A basic guide to your benefits

2025 – 2026

Sefton Council

Please note that benefit rates change every year.
These are the rates for 2025 – 2026.

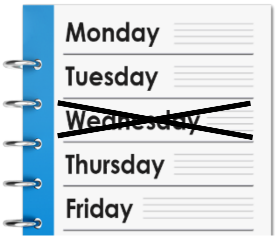
A Basic Guide to Your Benefits.

Sefton Council's Welfare Rights Team gives free and confidential advice to all Sefton Residents.

Welfare Rights Advice Line.

Phone – 0151 934 3660

Email - welfarerights.advice@sefton.gov.uk



The Public Advice Line is open
Monday, Tuesday, Thursday and Friday -
not Wednesday.

From 10.00am to 12.30pm.

The team can assist with all parts of the welfare benefit system including

- Making sure people get the right benefits.
- Support applying for benefits.
- Support appealing decisions.
- Support at tribunals.

This basic guide to your benefits does not have all the detailed information.

If you can get these benefits depends on your personal circumstances. If you think you are eligible or want more advice or information, please contact us.

Benefit rates change each year.

Made by the Sefton Welfare Rights Team.

Sefton Council Communities Department.

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Different benefits have different rules. **Please get in touch for advice if you need more information.**

Means Tested Benefits.

These look at how much money you have and your circumstances before deciding if you are eligible. There are set amounts that can be paid if you qualify.

Universal Credit.

Universal Credit (UC) has replaced all working age benefits. This now includes couples where only one person is working age.

It has replaced:

- Housing benefit.
- Income Support.
- Income related Employment Support Allowance (ESA).
- Income based Job Seekers Allowance (JSA).
- Working Tax Credit.
- Child Tax Credit.

You cannot now make a new claim for these benefits.

A new claim will now need to be for Universal Credit.

If you are already receiving any of the above benefits and claim Universal Credit, these benefits will stop, and Universal Credit will be paid instead.

You may get less or more money on Universal Credit so if you are unsure get advice.

Universal Credit - Helps to pay for daily living costs and rent. It is for people out of work, unable to work or have low earnings. You or your partner must be under pension age. You cannot have savings of more than £16,000. The amount you get is worked out by looking at your personal situation. Universal Credit is paid monthly.

Single Person Standard Allowance.

Under 25.	£316.98 a month.
25 or over.	£400.14 a month.

Couple Standard Allowance.

Both under 25.	£497.55 a month for you both.
Both over 25.	£628.10 a month for you both.

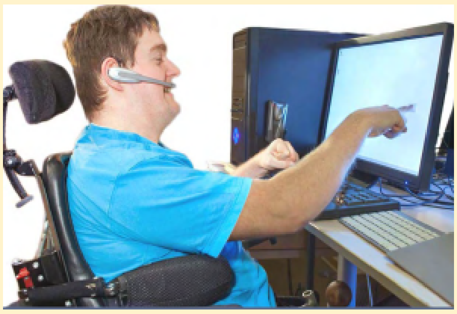
If your family has children, you may receive a child element, but this is usually limited first 2 children if born after 6th April 2017.

Child element.	£292.81 a month.
1st Child born before 6th April 2017.	£339.00 a month.

If your child has a disability, you may also receive.

Low.	£158.76 a month.
High.	£495.87 a month.

If the Department of Work and Pensions agree that your Health or Disability means you cannot do activities to help you find work in the future. You may also receive:



Limited capability to work claims before 3/4/2017 only.	£158.76 a month.
Limited capability work related activity.	£423.27 a month.

If you are a carer of a severely disabled person, you may also receive.

Carers Element.	£201.68 a month.

Child Care Costs if you are working.

You may also be able to receive help towards childcare cost in certain circumstances.

One Child.	Up to £1,031.88.
Two or more children.	Up to £1,768.94.

Work Allowance Elements.

If you are working you may receive either of the following additional elements.
This depends on your personal circumstances, please contact us.

Low.	£411.00.
High.	£684.00.

How much Universal Credit you get depends on your income and savings.

Your Universal Credit payment will decrease gradually as you earn more - for every £1 you earn you will get 55p less in Universal Credit.

There is a maximum amount you can receive in benefits. This is called the **benefit cap.** Unless you are exempt.

Single person.	£1,413.92 a month.
Couples and families.	£2,110.25 a month.

Housing Cost Element - Universal Credit may help with payments towards your Rent.

Bedroom Tax - social landlords only.

If you have more rooms than your household needs your housing payment will be reduced.

- 14% reduction if you have 1 spare bedroom.
- 25% reduction if you have 2 or more spare bedrooms.

Local Housing Allowance - If you rent privately Councils are told the maximum amount of rent they can pay based on your circumstances.

Please see www.sefton@gov.uk/benefits

or contact the Welfare Rights Team for more information.

Housing cost contributions.

Housing cost contributions are deductions made from the housing element of Universal Credit. This is for anyone over 21 who lives with you and are expected to contribute to your rent.

The deduction is £93.02 for each person.

The deduction would **not** be taken if:

- If the person is under 21.
- You are registered as blind.
- The person living with you has responsibility for a child under 5.
- You or the person is getting the care component of Disability Living Allowance (DLA) at middle or higher rate.
- You or the person is getting the daily living component of Personal Independence Payment (PIP).
- You or the person is getting Attendance Allowance.
- The person is receiving Carers Allowance.
- Other situations, please see website or contact the welfare rights team.

Support Mortgage Interest – If you are a homeowner, you may be able to get help with interest payments for your mortgage or home related loans.

This is a loan which you must pay back.

You must get certain qualifying benefits to get this loan. For more information, please contact the welfare rights team.

Pension Credit.
Can gives extra help to you if you are over the pension age and on a low income.

You can get Pension Credit even if you have other income, savings or own your own home. If you get Pension Credit it may give access to other help.

Standard allowance.

Single over pension age tops your income up to.	£227.10 a week.
Couple both over pension age tops your income up to.	£346.60 a week.

Additional payments.

Severe Disability.	£82.90 a week.
Carers.	£46.40 a week.
First Child if born before 6th April 2017.	£78.10 a week.
Child Standard Rate.	£67.42 a week.
Child with disabilities low rate.	£36.54 a week.
Child with disabilities high rate.	£114.12 a week.

Pension Credit Savings Credit - if you reached pension age before 6 April 2016 and you saved some money for retirement, such as a personal pension. You could get pension credit savings credits.

Maximum Saving Credit single.	£17.30 a week.
Maximum Saving Credit couple.	£19.36 a week.

Housing Benefits.

Are being replaced by Universal Credit unless you are over pension age or live in supported or temporary accommodation.

There are lots of circumstances that affect if you can get Housing Benefit.

Housing Benefit if Under Pension Age.

Single Person.

Under 25.	£72.90 a week.
Over 25 to Pension Age.	£92.05 a week.
Entitled to Main phase Employment Support Allowance.	£92.05 a week.

Lone Parent.

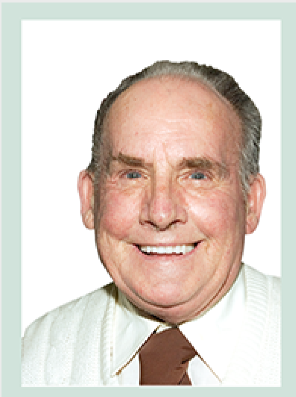
Under 18.	£72.90 a week.
18 to Pension Age.	£92.05 a week.
Entitled main phase ESA.	£92.05 a week.

Couples.

Both under 18.	£110.15 week.
One or Both 18 to Pension Age.	£144.65 a week
Claimant entitled main phase Employment Support Allowance.	£144.65 a week
Dependent Children.	£84.66 a week (2 child rule)

Housing Benefits if Over Pension Age.

There are lots or circumstances that affect if you can get housing benefit and how much.



Single reached state pension age before 1st April 2021.	£244.40 a week
Single – reached state pension age on or after 1st April 2021.	£227.10 a week
Couple – both reached state pension age before 1st April 2021.	£366.00 a week
Couple – one or both state pension age after 1st April 2021.	£346.60 a week

Housing Benefits

You may get help with some or part of your rent. There is set amounts used to assess entitlement and what you get will depend on whether you rent privately or from social housing, and your personal financial situation.

Premiums are additional payments added to the standard payment depending on your circumstances. These amounts are used to find out how much you may receive.

The next page shows the housing benefit premiums you may get depending on your personal circumstances.

Housing Benefits - Premiums are additional amounts added to the standard allowance, depending on your situation. These amounts are then used to find out how much you may receive based on your income and or Capital.

Family Premium Family. (only before 1st May 2016)	£19.4 8 a week.
Disability Premium Single. Disability Premium Couple. Enhanced Disability Single. Enhanced Disability Couple. Enhanced Disability Child.	£43.20 a week. £61.65 a week. £21.20 a week. £30.25 a week. £32.75 a week.
Severe Disability Premium. Severe Disability Premium if both qualify.	£82.90 a week. £165.80 a week.
Disabled Child Premium.	£81.37 a week.
Enhanced Disability Premium - child.	£32.75 a week.
Carer.	£46.40 a week.
ESA Components Limited Capability for Work. Limited Capability for Work Related Activity.	£36.55 a week. £48.50 a week.

Non-Means Tested Benefits.

These can be paid because you qualify for them, and most non - means tested benefits ignore income and savings. Please get in touch with the Welfare Right team to find out more.

Child benefit.

Only or eldest child.	£26.05 a week.
Each other child.	£17.25 a week.

Guardians allowance - when children do not have parents.

Guardians allowance.	£22.10 a week.

Statutory Maternity Pay.

There may be other maternity related benefits available, please call us.

Standard rate. (or 90% of wage)	£187.18 a week.

Statutory Sick Pay.

Sick Pay.	£118.75 a week.

Old State Pension.

before 6th April 2016.	£176.45 a week.

New State Pension.

after 6th April 2016.	£230.25 a week.

The exact amount of pension depends on National Insurance (NI) contribution a person has made.

Bereavement Support Payment Rates depend on your personal circumstances, please get in touch to find out more.

Higher	£3,500 one off. £350 a month.
Lower	£2,500 one off. £100 a month.

Attendance Allowance (pension age).

Higher rate.	£110.40 a week.
Lower rate.	£73.90 a week.

Disability Living Allowance applies only for under 16s.

Care Low.	£29.20 a week.
Care Medium.	£73.90 a week.
Care High.	£110.40 a week.
Mobility Low.	£29.20 a week.
Mobility High.	£77.05 a week.

Personal Independence Payments has replaced DLA for adults.

Daily Living -Standard.	£73.90 a week.
Daily Living - Enhanced.	£110.40 a week.
Mobility - Standard	£29.20 a week.
Mobility - Enhanced	£77.05 a week.

Carers Allowance.

Carers Allowance.	£83.30 a week.

New Style Job Seekers Allowance.

If you are unemployed or work less than 16 hours. This benefit needs you to have paid enough National Insurance in the 2 years before your claim. You can claim this benefit for up to 182 days.

Only Age 16 - 24	£72.90 a week
Age 25 and over	£92.05 a week

Contributory New Style ESA Employment Support Allowance.

Under 25 **before** being medically assessed by DWP.	£72.90 a week.
Over 25 **before** being medically assessed by DWP.	£92.05 a week.

If you are ill or have a disability that limits your ability to work or complete work related activities, you may also get - After a DWP medical assessment:

Work related activity component claims before 3rd April 2017.	£36.55 a week.
Support Component.	£48.50 a week.

Support Services.

As well as the Welfare Rights Advice Service there is also:

Sefton Councils website has information to help with the cost of living. These are on the Cost of Living webpages. Or go to sefton.gov.uk and search for Cost of Living.

It includes information about -

ELAS is the **E**mergency **L**imited **A**ssistance **S**cheme. It is to help people who need immediate financial support because of an unexpected change.

Discretionary Housing Payment is a pot of money that can be used in certain circumstances to help with Rent.

Help with Council Tax.

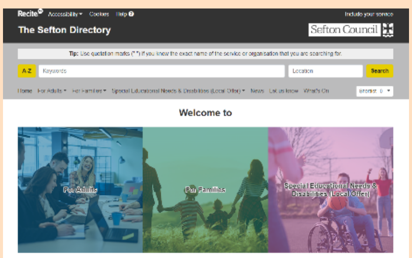
You can check on the website to see if you don't have to pay Council Tax or if you can pay less.

A Cost-of-Living Factsheet and webpage has been developed giving an overview of the type of support you may find useful.

Advice about keeping warm or paying your fuel bills. Help with saving money and reducing energy bills.

TheSeftonDirectory

Sefton Directory is a website that has lots of information about services. These can give advice, guidance and information for



- Adults
- Families
- Special Needs and Disabilities (the Local Offer).

More information can be found on the Welfare Rights Webpages on Sefton Council's website.

[Universal Credit website.]

Helpline Tel: 0800 328 5644.

New Style Employment and Support Allowance.

Telephone: 0800 055 6688.

New Style Job Seekers Allowance.

Telephone: 0800 055 6688.

Pension Credit claim line Telephone: 0800 99 1234.

State Retirement Pension 0800 731 7898.

Child Benefit helpline Telephone: 0300 200 3100.

Personal Independence Payment.

Telephone 0800 917 2222.

Attendance Allowance helpline.

Telephone: 0800 731 0122.

Carers Allowance Unit 0800 731 0297.

Disability Living Allowance 0800 121 4600.