

Chapter 21: Guidance on answering the self-test questions

Question 1: Margaret and Nick live in rented accommodation with their two children. Nick decides that he cannot live with Margaret any longer and leaves the home. Margaret works 12 hours per week as a cleaner but is worried that she may lose her job in the recession. She earns £74.76 per week and has no savings.

(a) Advise Margaret if she may be able to claim any welfare benefits.

Margaret will not be eligible for income support or jobseeker's allowance but will be eligible for working tax credit. She may also be eligible for housing benefit and council tax benefit. Margaret should already be in receipt of child benefit. Depending upon where Margaret lives, she might be paid via Universal Credit but must be made aware of the benefit cap.

(b) Would your advice change if Margaret were to lose her job?

Should Margaret lose her job, she should claim either contribution-based jobseeker's allowance or income-based Jobseeker's Allowance. Margaret should also have her entitlement to the above benefits re-checked as she would no longer receive working tax credit.