Can I claim a benefit?

Social security benefits provide financial support for many reasons. Examples of this include being on a low income, being unemployed, being unable to work because of disability, being retired, or having caring responsibilities.

- Some benefits are ‘means-tested,’ and are available to people where their income and capital (includes savings,) are low enough for them to qualify for that particular benefit.
- Some benefits are ‘non-means tested,’ which means that they do not take income or capital into account.
- Some benefits are ‘contribution-based,’ and are available to people who have paid enough national insurance contributions over a certain period of time.

The following information is a brief guide to some of the main benefits available:

**Income support** - is a ‘means tested’ benefit for people who:

- have little or no income
- are between 16 and Pension Credit age,
- are pregnant,
- look after a child under 5 years old as a single parent,
- care for a disabled person,

**Jobseekers Allowance** - is a benefit for people who are looking for work. Jobseekers Allowance can be ‘means-tested’ or ‘contribution-based,’ and a person may be eligible for either, or both at the same time.

To be eligible to claim either type of Jobseekers Allowance, a person must be under State Pension age and meet the basic conditions of:

- not working full-time (i.e. less than 16 hours a week)
- being available to work,

How to claim income support:
Telephone: 0800 055 6688
Textphone: 0800 023 4888

(If a person lives in an area where Universal Credit has been introduced they may have to claim that instead.)
• actively looking for work,
• not being in full-time education (although there are various exceptions to this.)

How to claim:
Telephone: 0800 055 6688
Textphone: 0800 023 4888

(If a person lives in an area where Universal Credit has been introduced they may have to claim that instead.)

**Employment & Support Allowance** - is a benefit for people who are unable to work, and who are not in receipt of a state pension. Employment & Support Allowance can be 'means-tested' or 'contribution-based,' and a person may be eligible for either, or both at the same time.

After completing a 'capability for work' questionnaire and attending an assessment with a health care professional, a decision maker will consider how someone’s illness or disability affects their ability to work. The decision maker will then decide which group the person will be placed in, or decide instead that the individual is capable of work.

• **Limited capability for work**
  Claimants must go to regular interviews with an adviser who can help with things like job goals and improving skills.

• **Limited capability for work and work related activity**
  Claimants do not have to go to interviews, but can ask to talk to a personal adviser.

How to claim:
Telephone: 0800 055 6688
Textphone: 0800 023 4888

(If a person lives in an area where Universal Credit has been introduced they may have to claim that instead.)

**Universal Credit** - is a 'means tested' benefit for people who are out of work or on a low income. Universal Credit fully replaces:

• Income Support
• Income-based Jobseekers Allowance
• Income-related Employment and Support Allowance
• Housing Benefit
• Working Tax Credit
• Child Tax Credit

**Universal Credit works differently from other benefits.** The biggest differences are that:

• It covers people both unemployed or working,
• Housing costs are usually paid directly to the claimant (although it can sometimes be paid directly to the landlord.)
• It is usually paid once a month (can be paid twice weekly in Scotland.)
How to claim:
Online - [https://www.universal-credit.service.gov.uk/postcode-checker](https://www.universal-credit.service.gov.uk/postcode-checker)

Online helpdesk: 0800 328 5644

**Housing benefit & The Council tax reduction scheme** are ‘means tested’ benefits to help people pay their rent and council tax if they are on a low income or claiming benefits.

How to claim:
Contact your local authority (council).

(If a person lives in an area where Universal Credit has been introduced they may have to claim Universal Credit instead.)

**Disability living allowance** - is a ‘non-means tested’ benefit that helps with the extra costs of being (long-term) disabled. (Please note that new claims can only be made for children under the age of 16 years.)

Disability living allowance has two components, namely, the ‘mobility’ and ‘care’ component, and these components can be paid separately or together.

People must complete a ‘how your disability affects you’ form relating to their disability or health condition, and usually attend an assessment with a health care professional.

How to claim:
Telephone: 0800 121 4600
Textphone: 0800 121 4523

**Personal independence payment** - is a ‘non-means tested’ benefit for people who have difficulty getting around or doing everyday tasks who are between 16 – 65 years.

Personal Independence Payment has two components, namely a ‘mobility’ and a ‘daily living’ component, and these components may be paid separately or together.

People must complete a ‘how your disability affects you’ form relating to their disability or health condition, and has also attended an assessment with a health care professional.

How to claim:
Telephone: 0800 917 2222
Textphone: 0800 917 7777

**Attendance allowance** – is a ‘non means tested’ benefit for people over the age of 65 years, who have a long term disability or illness that makes it hard for them to look after themselves.

How to claim:
Telephone: 0800 731 0122
Textphone: 0800 731 0317
Carer’s allowance – is a ‘non-means tested’ benefit for people who care for someone because they have a disability. To be eligible to claim you must:

- look after someone who gets a qualifying disability benefit for a minimum of 35 hours a week
- be aged 16 or over
- not be in full-time education
- not earn over £123 a week (after deductions)

Qualifying disability benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment

You cannot be paid extra if you care for more than one person.

How to claim:
Telephone: 0800 731 0297
Textphone: 0800 731 0317

Please contact us if you would like any of our information guides in another format.

disability information scotland

let us be your guide

Helpline: 0300 323 9961
Text: 0778 620 0707
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