



Benefit Bulletin

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The Autumn Statement

On 17th November Chancellor Jeremy Hunt delivered his autumn statement.

Here are the Welfare Benefits Headlines;

- Most benefits uprated by 10.1% from April 2023.
- Benefit Cap uprated by 10.1% from April 2023.
- IR-ESA claimants who are not also receiving Child Tax Credit will not be managed migrated onto UC until 2028 – migration for all other claimants still expected over the next 2 years.
- UC claimants with mortgages will be able to claim a loan for help with their mortgage interest after 3 months (rather than 9 months as it had been previously) and the 'zero earnings rule' will be abolished.
- More Cost of Living Payments due in 2023.

Tax Credits

The main rates for Tax Credits will increase by 10.1% except the Family Element (abolished in 2017) and the Childcare Element which is 70% of eligible childcare costs for costs up to £175 a week for one child or £300 a month for two children.

Universal Credit

The main rates for Universal Credit will increase by 10.1% except the protected higher rate of the Child Element and the Childcare Element.

Work allowances and Housing Costs Contributions will also increase by 10.1%.

The Benefit Cap

The Benefit Cap will increase 10.1% meaning capped households should benefit from the increase to benefit rates.

Local Housing Allowance

LHA rates will not increase in April – this means that many claimants living in private rented accommodation will not see an increase to their Housing Costs Element in Universal Credit or Housing Benefit in April 2023 even though their rent may have increased.

State Pension and Pension Credit

Both State Pension and Guarantee Pension Credit will increase by 10.1% in April.

Other benefits that will increase by 10.1% are Disability benefits, Carers Allowance, Statutory payments, Child benefit and Guardian Allowance.

Case Study

Client A – Welfare Benefits Team

Client situation

Our client is 54yrs old and had a severe stroke. He applied for PIP and was awarded standard rate of daily living element. He was unhappy with the award and wanted to challenge this decision, as the stroke had left him with life changing limitations. He is so inspirational as he has returned to work and with the help of his employer, speech coaches and his partner he has been able to return to a job he loves in social services.

How did we help?

We supported the client to challenge the decision and he was awarded enhanced rate mobility and enhanced rate daily living elements, from the date of application then ongoing at a weekly rate of £156.90 per week.

What were the results?

At appeal he was awarded ERDL/ERM until 2025, and around **£10,000** in backpay.

Client B – Debt Team

Client Situation

Our client presented to Raise as she received a County Court Judgement (CCJ) that had gone into arrears of **£1015.57**. She wanted to clear her debts as quickly as possible but also wanted to re-build her credit score. Client has a severe mental impairment and is classed as vulnerable, meaning she is exempt from paying Council Tax.

How did we help?

We wrote to the Solicitors requesting information on the debts they were dealing with. The client was entered into Breathing Space. We requested a write off to Lowell, explaining the client's financial and personal circumstances. We also applied to the British Gas Energy Fund to clear or reduce her energy debts. We wrote to the Solicitors who were dealing with the CCJ and requested it be written off.

What were the results?

British Gas Energy Trust awarded the client a grant of **£914.15** which cleared her energy debts. **£153.65** was written off for a Three Mobile debt (being dealt with by the solicitors). We are waiting to hear back from one last creditor.



Raise Achievements and Successes

Welfare Benefits Team

Highest individual client gain £23,215

Highest advisor gains £98,495

Total Gains Welfare £453,862

After waiting since July 2021 for a PIP assessment and decision my client has recently been awarded PIP standard rate daily living and standard rate mobility. She has also made a claim for Carers Allowance as her and her husband both on PIP and received backdating on that too.

Total annual gain of over £17000

(Lisa Cashman – Welfare Benefits Adviser)

My client is pension age and receiving just the mobility component of Disability Living Allowance. His health conditions deteriorated and we helped him with his DLA review form. Now he gets highest rate care component and highest rate mobility for his DLA. Following this award his Housing Benefit entitlement also increased as he claimed Pension Credit too. The client was very happy.

(Ernie Jamarudi– Welfare Benefits Claims worker)

Debt Team

Highest individual client gain £30,353

Highest advisor gains £167,610

Total gains Money Advice £247,507



Feedback from Riverside

"I'm not sure if you have spoken with our tenant, good news, the DRO has been signed off and is now in place I believe. I just want to thank you for all your input on this. I send a lot of referrals into your service, which I can appreciate may be overwhelming, but it is because I truly believe you are the best service within LCR at getting the job done 😊 Your Team do an amazing job, it really is recognised within Riverside at how brilliant you all are and what an outstanding service you deliver 😊"



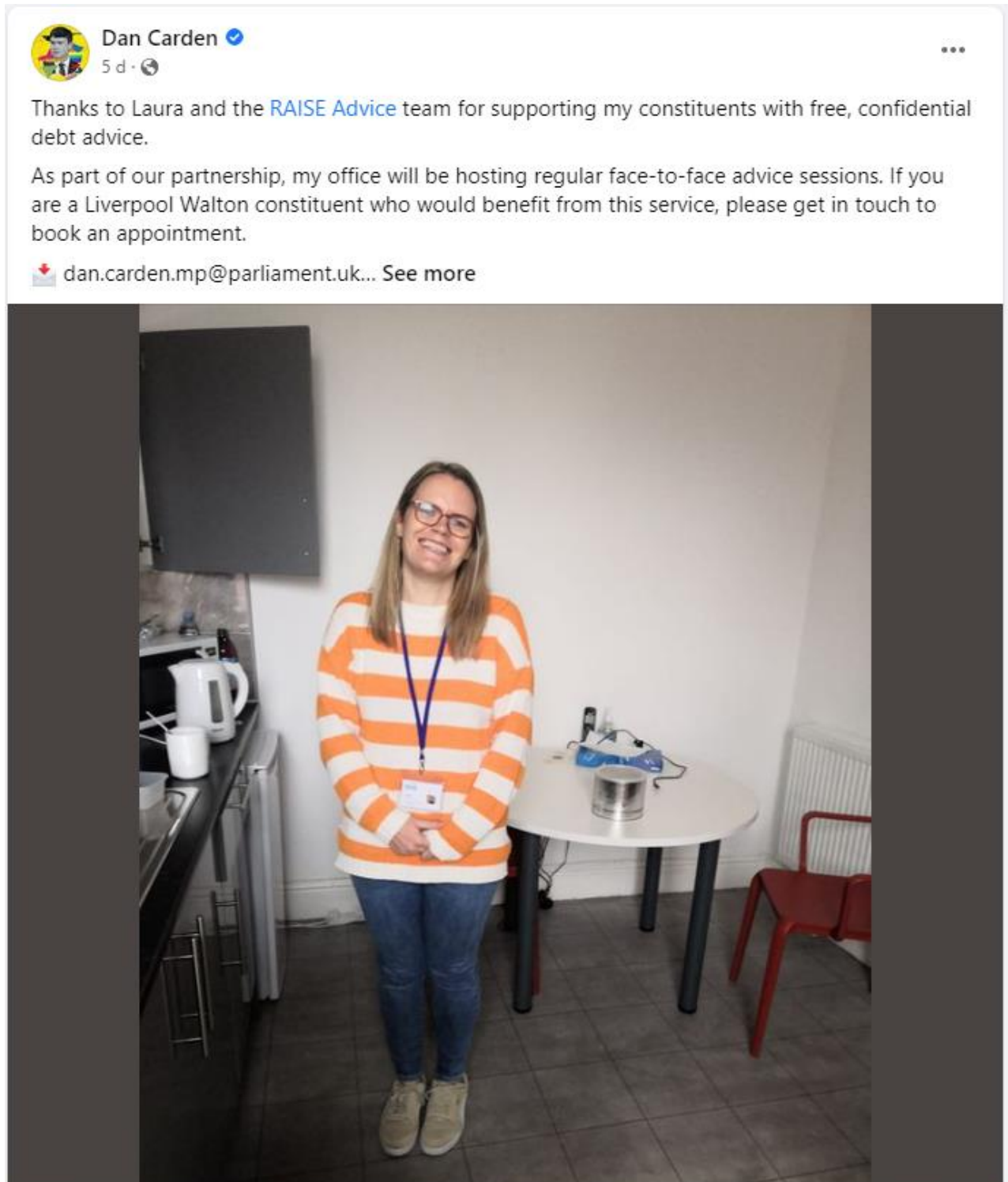
On the ITV News

Raise were approached by ITV news as they were doing a piece on Credit Unions and the increase in the amount of borrowing they are seeing. They had spoken to multiple Credit Unions across Liverpool to get their perspective and approached Raise for an independent view on borrowing. Christine from the Debt Team had her *ten seconds of fame*, and encouraged the nation to seek help before turning to a loan which could make their financial circumstances worse.



Outreach work.

You may not know, but the “Money Advice Team” also known as the Debt Team deliver services in the community, working with Community Partners. One of our regular sessions is at the offices of Dan Carden MP. We are grateful to Dan and his team for their assistance in providing this service from his offices.



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News from Rightsnet

Delaying managed migration of ESA claimants to universal credit until 2028/2029 will save around £1 billion

Work and Pensions Secretary Mel Stride has confirmed -
'... as claimants are migrated by mandation from ESA onto universal credit, and given transitional protection if they're one of the 33 per cent that are likely to lose as a consequence of that migration, or one of the 55 per cent of those who are being migrated that will be gainers compared to what they were receiving on ESA, then because of ... the delay, there's a saving across the scorecard period of about a billion pounds'.



[Read more here](#)

News from CPAG

Autumn Statement will not stop ice from cracking under struggling families

Child Poverty Action Group chief executive Alison Garnham said:

'It's a relief that benefits and the benefit cap will rise with inflation. But this is only the fourth time benefits have risen by inflation in the last ten years and as a result of austerity - that today the chancellor praised - there are almost 4 million kids living in poverty in the UK. Today's package will not stop the ice from cracking under struggling families. The flat-rate support for energy costs means families with kids will have to spend more but get proportionately less support. As a result, children will go without and government will have to accept responsibility for the consequences.'



[Read more here](#)

Raise Website & Social Media

Have you check-out the Raise website?? You can find us at www.raiseadvice.org.uk where you can find all the relevant information about Raise. We also publish our monthly bulletin on our website, however if you prefer a PDF copy, let us know and we can arrange it.

Raise on social media. Give us a “*follow*” and share on the links below:

[Raise Advice | LinkedIn](#)

[@RaiseAdvice | Instagram](#)

[@RaiseAdvice | Twitter](#)

<https://www.facebook.com/RaiseAdvice>



Further support, information and training

Find all **Raise Benefit Bulletins** on our website <https://www.raiseadvice.org.uk/>

CPAG produce useful updates for professional in [Welfare Rights Bulletin](#). You can also sign up to receive the paper version at a cost.

The **DWP** produce useful items for professionals in [Touchbase](#): DWP news about work, working-age benefits, pensions and services.

Newcastle Welfare Rights provide [benefit bulletins](#) for professionals.

Housing systems also provide an [newsletters](#) for Housing Association professionals.

Citizens Advice produce useful updates via [Advisor](#).

About Raise Advice

We are a charity covering Liverpool and the surrounding areas. We receive funding from Registered Social Landlords to provide welfare rights, debt and financial capability advice to their tenants. To make a referral please visit our [Referral Portal](#)

About Raise Training

We have provided Welfare Rights training to Housing Associations since 2008. Please see our [website](#) for a list of training available. Our training is written with Housing Association tenants in mind and we use our clients to inform the content of all our training material. All of our training can be tailored to meet the learning requirements of your staff. If you wish to speak to us about bespoke training, please email us at training@raiseadvice.org.uk