

STATE BENEFITS SUMMARY MATRIX (2020/2021)

Non means tested benefits

Benefit	2020/2021 amount	Qualification	Taxable	How to claim
Attendance Allowance (AA)* - Paid over State Pension Age			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 Or form AA1 to claim by post. Northern Ireland: www.nidirect.gov.uk
Higher Rate	£ 89.15 per week Day and night care required	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).		
Lower Rate	£ 59.70 per week Day or night care required			
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
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.		Welsh Language: Telephone: 0800 731 0453 Textphone: 0800 731 0456 Northern Ireland: Telephone: 0800 085 2463 www.gov.uk/bereavement-allowance Northern Ireland: www.nidirect.gov.uk
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	Complete form BSP1 – on the back of the death certificate, or 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 Northern Ireland: www.nidirect.gov.uk/
Bereavement Support Payment (paid for deaths on or after 6 April 2017)			No	Complete form BSP1 – on the back of the death certificate, or 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 Northern Ireland: www.nidirect.gov.uk/
Paid at any age up to State Retirement Age	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.		
Carers Allowance (not paid to people who are in receipt of a State Retirement Pension)	£67.25 per week Scotland only Scotland have introduced an increased Carers Allowance in line with Jobseeker's Allowance (£74.35 - 25+) which took effect from the summer of 2018. Paid as a supplement (£7.10) in six monthly lump sum payments.	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. 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

Benefit	2020/2021 amount	Qualification	Taxable	How to claim
Disability Living Allowance (DLA)* - From 08 April 2013, replaced by Personal Independence Payment (PIP)			No	Disability Service Centre: Telephone: 0800 731 0122 Textphone: 0800 731 0317 Northern Ireland: Telephone: 0800 587 0912 Textphone: 0800 012 1574 www.gov.uk/disability-benefits Northern Ireland: www.nidirect.gov.uk
Care Component				
Higher rate	£ 89.15per week	Age below 65. Day and night care required		
Middle rate	£ 59.70 per week	Age below 65. Day or night care required		
Lower rate	£ 23.60 per week	Age below 65. Needing some care		
Mobility Component				
Higher rate	£ 62.25 per week	High mobility needs		
Lower rate	£ 23.60 per week	Some mobility needs		
Employment and Support Allowance (ESA)			Contrib. based ESA is a taxable benefit. Income related ESA is non taxable	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 www.gov.uk/employment-support-allowance Northern Ireland: www.nidirect.gov.uk
Single for 13 weeks	£ 74.35 per week	Under State Pension age and unable to work because of illness or disability. 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 Income related ESA is for couples or those with insufficient contributions.		
Couple (Income related ESA only)	£116.80 per week			
Thereafter if work thought unlikely - Single	£113.55 per week			
Couple (Income related)	£156.00 per week			
Thereafter if work thought likely	£103.90 per week			
Single - Payable for 1 year	£145.35 per week			
Couple (Income related)				
Jobseekers Allowance (JSA)	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.	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. For income based JSA, you have to be on a low income and have savings of less than £16,000 (£6,000 disregarded).	Yes	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. www.gov.uk/jobseekers-allowance Northern Ireland: www.nidirect.gov.uk
Personal Independence Payment (PIP)* - From 08 April 2013			No	PIP Claim Line: Telephone: 0800 917 2222 Textphone: 0800 917 7777 NGT Relay Service: Dial 18001 then 0800 917 2222 Northern Ireland: Telephone: 0800 012 1573 Textphone: 0800 587 0937 www.gov.uk/PIP Northern Ireland: www.nidirect.gov.uk
Daily Living Component – Below State Pension Age				
Enhanced rate	£ 89.15 per week	You must have a long-term health condition or disability and have difficulties with activities related to 'daily living' and or 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).		
Standard rate	£ 59.70 per week			
Mobility Component – Below State Pension Age				
Enhanced rate	£ 62.25 per week	You may get the mobility component of PIP if you are assessed as needing help with going out or moving around.		
Standard rate	£ 23.60 per week			

Benefit	2020/2021 amount	Qualification	Taxable	How to claim
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 For NGT Text Relay – Insert 18001 before the above numbers.
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	Telephone: 0800 731 0175 Textphone: 0800 731 0176 NGT Text Relay: 018001 0800 731 0175 Outside of the UK: Telephone +44 (0)191 218 3600 Textphone +44 (0)191 218 2051 Welsh Language Telephone: 0800 731 0453 Textphone: 0800 731 0456 or online at: www.gov.uk/state-pension-statement
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
	£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.**

Means tested benefits				
Benefit	2020/2021 amount	Qualification	Taxable	How to claim
Pension Credit		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: <ul style="list-style-type: none"> • you and your partner have both reached State Pension age • one of you is getting Housing Benefit for people over State Pension age Income will be assumed to be £1 per week for every £500 of savings or capital over £10,000.	No	Pension Credit claim line Telephone: 0800 991 234 Textphone: 0800 169 0133 www.gov.uk/pension-credit Northern Ireland: Telephone: 0808 100 6165 Textphone: 0808 100 2198 Northern Ireland: www.nidirect.gov.uk/ Pension Credit Calculator www.gov.uk/pension-credit-calculator
Standard minimum guarantee (couple)	Minimum guarantee of £265.20** per week (you and your partner must have both reached Pension Credit qualifying age)			
Standard minimum guarantee (single)	Will top up income to minimum guarantee of £173.75** per week			
** These figures may be higher if you have an illness or disability or if you are a carer				
Savings credit (couple)	Maximum of £15.62 per week	You both must be above SPA		
Savings credit (single)	Maximum of £13.97 per week	Above State Pension Age		
Social Fund Funeral payment Funeral Support Payment - Scotland	You may 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). You might not get a Funeral Expenses Payment if another close relative of the deceased (such as a sibling or parent) is in work.	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 Northern Ireland: Telephone: 0800 353 2463 www.gov.uk/funeral-payments Northern Ireland: www.nidirect.gov.uk Scotland: Call Social Security Scotland on: 0800 182 222 www.mygov.scot/funeral-support-payment/
Universal Credit - Single		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-gredyd-cynhwysol Northern Ireland: 0800 353 530 www.nidirect.gov.uk/
Standard Allowance for single person age 25+	£323.22 per month			
Standard Allowance for single person below age 25	£256.05 per month			
Universal Credit - Couple				
Standard Allowance for joint claimants both 25+	£507.37 per month			
Standard Allowance for joint claimants both below age 25	£401.92 per month	No		