A concise guide to benefits, pensions and tax credits.
**Benefit information**

All the leaflets mentioned in this guide are free of charge. Many of them and some others are available from your local pension centre, Jobcentre Plus office, Social Security office or Jobcentre. For your nearest office look in the business section of the phone book under Jobcentre Plus or The Pension Service.

Some leaflets also can be found in Post Offices. Leaflets on Housing Benefit and Council Tax Benefit are available from your local council.

You can get more information from the Department for Work and Pensions, Jobcentre Plus and The Pension Service’s websites. Their addresses are:

- [www.dwp.gov.uk](http://www.dwp.gov.uk)
- [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)
- [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

To contact us by email see the *Contact Us* section of the website.

If you want to add your name to the DWP Publicity Register, or change details if you are already a member, phone the Publicity Register Hotline on **0845 602 4444** or fax **0870 241 2634**. Registered members are sent the full catalogue of social security information materials, and other mailings relevant to their areas of interest. You can order CAT1 *Catalogue of leaflets, posters and information* by phoning or faxing the Hotline.

Information is also available in large print, Braille, and on audio tape. Details of all these are included in CAT1.
Information in other languages

Many leaflets are available in Welsh/English bilingual and a range of other languages (see CAT1).
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Benefit rates

Most of the rates in this guide apply from April 2005 and are weekly rates unless stated otherwise. The actual amounts paid may vary depending upon individuals’ circumstances or National Insurance contributions records.

The purpose of this guide is to give very general guidance and it should not be treated as a complete and authoritative statement of the law.

The Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way we treat same-sex couples. When the Act is introduced, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Same-sex couples who are living together as if they were civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.

Please refer to more detailed publications available from pension centres, Jobcentre Plus offices, Social Security offices or Jobcentres for more specific information. Your nearest office can be found in the business section of the phone book under Jobcentre Plus.

This guide does not list all benefits.
Helplines

Within the United Kingdom, 0800 calls are free and 0845 calls are at local rates, except for mobile phones. *United Kingdom means England, Scotland, Wales and Northern Ireland.*

**Benefit Enquiry Line**
Advice and information for disabled people and carers on the full range of benefits available and how to claim them. The line also offers help with claim form completion for certain benefits.
Phone: 0800 88 22 00
Textphone: 0800 24 33 55

**Carer’s Allowance – enquiries**
Information regarding Carer’s Allowance, including eligibility and how to make a claim.
Phone: 01253 856 125

**Child Benefit Office**
For Child Benefit information and to report changes in circumstances.
Phone: 0845 302 1444
Textphone: 0845 302 1474

**Child Support Agency National Enquiry Line**
General advice on child maintenance and maintenance estimates.
Phone: 0845 7 133 133
Minicom: 0845 7 138 924
**Disability Benefits Helpline**
Advice on Disability Living Allowance and Attendance Allowance and may have access to your records once the claim is in process.
Phone: 0845 7 123 456
Textphone: 0845 7 22 44 33

**Disability Rights Commission**
Provides information to employers and service providers regarding Disability Discrimination Act (DDA) legislation and can advise on very general DDA issues.
Phone: 08457 622 633
Textphone: 08457 622 644

**Health Literature Line**
Telephone ordering service for free Department of Health publications on a range of health issues.
Phone: 0800 555 777

**Help with health costs advice line**
Advice to NHS patients about entitlements to prescription charge exemptions and the evidence needed when asking pharmacies and dispensing chemists for free prescriptions.
Phone: 0800 917 7711

**HM Revenue & Customs**
For general enquiries contact your nearest HMRC enquiry centre, the phone number of which can be found in the business section of your phone book under Inland Revenue, or alternatively visit their website at www.hmrc.gov.uk/enq/index.htm
**NHS Direct**
For information on a range of health-related questions, hospital waiting times and how to complain.
Phone: 0845 4647

**NHS 24 (Scotland)**
For information on a range of health-related questions, hospital waiting times and how to complain.
Phone: 0845 4 24 24 24

**Pensions Direct**
General advice about State Pension paid direct into a bank or building society account.
Phone: 0845 301 3011
Textphone: 0845 301 3012

**International Pensions Centre**
Advice on transfer of pensions overseas, medical cover and making claims overseas.
Phone: 0191 218 7777

**Prescription Prepayment Certificate (PPC) order line**
Enables the public to buy a PPC by phone using a credit or debit card and provides general advice regarding prescriptions.
Phone: 0845 850 0030
**SeniorLine**
Contact details for Help the Aged, an organisation which provides over-50s with free advice leaflets, and a welfare rights advice line.
Phone: 0808 800 6565

**Tax Credits Helpline**
Provides information about tax credits, including Working Tax Credit and Child Tax Credit.
Phone: 0845 300 3900
Textphone: 0845 300 3909

**The Employer’s Helpline**
Deals with employers, employees and the self-employed, giving advice on Statutory Sick Pay, Statutory Maternity Pay, National Insurance contributions, HM Revenue & Customs and VAT queries.
Phone: 0845 7 143 143
Minicom: 0845 7 419 402

**War Pensions and Armed Forces Compensation Scheme Helpline**
General advice and help with new and ongoing claims.
Phone: 0800 169 22 77
Textphone: 0800 169 34 58

**Winter Fuel Payments Helpline**
For more information about Winter Fuel Payments, to tell us about a change of circumstances or to get a claim form for past winters.
Phone: 0845 9 15 15 15
Textphone: 0845 601 5613
# Child and maternity benefits

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<th>Page</th>
</tr>
</thead>
<tbody>
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<tr>
<td>Child Maintenance Bonus</td>
<td>20</td>
</tr>
<tr>
<td>Child Maintenance Premium</td>
<td>20</td>
</tr>
</tbody>
</table>
Child Benefit

Paid to the person responsible for a child, regardless of income, National Insurance contributions or savings.

Child Benefit is paid for each child under 16 and may be paid for children between 16 and 19 continuing in full-time further education.

Child Benefit cannot be paid where the child is in higher education (of degree standard or equivalent).

Usually, both the child and the person claiming must be resident and present in Great Britain.

How much?

For eldest qualifying child £17.00
For each other child £11.40

Child Benefit for lone parents with preserved rights

The former higher rate of Child Benefit (Lone Parent) was withdrawn in July 1998. Some lone parents have preserved rights to this higher rate. To qualify, you must have been getting:

- Child Benefit (Lone Parent) continually since 6 July 1998; or
- the lone parent rate of family premium on Income Support or Jobseeker's Allowance and be moving off benefit into work.

This can also apply when coming off certain other benefits. The claim must be made within one month of coming off the other benefit.

Rate £17.55
To claim and for more information

Claim packs are distributed with hospital Bounty Packs, or can be obtained from the Child Benefit Office, local HMRC enquiry centres, Jobcentre Plus office, Social Security office or Jobcentre.

For more information about Child Benefit phone the Helpline on 0845 302 1444 or minicom/textphone 0845 302 1474. If your preferred language is Welsh, phone 0845 302 1489. Or log on to the website at www.hmrc.gov.uk/childbenefit

Claim straight away. Benefit can only be backdated for up to 3 months. If you delay, you may lose money. See leaflet BC1 Babies and children.

Guardian’s Allowance

For people bringing up a child because one or both parents has died. You do not have to be the child’s legal guardian to get Guardian’s Allowance, but you must be getting Child Benefit for the child. Guardian’s Allowance is paid on top of Child Benefit.

How much?

For each qualifying child £12.20

To claim and for more information

More information about the Guardian’s Allowance claim pack is available from the Guardian’s Allowance Unit at the Child Benefit Office and local HMRC enquiry centres.
Phone the Helpline on 0845 302 1464 or textphone 0845 302 1474. Guardian’s Allowance information has now been published on the HM Revenue & Customs website. The address is [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit)

**Statutory Adoption Pay**

Paid for a maximum of 26 weeks to qualifying employees who are adopting a child. There are continuous employment and earnings tests.

**How much?**

If your average gross earnings are £82.00 a week or more

£106.00 or 90% of your average weekly earnings if this is less than £106.00

**How to get Statutory Adoption Pay**

You must be matched with a child for adoption by an adoption agency.

Tell your employer that you intend to take leave within 7 days of being told by the adoption agency that you have been matched with a child. If you decide not to take leave, you must give them 28 days’ notice.

Your spouse or partner may claim Statutory Paternity Pay, if you choose to receive Statutory Adoption Pay.

**More information**

Ask your employer for details.

Information about paternity leave and pay is available in the Department of Trade and Industry booklet PL518 Adoptive Parents’ rights to leave and pay at [www.dti.gov.uk/workingparents](http://www.dti.gov.uk/workingparents)
Statutory Maternity Pay

Paid for a maximum of 26 weeks by an employer to qualifying pregnant employees. There are continuous employment and earnings tests.

How much?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount and Specificity</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your average gross earnings are</td>
<td>£82.00 a week or more</td>
</tr>
<tr>
<td>Higher rate</td>
<td>90% of your average earnings for the first 6 weeks</td>
</tr>
<tr>
<td></td>
<td>with no upper limit</td>
</tr>
<tr>
<td>Lower rate</td>
<td>for the remaining 20 weeks,</td>
</tr>
<tr>
<td></td>
<td>£106.00 or 90% of your average weekly earnings</td>
</tr>
<tr>
<td></td>
<td>if this is less than £106.00</td>
</tr>
</tbody>
</table>

How to get Statutory Maternity Pay

Notify your employer at least 28 days before you intend to stop work. Your employer will need to see your maternity certificate (MAT B1) from a doctor or midwife. The MAT B1 can be issued from the 20th week before the week the baby is due. Statutory Maternity Pay will be paid in the same way as wages and is subject to income tax and National Insurance.

More information

See leaflets BC1 Babies and children and NI17A A guide to maternity benefits (detailed guide). You can get these from Jobcentre Plus office, Social Security office or Jobcentre. You can also get leaflet URN99/1191 Maternity Rights from one of these.

Information about your rights during pregnancy and maternity leave is available in the Department of Trade and Industry’s Maternity rights: a guide for employers and employees (PL958) Rev 9, available at www.dti.gov.uk/workingparents or by calling 0870 1502 500.
**Statutory Paternity Pay**

Statutory Paternity Pay is paid for a maximum of 2 consecutive weeks with the leave starting after the birth of the child, within 8 weeks, and must be used solely for the purpose of caring for the child and/or supporting the mother. There are also continuous employment and earnings tests.

**How much?**

- If your average gross earnings are £106.00 or 90% of your average weekly earnings if this is less than £106.00
- £82 a week or more

**How do I claim?**

Statutory Paternity Pay is by self-certification. However, the Inland Revenue has produced a form (SC3) for employees to use.

Tell your employer that you intend to take the leave by the 15th week before your baby is due. If you decide not to take the leave you must give them 28 days notice.

**More information**

See Inland Revenue leaflet E15(2003) *Pay and time off work for parents*. Contact your nearest Inland Revenue enquiry centre, the phone number of which can be found in the business section of your phone book under Inland Revenue, or alternatively visit their website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

Additional information about your rights and paternity leave is available at the Department of Trade and Industry’s website at [www.dti.gov.uk/workingparents](http://www.dti.gov.uk/workingparents) or by calling 0870 1502 500.
Maternity Allowance

For people who cannot get Statutory Maternity Pay, for example, a person who is self-employed or has recently changed or left their job.

Qualifying conditions are based on recent employment and earnings (an average of £30 a week or more to qualify) in the 66-week period up to and including the week before the baby is due. Self-employed women who have paid National Insurance contributions or have a small earnings exception certificate may also qualify.

How much?

Paid for 26 weeks and is not subject to income tax or National Insurance. The weekly rate is based on your average weekly earnings.

- £106.00 (maximum amount)
- 90% of your average weekly earnings if this is less than £106.00

If average weekly earnings are at least £30 a week, but less than the Lower Earnings Limit
- 90% of average earnings

To claim and for more information

Fill in form MA1 which you can get from Jobcentre Plus office, Social Security office or Jobcentre, maternity or child health clinic. You will need to get a maternity certificate (MAT B1) from a doctor or midwife. The MAT B1 can be issued from the 20th week before the week the baby is due.

Information about your rights during pregnancy and maternity leave is available in the Department of Trade and Industry’s Maternity rights: a guide for employers and employees (PL958) Rev 9, available at www.dti.gov.uk/workingparents or by calling 0870 1502 500.
You will need to send us payslips and claim straight away. If you delay, you may lose money. See leaflets BC1 Babies and children and NI17A A guide to maternity benefits (detailed guide).

**Sure Start Maternity Grants**

For help with the cost of things for a new baby.

You may be able to get a Sure Start Maternity Grant if you or your partner are getting:

- Income Support
- Jobseeker’s Allowance (income-based)
- Pension Credit
- Working Tax Credit, where a disability or severe disability element is included in the award; or
- Child Tax Credit at a higher rate than the family element, plus the baby element where the child is under age one.

The grants are one-off payments which do not have to be paid back.

**How much?**

For babies due, born, adopted or who you have a parental order for **£500**

**To claim and for more information**

Contact your Jobcentre Plus office, Social Security office or Jobcentre for a claim form SF100 (Sure Start). For your nearest office, look for the Jobcentre Plus, social security or Jobcentre display advert in the business numbers section of
the phone book. Or you can ask The Pension Service to send you a form. Claim straight away. If you delay, you may lose money. See leaflets GL18 Help from the Social Fund and SB16 A guide to the Social Fund (detailed guide). SB16 is only available on the internet.

**Child Support maintenance**

The Child Support Agency is responsible for child support maintenance. Child Support maintenance is an amount of money that parents who live somewhere else pay regularly as a contribution to the financial support of their children.

If you are bringing up a child, and one of their parents is living elsewhere in the United Kingdom, you may apply to have Child Support maintenance assessed by the Child Support Agency.

*United Kingdom means England, Scotland, Wales and Northern Ireland but not the Channel Islands or Isle of Man.*

If you get:

- Income Support; or
- Jobseeker’s Allowance (income-based)

you may be required to apply for Child Support maintenance if asked to do so by the Child Support Agency.

Changes to the way in which Child Support maintenance is assessed came into force on 3 March 2003. However, if you are receiving Child Support maintenance or you are paying it, from an assessment made prior to that date, the changes may not affect you yet. You will be informed by the Child Support Agency of any changes to your Child Support maintenance when this happens.
More information

See leaflet CSL101 *For parents who live apart* which you can get from your local Jobcentre Plus office, Social Security office or Jobcentre, or call the Child Support Agency National Enquiry Line on 0845 7 133 133 or minicom 08457 138 924 (8am–8pm, Monday–Friday and 9am–5pm, Saturday).

Child Maintenance Bonus

If you have care of a child for whom Child Support maintenance was being paid before 3 March 2003, you can claim a Child Maintenance Bonus when you cease to be eligible for Income Support or Jobseeker’s Allowance (income-based) because you have started work or your part-time hours of work have increased to 16 or more per week. The bonus increases at a rate of up to £5.00 a week while you are on benefit and the Child Support maintenance is being paid. The maximum bonus is £1,000.

Child Maintenance Premium

Changes in the way Child Support maintenance is worked out mean that Child Maintenance Bonus is being phased out. If you apply for Child Support maintenance from 3 March 2003 or you are transferred to the new scheme, you will no longer be eligible for Child Maintenance Bonus but will be able to keep up to £10 a week of the maintenance paid for your new child. This is called *Child Maintenance Premium*. 
More information

Ask at the Jobcentre Plus office, Social Security office or Jobcentre which deals with your Income Support or Jobseeker’s Allowance (income-based), or call the **Child Support Agency National Enquiry Line** on **0845 7 133 133** (8am–8pm, Monday–Friday and 9am–5pm, Saturday).
Disability and carer benefits, incapacity benefits and tax credits

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<td>Incapacity Benefit</td>
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<tr>
<td>Statutory Sick Pay</td>
<td>34</td>
</tr>
<tr>
<td>Vaccine Damage Payment</td>
<td>35</td>
</tr>
</tbody>
</table>
Attendance Allowance

Attendance Allowance is a tax-free benefit for people aged 65 or over with an illness or disability who need help with personal care.

Normally the help must have been needed for at least 6 months. There are special rules for people who are terminally ill (by this we mean suffering from a progressive illness and not expected to live for more than 6 months because of the disease) so that they can get their benefit quickly and easily.

How much?
The rate depends on a person’s care requirements.

<table>
<thead>
<tr>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher rate (day and night)</td>
<td>£60.60</td>
</tr>
<tr>
<td>Lower rate (day or night)</td>
<td>£40.55</td>
</tr>
</tbody>
</table>

To claim and for more information

See leaflet DS702 Attendance Allowance, which you can get from a Jobcentre Plus office, Social Security office, Jobcentre or Pension Centre.

Industrial Injuries Disablement Benefit

For people who are disabled because of an accident at work, or as a result of a prescribed industrial disease. You may also be entitled to Constant Attendance Allowance and Exceptionally Severe Disablement Allowance.
**How much?**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 and over, or under 18 with dependants</td>
<td>up to £123.80</td>
</tr>
<tr>
<td>Under 18</td>
<td>up to £75.85</td>
</tr>
<tr>
<td>Maximum Constant Attendance Allowance</td>
<td>£99.20</td>
</tr>
<tr>
<td>Exceptionally Severe Disablement Allowance</td>
<td>£49.60</td>
</tr>
</tbody>
</table>

**Reduced Earnings Allowance**

Reduced Earnings Allowance can be paid if an accident at work happened or a prescribed industrial disease started before 1 October 1990, and as a result you cannot return to the same job or do work of the same standard.

**How much?**

The amount depends upon how disabled the person is.

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Reduced Earnings Allowance</td>
<td>£49.52</td>
</tr>
</tbody>
</table>

**To claim and for more information**

Contact your local Jobcentre Plus office, Social Security office or Jobcentre for a claim form. Claim straight away. If you delay, you may lose money. See leaflet SD6 *Ill or disabled because of a disease or deafness caused by work?*, SD7 *Disabled because of an accident at work?*, DB1 *A guide to Industrial Injuries Scheme Benefits* and SD8 *Ill or disabled because of working with asbestos in your job?*

**Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefit Scheme**

For people who contracted these, or certain other diseases, as a result of employment that ended before *5 July 1948.*
How much?

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total disablement allowance</td>
<td>£123.80</td>
</tr>
<tr>
<td>Partial disablement allowance</td>
<td>£45.70</td>
</tr>
</tbody>
</table>

To claim and for more information

For a claim form write or phone the Industrial Injuries Unit Pneumoconiosis and Workmen’s Compensation Section at: Phoenix House Stephen Street Barrow-in-Furness Cumbria LA14 1BY Phone: 01229 842841

Claim straight away. If you delay, you may lose money.

See leaflet DB1 A guide to Industrial Injuries Disablement Benefits.

Workmen’s Compensation (Supplementation) Scheme

To supplement weekly payments under the Workmen’s Compensation Acts.

How much?

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lesser Incapacity Allowance</td>
<td>up to £45.70</td>
</tr>
<tr>
<td>Major Incapacity Allowance</td>
<td>£123.80</td>
</tr>
</tbody>
</table>

To claim and for more information

For a claim form write or phone the Pneumoconiosis and Workmen’s Compensation Section. See address and phone number above. For more information, see leaflet DB1 A guide to Industrial Injuries Disablement Benefits.
**Pneumoconiosis etc. (Worker’s Compensation) Act 1979 Scheme**

The 1979 Scheme provides for lump sum payments to sufferers of certain dust-related diseases, or their dependants, who are unable to pursue civil action because their former employers have ceased to carry on business.

**How much?**

- Lump sum payment to a sufferer from £2,248 up to £63,808
- Lump sum payment to a dependant from £2,248 up to £28,962

**To claim and for more information**

Contact:
Jobcentre Plus
Pneumoconiosis Worker’s Compensation Section
Phoenix House
Stephen Street
Barrow-in-Furness
Cumbria
LA14 1BY
Freephone: 0800 279 2322

Claim straight away. If you delay, you may lose money.
See leaflets DB1 *A guide to Industrial Injuries Disablement Benefits* and SD8 *Ill or disabled because of working with asbestos in your job?*
**Analogous Industrial Injuries Scheme**

For both young people and adults who are disabled because of an accident or as a result of a prescribed industrial disease occurring whilst on work-based training programmes and who are unable to claim under the statutory Industrial Injuries Scheme.

**How much?**

The rates depend upon how disabled the person is and match the rates paid under the statutory Scheme.

**To claim and for more information**

The Scheme is administered centrally by the Castleford Disablement Benefit Centre at:
Bridge House
28 Wheldon Road
Castleford
WF10 2JG

For a claim form or more information, contact the office on 01977 464094.

**Disability Living Allowance**

Disability Living Allowance is a tax-free benefit for adults and children with a disability or illness who need help with getting around or help with personal care or help with both of these.

Normally help must have been needed for at least 3 months and must be likely to be needed for at least a further 6 months. People cannot claim Disability Living Allowance on or after their 65th birthday, even if the need
for help started before then. However, the 3-month qualifying period does not need to be completed before their 65th birthday.

People aged 65 or over who need help with personal care may be able to get Attendance Allowance.

There are special rules for people who are terminally ill (by this we mean suffering from a progressive illness and not expected to live for more than 6 months because of that illness) so that they can get their benefit quickly and easily.

**How much?**

Rates will depend on your care and mobility requirements.

**Care component**

<table>
<thead>
<tr>
<th>Level</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest</td>
<td>£60.60</td>
</tr>
<tr>
<td>Middle</td>
<td>£40.55</td>
</tr>
<tr>
<td>Lowest</td>
<td>£16.05</td>
</tr>
</tbody>
</table>

**Mobility component**

<table>
<thead>
<tr>
<th>Level</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher</td>
<td>£42.30</td>
</tr>
<tr>
<td>Lower</td>
<td>£16.05</td>
</tr>
</tbody>
</table>

**To claim and for more information**

See leaflet DS704 *Disability Living Allowance* or DS706 *Disability Living Allowance for children* which you can get from a Jobcentre Plus office, Social Security office, Jobcentre or pension centre.
Working Tax Credit (disability element)

This is for people who meet the qualifying conditions for Working Tax Credit (mentioned later in this leaflet) and have an illness or disability that puts them at a disadvantage in getting a job. You can only get the disability element of Working Tax Credit if you get certain other benefits, or have had these benefits recently. In addition, the following conditions must apply:

- you are aged 16 or over; and
- you work at least 16 hours a week.

To claim and for more information

Get an application pack from your local HM Revenue & Customs Enquiry Centre, Jobcentre Plus office, Social Security office or Jobcentre. For your nearest centre or office, look for HM Revenue & Customs or Jobcentre Plus in the business numbers section of the phone book. Alternatively visit their respective websites at www.hmrc.gov.uk and www.jobcentreplus.gov.uk

Working Tax Credit (severe disability element)

This is for people who meet the qualifying conditions for Working Tax Credit (mentioned later in this leaflet) and they or their partner also receive either Disability Living Allowance (Higher Care Component) or Attendance Allowance (Higher Rate). The person who receives one of these benefits does not have to be the person who is working.
**Severe Disablement Allowance**

Severe Disablement Allowance was abolished in April 2001. If you are already getting it then this will continue under the present rules.

If you leave Severe Disablement Allowance to go to work, you may be able to get it again under the Welfare to Work Linking Rules.

Severe Disablement Allowance is for people who have never been able to work, or who have not been able to work for at least 28 weeks, because of illness or disability. It is paid if they cannot get Incapacity Benefit because they have not paid enough National Insurance contributions. However, if you are aged under 20 you may be able to get Incapacity Benefit even if you have not paid enough contributions. See *Incapacity Benefit* on page 33.

**How much?**

<table>
<thead>
<tr>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic rate</td>
<td>£46.20</td>
</tr>
<tr>
<td>Higher rate</td>
<td>£16.05</td>
</tr>
<tr>
<td>Middle rate</td>
<td>£10.30</td>
</tr>
<tr>
<td>Lower rate</td>
<td>£5.15</td>
</tr>
</tbody>
</table>

Additions are paid depending on your age when you became incapable of work. Extra benefit may be paid for dependent children and adults.

**More information**

For more information – contact your local Jobcentre Plus office, Social Security office or Jobcentre. See leaflet SD1 *Sick or disabled*. 
Carer’s Allowance

For people aged 16 or over who are spending at least 35 hours a week looking after someone who is getting a qualifying benefit. They must not earn more than £82 a week after certain deductions, or be in full-time education.

How much?

Rate £45.70

Extra benefit may be paid for dependent adults. For children, see Child Tax Credit on page 55.

To claim and for more information

Use the claim form in claim pack DS700, available from a Jobcentre Plus office, Social Security office, Jobcentre, pension centre or:
Carer’s Allowance Unit
Palatine House
Lancaster Road
Preston
PR1 1HB

or use the electronic claim form on website
www.dwp.gov.uk/lifeevent/benefits/carers_allowance.asp

Claim straight away. If you delay, you may lose benefit. If the person you look after has applied for Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance, but you do not know if they will get it, you should still claim Carer’s Allowance. You do not have to wait for the decision on their benefit. See leaflet SD4 Caring for someone?
Incapacity Benefit

Financial assistance for people who are unable to work or look for work due to an illness or disability. Entitlement is based on the National Insurance contributions you have paid. People who are incapacitated and are unemployed may get Incapacity Benefit if they have paid enough National Insurance contributions.

How much?

<table>
<thead>
<tr>
<th>Short-term Incapacity Benefit (under pension age)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower rate</td>
<td>£57.65  (first 28 weeks)</td>
</tr>
<tr>
<td>Higher rate</td>
<td>£68.20  (weeks 29–52)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Short-term Incapacity Benefit (over pension age)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower rate</td>
<td>£73.35</td>
</tr>
<tr>
<td>Higher rate</td>
<td>£76.45</td>
</tr>
</tbody>
</table>

| Long-term Incapacity Benefit                  | £76.45  (after 52 weeks) |

Extra benefit may be paid for dependent adults. An age addition may be payable with long-term Incapacity Benefit depending on age at start of incapacity.

If you are 16 or over but under 20 (25 if you were in education or training before age 20) you may be able to get Incapacity Benefit even if you have not paid National Insurance contributions.

To claim and for more information

To make a claim for Incapacity Benefit, please contact your local Jobcentre Plus office, Jobcentre or Social Security office. You can find the address and telephone number of your local office by visiting the website www.jobcentreplus.gov.uk or by looking in your local
telephone directory. If you have an employer, you may be entitled to Statutory Sick Pay. Your employer will give you a completed SSP1 form before your Statutory Sick Pay is due to end. Statutory Sick Pay can only last for a maximum of 28 weeks, but you can then claim Incapacity Benefit.

**Statutory Sick Pay**

Employed people who are sick for 4 or more days in a row may qualify for Statutory Sick Pay from their employers for a maximum of 28 weeks in one spell of sickness.

**How much?**

If your average gross earnings are £82.00 a week or more

| Standard rate | £68.20 |

**How to get Statutory Sick Pay**

Notify your employer as soon as you become sick. Any Statutory Sick Pay entitlement will be paid the same way as wages.

**More information**

See leaflets SD1 *Sick or disabled* and IB1 *A guide to Incapacity Benefit* (detailed guide).
Vaccine Damage Payment

Some people can get a lump sum payment of £100,000 if they have become severely disabled as a result of specified vaccinations.

How to claim

Contact:

Vaccine Damage Payments Unit
Palatine House
Lancaster Road
Preston
PR1 1HB
Phone: 01772 899944

More information

See leaflet HB3 Payment for people severely disabled by a vaccine, from the address above or from a Jobcentre Plus office, Social Security office, Jobcentre or pension centre.
State Pensions

Basic State Pension 37

Additional State Pension – State Second Pension and SERPS 38

Over 80 Pension 38

Graduated Retirement Benefit 39

Winter Fuel Payments 39
Basic State Pension

For people who have reached State Pension age (currently 60 for women and 65 for men – see Pensions equalisation below) and who meet the qualifying conditions.

How much?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man or woman (own contributions or late spouse’s contributions)</td>
<td>£82.05 (max.)</td>
</tr>
<tr>
<td>Woman (spouse’s contributions)</td>
<td>£49.15 (max.)</td>
</tr>
</tbody>
</table>

Extra benefit may be paid for dependent children or adults.

To claim and for more information

You must claim your State Pension. A State Pension claim pack is usually sent out 4 months before you reach State Pension age, which will give you information about the choices you have about when to claim your State Pension. If you have not got one 3 months before your reach State Pension age, ask at a Jobcentre Plus office, Social Security office, Jobcentre or pension centre. See leaflets RM1 Retirement and PM2 State pensions – Your guide.

Pensions equalisation

From 6 April 2020 the State Pension age for women will be 65, the same as for men. From 2010 women’s State Pension age will be between 60 and 65 depending on your date of birth. For further information see leaflet PM6 Pensions for women – Your guide.
To get leaflets on pensions equalisation call **0845 731 32 33** or write to:

The Pension Service  
FREEPOST BS5555/1  
Bristol BS99 1BL

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**Additional State Pension – State Second Pension and SERPS**

State Second Pension is the earnings-related element of the State Pension. It was introduced in April 2002, reforming the State Earnings-Related Pension Scheme (SERPS) pension. The State Second Pension provides a more generous additional pension for low and moderate earners. Also, it allows certain carers and people with a long-term illness or disability to build up entitlement to an additional pension during periods when they cannot work.

You may inherit additional State Pension from your late husband or wife. You may be able to get up to 50 per cent of their State Second Pension entitlement.

For more information see leaflets PM2 *State Pensions – Your Guide* and PM9 *State Pensions for Carers and Parents – Your Guide*. To get these leaflets phone: **0845 731 3233**. Textphone: **0845 604 0210**.

---

**Over 80 Pension**

For people aged 80 or over who do not get any State Pension or who get a State Pension of less than £49.15 a week.

**How much?**

<table>
<thead>
<tr>
<th>Rate</th>
<th>£49.40</th>
</tr>
</thead>
</table>

---
To claim and for more information

Ask at Jobcentre Plus offices, Social Security offices, Jobcentres or pension centres for claim form BR2488 Your claim for over 80 pension. Claim straight away. If you delay, you may lose benefit.

Graduated Retirement Benefit

This depends on the amount of graduated National Insurance contributions paid between April 1961 and April 1975. It is payable even if you cannot get basic State Pension or additional State Pension.

Winter Fuel Payments

A one-off payment of up to £200 to help towards winter fuel bills. Paid to eligible households that include someone who is:

- aged 60 or over, and
- ordinarily resident in Great Britain during the week 19–25 September 2005.

An extra £100 is paid to households with someone aged 80 or over. You do not need to be getting any benefits and the payments are tax free.

You should receive your Winter Fuel Payment automatically if:

- you received one last winter and your circumstances have not changed
- you have not received one before but you get a social security benefit in the qualifying week other than Housing, Council Tax or Child Benefit.
If you have not received a Winter Fuel Payment before and do not get a social security benefit in the qualifying week, you will usually need to claim your Winter Fuel Payment. Your claim must be received by 30 March 2006.

There are certain circumstances in which you may not be eligible for a Winter Fuel Payment.

**How to claim**

You can get a claim form by ringing the Winter Fuel Payment Helpline on **08459 15 15 15** or from our website. The address is: **www.thepensionservice.gov.uk/winterfuel**

**More information**

More details can be obtained from the Winter Fuel Payment leaflet **WFPL1**. This leaflet is available from your local pension centre, Jobcentre Plus or Social Security office or Jobcentre.
Bereavement benefits

Bereavement Payment 42

Widowed Parent’s Allowance 43

Bereavement Allowance 43
A new system of bereavement benefits for men and women was introduced in April 2001. The new system will not affect women who were already getting benefits under the previous scheme as long as they continue to qualify under the rules.

**To claim and for more information**

For all bereavement benefits, use claim form BB1. Your Jobcentre Plus office, Social Security office or Jobcentre will send this out when they get the certificate of registration of death the registrar gives you. The certificate should be returned as soon as possible. If there is difficulty in getting a certificate of registration of death, you should still claim straight away. If you delay, you may lose benefit. Certain National Insurance contribution conditions have to be satisfied when claiming.

See leaflets GL14 Widowed?, D49 What to do after a death in England or Wales, D49S What to do after a death in Scotland: social security supplement and NP45 A guide to Bereavement Benefits (detailed guide).

**Bereavement Payment**

Tax-free lump sum for widows or widowers who were under age 60 for women, 65 for men (State Pension age) when their husband or wife died, or whose husband or wife was not entitled to Category A state Retirement Pension when they died. Based on late husband’s or wife’s National Insurance contributions.

**How much?**

Bereavement Payment (lump sum) £2,000
**Widowed Parent’s Allowance**

A taxable benefit for widows or widowers who are under state pension age and who have at least one qualifying child for who they are entitled, or treated as entitled, to Child Benefit. It is also paid if you are expecting a child by your late husband or as a result of artificial insemination or ‘in vitro’ fertilisation.

**How much?**

| Basic rate | £82.05 |

An additional State Pension earned by your late husband or wife may be payable. From 6 April 2003, Child Tax Credit replaced the Child Dependency Increase (CDI) paid with Widowed Parent’s Allowance. Customers already in receipt of a CDI at that date are transitionally protected for as long as they continue to qualify under the rules. For new claims from the above date, customers are advised either to make a claim to Child Tax Credit or, if they have already done so, to advise Inland Revenue of their change of circumstances.

**Bereavement Allowance**

A taxable weekly benefit for widows or widowers aged between 45 and state pension age when their husband or wife died, or when their Widowed Parent’s Allowance ends within 52 weeks of their widowhood.

**How much?**

The amount depends on age when widowed, or when Widowed Parent’s Allowance ends. You may also get an additional State Pension based on your husband or wife’s earnings since 1978.

| Standard rate | up to £82.05 |
The amount depends on age when bereaved. A person aged 55 or over when bereaved will get the full rate of Bereavement Allowance. If the person is aged between 45 and 55 when bereaved, he or she will qualify for a percentage of the full rate.

**Women widowed before 9 April 2001**

Widow’s benefits have been replaced by bereavement benefits. Widow’s benefits will still be paid to women entitled to them.
Jobseeker’s Allowance

Jobseeker’s Allowance (contribution-based) 46

Jobseeker’s Allowance (income-based) 46
Jobseeker’s Allowance

Jobseeker’s Allowance is for people who are currently out of work, or who work less than 16 hours per week. They must also be available for and actively seeking work. This benefit is available from the age of 18: for men up to the age of 65 and for women up to 60.

There are two types of Jobseeker’s Allowance:

- **Contribution-based** – this is for people who have paid sufficient National Insurance contributions over the qualifying period. The amount you get may be affected if you are in receipt of an occupational or personal pension. Also, if your income is still below the minimum level the law says you need to live on, you may be able to get additional income-based Jobseeker’s Allowance.

- **Income-based** – this is for people who have not paid enough National Insurance contributions over the qualifying period and their income and savings are below the minimum that the law says they need to live on. The amount that they may be entitled to will depend upon their personal circumstances, including that of other family members and dependants.

Special rules apply to 16 and 17 year olds.

If you are eligible for Jobseeker’s Allowance, you may be entitled to Housing Benefit (see page 57) and Council Tax Benefit (see page 55). These benefits are dealt with by your local council.
How much?

Jobseeker’s Allowance (contribution-based)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person aged 16–17</td>
<td>£33.85</td>
</tr>
<tr>
<td>Person aged 18–24</td>
<td>£44.50</td>
</tr>
<tr>
<td>Person aged 25 or over</td>
<td>£56.20</td>
</tr>
</tbody>
</table>

Jobseeker’s Allowance (income-based)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person aged 16–17</td>
<td>£33.85</td>
</tr>
<tr>
<td>Person aged 18–24</td>
<td>£44.50</td>
</tr>
<tr>
<td>Person aged 25 or over</td>
<td>£56.20</td>
</tr>
<tr>
<td>Couple</td>
<td>up to £88.15</td>
</tr>
</tbody>
</table>

Rates vary according to circumstances. Additional amounts may be paid for dependants and to people with special circumstances.

To claim and for more information

Contact your nearest Jobcentre Plus office, Jobcentre or speak to an adviser through our Contact Centres. The phone number can be found in the business section of your phone book under Jobcentre Plus.
Low income benefits and tax credits

Income Support 49
Personal Allowances 50
Pension Credit 51
Care Homes 52
Help with prison visits 53
Working Tax Credit 54
Child Tax Credit 55
Council Tax Benefit 55
Council tax discount scheme 56
Housing Benefit 57
Extended Payment of Housing Benefit and Council Tax Benefit 58
Job Grant 60
Help with health costs 61
**Income Support**

Income Support is for people aged 16 up to age 60. If you or your partner are aged 60 or over you may be entitled to Pension Credit.

The main groups of people Income Support is designed to help include:

- people who cannot work because of illness or disability
- lone parents
- people who have to stay at home to look after elderly, sick or disabled relatives
- people who are registered blind.

Even if you are not in any of these groups, you may still be able to get Income Support. If you are on a low income and working less than 16 hours a week or your partner works less than 24 hours a week you may qualify.

*By partner we mean a person you are married to or a person you are living with as if you are married to them.*

**How much?**

The amount depends on the following:

- age
- whether you have a partner
- whether you or your partner have a disability
- weekly income
- savings.
## Personal Allowances

### Single

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 – usual rate</td>
<td>£33.85</td>
</tr>
<tr>
<td>Under 18 – higher rate payable in specific circumstances</td>
<td>£44.50</td>
</tr>
<tr>
<td>18 to 24</td>
<td>£44.50</td>
</tr>
<tr>
<td>25 or over</td>
<td>£56.20</td>
</tr>
</tbody>
</table>

### Lone parent

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 – usual rate</td>
<td>£33.85</td>
</tr>
<tr>
<td>Under 18 – higher rate payable in specific circumstances</td>
<td>£44.50</td>
</tr>
<tr>
<td>18 or over</td>
<td>£56.20</td>
</tr>
</tbody>
</table>

### Couple

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both under 18</td>
<td>£33.85</td>
</tr>
<tr>
<td>Both under 18, one disabled</td>
<td>£44.50</td>
</tr>
<tr>
<td>Both under 18, with responsibility for a child</td>
<td>£67.15</td>
</tr>
<tr>
<td>One under 18, one 18 to 24</td>
<td>£44.50</td>
</tr>
<tr>
<td>One under 18, one 25 or over</td>
<td>£56.20</td>
</tr>
<tr>
<td>Both 18 or over</td>
<td>£88.15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent qualifying children</td>
<td>£43.88</td>
</tr>
</tbody>
</table>

This list does not cover all the allowances available.

Savings over £8,000 usually mean you cannot get Income Support (£12,000 if your partner is aged 60 or over, £16,000 if you live in a care home).

Payment is made up of personal allowances, premiums and money for certain housing costs, including help with mortgage interest. Your local council may be able to help you with council tax and rent if you are on a low income (see Council Tax Benefit: page 55, and Housing Benefit: page 57). See ‘Care Homes’ (page 52) where payments are different for some people.
**To claim and for more information**

Contact your nearest Jobcentre Plus, Jobcentre or Social Security office to make a claim. Their phone number can be found in the business section of your phone book under Jobcentre Plus. Claim straight away: if you delay, you may lose money.

**Pension Credit**

Pension Credit is an income-related benefit for people aged 60 or over living in Great Britain. Pension Credit contributes to a guaranteed income of at least:

- £109.45 a week if you are single; or
- £167.05 a week if you have a partner.

These amounts may be more for people who have caring responsibilities, are severely disabled or have certain housing costs.

If either you or your partner are aged 65 or over, Pension Credit can reward savings for retirement, up to:

- £16.44 a week if you are single; or
- £21.51 a week if you have a partner.

Most income is taken fully into account, but some is ignored or partially disregarded.

There is no set limit to the amount of savings and investments you can have for Pension Credit. If you have savings and investments you will be treated as having an income from them of £1 a week for each £500 or part of £500 over £6,000 (£10,000 if you live in a care home).
If you apply, you may be able to get up to 12 months’ back-payments if you could have been entitled earlier.

To apply and for more information

You can phone the Pension Credit application line on freephone 0800 99 1234. The line is open from 8am to 8pm, Monday to Friday, and from 9am to 1pm on Saturday.

More information on Pension Credit is available at www.thepensionservice.gov.uk/ or in leaflet PC1L Pension Credit.

Care Homes

Under community care arrangements, people who need financial assistance to enter a Care Home must seek that assistance from their local authority Social Services Department (Social Work Department in Scotland).

The local authority will assess your care needs and, if you need to be in a Care Home, will find you a place in a home or help you choose one. They will pay for your placement but will assess your ability to contribute to the cost.

You can claim Income Support and Pension Credit under the same rules as when you lived at home.

Treatment of capital

Income Support and Jobseeker’s Allowance (income-based)

The Income Support and Jobseeker’s Allowance (income-based) upper capital limit is £16,000 for people living permanently in a Care Home, although capital of more than £10,000 may affect the amount you receive.
**Pension Credit**

If you live permanently in a Care Home, the first £10,000 of your capital will be ignored. There is no upper capital limit for Pension Credit.

If you still own the property you lived in before moving into the Care Home, its value will be treated as capital unless:

- your husband or wife, or the person who was your partner when you lived at home, still lives in it; or
- a close relative (who is either over 60, disabled or incapable of work) still lives in it; or
- you are trying to sell it.

**How much?**

<table>
<thead>
<tr>
<th>Standard minimum guarantee</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>£109.49</td>
</tr>
<tr>
<td>Couple</td>
<td>£167.05</td>
</tr>
</tbody>
</table>

**Help with prison visits**

The Assisted Prison Visits Unit (APVU) will consider help towards the cost of prison visits for people who are getting:

- Income Support
- Jobseeker’s Allowance (income-based)
- Working Tax Credit with a Child Tax Credit element
- Working Tax Credit with a disability element
- Child Tax Credit where no-one works for 16 hours or more a week
For Child Tax Credit, the gross annual household income must not exceed the published amount.

- Pension Credit,

or hold a remission certificate HC2 or HC3, and are a close relative of the prisoner.

More information

Details of the Assisted Visits Scheme are available on the Home Office’s website at www.homeoffice.gov.uk or by phone: 0845 300 1423 and textphone 0845 304 0800.

Also, leaflet GL32 Prisoners and their families is available from your local Jobcentre Plus office, Social Security office or Jobcentre.

Working Tax Credit

This is help for working people with or without children. It applies to both single people and couples. You can claim if you are employed or self-employed. Certain qualifying conditions must be met. Disabled customers see page 30.

How much?

The amount depends on:

- whether single or a couple
- number and ages of children in assessment
- any disability element that may apply
- number of hours worked
- weekly income
- amount of eligible childcare costs
- age of customer if over 50.
Child Tax Credit

The Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for at least one child or young person.

How much?

The amount depends on customers’ circumstances and income levels. The family element is payable to the main carer responsible for a child and a child element is payable for each child in the household. The payment could also include a baby element, disability element or severe disability element.

To claim and for more information about Working Tax Credit and Child Tax Credit

Phone the HMRC Tax Credit Helpline on 0845 300 3900, or textphone 0845 300 3909. If you need help or a form in Welsh, please telephone 0845 766 0830.

More information about Tax Credits is available from your local HMRC Enquiry Centre. Their phone number can be found in the business section of your local phone book under HM Revenue & Customs. Or visit the HMRC website at www.hmrc.gov.uk

Council Tax Benefit

Administered by local councils for people on a low income who need help to pay council tax. If you, or you and your partner are aged under 60 and have savings of over £16,000, you will not normally be entitled to Council Tax Benefit.
You may be able to get Second Adult Rebate, if you are solely liable to pay council tax and share your home with one or more people who, among other conditions, is on a low income and does not pay council tax.

**How much?**

Your circumstances will be compared with your income, your savings and your council tax bill. If you are getting Pension Credit, Income Support or Jobseeker’s Allowance (income-based), you may get all your council tax liability paid.

Council Tax Benefit is paid as a rebate on your council tax bill.

**To claim and for more information**

You can get a Council Tax Benefit claim form from your local council, or it is included with the Income Support and Jobseeker’s Allowance claim forms and is issued alongside applications to Pension Credit. See leaflets GL17 *Help with your council tax* and RR2 *A guide to Housing Benefit and Council Tax Benefit* (detailed guide) which you can get from your Jobcentre Plus office, Social Security office or Jobcentre or your local council.

**Council tax discount scheme**

Disabled people and carers may receive discounts on their council tax.

**More information**

Further information can be obtained from your local authority.
**Housing Benefit**

Paid by local councils for people who need help with rent. If you, or you and your partner are aged under 60 and together have savings of over £16,000, you will not normally be entitled to Housing Benefit. It does not cover mortgage interest payments, fuel costs and some service charges.

**How much?**

The amount will depend on personal circumstances, income, savings, rent and other people sharing the home. It will also depend upon the general level of rents in the area for the property type. Most single young people under age 25 will have the rent used to calculate their Housing Benefit restricted to the average cost of a single non self-contained room in the locality in which they live. If you are getting Pension Credit, Income Support or Jobseeker’s Allowance (income-based), you may get all your eligible rent paid.

**To claim and for more information**

You can get Housing Benefit claim forms from your local council, or they are included with the Income Support and Jobseeker’s Allowance claim forms and are issued alongside applications to Pension Credit. See leaflets GL16 *Help with your rent*, which you can get from Jobcentre Plus office, Social Security office or Jobcentre or local council and RR2 *A guide to Housing Benefit and Council Tax Benefit* (detailed guide), which is available at [www.dwp.gov.uk/advisers/rr2/](http://www.dwp.gov.uk/advisers/rr2/)
**Extended Payment of Housing Benefit and Council Tax Benefit**

Allows Housing Benefit and Council Tax Benefit to continue for the first four weeks after starting work, regardless of earnings.

Housing Benefit and Council Tax Benefit Extended Payments (also known as Housing Benefit Run-On) apply for all customers or their partners:

- who were in receipt of Income Support or Jobseeker’s Allowance (income-based) immediately before starting full-time work or increasing their hours of work to an average of 16 or more per week which takes them off benefit; or

- their partner starts full-time paid work or increases their hours of work to an average of 24 or more per week, which takes their partner off benefit; and

- they have been getting Income Support and/or Jobseeker’s Allowance for a continuous period of at least 6 months before starting work; and

- that the work, or increase in hours, is expected to last at least 5 weeks.

And the customer, or their partner, informs the Jobcentre Plus office, Social Security office or Jobcentre dealing with their claim or their local council.

The notification can be in any form (for example written, phone call). BUT MUST be made within 4 weeks of the customer, or their partner, starting or increasing their hours of work.
From April 2004, the Extended Payment Scheme was widened to include customers and/or their partners:

- who were in receipt of Incapacity Benefit or Severe Disablement Allowance for a continuous period of 26 weeks immediately before starting full-time work or increasing their hours, which takes them off benefit; or
- their partner starts full-time paid work or increases their hours or earnings, which takes them off benefit; and
- they have been in receipt of IB/SDA continuously for 26 weeks; and
- they are not in receipt of Income Support; and
- they have a council tax or rental liability; and
- the work or increase in hours is expected to last at least 5 weeks.

The customer or the partner must notify the office or local authority that they have started work within 4 weeks of their doing so.

**How much?**

Housing Benefit and Council Tax Benefit Extended Payments will continue at the same rate that you received immediately before leaving benefit for work – as long as you remain liable to pay rent (for Housing Benefit Extended Payments) and council tax (for Council Tax Benefit Extended Payments).
To claim
Contact your Jobcentre Plus office, Social Security office or Jobcentre.

Job Grant
Job Grant is a tax-free payment, payable if you are taking up full-time work of at least 16 hours per week. The amount of Job Grant you get will be either £100 or £250, depending on your circumstances.

If you:

- are starting full-time work that you expect to last 5 weeks or more; and
- have been receiving Income Support, Jobseeker’s Allowance, Incapacity Benefit, Severe Disablement Allowance, or a combination of these benefits for at least 52 weeks immediately before moving into full-time work

you may receive Job Grant. You do not need to claim.

Lone parents will not receive Job Grant.

You must tell your Jobcentre Plus office, Social Security office or Jobcentre straight away if you start work.
Help with health costs

Health benefits are:

- free NHS prescriptions
- free NHS dental treatment
- free NHS sight test
- maximum value of a voucher towards the cost of glasses or contact lenses
- free NHS wigs and fabric supports
- refunds of necessary travel costs to NHS treatment under the care of a consultant.

You may be entitled to some or all of these things because of age, medical condition or because you, or your partner, get Income Support, Jobseeker’s Allowance (income-based), Pension Credit which includes the guarantee credit, or you are a person named on or a person entitled to an NHS Tax Credit Exemption Certificate.

If you are on a low income, you may be able to get some of the health benefits free or at a reduced cost.

More information

See leaflet HC11 (HCS1 for Scotland) Help with health costs. You can get it from Jobcentre Plus offices or NHS hospitals, and some pharmacies, GP surgeries and opticians also stock it. Alternatively, phone 08701 555 455 for a form, or textphone 0800 102 870. Leaflet HC11 is also available on the Department of Health’s website at www.dh.gov.uk Use the advanced search facility to find the document you need.
Social Fund

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For Sure Start Maternity Grants see page 18.
The Social Fund helps people with expenses which are difficult to pay for out of regular income. For detailed information on benefits paid by the Social Fund see leaflets GL18 *Help from the Social Fund* and SB16 *A guide to the Social Fund* (detailed guide).

**Funeral Payments**

If you or your partner have to arrange a funeral and get Income Support, Jobseeker’s Allowance (income-based), Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award, Child Tax Credit at a rate higher than the family element, Housing Benefit or Council Tax Benefit, you may get some help with the costs.

You can claim a Funeral Payment from the date the person died and up to 3 months after the funeral.

**To claim and for more information**


**Cold Weather Payments**

You will qualify for a Cold Weather Payment if:

- you or your partner are getting Pension Credit; or
- you or your partner are getting Income Support or Jobseeker’s Allowance (income-based) and any of the following apply:
– you are aged 60 or over
– you have a child under 5
– you are responsible for a disabled child
– you are long-term sick or disabled.

A Cold Weather Payment of £8.50 will be paid automatically when the average temperature at a specified weather station is recorded as, or is forecast to be, 0°C or below over 7 consecutive days.

More information


Community Care Grants

Non-repayable grants to help people:

● re-establish themselves in the community or remain in the community
● set up home as part of a planned resettlement programme
● care for a prisoner on temporary release
● ease exceptional pressure on families
● meet certain travelling expenses.

You must be getting Income Support, Pension Credit or Jobseeker’s Allowance (income-based), or be eligible or be likely to be eligible on discharge from care.
**How to apply**

Contact your local Jobcentre Plus office, Social Security office or Jobcentre for claim form SF300. Your nearest office can be found in the business section of the phone book under Jobcentre Plus.

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**Budgeting Loans**

Repayable interest-free loans to spread the cost of things other than regular expenses over a period you can manage.

If you want to apply, you must have been on Income Support, Pension Credit or Jobseeker’s Allowance (income-based) for at least 26 weeks.

**How to apply**

Contact your local Jobcentre Plus office, Social Security office or Jobcentre for claim form SF500. Your nearest office can be found in the business section of the phone book under Jobcentre Plus.

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**Crisis Loans**

Repayable interest-free loans if you:

- need immediate help with day-to-day living costs or something else in an emergency;
- need help with paying rent in advance to a non-local authority landlord either where you are in an emergency situation and a Crisis Loan is the only way in which serious risk or damage to health and safety can be prevented or you are also being awarded a Community Care Grant on leaving institutional care or a care home.
You do not have to be getting any benefits to apply for a Crisis Loan.

How to apply

Contact your local Jobcentre Plus office, Social Security office or Jobcentre for a claim form. Your nearest office can be found in the business section of the phone book under Jobcentre Plus.
A guide to Benefits