

A quick guide to... What benefits are available



To help you get the result you want when applying for welfare support.

Employment and Support Allowance (ESA)

There are two types of ESA. Contributory ESA is paid to claimants who satisfy national insurance conditions. Income-related ESA is means-tested on a claimant's income and capital. To get ESA (or an extra element of universal credit), a claimant must be assessed as having 'limited capability for work'.

For more information on ESA [CLICK HERE](#) 

Personal Independence Payment (PIP)

If you are aged 16 – 64, this could help with some of the extra costs caused by pulmonary hypertension. The amount you get depends on how your condition affects you, not the condition itself.

For more information on PIP [CLICK HERE](#) 

Statutory Sick Pay (SSP)

This is money paid to you by your employer if you are sick and unable to work. There are no rules and the benefit is not means tested.

For more information on SSP [CLICK HERE](#) 

Carer's Allowance (CA)

This applies if you care for someone at least 35 hours a week and they get certain benefits. You don't have to be related to, or live with, the person you care for and you won't be paid extra if you care for more than one person.

For more information on CA [CLICK HERE](#) 

Housing Benefit (HB)

This is means-tested on a claimant's income and capital. HB for private tenants is capped according to the 'local housing allowance'. HB for social tenants is reduced if a claimant is 'under-occupying' (known as the 'bedroom tax').

For more information on HB [CLICK HERE](#) 

Universal Credit (UC)

Universal Credit is a payment to help with your living costs and is being rolled out in a phased programme to replace income support, income-based job seekers allowance, income-related ESA, housing benefit and tax credits. It's paid monthly, or twice a month for some people in Scotland.

For more information on UC [CLICK HERE](#) 

Council Tax Reduction (CTR)

CTR schemes are operated independently by each local authority and have their own rules, but all are means-tested on income and capital.

For more information on CTR [CLICK HERE](#) 

Income Support (S)

IS is only available for certain groups of people who do not get Jobseeker's Allowance or Employment and Support Allowance and are not in full-time employment. The actual amount you get depends on your circumstances.

For more information on IR [CLICK HERE](#) 

Child Tax Credit (CTC)

This is paid to help people with the costs of bringing up a child. You get money for each child that qualifies and only one household can get CTC for a child. You don't need to be working to claim it and it is means-tested on income.

For more information on CTC [CLICK HERE](#) 

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Working Tax Credit (WTC)

This is money provided to boost the income of working people on a low wage. It is means-tested and it doesn't matter whether you are working for someone else or are self-employed.

For more information on WTC [CLICK HERE](#) 

Pension Credit (PC)

This is a means-tested benefit for people on a low income who have reached the Pension Credit qualifying age. It has two parts – Guarantee Pension Credit and Savings Pension Credit. You may be able to get one or both parts depending on your circumstances.

For more information on PC [CLICK HERE](#) 

Disability Living Allowance (DLA)

This is a tax-free benefit for disabled people who need help with mobility or care costs. It is available for both adults and children but the qualifying criteria is different for each. Some adults are now being invited to apply for Personal Independence Payments (PIP) instead of DLA.

For more information on DLA for adults [CLICK HERE](#) 
and for children [CLICK HERE](#) 



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We've teamed up with national charity **Turn2Us** to offer you **FREE** access to special **benefits calculator** and **grants search** tools to find out what you may be entitled to.

Access the benefits calculator
[CLICK HERE](#) 

Access the grants search tool
[CLICK HERE](#) 

Want to know more about applying for benefits?

Our special publication, **Financial support: What could my family and I be entitled to?** is available to order for **FREE** [CLICK HERE](#) 

Bringing benefits to life with real scenarios, this guide offers insight into what your family may be entitled to, and helps you navigate the minefield of benefit entitlement to get what you deserve.