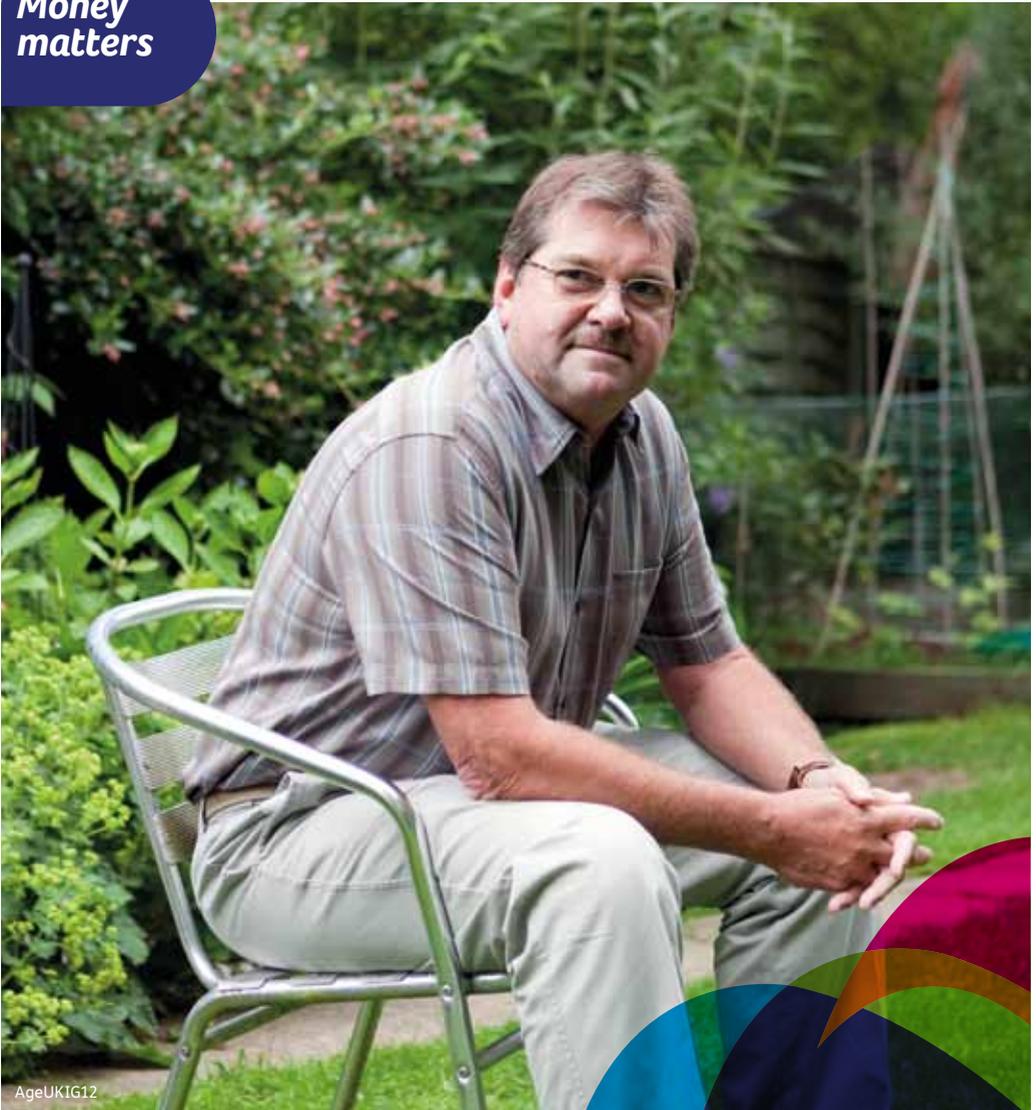


Claiming benefits

A guide for people of working age



**Money
matters**



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family includes Age Cymru,
Age NI and Age Scotland. There are
also more than 160 local Age UKs.***

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Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Introduction

The benefits system can be very complicated. There are many different types of benefit and allowances available from different departments and services, and it can be difficult to know whether you're eligible for them or not.

We help people claim over £100 million a year in benefits that they didn't necessarily know they were eligible for. This guide is about the benefits you could be entitled to if you're of working age. If you're on a low income, or sick, disabled, unemployed, looking after children or caring for someone who is ill or disabled, you may be able to claim some money to help you. Please note that all figures apply to the tax year 2012/13. For more detailed information about these benefits, see our free factsheet *Benefits for people under State Pension age*.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 34–38). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 34).

As far as possible, information in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Benefits for basic weekly income

To ensure that you have a basic weekly income if you're under pension age, there are several different types of benefit that can be claimed, depending on your circumstances.

- Jobseeker's Allowance if you're unemployed and looking for work (see page 6).
- Statutory Sick Pay or Employment and Support Allowance if you have limited capability for work because of sickness or disability (see pages 7–9).
- Income Support if you're a carer, single parent with a young child or you fit into certain other groups (see page 10).
- Carer's Allowance (possibly topped up with Income Support) if you're a carer (see pages 12–13).
- Bereavement benefits if your husband, wife or civil partner has died (see page 14).
- Maternity Allowance, Statutory Maternity Pay, Statutory Paternity Pay or Statutory Adoption Pay if you're pregnant, have recently given birth, or become a parent. These benefits are not covered in this guide. See our free factsheet *Benefits for people under State Pension age* for more information.

To find out whether you're entitled to these and other benefits, use the online benefits calculator at www.ageuk.org.uk/benefitscheck. Answer some simple questions to find out whether there's money that you could be claiming.

Top-up benefits

If you have a low income or your only income is one of the benefits listed on the previous page you may be eligible for top-up benefits. These benefits are paid in addition to those listed on page 3. You may be able to get:

- Housing Benefit to help with your rent (see pages 15–16).
- Council Tax Benefit to help with your Council Tax payments (see page 17).
- Working Tax Credit to top up low earnings (see page 19).
- Help with health-related costs (see pages 20–21).
- Social Fund Payments to help pay for one-off items you need (see pages 22–23).
- Cold Weather Payment when the weather is very cold (see page 23).

Extra benefits for those in particular circumstances

These benefits may be paid in addition to those already listed. Claiming them may also entitle you to higher amounts of the other benefits.

- The Disability Reduction Scheme or discount scheme to reduce your Council Tax if you're disabled or living alone (see page 18).
- Disability Living Allowance if you have difficulty with personal care or have problems getting around because of long-term sickness or disability (see pages 24–25).
- Industrial Injuries Disablement Benefit if you've been affected by an accident at work or have an illness caused by your work (see page 31).
- Child Benefit and Child Tax Credit if you've a dependent child (see pages 32 and 19).
- Guardian's Allowance if you're bringing up a child whose parents have died (see page 32).

Jobseeker's Allowance (JSA)

Jobseeker's Allowance (JSA) is a taxable benefit for people who are looking for work, and either unemployed or working fewer than 16 hours a week. If you're a couple and both out of work, you may have to make a joint claim.

There are two types.

- Contribution-based JSA is based on your National Insurance contribution record. It can be paid for up to six months. Contribution-based JSA is £71 a week (£56.25 if you're under 25). This may be reduced if you have a private pension or part-time earnings.
- Income-based JSA is paid if you have no income, or a low income, and no more than £16,000 in savings. You can't get income-based JSA if you have a partner who works 24 or more hours a week. The amount you'll get varies according to your income, age, whether you're single or a couple, and whether you get disability or carer's benefits.

If you meet the criteria for both, you may get contribution-based JSA topped up with some income-based JSA. Extra income-based JSA may be paid to cover mortgage interest and some other housing costs. Getting income-based JSA may entitle you to Housing Benefit, Council Tax Benefit, help with health costs (see pages 20–21), housing grants, and help from the Social Fund (see pages 22–23).

what next?

See our free factsheets *Benefits for people under State Pension age* and, in England, *Help with looking for work or starting your own business* for more information. Call Jobcentre Plus on 0800 055 6688 (textphone: 0800 023 4888) to claim, or visit your local Jobcentre Plus. You can also claim online at www.direct.gov.uk

- i** In Northern Ireland, contact your local Social Security/ Jobs and Benefits Office.

Statutory Sick Pay (SSP)

If you're employed but unable to work because you're ill or disabled, you should get Statutory Sick Pay (SSP). It's paid by your employer if you're off sick for at least four days in a row, and then for the first 28 weeks of your absence from work. SSP is paid as part of your wages or salary, and you may get contractual sick pay on top.

You can't claim Employment and Support Allowance (ESA) while you're getting SSP, but you should claim ESA when the SSP ends if you're still unable to return to work (see page 8).

SSP is paid at £85.85 a week.

Employment and Support Allowance (ESA)

You can claim Employment and Support Allowance (ESA) if you're unable to work because of illness or disability. You'll be expected to prepare to return to work while claiming ESA, unless you have a severe illness or disability that prevents this.

You can't claim ESA if you're getting Statutory Sick Pay, Income Support or Jobseeker's Allowance.

There are two types of ESA.

- **Contributory ESA** is based on your National Insurance contributions and is taxable. You'll get £71 per week (£56.25 if you're under 25) for the first 13 weeks. After this, your benefit may go up to a maximum of £105.05 a week following a Work Capability Assessment. This may be reduced if you have a private pension or if you're claiming certain benefits.

Contributory ESA is paid for a maximum of one year if you're in the Work-Related Activity Group. There is no time limit if you're in the Support Group.

- **Income-related ESA** is means-tested and doesn't rely on your National Insurance contributions. It's not taxable. It can be paid on its own or as a top-up to contributory ESA. The amount you get depends on your income, savings, whether you're single or a couple, whether you get disability or carer's benefits, and the result of the Work Capability Assessment.

Income-related ESA may also be paid to cover mortgage interest and some other housing costs. It may entitle you to Housing Benefit, Council Tax Benefit, help with health costs (see pages 20–21), housing grants, and help from the Social Fund (see pages 22–23).

**what
next?**

For more detailed information, see our free factsheets *Employment and Support Allowance*, *Calculating income-related Employment and Support Allowance* and *Benefits for people under State Pension age*.

Call Jobcentre Plus on 0800 055 6688 (textphone: 0800 023 4888) to claim. You can also download a form from www.direct.gov.uk

You can claim Employment and Support Allowance (ESA) if you're unable to work because of illness or disability.



Income Support

Income Support is a means-tested, non-taxable benefit for people who are unable to work for particular reasons. This includes carers or single parents with a young child. If you're claiming Statutory Sick Pay, Severe Disablement Allowance or Incapacity Benefit, you may also be able to claim Income Support. You can't make a new claim for Severe Disablement Allowance or Incapacity Benefit now, but you may still be getting one of these benefits if you were receiving it before it was replaced.

To qualify for Income Support you must:

- have a low income and less than £16,000 in savings
- be below the age you can claim Pension Credit
- usually not be in full-time education
- work fewer than 16 hours a week; if you have a partner, they must work fewer than 24 hours a week.

Income Support may also be paid to help towards mortgage interest payments and some other housing costs.

If you qualify for Income Support, you could be entitled to other benefits, such as Housing Benefit, Council Tax Benefit, help with health costs (see pages 20–21), housing grants, and help from the Social Fund (see pages 22–23).

what next?

You can claim Income Support by calling Jobcentre Plus on 0800 055 6688 (textphone: 0800 023 4888). You can also claim by filling in form A1 which you can get from your local Jobcentre Plus office. You can download a claim form or start a claim online at www.direct.gov.uk



In Northern Ireland, contact your local Social Security/ Jobs and Benefits Office.

***If you qualify for Income Support,
you could be entitled to other
benefits, such as Housing Benefit,
Council Tax Benefit, help with
health costs, housing grants,
and help from the Social Fund.***



Carer's Allowance

To qualify for Carer's Allowance you must:

- spend at least 35 hours a week caring for a disabled person
- be caring for someone who receives either the highest or middle rate of Disability Living Allowance care component, Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Disablement Benefit or War Disablement Pension
- not be in full-time education or earning more than £100 a week.

Carer's Allowance is paid at £58.45 a week and is taxable.

If you're getting certain other benefits, such as Incapacity Benefit or contributory Employment and Support Allowance paid at a higher rate than £58.45 a week, you will not be paid Carer's Allowance. However, you should be awarded an 'underlying entitlement'. If you get Carer's Allowance or have been awarded an underlying entitlement, you will qualify for a carer premium on any means-tested benefit you claim. It will increase the amount you get.

However, claiming Carer's Allowance can mean that any income-related benefits received by the person you care for are reduced. Check whether this is the case before making a claim.

what next?

For more detailed information, see our free factsheet *Carer's Allowance*. Your local Age UK may be able to help with your claim. Call the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55) from anywhere in the UK to request a claim form.

- ① If you live in England, Scotland or Wales, you can also request a form from the Carer's Allowance Unit (see page 35) or your local Jobcentre Plus office. You can also download a claim form or make a claim online at www.dwp.gov.uk/carersallowance
- ① In Northern Ireland, you can request a form from the Disability and Carers Service (see page 37).

Claiming Carer's Allowance can mean that any income-related benefits received by the person you care for are reduced.



Bereavement benefits

If your husband, wife or civil partner has died, you may be able to claim bereavement benefits. They are usually based on the National Insurance (NI) contributions made by your husband, wife or civil partner. Bereavement benefits are not means-tested and can be paid whether or not you are working.

Bereavement Payment is a tax-free lump sum of £2,000.

Bereavement Allowance is paid for the first year following the death of your spouse or civil partner. You can claim it if you were over 45 but under pension age when they died, and you are not entitled to Widowed Parent's Allowance.

The amount you get depends on your age and your partner's NI contribution record. It is taxable.

Widowed Parent's Allowance is paid if you have dependent children or if you're expecting your late partner's baby. It is taxable.

You may also be able to claim money towards the cost of a funeral. See page 22 for further details.

You can claim by filling in form BB1, which you can get from your local Jobcentre Plus office or download from www.direct.gov.uk

what next?

For further information on the practicalities of what to do when someone dies, see our free guide *When someone dies*. To find out more about coping with the emotional aspect of bereavement, see our free guide *Bereavement*.

Housing Benefit

Housing Benefit helps pay your rent if you're a tenant. You can claim it whether or not you're working.

If you get Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you might get your rent paid in full, especially if you live in social housing.

If you don't receive these benefits, you may still get some help, depending on your income, savings, who you live with and how much rent you pay. You may get more Housing Benefit if you receive a sickness, disability or carer's benefit.

- i** Housing Benefit does not cover water rates (or, in Scotland, water and sewerage charges), fuel bills or some service charges, such as charges for meals, even if they're included in your rent.

Local Housing Allowance

If you rent from a private landlord, your Housing Benefit will be worked out according to the Local Housing Allowance for where you live, rather than your actual rent.

You can find out the Local Housing Allowance rates for your area from your local authority Housing Benefit department or online by searching for local housing

- i** allowance on www.direct.gov.uk. In Northern Ireland, contact the Northern Ireland Housing Executive.

Discretionary housing payments

If you get Housing Benefit and still find it difficult to pay your rent, you can apply for a discretionary housing payment.

Apply to your local authority explaining why you need extra help. In Northern Ireland, contact the Northern Ireland Housing Executive.

Support for Mortgage Interest

If you own your own home, you can't claim Housing Benefit. However, if you're eligible for Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may qualify for help towards your mortgage payments. This is known as Support for Mortgage Interest and is paid as part of your benefit.

Making a claim

To claim Housing Benefit, contact your local council. You may be able to apply in person, online, by telephone or by completing a form. Housing Benefit can be backdated for up to six months if you have a good reason for not claiming earlier.

If there are any changes in your circumstances, such as someone coming to live with you, someone moving out, or your rent increasing, you must let your local authority know. If not, it could mean you're paid too little or too much in benefits. If you're paid too much, you'll have to pay it back.

Northern Ireland

If you live in Northern Ireland, there's a different system for getting help with your housing costs. When you apply for Housing Benefit, you'll also be assessed for Rate Relief. If you're on a low income you may qualify for a reduction in your rates. If you rent from a private landlord or have a mortgage, contact Land & Property Services (see page 38).

**what
next?**

For more information, see our free factsheet *Benefits for people under State Pension age*.

Council Tax Benefit/ Second Adult Rebate

You may qualify for Council Tax Benefit to reduce the amount of Council Tax you need to pay. You can claim it whether or not you're working.

If you get Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you'll usually get your Council Tax paid in full. If you don't receive these benefits, you may still get some help depending on your income, savings and who you live with. You may get more Council Tax Benefit if you receive a disability or carer's benefit.

Second Adult Rebate can help if you share your home with someone on a low income who is not jointly liable with you to pay the Council Tax, and who does not pay rent to you. This is not affected by the level of your income or savings.

If you qualify for both Council Tax Benefit and Second Adult Rebate, the local authority will pay the one that gives the higher level of benefit. If you get Council Tax Benefit and still find it difficult to pay your Council Tax, you can apply for a discretionary housing payment. Apply to your local authority explaining why you need extra help.

-  In Scotland, water and sewerage charges are also included in your Council Tax bill, but Council Tax Benefit only covers the Council Tax element. However, you can get up to 25 per cent off the water and sewerage charges if you receive full Council Tax Benefit. Your local authority should do this automatically. Contact them if they don't.

Council Tax Benefit can be backdated for up to six months if you have a good reason for not claiming earlier.

Other ways to reduce your Council Tax

Disability Reduction scheme

- i** If you live in England, Wales or Scotland and are disabled, you may get a reduction through the Disability Reduction scheme. It often, but not always, means your home will have been specially adapted. For more information, contact your local council.
- i** In Northern Ireland a different reduction scheme applies, called the Disabled Person's Allowance. For more information call Land & Property Services (see page 38).

The discount scheme

You can apply for a discount if your property is empty, for example, if you've left it to go into hospital or to a care home. If you live alone you get a 25 per cent reduction. You may even qualify for a discount if there are other people living in your home, because some people aren't counted when working out the number of people in your home (for example, a carer who's not your partner, or someone who's severely mentally impaired, perhaps because of dementia).

To claim Council Tax Benefit, Second Adult Rebate, the Disability Reduction scheme or the discount scheme, ask your local council for a form.

what next?

For more information, see our free factsheets *Benefits for people under State Pension age* and *Council Tax*.

- i** In Scotland, see Age Scotland's free factsheet *Council Tax*. In Wales, see Age Cymru's free factsheet *Council Tax in Wales*.

Child Tax Credit and Working Tax Credits

Child Tax Credit is paid to people (whether working or not) who are responsible for looking after a child. You may qualify for Child Tax Credit if you're responsible for a child under 16, or young person under 20 if they're in full-time education or training.

Whether you get Child Tax Credit and how much depends on your income and personal circumstances, such as how many children you're responsible for and whether they're disabled. From April 2012, the income limit will be lower for most people.

Working Tax Credit is paid to people who work but have a low income. The hours you need to work to qualify and the amount of Working Tax Credit you get depends on your personal circumstances, such as whether you're disabled and whether you look after a child.

For both Child Tax Credit and Working Tax Credit, if you're a couple you need to make a joint claim. Tax Credits are not taxable.

Depending on the amount of Child Tax Credit and/or Working Tax Credit you receive, you may also be entitled to free school meals and help with health costs (see pages 20–21).

what next?

For more detailed information, see our free factsheet *Benefits for people under State Pension age*. To claim Child Tax Credit or Working Tax Credit, call the Tax Credits helpline (see page 38).

Help with health costs

Depending on your circumstances, you may be entitled to help with NHS health costs. You could get:

- free NHS dental treatment
- free NHS prescriptions
- an NHS eye test every two years (or as recommended by your optician)
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment if you're referred by a doctor or dentist or need to see a consultant
- free NHS wigs and fabric supports.

You'll qualify for all of the above if you and/or your partner receive:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit or Child Tax Credit (in some circumstances).

If you don't receive any of these benefits but have a low income and less than £16,000 in savings (either on your own or jointly if you're a couple), you may still get some help with the above costs through the NHS Low Income Scheme. To find out more, call Help with Health Costs on

i 0845 850 1166 or visit www.nhs.uk/healthcosts (in Wales, visit www.wales.nhs.uk; in Scotland, visit www.scotland.gov.uk; in Northern Ireland, visit www.nidirect.gov.uk).

Everyone aged 60 or over in England, and everyone in Wales, Scotland and Northern Ireland, is eligible for free NHS prescriptions. You can also get free NHS sight tests

i when you reach 60. (In Scotland everyone is eligible for a free sight test, regardless of age.)

In England, if you don't qualify for free prescriptions but take multiple medications, it can be worth buying a pre-payment certificate for either three or 12 months. For advice, or to order a certificate, call the order line on 0845 850 0030.

Visit www.nhsbsa.nhs.uk/1127.aspx to order online.

what next?

For more information, see our free factsheet *Help with health costs*.

i In Scotland, see Age Scotland's free factsheet *NHS services and older people*. In Wales, see Age Cymru's free factsheet *NHS services in Wales*.

Social Fund Payments

The Social Fund provides financial help to people on a low income who need help with extra expenses. Generally, you can only apply if you receive certain benefits (including income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Income Support) but there are some exceptions.

Community Care Grants

These help people live independently at home. They can be for things such as beds, cookers, washing machines, removal costs or some travel costs. These don't need to be repaid.

Budgeting Loans

These can help with the cost of expensive essential items, but you'll need to repay them out of your weekly benefits. You can get between £100 and £1,500.

Crisis Loans

These can be paid if you need help because of an emergency or a disaster, such as a fire or flood. You don't have to receive any benefits to apply. You'll need to repay these.

Funeral Payments

These can help towards the cost of a funeral. You can apply if you receive income-based JSA, income-related ESA, Income Support, Housing Benefit, Council Tax Benefit or, in some circumstances, Child Tax Credit or Working Tax Credit. Find out more in our free information guide *When someone dies* and our free factsheet *Planning for a funeral*.

Savings of over £500 affect Community Care Grants, and savings of over £1,000 affect Budgeting Loans. Savings are also taken into account for Crisis Loans. There are no savings limits for Funeral Payments.

what next?

For more information, see our free factsheet *The Social Fund*. Contact your local Jobcentre Plus for a Social Fund application form, or download one from www.direct.gov.uk

- i** In Northern Ireland, contact your local Social Security/ Jobs and Benefits Office.

Cold Weather Payment

If you get certain means-tested benefits, you'll get a Cold Weather Payment when the weather is very cold. When the average temperature in your area is freezing or below for seven days in a row, you'll receive a payment of £25.

Payments should be made automatically, so you don't need to make a claim. Contact your local Jobcentre Plus if you think you should have received a Cold Weather Payment but didn't.

what next?

Find out more about keeping warm in winter in our free guide *Winter wrapped up*. In Wales, see Age Cymru's version of the free *Winter wrapped up* guide.

- i** For more information about Cold Weather Payments, see our free factsheet *Help with heating costs*. In Wales, see Age Cymru's free factsheet *Help with heating costs in Wales*. For further information, visit www.direct.gov.uk

Disability Living Allowance

If you have a disability, you may have difficulty walking around or getting about, or with personal care, such as washing or dressing. If you're under 65, you may be able to get money to help with these needs by claiming Disability Living Allowance (DLA).

DLA is divided into two components. You can claim one component or both, depending on your disability.

Care component

To get the care component of DLA, you must have difficulty with things such as washing, dressing or cooking, or need someone to keep an eye on you to make sure that you're safe. It doesn't matter if you're actually getting the help you need or not; the important thing is that you need it. You can spend it on care or a carer, or in any other way you choose.

There are three weekly rates depending on how much help you need.

Highest	£77.45
Middle	£51.85
Lowest	£20.55

Mobility component

To get the mobility component of DLA, you must have difficulty walking outdoors or need help getting around.

There are two weekly rates depending on the type of difficulty you have.

Higher	£54.05
Lower	£20.55

Some people receive the highest rate of the mobility component automatically if they meet certain medical criteria, for example, if they're severely sight-impaired.

Making a claim

You can get a claim form by calling the Benefits Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55). You can also download a form from www.direct.gov.uk. In Northern Ireland, you can request a form from the Disability and Carers Service.



**what
next?**

Read our free factsheet *Disability Living Allowance* for more detailed information.

Making an application for disability benefits

When making a claim for disability benefits, don't underestimate your needs. Think about all the things you can't do, or have trouble with, because of your condition.

- Describe any accidents or falls you've had.
- Explain the effects of all your disabilities and health conditions, and how they interact with each other.
- List things you struggle to do unaided, even if you've developed special ways to cope with certain activities. If an activity takes much longer than it would somebody without a disability, or if it's difficult to do safely, this can be taken into account.
- Give plenty of information in your own words about your personal circumstances. Don't worry if you need to repeat yourself.

Bear in mind that DLA does not take into account problems with things such as housework, shopping and gardening, so it's not worth mentioning them.

Ask your local Age UK whether they can help you fill in the form to increase your chances of being awarded DLA.

Common care needs to include

Here are a few examples of what to consider when explaining your care needs.

Washing, bathing and looking after your appearance

Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving; putting on make-up; washing or drying your hair?

Going to the toilet

Do you need help adjusting your clothes after using the toilet; finding the toilet in unfamiliar places; using the toilet during the night; changing clothes or bedding if you have an accident?

Getting dressed or undressed

Do you need help with fastenings, shoelaces and buttons or recognising when your clothes are on inside out?

Mealtimes

Do you need help or encouragement to plan and prepare a meal? Can you peel and chop vegetables and use the cooker? Do you need help eating and drinking?

Help with medical treatment

Do you need help identifying your tablets; reading and understanding instructions about taking medication; managing a condition like diabetes; recognising whether your condition deteriorates; adjusting your hearing aid?

Communicating

Do you need help understanding or hearing people, or being understood by them; answering the phone; reading and writing letters?

Supervision

Do you need someone to watch over you in case you have a seizure or pass out; in case you lack awareness of danger, or could be a danger to yourself or others; or in case you get confused, forgetful or disorientated? Do you need someone to give you medication for angina or asthma attacks; or to help calm you down during a panic attack?

Getting around indoors

Do you need help navigating stairs; getting up from a chair; getting in and out of bed; moving safely from room to room?

Common mobility needs to include

Here are a few examples of what to consider when explaining your mobility needs if you're applying for Disability Living Allowance.

Walking

Do you walk with a limp, have balance problems, drag your leg or need help from someone else to walk? Do you need to use a wheelchair? Do you risk falling because you have weak muscles or a bad knee? Do you have problems with kerbs and uneven pavements?

What happens when you walk? Do you experience pain, shortness of breath, need to stop and rest, need someone beside you, or lose your balance? What about afterwards – are you so exhausted that you have to go to bed, or are you in pain the day after and unable to move at all?

The form will ask how far you can walk without severe discomfort. If you experience severe discomfort whenever you walk, you can answer '0'. If you find it hard to work out the distance you can walk, write down the number of steps you can take and how long it would take you.

Guidance or supervision

Do you need help coping with kerbs; crossing roads safely; avoiding getting lost; reading bus numbers and timetables; identifying train platforms?

Do you need someone with you in unfamiliar places so you avoid danger (perhaps guiding you around hazards or obstacles, or helping you to get up if you have a fall), or in case you wander off and get lost?

What if the application is turned down?

If your application is turned down, ask an advice agency such as Age UK about whether you should challenge the decision. Look at all the common needs on pages 27–29. Have you missed any out?

Remember that your needs may change and increase, so even if you're not eligible for DLA or AA now, you may be able to claim successfully in the future.

Ask your local Age UK whether they can help you fill in the form to increase your chances of being awarded DLA.



Industrial Injuries Disablement Benefit

If you're ill or disabled because of an accident at work or an illness caused by your work, you may be able to claim Industrial Injuries Disablement Benefit. The amount you get depends on your age and the seriousness of your disability. It isn't taxable and can be paid whether or not you're working.

what next?

Get a claim form from your regional Industrial Injuries Disablement Benefit delivery centre. Find your centre by asking Jobcentre Plus. You can also download a form from www.direct.gov.uk



In Northern Ireland, contact the Industrial Injuries Branch on 028 9033 6000 for a claim form. You can also download a form from www.dsdni.gov.uk

Child Benefit

If you have a dependent child you can claim Child Benefit, regardless of your income and savings. You can claim if you're bringing up a child who is under 16, or under 20 and in certain types of education or training. If you're adopting or fostering a child, you may also be eligible.

You'll get £20.30 a week for your eldest or only child, and £13.40 a week for any other children.

what next?

Get a claim form from the Child Benefit Helpline on 0845 302 1444 (0845 603 2000 in Northern Ireland) or fill one in online at www.direct.gov.uk, print it out and send it off.



Guardian's Allowance

If you're bringing up a child whose parents have died, you can claim Guardian's Allowance. This isn't taxable. In some circumstances you'll qualify if only one parent has died.

You'll usually qualify if you're claiming Child Benefit for the child you're bringing up. You'll get £15.55 a week per child, paid on top of Child Benefit.

what next?

Get a claim pack from the Guardian's Allowance Unit by calling 0845 302 1464 or download one from www.direct.gov.uk

Let the Guardian's Allowance Unit know if your circumstances change – for instance, if the child goes to live with someone else.

We help people claim over £100 million a year in benefits that they didn't necessarily know they were eligible for.



Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Advice NI

Provides free advice about managing your money and bills for people in Northern Ireland.

Tel: 028 9064 5919 (national rate)

Email: info@adviceni.net

www.adviceni.net/advice/freemoney.cfm

Benefits Enquiry Line

Can give you advice on how to claim benefits.

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

www.direct.gov.uk/benefits

In Northern Ireland, call 0800 22 06 74

Carer's Allowance Unit

Can send you a claim form for Carer's Allowance and give you advice on how to claim.

Palatine House
Lancaster Road
Preston
Lancashire PR1 1HB

Tel: 0845 608 4321

Textphone: 0845 604 5312

Email: cau.customer-services@dwp.gsi.gov.uk

Carers UK

Information and support for carers, including information about benefits.

20 Great Dover Street
London SE1 4LX

Tel: 0808 808 7777

Email: advice@carers.org

www.carersuk.org

Child Benefit Helpline

Tel: 0845 302 1444

(0845 603 2000 in Northern Ireland)

Citizens Advice

National network of free advice centres offering free, confidential and independent advice, face to face or by telephone.

Tel: 020 7833 2181

(for details of your local Citizens Advice Bureau)

In Wales, there is also a national telephone service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

To find details of your nearest Citizens Advice Bureau (CAB) in: England or Wales, go to www.citizensadvice.org.uk
Northern Ireland, go to www.citizensadvice.co.uk
Scotland, go to www.cas.org.uk

Visit www.adviceguide.org.uk for online information.

Directgov

Directgov is the official government website that provides information on public services, such as benefits, jobs, the environment, pensions and health services.

www.direct.gov.uk

In Northern Ireland, visit www.nidirect.gov.uk

Disability and Carers Service

Provides financial support for people claiming disability benefits and their carers.

Before you have made a claim:

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

After you have made a claim:

Tel: 08457 12 34 56

Textphone: 08457 22 44 33

www.dwp.gov.uk/about-dwp/customer-delivery/disability-and-carers-service

In Northern Ireland, call:

Disability Living Allowance: 028 9090 6182

Attendance Allowance: 028 9090 6178

Carer's Allowance: 028 9090 6186

Guardian's Allowance Unit

Child Benefit Office

PO Box 1

Newcastle upon Tyne NE88 1AA

Tel: 0845 302 1464

Textphone: 0845 302 1474

Help with Health Costs

Tel: 0845 850 1166

www.nhs.uk/healthcosts

Industrial Injuries Branch (Northern Ireland)

Tel: 028 9033 6000

Jobcentre Plus

Provides information on benefits, loans and grants, and help with finding a job.

Tel: 0800 055 6688 (benefits claim line)

Textphone: 0800 023 4888

www.direct.gov.uk/en/Employment/Jobseekers
(find your nearest centre)

Land & Property Services

In Northern Ireland, contact them to find out more about ways to reduce your rates.

Tel: 0845 300 6360

Textphone: 0845 300 6361

www.dfpni.gov.uk/lps

NHS Choices

Provides information about health conditions, treatments and services.

www.nhs.uk

In Wales, visit the NHS Wales website at www.wales.nhs.uk

In Scotland, visit www.nhsinform.co.uk

Northern Ireland Housing Executive

Offers a range of services to people living in socially rented, privately rented and owner-occupied accommodation.

General enquiries: 03448 920 900

Housing Benefit enquiries: 03448 920 902

www.nihe.gov.uk

Tax Credits helpline

Tel: 0345 300 3900

Textphone: 0345 300 3909

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
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Address: _____ _____	Postcode: _____
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Tel:	Email:
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By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	Signature X				
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you according to data protection guidelines. Age UK (registered charity number 1128267) comprises the charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

You may be interested in other guides in this range

- *Avoiding scams*
- *Can I afford to retire?*
- *Equity release*
- *Help with legal advice*
- *How to be an executor*
- *Lesbian, gay or bisexual*
- *Looking after someone else's affairs*
- *Managing your money*
- *Money matters*
- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Powers of attorney*
- *Save energy, pay less*
- *Tax guide*
- *Tracing lost money*
- *When someone dies*
- *Wills and estate planning*
- *Your consumer rights*



To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Managing your money*
- *Money matters*
- *Tax guide*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

