



## Benefits

### Are you entitled to benefits?

You may be entitled to receive benefits from the Department for Works and Pensions if you are on a low income or have certain costs to meet because of your personal situation. You can contact your DWP or check on the following websites

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

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[www.entitledto.co.uk](http://www.entitledto.co.uk)

### Do any of the following apply to you?

- You are on a low income (employed or looking for work)
- you have dependent children
- You are sick or disabled
- You are caring for someone
- you have been bereaved
- You are pregnant or have recently had a baby
- You are over retirement age.

You can use the benefits table in this pack to check if you are entitled any benefits, tax credits or social fund grants based on your circumstances.

## Welfare Benefits and Tax Credits

Are you

Are you	Depends on your NI contributions	Does not depend on NI contributions	Depends on your income, savings and household	Tax Credits	How to Claim or for more Information
<b>Unemployed</b>	JSA/ESA	<ul style="list-style-type: none"> <li>• Child Benefit (CB) <b>(children)</b></li> </ul>	<ul style="list-style-type: none"> <li>• JSA/ESA</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (CTC) <b>(children)</b></li> <li>• Child Trust Fund (CTF) <b>(for children born after 1<sup>st</sup> September 2002)</b></li> </ul>	<p><b>JSA</b> – call Jobcentre Plus 0800 055 6688 Mon to Fri 8 – 6pm or online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>HB and CTB</b> – at your local authority</p> <p><b>Tax Credits</b> – call 0845 300 3900</p>
<b>On a low Income</b> (working at least 16 hours per wk)		<ul style="list-style-type: none"> <li>• Child Benefit (CB) <b>(children)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Pension Credit (PC) <b>(if over 60)</b></li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (CTC) <b>(children)</b></li> <li>• Working Tax Credit <b>(if in work)</b></li> <li>• Child Care Costs</li> <li>• Child Trust Fund (CTF) <b>(for children born after 1<sup>st</sup> September 2002)</b></li> </ul>	<p><b>PC</b> – call 0800 99 1234</p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>HB and CTB</b> – at your local council</p> <p><b>Tax Credits</b> – call 0845 300 3900</p> <p><b>CTF</b> – call 0845 302 1470</p>
<b>On a low Income</b> (working less than 16 hours per wk)		<ul style="list-style-type: none"> <li>• Child Benefit (CB) <b>(children)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Income Support (IS)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (CTC) <b>(children)</b></li> <li>• Child Trust Fund (CTF) <b>(for children born after 1<sup>st</sup> September 2002)</b></li> </ul>	<p><b>IS</b> - call Jobcentre Plus 0800 055 6688 Mon to Fri 8 – 6pm or online <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>HB and CTB</b> – at your local council</p> <p><b>Tax Credits</b> – call 0845 300 3900</p>

## Welfare Benefits and Tax Credits

Are you

Are you	Depends on your NI contributions	Does not depend on NI contributions	Depends on your income, savings and household	Tax Credits	How to Claim or for more Information
<b>Bringing up children</b>	JSA	<b>Child Benefit</b>	<ul style="list-style-type: none"> <li>• JSA or Income Support (IS) or</li> <li>• Pension Credit (PC)(over 60)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Working Tax Credit (WTC) (if <b>working or partner working</b>)</li> <li>• Child Trust Fund (CTF) (for <b>children born after 1<sup>st</sup> September 2002</b>)</li> </ul>	<p><b>CTF</b> – call 0845 302 1470</p> <p><b>JSA / IS</b> – call Jobcentre Plus 0800 055 6688 Mon to Fri 8 – 6pm or online <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p><b>PC</b> – call 0800 99 1234</p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>HB and CTB</b> – contact your local council</p> <p><b>Tax Credits</b> – call 0845 300 3900</p> <p><b>CTF</b> – call 0845 302 1470</p>
<b>Bringing up children on your own</b>	JSA	Child Benefit (CB)	<ul style="list-style-type: none"> <li>• Income Support (IS)</li> <li>• In Work Credit (WC)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> <li>• Job Grant (JG)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (CTC)</li> <li>• Working Tax Credit (WTC) (if you are working)</li> <li>• Child care costs</li> <li>• Child Trust Fund (CTF) (for <b>children born after 1<sup>st</sup> September 2002</b>)</li> </ul>	<p><b>JSA / IS</b> – call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>HB and CTB</b> – contact your local council</p> <p><b>IWC</b> - call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri</p> <p><b>JG</b>- see next section</p> <p><b>Tax Credits</b> – call 0845 300 3900</p> <p><b>CTF</b> – call 0845 302 1470</p>

## Welfare Benefits and Tax Credits

Are you

**Pregnant**

### Depends on your NI contributions

- Statutory Maternity Pay (SMP)
- Statutory Paternity Pay (SPP)
- Employment Support Allowance (ESA)

### Does not depend on NI contributions

- Child Benefit (CB) **(children)**
- Maternity Allowance (MA)

### Depends on your income, savings and household

- JSA / Income Support (IS)
- Housing Benefit (HB)
- Council Tax Benefit (CTB)
- Healthy Start Scheme (HSS)

### Tax Credits

- Child Tax Credit (CTC)
- Working Tax Credit (WTC)
- Sure Start Maternity Grants (SSMG)
- Child Trust Fund (CTF) **(for children born after 1 September 2002)**

### How to Claim or for more Information

**SMP** – tell your employer at least 28 days before the date you want to start your SMP. Find information at [www.direct.gov.uk](http://www.direct.gov.uk)

**SPP** – tell your employer when you intend to take leave by the 15th week before your baby is due Find information at [www.direct.gov.uk](http://www.direct.gov.uk)

**ESA** – call 0800 055 6688

**CB** – call 0871 434 0458

**MA** – as soon as you've been pregnant for 26 weeks call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri

**JSA/IS** – call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at [www.dwp.gov.uk](http://www.dwp.gov.uk)

**HB and CTB** – contact your local council

**HSS** – call 0845 607 6823

**Tax Credits** – call 0845 300 3900

## Welfare Benefits and Tax Credits

Are you

Are you	Depends on your NI contributions	Does not depend on NI contributions	Depends on your income, savings and household	Tax Credits	How to Claim or for more Information
<b>Under 20, Studying and parent</b>		<ul style="list-style-type: none"> <li>• Child Benefit (CB)(children)</li> </ul>	<ul style="list-style-type: none"> <li>• Income-based JSA / Income Support (IS)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> <li>• Care to Learn (CL)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (CTC)</li> <li>• Child Trust Fund (CTF) <b>(for children born after 1 September 2002)</b></li> </ul>	<p><b>CTF</b> – call 0845 302 1470</p> <p><b>CB</b> – call 0871 434 0458</p> <p><b>JSA / IS</b> – call <b>Jobcentre Plus</b> on 0800 055 6688 <b>between 8am – 6pm Mon to Fri</b> or apply <b>online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p> <p><b>HB and CTB</b> – <b>contact your local council</b></p> <p><b>Tax Credits</b> – call 0845 300 3900</p> <p><b>CL</b> – <b>Learner support helpline</b> 0800 121 8989, <b>Childcare link</b> 0800 234 6346 or at <b><a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p>
<b>Under 20, Studying and parent (continued) Off Work Sick for Under 28 Weeks</b>	<ul style="list-style-type: none"> <li>• Statutory Sick Pay (SSP)</li> <li>• Employment Support Allowance (ESA)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Benefit <b>(have children)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Income support (IS)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit <b>(have children)</b></li> <li>• Working Tax Credit <b>(partner working)</b></li> </ul>	<p><b>SSP</b> – <b>you should tell your employer that you are sick as soon as possible; they may not pay if you tell them within 7 days. Find information at <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></b></p> <p><b>ESA</b> – call 0800 055 66 88</p>

## Welfare Benefits and Tax Credits

Are you

Are you	Depends on your NI contributions	Does not depend on NI contributions	Depends on your income, savings and household	Tax Credits	How to Claim or for more Information
<p><b>Disabled / Off Sick for 28 Weeks or More</b></p> <p><b>Disabled / Off Sick for 28 Weeks or More (continued)</b></p>	<p>Employment Support Allowance (ESA)</p>	<ul style="list-style-type: none"> <li>• Disability Living Allowance (<b>under 65</b>)</li> <li>• Attendance Allowance (AA) (<b>if over 65</b>)</li> <li>• Benefits for Industrial Injury or Disease (IID)</li> <li>• Child Benefit (CB)(<b>have children</b>)</li> </ul>	<ul style="list-style-type: none"> <li>• Income Support (IS)</li> <li>• Pension Credit (PC)(<b>60 or over</b>)</li> <li>• Housing Benefit (HB)</li> <li>• Council Tax Benefit (CTB)</li> </ul>	<ul style="list-style-type: none"> <li>• Child Tax Credit (<b>have children</b>)</li> <li>• Working Tax Credit (<b>if partner working including any disability and severe disability elements</b>)</li> </ul>	<p><b>CB – call on 0871 434 0458</b></p> <p><b>HB and CTB – contact your local council</b></p> <p><b>IS – call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p> <p><b>Tax Credits – call 0845 300 3900</b></p> <p><b>ESA – call 0800 055 66 88</b></p> <p><b>DLA – call 0800 88 22 00 between 8.30 am to 6.30 pm Mon - Fri and 9 am to 1pm Sat or online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p> <p><b>AA – call 0800 88 22 00 between 8.30 am to 6.30 pm Mon - Fri and 9 am to 1pm Sat or online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p> <p><b>IID – your regional Industrial Injuries Disablement Benefit Delivery Centre or on line at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></b></p> <p><b>CB – call 0871 434 0458</b></p>

## Welfare Benefits and Tax Credits

Are you

Depends on  
your NI  
contributions

Does not depend on NI  
contributions

Depends on your  
income, savings  
and household

Tax Credits

How to Claim or for  
more Information

**Caring for  
Someone who is  
Sick or Disabled**

- Carer's Allowance  
(also look at  
benefits for the  
disabled person)
- Child Benefit  
(have children)

- Income Support  
(IS)
- Pension Credit  
(PC) (60 or  
over)
- Housing Benefit  
(HB)
- Council Tax  
Benefit

- Child Tax Credit  
(have children)
- Working Tax  
Credit (in work-  
including any  
disability and  
severe  
disability  
elements)

CA - call 01253 856  
123 between 8.30 am  
and 5 pm Mon - Thurs  
and 8.30 am and 4.30  
pm on Fr or at  
[www.dwp.gov.uk](http://www.dwp.gov.uk)  
CB - call 0871 434  
0458  
PC - call 0800 99 1234  
IS - call Jobcentre  
Plus on 0800 055  
6688 between 8am -  
6pm Mon to Fri or  
apply online at  
[www.dwp.gov.uk](http://www.dwp.gov.uk)  
Tax Credits - call 0845  
300 3900

**Reached Pension  
Age**

Retirement  
Pension (RP) 80  
+

- Disability Living  
Allowance (under 65)
- Attendance Allowance

- Pension Credit
- Housing Benefit
- Council Tax

- Working Tax  
Credit (in work)
- Child Tax Credit

RP - call 0800 731  
7898 howevr you  
should receive it

## Welfare Benefits and Tax Credits

Are you

**Depends on your NI contributions**

**Does not depend on NI contributions**

- (if over 65)
- Child Benefit (have children)

**Depends on your income, savings and household Benefit**

**Tax Credits**

(if children)

**How to Claim or for more Information**

**Reached Pension Age (continued)**

**Widowed / Bereaved Civil Partner (women and men)**

- Widowed Parent's Allowance
- Bereavement Allowance
- Bereavement Payment

• Child Benefit (**have children**)

- Income-based JSA/ Income Support (IS)
- Pension Credit (PC) (**60 or over**)
- Housing Benefit (HB)
- Council Tax Benefit (CTB)

- Child Tax Credit (CTC) (**have children**)
- Working Tax Credit (**in work**)

**automatically 4 month before state retirement age**  
DLA – call 0800 88 22 00 between 8.30 am to 6.30 pm Mon - Fri and 9 am to 1pm Sat or online at [www.dwp.gov.uk](http://www.dwp.gov.uk)  
AA – call 0800 88 22 00 between 8.30 am to 6.30 pm Mon - Fri and 9 am to 1pm Sat or online at [www.dwp.gov.uk](http://www.dwp.gov.uk)  
CB – call 0871 434 0458  
HB and CTB – **contact your local council**  
Tax Credits – call 0845 300 3900  
PC – call 0800 99 1234  
WPA – **call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at [www.dwp.gov.uk](http://www.dwp.gov.uk)**  
BA – **call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at [www.dwp.gov.uk](http://www.dwp.gov.uk)**  
BP – **call Jobcentre**

Welfare Benefits and Tax Credits					
Are you	Depends on your NI contributions	Does not depend on NI contributions	Depends on your income, savings and household	Tax Credits	How to Claim or for more Information
Widowed / Bereaved Civil Partner (women and men) (continued)					<p>Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p>CB – call 0871 434 0458</p> <p>JSA / IS – call Jobcentre Plus on 0800 055 6688 between 8am – 6pm Mon to Fri or apply online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></p> <p>PC – call 0800 99 1234</p> <p>B and CTB – contact your local council</p> <p>Tax Credits – call 0845 300 3900</p>

