

UK Benefits Guide

Carers allowance

You are entitled to Carers Allowance if you spend at least 35 hours a week caring for someone and the person you care for receives one of the following:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance

You don't have to be related to, or live with, the person you care for.

You won't be paid extra if you care for more than one person.

Am I Eligible for Carers Allowance?

You might be able to get Carer's Allowance if all of the following apply:

- you're 16 or over
- you spend at least 35 hours a week caring for someone
- have been in England, Scotland or Wales for at least 2 of the last 3 years
- you normally live in England, Scotland or Wales, or you live abroad as a member of the armed forces
- you're not in full-time education
- you're not studying for 21 hours a week or more
- you earn no more than £110 a week (after taxes, care costs while you're at work and 50% of what you pay into your pension) - don't count your pension as income
- you're not subject to immigration control

You might still be eligible if you're moving to or already living in another EEA country.

How you're paid

You can choose to be paid:

- weekly in advance
- every 4 weeks
- every 13 weeks

Employment and Support Allowance (ESA)

If you're ill or disabled, Employment and Support Allowance (ESA) offers you:

- financial support if you're unable to work
- personalised help so that you can work if you're able to

You can apply for ESA if you're employed, self-employed or unemployed.

You might be transferred to ESA if you've been claiming other benefits like Income Support or Incapacity Benefit.

Am I Eligible for ESA?

If you suffer from an illness or disability that makes it difficult for you to work, you may be eligible for ESA. Also, you must not currently be receiving the following:

- Jobseeker's Allowance
- Statutory Sick Pay or Maternity Pay

How Much Does ESA Cover?

If you made enough contributions through National Insurance, you can get **contributed-based ESA**.

If your income is low you may have a standalone or additional **Income-related ESA**.

Assessment rates will be applied for the first 13 weeks after your claim:

Age Group	Weekly claim (up to)
Under 25s	£57.90
Over 25s	£73.10

Then you must undertake a Work Capability Assessment. This will assess how your disability or illness affects your ability to work.

If you are approved, you will be placed in one of these two groups:

- **Work regulated activity group.** You will attend regular interviews with an advisor to help you set and meet targets.
- **Support group.** You won't need to attend interviews, but you will still receive guidance from an advisor. This group is only suitable for severe disabilities.

Group	Weekly claim (up to)
Work-Related Activity	£102.15
Support	£109.30

If you are receiving income-related ESA and are in the support group, you may be able to receive an additional £15.75 per week for disabilities. Severe disabilities may qualify for an additional £61.85 per week.

If you no longer qualify for contribution-based ESA, you may still be able to receive income-related ESA.

Additional Entitlements

You are eligible for Cold Weather payments between 1st November and 31st March. For every 7-day period, when the temperature recorded is zero or below, you will receive £25.

For income-based ESA, you will also be entitled to free NHS prescriptions, eye tests and dental treatments.

Disability Living Allowance (DLA)

Disability Living Allowance (DLA) is a tax-free benefit for disabled people who need help with mobility or care costs.

You can claim for DLA if you:

- are under 16
- were born after 8 April 1948 and you make a claim in the same year you stopped receiving DLA

Am I Eligible for DLA?

If you have a long-term health condition or disability you may be entitled to additional support. To be eligible you must require one or both of the following:

- Help to take care of yourself
- Assistance for walking or general mobility

New claims for DLA can only be made if you are under the age of 16. Otherwise, you should be claiming PIP.

If you are already receiving DLA, this will continue until the Department for Work and Pensions contacts you. They will inform you when your DLA is due to finish and prompt you to apply for PIP. You can also [check online](#) to see if this will affect you.

What Does DLA Cover?

DLA/PIP payments comprise of two core components and different rates. The sum of each is determined by how disabilities or health conditions affect your life. You may receive one or both components together.

Care Component:

Lower Rate (N/A to PIP) £21.80 Weekly

This would apply to someone who requires a little help during the day, such as cooking meals.

Medium Rate (Standard) £55.10 Weekly

This could be for someone who requires more help, constant day supervision, night supervision or support during dialysis.

Higher Rate (Enhanced) £82.30 Weekly

This would be for those who are terminally ill or require help or supervision day and night.

Mobility Component:

Lower Rate (Standard) £21.80 Weekly

This would be suitable for someone who requires supervision or help when being outside

Higher Rate (Enhanced) £57.45 Weekly

For those with more severe conditions that prevent them from walking comfortably.

Monthly payments will be made into your bank account.

Further Entitlements

You may receive a blue badge and free road tax without further assessment if you are on the higher rate for mobility for DLA

If you are on the Standard or lower rates of mobility you can still receive a 50% reduction in road tax. The following conditions will also need to be considered:

- The vehicle in question is only used for transporting the entitled person
- The entitled person may or may be the vehicle owner

Personal Independence Payment (PIP)

Is replacing Disability Living Allowance (DLA) for people aged 16-64. At some point between now and next year you will receive a letter asking to apply for PIP.

It is important not to forget the letter as your DLA could stop if you ignore reminders.

Things to consider:

- It does not differentiate between help given during the day/night - as opposed to DLA
- Follows a points system – 12+ high rate on care and/or mobility components
- The rate depends on how your condition affects you, not the condition itself
- When filling the form, think about examples to back up your answers
- If there is a question with multiple answers (yes, no, sometimes) it is advisable to answer yes or no and explain your choice
- Do not send original documents, send only copies
- Send evidence stating the effect a specific condition has on the person you care for
- Try and get help from professional advisors, such as Centre 404, to fill out a form that addresses outcomes efficiently
- Name professionals who have enough information about the applicant. DWP might contact them if more information is needed. They could be health professionals, advocates, advisors...
- Around 70% of applicants are invited to an interview assessment
- Having a DLA award of 10 years does not necessarily mean you will get 10 years of PIP. You will still need to apply and be assessed.

National insurance credits

You may be able to get National Insurance credits if you're not paying National Insurance. Credits can help to fill gaps in your National Insurance record, to make sure you qualify for certain benefits including the State Pension.

People need to contribute towards the state pension for 35 years, being the last 15 the most important.

You automatically receive National Insurance Credits if you are:

- A parent registered for Child Benefit for a child under 12
- On Carer's Allowance
- On Income Support and providing regular and substantial care
- Caring for one or more sick or disabled person for at least 20 hours a week

Job Seekers Allowance (JSA)

JSA provides financial support for those who are out of work.

Am I Eligible for JSA?

You can apply for JSA if you are both willing and actively searching for work and are:

- Age 18+
- Able to work
- Working less than 16 hours per week
- Not in full-time education

How Much Can JSA Cover?

Allowance will be dependent on a combination of income, savings and circumstances.

If you have made enough National Insurance contributions in the previous two tax years, you could receive contribution-based JSA.

You may receive income-based JSA if you meet one or more of the following:

- Have not worked for the last two years
- Receive a salary of less than £153 per week
- Have been claiming contribution based-JSA for more than 182 days,

Age Group	Weekly Allowance (up to)
18-24	£57.90
25+	£73.10
Couples (18+)	£114.85

Payments are made every 2 weeks into your bank account.

Additional Entitlements

You are also eligible to receive Cold Weather payments between 1st November and 31st March. For every 7-day period, when the temperature recorded is zero or below, you will receive £25.

For income-based JSAs, you will also be entitled to free NHS prescriptions, eye tests and dental treatments.

Working Tax Credits

Support for individuals who are currently working but receive low incomes.

Am I Eligible for Working Tax Credits?

Tax credits are available if you fit either of the following criteria:

- You are between the ages of 16-24, have a child or a disability
- You are over 25, below the income threshold and above the work hour threshold

Age/Circumstances	Minimum Work Hours (Weekly)
25-59	30 Hours
60+	16 Hours
Disabled	16 Hours
Single (1+ children)	16 Hours
Couple (1+ children)	24 Hours (between both)

How Much Does Working Tax Credits Cover?

The basic amount received is up to £1,960 per year. But you may be eligible for additional elements on top:

Additional Element	Annual Amount (Up to)
Couples	£2,010
Single Parents	£2,010
Working 30+ Hours per week	£810
Disability	£2,970
Serve Disabilities	£1,275 (on top of the previous)
Pay Childcare	£122.50 for 1 child and £210 for 2+ (weekly)

Payments are made weekly or monthly, direct to your bank account.

You may use [online calculators](#) to estimate your entitlement. You can make a claim by calling the [Tax Credits Office](#).

Support For Mortgage Interest (SMI)

Homeowners who already receive certain benefits may be eligible for additional support with interest payments. This may be for house mortgages or even home improvements/repairs based loans.

SMI only provides support for the interest component of your loan, not the actual amount. Payments are always sent directly to lenders.

Am I Eligible for SMI?

To qualify for SMI, you must already be receiving one or more of the benefits below:

- Income Support
- Jobseeker's Allowance (income-based)
- Employment and Support Allowance (Income-based)

What Does SMI Cover?

If you are accepted for SMI, you can receive support in paying the interest on up to £200,000 of your loan.

It will not cover you for the amount borrowed, insurance policies or arrears.

Payments will be organised with your lender, after a 13-week waiting period from the application.

3.12% is the typical interest rate used when calculating SMI.

If you are applying for the first time and receive income-based JSA, you will only receive support for 2 years. Yet, if you are claiming any of the other required benefits there is no limit on time.

Contact your [local Job Centre Plus](#) to apply for SMI.

Housing Benefit

Housing benefit provides support to pay your rent and bills. This may cover the entire cost or just a partial sum.

Am I Eligible for Housing Benefit?

You may be able to receive Housing Benefit if:

- You are currently paying rent for a property
- Your income is low or you are claiming other benefits
- Your savings are lower than £16,000

How Much Can Housing Benefit Cover?

The amount of support you will receive depends on income and personal circumstances.

If you are ***renting from the Council***, the following will be considered:

- Whether you have spare rooms
 - Your income (including benefits)
 - Savings over £6000
 - The number of people living in the house, their ages, disabilities
 - What is considered reasonable rent for your area
- Payments will be sent directly to your rent account

If you are **renting privately**, a local housing allowance dictates the amount of support you can receive. They will take the following into consideration:

- The size of your home, number of bedrooms
 - Your income level, including benefits and savings
 - Your local area
 - Your personal circumstances
- Payments will go directly to your bank account

Number of Bedrooms	Maximum Weekly Support
1 or shared housing	£260
2 Bed	£302
3 Bed	£354
4 Bed	£417

Universal Credit

Is a single monthly payment for people in or out of work, which merges together the following benefits:

- Income Support
- Jobseekers Allowance
- Housing Benefit
- Child/Tax Credit

Am I Eligible for Universal Credit?

Not all areas of the United Kingdom are currently eligible. [Check your location](#) to see if you can make a claim.

What Will Universal Credit Cover?

The amount of Universal Credit received is dependent on your income level, personal circumstances and location. It may support any number of the following:

- Housing (rent and bills)
- Children and Childcare
- Disabilities and health conditions
- Caring for others with disabilities

Weekly working hour thresholds are not used for Universal credit. Instead, payments will be adjusted as your income increases.

After application, process takes up to six weeks. Then you will receive monthly payments made into your bank account.

Additional Entitlements

You are also eligible to receive Cold Weather payments between 1st November and 31st March. For every 7-day period, when the temperature recorded is zero or below, you will receive £25. You will be entitled to free NHS prescriptions, eye tests and dental treatments.

Benefit cap

The Benefit Cap is a limit on the total amount of certain benefits you can get if you are working age.

The Benefit Cap will only affect you if you're getting Housing Benefit or Universal Credit. If the cap affects you, your Housing Benefit or Universal Credit is reduced.

Exemption

You are exempt from the Benefit Cap if you receive one or more of the following:

- DLA/PIP
- ESA
- Attendance Allowance
- Working Tax Credit
- Carers Allowance from November 2016 (before November 2016 carers not living with a disabled person are affected).