Free School Meals, Benefits & Welfare Signposting

Welfare Benefits are based on the: income; need; and contributions made by claimants and their families. Working out entitlement to them can be complicated because claiming one benefit may mean another is reduced. This briefing is an introduction to the benefits that relate to free school meal entitlement in particular. It is intended to assist anyone organising Fit for All inclusive sessions for SEND children and children who may be eligible for free school meals.

These notes are based on the views and experience of CQ member groups and are published by Children's Quarter in good faith. You should not rely upon them as your sole source of guidance in respect of the subject identified above and you should base any decisions you take on advice and guidance you have independently verified.

Free School Meals (FSM)

Getting a free lunch is not the same as being entitled to free school meals (FSM). All children in England are entitled to a free lunch if they are at a state school in reception, year 1 or year 2, regardless of family income. A child is, however, only eligible for FSM if their family get any of the following benefits:

- Universal Credit
- Income support
- Income-based Jobseeker Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on (paid for the 4 weeks after you stop qualifying for Working Tax Credit)
- The guaranteed element of State Pension Credit.

In general, free school meals are available for children aged 5-16. Children aged between 16 and 18 who are getting Universal Credit in their own name can claim free school meals for themselves.

Families who were already getting free school meals on 31 March 2019 can carry on getting them until 31 December 2023, even if the household's income changes.

To claim a free school meal in Birmingham, you have to ask your child's school or nursery for an application form. You can find email addresses and phone numbers for schools on the BCC website https://www.birmingham.gov.uk/directory/24/birmingham_schools

Universal Credit (UC)

Universal Credit (UC) is a benefit paid monthly to families or individuals depending on income and whether they are in work or not. It was introduced to replace six other benefits: Child Tax Credit; Housing Benefit; Income Support; income-based Jobseeker's Allowance (JSA); income-related Employment and Support Allowance (ESA); and Working Tax Credit. You cannot make new claims for the benefits above and, if you do receive any of these benefits, you will lose entitlement to them when you claim UC.

To claim UC, you first have to set up an online UC account. The stages in making a claim are described on the DWP website: https://www.gov.uk/how-to-claim-universal-credit

Department for Work and Pensions (DWP) works out how much UC you are entitled in two steps:

- 1) It works out what it thinks you should need to live on, based on your household's circumstances, then
- 2) It takes away some of the income you have coming in.

The sign-in for UC accounts is at https://www.universal-credit.service.gov.uk/sign-in

Note that the council works out whether you can get free school meals based on your earnings in your previous assessment period for Universal Credit. This can mean that councils aren't able to process your claim for free school meals until after you have received your first Universal Credit payment.

Income Support (IS)

Income support was the main income-related social security benefit for people on a low income. It was replaced by Universal Credit from 2013 onwards. People cannot make new claims for Income Support, but many people are still receiving Income Support on the basis of old 'legacy' claims. All will eventually be moved onto UC but that is likely to take years.

The calculation of whether someone is better off switching from IS to UC includes looking at other benefits. It isn't straightforward; people should take advice. Here is a guide from Money Saving Expert https://www.moneysavingexpert.com/family/what-benefits-am-i-better-off/, but the best advice is to refer someone with this query to an expert.

Income-based Jobseeker Allowance

There are three types of Job Seeker's Allowance (JSA). They are:

- Income Based JSA
- Contribution Based JSA
- 'New Style' JSA

Income Based Jobseeker Allowance is another of the benefits that has been replaced by UC. Claimants who still receive it will be moved to UC when they have a change of circumstances or if they request the move. The same notes apply as to switching from IS (above).

The two other types of JSA do not passport claimants to be entitled to FSM.

Child Tax Credits and Working Tax Credits

Both of these benefits have been replaced by UC. Some families are still receiving tax credits and they may make new claims for one as long as they are already in receipt of the other. So, you can only make a claim for a Tax Credit if you already get another Tax Credit. You make a claim by updating your existing tax credit claim. People over the state pension age may be able to apply for Pension Credit instead. Everyone else should apply for UC instead.

Child Tax Credit: the amount you can get depends on how many children you are responsible for and whether you're: making a new claim for Child Tax Credit; or already claiming Child Tax Credit. Child Tax Credit does not affect your Child Benefit.

Working Tax Credit: you get a basic amount of up to £2,070 a year which is added to by elements relating to whether you are: a couple; a single parent; in full-time work; disabled; severely disabled; paying for childcare.

Part VI Payments under the Immigration and Asylum Act 1999

Asylum seekers cannot claim UC, but can claim Asylum Support as well as help with housing, free healthcare, access to a school place for children and FSM. Children of parents with leave to remain but with 'no recourse to public funds' (NRPF) conditions attached were ineligible for FSM. From 19 April 2022, children in Birmingham whose families have No Recourse to Public Funds *can* get Free School Meals if their annual household income is: less than £22,700 for families with one child; or less than £26,300 for families with two or more children.

Online Benefits Calculators

There are online services which will calculate your entitlement to benefits:

<u>entitledto</u> - for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work

<u>Turn2us</u> - for information on income-related benefits, tax credits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work or change your working hours

<u>Policy in Practice</u> - for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours

To use an online benefit calculator, you need to have accurate information about your:

- savings
- income, including your partner's (from payslips, for example)
- existing benefits and pensions (including anyone living with you)
- outgoings (such as rent, mortgage, childcare payments)
- Council Tax bill

Benefits calculators won't work if you're under 18, and they will not give accurate results if you're: not a British or Irish citizen; a student; in prison; on strike; living outside the UK; or living permanently in residential care or a nursing home.

Sources of welfare and money advice

Sources of independent and impartial welfare and money advice in Birmingham include:

<u>Birmingham Citizens Advice Bureau</u> - Birmingham CAB offers free confidential, independent and impartial advice from a local charity in Birmingham. For debt advice, ring: 0300 3302 130 or email <u>debthelp@bcabs.cabnet.org.uk</u>. People affected by cancer who need benefits help, ring: 0300 3302 120 or email <u>macmillan@bcabs.org.uk</u>. Making a claim for Universal Credit, ring: 0800 144 8 444. Any other problems, ring the Advice Line 0344 477 1010

<u>Moneyhelper Benefits Advice</u> - Find out what benefits you're entitled to, how to claim them, when you qualify, and what to do if things go wrong. MoneyHelper is a free service provided by the Money and Pensions Service which is sponsored by the Department for Work and Pensions. The service is funded by levies on both the financial services industry and pension schemes.

You can find listings of sources of welfare advice in Birmingham at <u>The Waiting Room</u> – which is a health and welfare directory for people in Birmingham and Solihull.