

Benefits

If you are disabled
and working age

April 2024 – April 2025



Find out about the benefits you may be entitled to

If you are unable to work

Employment and Support Allowance

Employment and Support Allowance provides a basic income to cover living costs if you are unable to work because of illness or disability. There are two types of Employment and Support Allowance:

✦ **contributory** – based on your National Insurance contributions. New claims are referred to as **new-style** Employment and Support Allowance. Claims made before the introduction of Universal Credit are referred to as old-style Employment and Support Allowance. If you claim new-style Employment and Support Allowance you may also be able to claim Universal Credit if you are on a low income.

✦ **income-related** – if you are on a low income and have £16,000 or less in savings. You may receive more money if you have a partner, you are a carer or you are severely disabled. **You cannot make a new claim** for income-related Employment and Support Allowance. You may be able to claim Universal Credit instead. If you already receive old-style Employment and Support Allowance and have a change in circumstances, income-related Employment and Support Allowance may be able to be included in your award.

You will be assessed through the Work Capability Assessment and if it is accepted that you are unable to work because of illness or disability you will be placed in the support group or work-related activity group. If you are in the work-related activity group:

- ✦ you will have to take part in work-focused interviews and other activities;
- ✦ your new-style Employment and Support Allowance award will end after 52 weeks.

When you first claim Employment and Support Allowance you will be paid £90.50 per week (if you are 25 or over). After a 13-week assessment period Employment and Support Allowance is paid at two rates:

✦ Support group	£138.20
✦ Work-related activity group	£90.50

You can do some work whilst claiming. In most cases, as long as you work less than 16 hours per week and earn no more than £183.50 a week, you remain on the same amount of Employment and Support Allowance.

Apply online at www.gov.uk or ring 0800 055 6688 (textphone 0800 328 1344) to make a new-style Employment and Support Allowance claim.

For information about existing claims for old-style or income-related Employment and Support Allowance ring 0800 169 0310 (textphone 0800 169 0314).

Statutory Sick Pay

Statutory Sick Pay is paid by your employer if you are too ill to work and have been earning an average of £123 or more a week. You can be paid £116.75 a week for up to 28 weeks.

If you are entitled to Statutory Sick Pay you cannot get Employment and Support Allowance. You may still be entitled to benefits for people on a low income.

Let your employer know that you are too ill to work and they will check if you can be paid Statutory Sick Pay.

If you are on a low income

Universal Credit

You can claim Universal Credit if you are working age and on a low income. Universal Credit can be claimed in and out of work. You must have £16,000 or less in savings.

Universal Credit is paid monthly. The amount paid depends on your income and circumstances. You must claim jointly with your partner if you have one. You may get an extra amount if you are unable to work due to illness or disability. You may also get extra amounts for children, childcare, rent and service charges or if you are a carer. There are also transitional amounts available in some circumstances.

You can contact the Universal Credit helpline for information on 0800 328 5644 (textphone 0800 328 1344). Claim online at www.gov.uk

Other benefits if you are on a low income

Universal Credit is replacing six income-related benefits: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit. These are called legacy benefits. New claims for these benefits are not possible, except for Housing Benefit in limited circumstances.

If you already receive these benefits you may have to claim Universal Credit when a change of circumstances would otherwise involve a claim for another legacy benefit. Universal Credit would replace all of the legacy benefits you were receiving.

The government plan to invite most claimants to claim Universal Credit by 2025. Income-related Employment and Support Allowance claimants (who do not also receive tax credits) will not be invited until 2028.

Council Tax Support

Council Tax Support helps pay for your Council Tax if you are on a low income.

It may cover all or some of your Council Tax depending on your income and savings, and your circumstances.

To claim contact your local council.

If you have personal care needs or difficulties with walking

Personal Independence Payment

Personal Independence Payment looks at your ability to manage:

- daily living activities and/or
- planning and following journeys and moving around.

Daily living activities include personal care, preparing food, communication, engaging with other people and making budgeting decisions.

Personal Independence Payment is paid if your ability to manage is limited or severely limited.

It is paid at two rates:

daily living	£72.65 or £108.55
mobility	£28.70 or £75.75

To start your claim ring 0800 917 2222 (textphone 0800 917 7777). You will be sent a self-assessment form and most people will attend an assessment with a health professional.

Adult Disability Payment has replaced new claims for Personal Independence Payment in Scotland. For more details, see www.mygov.scot

If you are a carer

Carer's Allowance

Carer's Allowance can be paid if you provide 35 hours care a week.

The person you are caring for must be receiving a disability benefit:

- Adult Disability Payment (Scotland) daily living component
- Armed Forces Independence Payment
- Attendance Allowance
- Child Disability Payment (Scotland) middle or higher rate care component
- Constant Attendance Allowance
- Disability Living Allowance middle or higher rate care component
- Personal Independence Payment daily living component

You cannot get Carer's Allowance if you are in full-time education or earning more than £151 a week.

Carer's Allowance is paid at £81.90 per week.

Carer Support Payment is replacing new claims for Carer's Allowance in Scotland. A pilot is underway before full roll out in autumn 2024. For more information, visit www.mygov.scot.

A **Carer's Allowance Supplement** is paid twice yearly to residents in Scotland who are in receipt of Carer's Allowance or Carer Support Payment (Scotland) on specific dates. More details are available at www.mygov.scot

Carer's Allowance overlaps with contributory Employment and Support Allowance and some other benefits (which means you cannot be paid both at the same time). It counts as income for income-related benefits but these benefit amounts are increased if you are entitled to Carer's Allowance (for Universal Credit the carer element can be included without claiming Carer's Allowance if you are a carer).

Claiming Carer's Allowance (or Carer Support Payment (Scotland), or the carer element in Universal Credit) may affect the benefits of the person you care for. Seek advice before claiming.

To claim contact the Carer's Allowance Unit on 0800 731 0297 (textphone 0800 731 0317). You can claim online or download a claim form from www.gov.uk

If you have a work-related injury or illness

Industrial Injuries Scheme

If you became ill or are disabled because of an accident or disease at work you might be able to get Industrial Injuries Disablement Benefit.

The weekly amount depends on how much you are affected by the injury or illness.

To claim, contact the Industrial Injuries Disablement Benefit Centre on 0800 121 8379 (textphone 0800 169 0314). You can also download a claim form from www.gov.uk

Armed Forces Compensation Scheme

If you have served or are serving in the armed forces and you have experienced an injury or illness you may be able to apply for compensation. Lump sum payments and on-going weekly payments are available.

To claim contact the Veterans UK Helpline on 0808 191 4218. You can also download a claim form from www.gov.uk

Other help

Health costs

Free prescriptions and NHS eyesight tests are available if you have a specified medical condition.

You will be entitled to free prescriptions, eyesight tests, dental charges and other health costs if you are on income-related Employment and Support Allowance or some other income-related benefits. You may be exempt if you receive Universal Credit or tax credits. An earnings limit applies.

You can also claim help under the Low Income Scheme by contacting the Health Costs Advice Line on 0300 330 1343 or www.nhs.uk

Please note, this covers England only.

Welfare Assistance Schemes

Local councils have discretionary schemes which may help you meet essential costs. Support can include household goods direct from a supplier or vouchers for food and fuel costs.

To claim contact your local council or county council.

Help with Council Tax

Your Council Tax bill may be reduced if you are entitled to a discount or you are disabled.

Some councils also have discretionary schemes to help with the cost of the bill if you cannot afford the payments.

Contact your local council for more information.

More information

Local advice agencies

You can get information and advice from local advice and advocacy agencies such as Citizens Advice or a disability advice centre.

Information is also available from the following:

Disability Rights UK

www.disabilityrightsuk.org

Carers UK

www.carersuk.org

T: 0808 808 7777

Citizens Advice

www.citizensadvice.org.uk

T: 0800 144 8848 (England only)

Veterans UK

www.gov.uk

0808 191 4218

The official government website provides information and access to online claim forms

www.gov.uk

The information in this leaflet is for guidance only and is not an authoritative statement of the law.



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With thanks to



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