




Benefits and MS

A large orange triangle pointing downwards from the top left corner of the page, creating a diagonal split between orange and white.

We're the MS Society. Our community is here for you through the highs, lows and everything in between. We understand what life's like with MS.

Together, we are strong enough to stop MS.

We rely on the generosity of people like you to fund our vital work. If you would like to make a donation, you can do so by:

- Calling us on: **0300 500 8084**.
Lines are open Monday to Friday, 9am – 5pm
- Visiting us at: **mssociety.org.uk/donate**
- Posting your donation to: MS Society, National Centre, 372 Edgware Road, London NW2 6ND. Please make cheques payable to the 'MS Society.'

Contents

A word from Emma, who has MS	6
Five things to know	7
About this booklet	9
What's new with benefits?	10
Disability benefits	11
• Attendance Allowance	11
• Carer's Allowance	14
• Disability Living Allowance	16
• Personal Independence Payment	18
Unable to work	22
• Employment and Support Allowance	22
• Statutory Sick Pay	26
Able to work	28
• Jobseeker's Allowance	28
• Working Tax Credit	31

Contents

Children	32
• Child Benefit	32
• Child Tax Credit	33
Students	34
• Disabled Students' Allowance	34
Pensions and National Insurance credits	36
• State Pension	36
• Pension Credit	38
• National Insurance credits	38
Home and bills	41
• Budgeting Loans	41
• Council Tax Reduction	42
• Disabled Facilities Grants	43
• Housing Benefit	45
• Payments towards fuel costs	47
• Cheaper or free TV licences	48

Transport	49
• Blue Badge	49
• Cheaper public transport	50
• Motability	50
• Vehicle Tax exemption	51
The benefit cap	52
Universal Credit	53
Questions people often ask	54
New words explained	59
Useful organisations	60
Further information	66

A word from Emma, who has MS

For years friends and family tried to get me to claim benefits to help pay for things I needed. I objected for as long as I could. I was proud. I was eager to carry on without help for as long as possible.

Claiming benefits can feel extremely daunting, too. It took me three attempts to fill in the form for Personal Independent Payment. In the end I did it with help from my sister and a lovely lady at Citizen's Advice. That's how I got my disabled parking badge.

This booklet's a useful starting point. You'll see which benefits are available and what you may be entitled to claim. It lists the pros and cons in one place, saving you from searching for yourself.

It provides you with other websites and booklets for guidance, too. And don't forget the MS Society website. I found its section on claiming

Personal Independence Payment particularly useful.

There are lots of benefits, even if you work full-time. Benefits can help you live your life to the full and hold on to a good lifestyle. Getting them might not always be easy but it could really be worth it for you, your friends and family.

For years my stubbornness and pride stood in the way. By asking for a little bit of extra help here and there I could've made my life easier.

That's why I think this booklet is worth a look.

A handwritten signature in black ink that reads "Emma". The script is fluid and cursive, with a large, looping 'E' and a trailing flourish at the end.

Five things to know

- 1 Benefits are changing, with new benefits taking the place of old ones
- 2 These changes have started. It'll take a few years until they've all been brought in
- 3 From time to time it pays to check again what benefits you might be able to claim
- 4 If your MS gets worse tell the benefits people. You could qualify for more help
- 5 This booklet has details of who can help you make sense of the benefits system

A yellow mug with a handle, sitting on a wooden surface next to a calendar page showing the date 12th.

About this booklet

If you have multiple sclerosis (MS), or care for someone who has it, you may be entitled to benefits, tax credits or other financial help.

If you already get benefits, check from time to time which benefits and tax credits you qualify for. The rules often change. And if your MS symptoms change, what you're entitled to might change too.

This booklet isn't a complete list of benefits and tax credits. For example, it doesn't cover benefits for special situations such as industrial injury, maternity or bereavement. Instead it's a simplified guide to a complicated system. But it's a useful first step in finding out which benefits you might be able to claim.

Advice agencies can offer individual advice about which benefits you're entitled to and, if there's a choice, which ones would be best to claim.

One last thing. If a word in this booklet is in bold it means you can turn to the back and find it explained.

“Some people tell me they feel like ‘scroungers’ when claiming benefits. But these benefits come from our National Insurance payments. We’re only claiming back money we paid in for years, just like with an insurance policy.”

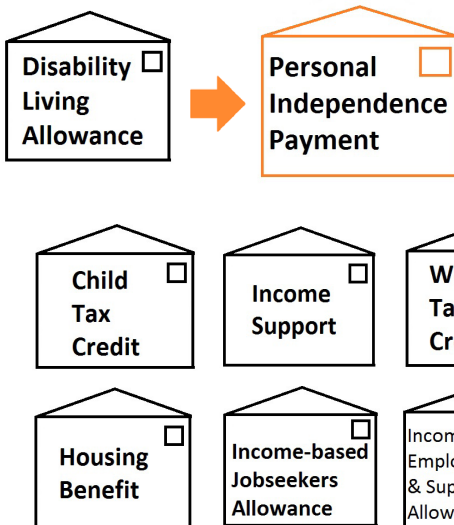
Tom

What's new with benefits?

The UK benefits system is going through its biggest changes in 50 years. New benefits are taking the place of old ones. This changeover will last a few years.

Changes include the introduction of Personal Independence Payment, which is replacing Disability Living Allowance for people between 16 and the State Pension age (see page 18).

Also, Universal Credit is replacing six **means-tested** benefits. More details are on page 53.



Benefits checkers

Benefit and tax credit systems are complicated. Several websites check which benefits you qualify for. These sites have benefits calculators on their homepages:

turn2us.org.uk

entitledto.co.uk

There's a limit on how many times you can use these calculators over a certain time.

So before you start make sure you have this information about you (and your partner's) finances: pay slips, bank statements, bills, information on your savings, investments, pensions, benefits, council tax, childcare costs, rent or mortgage.

Disability benefits

Attendance Allowance

What is it?

Attendance Allowance is a benefit paid to people 65 or over who have an illness or disability and, because of this, they need help with **personal care** or **supervision**, or both.

Who's it for?

To be eligible for Attendance Allowance, you must be 65 or over and have a disability that means you have difficulty with personal care or supervision.

Personal care includes things like getting in and out of bed, washing, having a bath, going to the toilet, eating, getting dressed or dealing with medication.

Supervision is when someone needs to keep an eye on you

to stop you being a danger to yourself or other people.

You won't need to switch to Attendance Allowance if you began claiming Disability Living Allowance or Personal Independence Payment before your 65th birthday.

What can I get?

Attendance Allowance is paid at two different rates, depending on how much support you need. To get the higher rate you must need care or supervision day and night.

What else do I need to know?

You don't need to be getting help already. It's the help you need now that's important.

But you must have needed this care or supervision for at least six months before you can get this benefit.

You can get Attendance Allowance even if:

- you're working
- you get other benefits, including a State Pension or Carer's Allowance
- your partner or husband or wife works
- you have savings
- you live alone and no-one's providing care for you
- you already have someone providing care for you, such as a partner
- you don't want anyone to provide care for you

Other benefits

Attendance Allowance doesn't depend on how much National Insurance you've paid and it's not **means-tested**. This means it's not affected by any earnings or pension you have. And you don't have to pay tax on it.

If you get Attendance Allowance, you may be entitled to higher payments of other benefits, such

as Pension Credit (see page 38) or Housing Benefit. (see page 45).

How is it paid?

Payments are usually made straight into your bank, building society or Post Office card account every four weeks.

How do I apply for it?

To claim, call the Attendance Allowance helpline on **0345 605 6055** or textphone **0345 604 5312** to ask for a claim form.

You can also visit **www.gov.uk/attendance-allowance/how-to-claim** and download a claim form.

To get a claim form in Northern Ireland, call the Benefit Enquiry Line on **0800 220 674** or textphone **028 9031 1092**.



Carer's Allowance

What is it?

Carer's Allowance is a benefit you might get if you look after someone at least 35 hours a week.

Who's it for?

To be eligible, you must:

- be at least 16 (there's no upper age limit)
- spend at least 35 hours a week caring for a person who gets one of the following: Attendance Allowance, the daily living component of Personal Independence Payment or the middle or highest rate of the care component of Disability Living Allowance
- earn no more than £110 a week from employment (from April 2017 this goes up to £116.00). This is taken into account after taking away the tax you pay, National Insurance contributions, half of any

payment you make towards a pension and certain care costs

- not be in full-time education (21 hours or more a week)

You don't need to be living with the person you care for.

What can I get?

The Carer's Allowance is a set amount, you pay tax on it and, depending on your circumstances, it may be affected by the **benefit cap** (see page 52).

From November 2016 Carer's Allowance became a benefit that exempts you from the cap.

If you're claiming Carer's Allowance, you may be able to get this topped up with Income Support (see page 15) or Pension Credit (see page 38).

How is it paid?

You can choose to be paid every week in advance, or every four or 13 weeks in arrears (in other words, at the end of every four or 13 weeks). Payments go straight into your bank, building society or Post Office card account.

How do I apply for it?

To claim Carer's Allowance, fill out a claim form. You can get one by calling the Carer's Allowance Unit on **0345 608 4321** (textphone **0345 604 5312**).

In Northern Ireland call **0800 220 674** (textphone **028 9031 1092**).

Download a form from **gov.uk/government/publications/carers-allowance-claim-form**, or claim online at **gov.uk/apply-carers-allowance**

Other benefits

Before you claim Carer's Allowance, check if the person you care for gets a **severe disability premium**. This is extra money paid with benefits such as Income Support, income-related Employment and Support Allowance (ESA) or Housing Benefit. If they do, they may lose it if you're given Carer's Allowance.

'Overlapping' benefits rule

You can't get Carer's Allowance at the same time as you get benefits such as the State Pension or contributory Employment and

Support Allowance. If you're entitled to more than one of these 'overlapping benefits', you'll be paid the higher one.

Even when you can't get Carer's Allowance, if you have an underlying entitlement to it, you might be able to get extra payments in other benefits (like the extra money in Pension Credit). So it's worth applying for Carer's Allowance, even if you can't actually be paid it.

Income support

You may be able to claim Income Support if you care for someone and don't get enough to live on. It can top up Carer's Allowance. Income Support is **means-tested**. Income Support is being replaced by Universal Credit (see page 53). The **benefit cap** applies to Income Support (see page 15).

To claim Income Support, call the Jobcentre Plus claim line on **0800 055 6688** or textphone **0800 023 4888**. Download a claim form at **gov.uk/government/publications/income-support-claim-form**

Disability Living Allowance

What is it?

Disability Living Allowance (DLA) is a benefit for children (and adults with existing claims, see below) with a disability. You don't get it just because you have a disability. You get it because of the effect it has on your life, particularly on how well you can get around and take care of yourself. You don't pay tax on it.

Who's it for?

DLA used to be available to anyone with MS under 65 – as long as they qualified for it. But for adults of working age (between 16 and the State Pension age – see page 36), DLA is now being replaced across the UK with Personal Independence Payment (PIP).

If you're of working age and already getting DLA, you'll be

reassessed for PIP at some stage. The Department for Work and Pensions (DWP) will contact you when you need to apply for PIP.

Adults claiming for the first time will be assessed for PIP, not DLA.

If you're already getting DLA and there's a change in how well you can get around or what care you need, then you'll be assessed for PIP, not DLA.

If you were 65 or over on 8 April 2013 and already getting DLA, you can carry on getting it for as long as you meet the conditions to qualify for it. You won't be reassessed for PIP.

DLA will still be available to children under 16 who have a disability. There are no plans at the moment to move children onto PIP.

What can I get?

There are two separate parts to DLA, called 'components'. Your child might get the 'care component' if they have care or supervision needs. Your child might get the 'mobility

component' if their disability means they have difficulty getting around when they're outside.

What else should I know?

You can only claim if:

- your child has had problems with their care or getting around (or both) for at least three months
- and it's expected these problems will carry on for at least six more months

DLA is a benefit that you pay no tax on and it won't count as income when working out if you qualify for means-tested benefits like Housing Benefit or Tax Credits. If your child is given DLA, you may be able to get higher payments from these benefits. You might be able to use the Motability scheme too (see page 50).

How is it paid?

Payments are made straight into your bank, building society or Post Office card account every four weeks.

How do I apply for it?

To claim, call the DLA helpline on **0345 7123 456** or textphone **0345 7224 433** and ask for a claim form.

To download a claim form you can also visit **[gov.uk/disability-living-allowance-children/how-to-claim](https://www.gov.uk/disability-living-allowance-children/how-to-claim)**

To get a claim form in Northern Ireland, call the Benefit Enquiry Line on **0800 220 674** (textphone **028 9031 1092**).

Further information

Disability Rights UK has a detailed factsheet about DLA. You can download it from **disabilityrightsuk.org** or call them for a copy on **020 7250 8181**.

Personal Independence Payment

What is it?

Personal Independence Payment (PIP) is slowly taking the place of Disability Living Allowance (DLA). It's available for people of working age (between 16 and the State Pension age – see page 36) who have a long-term health condition or disability. This includes people with MS (as long as they qualify for it).

The rules on PIP are complicated. It's not possible to include all the details in this guide. For a more detailed guide on PIP and how to claim it, see our booklet 'Claiming Personal Independence Payment'.

You'll find useful information at mssociety.org.uk/applying-for-pip

This includes updates, a diary to help you list symptoms and how

they affect you and another guide on filling out the PIP form, with the points system explained.

Who's it for?

PIP is a benefit for people who need help to do everyday things or find getting around difficult. Children with MS under 16 are still eligible for Disability Living Allowance (see page 16). People 65 or over can claim Attendance Allowance (see page 11).

If you already get DLA, you don't need to reapply for PIP until the Department for Work and Pensions (DWP) contacts you. If your DLA award is due to end, you'll be asked to claim PIP when your DLA is up for renewal.

For more information see our website or factsheet 'Changing from Disability Living Allowance (DLA) to Personal Independence Payment (PIP)'.



What can I get?

PIP has two parts or ‘components’:

- a daily living component – if you need help with things like getting dressed, eating, or making decisions
- a mobility component – if you need help getting around

Each component is paid at two levels: a ‘standard’ rate and an ‘enhanced’ rate. The rate you get depends on if the **DWP** decide you’re ‘limited’ or ‘severely limited’ in how well you can move around or do things in daily life.

How your MS affects you will decide if you get paid for one or both components. This is tested under the ‘PIP assessment’.

The PIP assessment

The PIP assessment is points-based. You score points depending on how well you can do 12 things. There are 10 things you need to be able to do in your daily life. The other two are to do with how well you can get around.

How many points you score decides if you qualify for either component of PIP. If you do, your points decide if you get the lower or higher rate. Even if you can do something, you can still get points if you find it hard to do it:

- safely
- within a reasonable time
- several times
- to an appropriate standard

What else should I know?

You can only get PIP if:

- you’ve had difficulties with ‘daily living’ or getting around (or both) for at least three months
- you expect to carry on having these needs for at least another nine months

You can get PIP even if:

- you’re working
- you haven’t paid any National Insurance contributions
- you’re getting other benefits, such as Employment and Support Allowance (ESA)

- your partner or husband or wife works
- you have savings
- you live alone and no-one's providing care for you
- you already have someone providing care for you, like your partner
- you don't want anyone to provide care for you

Other benefits

PIP is a benefit you pay no tax on. It doesn't depend on how much National Insurance you've paid. PIP isn't affected by any earnings or other income you have.

If you get PIP you may be able to get higher payments of other benefits like ESA or Housing Benefit, and use the Motability scheme (see page 50).

How is it paid?

Every four weeks payments are made into your bank, building society or Post Office card account.

How do I apply for it?

Start by calling **0800 917 2222** or textphone **0800 917 7777**. You'll

be asked for some information, such as your personal and contact details. You'll usually be sent a form to fill in called 'How your disability affects you'.

Further information

More information on claiming PIP is at mssociety.org.uk/applying-for-pip

Here you'll find our guide to the PIP form called 'Claiming Personal Independence Payment'. You'll also find updates, a diary to help you list symptoms and how they affect you.

There's another guide there on filling out the PIP form that explains in more detail the points system. It's called 'A guide to completing the "How your disability affects you" form'.

You might want to get help from an advice agency when you fill in the form. Your nearest MS Society group has details of where you can get help with this locally.

Unable to work

Employment and Support Allowance

What is it?

Employment and Support Allowance (ESA) is the benefit you get if poor health or disability limit how much you can work.

The rules on ESA are complicated. It's not possible to include all the details in this guide. For more detailed information on ESA and how to claim it, see our booklet 'Claiming Employment and Support Allowance (ESA)'.

Who's it for?

You can get ESA if you're of working age (between 16 and the State Pension age – see page 36) and you have a 'limited capability for work' (there's a limit on how much work you can do). This is

tested under the 'Work Capability Assessment' (see next page). You can't have ESA if you get Jobseeker's Allowance, Income Support or Statutory Sick Pay.

What can I get?

There are two parts to ESA:

- 'contributory ESA' – for people who've paid enough National Insurance contributions
- 'income-related ESA' – for people on a low income and with less than £16,000 in savings

You can get either or both of these, depending on your circumstances.

Income-related ESA is slowly being replaced by Universal Credit (see page 53).

For all new ESA applications there's an assessment period that lasts 13 weeks. During this time you'll be paid ESA at a lower rate, called the 'basic allowance'.

During the assessment period you should have a Work Capability Assessment. The assessment period can last longer if the assessment gets delayed.

For more information on what you may get, see our booklet 'Claiming Employment and Support Allowance (ESA)'.

The Work Capability Assessment

The Work Capability Assessment is based on points. You score points depending on how well you can do different things, both physical and mental. The assessment will decide if you can stay on ESA.

The assessment will also decide if you're put in the 'support group' or the 'work-related activity group' of people claiming this benefit. If you're placed in the support group, you'll get a higher rate of ESA. You won't be expected to do any 'work-related activity' (such as go for training). If you're put in the work-related activity group, you'll get a lower rate of

ESA. You will have to meet work-related conditions to keep getting all the benefit.

For more on the assessment, see our booklet 'Claiming Employment and Support Allowance (ESA)'.

The benefit cap

ESA is one of the benefits that the benefit cap affects (see page 52). But the cap won't apply if you're put in the 'support group'.

Other benefits

If you're given income-related ESA, you qualify for full Housing Benefit (see page 45), subject to the usual rules. If you only qualify for contributory ESA, you'll need to pass a **means test** to qualify for Housing Benefit.

Income-related ESA may also mean you qualify for other benefits, for example Winter Fuel Payments (see page 47).

If you're given income-related ESA, you also qualify for help with NHS charges such as prescriptions, vouchers for glasses and travel to hospital. If you only



qualify for contributory ESA, you can apply for help with NHS charges under the Low Income Scheme, but this is **means-tested**.

You might still be getting Incapacity Benefit or Income Support 'on the grounds of incapacity' (in other words 'because you can't work'). At some point you'll be reassessed under the Work Capability Assessment (see page 23). If it decides you have a 'limited capability for work', you'll be moved onto ESA.

If you're moved on to ESA and the money you get is less than what you got before, you'll get a top-up, known as a 'transitional addition', to make sure you're not out of pocket.

Be aware that the amount you get with the top-up will be frozen until the ESA rate catches up with it.

Permitted work

If you're claiming ESA the general rule is that if you do any work you're treated as capable of work for that week, and so you're not entitled to ESA.

But you are allowed to do a certain amount of 'permitted work' without it affecting your ESA. The rules allow you to:

- work and earn up to £20 a week
- work and earn up to £115.50 a week (correct in March 2017) doing work supervised by someone from a local council or voluntary organisation

or

- work less than 16 hours a week, earn up to £115.50 a week (correct in March 2017) for up to 52 weeks

You don't need the support of your doctor to do permitted work, but you must tell the **DWP** or Jobcentre Plus before you start to make sure they think the work is 'permitted work'.

'Permitted work' doesn't usually affect your ESA. If you're on ESA and getting housing benefit or a reduction in your council tax you can keep all of what you're allowed to earn. If you're on ESA the money you're allowed from

permitted work doesn't affect these two benefits. Get advice and a benefits check from an advice agency before you start.

How is it paid?

Usually ESA payments are made straight into your bank, building society or Post Office card account every two weeks.

How do I apply for it?

In **England, Scotland and Wales** you can start your claim by telephoning the Jobcentre Plus claim line on **0800 055 6688** or textphone **0800 023 4888**.

They should put you through to your nearest Jobcentre Plus contact centre. They'll take details of your claim over the phone. You can also download the form here:

gov.uk/government/publications/employment-and-support-allowance-claim-form

In **Northern Ireland** call the ESA Contact Centre on **0800 085 6318** or textphone **0800 328 3419**. You can also download the application form at **nidirect.gov.uk**

Statutory Sick Pay

What is it?

Statutory Sick Pay (SSP) is paid by your employer if you're too ill to work. It may be relevant if you have a job but can't work because your MS causes a relapse.

Who's it for?

It's for anyone who's classed as an employee (including agency workers), earns a minimum of £112 per week (correct in March 2017) and has been ill for four days in a row. Part-time workers are also eligible for SSP.

What can I get?

You pay tax on SSP and there are no additions for dependants. You won't be paid for the first three days that you're off sick. After that you'll be paid a flat rate for up to 28 weeks.

What else should I know?

You don't need to have paid National Insurance contributions, but you do need to earn at least £112 a week. People who don't have an employer, like the unemployed or self-employed, aren't covered. They should claim ESA instead.

How is it paid?

SSP should be paid automatically by your employer in the same way as your normal wages.

How do I apply for it?

It should be paid automatically to you, if you tell your employer when you're off sick.



Able to work

Jobseeker's Allowance

What is it?

This benefit is paid to someone not in full-time work but actively looking for work.

Who's it for?

To be eligible, you must:

- be unemployed or working under 16 hours a week
- meet the 'labour market conditions' (see next page)
- not be in full-time education
- be at least 16 and under State Pension age (see page 36).

What can I get?

There are two types of Job Seeker's Allowance (JSA):

Contribution-based JSA

This is a flat-rate payment for people who've worked and paid

enough National Insurance contributions in the relevant years. It doesn't matter what savings you have, but your earnings are taken into account. What your partner or any other family member earns won't be taken into account. You can only be given this for six months (either in a single period, or in several linked periods of unemployment).

Income-based JSA

This is for people who:

- have received their six months of contribution-based JSA
- or
- didn't pay enough National Insurance contributions to get contribution-based JSA in the first place
- or
- are entitled to have their contribution-based JSA topped up because, for example, they have a partner who doesn't work

Whether you're entitled to income-based JSA, and how much you get, depends on your income and savings (and those of a partner). You may also be able to get help with paying the interest on your mortgage.

Income-based JSA is slowly being replaced by Universal Credit (see page 53).

The labour market conditions

To get JSA you must meet three labour market conditions.

You must be:

- available for work
- or
- actively seeking work
- or
- you must've entered into a 'claimant commitment'

The claimant commitment is a record of the work-related conditions you must meet to carry on getting JSA. This will normally be drawn up when you meet your **DWP** 'work coach'.

If you fail to meet these conditions, your JSA may be 'sanctioned' (it won't be paid for a fixed period). If it's sanctioned, you might qualify for a hardship payment.

Restrictions on availability for work

If you have MS you can restrict your availability for work, if it's a reasonable request. For example, your MS symptoms might affect the distance you can travel to work.

If you decide to place restrictions on your availability that aren't related to your MS, you must show that you still have a reasonable chance of getting work. Talk this through with your work coach before you place any restrictions.

Other benefits

If you get income-based JSA, you're entitled to full Housing Benefit (see page 45), as long as you stick to the usual rules.

If you're only entitled to contribution-based JSA, you need to pass a **means test** to qualify for

Housing Benefit. Income-based JSA may also mean you can have other benefits, for example Winter Fuel Payments (see page 47).

If you get income-based JSA, you qualify for help with NHS charges such as prescriptions, vouchers for glasses and travel to hospital.

If you're only entitled to contribution-based JSA, you can apply for help with NHS charges under the Low Income scheme, but this will be **means-tested**.

JSA is one of the benefits that the benefit cap applies to (see page 52).

How is it paid?

Usually payments are made straight into your bank, building society or Post Office card account every two weeks.

How do I apply for it?

You can claim JSA online ([gov.uk/jobseekers-allowance/how-to-claim](https://www.gov.uk/jobseekers-allowance/how-to-claim)) or ring the national claim number on **0800 055 6688** or textphone **0800 023 4888**.

You'll book an appointment to see a work coach at a 'work-focused interview'.

To claim in Northern Ireland, contact your local Jobs and Benefits or Social Security Office.

Working Tax Credit

What is it?

This is extra money paid by HM Revenue and Customs to people who usually work and are on a low income.

Who's it for?

It's for anyone over 16 on a low income and who usually works a certain number of hours a week. If you're disabled this is 16 hours at least. You may still be able to claim Working Tax Credit for a set period of time if you're between jobs, claiming Statutory Sick Pay or on maternity/ paternity/shared parental/adoption leave.

Working Tax Credit is slowly being replaced by Universal Credit (see page 53).

What can I get?

The amount you qualify for will depend on your circumstances, such as your income (and your partner's) and how serious your

disability is. It's made up of a number of 'elements'.

One is the 'disabled worker element'. You might get this if:

- you can show that your MS has put you at a disadvantage in getting a job and
- you're getting a disability benefit, like Personal Independence Payment, or have recently been getting a benefit, like Employment and Support Allowance

Another element can cover some costs of approved childcare you pay for because you're working.

How is it paid?

Usually payments are made into your bank, building society or Post Office card account either every week, or every four weeks.

How do I apply for it?

To claim Working Tax Credit call HM Revenue and Customs on **0345 300 3900** or textphone **0345 300 3909** for a claim form.

Children

Child Benefit

What is it?

Child benefit is a flat-rate benefit you get if you're responsible for, and have care of (or help look after), a child or young person.

If either you, or your partner, have an individual income of more than £50,000 then you'll get less child benefit. It will gradually get lower according to how much you earn over £50,000.

What can I get?

There are two rates for Child Benefit: one for the eldest child and a lower one for any other children. See gov.uk/child-benefit/what-youll-get for this year's rate.

What else should I know?

Child benefit doesn't depend on how much National Insurance you've paid and it's paid until your children reach 16 (or 20

if they stay in full-time, **non-advanced education** or **approved unwaged training**).

How is it paid?

Payments are made straight into your bank, building society or Post Office card account every four weeks.

How do I apply for it?

Contact HM Revenue and Customs on **0300 200 3100** or textphone **0300 200 3103** for a claim form.

You can download the form at gov.uk/child-benefit/how-to-claim. You need to post this back together with the original birth certificate or adoption certificate of the child or children you're claiming for.

Child Tax Credit

What is it?

This is a **means-tested** benefit paid by HM Revenue and Customs if you're responsible for a child or young person. You can get it whether or not you're in work.

Your child is seen as a 'dependant' until 31 August after their sixteenth birthday.

After that date you may still get Child Tax Credit for a young person up to the age of 20 if they carry on in full-time, **non-advanced education**, or **approved unwaged training**.

What can I get?

How much you qualify for will depend on your circumstances, such as your income (and your partner's). The credit is made up of a number of 'elements', including one element for each child or young person you're responsible for.

What else should I know?

Universal Credit. Child Tax Credit is slowly being replaced by Universal Credit (see page 53).

The benefit cap. Child Tax Credit is one of the benefits that the benefit cap applies to (see page 52). But the cap won't apply if you also get Working Tax Credit.

How is it paid?

Payments are made straight into your bank, building society or Post Office card account, either every week or every four weeks from the date of your claim up to the end of the tax year (5 April).

How do I apply for it?

To claim Child Tax Credit, you need to call HM Revenue and Customs on **0345 300 3900** or textphone **0345 300 3909** for a claim form.

Students

If you're a student, whether you can get financial support in higher education depends on your individual circumstances. You may be entitled to a loan (that you pay back) or a grant (that you don't pay back).

You can carry on getting Disability Living Allowance (DLA) or Personal Independence Payment (PIP) while you study.

If you're studying part time, you may qualify for income-related Employment and Support Allowance (ESA) under the usual rules. If you're studying full time, you may qualify for income-related ESA, as long as you're also getting DLA or PIP.

If you're studying full time, you may qualify for Housing Benefit (see page 45) in certain circumstances. Students don't pay Council Tax.

You may also be eligible for hardship funds if your income

is low. Contact your college or university's student support officer responsible for financial advice.

If you're studying full time, you won't be able to get Carer's Allowance.

Disabled Students' Allowance

If you're in higher education and your MS means you need extra help or equipment, you may qualify for Disabled Students' Allowance.

This can pay for a support worker or items like specialist computer equipment.

Apply to: Student Finance (England, Northern Ireland and Wales) or the Student Awards Agency (Scotland).

Find details and other support under 'students' on page 64.



Pensions and National Insurance credits

State Pension

What is it?

The State Pension is a regular payment from the government that you may get when you reach the State Pension age.

The State Pension age

The State Pension age is the minimum age you must be to claim a State Pension. In the UK it's going up, so it'll depend on the year you were born. Also, the age is rising faster for women to bring it in line with the State Pension age for men.

At the moment the State Pension age is 60 for women born on or before April 1950, and 65 for men. State Pension age for women born after April 1950 will depend on their date of birth.

To find out your State Pension age, check out gov.uk/state-pension-age

Who's it for?

It's for anyone over the State Pension age who's paid enough National Insurance contributions. This could have been paid through employment, voluntary payments or credits (see section on National Insurance credits on page 38).

What can I get?

This will depend on what National Insurance contributions you've paid and for how long. You may have to pay tax on a State Pension.

If you have a private pension, and it pushes your income over the tax threshold, you'll be taxed on your State Pension.

A new State Pension was introduced on 6 April 2016. This is a flat rate pension, based just on your National Insurance contribution record.

State Pensions built up before 6 April 2016 can also be based on the National Insurance contribution record of your husband or wife or civil partner, as well as your own. These pensions may also include an Additional State Pension (related to your earnings).

For more information, contact the Pension Service (see 'Useful organisations' on page 64).

How is it paid?

Payments are usually made straight into your bank, building society or Post Office card account every four weeks.

How do I apply for it?

When you're getting close to the State Pension age, you should get a letter telling you what you need to do to claim it.

If you're entitled to an Additional State Pension, you don't need to apply for this. It'll be calculated and paid automatically with your basic State Pension.

If you haven't heard from the Pension Service, call **0800 731 7898** (textphone **0800 731 7339**) to claim over the phone or ask for a claim form. You can also download the form at **gov.uk/government/publications/the-basic-state-pension** or claim online at **gov.uk/claim-state-pension-online**.

If you live in Northern Ireland, ring **0808 100 2658** or claim online at **nidirect.gov.uk/campaigns/state-pension**

Pension Credit

What is it?

Pension Credit is a **means-tested** benefit for people on a low income who've reached the qualifying age. This will go up from 60 to 66 between April 2010 and October 2020, alongside the rise in the State Pension age for women.

To check how old you need to be to claim, contact the Pension Service (**0800 99 1234**) or use the State Pension age calculator at gov.uk/calculate-state-pension

Pension Credit has two parts:

- **Guarantee Credit** – this tops up a low income. You (or you and your partner) can have capital of up to £10,000 before it affects the amount of Guarantee Credit you get. Capital is money such as cash, shares, savings, and so on.
- **Savings Credit** – this gives you extra money if you have modest savings and are 65 or over. This is being phased out.

What can I get?

This will depend on your circumstances. You may get more than the basic rate if you're a carer, severely disabled or have certain housing costs.

How is it paid?

Payments go into your bank, building society or Post Office card account every four weeks.

How do I apply for it?

Apply over the phone or ask for the form by calling the Pension Credit claim line on **0800 99 1234** (or textphone **0800 169 0133**).

National Insurance credits

What are they?

Paying National Insurance contributions allows you to claim certain state benefits, such as the State Pension, Jobseeker's

Allowance and Employment and Support Allowance (ESA).

If you've been unemployed or off work for health reasons, you may be entitled to 'credits' to top up your National Insurance contributions.

These credits fill in any gaps in your contributions record, so you can still qualify for benefits such as the State Pension.

Who are they for?

They're for people who can't pay their National Insurance contributions because, for example, they're ill, unemployed or have to look after someone.

Some benefits, such as Carer's Allowance or ESA, will pay your credits automatically.

What else should I know?

Carer's Credit

Some carers can't pay National Insurance contributions because they're not working and don't get a benefit such as Carer's Allowance.

If you're in this situation, you can protect your rights to a State Pension with 'Carer's Credit'.

You qualify for this if you spend at least 20 hours a week looking after someone who gets one of the following:

- Attendance Allowance
 - the middle or highest rate of the care component of Disability Living Allowance
 - the daily living component of Personal Independence Payment
- or
- the level of care you provide has been certified as appropriate by a health or social care professional (such as your GP or nurse)

You'll also qualify if you get Income Support as a carer.

How do I apply for it?

Call **0345 608 4321** for a Carer's Credit claim form.

You can also download a claim form at [gov.uk/government/publications/carers-credit-application-form](https://www.gov.uk/government/publications/carers-credit-application-form)



Home and bills

Budgeting Loans

What are they?

Budgeting Loans are short-term, interest-free loans to help people on a low income with specific basic costs, such as furniture, clothing, or rent.

Who are they for?

You may be able to get a Budgeting Loan if you've been claiming any of the following benefits for at least 26 weeks:

- Income-related Employment and Support Allowance
- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit

If you claim Universal Credit, you may be eligible to apply for a similar 'Budgeting Advance' instead.

The smallest amount you can borrow is £100. The upper limit is £348 if you're single, £464 if you have a partner and £812 if you or your partner claim Child Benefit.

If you're paying off other loans from the **DWP** the total of these loans and any new budgeting loan can't go over £1,500. How much you can borrow depends on your circumstances, such as whether you have savings or a family.

What else should I know?

You must pay back a Budgeting Loan within two years.

How is it paid?

Payments are made straight into your bank, building society or Post Office card account.

How do I apply for it?

To apply you need to fill in the claim form. Get this from your local Jobcentre Plus office or download it from gov.uk/budgeting-help-benefits/how-to-claim

Council Tax Reduction

What is it?

Each household in England, Scotland or Wales is expected to pay Council Tax to the local council. Northern Ireland has the rating system instead.

How much Council Tax you pay depends on how much the place you live in was worth in 1991 (England and Scotland) or, in Wales, 2003. Property values are split into bands, given letters from A through to H in England and Scotland and A to I in Wales. Band A is for the lowest value properties and Bands H or I are for the highest.

The governments of the countries of the UK set their own bands for each country. Your local council sets the amount of Council Tax for each band.

Some people don't have to pay Council Tax. These include full-time

students or people with a severe mental impairment.

There are three ways you can cut your Council Tax bill:

Council Tax Reduction schemes

If you're on a low income or not working, you can apply for a Council Tax reduction through your local council.

In England each local council has its own scheme. In Wales each local council follows a standard scheme with little difference from place to place. In Scotland there's a single nationwide system, similar to Housing Benefit. Contact your local council for details.

The Disability Reduction scheme

This scheme is designed to help people who need to live in larger homes because of a health condition or disability.

Your Council Tax bill can be cut to the amount you'd pay for the valuation band below yours. So, if you live in a house in band C you'd

only pay the band B amount. Band A properties also get a reduction under the scheme.

Visit [gov.uk/council-tax](https://www.gov.uk/council-tax) for more information on valuation bands for Council Tax.

You qualify for the reduction if you or another person who lives in the place you live in is ‘substantially and permanently disabled’ and at least one of the following conditions applies:

- you have an extra bathroom, kitchen or other room (such as a room for dialysis or to store specialist equipment) for the disabled person to use
- you have space where you live for that person to use a wheelchair indoors

The person who must pay the Council Tax needs to apply to their local council for a reduction. Some local councils have a standard form for this. If you didn’t get a disability reduction in the past when you should have, it can be backdated, but this may be limited to six years.

The Discount scheme

You can get a discount on your Council Tax if you live alone (the ‘single person reduction’), or if you live with someone who doesn’t need to pay Council Tax. This can include someone with a severe mental impairment, some carers and students.

Your local council may give you a discount automatically. You can also apply for one. Your council may have a standard form.

Disabled Facilities Grants

What are they?

Disabled Facilities Grants are available in England, Wales and Northern Ireland. Scotland has its own scheme (see next page).

They may be given by councils to people with a disability to make changes to their home. Examples are having a ramp fitted or doors made wider.

You might get a grant to help you get into where you live or into a room inside it. You might get one to pay for extra facilities, such as a suitable central heating system.

What are they for?

To qualify for the grant, you or someone else living with you must have a disability. You can be renting or home owners, but you must intend to live in the property for the length of the grant period (at the moment five years).

A Disabled Facilities Grant is usually **means-tested** except if it's for a disabled child or young person.

What can I get?

It'll depend on your situation, what savings you have and how much money you have coming in. The council will decide if the grant's needed and the right thing for the place you live in.

How is it paid?

You'll be paid a Disabled Facilities Grant in instalments or in full once the work is finished and your local council is happy with it.

How do I apply for it?

Your local council can give you advice about the scheme in your area and how to apply.

What else should I know?

Scotland

The Scottish Government has information on help with adaptations. Go to **gov.scot** and put 'funding adaptations' in the search box. You'll find different information for home owners, private renters and council tenants.

To get help with paying for these changes contact the Social Work Services of your local council.

Wherever you live in the UK the MS Society booklet 'Adaptations and your home' has more information.

Housing Benefit

What is it?

Housing Benefit is paid by local councils to help people on a low income pay their rent. If you pay a mortgage other benefits can help with that.

Who's it for?

Housing Benefit is a **means-tested** benefit. This means that your eligibility, and how much you can have, depends on your income and savings (see below).

You don't need to have worked in the past or be getting other benefits to get Housing Benefit. There are no age limits. But there are some things that you should be aware of:

- if you live with a partner, only one of you can get Housing Benefit
- there are special rules if you're single and under 25

- you can't usually get Housing Benefit if you live in the home of a close relative
- you can't usually get Housing Benefit if you're a full-time student

What can I get?

There's no set amount for Housing Benefit. How much you'll get is decided by things such as:

- whether you live in a local council or housing association property or a private rented property
- where in the country you live
- how much you (and your partner) have in income and savings

Income – this includes earnings, some benefits, tax credits and pensions from places you've worked. If you have a partner, their income is also taken into account.

Savings – again, if you have a partner, their savings are taken into account.

If you live in a local council or housing association property, Housing Benefit may cover all of your 'eligible rent' if your income and savings are low enough. 'Eligible rent' means a rent that's seen as reasonable for the type of property and area where you live.

But the amount of Housing Benefit you can get may be reduced if you're of working age and are considered to have one or more spare bedrooms. This is what's known as the 'bedroom tax'.

If you have any other adults living with you, for example, a grown-up son or daughter ('non-dependants'), you may also get a lower amount.

If you rent from a private landlord Housing Benefit may not cover all your rent. Then you're expected to pay the difference. If you're on income-related ESA then Housing Benefit will cover all of your eligible rent.

What else should I know?

Universal Credit

Housing Benefit is slowly being

replaced by Universal Credit (see page 53).

The benefit cap

Housing Benefit is one of the benefits the benefit cap applies to (see page 52).

How is it paid?

If you rent from a local authority, you'll get the Housing Benefit as a refund towards part of your rent. If you rent privately, the money will normally be paid into your bank or building society account.

How do I apply for it?

If you're claiming benefits such as Employment and Support Allowance, Income Support or Pension Credit, you'll normally be able to claim Housing Benefit at the same time. Otherwise, ask your local council for a claim form for Housing Benefit.

You can download the claim form from [gov.uk/housing-benefit/how-to-claim](https://www.gov.uk/housing-benefit/how-to-claim) and send it to your local council.

Payments towards fuel costs

What are they?

If you're on certain benefits, you might get help to pay your heating bills. There are two main schemes: Cold Weather Payments and Winter Fuel Payments.

Cold Weather Payment

What is it?

You can get a Cold Weather Payment when the temperature in your area is either recorded, or forecast to be, an average of zero degrees Celsius (freezing) or below over seven days in a row.

Who's it for?

You can get this in certain circumstances if you claim a qualifying benefit, such as Pension Credit or income-related Employment and Support Allowance.

How do I apply for it?

You don't need to apply. If you qualify for it, it's worked out and paid automatically.

Winter Fuel Payment

What is it?

Winter Fuel Payment is a lump sum to help people with their heating bills during winter. You must have reached the Pension Credit qualifying age (see page 38). It's paid once a year, usually in November or December.

What can I get?

You can get between £100 and £300. How much you get depends on your personal circumstances, such as your age and whether you live alone.

How do I apply for it?

You should normally be paid automatically. If you're not, claim by calling **0345 915 1515**.

Further information

For information on energy efficiency schemes to help with

insulation, room heating and water heating, contact:

- Welsh Government Warm Homes Nest scheme (**0808 808 2244**)
- Affordable Warmth grant scheme in Northern Ireland (**0300 200 7874**)
- Warmer Homes Scotland scheme (**0808 808 2282**)

A lot of energy companies offer free home insulation to customers on certain benefits. Ask the company you buy your energy from about their scheme.

Cheaper or free TV licences

You can get a free TV licence if you're 75 or over, and a 50% discount is available if anyone in the household is registered blind.

For details call TV Licensing on **0300 790 6131**.



Transport

Blue Badge

What is it?

If you have problems getting around, such as difficulty walking, you may be able to get a Blue Badge so that you can park your car nearer to where you want to visit.

Who's it for?

You'll qualify for a Blue Badge automatically if:

- you score eight points or more for the 'moving around' activity of Personal Independence Payment
- or you get the higher rate mobility component of Disability Living Allowance

You can also qualify for a badge if you can show you have a 'permanent and substantial disability' that means you find walking very difficult.

How do I apply for one?

Your local council will tell you about the scheme in your area and how to apply.

If you live in England or Wales apply online at **gov.uk/apply-blue-badge**

In Scotland apply at **mygov.scot/apply-blue-badge/**

In Northern Ireland contact the Disabled Persons Badge Scheme on **0300 200 7818** or email **bluebadges@infrastructure-ni.gov.uk**

You can also apply online at **nidirect.gov.uk/articles/apply-or-renew-blue-badge**

Cheaper public transport

A Disabled Person's Railcard gets you a third off most UK train journeys. Get details by calling **0345 605 0525** or from **disabledpersons-railcard.co.uk**

Disabled people in England who qualify can get free off-peak travel on all local buses. Similar schemes operate in Wales.

For information on cheaper travel in Scotland visit **transport.gov.scot** and put 'concessionary travel' in the search box.

Get half-fare bus and train travel in Northern Ireland with a Smartpass.

How do I apply for it?

Get an application form from your local council.

For a Northern Ireland Smartpass visit **translink.co.uk/Translink-Footer/concession-passes/** Or for this and other concessions, contact Translink on **028 9066 6630**.

Motability

What is it?

This is a charity set up to help people with disabilities use their enhanced rate mobility component of Personal Independence Payment (PIP) or the higher rate mobility component of Disability Living Allowance (DLA). They can hire a car (including an adapted vehicle), powered wheelchair or mobility scooter.

Your PIP or DLA mobility component will be paid directly to Motability.

Who's it for?

To use the scheme, your benefit must usually have at least 12 months still to run.

Further information

For more information, contact Motability on **0300 456 4566** or visit **motability.co.uk**

Vehicle Tax exemption

Who's it for?

You don't have to pay Vehicle Tax (or 'road tax') if you get the enhanced rate of the mobility component of PIP or the higher rate mobility component of DLA.

If you get the standard rate of the mobility component of PIP, you'll get 50% off your Vehicle Tax.

What else should I know?

The exempt vehicle can be yours or you can nominate another person's vehicle (including a company car).

But if you nominate another person's vehicle, it must only be used for your personal needs. This includes someone else running errands for you. The nominated driver can't use it for their own personal use.

Contact the Driver and Vehicle Licensing Agency (DVLA) for more

information. In Northern Ireland contact the Driver and Vehicle Agency (DVA) (see page 62 for contact details).

How do I apply for it?

When you're given the PIP enhanced rate or DLA higher rate mobility component, you should automatically be sent an 'exemption certificate'.

If you haven't been sent this certificate contact the office that awarded you the benefit.

The benefit cap

What is it?

A limit or 'cap' has been set for the total amount of benefit that most people of working age can get. 'Working age' is between 16 and the Pension Credit qualifying age (see page 38).

How is it applied?

The weekly amount of the cap is £500 for couples (with or without children) and single parents, and £350 for single people.

These benefits are taken into account when calculating the cap:

- Bereavement benefits (including Bereavement Allowance and Widowed Parent's Allowance)
- Carer's Allowance
- Child Benefit and Guardian's Allowance
- Child Tax Credit
- Housing Benefit
- Incapacity Benefit

- Employment and Support Allowance (ESA), unless you get the support component
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance

Who won't be affected?

You won't be affected if you or anyone in your household qualifies for Working Tax Credit (or would do but your earnings are too high) or gets any of the following benefits:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- ESA, if you get the support component

What else should I know?

If you're getting benefits and could be affected by the cap, the **DWP** will contact you. They'll let you know what will happen to your benefits.

Universal Credit

What is it?

Universal Credit is a new benefit. It's replacing six **means-tested** benefits with a single payment:

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

Who's it for?

Universal Credit is now in all Jobcentre areas in the UK except Northern Ireland (where it starts in September 2017). In some areas, Universal Credit is limited to new claims from single jobseekers. In others, new claims from couples and families (including lone parents) are accepted.

To check if you qualify for Universal Credit go to: **gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit**

If you already claim one of the benefits opposite, you'll carry on getting them until the **DWP** contacts you. They'll then explain what this means and what to do.

How is it paid?

Universal Credit is paid once a month into a single bank account. It's paid to each household, not to each person.

So, if you have a partner who's also claiming benefits, you'll need to agree which bank account your monthly payments are paid into.

How do I apply for it?

You normally apply for Universal Credit online at **gov.uk/apply-universal-credit**

Further information

Check out Disability Rights UK's Factsheet F55. Get it by calling **020 7250 8181** or visit **disabilityrightsuk.org/universal-credit-uc**

Questions people often ask

I'm not well and not sure if I can carry on working. What am I entitled to?

If you're not able to work, you may be able to claim Statutory Sick Pay (SSP) from your employer for the first 28 weeks off work (see page 26).

Once SSP ends, you may be able to claim Employment and Support Allowance (ESA). If you can't claim SSP from your employer, for example, because you're self-employed, you could apply for ESA from the moment you need to stop working (see page 22).

If you need things for your day-to-day life and/or you have problems getting around, you may be able to claim Personal Independence Payment (PIP). More details are on page 18.

If you pay rent, you may also be able to claim Housing Benefit (see page 45).

I want to go back to work. Will I lose all my benefits?

If you go back to work for fewer than 16 hours a week, you may be able to carry on claiming some benefits, such as ESA, Incapacity Benefit or Income Support, and work within the Permitted Work rules (see page 25). If you want to work 16 hours or more, you may be able to claim Working Tax Credit (see page 31).

You can carry on claiming PIP or Disability Living Allowance (DLA) when you're working, as they're not affected by any earnings you get. If you pay rent, you may be able to claim Housing Benefit if your earnings are low (see page 45).

Is there a limit to the number of hours I can volunteer when I'm on benefits?

Not as such. But if you're on benefits you should always talk to Jobcentre Plus before you start any volunteering.

What will happen if I go into hospital?

Stays in hospital can affect benefits. Attendance Allowance, PIP, DLA, Carer's Allowance and Child Benefit can be stopped after just a few weeks in hospital. In turn, this can affect your entitlement to income-related ESA, Income Support, Housing Benefit, Universal Credit and Pension Credit.

You should let the **DWP** know if you go into hospital. If you get Carer's Allowance, you must tell the DWP if the person you're looking after goes into hospital.

You need to tell the local council Housing Benefit department if you get Housing Benefit and time in hospital means your Attendance Allowance, PIP, DLA, Carer's Allowance or Child Benefit get stopped.

What will happen if I go into a care home?

Stays in a care home can affect benefits. Attendance Allowance, PIP (daily living component), DLA

(care component) and Carer's Allowance can be stopped after just a few weeks in a care home. This can affect whether you qualify for income-related ESA, Income Support, Housing Benefit, Universal Credit and Pension Credit.

If you go into a care home let the **DWP** know. If you receive Carer's Allowance, you must tell the DWP if the person you're looking after goes into a care home.

What are direct payments?

Confusingly, direct payments refers to both:

- the payment of any benefit straight into your bank or building society account
- a way of arranging social care services

Arranging social care services

'Social care' means support services you get from your local council. If you're eligible for care and support from adult social care, 'direct payments' allow you to manage the budget for your care and support yourself.

Direct payments are paid to you by your local council so that you can arrange your own care and support. In Northern Ireland payments are made by your Health and Social Care Trust. You can use the money to buy whatever care and support you need, so long as it's been agreed with the local council (or in Northern Ireland your Health and Social Care Trust).

Direct payments give you more control and flexibility over how support is provided. You can choose the people who come to help you, when they come and what you want them to do. You can use direct payments to provide the support to carry out a range of everyday things, like shopping, education and leisure activities – as well as personal care.

In Scotland, direct payments for social care are often called 'self-directed support'. This means more than just direct payments. Read more at selfdirectedsupportscotland.org.uk
There's more information about

direct payments in the MS Society booklet 'Social Care'. You will find versions of this booklet for England, Wales, Northern Ireland and Scotland.

Can I claim benefits while I'm abroad?

If you travel or live abroad, you may be able to get some of your benefits while you're away. For example, the State Pension can be paid no matter how long you're away. For other benefits, the rules are more complicated and will depend on how long you plan on being out of the UK.

- Personal Independence Payment (PIP) can be paid for up to 13 weeks while you're away (or up to 26 weeks if you're abroad for medical treatment)
- Employment and Support Allowance (ESA) can be paid for up to four weeks (or up to 26 weeks if you're abroad for medical treatment)
- Incapacity Benefit, Severe Disablement Allowance,

Attendance Allowance and Disability Living Allowance can all be paid for up to 26 weeks

- Pension Credit can usually be paid for up to four weeks while you're away (or up to 26 weeks if you're abroad for treatment)
- Income Support and Jobseeker's Allowance may be payable for periods of up to four or eight weeks while you're abroad, depending on your circumstances. If you're getting NHS treatment abroad, these periods might be made longer
- Child Benefit and Tax Credits can usually be paid for up to eight weeks

You might want to speak to a benefits adviser about your own circumstances.

What should I do if I disagree with a decision about my benefit?

Most benefits have a 'mandatory reconsideration' and appeals

procedure. This means whoever makes the decision must look again at your case if you ask them to. And there must be a way of letting you try to overturn a decision that you're not happy with.

You have one calendar month from the date on the decision letter to ask for a mandatory reconsideration. The decision letter should tell you the time limit for when you have to contact them and how to do this.

You should ask for a copy of all the evidence used to make the decision. This way you have all the facts. Keep hold of any paperwork to do with your benefits claim. You'll need this if you challenge the decision or apply again at a later date because your circumstances have changed.

You may find it useful to make copies of all your letters and emails with the **DWP** so you can refer to them. This includes noting dates and times of phone calls and what was said.

If the decision is looked at again and you're still unhappy with the result, you have a further month from the date of the mandatory reconsideration notice to make a formal appeal to an appeals tribunal. Lots of people win their cases when it goes to a tribunal.

Visit **gov.uk/appeal-benefit** for who to contact and the form to fill in when you appeal. Appeals are heard by an independent tribunal. Your chances are a lot higher if you go to the hearing yourself. Try to get help with your appeal from an independent advice agency.

Further information

Get advice on challenging a decision from your local Citizens Advice or disabled charity Scope's helpline on **0808 800 3333**.

The Advice Now website also has useful information about making an appeal: **advicenow.org.uk/tags/benefit-appeals**

The Disability Law Service offers employment and benefit advice and advocacy for those affected

by MS in England and Wales
dls.org.uk

Email **msadvice@dls.org.uk**

In Scotland contact your local council for details of welfare rights services local to you.

Page 60 has more on useful organisations.

What if my MS gets worse?

If the disability caused by your MS gets worse, you may qualify for a higher rate of Personal Independence Payment (PIP), Attendance Allowance or Disability Living Allowance (DLA) than you get at the moment. If you do report a change in your condition and you're on DLA, you'll be reassessed for PIP instead.

It's best to seek advice before you ask to have your rate reviewed.

It's possible your benefit may be cut or lost. Check with a local advice agency. Try to get a letter from your doctor explaining the extra help you need before you make your request. This can help lower any risk to what you get at the moment.

New words explained

approved unwaged training – training that's approved by HM Revenue and Customs. You must not be paid for it. It can't be done under a contract of employment

benefit cap – this is the upper limit most people between 16 and 64 can get in welfare benefits in a month. With couples the cap also counts benefits your partner gets

DLA – disability living allowance (see page 16)

DWP – Department for Work and Pensions. The government department that deals with a range of benefits and services

ESA – employment and support allowance (see page 22)

means-tested – you only get a welfare benefit that is 'means-tested' if you can show that the money you have coming in from wages, savings, and so on, is below a certain level

non-advanced education – examples include GCSEs, A levels,

NVQ/SVQ level 1, 2 or 3, BTEC National Diploma, National Certificate and 1st Diploma, SCE higher grade or similar

personal care – help needed to do everyday things such as get dressed, washed, go to the toilet, shop or prepare meals

PIP – personal independence payment (see page 18)

severe disability premium – extra money you might get when you claim some means-tested benefits such as income-related Employment Support Allowance (ESA), income support, housing benefit and income-based jobseeker's allowance. You won't get this premium if you're single and someone gets Carers Allowance for looking after you. If you're part of a couple you might not get it if one of you is getting Carer's Allowance

supervision – when someone keeps an eye on you so that you're not a danger to yourself or others

Useful organisations

Advicenow

Has useful information, including a guide to appealing against a decision about claims for PIP.

advicenow.org.uk/tags/benefit-appeals

Attendance Allowance Unit

0345 605 6055

Carer's Allowance Unit

0345 608 4321

Child Benefit Office

Offers advice on Child Benefit claims

0300 200 3100

Textphone **0300 200 3103**

gov.uk/child-benefit

Citizens Advice

Help with welfare rights, housing and disability advice. To find local offices, as well as find online advice, contact through

citizensadvice.org.uk

Northern Ireland has the Independent Welfare Changes

Helpline: Freephone **0808 802 0020** (Mon–Fri 9am to 5pm). It's provided by the local Citizens Advice, Law Centre and Advice Northern Ireland.

Civil Legal Advice

England and Wales

Civil Legal Advice is responsible for legal aid in England and Wales. It's also responsible for making sure people get the information, advice and legal help they need to deal with a wide range of everyday problems, including benefits.

0345 345 4345

gov.uk/legal-aid

Scotland

The Scottish Legal Aid Board offers similar information about legal aid. It can't give legal advice but can give you information on where to get legal advice from locally, including solicitors who offer help through legal aid.

0845 122 8686

slab.org.uk

Northern Ireland

In Northern Ireland all legal aid claims should be made through a solicitor. For details of solicitors and the legal aid system call

028 9040 8888 or visit
nidirect.gov.uk/legal-aid
justice-ni.gov.uk/topics/legal-aid

Department for Communities (Northern Ireland)

Information about benefits in Northern Ireland.

communities-ni.gov.uk/

Department for Work and Pensions

This part of the government is responsible for a range of benefits and services including the Attendance Allowance Unit, Personal Independence Payment and the Carer's Allowance Unit (see individual entries).

Disability Information Scotland

Disability related information, advice and signposting in Scotland.

0300 323 9961

Email **info@disabilityscot.org.uk**
disabilityscot.org.uk

Disability Law Service

Free, confidential legal advice and support for disabled people, their families and carers in England and Wales. They deal with employment, welfare benefits, housing and disability discrimination law.

The MS Society funds a dedicated MS Legal Officer there who can give legal advice and information to people in England and Wales.

020 7791 9800.

Email **msadvice@dls.org.uk**

Or write to MS Legal Officer, 17 Oval Way, London SE11 5RR
dls.org.uk

Disability Rights UK

Disability Rights UK provides information on benefits through publications (such as the Disability Rights Handbook) and factsheets from its website. It campaigns for improvements to the social security system. It can't answer questions over the phone.

020 7250 8181

enquiries@disabilityrightsuk.org
disabilityrightsuk.org

Driver and Vehicle Licensing Agency (DVLA)

England, Scotland and Wales

They can answer questions about vehicle tax exemption for disabled people, and other questions to do with driving with MS.

0300 790 6806 (medical enquiries)
gov.uk/government/organisations/driver-and-vehicle-licensing-agency

Driver and Vehicle Agency (DVA)

Northern Ireland

They can answer questions about vehicle tax exemption for disabled people in Northern Ireland and other questions to do with driving with MS there.

0300 200 7861

Textphone 028 7034 1380
nidirect.gov.uk/information-and-services/motoring/driver-licensing

Equality Advisory and Support Service

England, Scotland and Wales

Information and advice about the Equality Act 2010. Also advice about discrimination issues and employing disabled people.

0808 800 0082

Textphone 0808 800 0084
equalityadvisoryservice.com

Information and advice is also on the Citizens Advice website (p60)

Equality Commission for Northern Ireland

Offers free information and advice about disability discrimination.

028 90 500 600

Textphone 028 90 500 589
equalityni.org

Government websites

UK governments' websites that include information on benefits.

England, Scotland and Wales
gov.uk

Northern Ireland
nidirect.gov.uk

HM Revenue and Customs (HMRC)

HMRC deals with tax and revenue. It's made up of smaller departments:

Tax credits

0345 300 3900

Textphone **0345 300 3909**
gov.uk/topic/benefits-credits/tax-credits

Child Benefit

0300 200 3100

Textphone **0300 200 3103**
gov.uk/topic/benefits-credits/child-benefit

Jobcentre Plus

Jobcentre Plus can help if you're of working age and want to claim, or are claiming, a benefit. They have Disability Employment Advisers and Access to Work advisers.

Claimline **0800 055 6688**
Textphone **0800 023 4888**

Find details of your nearest office at **gov.uk/contact-jobcentre-plus**

Law Centres Network

Law centres provide free advice and representation. The Law Centres Network can give you details of your local law centre in England, Northern Ireland and Wales.

lawcentres.org.uk

Scotland has the Scottish Association of Law Centres
govanlc.com/salc.htm

Local authority welfare rights

A lot of local councils have welfare rights departments, which support people with claiming benefits. Call your local council or check their website.

Motability

Motability helps disabled people and their families become mobile by supplying wheelchairs, scooters and cars.

0300 456 4566
motability.co.uk

Pensions Advisory Service

Free and impartial pensions advice
pensionsadvisoryservice.org.uk/

Personal Independence Payment

Enquiry line **0345 850 3322**
Textphone **0345 601 6677**
Monday to Friday, 8am to 6pm

Pension Service

Government advice about State Pensions and Pension Credit.

0345 60 60 265

Textphone **0800 169 0133**
State Pension Age calculator
gov.uk/state-pension-age

Scope

The disabled charity Scope's helpline offers disability-related advice and information including about benefits. They'll find your nearest disability advice service.

Freephone: **0808 800 3333**.

Email **response@scope.org.uk**

scope.org.uk/support/disabled-people/local/about

Student finances

England

Student Finance England

0300 100 0607

gov.uk/student-finance

Northern Ireland

Student Finance Northern Ireland

0300 100 0077

studentfinancenir.co.uk

Scotland

Student Awards Agency for Scotland

0300 555 0505

saas.gov.uk

Wales

Student Finance Wales

0300 200 4050

studentfinancewales.co.uk

Disabled students helpline

Advice and support for disabled people studying or wanting to study at any level on full-time or part-time education or training courses.

0800 328 5050

11am–1pm Tuesdays and Thursdays

Email:

students@disabilityrightsuk.org

Tax Credits Helpline

See HM Revenue and Customs

Travel

Bus

Free off-peak travel on all local buses anywhere in England is available to disabled people who qualify for it. Similar schemes run in Wales. Application forms are available from local councils.

For information on cheaper travel in Scotland visit **transport.gov.scot** and put 'concessionary travel' in the search box.

For Northern Ireland concessions, call Translink on **028 9066 6630**.

Train

A Disabled Person's Railcard gives you a third off the cost of most UK train journeys.

0345 605 0525.

Email **disability@atoc.org**

Turn2us

An online charity that helps people find out what benefits and grants they qualify for. It has some useful tools and resources to help you understand what your options are.

turn2us.org.uk

Further information

Library

For more information, research articles and DVDs about MS contact our librarian.

020 8438 0900

librarian@mssociety.org.uk
mssociety.org.uk/library

Resources

Our award winning information resources cover every aspect of living with MS.

020 8438 0999

shop@mssociety.org.uk
mssociety.org.uk/
publications

MS Helpline

The freephone MS Helpline offers confidential emotional support and information for anyone affected by MS, including family, friends and carers.

Information is available in over 150 languages through an interpreter service.

0808 800 8000

(closed on weekends
and bank holidays)

helpline@mssociety.org.uk

About this resource

This edition was written by Ian Greaves, Disability Rights UK.

Thanks to the people with or affected by MS who helped with this booklet.

If you have any comments on this information, please send them to: **resources@mssociety.org.uk** or you can complete our short online survey at **surveymonkey.com/s/MSresources**

Disclaimer: We have made every effort to ensure that the information in this publication is correct. We accept no liability for any errors or omissions. Benefits and eligibility in various parts of

the UK may change. Seek advice from the sources listed.

References

A list of references is available on request, and all cited articles are available to borrow from the MS Society library (there may be a small charge).

Contact the librarian on **020 8438 0900**, or visit **mssociety.org.uk/library**

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Credit for photography belongs to Amit Lennon (cover, p8, 19, 27, 40 and 48) and Simon Rawles (p13, 24 and 35).

This resource is also available in large print.

Call **020 8438 0999**
or email **shop@mssociety.org.uk**

Contact us



MS Helpline

Freephone 0808 800 8000

(closed on weekends and bank holidays)

helpline@mssociety.org.uk

MS National Centre

0300 500 8084

info@mssociety.org.uk

supportercare@mssociety.org.uk

Online

mssociety.org.uk

facebook.com/MSSociety

twitter.com/mssocietyuk

MS Society Scotland

0131 335 4050

msscotland@mssociety.org.uk

MS Society Northern Ireland

028 9080 2802

nireception@mssociety.org.uk

MS Society Cymru

0300 500 8084

mscymru@mssociety.org.uk

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