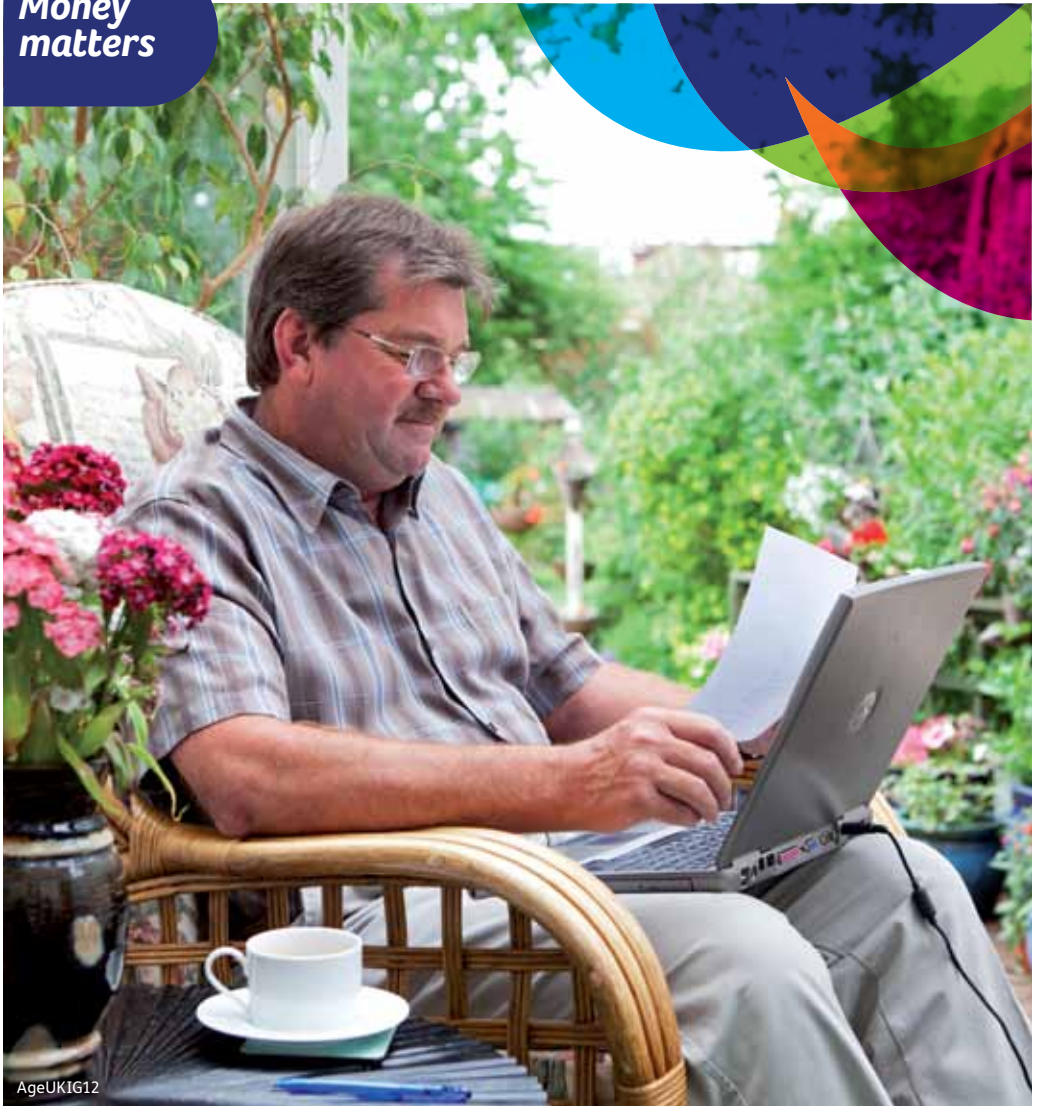


Claiming benefits

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 140 local Age UKs.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK.

This guide was originally printed in August 2010 and updated in April 2011. 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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Contents

Introduction	2
Benefits for basic weekly income	3
Top-up benefits	4
Extra benefits for those in particular circumstances	5
Jobseeker's Allowance (JSA)	6
Statutory Sick Pay (SSP)	7
Employment and Support Allowance (ESA)	7
Income Support	9
Carer's Allowance	11
Bereavement benefits	13
Housing Benefit	14
Council Tax Benefit/Second Adult Rebate	16
Other ways to reduce your Council Tax	17
Child Tax Credit and Working Tax Credits	18
Help with health costs	19
Social Fund Payments	20
Cold Weather Payment	22
Disability Living Allowance	22
Making an application for disability benefits	24
What if the application is turned down?	25
Common care needs to include	25
Common mobility needs to include	27
Industrial Injuries Disablement Benefit	28
Child Benefit	28
Guardian's Allowance	29
Useful organisations	30

Introduction

The benefits system can be very complicated. There are so many different types of benefit and allowances, available from so many different departments and services, that it can be difficult to know whether you are 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 are 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 2011/12.

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 (pages 30–34). Contact details for local organisations 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 30). For more detailed information about these benefits, see our free factsheet *Benefits for people under State Pension age*.

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.

what
next?

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 are under pension age there are several different types of benefit that can be claimed, depending on your circumstances:

- Jobseeker's Allowance if you are 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 7–8).
- Income Support if you are a carer, single parent with a young child or you fit into certain other groups (see page 9).
- Carer's Allowance (possibly topped up with Income Support) if you are a carer (see pages 11–12).
- Bereavement benefits if your husband, wife or civil partner has died (see page 13).
- Maternity Allowance, Statutory Maternity Pay, Statutory Paternity Pay or Statutory Adoption Pay if you are 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 above, 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 claim:

- Housing Benefit to help with your rent (see pages 14–15).
- Council Tax Benefit to help with your Council Tax payments (see pages 16–17).
- Working Tax Credit to top up low earnings (see page 18).
- Help with health-related costs (see pages 19–20).
- Social Fund Payments to help pay for one-off items you need (see pages 20–21).
- Cold Weather Payment when the weather is very cold (see page 22).

There are several different types of benefit that can be claimed, depending on your circumstances.



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.

- Disability Living Allowance if you have difficulty with personal care or have problems getting around because of long-term sickness or disability (see pages 22–23).
- Industrial Injuries Disablement Benefit if you have been affected by an accident at work or have an illness caused by your work (see page 28).
- Child Benefit and Child Tax Credit if you have a dependent child (see pages 28 and 18).
- Guardian's Allowance if you are bringing up a child whose parents have died (see page 29).

Jobseeker's Allowance (JSA)

Jobseeker's Allowance (JSA) is a taxable benefit for people who are unemployed, or working fewer than 16 hours a week and looking for work. If you are 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 £67.50 a week (£53.45 if you are under 25).
- Income-based JSA is paid if you have no income, or a low income, and no more than £16,000 in savings. You cannot get income-based JSA if you have a partner who works 24 or more hours a week. The amount you will get varies according to your income, age, whether you're single or a couple, and whether you get disability or carer 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. It may entitle you to help with health costs (see pages 19–20), housing grants, and help from the Social Fund (see pages 20–21).

what next?

See our free factsheets *Help with looking for work or starting your own business* and *Benefits for people under State Pension age* 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.



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

Statutory Sick Pay (SSP)

If you are employed but unable to work because you are ill or disabled, you should get Statutory Sick Pay (SSP). It is 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 cannot claim Employment and Support Allowance (ESA) while you're getting SSP, but you should claim ESA when the SSP ends if you are still unable to return to work (see below).

SSP is paid at £81.60 a week.

Employment and Support Allowance (ESA)

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

To make a claim for ESA you must not be entitled to Statutory Sick Pay, or getting 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 will get £67.50 per week for the first 13 weeks. After this, your benefit may go up to a maximum of £99.85 a week following a Work Capability Assessment. This may be reduced if you have a private pension or if you are claiming certain benefits.
- Income-related ESA is means-tested and does not rely on your National Insurance contributions. It is 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 are 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 help with health costs (see pages 19–20), housing grants, and help from the Social Fund (see pages 20–21).

what next?

For more detailed information, see our free factsheet *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 or start a claim online at www.direct.gov.uk

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 are claiming Statutory Sick Pay or Incapacity Benefit, you might also be able to claim Income Support.

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 help with health costs (see pages 19–20), housing grants, and help from the Social Fund (see pages 20–21).

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 Services/Jobs and Benefits office.

*If you are 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.*



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 £55.55 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 £55.55 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, which will be added to 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 that the person you care for receives 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.

If you live in England, Scotland or Wales, you can also request a form from the Carer's Allowance Unit (see page 31) or your local Jobcentre Plus office.

-  You can also download a claim form or make a claim online at www.dwp.gov.uk/carersallowance. In Northern Ireland, you can request a form from the Disability and Carers Service (see page 33).

If you get Carer's Allowance or have been awarded an underlying entitlement you will qualify for a carer premium.



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 21 for further details.

what next?

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

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

Housing Benefit

Housing Benefit helps pay your rent if you are 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.

Housing Benefit does not cover water rates or fuel bills or some service charges, such as charges for meals, even if they are 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

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

Discretionary housing payments

If you get Housing Benefit or Council Tax Benefit but still find it difficult to pay your rent or council tax, you can apply for a discretionary housing payment. Contact your local authority for a form and give detailed reasons about why you need

 extra help. In Northern Ireland, contact the Northern Ireland Housing Executive for a form. Contact an advice agency if you need help filling it in.

Support for Mortgage Interest

If you own your own home, you cannot claim Housing Benefit. However, you may be able to claim Support for Mortgage Interest if you are eligible for Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

Making a claim

To claim Housing Benefit, contact your local council. You may be able to apply 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 are paid too little or too much in benefits. If you're paid too much, you will have to pay it back.

Northern Ireland

If you live in Northern Ireland, there is a different system for getting help with your housing costs. When you apply for Housing Benefit, you will also be assessed for Rate Relief. If you are 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 34).

**what
next?**

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


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 will 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.


-  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, a new scheme gives you 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 not.

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

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.

-  In Northern Ireland a different reduction scheme applies, called the Disabled Person's Allowance. For more information call Land & Property Services (see page 34).

The discount scheme

You can apply for a discount if your property is empty, for example, if you have 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 is not your partner).

what next?

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

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

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

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 are responsible for a child under 16, or young person under 20 if they're in full-time education or training.

The amount of Child Tax Credit you get depends on your income and personal circumstances, such as how many children you are responsible for and whether they are disabled.

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 page 19).

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 are disabled and whether you look after a child.

For both Child Tax Credit and Working Tax Credit, if you are a couple you need to make a joint claim. Neither of these Tax Credits is taxable.

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 34).

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 once a year
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment if you are referred by a doctor or dentist or need to see a consultant
- free NHS wigs and fabric supports.

You will 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 do not receive any of these benefits but have a low income, 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 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).

- i** 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 a free NHS sight test when you reach 60 (in Scotland everyone is eligible for one, 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 factsheet *Help with health costs*. 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 like beds, cookers, washing machines, removal costs or some travel costs. These do not need to be repaid.

Budgeting Loans

These can help with the cost of expensive essential items, but you will 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 do not have to receive any benefits to apply. You will 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*, our free factsheet *Planning for a funeral*, and our free *LifeBook*.

Savings of over £500 count towards Community Care Grants, and savings of over £1,000 count towards 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



In Northern Ireland, contact your local Social Services/Jobs and Benefits office.

Cold Weather Payment

If you get certain means-tested benefits, you will 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 will 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 information guide *Winter wrapped up*. 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 are under 65, you might be eligible for 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 like washing, dressing and eating, or need someone to keep an eye on you to make sure that you are safe. It doesn't matter if you are actually getting the help you need or not.

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

Highest **£73.60**

Middle **£49.30**

Lowest **£19.55**

Mobility component

To get the mobility component of DLA, you must have difficulty walking outdoors.

There are two weekly rates depending on your level of difficulty.

Higher **£51.40**

Lower **£19.55**

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 or start a claim online at 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 completing a form for disability benefits, do not 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 have 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 have developed special ways to cope with certain activities. If an activity takes much longer than it would somebody without a disability, or if it is difficult to do safely, that 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 like housework, shopping and gardening, so it is not worth mentioning them.

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

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 below; did you miss any out?

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

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 making sure that your clothes are not 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 to identify your tablets; to read and understand instructions about taking medication; to manage a condition like diabetes; to recognise if your condition deteriorates; to adjust your hearing aid?

Getting around indoors

Do you need help to navigate stairs; to get up from a chair; to get in and out of bed; to move safely from room to room?

Communicating

Do you need help to understand or hear people, or to be understood by them; to answer the phone; to read and write letters?

Supervision

Do you need someone to watch over you in case you have a seizure; to give you medication for angina or asthma attacks; to help calm you down after a panic attack?

Common mobility needs to include

Here are a few examples of what to consider when explaining your mobility needs if you are 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 at all? 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 to cope with kerbs; to cross roads safely; to avoid getting lost; to read bus numbers and timetables, or identify train platforms?

Do you need someone with you in unfamiliar places so that you avoid danger (perhaps guiding you around hazards or obstacles, or helping you get up if you fall), or in case you become lost?

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

Industrial Injuries Disablement Benefit

If you are 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. Child Benefit isn't taxable. You can claim if you are bringing up a child who is under 16, or under 20 and in certain types of education or training. If you are adopting or fostering a child, you may also be eligible.

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

You will usually qualify if you are claiming Child Benefit for the child you are bringing up. You will get £14.75 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.

Age UK helps 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

www.ageuk.org.uk

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

Many local Age UKs can give you a free benefits check.

We produce *LifeBook*, a free and simple way to record your details, contacts, and the location of important documents. It is available both as a booklet and computer-based version. Call 0845 685 1061 for more information.

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 Bureau (CAB)

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

To find details of your nearest 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: 0845 7 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 provides 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

Land & Property Services is the agency responsible for mapping, land registration, rating and valuation. In Northern Ireland, contact them to find out more about ways to reduce your rates.

Tel: 0845 300 6360

Textphone: 0845 300 6361

www.lpsni.gov.uk

NHS Choices

Provides information about health conditions, treatments and services.

www.nhs.uk

In Wales, visit www.wales.nhs.uk

In Scotland, visit www.nhsinform.com

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: 0845 300 3900

Textphone: 0845 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 80 80 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:
Address:		
Postcode:		
Tel:	Email:	

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"/>	<input type="text"/>	<input type="text"/>	<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 in line with Data Protection guidelines. Age UK (registered charity no 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.

*Many local Age UKs can give
you a free benefits check.*



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:

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

Age UK 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**.

