

# Benefits



The Benefits system and all the different rules and regulations that apply can be a minefield. It is therefore useful to breakdown this information into some of the different types of benefits that may be available to you depending on your situation. It may seem daunting at first but we can talk you through the relevant information and support you to understand what options are available to you.

In this factsheet we have summarised which benefits you may be entitled to depending on your current situation. If you have any questions please contact us on [welfare@railwaybenefitfund.org.uk](mailto:welfare@railwaybenefitfund.org.uk) or call us on 0345 241 2885.

To check if you are entitled to claim benefits on-line check [here](#)

## If you are in work and on a low income

**Working Tax Credit** - if you are 16 or over (in some circumstances you must be 25) employed or self-employed and work a certain number of hours a week and are on a low income. If you're new to tax credits you'll need to [order a claim form](#).

**Self-employment and benefits** - If you or your partner are working, or thinking of starting work, as a self-employed person you might qualify for benefits to top up your income. The benefits you are entitled to will depend on your circumstances (your age, the number of hours you work and how much you earn).

If you are working less than 16 hours a week you may be able to claim **Jobseeker's Allowance**. You can claim JSA online. [Check you're eligible](#) before you apply.

**Universal Credit** will eventually replace Working Tax Credit and Jobseeker's Allowance but is only available to jobseekers in certain areas at this time. You can apply for Universal Credit online.

You may also be eligible for **help with housing costs**

## Looking for work

**Jobseeker's Allowance** - if you are 18 or over and under **State Pension age** and not in full-time employment (or work less than 16 hours a week) and are capable of working and are looking for a job (some 16 and 17 year olds can get Job Seekers Allowance).

**Universal Credit** - If you are 18 or over and under **Pension Credit age** and are on a low income or out of work you may be able to claim Universal Credit instead of certain benefits depending where you live. (some 16 year olds in some limited circumstances can claim).

- You may also be eligible for **help with housing costs**

## Ill, injured or have a disability

**Attendance Allowance**- If you are aged 65 or over and are affected by physical or mental illness or disability and you need help with your personal care. Use [form AA1A](#) to apply for Attendance Allowance by post.

**Disability Living Allowance ( children up to age 16)**- If your child is aged under 16 and has extra care needs or mobility needs (difficulty getting around) as a result of a disability. Telephone 03457123456.

**Personal Independence Payment (replaced Disability Living Allowance for 16-64 year olds)**- If you are 16-64 and have extra care and or mobility needs as a result of a disability. Telephone: 0800 917 2222.



**Industrial Injuries Disablement Benefits-** If you are disabled as a result of an accident at work or a disease caused by your job (but not if this is self-employment). Telephone number 0345 758 5433.

**Employment and Support Allowance-** If you are aged 16 or over and under State Pension age and are unable to work because of illness or disability, and are not getting statutory sick pay. There are 2 types of ESA New claims telephone number 0800 055 6688

**1) Contributory-** If you have paid or been credited with enough National Insurance Contributions and it lasts for one year if you are in the work related activity group. There is no time limit on how long you can claim it if you are placed in the support group. Any capital held does not affect this benefit and your partner's circumstances will not affect your entitlement.

**2) Income based-** If you have under £16,000.00 in capital and if you have a partner who works, they must not work more than 24 hours per week or more. You may get help with housing costs.

#### **If you are a Carer**

**Carer's Allowance** - if you care for someone for at least 35 hours a week and the person you care for is getting a benefit because of their disability. You can apply online or you can [apply by post](#).

**Income Support** - if you, and your partner if you have one, are on a low income or not in full-time employment and fall into a category of people who do not have to look for work. You must usually be 18 or over but under **Pension Credit age** (some 16 and 17 year olds can get Income Support). You may also be eligible for **help with housing costs**. New claims telephone number 0800 055 6688

**Universal Credit** will eventually replace **Income Support** but can only be claimed by certain jobseekers at this time. You may also be eligible for **help with housing costs**

#### **Bereaved**

**Funeral Payment** - if you are (or your partner was) receiving certain benefits and you are responsible for funeral costs. Telephone number Telephone number 0345 606 0265.

**Bereavement Payment** - You may be able to get a £2,000 Bereavement Payment if your spouse or civil partner died before 6 April 2017. This is a one-off, tax-free, lump-sum payment. You may be able to get Bereavement Payment if, when your husband, wife or civil partner died, you were either:

- under State Pension age
- over State Pension age and your husband, wife or civil partner wasn't entitled to a State Pension based on their own national insurance contribution

Additionally, your husband, wife or civil partner must have either:

- paid enough National Insurance contribution
- died because of an industrial accident or disease
- died because of an industrial accident or disease



### **Bereavement Support Payment**

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks
- died because of an accident at work or a disease caused by work

When they died you must have been:

- under State Pension age
- living in the UK or a [country that pays bereavement benefits](#)

You can't claim Bereavement Support Payment if you're in prison.

You'll get a larger first payment followed by up to 18 monthly payments. The amount depends on your circumstances.

<b>Circumstance</b>	<b>First payment</b>	<b>Monthly payment</b>
You have children under 20 in full-time education	£3,500	£350
You don't have children under 20 in full-time education	£2,500	£100

- You can apply using a form or by phone.
- Download a [Bereavement Support Payment pack \(form BSP1\)](#) or telephone the Bereavement Service helpline 0345 606 0265
- Or post completed form to

Bereavement Support Payment  
Mail Handling Site A  
Wolverhampton  
WV98 2BS

**If your husband, wife or civil partner died before 6 April 2017**

You may be able to get one or more of the following:

[Bereavement Payment](#) (a one-off payment)

[Bereavement Allowance](#) (monthly payments)

[Widowed Parent's Allowance](#) (if you're bringing up children

- Welsh language: 0345 606 0295
- Monday to Friday, 8am to 6pm  
[Find out about call charges](#)
- There's a [different process in Northern Ireland](#).



### **Contributory Benefits**

- contributory Jobseeker's Allowance
- contributory Employment Support Allowance
- Bereavement benefits
- Maternity Allowance

### **Statutory Benefits**

- Statutory Sick Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Adoption Pay

### **To claim Universal Credit you must:**

- be 18 or over (in most cases)
- be under **Pension Credit age**
- be in Great Britain
- not be in education
- have accepted a claimant commitment

If you have a partner you will make a joint claim as a couple. If one of you does not meet any of the above conditions, that person will be ignored for the purposes of calculating the Universal Credit maximum amount - although their savings/capital, income and earnings will still be taken into account.

### **The minimum age for claiming Universal Credit is 16 years old if the 16/17 year old:**

- has limited capability for work;
- is awaiting an assessment to determine whether they have limited capability for work and has a statement from a medical professional stating they are not fit for work;
- has regular and substantial caring responsibilities for a severely disabled person;
- is responsible for a child;
- is a member of a couple and their partner is entitled to UC and is responsible for a child or a qualifying young person;
- is pregnant, and it is 11 weeks or less before her expected week of child birth, or was pregnant and it is 15 weeks or less since the date of the birth; or
- is without parental support.



If one member of a couple is over **Pension Credit age**, and the other one is under, both of you will still have to claim Universal Credit unless you are already receiving **Pension Credit**. If for some reason there is a break in your Pension Credit claim you may have to claim Universal Credit instead of returning to Pension Credit. As Universal Credit replaces **Housing Benefit** and **Child Tax Credit** but is only for working-age people there will be some changes to Pension Credit so that it includes support for rent and an additional amount for pensioners with dependent children.

If you would like assistance to work out how much Universal Credit you may get and whether you may be entitled to any additional elements of Universal Credit (for example, if you are a carer or have a young child), how to claim Universal Credit or if you have any questions then please contact us.