



## Means-tested benefits

### What are they?

Means-tested benefits are sometimes known as “top-up benefits” because they can top up your income if it’s below a certain level.

The four main means-tested benefits are:

- **Income-based Jobseeker’s Allowance:** paid to people who are unemployed and are on a low income.
- **Income-related Employment and Support Allowance:** paid to people whose ability to work is limited by illness or disability and are on a low income.
- **Income Support:** paid to people who are on a low income and under state pension age.
- **Pension Credit:** paid as a guaranteed credit if you’re over the qualifying age and you’re on a low income, plus a savings credit for people over 65 rewarding them for saving.

You will only be able to claim one of these benefits.

Each one has different eligibility rules. If you qualify for more than one, the Benefit Enquiry line on 0800 88 22 00 (textphone 0800 24 33 55) can help you work out which will give you the most money.

You may also be able to claim these means-tested benefits:

- **Housing Benefit:** this can help you to pay your rent if you’re on a low income.
- **Council Tax Benefit:** this can help you to pay your Council Tax if you’re on a low income.

If you get a means-tested benefit, you can often get other help such as free school meals, health benefits and social fund payments. You may also be eligible for tax credits.

### How much can I get?

The amount of benefit you can get depends on your circumstances, including your income and savings. Some benefits include extra amounts paid if you’re disabled or a carer.

### How to claim

You can claim Income Support, income-based Jobseeker’s Allowance and income-related Employment and Support Allowance by contacting Jobcentre Plus on 0800 055 6688 (textphone 0800 023 4888) or by downloading a form online on Directgov ([www.direct.gov.uk](http://www.direct.gov.uk)).

You can claim Pension Credit by contacting the Pensions, Disability and Carers Service on 0800 99 1234 (textphone 0800 169 0133) or by downloading a form on Directgov ([www.direct.gov.uk](http://www.direct.gov.uk)).

Your claim for one of these benefits will also be a claim for Housing Benefit and Council Tax Benefit.

If you want to find local carers’ services or have questions about your financial situation, benefits, working, or require practical advice, call our free, confidential helpline on 0808 802 02 02 or visit [www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect).

Carers Direct is a free national service. We offer information, advice and support for people who care for someone else.

Our comprehensive website has over 1,000 articles, 12 videos and a host of web tools to help you make decisions about your caring role. If you prefer to talk to someone about what options are available to you, our helpline advisors are on hand seven days a week, and in confidence, to do just that.

**Call free on 0808 802 02 02\***  
or go to [www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect)

**Carers Direct**

\*All calls from UK landlines and mobile phones are free. Lines are open 8am to 9pm, Monday to Friday, and 11am to 4pm on weekends and bank holidays. Textphone users should call 18001 0808 802 02 02. To use our call back service, in English and other languages, please go to [www.carersdirectenquiry.nhs.uk/callback/carers.aspx](http://www.carersdirectenquiry.nhs.uk/callback/carers.aspx)