



# Benefits you can claim

If you have arthritis, you may find that you need help with getting about or caring for yourself, and these needs may lead to extra expenses. You may not be able to work, or you may need support to stay in work. Such needs may be met through 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.

## Access to Work

### To apply for an Access to Work grant:

Contact Access to Work on

Tel: 0345 268 8489;

textphone: 0345 608 8753.

If you have a disability or health condition, a grant from Access to Work can pay for practical support to help you start work, stay in work or move into self-employment. An Access to Work grant can cover such costs as:

- special aids or equipment for employment
- adaptations to the equipment you already use
- help with travel to work if you can't use public transport
- a support worker to provide help in the workplace.

You may be eligible for an Access to Work grant if you are employed (including as an apprentice), self-employed or unemployed and you have a job to start, and you are disabled. Access to Work does not cover Northern Ireland, which has its own version.

To apply, you will need to give general details such as your National Insurance number, your employer's contact details, a brief description of the job, details of your disability or health condition, and how this will affect your work. Before you ring, think about the tasks involved in the job and the impact your disability may have on them.

## Attendance Allowance

► See Arthritis Care's factsheet, 'Attendance Allowance' for more information.

Attendance Allowance is a benefit for people aged 65 or over who need help with personal care, such as washing, dressing or using the toilet.

## Carer's Allowance

### To apply for Carer's Allowance:

Contact the Carer's Allowance Unit to request a DS700 claim form:

tel: 0345 608 4321;

textphone: 0345 604 5312;

or if you're in Northern Ireland

tel: 0300 123 3356;

textphone: 028 9031 1092.

To download a DS700 claim form or to claim online, go to: [gov.uk/carers-allowance/how-to-claim](http://gov.uk/carers-allowance/how-to-claim)

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 does not have to live with you or be related to you, but must be receiving a qualifying benefit, such as:

- Attendance Allowance
- Personal Independence Payment daily living component
- Disability Living Allowance care component (middle or higher rate)
- Armed Forces Independence Payment.

You can work part time, earning up to £110 a week (after tax, National Insurance and other allowable expenses) and still receive Carer's Allowance. The earnings limit is due to increase to £116 in April 2017. You are not entitled to Carer's Allowance if you are in full-time education.

If you claim Carer's Allowance, it could affect the amount of benefit the person you care for receives. If they are getting a means-tested benefit (such as income-related Employment and Support Allowance or Pension Credit), they could lose the severe disability premium (or Pension Credit equivalent). Seek advice if you think you may be in this position.

If you receive certain other benefits, including the state pension, which are paid at a rate that is the same as or more than Carer's Allowance, you may not receive payment of Carer's Allowance as well. However, you may keep what is called an 'underlying entitlement' to it (which can help you get an increase in any means-tested benefit you receive).

## Disability Living Allowance

► See Arthritis Care's factsheet, 'Disability Living Allowance: A guide to DLA for children' for more information.

Disability Living Allowance (DLA) is a benefit for children under 16 with an illness or disability, who have problems getting around and/or need help with personal care.

## Employment and Support Allowance

► See Arthritis Care's factsheet, 'Employment and Support Allowance' for more information.

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 State Pension age. It has two components: contributory ESA and income-related ESA.

### To apply for help with health costs:

See NHS leaflets HC11 and HC12, available from the NHS Low Income Scheme (03003301343) or website ([nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx](https://nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx)).

*The health benefits scheme is run by the NHS Business Services Authority.*

### To apply for Housing Benefit:

Visit: [gov.uk/housing-benefit/overview](https://gov.uk/housing-benefit/overview) to apply or for more information.

### To apply for Income Support:

Call the Jobcentre Plus claim line: tel: 0800 055 6688; textphone: 0800 023 4888. Or for more information, go to: [gov.uk/income-support/overview](https://gov.uk/income-support/overview)

## Help with health costs

Some people qualify for help with NHS charges, vouchers for glasses or contact lenses, and hospital travel fares because of their circumstances. You qualify automatically if you or a member of your family receive certain means-tested benefits (including income-related ESA and income support).

Other people can qualify for a HC2 (full) or HC3 (partial) certificate for help with NHS charges, hospital travel costs and vouchers for glasses on the basis of low income. If you qualify on low-income grounds, your partner and dependent children also qualify.

## Housing Benefit

If you are on a low income, whether or not you are working, and need help paying your rent, you can claim Housing Benefit. If you are claiming Income Support, Jobseeker's Allowance, ESA or Pension Credit, you can claim Housing Benefit at the same time, otherwise you can get claim forms from your local council.

Note that if you are in a Universal Credit full service area (see page 7) you will not be able to claim housing benefit – you will need to claim Universal Credit instead.

## Income Support

Income Support is a means-tested benefit that provides a basic income. It is now only available to limited groups of people, including carers and lone parents with very young children. It can be paid on its own if you have no other income, or can top up other benefits, such as Carer's Allowance.

The amount you get depends on your savings and income, but not on National Insurance contributions. In brief, your needs (and those of your partner, if you have one) are compared with your resources, such as your income and savings, and Income Support worked out from this comparison. Any savings above £6,000 will be taken into account and assumed to provide you with a certain income.

You must be aged between 16 and Pension Credit qualifying age (see below). You will not usually be eligible for Income Support if you work more than 16 hours a week or your partner works more than 24 hours a week. Income Support can help towards mortgage interest payments and certain other housing costs.

If you are in a Universal Credit full service area (see end of factsheet) you will not be able to claim income support – you will need to claim Universal Credit instead.

## Jobseeker's Allowance

**To apply for  
Jobseeker's Allowance:**  
Call the Jobcentre Plus claim line:  
tel: 0800 055 6688;  
textphone: 0800 023 4888.  
Or for more information, go to: [gov.uk/  
jobseekers-allowance/overview](https://gov.uk/jobseekers-allowance/overview)

Jobseeker's Allowance (JSA) is for people who are unemployed or working, on average, less than 16 hours a week, who are available for, and actively seeking, work. You will usually need to sign on fortnightly at your local Jobcentre Plus office and discuss how your job search is progressing. You can restrict your availability to work in any way (for example, pay, hours, travel time and type of work), providing the restrictions are reasonable, given your condition. You can ask to be referred to a disability employment officer to discuss your options.

There are two types of JSA: Contribution-based and income-based. Contribution-based JSA is a flat-rate benefit, payable for up to six months, based on your National Insurance contributions. Income-based JSA is a means-tested benefit, worked out in a similar way to Income Support. Note that if you are in a Universal Credit full service area (see end of factsheet) you can only claim contributory JSA. You can claim by calling the service centre (0345 600 0723; textphone 0345 600 0743).

## Loans and grants

### Budgeting Loans

If you have been getting income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Pension Credit for at least 26 weeks, you may be able to get an interest-free Budgeting Loan to help meet intermittent expenses for specified items such as clothing, bedding or a washing machine. A Budgeting Loan has to be repaid within two years.

If you are in a Universal Credit full service area (see end of factsheet) you cannot claim a budgeting loan, but will need to claim a budgeting advance instead. Contact your work coach at your local Jobcentre Plus office to apply.

### Local Authority Grants

Grants to cover one-off expenses are administered by Local Authorities. In England, each Local Authority runs its own scheme. In Scotland, there is a nationwide 'Scottish Welfare Fund', in Wales a similar 'Discretionary Assistance Fund', and in Northern Ireland 'Discretionary Support Payments'.

### Disabled Facilities Grants

In England, Wales and Northern Ireland, Disabled Facilities Grants are available to help meet the cost of adapting a property for the needs of a disabled person. The grants are mandatory and are administered by Local Authorities.

**To apply for  
a Budgeting Loan:**  
Request form SF500 from your local  
Jobcentre Plus office or [gov.uk/  
budgeting-loans/how-to-claim](https://gov.uk/budgeting-loans/how-to-claim)

**To apply for  
a Local Authority Grant:**  
Contact your Local Authority for  
details of the scheme in your area.

**To apply for a Disabled Facilities Grant:**  
Contact your local Housing Authority to apply. In Scotland, there are similar housing grants; contact your Local Authority Social Work Department for details.

Disabled Facilities Grants can cover a variety of adaptations, including those to:

- allow you access to and from the house (for example, widening doors for wheelchair access and installing ramps)
- make the house safe for you
- allow you access to a room used or usable as a living room
- allow you access to, or providing, an appropriate bedroom
- help you to prepare and cook food
- facilitate access and movement around the home to allow you to care for someone dependent on you who also lives there.

Disabled Facilities Grants are means-tested; the disabled person may be expected to make a contribution to the cost of the works, depending on their income. The means test does not apply in the case of an application made on behalf of a disabled child.

## Pension Credit

**To apply for Pension Credit:**  
Call the Pension Credit application line (0800 991 234; textphone 0800 169 0133). More information is available at: [gov.uk/pension-credit/overview](http://gov.uk/pension-credit/overview)

Pension Credit is a means-tested or income-related benefit. It has two elements: the 'guarantee credit' and the 'savings credit'. You may receive either one, or both, depending on your circumstances. Pension Credit is not taxable.

To claim Pension Credit, you must have reached the qualifying age, which is being raised from 60 to 66 between April 2010 and April 2020, alongside the rise in women's State Pension age. To check the qualifying age at the time you want to claim, contact The Pension Service on 0800 991 234 or use the State Pension age calculator at [gov.uk/calculate-state-pension](http://gov.uk/calculate-state-pension).

The guarantee credit is intended to provide for your basic living expenses. If you have no other income, it can be paid on its own. Alternatively, it may be paid as a top-up to other benefits, such as the State Pension. In doing so, it will bring your income up to your 'appropriate minimum guarantee' (the basic amount the law says you need to live on). In brief, your needs (and those of your partner, if you have one) are compared with your resources, such as your income and savings, and the guarantee credit worked out from this comparison. Any savings above £10,000 will be taken into account and assumed to provide you with a certain income; if you are a homeowner, the value of your property is disregarded. The guarantee credit can help towards mortgage interest payments and certain other housing costs.

Savings credit may be paid if you or your partner are aged over 65, although generally it is not paid if you reached state pension age on or after April 6 2016. It is intended to provide a small amount of extra money for people who have made extra provision for their retirement.

► See Arthritis Care’s factsheet, ‘Personal Independence Payment’ for more information.

### To apply for Tax Credits:

Contact the Tax Credit Helpline to request a TC600 claim form.  
Tel: 0345 300 3900 or  
textphone: 0345 300 3909.  
More information is available at:  
[www.gov.uk/topic/benefits-credits/tax-credits](http://www.gov.uk/topic/benefits-credits/tax-credits)

► See Arthritis Care’s factsheet, ‘Universal Credit’ for more information.

## Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people of working age (between the ages of 16 and 64 inclusive) with an illness or disability who have problems getting around and/or need help with personal care.

## Tax Credits

Child Tax Credit is a means-tested benefit that supports people who are responsible for children. You can be in or out of work. Your child must be under 16, or under 20 and in full-time education or approved unwaged training. Child Tax Credit is made up of several elements to suit the different circumstances of families.

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 too is made up of various elements, including an element to cover up to 70% of childcare costs (up to a maximum of £175 a week for one child and £300 for two or more children).

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: the TC600.

Note that if you are in a Universal Credit full service area (see below) you will not be able to claim tax credits – you will need to claim Universal Credit instead.

## Universal Credit

Universal Credit is a single means-tested benefit payable to people of working age who are on a low income. It does not depend on your National Insurance contributions and is not taxable. You can claim it if you are looking for work, if you are unable to work through sickness or disability, if you are a lone parent, if you are caring for someone, or if you are working and your wages are low. You can claim it to cover just your needs if you are a single person, or those of your partner and/or children if you have a family.

Universal Credit will eventually replace all the following benefits:

- Child Tax Credit
- Housing Benefit
- income-related Employment and Support Allowance
- income-based Jobseeker’s Allowance
- Income Support
- Working Tax Credit

To qualify for Universal Credit, you must meet certain work-related conditions, which vary according to your circumstances.

While Universal Credit is now available in all Jobcentre Plus areas across Great Britain, in many areas it is only available to jobseekers in limited circumstances (gateway areas). The 'full service' of Universal Credit (where anyone may claim) is being rolled out gradually and it is intended that it will have covered the whole of Great Britain by September 2018.

For details of which Jobcentre Plus areas are affected and when, see [gov.uk/government/publications/universal-credit-transition-to-full-service](http://gov.uk/government/publications/universal-credit-transition-to-full-service) or use the postcode checker at [universalcreditinfo.net](http://universalcreditinfo.net)

## Further help

If you need further information about what you might be entitled to and how to fill in a claim form, you can contact the Disability Benefits Helpline, on the phone numbers listed below:

### Disability Living Allowance (DLA)

If you were born on  
or before 8 April 1948:  
Tel: 0345 605 6055  
Textphone: 0345 604 5312

If you were born  
after 8 April 1948:  
Tel: 0345 712 3456  
Textphone: 0345 722 4433

### Other useful contacts

**Attendance Allowance**  
Tel: 0345 605 6055  
Textphone: 0345 604 5312

**Directgov (England, Wales  
and Scotland)**  
[gov.uk](http://gov.uk)

**Personal Independence  
Payment (PIP)**  
Tel: 0345 850 3322  
Textphone: 0345 601 6677

**Disability Rights UK factsheets**  
[disabilityrightsuk.org/how-we-can-help](http://disabilityrightsuk.org/how-we-can-help)

**Citizens Advice**  
[citizensadvice.org.uk](http://citizensadvice.org.uk)

**Nidirect (Northern Ireland)**  
[nidirect.gov.uk](http://nidirect.gov.uk)

**Disclaimer:** This factsheet is only a guide and does not cover every circumstance. We have done our best to make sure the factsheet is correct as per the date below. Some of the information may be oversimplified or may become inaccurate over time - for example, because of changes to the law. We recommend that you get independent advice before making financial decisions based on this factsheet.



## ARTHRITIS CARE

### How Arthritis Care can help you

Want to talk to someone about your arthritis?  
Or read more about the condition?

Call our free, confidential Helpline on 0808 800 4050 for information and support. We're open weekdays from 09:30 to 17:00 – we'd really like to hear from you.

We have over 40 free booklets and factsheets on various aspects of arthritis, from diet and surgery, to managing pain and fatigue. These can be sent to you in the post – just ask our Helpline staff for details.

### Go online

You can download all our booklets and factsheets as PDFs from [arthritiscare.org.uk/information](http://arthritiscare.org.uk/information)

We also have an Online Community, where you can chat to others with arthritis, and can be reached at [arthritiscareforum.org.uk](http://arthritiscareforum.org.uk)



Arthritis Care and Arthritis Research UK have joined together to help more people live well with arthritis. Read how at [arthritiscare.org.uk/merger](http://arthritiscare.org.uk/merger). All donations will now go to Arthritis Research UK and be used to help people with arthritis live full and active lives in communities across England and Wales, Scotland, and Northern Ireland.

## Thank you

### Contact us

#### Our Helpline:

0808 800 4050

#### Our website:

[arthritiscare.org.uk](http://arthritiscare.org.uk)

#### Our offices:

England:

020 7380 6540

Northern Ireland:

028 9078 2940

Scotland:

0141 954 7776

Wales:

029 2044 4155

#### Social media:



@arthritis\_care



[facebook.com/arthritiscareuk](https://facebook.com/arthritiscareuk)



@arthritiscareuk

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First printed in 2016. Next review 2017. ISBN: 978-0-99 55657-8-4

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