

Contributory Benefits

Entitlement dependent on National Insurance contributions

New-style Employment and Support Allowance - you have limited capability for work.

New-style Jobseeker's Allowance - you are looking for work.

State Pension - available to those who are State Pension age.

Bereavement Support Payment - a tax free lump sum payment and 18 monthly payments for bereaved spouses, civil or cohabiting partners.

Non-Contributory Benefits

Determined by your circumstances, not dependent on income/savings or National Insurance contributions

Attendance Allowance - disability benefit if you are State Pension age or over and have care or supervision needs.

Personal Independence Payment - disability benefit claimed when you are working age. Two components: daily living and mobility.

Disability Living Allowance - disability benefit if you are under 16. Two components: care and mobility.

Carer's Allowance - you spend at least 35 hours a week caring for someone who gets a disability benefit. Earnings limit applies.

Child Benefit - you are responsible a child or young person.

Guardian's Allowance - you are responsible for a child or young person who is effectively an orphan.

Maternity Allowance - you are pregnant or have recently given birth and are not entitled to Statutory Maternity Pay. Based on past earnings.

Industrial Injuries Scheme - no fault compensation if you are disabled due to your occupation.

Armed Forces Schemes - payments and compensation schemes available to ex service personnel who suffer injuries, illness or death due to service after April 2005.

Statutory Payments

Statutory Adoption/Maternity/Paternity/Shared Parental/Sick/Parental Bereavement Pay - provide a legal minimum of pay to those in prescribed situations.

Means-tested Benefits

Determined by your circumstances and your income/savings

Pension Credit - you have reached State Pension age and are on a low income.

Universal Credit - you are working age and on a low income. You can claim it in or out of work. Includes extra amounts for housing costs, children, carers and those unable to work due a health condition.

Universal Credit is the only means-tested benefit available for most working age people. New claims for **legacy benefits*** are only possible in limited circumstances. Housing Benefit can still be claimed by people over State Pension age.

Housing Benefit* - help to pay your rent.

Income Support* - you are not expected to look for work (eg. carers).

Income-related Employment and Support Allowance* - you have limited capability for work.

Income-based Jobseeker's Allowance* - you are looking for work.

Child Tax Credit* - you are on a low income and are responsible for a child.

Working Tax Credit* - you are in full-time work and on a low income.

Social Fund payments

Determined by your circumstances, usually linked to means-tested benefit entitlement **Sure Start Maternity Grant** - £500 payment towards the cost of having a child.

Funeral Expenses Payment - helps cover basic funeral costs, specified fees and travel costs.

Children's Funeral Fund - non-means-tested help towards the cost of a funeral for a child under age 18.

Cold Weather Payment - £25 paid automatically for each week between November and March when certain conditions apply.

Winter Fuel Payment - annual payment made to households where someone is at least State Pension age. Amount depends on circumstances.

Consider which benefits may apply: check **statutory and contributory** first, then **non-contributory**, then **means-tested** benefits. Specific rules apply and not all will be appropriate.

Working or unemployed

Working

Universal Credit
Working Tax Credit*
Housing Benefit*

Employment and Support Allowance (if permitted work)
Jobseeker's Allowance (if under 16 hours per week)

Unemployed

New-style Jobseeker's Allowance
Universal Credit
Income-based Jobseeker's Allowance*
Housing Benefit*

Injured at work

Industrial Injuries Scheme
Armed Forces Compensation Scheme

Sickness and disability

Statutory Sick Pay
New-style Employment and Support Allowance
Personal Independence Payment (age 16+)
Attendance Allowance (State Pension age or over)
Universal Credit
Income-related Employment and Support Allowance*
Housing Benefit*

Carers

Carer's Allowance
Universal Credit
Income Support*
Housing Benefit*

Help with health costs

Free prescriptions
Dental treatment
Eye tests and vouchers for glasses
Fares to hospital for treatment
Wigs and fabric supports

Pension Age

State Pension
Attendance Allowance
Pension Credit
Housing Benefit

Pregnancy and children

Pregnancy/new baby

Statutory Maternity Pay
Maternity Allowance
Statutory Paternity Pay
Statutory Shared Parental Pay
Statutory Adoption Pay
New-Style Employment and Support Allowance (if sick in pregnancy)
Universal Credit
Income Support*
Housing Benefit*
Sure Start Maternity Grant
Healthy Start vouchers

Responsible for children

Child Benefit
Guardian's Allowance
Disability Living Allowance
Universal Credit
Child Tax Credit*
Free School Meals
Healthy Start vouchers

Bereavement Benefits

Statutory Parental Bereavement Pay
Bereavement Support Payment
Universal Credit
Housing Benefit*
Funeral Expenses Payment
Children's Funeral Fund

Other Help

Budgeting Advances
Budgeting Loans
Social Fund Payments
Council Tax Reduction
Local welfare assistance schemes
Foodbank vouchers
Help with health costs: low income scheme

*legacy benefits, see Means-tested Benefits