

A simple guide to the Social Security Benefits for adults aged **16-60** who are unable to work due to **long term illness, disability/special needs**.

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

There are a number of Social Security Benefits available to adults with disabilities/special needs, and their carers. This leaflet gives a brief introduction to these benefits and tells you how to claim. The benefit system is different for people aged 60 +, or those below 16.

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

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

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

HELP WITH GETTING AROUND

The only benefit for people with restricted mobility is the **MOBILITY COMPONENT** of Disability Living Allowance (i.e. DLA).

It can only be claimed between the ages of 3 (higher rate) or 5 (both rates) and 65. Once entitled it can be paid after 65.

Mobility Component has two rates - **HIGHER** and **LOWER**.

The **LOWER RATE** is for the person who is able to walk but who needs guidance or supervision when outside. They might be able to cope with walking in their own local environment, but need help when outside their familiar routes. Examples would be those with a mental illness or who have fits and seizures or are blind.

The **HIGHER RATE** is for anyone who has difficulty in walking and can be considered "virtually unable to walk" – this takes into account the distance,

speed, time taken and how you walk.

Only walking done while not in severe discomfort counts, thus increasing the chances of entitlement.

Mobility Component is also payable to someone who has severe behavioural problems and who needs 24 hour care. It is also paid automatically to people who are both deaf and blind or who are double amputees.

People in receipt of the higher rate are entitled to a Blue Badge, free car tax and can use the allowance to obtain a car via "Motability".

DLA is not means-tested, so you can claim it whatever your income and savings.

◆ TO CLAIM

Ring 0800 882200 for the claim pack DLA 1(A).

HELP WITH PERSONAL CARE

People who need someone to help them with their personal care can claim the CARE COMPONENT of Disability Living Allowance (DLA).

The above "help" includes both doing something practical for you and keeping an eye on you to see you are safe, or a combination of the two. It covers all aspects of personal care - getting dressed and undressed, having a bath, using the toilet, taking medication, mobility around the home, etc.

The Care Component is paid at three rates. The **higher rate** is for people who need 24 hour care. The **middle rate** is for those who need help either throughout the day or for long periods/ more than once at night. The **lower rate** is for people who cannot prepare a cooked main meal on their own or who need help for only a small part of the day.

There is no lower age limit to qualify. The upper age limit for new claims is 65. Once entitled it can be paid after 65. For new claims after 65 there is a benefit called Attendance Allowance.

DLA is not means tested. You can claim it whatever your income or savings.

◆ TO CLAIM

Use Claim Pack DLA 1 (A).
Ring 0800 882200 for a pack.

Note: DLA is payable both in work or not

HELP FOR THOSE UNABLE TO WORK

There is now one benefit for people who are not fit for work, physically or mentally – Employment and Support Allowance (ESA).

ESA is paid to people who have worked recently, paid sufficient National Insurance Contributions and who now fall ill. CLAIM ON FORM ESA1.

Alternatively some young people up to the age of 25 can claim ESA without National Insurance Contributions.

Some people still receive different "incapacity for work" benefits: Incapacity Benefit (IB) if claimed before 27 October 2008 or Severe Disablement Allowance (SDA) if claimed before April 2001

◆ **TO CLAIM:** see below

TOPPING UP LOW INCOME

There are four main income "top-up" benefits:

- Income-related ESA, or
- INCOME SUPPORT, &
- HOUSING BENEFIT, &
- COUNCIL TAX BENEFIT

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

➤ INCOME-RELATED ESA (ESA(IR))

The basic benefit for anyone on a low income and with savings below £16,000.

It typically tops up other benefits, such as Contributory ESA. Young people aged 16-19, even if at school, can claim both.

If you are capable of work you can claim the alternative - Income Based Jobseekers Allowance (JSA/IB).

➤ INCOME SUPPORT(IS)

For those on IB or SDA (or a carer), Income Support is the top-up benefit to claim. People incapable of work, or who get DLA, may get extra Income Support called a "Disability Premium".

Entitlement to ESA(IR), IS, JSA(IB) triggers off entitlement to the following:

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

◆ **TO CLAIM:** For both ESA and Income Support call 0800 055 6688, unless aged 16/17 when you should contact the Under18 Officer at your local Jobcentre (details over).

➤ **HOUSING BENEFIT**

➤ **COUNCIL TAX BENEFIT**
CLAIM ON FORM RRI.

For single people or couples with savings/capital/assets below £16,000 and on a low income. Note: your own home does not count as an asset.

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

Council Tax Benefit (CTB) is paid to anyone liable for the Council Tax.

People on ESA(IR), IS or JSA(IB) normally get a full HB/CTB rebate.



Once you reach 60, ESA(IR) or IS becomes Pension Credit and, as with HB/CTB, the rules change, for example more generous savings/ capital rules.

OTHER HELP

You can claim these two whatever your income and savings:

(A) COUNCIL TAX DISABILITY REDUCTION

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

(B) COUNCIL TAX DISCOUNT

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

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

HELP FOR CARERS

(A) CARERS ALLOWANCE (CA)

This is for a carer who looks after someone on Attendance Allowance or the Higher or Middle rate of the Care Component of the Disability Living Allowance, so both sorts of benefits can be claimed at the same time. The carer has to be aged 16 or over. However CA cannot be paid in addition to other National Insurance benefits – you get whichever is the highest.

But beware! -

Sometimes claiming CA can adversely affect the disabled person's Income Support. Get advice before claiming.

(B) INCOME RELATED HELP FOR CARERS

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

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

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

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

WHERE TO GO FOR HELP

For advice/assistance see below:

Citizens Advice Bureaux		Tele No:
Old Market Tavern, 25 Congreve Walk, (Covers Nuneaton and Bedworth)	BEDWORTH, CV12 8LX	0844 855 2322 (to book appt in Nuneaton call 024 7635 1049)
The Parish Rooms, Welcome Street	ATHERSTONE, CV9 1DU	0844 499 4192
1 st Floor, Chestnut House 32 North St,	RUGBY, CV21 2AQ	0844 855 2327
10 Hamilton Terrace,	LEAMINGTON SPA, CV32 4LY	01926 421515
25 Meer Street,	STRATFORD, CV37 6QB	01789 293299 (for advice) or 01789 261966 (to book appt)

Other Useful Agencies		Tele No:
Disablement Information & Advice Line, New Ramsden Centre, School Walk, Attleborough (Nuneaton & Bedworth only)	NUNEATON, CV11 4PJ	024 7634 9954
Rowan Organisation, Eliot Park Innovation Centre, Barling Way	NUNEATON, CV10 7RH	0800 783 1755

Jobcentre Plus		Tele No:
Mill House, Mill Walk	NUNEATON, CV11 4DL	024 7623 2200 (switchboard)
Brandon House, Holly Walk	LEAMINGTON SPA,	
Kingsforth House, 44 Albert Street	RUGBY, CV21 2JD	
Martin Raff House, Alcester Road	STRATFORD, CV37 9DA	
St Stephen's House, Prospect Hill	REDDITCH	01527 590849

The information in this factsheet is correct as of April 2009

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