



Money and benefits

COVID 19 Factsheet

July 2020

Introduction

The Covid 19 crisis has caused financial problems for many people. While the virus situation seems to be improving, the situation around jobs and getting back to work is far from clear and it is likely that people may continue to face problems with jobs and money for a long time to come.

This factsheet covers the two main benefits for Disabled people with general living costs – Employment Support Allowance (ESA) and Universal Credit (UC).

Important note

The government announced changes to some aspects of benefits March 2020 and said they would be in place for at least 3 months and would then be reviewed. Most of these changes are still in place but being kept under review.

Merton CIL will try to make sure we update this factsheet when changes are made but there may be a short gap between changes being announced and the factsheet being updated

Getting help

If you are having problems with anything around money, whether it's difficulty paying for food and your bills, dealing debts or getting benefits the most important thing to do is get help.

There is a range of organisations in Merton who give this sort of help (see below). Merton CIL can help with advice around the key disability benefits – Employment Support Allowance (ESA) and Personal Independence Payments (PIP). Other organisations will help with the other main benefit, Universal Credit (Universal Credit).

Universal Credit (UC)

UC is available to people who are not working or working but receiving a low income. It has replaced Employment Support Allowance for people who have not paid enough National Insurance (NI).

UC is based on a standard amount of money with additional payments for costs such as housing and an additional amount for Disabled people who cannot work or can only do a limited amount of work.

How to apply for Universal Credit (UC)

You can apply for UC through the DWP website here:

<https://www.gov.uk/universal-credit/how-to-claim>

If you can't apply online, you can contact the Universal Credit helpline:

Telephone: 0800 328 5644

Textphone: 0800 328 1344

[Relay Universal Credit](#) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644 and [Video relay service](#) for British Sign Language (BSL) users

Changes to UC due to Covid 19

The DWP made a range of changes to UC to help people with the Covid 19 crisis, including a £20 a week increase.

Most people who apply for the additional amount for people who cannot work or can only do a limited amount of work normally have to go to a work capability assessment with the DWP. These assessments are not happening at the moment because of Covid 19 and the DWP will contact you for the information they need.

During the main coronavirus lockdown the government stopped checking on people getting UC to make sure they were following the rule for UC and taking money away from people who broke the rules. At the end of June they started checking up on people again and reducing benefits for people breaking the rules – which they call sanctions.

The main details of Employment Support Allowance (ESA)

ESA is available to people who worked and paid the right amount of National Insurance and cannot work or can only work a limited number of hours due to being a Disabled person or having a long-term health condition.

This includes you, or your child, recovering from Covid 19; if you, or your child, are having to self-isolate because you may have been in contact with the virus; and if you have been told you to stay at home (shield) because of being at severe risk from the virus. This does not apply if you are able to get Statutory Sick Pay through an employer.

ESA is paid at two rates: a higher rate people who are not able to work and a lower rate for people who can do some work. People in this group can work for up to 16 hours a week and be paid up to £140.

Some people can also get Universal Credit for costs like housing and child care while they get ESA.

The assessment process for ESA can take quite a long time but you will be paid the allowance at a lower rate while the DWP assesses you.

The DWP website for ESA is:

<https://www.gov.uk/employment-support-allowance>

How to apply for ESA

You can apply for ESA through the website above.

If you can't apply online, or if you are applying on behalf of someone else, you can apply by contacting Jobcentre Plus on 0800 1690305, textphone 0800 023 4888 or by contacting the Universal Credit helpline:

Telephone: 0800 328 5644 (choose option 2)

Textphone: 0800 328 1344 (choose option 2)

[Relay Universal Credit](#) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644 and [Video relay service](#) for British Sign Language (BSL) users – [check you can use the service](#)

Changes to ESA due to Covid 19

Most people who apply for ESA normally have to go to an assessment where the DWP will decide if you can work and how much work you can do called a work capability assessment. These assessments are not happening at the moment because of Covid 19 and the DWP will contact you for the information they need.

People who get the lower rate of ESA because they are able to do some work normally have to have regular meetings with a job coach. These meetings have been stopped because of Covid 19 and DWP will contact people to let them know what to do.

Arrangements for appeals

If you disagree with the result of your application, including the work capability assessment, you can still challenge the decision by making an appeal. In a lot of cases the tribunals decide in favour of the benefit applicant so it is always worth considering this.

There is usually a hearing for an appeal but these are also being held by telephone because of the Covid 19 situation. Plans are also underway to use internet system like Skype and Zoom for hearings but the courts need to make sure this is secure.

Tribunals also make some decisions using the papers that are supplied to them about the case without holding a hearing.

If you are thinking about making an appeal, Merton CIL can give you support and advice be with you for the hearing.

Help and advice

There are a number of organisations in Merton that you can contact for help with benefits.

Merton CIL – Support for local Deaf and Disabled people – 0203 397 3119

Age UK Merton – Support for older people around benefits and pensions, housing options, social care and befriending - 020 8648 5792

Citizens Advice – 0344 243 8430 (weekdays 10.00 am – 4.00 pm)

Merton Council Welfare Benefits Team – 020 8545 4178