

Benefits

Benefits are payments by the Government to help people who can't work because they are old, ill, injured, or are looking after someone else. There are a number of different types of benefits, and what is paid usually depends on:

- why the person can't work
- how old they are
- what savings they have or other money they get
- what their partner earns or has saved
- what National Insurance Contributions (NICs) have been paid (see Fact Sheet FA1 - Earning Money for more information).

Types of benefits and financial support include the following:

State Pension

The State Pension is given when people reach pension age and retire. At the moment, this age is 65 for men and 60 for women, but this will change soon so people stay working longer. In 2011, the maximum State Pension for one person is £102.15 per week. The actual figure each person will receive varies depending on their circumstances. People can also take out a private pension through their company or a financial institution, where they put a part of their earnings each month towards retirement.

Jobseeker's Allowance

This is for people between the ages of 18 and retirement age who work less than 16 hours per week. They must be able to work and looking for work, and not a student. It is usually around £53.45 per week (for those 18 - 24) or £67.50 (for those 25 and over).

Employment Support Allowance

This is for people between 16 and retirement age who are not able to work, or who are working less than 16 hours a week. This could be because they are a single parent, a refugee, caring for someone full-time, ill or disabled.

Disability Living Allowance

This is for people who have difficulty moving and getting around or taking care of themselves because of physical or mental illness.

Carer's Allowance

This is for people who are over 16 who look after someone who is ill or disabled for more than 35 hours every week (and therefore can't get a full-time job).

Child Benefit and Guardian's Allowance

This is for people who look after a child or children under 16 (or up to 19 and in full-time education). The weekly rate in September 2010 was around £20 for the oldest child and £13.40 for each other child. Guardian's Allowance is a tax-free benefit, which people can claim if they look after a child who is not their own. These figures will remain the same (frozen) for three years from April 2011.