

## Coronavirus - check what benefits you can get

If you've been affected by coronavirus, you might be able to claim benefits or get more money on your current benefits.

This might be because you:

- can't work as you have coronavirus or you're following guidance to stay home - this is called 'self-isolating'
- are earning less because you can't go to work
- are self-employed and you're earning less
- have lost your job

If you're struggling to pay your bills, you might be able to [get extra help](#).

### Check if you can get Statutory Sick Pay

You might be able to get Statutory Sick Pay (SSP) if you have coronavirus or you're following the government guidance to self-isolate. You can't get SSP if you're self-employed.

This says you will need to have coronavirus symptoms yourself or be living with someone who does. [Read the government guidance](#) on GOV.UK.

You would get SSP from the first day you were ill or you started self-isolated. It will be paid in the same way as your wages.

To get SSP, you need to:

- be an employee
- earn more than £118 a week
- meet the other rules to get SSP - [check if you can get SSP](#)

If you're an employee, you should also check your work contract - your employer might pay you more than SSP when you're sick.

If you're self-isolating and can't work from home, you should still get SSP and you'll get sick pay from your employer if your contract allows it.

You can also [check your rights to sick pay if you get coronavirus](#) on the Acas website. Acas gives free information to employees and employers.

### **If you're self-employed or can't get SSP**

You might be able to claim contribution-based or new-style Employment Support Allowance (ESA) if you have coronavirus or you're self-isolating.

You'll need to have paid enough National Insurance contributions for 2 tax years – in 2020 the tax years are 2017-18 and 2018-19.

If you can get ESA, you'll be paid from the first day you were sick or self-isolating.

You'll also be able to get ESA if you're caring for a child who has coronavirus or who's been told to self-isolate.

[Check if you can get ESA.](#)

If you're struggling to pay your bills, you might be able to [get extra help](#).

### **If you've not claimed benefits before**

You might be able to claim Universal Credit as well as SSP. You can still get Universal Credit if you're self-employed.

[Check if you can claim Universal Credit.](#)

If you're struggling to pay your bills, you might be able to [get extra help](#).

### **If you're already claiming benefits**

You might be able to get more money if you're earning less because of coronavirus.

If you're on Housing Benefit, you should be able to get more money if your income has dropped. [Let your local council know](#) as soon as possible.

If you're struggling to pay your bills, you might be able to [get extra help](#).

### **If you're on Working Tax Credits**

You'll only get more money if your income drops by £2,500 across the tax year, which runs from April 6 to April 5. If you report your salary will drop by this much and it doesn't, you'll have to pay back any extra money you got.

If you don't think your income will drop by that much, you should check if you would get more money on Universal Credit. If you start claiming Universal Credit, you won't be able to claim Working Tax Credits anymore. It's best to [talk to an adviser about moving on to Universal Credit](#).