Maximising your income can make a real difference when you’re trying to manage your money and make sure you can pay all your bills.

It is important to realise that financial benefits are not all means-tested and related directly to your income and savings. Many are based on your individual National Insurance record and some are based on your personal circumstances, without any reference to your finances.

This alphabetical guide provides further information about what you may entitled to. To check if you’re eligible, please call the relevant telephone helpline or visit the website.

**Armed Forces Compensation Scheme/War Pension**

Paid for injuries, illnesses or death caused through serving in the armed forces. To claim, contact Veterans UK Helpline 0808 1914 218 or visit [www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)

**Armed Forces Independence Payment**


**Attendance Allowance**

This is a tax-free benefit paid by the DWP (Department for Work and Pensions) for people aged 65 or over who need help with their personal care or have supervision needs. To claim, contact Attendance Allowance Helpline 0800 731 0122 or visit [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

**Bereavement Allowance**

Paid for up to 52 weeks to people aged between 45 and retirement age when their spouse/civil partner dies. It is based on the spouse/civil partner’s National Insurance contributions. To claim, contact DWP Bereavement Service 0800 731 0469 or visit [www.gov.uk/bereavement-allowance](http://www.gov.uk/bereavement-allowance)

**Bereavement Payment**

A lump sum of £2,000 paid in similar circumstances to the Bereavement Allowance, and to widows/widowers over retirement age whose spouse did not receive a Category A State Pension. It is based on the spouse/civil partner’s National Insurance Contributions. To claim, contact DWP Bereavement Service 0800 731 0469 or visit [www.gov.uk/bereavement-payment](http://www.gov.uk/bereavement-payment)


Carers Allowance
For people of all ages who regularly spend at least 35 hours a week caring for a severely disabled person. It is not means-tested. An underlying right to it is available to those claiming a State Pension. To claim, contact Carers Allowance Unit 0800 731 0297 or visit www.gov.uk/carers-allowance

Council Tax Discount and Disability Reduction Scheme
People living on their own are eligible for a 25 per cent discount on their Council Tax liability, irrespective of the level of their income and/or savings. A disability reduction in the amount you pay is available if you or anybody living with you is substantially and permanently disabled, and you have enough space for that person to use a wheelchair indoors. To claim, contact your local authority.

Council Tax Support and Exceptional Hardship Payments
Council Tax Support is a means-tested benefit paid to people of all ages, whether in work or not who are on a low income, to help them pay the Council Tax on their property. An Exceptional Hardship Payment is paid to those who need extra help with their Council Tax. To claim either or both, contact your local authority.

Disability Living Allowance
No longer available to new claimants. If you were born after 8 April 1948 and you’re already claiming, you’ll continue to get DLA until the Department for Work and Pensions (DWP) writes to tell you when your DLA will end and invites you to apply for Personal Independence Payment (PIP). Helpline 0800 121 4600
Existing DLA claimants born on or before 8 April 1948 can continue to have their award reassessed under DLA rules as their needs change. Contact helpline 0800 731 0122

Discretionary Housing Payment
A payment made by the local authority to people in receipt of Housing Benefit or Universal Credit (that includes the housing costs element) who need extra help with their housing costs. To claim, contact your local authority.

Employment & Support Allowance (ESA)
This is paid by the DWP to people of working age who are not fit for work and who have a proven limited capacity for work. If you do not have sufficient National Insurance contributions to claim contribution-based ESA, you can claim income-related ESA which is means-tested, based on your circumstances. Sometimes, if you undertake certain specific permitted work, you may still be entitled to ESA to top up a low income. To claim contact Jobcentre Plus Helpline 0800 055 6688 or visit www.gov.uk/employment-support-allowance

Housing Benefit
A means-tested benefit, paid to people of all ages, whether in work or not, who are on a low income, to help them pay their rent and eligible service charges. To claim, contact your local authority.

Industrial Injuries Disablement Benefit (IIDB)
A non means-tested benefit paid by the DWP to people who have been disabled as a result of an accident at work or contracted a disease caused by their job. To claim, contact Barnsley IIDB Centre 0800 121 8379 or visit www.gov.uk/industrial-injuries-disablement-benefit
**Income Support**

This is paid by the DWP to people of working age who are carers, unemployed or working fewer than 16 hours a week because they do not have to be available for work. It is a means-tested benefit based on the claimant’s circumstances to top up a low or nil income. To claim, contact Jobcentre Plus claim line 0800 055 6688 or visit [www.gov.uk/income-support](http://www.gov.uk/income-support).

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**Jobseeker’s Allowance (JSA)**

This is paid to people of working age who are unemployed or working fewer than 16 hours a week and who are seeking work. If you do not have sufficient National Insurance contributions to claim contribution-based JSA, you can claim income-based JSA which is means-tested based on your circumstances. To claim, contact Jobcentre Plus claim line 0800 055 6688 or visit [www.gov.uk/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance).

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**New Enterprise Allowance (starting self-employment)**

Available to people who have been on JSA, ESA, Income Support due to a disability, or Universal Credit, who set up a business. A weekly allowance is paid for up to 26 weeks and a low cost loan (worth up to £1,000) is available to help with the initial set-up costs. To claim, contact your work coach at Jobcentre Plus or visit [www.gov.uk/new-enterprise-allowance](http://www.gov.uk/new-enterprise-allowance).

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**Pension Credit**

Is a means-tested benefit which guarantees people of pension credit age and over a minimum level of income, and also rewards people aged 65 and over who have saved for their retirement. It includes an element for leaseholders to claim help with their service charges. As it does not have a capital limit, people with high savings but a low income can often qualify. To claim, contact Pension Credit helpline 0800 99 1234 or visit [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit).

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**Personal Independence Payment (PIP)**

Has replaced Disability Living Allowance for new claimants aged between 16 and 65 who need help with their personal care and/or have difficulty getting around. To claim, contact the PIP claim line 0800 917 2222 or visit [www.gov.uk/pip](http://www.gov.uk/pip).

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**State Pension**

For people who have reached retirement age and have paid sufficient National Insurance contributions to qualify. To claim, contact the Pension Service 0800 731 7898 or visit [www.gov.uk/state-pension](http://www.gov.uk/state-pension).

New rules apply for those reaching state retirement pension age from April 2016 and will affect all men born on or after 6 April 1951 and all women born or after 6 April 1953 [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension).

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**Statutory Sick Pay (SSP)**

Paid to employees by their employers for up to 28 weeks when they are first not fit for work, if they have paid sufficient National Insurance contributions. Once SSP ends or is not payable, claim Employment & Support Allowance while you remain unfit for work. Ask your employer for details and check the rules at [www.gov.uk/statutory-sick-pay](http://www.gov.uk/statutory-sick-pay).
Supporting People Subsidy

This is a discretionary means-tested payment paid by some, but not all, local social services departments to help people pay for their housing-related support costs. Ask your location manager if it is still available from your local authority.

Universal Credit

Despite the name, at present Universal Credit does not apply for the vast majority of people living in retirement housing. It is a means-tested benefit currently available to some people aged under 60-and-a-half in very limited circumstances, who do not live in supported/sheltered accommodation. Eventually it will replace Income Support, Employment & Support Allowance, Jobseeker’s Allowance, Tax Credits and Housing Benefit for all working age people. For more information contact the Universal Credit Service Centre 0800 328 9344 or visit www.gov.uk/universal-credit

Working Tax Credit

This is a means-tested benefit paid to top up a low wage for i) single people and couples who work at least 30 hours a week and ii) disabled people and people aged 60 and over who work at least 16 hours a week. It is administered by HMRC. To claim, contact Tax Credit Helpline 0345 300 3900 or visit www.gov.uk/working-tax-credit

Recommended additional websites for further details

- Disability Rights UK Factsheets: www.disabilityrightsuk.org/print/128
- Independent Age: www.independentage.org/about-us/
- Turn2Us: www.turn2us.org.uk/

Anchor’s Benefit Calculator

Anchor works with entitledto.co.uk to provide a handy benefits calculator. It can be found at www.anchor.entitledto.co.uk

The calculator enables users to:
- Check which benefits they may be able to claim
- Work out the amount they could be awarded
- Work out their new entitlement if their circumstances change
It puts all claimants at a distinct advantage to query any discrepancy when an award is made if it differs from the result the calculator has predicted. If you don’t have access to the internet speak to you manager.

Information correct as of September 2015