

# Let's Talk benefits

Income Maximisation Team (Imax)  
Islington Council

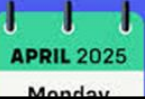
Tracey Sheehy & Olowang Obalim  
Thursday 19<sup>th</sup> June 2025

# Introduction - what will we cover



How the Income Maximisation Team can help you

Green Paper  
12-week  
consultation



Pathways to Work Green paper



Green paper 'Winners'



Green paper 'losers'



Personal Independence Payment and how it is changing



How working affects your Universal Credit



How to contact us

# How the Income Maximisation Service helps Islington residents



Advise and help  
with benefit  
claims



Maximise  
income through  
the benefit  
system



Help Challenge  
negative benefit  
decisions



Support  
claimants  
affected by the  
benefit cap



## Project work

- Pension Credit Project
- Homelessness Prevention Grant
- Household Support Fund
- Refugee Resettlement Project
- Ukraine Sponsorship Scheme



**ISLINGTON**  
For a more equal future

# Pathways to Work Green paper

Package of welfare Reforms

Aim to reduce spending of £4.8 billion in 2029-30

Consultation ends on 30 June 2025

Changes could take effect November 2026



# Green paper 'winners'



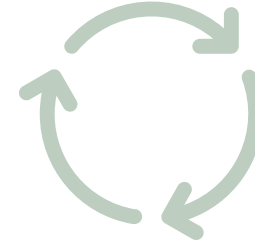
Standard rate of  
Universal Credit  
increased



The 'right to try'  
work



Work capability  
assessment  
scrapped, and PIP  
assessment used



Scrapping of  
reassessments for  
those with the most  
severe disabilities



Extra premium for  
the most severely  
disabled

# Green paper 'losers'



Health element frozen  
and reduced to £50 for  
new claimants



Under 22s banned from  
claiming health element



Stricter tests for  
Personal Independence  
Payment



Loss of PIP will impact  
carers

# Personal Independence Payment – how is it changing?

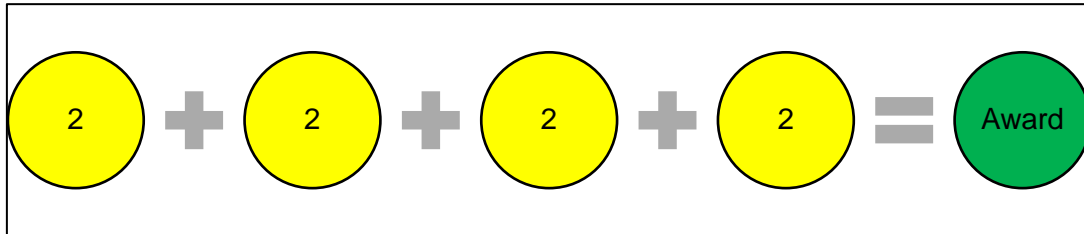
Mobility component

- No change

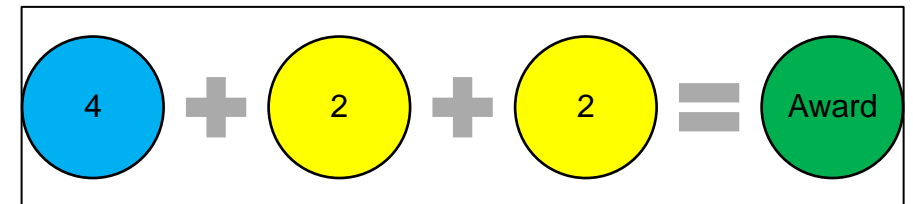
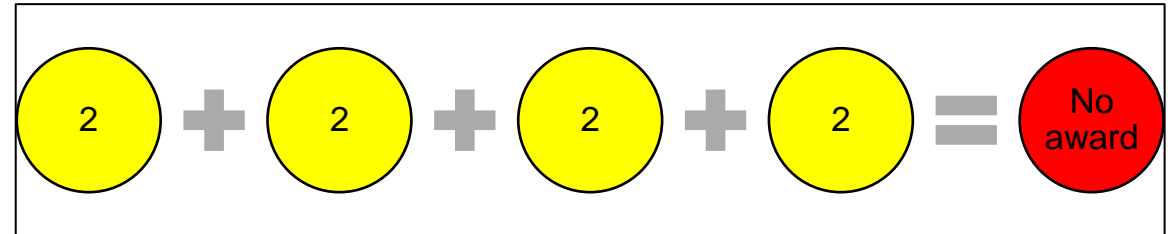
Daily living component

- scoring will change
- Need to score at least 4 points from a daily living activity

## How PIP is currently assessed



## How PIP may be assessed in future





# Personal Independence Payment activities

## Personal care needs



Preparing and  
cooking food



Eating and  
drinking



Managing  
treatments



Washing and  
bathing



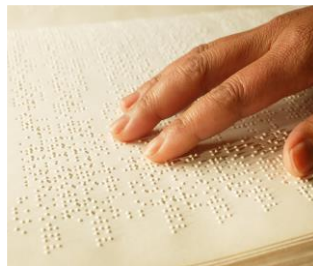
Managing toilet  
needs



Dressing and  
undressing



Communicating  
with others



Reading



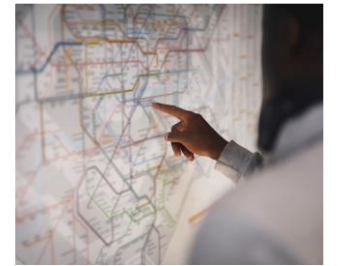
Socialising



Managing  
money



Moving around



Plan and follow  
a journey

## Mobility



# Preparing food activity



Preparing food	
Can prepare and cook a simple meal unaided.	0 points
Needs to use an aid or appliance to be able to either prepare or cook a simple meal.	2 points
Cannot cook a simple meal using a conventional cooker but is able to do so using a microwave	2 points
Needs prompting to be able to either prepare or cook a simple meal.	2 points
Needs supervision or assistance to either prepare or cook a simple meal.	4 points
Cannot prepare and cook food.	8 points

# Washing and bathing activity



Washing and bathing	
Can wash and bathe unaided.	0 points
Needs to use an aid or appliance to be able to wash or bathe.	2 points
Needs supervision or prompting to be able to wash or bathe.	2 points
Needs assistance to be able to wash either their hair or body below the waist.	2 points
Needs assistance to be able to get in or out of a bath or shower.	3 points
Needs assistance to be able to wash their body between the shoulders and waist.	4 points
Cannot wash and bathe at all and needs another person to wash their entire body.	8 points

# Engaging with other people face to face activity



Washing and bathing	
Can engage with other people unaided.	0 points
Needs prompting to be able to engage with other people.	2 points
Needs social support to be able to engage with other people.	4 points
Cannot engage with other people due to such engagement causing either - (i) overwhelming psychological distress to the claimant; or (ii) the claimant to exhibit behaviour which would result in a substantial risk of harm to the claimant or another person. (8 points)	8 points

# Making budgeting decisions activity



Making budgeting decisions	
Can manage complex budgeting decisions unaided	0 points
Needs prompting or assistance to be able to make complex budgeting decisions	2 points
Needs prompting or assistance to be able to make simple budgeting decisions	4 points
Cannot make any budgeting decisions at all	6 points

# Work allowance

## How to qualify for a work allowance?



Responsibility for a child



Limited capability for work

## What are the amounts?

**Higher** work allowance (for those who DO NOT get help with housing costs)

**Lower** work allowance (for those who DO get help with housing costs)






£684 per month

£411 per month

# What happens to Universal Credit when you start work?

Case study				
Single person	Rents at £650 a month	Has a limited capability of work	Has a work allowance	<b>Gets £1,050.14 UC pm</b>

For every £1 earned over the work allowance of £411  
£0.55 is deducted

£0 earnings	£411 earnings	£412 earnings	£451 earnings	£500 earnings
				
<input type="checkbox"/> £0 over the work allowance	<input type="checkbox"/> £0 over the work allowance	<input type="checkbox"/> £1 over the work allowance	<input type="checkbox"/> £40 over the work allowance	<input type="checkbox"/> £89 over the work allowance
<input type="checkbox"/> £0 is taken off	<input type="checkbox"/> £0 is taken off	<input type="checkbox"/> $(1 \times 0.55) = £0.55$ is taken off	<input type="checkbox"/> $(40 \times 0.55) = £22$ is taken off	<input type="checkbox"/> $(89 \times 0.55) = £48.95$ is taken off
<input type="checkbox"/> <b>£1,050.14 UC</b>	<input type="checkbox"/> <b>£1,050.14 UC</b>	<input type="checkbox"/> <b>£1049.59 UC</b>	<input type="checkbox"/> <b>£1,028.14 UC</b>	<input type="checkbox"/> <b>£1,001.19 UC</b>



# How to contact Imax and get extra support with the cost-of-living crisis



## Income Maximisation Team (Imax)

- Contact us by phone or email
- 020 527 8600 (Mon–Fri 9:30-16:30)
- [claimit@islington.gov.uk](mailto:claimit@islington.gov.uk)



## Cost of Living campaign

- To help get the support and advice you need, please
- Go to our website at [www.islington.gov.uk/costofliving](http://www.islington.gov.uk/costofliving)
- Call our team on 020 7527 8222
- Email us at [heretohelp@islington.gov.uk](mailto:heretohelp@islington.gov.uk)