

Withdrawn

This publication is withdrawn.

This publication is no longer current.

Help if you're ill or disabled

Benefits and
support you may
get if you are ill or
disabled



Department
for Work &
Pensions

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Introduction

Getting the right information and help when you become ill or disabled is really important. This leaflet tells you about the benefits you may be able to get and how to claim. There is also information about other types of support you may find useful.

Benefits you may get if you're ill

If you're ill, the help you may get depends on whether you're in or out of work at the moment.

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Statutory Sick Pay

What is Statutory Sick Pay?

If you can't work because you're sick, your employer may pay you Statutory Sick Pay.

Statutory Sick Pay is the minimum amount that employers must pay by law. You may get Statutory Sick Pay from the fourth day that you're too sick to work. However, it is only paid from the fourth 'qualifying day' that you're absent from work. Qualifying days are usually the days that you would normally work – this must be at least 1 day in a week.

If your employer pays you occupational or company sick pay and it is more than Statutory Sick Pay, they don't have to pay you Statutory Sick Pay as well.

Can I get Statutory Sick Pay?

To get Statutory Sick Pay you must:

- be employed,
- have been sick for at least 4 or more 'qualifying days' in a row, and
- earn at least the 'Lower Earnings Limit'.

You can find out what the Lower Earnings Limit is online.



Go to:
www.hmrc.gov.uk

As long as you have spent some time working, you could still get Statutory Sick Pay. But you may not get it if you have been getting certain other benefits like Maternity Allowance or Employment and Support Allowance.

If you're not sure whether you can get Statutory Sick Pay, you should ask your employer.

You may also be able to get Income Support to top up any Statutory Sick Pay you may be getting. This will depend on your circumstances.

How do I apply for Statutory Sick Pay?

When you get sick, you should tell your employer as soon as you can. You must tell them before you have been off sick for 7 days, or your employer could refuse to pay you Statutory Sick Pay.

If you are sick between 1 and 7 days, you may have to fill in a self-certificate form (SC2) for your employer. If they don't have a form, you can get a SC2 form online to give to your employer.



Go to:
www.hmrc.gov.uk/forms/sc2.pdf

If you are sick for more than 7 days, you will need to show your employer a medical statement. You can get a medical statement from your doctor. Medical statements are also known as fit notes, sick notes or medical certificates.

You can get Statutory Sick Pay for up to 28 weeks. If you are too sick to work after 28 weeks, you should get a SSP1 form from your employer to help support a claim for Employment and Support Allowance.

You can find out more information online.



Go to:
www.gov.uk/statutory-sick-pay

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How much do I get?

You can find out how much Statutory Sick Pay you could get by going online.



Go to:

www.gov.uk/statutory-sick-pay

How do I get Statutory Sick Pay?

Your Statutory Sick Pay will be paid in the same way as your normal wages.

What if I can't get Statutory Sick Pay from my employer?

If your employer can't pay you Statutory Sick Pay, they must give you a form (SSP1) explaining why. When you have this form, contact Jobcentre Plus to ask about claiming Employment and Support Allowance.

Employment and Support Allowance

What is Employment and Support Allowance?

Employment and Support Allowance gives financial help and support for people who are unable to work because of an illness or disability. It has replaced Incapacity Benefit and Income Support paid because of an illness or disability.

There are 2 types of Employment and Support Allowance:

- contribution-based: if you have paid enough National Insurance contributions, or
- income-related: if you don't qualify for contribution-based Employment and Support Allowance and if you don't have enough income or savings.

While you're getting the allowance, you'll be able to get help from a specially trained personal adviser. They can help you to access a wide range of services, designed to help and prepare you for a move into suitable work when you're ready.

If your illness or disability severely affects your ability to work, the allowance can provide extra financial support.

Can I get Employment and Support Allowance?

You may get Employment and Support Allowance if you have an illness or disability that affects your ability to work, and:

- you're off work or out of work
- you're self-employed
- you work for an employer but can't get Statutory Sick Pay, or
- you have been getting Statutory Sick Pay but it has now stopped.

For the first 7 days of your illness, you usually only have to tell us why you're sick. This is known as a 'self-certificate'. After that, you will have to give us a medical statement from your doctor.

If you're terminally ill, see page 14.

How do I apply?



Go to:
www.gov.uk/benefits-adviser



Phone: **0800 055 6688**
Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

What happens when I claim?

You won't get any money for the first 7 days of your claim. These are called 'waiting days'. In some cases, waiting days may not apply, for example if you have already had waiting days as part of an earlier benefit claim or a period of Statutory Sick Pay.

After this, most people will get a basic rate during the 'assessment phase'. A different rate may apply if you have a partner; we call this the 'couples rate'.

Partner

We use 'partner' to mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple.

During the assessment phase, we decide whether you qualify to keep getting the allowance. We may be able to decide this based on your illness or disability, or we may need you to fill in a questionnaire or go to an assessment.

We assess your illness or disability to find out how capable you are for work. We then look at whether it's reasonable for you to take steps to find suitable work.

If you refuse to have the assessment, or if you don't take part fully, it may affect your entitlement to Employment and Support Allowance.

After the assessment, if you still qualify for Employment and Support Allowance, you will move to the 'main phase' and get a higher amount.

Benefits you may get if you have a long-term health condition or disability

To claim disability benefits, it doesn't matter whether you work or not.

Disability benefits depend on:

- how old you are
- how severe your disability is
- how your disability affects you, or
- how you became disabled.

If you are...	You may get...	See page...
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Personal Independence Payment

What is Personal Independence Payment?

Personal Independence Payment is a benefit to help you with some of the extra costs you may have because of a long-term health condition or disability.

Your health condition or disability should be severe enough that you need help to carry out everyday activities. Even if you don't get the help you need, you may still get Personal Independence Payment.

You may also get Personal Independence Payment if you have difficulties moving around.

Can I get Personal Independence Payment?

You may get Personal Independence Payment if you're aged 16-64 and you either:

- need help to carry out daily living activities, or
- find it very hard, or need help to get around.

You can claim Personal Independence Payment at any time if you need help carrying out daily living activities, or have problems with your mobility (or both). However, to be paid Personal Independence Payment, you must have needed help with these activities for at least 3 months and be likely to need help for at least another 9 months.

You can get Personal Independence Payment whether you are in or out of work. It is a tax-free benefit and is not affected by your income or savings.

If you're terminally ill, see page 14.

How much Personal Independence Payment can I get?

There are 2 parts to Personal Independence Payment:

- a 'daily living' part – if you need help with daily living activities such as washing and dressing or communicating, and
- a 'mobility' part – if you have problems getting around, need help to move about or need help to plan and follow journeys.

If you qualify for Personal Independence Payment, you will get money for one or both parts. The amount you get is based on how much help you need.

How do I apply?

To start your claim for Personal Independence Payment:



Phone: **0800 917 2222**
Textphone: **0800 917 7777**

Monday to Friday 8am to 6pm

Attendance Allowance

What is Attendance Allowance?

Attendance Allowance can help with extra costs you may have if you're 65 or over and have a long-term health condition or disability.

Your disability should be severe enough that you need someone to help look after you. Even if you don't get the help you need, you may still get Attendance Allowance.

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Can I get Attendance Allowance?

You may get Attendance Allowance if you:

- are 65 or over
- can't get Personal Independence Payment or Disability Living Allowance, and
- have needed help with personal care, or someone to supervise you for your own or someone else's safety, for at least 6 months.

Any savings or income you have will not usually affect your claim.

If you're terminally ill, see page 14.

How much Attendance Allowance can I get?

The amount you get is based on how much help you need.

How do I apply?



Go to:
www.gov.uk/browse/disabilities



Phone: **0345 605 6055**
Textphone: **0345 604 5312**

Monday to Friday 8am to 6pm

Disability Living Allowance for children

What is Disability Living Allowance for children?

Disability Living Allowance can help with extra costs if your child is under 16 and has a long-term health condition or disability.

Your child's disability should be severe enough that they need someone to help look after them. Even if they don't get the help they need, you can still get Disability Living Allowance for them.

You may also get the allowance for your child if they have walking difficulties or need someone to supervise them while they are outdoors.

Can I get Disability Living Allowance for my child?

You may get Disability Living Allowance for your child if they're under 16 and they either:

- need help with personal care or someone to supervise them for their own or someone else's safety, or
- can't walk, find it very hard to walk, need help to get around or need someone to supervise them while they are outdoors.

They must have needed help with personal care or had problems walking for at least 3 months. They must also be likely to need help with personal care, or have problems walking for at least another 6 months.

It is a tax-free benefit and is not affected by your income or savings.

If your child is terminally ill, see page 14.

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How much Disability Living Allowance can I get for my child?

There are 2 parts of Disability Living Allowance:

- a 'care' part – if your child needs help with personal care or supervision, and
- a 'mobility' part – if your child has walking difficulties, needs help to get around or needs someone to supervise them while they are outdoors.

You can get money for just one part, or for both. How much you get is based on how much help your child needs.

Personal Independence Payment replaced Disability Living Allowance for adults between 16 and 64 on 8 April 2013.

Disability Living Allowance will remain for children under 16 and for those people already getting the benefit if they were aged 65 or over on 8 April 2013.

How do I apply?



Go to:
www.gov.uk/browse/disabilities



Phone: **0345 712 3456**
Textphone: **0345 722 4433**

Monday to Friday 8am to 6pm

What if I am terminally ill?

We have special rules for people who have a terminal illness and are not expected to live for more than 6 months. These rules mean that your claim will be dealt with more quickly, you will not need to go for a face-to-face assessment and you will be paid your benefit straight away.

You can apply under special rules for:

Attendance Allowance

Disability Living Allowance

Employment and Support Allowance, and

Personal Independence Payment.

Industrial Injuries Disablement Benefit

What is Industrial Injuries Disablement Benefit?

Industrial Injuries Disablement Benefit is a benefit you may be able to claim if you are disabled due to an accident or disease caused:

- by work, or
- while on an approved employment training scheme or course.

More than 70 diseases are covered. Some of the most common ones are:

- asthma
- chronic bronchitis and emphysema
- occupational deafness
- pneumoconiosis (lung disease from breathing in mineral dust), and
- vibration white finger.

Asbestos-related diseases are also included, such as:

- pneumoconiosis (asbestosis)
- diffuse mesothelioma
- primary carcinoma of the lung with asbestosis, and
- unilateral or bilateral diffuse pleural thickening.

Can I get Industrial Injuries Disablement Benefit?

You may be able to claim Industrial Injuries Disablement Benefit if you:

- got the disease or had the accident as a result of doing certain types of work, and
- were employed in Great Britain when you got the disease or had the accident.

Most people will need to have a medical check. This will help us to decide how serious your condition or disability is and how long your disability will last.

You cannot get Industrial Injuries Disablement Benefit if you were self-employed when you had the industrial accident or caught the disease.

Can I get other help?

If you need constant attendance and you get Industrial Injuries Disablement Benefit, you may also be able to claim:

- Constant Attendance Allowance, and
- Exceptionally Severe Disablement Allowance.

Reduced Earning Allowance can be paid if you have suffered any loss of earnings due to your disablement for either the industrial accident or disease. You may be able to get Reduced Earning Allowance whether you are getting Industrial Injuries Disablement Benefit or not.

You can find out more information online.



Go to: www.gov.uk/industrial-injuries-disablement-benefit

How do I apply?

You can apply in 2 ways.

Download a form online.



Go to: www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim



Phone: **0345 758 5433**
Textphone: **0345 608 8551**

How much can I get?

The amount you get depends on the level of your disability.

Pneumoconiosis etc. (Workers' Compensation) Act 1979 Scheme

We may pay you a lump sum if you have one of these diseases:

- pneumoconiosis (asbestosis)
- byssinosis
- diffuse mesothelioma
- bilateral diffuse pleural thickening, or
- primary carcinoma of the lung with asbestosis or bilateral diffuse pleural thickening.

To get a payment under this scheme the main conditions of entitlement are:

- your dust-related disease must have been caused by your employment
- you have made a claim for Industrial Injuries Disablement Benefit for one of the listed diseases
- you must claim within 12 months of the decision awarding Industrial Injuries Disablement Benefit
- you can't or haven't taken civil action because your former employer has stopped trading, and
- you haven't brought a court action or received compensation from an employer in respect of the disease.

The 2008 Diffuse Mesothelioma Scheme

We may pay you a lump sum if you have diffuse mesothelioma and have not received, or are not entitled to a payment under the 1979 scheme.

This scheme includes:

- self-employed people, and
- people who did not get the disease from their employment (for example, if you washed asbestos-contaminated clothing).

You can't get a payment if you were not resident in the UK when the exposure to asbestos happened.

If you can't get a payment under the 1979 scheme for Diffuse Mesothelioma, we'll automatically consider you under the 2008 scheme. You can't get a payment under both schemes.

How do I apply?

You can apply in 2 ways.

Download a form online.



Go to: **www.gov.uk**
and search for '**pwc1**'



Phone: **0345 603 1358**
Textphone: **0345 608 8551**

Vaccine Damage Payment Scheme

What is a Vaccine Damage Payment?

This is a one-off, tax-free payment to help with extra costs you may face if you are severely disabled as a result of a vaccination.

It doesn't matter if you have savings or other money coming in, you can still get a Vaccine Damage Payment.

Can I get a Vaccine Damage Payment?

You may get a Vaccine Damage Payment if you have been severely disabled by a vaccination against any of the following diseases:

- Diphtheria
- Tetanus
- Whooping cough (pertussis)
- Polio
- Measles
- Mumps
- German Measles (rubella)
- TB (tuberculosis)
- Smallpox (up to 1 August 1971)
- Hib (Haemophilus Influenzae type B)
- Meningococcal Group C
- Pneumococcal infection
- Human papillomavirus (HPV), or
- Pandemic Influenza A (H1N1) 2009 (swine flu), if you were vaccinated against H1N1 between 10 October 2009 and 31 August 2010.

You may also get a Vaccine Damage Payment if you have a severe disability caused by:

- your mother having any of these vaccinations while she was pregnant with you, or
- being physically close to someone who was given a polio vaccination by mouth.

To be able to claim for a Vaccine Damage Payment, you must also:

- have had the vaccination in the United Kingdom or the Isle of Man, or as part of armed forces medical treatment while you were abroad, and

- make a claim between your 2nd and 21st birthday, or within 6 years of having the vaccination.

In most cases, you must also have had the vaccination when you were under 18, unless:

- it was for polio, rubella, meningitis C, Human papilloma virus or Pandemic Influenza (H1N1), or
- the vaccination was carried out at the time of an outbreak within the UK or Isle of Man.

If a person has died, a claim for a Vaccine Damage Payment can still be made on their behalf. However, the claim needs to be made between what would have been their 2nd and 21st birthday, or within 6 years of them having the vaccination.

How much is a Vaccine Damage Payment?

This is a one-off payment of £120,000. You don't have to pay tax on this amount, but it may affect how much you can get from any other benefits.

How do I apply?

You can apply in 2 ways.

Download a form online.



Go to: www.gov.uk/vaccine-damage-payment

Contact the Vaccine Damage Payment Unit.



Phone: **01772 899 944**
Textphone: **0345 604 5312**

Open Monday to Thursday 9am to 5pm, Friday 9am to 4.30pm

Armed Forces Independence Payment

What is Armed Forces Independence Payment?

Armed Forces Independence Payment is a benefit to help cover the extra costs you may have because of a serious injury caused by military service.

Can I get Armed Forces Independence Payment?

Service personnel and veterans who get a Guaranteed Income Payment of 50% or higher through the Armed Forces Compensation Scheme are eligible for the payment.

Does Armed Forces Independence Payment affect my other benefits?

If you get Armed Forces Independence Payment, you can't get:

- Personal Independence Payment
- Disability Living Allowance, or
- Attendance Allowance.

How much Armed Forces Independence Payment can I get?

Armed Forces Independence Payment is the same amount as:

- Personal Independence Payment enhanced rates for both the daily living and mobility parts, or
- Disability Living Allowance higher rates for both care and mobility parts.

You can find out how much you could get by going online.



Go to: www.veterans-uk.info/armed_forces_indep_payment.html

How do I apply?

You can apply in 2 ways.



Go to:

www.veterans-uk.info



Phone: **0808 1914 218**

Textphone: **0800 169 3458**

7.30am to 6.30pm Monday to Thursday, and
7.30am to 5.00pm Friday

War Disablement Pension

What is a War Disablement Pension?

A War Disablement Pension is a tax-free payment or weekly pension, for veterans who have been injured, disabled or have an illness because of their service in the armed forces.

Can I get a War Disablement Pension?

You may get a War Disablement Pension if you have been injured, disabled or get an illness:

- from serving in Her Majesty's (HM) Armed Forces, or
- during a time of war, and
- you're no longer serving in HM Armed Forces.

Your disablement must have been caused before 6 April 2005. If it was caused by service in HM Armed Forces on or after 6 April 2005, you should claim under the Armed Forces Compensation Scheme.

You may get other supplements or allowances as well. An adviser can explain the mix of other benefits, which depend on your own circumstances.

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How do I apply?

You can claim in 2 ways.



Go to:

www.veterans-uk.info



Phone: **0808 1914 218**

Textphone: **0800 169 3458**

7.30am to 6.30pm Monday to Thursday, and
7.30am to 5.00pm Friday

Carers

If you need a carer to look after you, they don't have to be someone who does caring as a job. It could be your partner, a relative, a friend or a neighbour.

Carer's Allowance

Carer's Allowance is for people who look after someone who's disabled, whether or not they are related to, or live with them.

A carer may get Carer's Allowance if they're aged 16 or over, and spend at least 35 hours a week caring for a person getting:

- Attendance Allowance, or
- Personal Independence Payment (at the standard or enhanced rate for the daily living part), or
- Disability Living Allowance (at the middle or highest rate for care), or
- Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit), or
- Armed Forces Independence Payment, or
- basic (full day) rate with a War Disablement Pension.

Check with your benefits adviser before your carer claims any benefits. Their claim may affect your benefit.

How do I apply?



Go to:
www.gov.uk/carers-allowance

Contact the Carer's Allowance Unit.



Phone: **0345 608 4321**
Textphone: **0345 604 5312**

Monday to Thursday 9am to 5pm, Friday 9am to 4.30pm

Carer's Credit

Carer's Credit is a National Insurance credit which can help to protect a carer's entitlement to the basic State Pension and State Second Pension.

A carer may get Carer's Credit if they care for one or more people for a total of 20 or more hours a week.

Each person they care for must either:

- get Attendance Allowance
- get Personal Independence Payment (at either rate for the daily living part)
- get Disability Living Allowance (at the middle or highest rate for the care part)
- get Armed Forces Independence Payment
- get Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit), or
- have a completed Care Certificate signed by a health or social care professional.

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A health or social care professional is someone who knows the care needs of the person who is being looked after. This might be a doctor, district nurse or social worker.

How do I apply?

Download a claim form online.



Go to:
www.gov.uk/carers-credit

Contact the Carers Allowance Unit.



Phone: **0345 608 4321**
Textphone: **0345 604 5312**

Monday to Thursday 9am to 5pm, Friday 9am to 4.30pm

You can find out more information about credits online.



Go to: www.gov.uk/national-insurance-credits/eligibility

How will I be paid my benefit?

We pay all benefits straight into your bank, building society or Post Office account.

Telling us when something changes

When you're getting pensions or benefits and your circumstances change, you must tell us straight away. For example, tell us if you:

- move home (or other people move in or leave your home)
- change the account we pay your pension or benefits into
- start work or change the number of hours you work
- need more or less support because of your disability or go into hospital, or
- get more or less of other benefits.

If you are not sure whether to tell us about a change, do it anyway. If you don't, you could lose out on money you should get. Or you could be paid too much, and have to pay it back.

Going into hospital or a care home

You should tell us if you go into hospital or a care home as this could affect the benefits we pay you or your partner.

Employment and Support Allowance

If you go into hospital your Employment and Support Allowance should stay the same for up to 52 weeks, as long as you still meet the conditions for getting it.

After 52 weeks, your Employment and Support Allowance may be affected.

Attendance Allowance, Disability Living Allowance, Personal Independence Payment and Carer's Allowance

We will usually stop paying your benefit after you have been in hospital for 28 days if you claim:

- Attendance Allowance,
- the care or mobility parts of Disability Living Allowance (as an adult), or
- the daily living or mobility parts of Personal Independence Payment.

If your child gets Disability Living Allowance and is under 16, it will usually stop once they have been in hospital for 12 weeks.

However, we may pay these benefits if you or your child is a private patient and you're paying without help from the NHS. We may also pay these benefits if you are claiming because you or your child is terminally ill and is in a hospice.

We will usually stop paying your benefit if you go into a care home and you claim:

- Attendance Allowance
- the care part of Disability Living Allowance, or
- the daily living part of Personal Independence Payment.

However, we may pay these benefits if you're paying for all of your care home costs yourself and are not getting any help towards these costs from your local council or from public money.

If you get Carer's Allowance, that money may stop as soon as you, or the disabled person you care for, goes into hospital.

If any of these benefits stop, you or your partner may also stop getting extra money in other benefits, like:

- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Housing Benefit
- Pension Credit, or
- Tax Credits.

Industrial Injuries Disablement Benefit

If you get Industrial Injuries Disablement Benefit, there is no need to tell us if you go into hospital as this will not affect your benefit.

If you get Constant Attendance Allowance and you go into hospital, you must tell us as soon as you have been in hospital for 28 days.

You can find out more information online.



Go to: www.gov.uk/browse/benefits/disability

Help to find work or stay in work

If you need extra support for work because of your illness or disability, you can talk to us. A Jobcentre Plus adviser can talk to you about what work you want and the best plan for you to move into work.

We also have Disability Employment Advisers who can help you find a job, gain new skills and tell you about disability friendly employers in your area. Our advisers can also help you stay in work. If you're worried you may lose your job because of an illness or disability, get in touch with an adviser as soon as possible.

Your adviser can:

- carry out an 'employment assessment' to find out about your skills and jobs you're interested in
- let you know about jobs that match your skills
- help you get training to improve your skills, and
- give you details of local disability groups.

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There are programmes and grants to help you find or stay in work. Ask our advisers about:

- Access to Work - money to help you do your job if you have a disability or health condition.
- Work Choice - help to get and keep a job if you're disabled and find it hard to work or need a lot of support to do a job on your own.
- Work trials – a chance to try out a job for up to 30 days and keep getting benefits.



For more information go to:
www.gov.uk/browse/benefits/disability

Looking for work

If you're looking for work, you can search for jobs online.



Go to:
www.gov.uk/jobsearch



Phone: **0345 606 0234**

Monday to Friday 8am to 6pm

What if I can't work full-time?

There are lots of options when it comes to finding work. As well as working full-time you could consider the following.

- Part-time work. You could work a certain number of hours or days each week to fit in with other things you do.
- Job-sharing. Sometimes, 2 people can share 1 full-time job, so you both work part-time hours.

- Term-time working. You could be off during the school holidays.
- Voluntary work. You could do unpaid work to learn more about a particular job and learn new skills. This could then help you get a paid job.
- Flexible work or 'flexi-time'. This may mean choosing the times when you start and finish work, or working longer hours on some days so you can take more time off.
- Self-employment. You may be able to work for yourself. But this also means you have to deal with things like paying your own tax and National Insurance instead of an employer doing it for you.
- Agency work. You could work for a set length of time in a full-time or part-time job. This may be to cover for someone while they're away from work. This is also called 'temping'.

Can I work and still get benefits?

You can get Attendance Allowance, Disability Living Allowance or Personal Independence Payment whether you work or not.

If you get Carer's Allowance, you can earn up to a certain amount, after allowances – there's no limit to the hours they work.

If you get Income Support, Employment and Support Allowance, Housing Benefit or Pension Credit, your earnings may be taken into account.

Living and working abroad

Can I get benefits if I live abroad?

You may be able to get some benefits if you're living or working abroad.

You can find more information online.



Go to: www.gov.uk/benefits-if-you-are-abroad

Help if you're on a low income

If you're on a low income, you may get:

- Income Support
- Pension Credit
- Working Tax Credit
- Child Tax Credit
- Housing Benefit, or
- a reduction in your Council Tax.

Income Support

What is Income Support?

Income Support is for people who can't work full-time and don't have enough money to live on.

Can I get Income Support?

You may get Income Support if you are:

- pregnant
- a carer
- a lone parent with a child under 5 years old, or
- sick or disabled (in some circumstances).

You must also:

- be 16 or over and under the qualifying age for Pension Credit
- have less than £16,000 in savings
- work less than 16 hours a week, and
- live in Great Britain.

You can get Income Support on top of some other benefits depending on your circumstances. For example if you qualify for Statutory Sick Pay, you may also be entitled to a top up of Income Support.

If your partner works at least 24 hours a week, you're not likely to get Income Support.

You can't get Income Support if you study full-time but there are some exceptions. An adviser can tell you more.

How do I find out more?



Go to:
www.gov.uk/income-support



Phone: **0800 055 6688**
Textphone: **0800 023 4888**

Pension Credit

What is Pension Credit?

Pension Credit is a tax-free payment which tops up a weekly income to a guaranteed minimum level.

Can I get Pension Credit?

You may get Pension Credit if you:

- have reached the Pension Credit qualifying age
- live in Great Britain, and
- have a low income.

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There are 2 parts to Pension Credit you may get: Guarantee Credit and Savings Credit. You may get one part or both.

Guarantee Credit tops up weekly income to a guaranteed minimum amount if you have reached the qualifying age. You may get more if you're severely disabled, have caring responsibilities or certain housing costs.

Savings Credit is for people who have saved some money towards their retirement such as savings or a second pension. You may get savings credit if you, (or your partner, if you have one) are aged 65 or over.

Important – changes to Savings Credit

As part of the Pensions Act 2014, the Saving Credit part of Pension Credit will close for people reaching State Pension age on or after 6 April 2016. Following changes in the law, this will include those with a partner who reached State Pension age before 6 April 2016. However, some protection will be given to these couples who were already getting Savings Credit on 6 April 2016.

You can find out when you will reach the Pension Credit qualifying age, online.



Go to:
www.gov.uk/calculate-state-pension

How do I find out more?



Go to:
www.gov.uk/pension-credit



Phone: **0800 991 234**
Textphone: **0800 169 0133**

What if I don't earn much from work?

Working Tax Credit

Working Tax Credit is for working people on a low income. You can be employed or self-employed, and you don't have to have children to claim.

In all cases you have to be:

- working (whether in employment or self-employment) when you make your claim,
- starting paid work within 7 days of making your claim.

You may get more if you have a disability or are responsible for children and have childcare costs.

How do I find out more?



Go to:
www.gov.uk/working-tax-credit



Phone: **0345 300 3900**
Textphone: **0345 300 3909**

Help with housing costs

There are 3 types of help you may get towards your housing costs.

- Housing Benefit helps you pay some of your rent.
- A reduction in Council Tax. Council Tax pays for the services your council provides. How much you pay depends on the value of your home.
- Support for mortgage interest helps towards mortgage interest payments if you are living in a property you own, which has an outstanding mortgage.

Can I get Housing Benefit or a reduction in Council Tax?

You may get Housing Benefit or a reduction in your Council Tax if you're on a low income and:

- have savings of less than £16,000, and
- have to pay rent or council tax.

You don't have to get other benefits to get Housing Benefit or a reduction in Council Tax. Even if you work and have some savings, you may still get help. Housing Benefit does not pay towards mortgages and does not generally cover service charges.

How do I find out more?

Contact your local council.



Go to:
www.gov.uk/find-your-local-council

Can I get support for mortgage interest?

You may be able to get support for mortgage interest if you are entitled to income-related Employment and Support Allowance.

There is more information online.



Go to: www.gov.uk/support-for-mortgage-interest

Help with other benefits and services

If you get the mobility part of Personal Independence Payment or Disability Living Allowance, or you get Armed Forces Independence Payment, you might be able to claim for a Blue Badge. You may also be able to claim a pass to travel for free on public transport.

You can find out more information online.



Go to:

www.gov.uk/find-your-local-council

You may be able to lease a car, scooter or powered wheelchair from the Motability scheme. To apply for a vehicle through this scheme you must get either:

- the enhanced rate of the mobility part of Personal Independence Payment,
- the higher rate of the mobility part of Disability Living Allowance, or
- Armed Forces Independence Payment.

Find out more information about the Motability scheme.



Phone:

0800 093 1000



Go to:

www.motability.co.uk

You may pay a reduction, or be exempt from paying car tax if you get the mobility part of Personal Independence Payment or Disability Living Allowance.

Find out more information online.



Go to: www.gov.uk/financial-help-disabled/vehicles-and-transport

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Practical help

For practical help, ask your local social services (or the social work department if you live in Scotland). Support could be:

- a 'home help' for things like cleaning, shopping and cooking meals
- special aids or adaptations to your home
- day centres to give you a break
- day care if you have a child
- finding you another place to live if you need to move
- delivering meals if you find it hard to cook, and
- advice on transport.

Call charges

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Our textphones don't receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2014. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to:

www.gov.uk/browse/benefits



For pensions information go to:

www.gov.uk/browse/working/state-pension