

Benefits you can claim

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If you have arthritis, you may find that you need help with getting about or help with washing and dressing. Because these needs may lead to extra expense, you could get money to help with the cost by claiming one or more social security benefits. These are provided by the Department for Work and Pensions (or the Social Security Agency in Northern Ireland).

This information sheet lists, alphabetically, the benefits most commonly claimed by people with arthritis and tells you how to make a claim.

Between October 2013 and April 2014, new claimants will receive Universal Credit in place of Jobseekers Allowance, Employment Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit. Further changes may be made to benefits. For the latest information go to your local JobCentre or equivalent, or visit www.direct.gov.uk (www.nidirect.gov.uk in Northern Ireland).

Access to Work

Access to Work provides practical advice to help overcome work-related obstacles resulting from disability. It also provides grants for special aids or equipment, adaptations to premises and existing equipment, and help with travel to work if you can't use public transport. The scheme identifies what a person needs to be able to do their job effectively. You may be eligible if you are unemployed and about to start a job, employed or self-employed, and are disabled as defined in the Equality Act 2010 (the Disability Discrimination Act 1995 still applies in Northern Ireland), but includes disabilities that are only apparent in the workplace.

Talk to a disability employment adviser at your local Jobcentre Plus office or equivalent for advice and an application form.

Attendance Allowance

Attendance Allowance is a tax-free benefit for people aged 65 or over with an illness or a disability who need help with personal care such as washing or dressing. See Arthritis Care's factsheet, *Claiming Attendance Allowance* at www.arthritiscare.org.uk/Factsheets

Carer's Allowance

Carer's Allowance is a weekly taxable benefit paid if you are aged 16 or over and regularly spend at least 35 hours a week caring for someone who is ill or disabled. Carer's Allowance is not means-tested. The person you care for must receive a qualifying benefit such as Attendance Allowance or Disability Living Allowance care component (middle or higher rate). They do not have to live with you or be related to you.

Receiving Carer's Allowance can affect your benefits and those of the person you are caring for, so make sure you get advice.

If you work, you can earn up to a set amount per week (after tax), but you cannot claim if you are in full-time education. If you receive certain other benefits, including

the State Pension, which are paid at a rate that is the same or more than Carer's Allowance, you may not receive payment of Carer's Allowance but may have what is called an underlying entitlement.

If you claim Carer's Allowance, it could affect the amount of benefit the person you care for receives. They could lose the severe disability premium in their income-related benefit or the addition for severe disability in their Pension Credit. If you only have an underlying entitlement to Carer's Allowance and are not actually paid it, this will not affect the benefits of the person you care for.

To request a claim form or help filling it in call the Benefit Enquiry Line: on 0800 882 200. People with speech or hearing problems using a textphone should dial 0800 243 355. If you are in Northern Ireland, call: 0800 220 674.

You can also download a form from www.directgov.uk or if you live in Northern Ireland from www.nidirect.gov.uk

Council Tax Benefit

If you are on a low income and paying council tax you can claim Council Tax Benefit. If you are claiming Income Support, Jobseeker's Allowance or Employment and Support Allowance the forms will be included in your claim pack, otherwise you can get claim forms from your local council. You can continue to receive Council Tax Benefit for four weeks after you start work or return to employment, provided your job is expected to last five weeks or more.

Disability Living Allowance

Disability Living Allowance is a non-means tested benefit for people under 65 with an illness or disability who have problems getting around, and/or need help with personal care. See Arthritis Care's factsheet, *Claiming Disability Living Allowance* at www.arthritiscare.org.uk/Factsheets

Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit for people who have a health condition or disability that limits their ability to work. It applies to people aged between 16 and pensionable age.

As of 27 October 2008, new claimants have needed to apply for ESA instead of Incapacity Benefit (IB) or Income Support on the grounds of incapacity. If you are receiving IB, you will continue to receive it. It is intended that recipients will move to the new benefit between 2010 and 2014. See our separate factsheet *Claiming Employment and Support Allowance* at www.arthritiscare.org.uk/Factsheets

Help with health costs

If you or your partner are on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance you can get help with your health costs. These include free NHS prescriptions, free NHS dental treatment, free NHS sight tests, vouchers towards the cost of glasses or contact lenses, free NHS

wigs and fabric supports, and repayment of travel costs to and from hospital for NHS treatment. If you get Child Tax Credit or Working Tax Credit and your income is low enough, you and your family may also qualify for this help.

Housing Benefit

If you are on a low income, whether or not you are working, and paying rent, you can claim Housing Benefit. If you are claiming Income Support, Jobseeker's Allowance or Employment and Support Allowance the forms will be included in your claim pack, otherwise you can get claim forms from your local council. You can continue to receive Housing Benefit for four weeks after you start work again or return to employment, provided your job is expected to last five weeks or more. If you're aged 60 or over you can claim Housing Benefit and Council Tax Benefit with your claim for Pension Credit.

Income Support

Income support (IS) is a means-tested benefit that provides a basic income. The amount you get depends of your savings and income, but not on national insurance contributions. You may be able to get income support to top up statutory sick pay or Carer's Allowance.

As of October 2008, if you need income help because of illness or disability, you will need to apply for Employment and Support Allowance. You must be aged between 16 and pensionable age, and not required to sign on as available for work to apply for IS. You are not usually eligible if you work more than 16 hours a week or if your partner works 24 hours or more per week. You can claim for a partner who is working less than this. There are savings and UK residence rules too. Contact your local Jobcentre Plus office or equivalent to claim.

If you are currently claiming Income Support or Incapacity Benefit you will continue to receive it for the time being. However, everyone currently receiving Income Support or Incapacity Benefit will be moved to alternative payments eventually.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is for people who are unemployed or working less than 16 hours a week, who are available for – and actively seeking – work. You claim JSA by signing on at your local Jobcentre Plus office or equivalent. Lodge your claim by phone and an appointment for a new jobseeker interview will be made.

Ask about Access to Work, which provides practical advice to help overcome work-related obstacles resulting from disability, as well as grants towards extra employment costs; or Work Choice (Pathways to Work in Northern Ireland), which provides individually tailored programmes to help you get work by addressing employment-related needs arising from your disability and which prevent you taking up suitable employment or training. You can also ask to be referred to a disability employment adviser to discuss your options.

Pension Credit

Pension Credit is a means-tested benefit for people aged 60 or over. It has two elements: guarantee credit and savings credit. You can claim Pension Credit whether or not you are still working. You do not need to have paid any national insurance contributions.

The guarantee credit tops up your weekly income to a guaranteed level and is available to people aged 60 years and over (this is increasing to 65 between 2010 and 2020). The savings credit is for people who have a small amount of their own income or savings and who are aged over 65 years. You may be entitled to one or both.

You can apply for Pension Credit by calling the Pension Credit application line free on 0800 99 1234 or textphone 0800 169 0133. In Northern Ireland call 0808 100 6165. You can also download a claim form at www.directgov.uk or if you live in Northern Ireland at www.dsdni.gov.uk

The Social Fund

The Social Fund makes payments to people in need and is divided into two parts – the regulated Social Fund and the discretionary Social Fund. The regulated Social Fund provides Sure Start maternity grants, funeral payments, cold weather payments and winter fuel payments. The discretionary Social Fund provides three types of payments of grants and interest-free loans for needs that are difficult to meet from weekly benefits.

Crisis Loans can be paid to people whether they are on benefit or not to meet their immediate short-term needs in a crisis. Claimants of Income Support, income-based Jobseeker's Allowance, Pension Credit or income-related Employment and Support Allowance can apply for the following:

- a Community Care Grant, which provides assistance to help people live independently in the community. This is a discretionary grant, so you are not guaranteed help even if you are eligible to apply.
- a Budgeting Loan, which provides payments for specific items which can then be repaid weekly from their benefit.

Claim forms are available from your local Jobcentre Plus office or equivalent.

Tax Credits

Child Tax Credit supports people who are responsible for children under 20 in full-time education or in approved training. It is made up of several elements to suit the different circumstances of families, including a family element, baby addition, a child element and a disabled child element.

Working Tax Credit is a means-tested payment for those in low-paid work. It supports families with children and disabled workers, and also certain workers without children or a disability. It is made up of various elements. There is a basic

element, a couples element, a lone parent element, childcare element and a disability element or a severe disability element for each person eligible. There are also elements for those who work 30 or more hours per week or are aged 50 or over.

HM Revenue and Customs is responsible for administering tax credits. Claims for both Child Tax Credit and Working Tax Credit are made on the same claim form and can be obtained from the Tax Credit Helpline on 0845 300 3900. Or textphone on 0845 300 3909. A claim can also be made online at the HM Revenue and Customs website: www.hmrc.gov.uk

Further help

If you need further information about what you might be entitled to and how to fill in a claim form, you can call the free Benefit Enquiry Line. The person you speak to will not have your personal papers but will be able to give you some general advice which must not be taken as a decision. Local disability or Age UK groups often have a benefits adviser.

Sources of information

- Arthritis Care factsheets – www.arthritiscare.org.uk/Factsheets
- Benefits Enquiry Line – 0800 882 200 or 0800 220 674 (Northern Ireland)
- Citizens Advice – www.adviceguide.org.uk
- Directgov (England, Wales and Scotland) – www.direct.gov.uk
- Disability Alliance factsheets – www.disabilityalliance.org/fact.htm
- NIdirect (Northern Ireland) – www.nidirect.gov.uk

Where can I get more information and support?

Arthritis Care is the UK's largest charity working with and for all people who have arthritis.

- Talk to someone in confidence about your arthritis by contacting our free helplines:

**0808 800 4050 (10am-4pm weekdays)
or Helplines@arthritiscare.org.uk**

- Our website has information and discussion forums where you can find support from others with arthritis:

www.arthritiscare.org.uk

- Make a contribution to our work by donating:

020 7380 6540 or online

Our information is regularly reviewed.

This factsheet was last reviewed in 2011. It will be next reviewed in 2012.

Note

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Arthritis Care is a certified member of The Information Standard. This means that you can be confident that Arthritis Care is a reliable and trustworthy source of health and social care information. Please check our website for up-to-date information and reference sources or call 020 7380 6577.



Arthritis Care across the UK

Arthritis Care UK office and England regional services:

Tel: 020 7380 6500, or email: info@arthritiscare.org.uk

Arthritis Care in Central England

Tel: 0115 952 5522

CentralEngland@arthritiscare.org.uk

Arthritis Care in North England

Tel: 01924 882 150

NorthEngland@arthritiscare.org.uk

Arthritis Care in South England

Tel: 0844 888 2111

SouthEngland@arthritiscare.org.uk

Arthritis Care in Northern Ireland

Tel: 028 9078 2940

NIreland@arthritiscare.org.uk

Arthritis Care in Scotland

Tel: 0141 954 7776

Scotland@arthritiscare.org.uk

Arthritis Care in Wales

Tel: 029 2044 4155

Wales@arthritiscare.org.uk