Benefits for resettled Afghans



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Child Poverty Action Group works on behalf of the one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

Introduction

The UK government has resettled Afghan families under several different schemes since the return of the Taliban to power in 2021. They are known as the Afghan Relocation and Assistance Policy (ARAP), the 'ex-gratia scheme' and Afghan Citizens Resettlement Scheme (ACRS). These resettlement schemes differ from the asylum route where someone applies for asylum and is either recognised as a refugee under the UN Convention, given Humanitarian Protection or granted 'discretionary leave'. For the rights to benefits for those entering the UK under the asylum route, see CPAG's <u>Benefits for new refugees</u> factsheet. This factsheet provides basic advice about the benefit rights of those admitted under these other resettlement schemes.

Under these schemes, Afghans admitted are granted immediate indefinite leave to remain in the UK, or if previously admitted with limited leave to remain are immediately eligible to apply for indefinite leave. Whether leave is limited or indefinite, there is no restriction on accessing public funds under any of these schemes.

Claiming universal credit, pension credit and other means-tested benefits

As there are no restrictions on access to public funds for those entering the UK under the Afghan resettlement schemes, there is no reason not to claim UC (if you are working age), pension credit (PC – if you are over state pension age) or other means-tested benefit straight away. However, all claimants are subject to the habitual residence test (HRT) which if failed excludes you from entitlement to UC, PC or other means-tested benefits. However, those granted leave under the Afghan resettlement schemes are now exempt from the HRT.

To get UC, PC or other means-tested benefits, you need to have a low income and not too much 'capital'. Only certain types of income, including earnings and some other benefits, are taken into account and if they are may reduce the amount of benefit you get or mean you are not entitled at all. Capital includes savings, investments and property you own (but not the home you live in). If your total capital is valued at less than £16,000, you can claim UC, but if it is valued at more than £6,000 the amount of UC you get every month is reduced. PC has no upper capital limit, but if your capital is valued at more than £10,000 the amount of PC you get is reduced.

Amounts for children, and some young people under 20 still in further education (but not higher education), who are part of your family should be included in awards of UC or PC from the start. There is no requirement to get child benefit for them (see below) first. However, larger families may be subject to the 'two-child limit' and so only get amounts in UC for the first two children and should get advice if they are.

The 'benefit cap' applies to UC and is most likely to affect larger families and/or those whose rent is high. There are exemptions if someone in the family gets disability or carers benefits (see below), or is working and earning a sufficient amount, but no exemptions based on immigration status. If the benefit cap is applied, in Scotland you should usually be entitled to a 'discretionary housing payment' from your local council to compensate you for any loss. If you need help with this, get advice.

If you have claimed UC, PC or other means-tested benefits and need money to live on while waiting for your first payment, you may be able to get an 'advance'. If you do get an advance, you will have to pay it back out of future benefits. Alternatively, you may be able to apply for a grant from the discretionary fund run by the local council, for example in Scotland the Scottish welfare fund, which does not need to be paid back.

Child benefit

As there are no public funds restrictions on Afghans resettled under these schemes, there is no exclusion from child benefit on that basis. Usually, child benefit is paid for any child under 16 or young people under 20 still in full-time further education (but not higher education) whom you are responsible for. However, there is a rule that excludes you from entitlement until you have been living in the UK for three months. Afghans resettled under any of the schemes covered by this factsheet are exempt from this rule.

Disability and carer's benefits

As there are no public funds restrictions on Afghans resettled under these schemes, there is no exclusion from disability or carer's benefits on that basis. Adult disability payment (ADP), attendance allowance (AA), child disability payment (CDP), disability living allowance (DLA) or personal independent payment (PIP) can be paid to those needing personal care or who have mobility problems. If you are caring for someone getting ADP, AA, CDP, DLA or PIP you may be able to claim carer's allowance. All these benefits are subject to both a habitual residence requirement and a 'past presence test' (PPT). However, Afghans resettled under any of the schemes covered by this factsheet are exempt from both the habitual residence requirement and PPT.

Other benefits

As there are no public funds restrictions on Afghans resettled under these schemes, there is no exclusion from other benefits on that basis. Afghans, however, will not be initially entitled to many of the other benefits that are available. That is because they may be based on periods of paying national insurance or employment.

However, some benefits rely on 'passporting' of the claimant to entitlement from other benefits such as UC. For example, those getting UC in Scotland who are responsible for a child under 16 years old are passported to Scottish child payment if they also claim it. Therefore, if you are awarded any of the benefits described above it is then worth getting advice to check whether you are passported to other benefits and help.

Where to get advice and help

Afghans resettled under the schemes covered in this factsheet may be getting support from the local authority in which they are resettled. Local authority staff should be able to assist with benefit claims.

Independent benefits advice is available from other agencies such as a local Citizen Advice bureau or law centre. If you are a housing association tenant, they often have their own support staff and specialist welfare rights officers who can help. You can also search the <u>Advice Local</u> website for other agencies who can offer advice in your area.

Support with both benefits and other issues is provided by organisations that specialise in working with refugees and asylum seekers in the UK. These include Scottish Refugee Council, the Refugee Council and the British Red Cross but also many other smaller agencies.

If you are an adviser and need help with any benefits issues affecting those you support, you can contact CPAG. Advisers in England, Wales and Northern Ireland can call 020 7812 5231 Monday to Friday between 10am and 12 midday and 2pm and 4pm, or (if about UC, child benefit or tax credits) email <u>advice@cpag.org.uk</u>. Scottish based advisers can call 0141 552 0552 Monday to Thursday 10am to 4pm and Fridays 10am to 12 midday, or email <u>advice@cpagscotland.org.uk</u>. If your questions are about your own benefit claims, CPAG cannot help you but see above for the other agencies who may be able to.

More detailed information about benefits and how immigration and residence conditions affect entitlement, see CPAG's <u>Welfare Benefits and Tax Credits Handbook</u> and <u>Benefits for</u> <u>Migrants Handbook</u>.

Warning! The information in this factsheet is correct at the date produced. However, benefit law changes often and so will need updating after some time.

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