

A short guide to the Social Security Benefits for adults **AGED 16 to PENSION AGE** who are unable to work due to **long-term illness, disability/special needs**.

It does not detail in-work/jobseeker benefits or benefits for children. For a brief guide to benefits when working, see our leaflets Pb12A or Pb14.

There are a number of Social Security Benefits available to adults with disabilities/special needs, and their carers. This leaflet gives a brief introduction to these benefits and tells you how to claim. The benefit system is different for people over pension age, or those below 16.

The difference in the qualifying age for men and women will be phased out by 2018. At that point the pension age for both will then be 65. From then the equalised pension age will rise. Over this period those benefits linked to pension age will also see their qualifying age rise.

Some help is 'income-related', others can be claimed whatever your income and savings.

The benefits that can be claimed can be divided into the following broad groups:

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It is quite normal for at least one from each group to be claimed at the same time.

HELP WITH GETTING AROUND

The benefit for people with restricted mobility who made their claim before 2013 is called the **MOBILITY COMPONENT** of Disability Living Allowance (DLA) - see below for existing DLA claimants.

For new claims from 2013 the benefit is called **Personal Independence Payments (PIP) MOBILITY**.

PIP MOBILITY looks at two broad activities: **Planning/Following a journey**, and **Moving Around**.

Planning & Following a Journey applies to people who are able to walk but who need help with planning or following a journey safely and reliably. It takes into account mental/cognitive problems when out and about, and looks at the ability to walk on both familiar and unfamiliar routes. Examples would be those with a mental illness, or who have fits and seizures, or have a learning disability.

Moving Around concentrates on the physical problems when standing and moving without *severe discomfort*.

Both activities are assessed using a points system, 8 points give a **STANDARD** rate; 12 points give an **ENHANCED** rate.

Depending on the points awarded, people may then be eligible for a **Blue Badge** [parking], with those on the **ENHANCED** rate only, also getting free car tax and can use the allowance to obtain a car via "Motability".

◆ **TO CLAIM:** see below

HELP WITH DAILY LIVING

People who needed someone to help them with their personal care before 2013 could claim the **CARE COMPONENT** of Disability Living Allowance (DLA). See below for existing DLA claimants.

From 2013 new claims are for Personal Independence Payments (PIP) DAILY LIVING.

'DAILY LIVING' needs are assessed across 10 'activities' which include includes doing something practical for you or keeping an eye on you to see you are safe, or a combination of the two. It covers all aspects of personal care – dressing & undressing, washing/bathing, using the toilet, taking medication, etc. It now also includes helping you communicate with other people, and making budgeting decisions.

All activities are assessed by a points system: 8 points give a **STANDARD** rate; 12 points give an **ENHANCED** rate.

◆ PIP CLAIMS

PIP must be first claimed between ages of 16 and 65. Once claimed it can continue after 65. For first claims from 65 the benefit is called Attendance Allowance, which has no mobility element

Ring 0800 917 2222 to start your PIP claim.

NOTE: PIP is payable both in work or not, **and** it is **not** means-tested, so you can claim it whatever your income and savings.

Existing DLA claimants will be contacted over the next few years and told when their DLA claim will cease, and given the opportunity to claim PIP instead.

HELP FOR THOSE UNABLE TO WORK

The current benefit for those who are not fit for work - physically or mentally - is called Employment and Support Allowance (ESA).

It has two versions: Contributory ESA (based on your National Insurance record) and income-related ESA (IR-ESA). Both require you to pass a test of 'limited capability for work', but there is an additional financial test for IR-ESA, including a capital limit of £16,000.

Note: Some people still receive different "incapacity for work" benefits: Incapacity Benefit, Income Support or Severe

Disablement Allowance (SDA) if claimed before 2008. They will be migrated to ESA eventually.

◆ TO CLAIM ESA: use Form ESA 1

Those deemed fit for work (and actively seeking work) can claim **Jobseekers Allowance (JSA)** which has two versions: Contributory JSA, based on your National Insurance record, or income-based JSA (IB-JSA) if you have low savings/income.

TOPPING UP LOW INCOME

Apart from IR-ESA and IB-JSA, there are three other main income "top-up" benefits:

- INCOME SUPPORT, &
- HOUSING BENEFIT, &
- COUNCIL TAX REDUCTIONS

People who get DLA or PIP are more likely to qualify for one or more of these benefits.

➤ INCOME SUPPORT(IS)

Income Support can be claimed by carers and some lone parents. It is also still claimed by some people whose incapacity for work began before 2008.

Extra - called premiums - can be given if you also get DLA/PIP and/or Carers Allowance.

There is an upper capital limit of £16,000 and most other income is taken into account (but not PIP/DLA). Couples' income/savings are added together and taken into account

◆ TO CLAIM: ring 0800 055 6688.

Entitlement to IR-ESA, Income Support or IB-JSA triggers off entitlement to:

- Free School Meals
- Free NHS Benefits (prescription, glasses, dental care)

➤ HOUSING BENEFIT

AND/OR

➤ COUNCIL TAX REDUCTION

For single people or couples with savings/capital/assets below £16,000 and on a low income. Note: the home that you live in does not count as a capital asset.

Housing Benefit (HB) covers tenants in both private and Council/Housing Association accommodation.

Council Tax Reduction (CTR) is paid to anyone liable for the Council Tax.

While people on IR-ESA, Income Support or IB-JSA normally get the maximum HB/CTR possible, there will still be a shortfall.



PENSION AGE

Once you reach pension age, you can claim **PENSION CREDIT** instead of IR-ESA, IB-JSA or Income Support. Pension Credit has more generous rates and better savings/capital rules. Pension Credit has two elements: Guarantee Credit and Savings Credit. Those on Guarantee Credit can get maximum HB/CTR even if they have savings over £16,000.

OTHER HELP

You can claim these next two whatever your income and savings:

(A) COUNCIL TAX DISABILITY REDUCTION

If your home has been adapted, or added to, or simply had a change of use because of a disability, the Council Tax payer may be entitled to a **DISABILITY REDUCTION**. This includes where a normal room is now predominantly used for/by a disabled person or where a wheelchair is used at home. This could mean a lower gross Council Tax bill.

(B) COUNCIL TAX DISCOUNT

A discount can reduce the gross Council Tax by up to a half. Certain categories of Carers are entitled to a discount and so are households where there is a person who is "severely mentally impaired".

To apply for a disability reduction or a discount, contact the Council Tax section of the local Council.

HELP FOR CARERS

(A) CARERS ALLOWANCE

This is for a carer who looks after someone on Attendance Allowance/PIP Daily Living or the higher or middle rate of the Care Component of DLA, so both sorts of benefits can be claimed at the same time. The carer has to be aged 16 or over. However Carers Allowance cannot be paid in addition to other National Insurance benefits [such as a pension] – you get whichever is the highest.

But beware! -

Sometimes claiming Carers Allowance can *reduce* the disabled person's IR-ESA or Income Support. Get advice before claiming.

(B) INCOME-RELATED HELP FOR CARERS

Carers on a low income with low savings may be entitled to help with one or more of the following:

- Income Support/Pension Credit, or
- income-related ESA, and
- Rent Rebate [Housing Benefit], and
- Council Tax Reduction

These include an extra element for carers which is payable when the carer gets Carers Allowance. This Carers Premium/Addition can also be given if the only reason Carers Allowance is not in payment is if the carer is either already on another "overlapping" benefit (e.g. Retirement Pension) or s/he is part of someone else's claim as a dependant (e.g. Incapacity Benefit).

To boost your income-related benefit via a Carers Premium/Addition contact your local Jobcentre Plus Office (for IR-ESA, Income Support, and IB-JSA), The Pension Service (for Pension Credit) or the Benefits Section of the local Council (for Housing Benefit and Council Tax Reductions).

FUTURE CHANGES

The Government is replacing the following benefits by a single benefit called **Universal Credit**:- Income Support; income-based JSA; income-related ESA, Housing Benefit, Child Tax Credit and Working Tax Credit. It is being introduced area-by-area over 2017/18. See our leaflet **Pb92** for more details, and go onto gov.uk to see when your area is affected.

WHERE TO GO FOR HELP

NEED HELP?

For further help and advice contact:

Your local Citizens Advice at

1st Floor, Chestnut House
North Street
Rugby, CV21 2AQ

The Parish Rooms
Welcome Street
Atherstone, CV9 1DU

Old Market Tavern
25 Congreve Walk
Bedworth, CV12 8LX

10 Hamilton Terrace
Leamington Spa, CV32 4LY

(To book an appointment in
Nuneaton call 024 7635 1049)

25 Meer Street
Stratford-upon-Avon, CV37 6QB

Switchboard number for ALL CAs: 0344 855 2322

For Carers Advice, Information and Support

Warwickshire Carer Wellbeing Service

9 Lawford Road

Rugby, CV21 2DZ

Tel: 024 7610 1040

email: carer.support@carerstrusthofe.org.uk

Website: www.carerstrusthofe.org.uk

The information in this factsheet is correct as of April 2017

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Produced by: Warwickshire Welfare Rights Advice Service

Funded by: Warwickshire County Council

Charity Registration No. 1113524

Company No. 5730678

