deposits. Check with your local authority to see if a scheme is operating in your area.

Help with your mortgage

If you own a property and are in receipt of income support, income-based jobseeker's allowance, income-related employment and support allowance, universal credit and not earning, or pension credit you may be offered a Support for Mortgage Interest (SMI) loan. The maximum loan you will be offered is for a mortgage of £200,000. The loan will be paid as long as you remain entitled to a qualifying benefit and it must be repaid when you die or sell your home. You can choose to stop receiving the loan at any time. You will need to decide whether you want to take up the offer of the loan or pay the interest on your mortgage yourself.

If you are currently getting SMI as part of your benefit, it will stop in April this year. The amount you have already received does not need to be paid back. You'll get a letter before then about the SMI loan and other options available to you.

► For more information contact The Lone Parent Helpline 0808 801 0323.

Help to buy schemes in Scotland

There are a number of help to buy schemes currently operating in Scotland.

For more information see our 'Separation and Divorce: Sorting It Out' information pack.

Benefit cap

The benefit cap limits the total amount of money that can be paid to you from certain benefits.

- The benefits taken into account for the benefit cap include the following:
- Income support, jobseeker's allowance, employment and support allowance, housing benefit
- Bereavement allowance, maternity allowance
- Child tax credit and child benefit
- Universal credit
- Widowed parent's allowance and widow's benefit.

For single parents the cap is £385 per week. If your benefit entitlement totals more than this weekly amount, help towards paying your rent will be reduced.

If you are not entitled to housing benefit or universal credit the cap is not applied.

The benefit cap is not applied if you are receiving:

- Working tax credit
- Universal credit and have an income of £520 per month or above
- Employment and support allowance (support group)
- Limited capability for work and work related activity element of universal credit
- War widows and widowers pension
- Disability living allowance
- Personal independence payment
- Industrial injuries disablement benefit
- Guardian's allowance
- Carer's allowance, an underlying entitlement to it, or the carer's element in universal credit.

Other financial support

Low income scheme

You may qualify for help under the low income scheme if you have capital of less than £16,000.

You will be assessed on your income by the NHS Business Services Authority who will work out whether you are entitled or not.

- ▶ Apply on form HC1 (SC) available from: www.nhsbsa.nhs.uk

Prescriptions

Prescriptions are free for everyone in Scotland.

Dental treatment

NHS check-ups are free in Scotland. Dental treatment is provided free of charge by the NHS if:

- You are in an exempt group (see below); or
- You qualify under the low income scheme; or
- You are under the age of 18 years or under 19 and in full-time education; or
- You are pregnant or have given birth in the last 12 months.

NHS sight tests and vouchers for glasses or contact lenses

NHS sight tests are free of charge in Scotland. You may be entitled to a voucher for glasses or contact lenses if:

- You are in an exempt group (see below); or
- You qualify under the low income scheme; or
- You are under the age of 16 years or under 19 and in full-time education; or
- You have been prescribed complex lenses; or
- You need glasses because of illness or a disability.

NHS wigs and fabric supports

Check with your local hospital for their arrangements for supplying NHS wigs

Hospital travel costs scheme

You can get help with your fares to hospital if:

- You are in an exempt group (see below); or
- You qualify under the low income scheme; or
- You live in the local authority areas of Highland, Argyll and Bute, Western Isles, Orkney or Shetland and you must have to travel at least 30 miles by land or more than 5 miles by sea. This could include the cost of overnight accommodation.

- ▶ Application forms are available from Jobcentre Plus, NHS hospitals, GPs, dentists and opticians.

Exempt groups

You are in an exempt group if you receive any of these:

- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Child tax credit and you do not work enough hours to qualify for working tax credit
- Child tax credit and working tax credit and your income is less than £15,276
- Working tax credit and you are receiving a disability or severe disability element
- Universal credit with no earnings or net earnings of £935 or less in the most recent assessment period.

Free school meals

Your children are entitled to free school meals if they are in Primary 1–3, or you receive:

- Income support, income-based jobseeker's allowance or income-related employment and support allowance
- Child tax credit only and have annual taxable income of £16,105 or less
- Working tax credit and child tax credit and an annual income of £6,420 or less
- Universal credit where your net earnings are below £616.67 per month.

► For more details, check with your local authority.

School clothing grant

Each local authority operates its own school clothing grant scheme and determines eligibility criteria.

► For more details, check with your local authority.

Scottish Welfare Fund

The Scottish Welfare Fund provides a safety net in an emergency where there is an immediate threat to health and safety (crisis grants) and enables independent living (community care grants). The grants are available to people who do not have an alternative means of paying for what they need and the grants do not have to be paid back.

Eligibility for crisis grants

You must be 16 years or over to apply. Applicants should normally be claiming income support, income-based jobseeker's allowance, income-related employment & support allowance, savings pension credit, guaranteed pension credit, or universal credit, but it is not essential. The key test of eligibility is the severity of the applicant's situation and the impact that this has on them and their family.

Eligibility for community care grant

You must be 16 years or over to apply. Applicants should normally be in receipt of income support, income-based jobseeker's allowance, income-related employment and support allowance, savings pension credit, guaranteed pension credit, or universal credit but this is not essential. The key test of eligibility is retaining or establishing a settled way of life in the community.

The scheme can pay out cash grants or assistance in kind such as fuel cards, food vouchers, travel permits, loaded store cards for the purchase of white goods and furniture. Each local authority can use its discretion on the type of help it provides. Applications are by referral or self-referral and can be made face-to-face, by telephone, by on-line application form or by downloading and posting a form subject to your local authority's ability to provide these options.

Short term advances

When a new claim for a benefit is submitted, there can sometimes be a period of financial hardship before the first payment of the benefit is made. Short term advances help by providing an advance of your future benefit that will subsequently be recovered. They are available for anyone who has any contributory or income-related social security benefit, including universal credit. Financial need must be demonstrated and repayment must be made within three months, or six months in exceptional circumstances. There is no right of appeal.

Budgeting loans

Budgeting loans are interest-free loans to purchase items such as furniture, household equipment, clothing, maternity expenses, funeral expenses, rent deposit, removal expenses, travelling expenses, etc. You must be receiving one of the following for a period of 26 weeks:

- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Pension credit

A budgeting loan is reduced by any capital you have above £1,000. The minimum loan is £100 and the maximum is £812 for those with children.

Applications for a budgeting loan are made on form SF500. Get the form from:

- ▶ Your local Jobcentre Plus
- ▶ www.gov.uk

Budgeting advances

Budgeting advances will replace budgeting loans for people who come under the universal credit system. Budgeting advances must be repaid from deductions from your future payments of universal credit. Payments are discretionary and there is no right of appeal. To qualify you must be in receipt of universal credit or you must have had a continuous claim to legacy income-related benefit migrating to universal credit for at least six months. However, this requirement does not apply if the advance is required for obtaining or retaining employment. The minimum amount of a budgeting advance is £100 and the maximum is £812. If you have capital of over £1,000, the budgeting advance is reduced by the amount the capital exceeds £1,000.

Applications for a budgeting advance are made through your Jobcentre office or through the Universal Credit Full Service Helpline **0800 328 5644**.

▶ www.gov.uk/universal-credit/get-an-advance-first-payment

Funeral expenses

You can claim the cost of a plain funeral if you are receiving one of the following benefits:

- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Housing benefit
- Child tax credit
- Working tax credit that includes the disability or severe disability element
- Pension credit
- Universal Credit

You can claim any time from the date of death up to three months after the funeral.

▶ Claim on form SF200, available from your local Jobcentre Plus or phone **0345 606 0265**.

Cold weather payment

Cold weather payments are usually paid automatically if you are in receipt of income support, income-based jobseeker's allowance, income-related employment and support allowance, pension credit, universal credit or you are in receipt of a disability premium or have a child under five or a child with a disability

Cold weather payment of £25 is made for each seven day period of very cold weather between 1st November and 31st March.

- ▶ If you don't receive your Cold Weather Payment tell your Jobcentre Plus office or call the Universal Credit, helpline **0800 328 9344**.

Useful contacts

Lone Parent Helpline:

0808 801 0323

Tax Credit Helpline:

0345 300 3900

Child Benefit Helpline:

0300 200 3100

Jobcentre Plus - new claims:

0800 055 6688

Universal Credit Live Service Helpline:

0800 328 9344

Universal Credit Full Service Helpline:

0800 328 5644

Supporting and inspiring single parent families across Scotland

For further information about OPFS or our services, please contact:

One Parent Families Scotland,
13 Gayfield Square, Edinburgh EH1 3NX

Tel: 0131 556 3899

Email: info@opfs.org.uk

Helpline: 0808 801 0323

Helpline email: helpline@opfs.org.uk

Visit our website at www.opfs.org.uk

More help from OPFS

You may also be interested in these related information packs available from OPFS:

- [Separation and Divorce](#)
- [Money If You Are Working](#)

Call the helpline on 0808 801 0323, or download them from www.opfs.org.uk.

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One Parent Families Scotland
changing lives, challenging poverty



The Scottish Government