

GUIDE TO STATE BENEFITS

It is useful to have a basic awareness of some of the state benefits available.

The benefits calculator from 'Entitledto' is an extremely useful tool for checking state entitlements; www.entitledto.co.uk

Content

This guide presents general information on the types of state benefits most commonly paid to MCF beneficiaries. These are listed under the following categories; Wellbeing, Home, Pension and Working Age.

Wellbeing

- **Attendance Allowance**
<https://www.gov.uk/attendance-allowance>
- **Disability Living Allowance (*previous*)**
<https://www.gov.uk/dla-disability-living-allowance-benefit>
- **Personal Independence Payment**
<https://www.gov.uk/pip>

Home

- **Council Tax Reduction**
<https://www.gov.uk/apply-council-tax-reduction>
- **Housing Benefit**
<https://www.gov.uk/housing-benefit>

Pension

- **Pension Credit**
<https://www.gov.uk/pension-credit>

Working Age

- **Universal Credit**
<https://www.gov.uk/universal-credit>

Wellbeing

Attendance Allowance

Attendance Allowance helps with extra costs if you have a disability severe enough that you need someone to help look after you.

What it is

Lower rate; £68.10 – frequent help or constant supervision during the day or night

Higher rate; £101.75 – help or supervision throughout both day and night, or a medical professional has said you have 12 months or less to live

Who can claim

You can get Attendance Allowance if you've reached State Pension age and the following apply:

- you have a physical disability (including sensory disability, for example blindness), a mental disability (including learning difficulties), or both
- your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety
- you have needed that help for at least six months

You must also:

- be in Great Britain when you claim - there are some exceptions, such as members and family members of the Armed Forces
- have been in Great Britain for at least 2 of the last 3 years (this doesn't apply if you're a refugee or have humanitarian protection status)
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands.
- not be subject to immigration control (unless you're a sponsored immigrant)
- not get Disability Living Allowance (DLA), Personal Independence Payment (PIP) or Adult Disability Payment (ADP)

If you're in a care home

You can't usually get Attendance Allowance if you live in a care home and your care is paid for by the local authority. You can still claim Attendance Allowance if you pay for all of your care home costs yourself.

Assessments

You'll only need to attend an assessment to check your eligibility if it's unclear how your illness or disability affects you.

If you do need an assessment you'll get a letter saying why and where you must go. During the assessment, a medical professional will need to examine you.

How to claim

You can claim by either:

- printing and submitting the Attendance Allowance claim form
- contacting the helpline to request a claim form

There is a different process for Attendance Allowance in Northern Ireland.

Send the completed form to:

Freepost DWP Attendance Allowance

You do not need a postcode or a stamp. The form comes with notes telling you how to fill it in.

Attendance Allowance helpline

Telephone: 0800 731 0122

Textphone: 0800 731 0317

Disability Living Allowance

Disability Living Allowance (DLA) for adults is being replaced by other benefits. If you already get DLA, your claim might end. You'll get a letter telling you when this will happen and how you can apply for PIP or Adult Disability Payment. You can only apply for DLA if you're aged under 16 and you live in England or Wales.

If you live in Scotland, you can [apply for Child Disability Payment](#).

What it is?

The DLA rate is between £26.90 and £101.75 a week and depends on the level of help the child needs. It is usually paid every 4 weeks on a Tuesday.

Who can claim

Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who:

- is under 16
- has difficulties walking or needs much more looking after than a child of the same age who does not have a disability

Eligibility

Usually, to qualify for Disability Living Allowance (DLA) for children the child must:

- be under 16 - anyone over 16 must apply for Personal Independence Payment (PIP)
- need extra looking after or have walking difficulties
- be in England, Wales, a European Economic Area (EEA) country or Switzerland when you claim - there are some exceptions, such as family members of the Armed Forces
- have lived in Great Britain for at least 6 of the last 12 months, if over 3 years old
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands
- not be subject to immigration control

How to claim

To claim for a child you need to be their parent or look after them as if you're their parent. This includes step-parents, guardians, grandparents, foster-parents or older brothers or sisters. If your child currently lives in England or Wales you can apply by either:

- printing off and filling in the [DLA claim form](#)
- phoning the Disability Living Allowance helpline and asking for a printed form

Disability Living Allowance helpline:

Telephone: 0800 121 4600

Textphone: 0800 121 4523

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 121 4600

Personal Independence Payment

What is it?

Personal Independence Payment (PIP) is a benefit that helps with the extra living costs of a long term physical, mental health condition or disability, or those with difficulty doing certain everyday tasks or getting about. PIP is made up of two parts – daily living and mobility. Whether you get one or both of these, and how much you'll get, depends on how severely your condition affects you.

Who can claim

You must be aged over 16 years, and under State Pension age, and have a long term health condition or disability and have difficulty with everyday tasks or getting around for 12 months or more.

You must have lived in England, Scotland or Wales for at least 2 of the last 3 years, and be in one of these countries when you apply. You can get PIP whether you're working or not, or have savings.

How much will you get?

The amount you get depends on how difficult you find everyday tasks and getting around.

Find out what tasks count as daily living and mobility tasks; www.gov.uk/pip

Daily living component

The weekly rate for the daily living part of PIP is either £68.10 (lower) or £101.75 (higher).

Mobility component

The weekly rate for the mobility part of PIP is either £26.90 (lower) or £71.00 (higher).

Other help

You or your carer might also qualify for other financial help, for example Carer's Allowance or Carer's Credit. You can check online; www.gov.uk/financial-help-disabled

How to make a claim

You need to:

1. Call the 'PIP new claims' phone line. You'll then be sent a form that asks about your condition.
2. Complete and return the form. The address is on the form.
3. You might need to have an assessment, if more information is needed. dates for any time you spent abroad for more than 4 weeks at a time, and the countries you visited

For information visit www.gov.uk/pip/how-to-claim

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Monday to Friday, 8am to 5pm

Find out about call charges; www.gov.uk/call-charges

Home

Council Tax Reduction

What is it?

If you're on a low income or claim benefits, you may be entitled to help towards paying your council tax.

Who can claim

You can apply if you own your home, rent, are unemployed or working.

What you get depends on:

- where you live - each council runs its own scheme
- your circumstances (for example income, number of children, benefits, residency status)
- your household income - this includes savings, pensions and your partner's income
- if your children live with you
- if other adults live with you

How to claim

Check with your council if you're eligible for a discount which will reduce the Council Tax you pay.

<https://www.gov.uk/apply-for-council-tax-discount>

Housing Benefit

What is it?

You could get Housing Benefit to help you pay your rent if you're unemployed, on a low income or claiming benefits. It's being replaced by Universal Credit. Most people will need to claim Universal Credit instead. Rather than having Housing Benefit paid directly to a landlord, Universal Credit payments will include money for rent for you to organise payment yourself.

Who can claim

You can only make a new claim for Housing Benefit if either of the following apply:

- you have reached [State Pension age](#)
- you're in supported, sheltered or temporary housing

If you do not live with a partner, the most you can usually get is the rent for a single room in a shared house in your area, even if you do not live in shared housing. This is called the Local Housing Allowance shared accommodation rate (SAR).

You can use the [Local Housing Allowance tool](#) to find out the rate in your area. Select 'shared accommodation' for the bedroom number.

How to claim

Housing Benefit is being replaced by Universal Credit. Most people will need to [claim Universal Credit instead](#). [Check if you're eligible for Housing Benefit](#) before you apply.

You can either apply:

- [through your local council](#)
- as part of a [Pension Credit](#) claim, if you're eligible for this

Pension

Pension Credit

What is it?

Pension Credit provides extra money to help with living costs for people over State Pension age and on a low income, and is separate from the State Pension. It can also help with housing costs such as ground rent or service charges. It might be possible to get extra help if the person is a carer, severely disabled, or responsible for a child or young person.

Who can claim

You must live in England, Scotland or Wales and have reached State Pension age to qualify for Pension Credit.

If you have a partner you must include them on your application. You'll be eligible if either:

- you and your partner have both reached State Pension age
- one of you is getting Housing Benefit for people over State Pension age

A partner is either:

- your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

How much will you get?

Pension Credit tops up:

- your weekly income to £201.05 if you're single
- your joint weekly income to £306.85 if you have a partner

You may get extra amounts if you have other responsibilities and costs.

How to make a claim

You can start your application up to 4 months before you reach State Pension age. You can apply any time after you reach State Pension age but your application can only be backdated by 3 months.

This means you can get up to 3 months of Pension Credit in your first payment if you were eligible during that time. For information visit; www.gov.uk/pensioncredit/how-to-claim

Working Age

Universal Credit

What is it?

Universal Credit is a payment to help with your living costs. You may be able to get it if you're on a low income, out of work or cannot work.

Who can claim

To claim you must:

- live in the UK
- be aged 18 years or over
- under the State Pension age
- have £16,000 or less in savings and investments

If you live with your partner you'll need to make a joint claim as a couple. Your partner's income and savings will be taken into account, even if they aren't eligible for Universal Credit. If only one of you has reached State Pension age, you and your partner can still claim Universal Credit as a couple. Universal Credit will end when you have both reached State Pension age. Pension Credit will end if you or your partner make a Universal Credit claim.

Studying or in training

You can make a claim if you're in full time education and any of the following apply:

- you live with your partner and they're eligible for Universal Credit
- you're responsible for a child either as single person or a couple
- you've reached State Pension age and live with a partner below State Pension age.
- you can also claim if you're aged 21 years or under, studying any qualification up to A-Level or equivalent and do not have parental support.
- you've received a [Migration Notice letter telling you to move to Universal Credit](#)

Students with disabilities or health conditions

You can claim Universal Credit if you're in full-time education, and have been assessed as having limited capability for work by a Work Capability Assessment before starting your course.

If you have a disability or health condition

If you have [a health condition that affects your ability to work](#) you might get extra money for Universal Credit.

How much will Universal Credit be?

The amount of Universal Credit you can get depends on your circumstances. Your payment is made up of a 'standard allowance' and any extra amounts that apply to you, as well as any money taken off your payment, and if you are working how much you earn.

Your circumstances	Monthly standard allowance
Single and under 25	£292.11
Single and 25 or over	£368.74
In a couple and you're both under 25	£458.51 (for you both)
In a couple and either of you are 25 or over	£578.82 (for you both)

Extra amounts

You may get more money on top of your standard allowance if you're eligible.

How much you'll get	Extra monthly amount
For your first child	£315.00 (born before 6 April 2017) £269.58 (born on or after 6 April 2017)
For your second child	£269.58 per child

You'll also get an extra amount if any of your children are disabled. You're eligible for this extra amount no matter how many children you have.

You'll get:

- £146.31 if your child is disabled
- £456.89 if your child is severely disabled

Childcare costs

You can claim back up to 85% of your childcare costs if you're working. If you live with your partner both of you need to be working, unless one of you is unable to work due to a disability or health condition.

Other support you could get

If you receive Universal Credit you may also be able to get [other financial support](#) depending on your circumstances.

If your Universal Credit claim is reviewed

Your claim might be reviewed to make sure you're getting the right payment and support. Find out more about [Universal Credit reviews](#).

Work allowance

Your Universal Credit payment will reduce gradually as you earn more. For every £1 you earn your Universal Credit payment will be reduced by 55p. There are different rules [if you're self-employed](#).

You can earn a certain amount before your Universal Credit is reduced if you or your partner either:

- are responsible for a child or young person
- have a disability or health condition that affects your ability to work
www.gov.uk/government/publications/universal-credit-if-you-have-a-disability-orhealth-condition-quick-guide

This is called a 'work allowance'. Your work allowance is lower if you get help with housing costs.

Your circumstances

You get help with housing costs

You don't get help with housing costs

Monthly work allowance

£379

£631

Appointments

You might need an appointment with the Universal Credit team if:

- they need more information
- you cannot verify your identity online

You'll be told if this appointment will be in a jobcentre or on the phone.

You will have to go to a meeting to agree the activities in [your claimant commitment](#) before you can get your first payment.

How to claim

Apply for Universal Credit online

You can apply for Universal Credit online: www.gov.uk/apply-universal-credit

You need to create an account. You use it to make a claim. You must complete your claim within 28 days of creating your account or you will have to start again.

If you live with your partner, you will both need to create accounts. You'll link them together when you claim. You cannot claim by yourself.

If you cannot claim online, you can claim by phone through the Universal Credit helpline.

Contact the Universal Credit helpline if:

- you have any questions
- your circumstances change and you're already getting Universal Credit

Universal Credit helpline:

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

Your Claimant Commitment

You'll have to accept a 'Claimant Commitment' if you want to get Universal Credit.

This is an agreement that you'll complete certain tasks in order to claim Universal Credit.

What you agree to do will depend on things such as your health, your responsibilities at home and how much help you need to get work or increase your income.

Your Universal Credit payments will be stopped if you don't keep to your Claimant Commitment. Further information can be found here;

<https://www.gov.uk/universal-credit/your-claimant-commitment>

Payment

Universal Credit is usually paid once a month into your bank account, building society or credit union account. It will usually take around five weeks to get your first payment.

If you need money while you wait for your first payment, you can [apply for an advance](#).

If your payment is stopped or reduced

If you do not do what is in your claimant commitment, you could get a sanction.

If you cannot pay for your rent, heating, food or hygiene needs because you got a sanction you can [ask Universal Credit for a hardship payment](#).

If you disagree with a decision

You can [challenge a decision](#) about your claim. This is called asking for mandatory reconsideration.

You need to do this within 1 month of the decision date.

You can ask for mandatory reconsideration if any of the following apply:

- you think the office dealing with your claim has made an error or missed important evidence
- you disagree with the reasons for the decision
- you want to have the decision looked at again

Some decisions cannot be reconsidered. Others can go [straight to an appeal](#). Your original decision letter will say if this applies to you.

If you don't agree with what the decision from the mandatory reconsideration letter says, you can usually appeal to the Social Security and Child Support Tribunal. More details can be found at; www.gov.uk/social-security-childsupport-tribunal/before-you-appeal

Other information

Masonic Charitable Foundation

The MCF provides grants and support for Freemasons and their family members. A wide range of help is available for daily living costs; health, care and wellbeing; and education-related costs for children and young people.

Call 0800 035 60 90 or visit www.mcf.org.uk

Scan the QR code below or visit mcf.org.uk/resources/almoner-resources



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