Benefits in England – Information Sheet

This information sheet gives an overview of the main benefits available in England, who may be eligible, and how to claim. It is for general guidance only; individual circumstances and benefit rules can change.

1. Universal Credit (UC)

What it is: Universal Credit is the main benefit for people on a low income or out of work. It replaces several older benefits.

It can help with:

- Living costs
- Housing costs (rent)
- Children
- Disability or health conditions
- Caring responsibilities

Who may be eligible:

- Aged 18 or over (some exceptions for 16–17 year olds)
- On a low income or out of work
- Savings below £16,000
- Living in England

How to claim:

- Usually claimed **online** via GOV.UK
- You will need an email address, bank account, and ID
- An interview (online or at Jobcentre Plus) is usually required

2. Housing Benefit

What it is: Help with rent costs (mostly for people who cannot claim Universal Credit).

Who may be eligible:

- Pensioners
- People in supported or temporary accommodation
- People already receiving Housing Benefit

How to claim:

- Through your **local council**

3. Council Tax Reduction (CTR)

What it is: A reduction in your Council Tax bill if you are on a low income.

Who may be eligible:

- People on a low income
- People receiving benefits such as Universal Credit

How to claim:

- Apply through your **local council**

4. Personal Independence Payment (PIP)

What it is: Extra money for people with long-term physical or mental health conditions or disabilities.

Who may be eligible:

- Aged 16 to State Pension age
- Health condition or disability lasting 12 months or more
- Difficulty with daily living and/or mobility

How to claim:

- Start a claim by **phone or post**
- Assessment usually required

5. Employment and Support Allowance (ESA)

What it is: Support for people who cannot work because of illness or disability.

Who may be eligible:

- Limited capability for work
- Have paid enough National Insurance contributions (for New Style ESA)

How to claim:

- Online or by phone via GOV.UK

6. Jobseeker's Allowance (JSA – New Style)

What it is: Financial support while looking for work.

Who may be eligible:

- Unemployed or working less than 16 hours per week
- Have paid enough National Insurance contributions

How to claim:

- Apply online via GOV.UK

7. State Pension

What it is: A regular payment once you reach State Pension age.

Who may be eligible:

- Reached State Pension age
- Paid or been credited with enough National Insurance contributions

How to claim:

- Online, by phone, or by post

8. Child Benefit

What it is: Money to help with the cost of raising children.

Who may be eligible:

- Responsible for a child under 16 (or under 20 in approved education)

How to claim:

- Complete a Child Benefit claim form

9. Carer's Allowance

What it is: Support for people who care for someone with a disability.

Who may be eligible:

- Care for someone at least 35 hours a week
- The person cared for receives a qualifying disability benefit

How to claim:

- Apply online via GOV.UK

Where to Get Help

Key Contact Details

GOV.UK (Benefits and Services)
Website: https://www.gov.uk
Information and online claims for most benefits.

Citizens Advice
Website: https://www.citizensadvice.org.uk
Phone: 0800 144 8848 (England)
Free, confidential advice on benefits, debt, housing, and appeals.

Jobcentre Plus
Phone: 0800 055 6688
Support with Universal Credit, JSA, ESA, and finding work.

Local Council
Contact details vary by area. Find yours at: https://www.gov.uk/find-local-council
Help with Housing Benefit, Council Tax Reduction, and local support schemes.

Step-by-Step Benefit Claiming Checklist

Use this checklist to help you prepare and make a benefits claim.

Step 1: Check Which Benefits You Can Claim

- Use a benefits calculator (e.g. on GOV.UK or Citizens Advice)
- Check eligibility rules for each benefit

Step 2: Gather Your Information

You may need:

- National Insurance number
- Proof of identity (passport, driving licence, birth certificate)
- Bank or building society details
- Details of income, savings, and rent
- Medical evidence (if claiming disability-related benefits)

Step 3: Make Your Claim

- Apply online, by phone, or by post (depending on the benefit)
- Create an online account if required (e.g. Universal Credit)
- Complete all sections carefully and honestly

Step 4: Attend Interviews or Assessments

- Jobcentre interview (for work-related benefits)
- Health or disability assessment (for PIP or ESA)
- Provide extra evidence if requested

Step 5: Wait for a Decision

- Claims can take several weeks
- Check your online account, email, or post for updates

Step 6: Receive Payment

- Payments are usually made into your bank account
- Check the amount and payment date

Step 7: Report Changes

You must report changes such as:

- Starting or leaving a job
- Changes to income or savings
- Moving home
- Changes to health or family circumstances

Step 8: Challenge a Decision (If Needed)

- Ask for a **Mandatory Reconsideration** if you disagree
- Appeal if the decision is not changed
- Get help from Citizens Advice or a welfare adviser