

WHAT DISABILITY AND SICKNESS BENEFITS CAN I CLAIM

If you can't work, or work reduced hours, because of sickness or disability – financial support is available. You might be able to claim Statutory Sick Pay (SSP), paid by your employer. If this has run out, or you can't claim it, you might be able to claim Employment and Support Allowance (ESA), Personal Independence Payment (PIP), Adult Disability Payment (ADP), Universal Credit, and other benefits.

Disability and sickness benefits you can claim

Statutory Sick Pay

You might be able to claim Statutory Sick Pay of £123.25 a week (2026/27) for up to 28 weeks if:

- you're employed, but not able to work
- your average earnings for the two months before you stopped working were at least £125 a week.

If you are still too unwell to return to work when your SSP ends, you might be able to get ESA. You can apply for New Style Employment and Support Allowance (ESA) up to three months before your sick pay ends.

Self-employed sick pay – what are your options?

You cannot get SSP if you are self-employed. This includes if you are a sole trader, or partner in a limited company. Applying for the New Style ESA is your main option if you cannot work due to illness.

Workers can now get sick pay – how to check if this is you

The eligibility criteria for SSP was changed in April 2026. This means that if you are a 'worker' you are eligible to receive sick pay. Many people working in the 'gig economy' count as workers and are entitled to sick pay.

Check your employment status with a tool provided by HMRC. It is anonymous and will not ask for your name or any personal details. If you are a worker for tax purposes, you will be entitled to SSP. [Check if I am a worker](#) on GOV.UK.

Can I get Statutory Sick Pay (SSP) and State Pension at the same time?

If you're still working and meet the eligibility rules for Statutory Sick Pay (SSP), receiving a State Pension doesn't automatically prevent you from qualifying. However, your individual circumstances may affect what you're entitled to.

If you're over State Pension age and unable to work because of illness, it's worth checking whether you may also qualify for other forms of financial support, such as Pension Credit or Attendance Allowance, depending on your circumstances.

Can I claim sick pay when I'm unemployed, or if I've just lost my job?

If you're unemployed, you can't usually claim SSP because it's paid by employers to eligible employees and workers.

However, if you're unable to work because of sickness or disability, you may be able to claim New Style (ESA) if you meet the National Insurance contribution conditions, or Universal Credit if you're on a low income or need additional financial support.

If you've recently lost your job while receiving SSP, you may be able to apply for New Style ESA before your SSP ends if you expect to remain too unwell to return to work.

Find out whether you [qualify and how to claim for statutory sick pay](#) on GOV.UK

New Style Employment and Support Allowance (ESA)

If your Statutory Sick Pay has run out, or you don't qualify for it (for example, because you're self-employed) you might be able to get New Style Employment and Support Allowance (ESA).

This is paid if you can't work or can only work a few hours a week because of sickness or disability. To qualify, you need to have been paying National Insurance contributions for the past two to three years.

Find out whether you qualify, and how to claim, New Style ESA in our guide [What is Employment and Support Allowance?](#)

Universal Credit

If you don't qualify for Statutory Sick Pay or New Style Employment and Support Allowance, or they aren't enough to meet your needs you might be able to claim Universal Credit.

You might end up getting more money if you claim both, particularly if you pay rent or have children to support.

Find out more in our guide [Universal Credit for sick and disabled people](#)

Use our Benefits calculator

If you're living on a low income or have had an income shock, [use our Benefits calculator](#) to quickly find out what you could be entitled to.

Personal Independence Payment (PIP) and Adult Disability Payment (ADP)

Personal Independence Payment (PIP) in England, Wales or Northern Ireland, or Adult Disability Payment (ADP) in Scotland, is paid if you find it difficult to carry out daily tasks or get about.

It's not means-tested, which means you could get it regardless of how much income or savings you have.

To qualify for it you must:

- be aged between 16 and State Pension age
- have had these difficulties for three months and expect them to last for at least another nine months (unless you're terminally ill).

If you need to make a new claim for ADP, you can find out [how to apply online or over the phone](#) on mygov.scot.

How much is PIP and ADP?

You could get between £30.30 and £194.60 a week (2026/27), depending on how severely your condition affects you.

Find out more in our guides:

[Personal Independence Payment – an introduction](#)
[Adult Disability Payment – an introduction](#)

Disability Living Allowance (DLA) or Child Disability Payment (CDP – Scotland)

You can only make a new claim for Disability Living Allowance (DLA) or CDP for children under 16. It's not means-tested, which means you could get it regardless of how much income or savings you have.

How much is DLA/CDP?

Your child could get between £30.30 and £194.60 a week (2026/27), depending on how severely their condition

affects them. Find out more in guide [Disability benefits and entitlement for children](#)

Find out more about:

[Claiming DLA in the UK](#)

[Claiming DLA in Northern Ireland](#)

Attendance Allowance or the Pension Age Disability Payment

You might qualify for Attendance Allowance in England, Wales and Northern Ireland, or the Pension Age Disability Payment in Scotland, if:

- you need help with personal care
- you need supervision to keep you safe
- you're at State Pension age or over and aren't already claiming PIP or ADP (as they carry on past pension age if awarded before).

Find out more in our guides:

[How to claim Attendance Allowance](#)

[How to claim the Pension Age Disability Payment](#)

Can I claim sickness benefits for depression or other mental health conditions?

Yes. You may be able to claim sickness or disability benefits if depression, anxiety or another mental health condition affects your ability to work or carry out everyday activities. The benefit you can claim depends on your circumstances.

For example, you could claim:

- Statutory Sick Pay (SSP) if you're employed and temporarily unable to work.
- New Style Employment and Support Allowance (ESA) if you can't work because of your health and meet the National Insurance contribution conditions.
- Universal Credit if you're on a low income or need additional financial support.
- Personal Independence Payment (PIP) or Adult Disability Payment (ADP) if your condition makes everyday tasks or getting around more difficult.
- Your eligibility is based on how your condition affects you, rather than your diagnosis alone.

Help with housing costs

If you're renting

Most people under pension age can no longer make a

new claim for Housing Benefit and will have to claim the housing costs element of Universal Credit instead. Find out more in our guide [Universal Credit and paying rent](#)

If you've reached State Pension age, you might still be able to put in a new claim for Housing Benefit. Find out more about [Housing Benefit](#) on GOV.UK

If you're a homeowner

You might get help towards interest payments on your mortgage. This is called Support for Mortgage Interest (SMI).

SMI is usually paid directly to the lender 13 weeks after you first apply for this benefit. If you're claiming Pension Credit you can qualify for SMI straightaway.

It's paid as a loan and has its own interest rate. You'll have to pay this back either when you sell your house, or voluntarily when you're able to – for example, when you return to work. Find out more in our guide [Support for Mortgage Interest \(SMI\)](#).

Help with Council Tax or Rates

If you're on a low income or you or someone you live with is disabled you might be able to get help with Council Tax or Rates payments. You might also be entitled to pay less if you need a larger or adapted property because of a disability.

In England, Scotland and Wales, you might be able to pay Council Tax for a lower band than the property you live in. For example, if you live in a Band B property because you need the space to get around in your wheelchair, you might only need to pay Band A Council Tax.

In Northern Ireland you can get a 25% discount on your Rates if your home has been adapted to meet the needs of a disabled person.

People with severe mental impairments, as described in the legislation, can be exempt from paying any Council Tax. If you live alone with someone who is exempt for that reason then you'd be able to claim a 25% single person discount on your Council Tax in England, Scotland and Wales.

Each local council has their own Council Tax Reduction scheme, so the help you get depends on where you live.

England and Wales

Contact your local council to find out more about their [Council Tax Reduction scheme in England and Wales](#) on GOV.UK.

Scotland

Contact your local authority to find out about their [Council Tax Reduction scheme in Scotland](#) on mygov.scot.

Northern Ireland

You'll need to claim Rate Relief instead. Find out more [help](#)

[with paying rates](#) on nidirect.

Other benefits you might be entitled to

Industrial Injuries Disablement Benefit

If your disability or illness was caused at work, you might be able to claim Industrial Injuries Disablement Benefit.

You must have been working for an employer or taking part in approved training. You won't be able to claim it if you were self-employed.

The amount you can get depends on how severely your condition affects you.

It isn't means-tested, so you could get it regardless of how much income or savings you have. Find out more about [Industrial Injuries Disablement Benefit](#) on GOV.UK

State Pension and Pension Credit

If you've reached State Pension age, you'll be able to claim the State Pension.

If you're on a low income, you might be able to top it up with Pension Credit.

However, if you're in a couple and only one of you is over State Pension age, you'll have to claim Universal Credit instead of Pension Credit until you both reach State Pension age.

Find out more in our guides:

[State Pension: how it works](#)

[Increase your retirement income with Pension Credit](#)

If you've got income or savings

Benefits that help you with the extra care needs of being sick or disabled aren't means-tested. These include Personal Independence Payment (PIP) and Attendance Allowance and the Scottish equivalents. This means they're not affected by your income and savings.

Other benefits, such as Universal Credit and Pension Credit, are affected by your income and savings – and your partner's too.

Find out more in our guide [How do savings and lump sum payouts affect benefits?](#)

Even if you have income and/or savings, it's worth getting a benefits check to find out what you might be entitled to.

Find out more about [claiming sickness and disability benefits](#) on Turn2us

Find out more about [how income and savings affect benefits](#) on entitled to

Benefits for carers

If a friend or family member cares for you, there's also support available for them. Find out more in our guide [Benefits you can claim as a carer](#)

Help with getting about – Motability and Blue Badge Schemes

Motability Scheme

Who is it for?

People who get the higher rate mobility element of Disability Living Allowance (for their child) or Personal Independence Payment or ADP for themselves. The scheme can provide a car, motorised wheelchair or scooter.

Find out more about [the motability scheme](#) on the Motability site

How to claim

Call Motability on [0300 456 4566](tel:0300 456 4566)

Blue Badge Scheme

Who is it for?

The Blue Badge scheme helps people with severe mobility problems who have difficulty using public transport to park close to where they need to go. Charges and entitlement rules for the Blue Badge scheme vary across the UK.

How to claim

[Apply online for the blue badge](#) on GOV.UK or contact your local council.

Find out more about [the Blue Badge scheme from your council](#) on GOV.UK

Help and advice with sickness and disability benefits

There's plenty of free help available if you're unsure about what benefits you're entitled to, or need help with making a claim.

If you claim benefits, you must explain your condition and how it affects you. Otherwise you might not get all the help you're entitled to.

Find out more in our guide [Where can I get help and advice about benefits?](#)

Appointing someone to deal with your sickness and disability benefit claim for you

If you can't manage your benefits yourself, an individual or organisation can do this on your behalf.

This is called being an appointee. They become responsible for dealing with your Department for Work and Pensions (DWP) or Social Security Scotland benefits.

Your local council will have a 'corporate appointee and deputyship' team who can advise and assist you.

If you have a learning disability, there are not-for-profit organisations you can ask to help you with your benefits as your advocate and appointee.

If you live in:

England, Scotland or Wales

Northern Ireland

You can try:

[Dosh Financial Advocacy](#)

[Disability Action](#)

Find out [how to become the appointee of someone claiming benefits](#) on GOV.UK

Help with NHS health costs

Prescriptions are free in Scotland, Wales and Northern Ireland, whatever your age and circumstances.

If you live in England and you're getting certain benefits or you're on a low income, you might be able to get help with health costs.

These include:

- dental costs
- eyecare costs
- NHS prescriptions
- help with travel costs to hospital appointments.

Find out more about [getting help with health costs](#) on NHS

If you're worried about paying for medical fees, there is help at hand, so long as you know where to look.

- Check if you can [get help for free using this NHS calculator](#).
- Even if you're on a low income you can reduce your costs with [schemes such as the prescription prepayment certificate](#).
- Find out about getting [help with dental costs](#) and [opticians fees](#)

You could also speak to your pharmacist for help – they operate a Minor Ailments Scheme which can give some free medicines instead of having to get a prescription. They may also be able to direct you to short-term help or might know of other help available locally.

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