### STATE BENEFITS SUMMARY MATRIX (2020/2021)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>2020/2021 amount</th>
<th>Qualification</th>
<th>Taxable</th>
<th>How to claim</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non means tested benefits</strong></td>
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<tr>
<td><strong>Attendance Allowance (AA)</strong> - Paid over State Pension Age**</td>
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</tbody>
</table>
| Higher Rate                                       | £ 89.15 per week                         | You must have a physical disability (including sensory disability, for example blindness, a mental disability (including learning difficulties), or both. Your disability is severe enough to make caring for yourself difficult, and you need help. You must have needed that help for at least 6 months (unless terminally ill – see below). | No      | Attendance Allowance Helpline:  
  Telephone: 0800 731 0122  
  Textphone: 0800 731 0317  
  Northern Ireland:  
  Telephone: 0800 587 0912  
  Textphone: 0800 012 1574  
  or claim online using a step by step form: [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)  
  Or form AA1 to claim by post. |
| Lower Rate                                        | £ 59.70 per week                         |                                                                             |         |                                                                            |
| **Bereavement Allowance (paid for deaths on or before 5 April 2017)** |                                          |                                                                             | Yes     | Complete form BD8 (Form 344S1 in Scotland) – on the back of the death certificate, & send off for claim form BB1. Or ring local Jobcentre Plus Office on:  
  Telephone: 0800 731 0469  
  Textphone: 0800 731 0464  
  Welsh Language:  
  Telephone: 0800 731 0453  
  Textphone: 0800 731 0456  
  Northern Ireland:  
  Telephone: 0800 085 2463  
  [www.gov.uk/bereavement-allowance](http://www.gov.uk/bereavement-allowance)  
  Northern Ireland: [www.nidirect.gov.uk](http://www.nidirect.gov.uk) |
| Age 55 to State Pension Age                       | 100% is £121.95 per week Payable for one year maximum | Dependent on National Insurance contribution record of deceased.             |         |                                                                            |
| Age 45 to 54                                       | Amount dependent on Age Payable for one year maximum | Paid to widows/widowers/civil partners.                                    |         |                                                                            |
| **Bereavement Payment**                           | £2,000 lump sum                          | Mainly widows/widowers/civil partners under State Pension Age. But if over SPA, where deceased not entitled to a State Pension on their own record or partner was under SPA when they died. | No      |                                                                            |
| **Bereavement Support Payment (paid for deaths on or after 6 April 2017)** | An initial lump sum of £3,500 for people with children, and £2,500 for people without children, followed by 18 monthly payments of £350 for people with children, and £100 for people without children | Dependent on National Insurance contribution record of deceased. Paid to widows/widowers/civil partners Will be disregarded in the calculation of means-tested benefits and the benefit cap, helping those on the lowest incomes. | No      | Complete form BSP1 – on the back of the death certificate, & complete online. Or ring local Jobcentre Plus Office on:  
  Telephone: 0800 731 0469  
  Textphone: 0800 731 0464  
  Welsh Language:  
  Telephone: 0800 731 0453  
  Textphone: 0800 731 0456  
  Northern Ireland:  
  Telephone: 0800 085 2463  
  [www.gov.uk/bereavement-allowance](http://www.gov.uk/bereavement-allowance)  
  Northern Ireland: [www.nidirect.gov.uk](http://www.nidirect.gov.uk) |
| **Carers Allowance**                              | £67.25 per week                          | Caring for someone who is in receipt of AA, highest or lowest rate, care component of DLA, or Daily living component of PIP, for at least 35 hours a week, but earnings limit of £128.00) per week. (Occupational and Personal Pensions not classed as earnings). The allowance can be reduced by the amount of certain other benefits received e.g. State Pension | Yes     | Claim online using an easy step by step form: [www.gov.uk/carers-allowance or claim by post](http://www.gov.uk/carers-allowance)  
  Ring Carer's Allowance Unit for forms:  
  Telephone: 0800 731 0297  
  Textphone: 0800 731 0317  
  Northern Ireland:  
  Telephone: 0800 587 0912  
  Textphone: 0800 012 1574  
  Northern Ireland: [www.nidirect.gov.uk](http://www.nidirect.gov.uk) |
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<tr>
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<tr>
<td><strong>Disability Living Allowance (DLA)</strong> - From 08 April 2013, replaced by Personal Independence Payment (PIP)**</td>
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<tr>
<td><strong>Care Component</strong></td>
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<tr>
<td>Higher rate</td>
<td>£ 89.15 per week</td>
<td>Age below 65. Day and night care required</td>
<td>No</td>
<td>Disability Service Centre: Telephone: 0800 731 0122 Textphone: 0800 731 0317</td>
</tr>
<tr>
<td>Middle rate</td>
<td>£ 59.70 per week</td>
<td>Age below 65. Day or night care required</td>
<td></td>
<td>Northern Ireland: Telephone: 0800 587 0912 Textphone: 0800 012 1574</td>
</tr>
<tr>
<td>Lower rate</td>
<td>£ 23.60 per week</td>
<td>Age below 65. Needing some care</td>
<td></td>
<td><a href="http://www.gov.uk/disability-benefits">www.gov.uk/disability-benefits</a></td>
</tr>
<tr>
<td><strong>Mobility Component</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>Northern Ireland:</strong> <a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a></td>
</tr>
<tr>
<td>Higher rate</td>
<td>£ 62.25 per week</td>
<td>High mobility needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lower rate</td>
<td>£ 23.60 per week</td>
<td>Some mobility needs</td>
<td></td>
<td></td>
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<tr>
<td><strong>Employment and Support Allowance (ESA)</strong></td>
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<tr>
<td>Single for 13 weeks</td>
<td>£ 74.35 per week</td>
<td>Under State Pension age and unable to work because of illness or disability.</td>
<td>Contrib. based ESA is a taxable benefit.</td>
<td>No initial forms required. To start the application process: Telephone: 0800 328 5644 Textphone: 0800 328 1344 Welsh Language: Telephone: 0800 328 1744 Northern Ireland: Telephone: 0800 085 6318 Textphone: 0800 328 3419 <a href="http://www.gov.uk/employment-support-allowance">www.gov.uk/employment-support-allowance</a> <strong>Northern Ireland:</strong> <a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a></td>
</tr>
<tr>
<td>Couple (Income related ESA only)</td>
<td>£116.80 per week</td>
<td>Evidence of sickness required. Contributory ESA dependent on national insurance contributions. Not generally means tested but if claimant is receiving a gross pension of more than £85 per week, benefit will be reduced by 50p for every £1 in excess of £85 pw</td>
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<tr>
<td>Thereafter if work thought unlikely - Single</td>
<td>£113.55 per week</td>
<td>Income related ESA is for couples or those with insufficient contributions.</td>
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<tr>
<td>Couple (Income related)</td>
<td>£156.00 per week</td>
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<tr>
<td>Thereafter if work thought likely</td>
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<tr>
<td>Single - Payable for 1 year</td>
<td>£103.90 per week</td>
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<tr>
<td>Couple (Income related )</td>
<td>£145.35 per week</td>
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<tr>
<td><strong>Jobseekers Allowance (JSA)</strong></td>
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<tr>
<td>Contribution based JSA is £74.35 per week for up to six months, reduced pound for pound if company pension is more than £50 per week. Income based JSA payable if insufficient NIC. Homeowners may receive help with mortgage interest.</td>
<td>Unemployed or working less than 16 hours per week. Must be under state pension age and actively seeking a full time job. Full rate NIC (national insurance contributions) must have been paid for the contribution based JSA.</td>
<td>Yes</td>
<td>Telephone: 0800 055 6688 Textphone: 0800 023 4888 Welsh Language: Telephone: 0800 012 1888 Northern Ireland: Tel: 0800 353 530 or claim online at: Jobcentre Plus an agent will then tel. to arrange an interview. <strong><a href="http://www.gov.uk/jobseekers-allowance">www.gov.uk/jobseekers-allowance</a></strong> <strong>Northern Ireland:</strong> <a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a></td>
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<tr>
<td>For income based JSA, you have to be on a low income and have savings of less than £16,000 (£6,000 disregarded).</td>
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<tr>
<td><strong>Personal Independence Payment (PIP)</strong> - From 08 April 2013</td>
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</tr>
<tr>
<td><strong>Daily Living Component – Below State Pension Age</strong></td>
<td></td>
<td></td>
<td>No</td>
<td>PIP Claim Line: Telephone: 0800 917 2222 Textphone: 0800 917 7777 NGT Relay Service: Dial 18001 then 0800 917 2222 <strong>Northern Ireland:</strong> Telephone: 0800 012 1573 Textphone: 0800 587 0937 <strong><a href="http://www.gov.uk/pip">www.gov.uk/pip</a></strong> <strong>Northern Ireland:</strong> <a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a></td>
</tr>
<tr>
<td>Enhanced rate</td>
<td>£ 89.15 per week</td>
<td>You must have a long-term health condition or disability and have difficulties with activities related to ‘daily living’ and mobility. You must have had these difficulties for 3 months and expect them to last for at least 9 months. (not applicable if you are terminally ill - see below).</td>
<td></td>
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</tr>
<tr>
<td>Standard rate</td>
<td>£ 59.70 per week</td>
<td>You may get the mobility component of PIP if you are assessed as needing help with going out or moving around.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mobility Component – Below State Pension Age</strong></td>
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<td></td>
</tr>
<tr>
<td>Enhanced rate</td>
<td>£ 62.25 per week</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard rate</td>
<td>£ 23.60 per week</td>
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</tbody>
</table>

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**Note:**
- For Income related JSA, £85 pw for couples or those with insufficient contributions.
- Income based JSA payable if insufficient NIC. Homeowners may receive help with mortgage interest.
- Income related ESA is for couples or those with insufficient contributions.
- Contributory ESA dependent on national insurance contributions. Not generally means tested but if claimant is receiving a gross pension of more than £85 per week, benefit will be reduced by 50p for every £1 in excess of £85 pw.
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| **State Pension (Paid to people who reach State Retirement Age on or before 5 April 2016)** |                      | Basic Pension based on full rate national insurance contributions paid for 35 years (30 years before 06 April 2016). | Yes     | Telephone: 0800 731 7898  
Textphone: 0800 731 7339  
Welsh Language:  
Telephone: 0800 731 7936  
Textphone: 0800 731 7339  
Northern Ireland:  
Telephone: 0808 100 2658  
Textphone: 0808 100 2198 or claim online at: www.gov.uk/state-pension  
**Northern Ireland:**  
www.nidirect.gov.uk/state-pension |
| Basic Retirement Pension                                               | £134.25 per week     |                                                                               |         |                                                                              |
| Spouse/Female Civil Partner (Male Civil Partner after 6 April 2015). No longer available for Spouse/Civil Partner below State Pension Age or those who reach State Pension Age on or after 06 April 2016 | £ 80.45 per week     | Paid if you have reached state pension age before 6 April 2016 and qualify for less than 60% of the full pension based on your own contributions.  
Your spouse/civil partner must have reached state pension age.  
Not available if your spouse/civil partner reached state pension age on or after 6 April 2016. |         |                                                                              |
| **New State Pension (Paid to people who reached State Retirement Age on or after 6 April 2016)** | £175.20 per week     | The amount you get can be higher or lower depending on your National Insurance record. It will only be higher if you already have over a certain amount of Additional State Pension. It will be lower if you have been in a Pension Scheme that was contracted out of the Additional State Pension part of the State Scheme. It will never be lower than the pension you would have received under the old scheme. | Yes     | Telephone: 0800 731 7898  
Textphone: 0800 731 7339  
Welsh Language:  
Telephone: 0800 731 7936  
Textphone: 0800 731 7339  
Northern Ireland:  
Telephone: 0808 100 2658  
Textphone: 0808 100 2198 or claim online at: www.gov.uk/state-pension  
**Northern Ireland:**  
www.nidirect.gov.uk/state-pension |
| **State Pension Statement (Form BR19)**                                |                      | Below State Pension Age                                                        | N/A     |                                                                              |
| **Winter Fuel Payment**                                                |                      |                                                                               |         |                                                                              |
| Winter fuel payments will no longer be payable to individuals who live in: **Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain** because the average winter temperature is higher than the warmest region of the UK. | £200 lump sum       | The Winter Fuel Pension payment date is increasing in line with the increases to the State Retirement Age. For Winter 2020 you must have been born on or before 5 October 1954 and reach SPA before 6 September 2020 to be eligible. | No      | Winter Fuel Claim Line:  
Telephone: 0800 731 0160  
Textphone: 0800 731 0464  
Outside of the UK: +44 191 218 7777 or claim online at: www.gov.uk/winter-fuel-payment  
**Northern Ireland:**  
www.nidirect.gov.uk/winter-fuel-payment |
| Winter fuel payments will no longer be payable to individuals who live in: **Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain** because the average winter temperature is higher than the warmest region of the UK. | £300 lump sum       | Age 80+                                                                        | No      |                                                                              |

*Note: People who are terminally ill can claim Attendance Allowance (Higher Rate), or Personal Independence Payment (Enhanced Rate, Daily Living Component) without the three or six month waiting period. They will be considered to be terminally ill if they have a progressive illness that is likely to limit their life expectancy to six months or less. Mobility Components will depend on individual needs.*
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<td><strong>Pension Credit</strong></td>
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<td></td>
<td><strong>Pension Credit claim line</strong></td>
</tr>
</tbody>
</table>
| Standard minimum guarantee (couple)    | Minimum guarantee of £265.20** per week (you and your partner must have both reached Pension Credit qualifying age) | You must have reached State Pension age to qualify for Pension Credit. If you are in a couple you can start getting Pension Credit if either:  • you and your partner have both reached State Pension age  • one of you is getting Housing Benefit for people over State Pension ageIncome will be assumed to be £1 per week for every £500 of savings or capital over £10,000. | No      | Telephone: 0800 991 234  
Textphone: 0800 169 0133  
www.gov.uk/pension-credit                                                                                   |
| Standard minimum guarantee (single)    | Will top up income to minimum guarantee of £173.75** per week |                                                                                |         | **Northern Ireland:**  
Telephone: 0808 100 6165  
Textphone: 0808 100 2198                                                                                   |
| **Social Fund**                        |                                                     |                                                                                |         | Pension Credit Calculator  
www.gov.uk/pension-credit-calculator                                                                 |
| **Funeral payment**                    |                                                     |                                                                                |         | **These figures may be higher if you have an illness or disability or if you are a carer**       |
| **Funeral Support Payment - Scotland** |                                                     |                                                                                |         | **Save**  
You might not get a Funeral Expenses Payment if another close relative of the deceased (such as a sibling or parent) is in work.  
You might get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits and need help to pay for a funeral you’re arranging. You must be one of the following: the partner of the deceased when they died, a close relative or close friend of the deceased, the parent of a baby stillborn after 24 weeks of pregnancy, the parent or person responsible for a deceased child who was under 16 (or under 20 and in education or training).  
The deceased or their spouse/civil partner were claiming or receiving a means tested benefit such as Pension Credit, Income Support, Income based Jobseekers Allowance, Income-related Employment & Support Allowance, Housing Benefit, Council Tax Benefit, Universal Credit or Working Tax Credit. | No      | Bereavement Service helpline  
Telephone: 0800 731 0469  
Textphone: 0800 731 0464  
Welsh language:  
Telephone: 0800 731 0453  
Textphone: 0800 731 0456                                                                                   |
| **Universal Credit - Single**          |                                                     |                                                                                |         | **Save**  
Universal Credit is a benefit that is replacing 6 existing benefits with a single monthly payment. Universal Credit will eventually replace: Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, Housing Benefit. Dependent on income and capital. Capital must not exceed £16,000. £6,000 disregarded. | No      | Claim online at:  
www.gov.uk/apply-universal-credit  
If you need help claiming Universal Credit online call the Universal Credit helpline:  
Telephone: 0800 328 5644  
Textphone: 0800 328 1344  
Welsh Language: 0800 012 1744  
Textphone: 0800 328 1344  
www.gov.uk/gwneud-cais-am-greidyd-cynhwysol  
**Northern Ireland:** 0800 353 530  
www.nidirect.gov.uk/                                                                                   |
| Standard Allowance for single person age 25+ | £323.22 per month                                    |                                                                                |         | **Save**  
Northern Ireland:  
Telephone: 0800 353 2463  
www.gov.uk/funeral-payments  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/                                                                                   |
| Standard Allowance for single person below age 25 | £256.05 per month                                    |                                                                                |         | **Pension Credit calculator**  
Problem line: 0800 606 200  
Textphone: 0800 169 0133  
www.gov.uk/pension-credit-calculator                                                                 |
| **Universal Credit - Couple**          |                                                     |                                                                                |         | **Save**  
Northern Ireland:  
Telephone: 0800 353 2463  
www.gov.uk/funeral-payments  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/  
Northern Ireland:  
www.nidirect.gov.uk/fernandiseitwjuicmennciurad/                                                                                   |
| Standard Allowance for joint claimants both 25+ | £507.37 per month                                    |                                                                                |         | **Save**  
Universal Credit will eventually replace: Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, Housing Benefit. Dependent on income and capital. Capital must not exceed £16,000. £6,000 disregarded. | No      | Claim online at:  
www.gov.uk/apply-universal-credit  
If you need help claiming Universal Credit online call the Universal Credit helpline:  
Telephone: 0800 328 5644  
Textphone: 0800 328 1344  
Welsh Language: 0800 012 1744  
Textphone: 0800 328 1344  
www.gov.uk/gwneud-cais-am-greidyd-cynhwysol  
**Northern Ireland:** 0800 353 530  
www.nidirect.gov.uk/                                                                                   |
| Standard Allowance for joint claimants both below age 25 | £401.92 per month                                    |                                                                                |         | **Pension Credit calculator**  
Problem line: 0800 606 200  
Textphone: 0800 169 0133  
www.gov.uk/pension-credit-calculator                                                                                   |