



# Benefits and MS

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: **[donate.mssociety.org.uk](https://donate.mssociety.org.uk)**
- Posting your donation to: MS Society, Carriage House, 8 City North Place, London N4 3FU. 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
Universal Credit	12
Disability benefits	
· Attendance Allowance	16
· Carer's Allowance	17
· Child Disability Payment (Scotland)	20
· Disability Living Allowance	21
· Personal Independence Payment	23
Unable to Work	
· Employment and Support Allowance	28
· Statutory Sick Pay	32
Able to work	
· Jobseeker's Allowance	33
· Working Tax Credit	36
· Access to work	37

# Contents continued

## Children and students

- Child Benefit 38
- Child Tax Credit 38
- Students 39

## Pensions and National Insurance credits

- State Pension 40
- Pension Credit 42
- National Insurance credits 43

## Home and bills

- Budgeting Loans 45
- Council Tax and rates reduction 46
- Disabled Facilities Grants and housing grants 47
- Housing Benefit 47
- Payments towards fuel costs 49
- Cheaper or free TV licences 50

Transport	
· Blue Badge	51
· Cheaper public transport	52
· Motability	52
· Vehicle Tax exemption	53
The benefit cap	54
Questions people often ask	55
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 Citizens 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 signature is written in a cursive, flowing style with a large, looped initial 'E'.

# Five things to know

- 1 This booklet gives you an overview of the benefits available
- 2 From time to time it pays to check again what benefits you might be able to claim
- 3 If your MS gets worse, speak to a benefits adviser. You could qualify for more help
- 4 A benefits adviser can give you individual advice to make sure you get what you're entitled to
- 5 We have more detailed information guides about certain benefits including Personal Independence Payment (PIP) and Universal Credit



# About this booklet

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

This booklet is a simplified guide to a complicated system. It's a useful first step in finding out which benefits you might be able to claim.

It's not 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. You can find out more about those through government websites and some of the organisations we list on page 60.

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.

## MS Benefits Adviser

Our MS benefits advice service offers free, confidential advice to people affected by MS in England, Wales, Northern Ireland and Scotland.

You can get in touch with our MS Benefits Adviser by calling the Helpline on **0808 800 8000** or emailing **msbenefitsadvice@dls.org.uk**

## The benefit cap

The total amount you get from different benefits might be limited by the benefit cap. But not all benefits are included in that total. As you go through this booklet, we mention when the cap applies. Skip to page 54 if you want to read more about the benefit cap before you get started.

# What's new with benefits?

Benefits often change. If you already get benefits, check from time to time which benefits and tax credits you qualify for, and get advice from a benefits adviser. And if your MS symptoms or circumstances change, what you're entitled to might change too.

Recent changes in benefits include:

- **COVID-19:** there might be benefits and other support you can get if your income is affected by COVID-19 restrictions. The epidemic has also affected how you claim for some benefits. Find out more on our website, or call our MS Helpline on **0808 800 8000**
- **Personal Independence Payment (PIP)** is replacing Disability Living Allowance for people aged 16 to State Pension age. Find out more on page 21
- **Universal Credit** is replacing 6 different benefits, including income-related Employment and Support Allowance (ESA), Income Support and Housing Benefit. Find out more on page 12
- **In Scotland,** Adult Disability Payment will replace Personal Independence Payment (PIP) from spring 2022. Read more on page 23 (in the PIP section)
- **In Scotland,** Child Disability Payment is gradually replacing Disability Living Allowance (DLA) for under 18s. Read more on page 20
- **In Scotland,** Pension Age Disability Payment will replace Attendance Allowance. The government hasn't said when this will happen, but the changeover is expected to be complete by 2025. The first changes could happen several years before that. We'll update our information on the website when we know more, or call our MS Helpline

## 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](http://turn2us.org.uk)

[entitledto.co.uk](http://entitledto.co.uk)

[betteroffcalculator.co.uk/login](http://betteroffcalculator.co.uk/login)

There's a limit on how many times you can use some 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
- savings
- investments
- pensions
- benefits
- council tax
- childcare costs
- rent or mortgage

Citizens Advice have services in different nations of the UK to help you check you get what you're entitled to. Their contact details are in Further information on page 66.

**“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**

# Universal Credit

## Who's it for?

You might be able to claim Universal Credit if you're not in work or your income is low. It's based on all your household's circumstances.

Universal Credit is replacing these 6 benefits:

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

They're sometimes called 'legacy benefits'.

Most people who get one of these benefits are being moved to Universal Credit.

## What if I get a legacy benefit?

Universal Credit is being rolled out gradually. If you still get one of the benefits it replaces, you might be contacted by the Department for Work and Pensions (DWP) about moving to Universal Credit.

When this might happen depends on where you live. But Universal Credit is expected to be in place across the UK by 2024.

You could be asked to move to Universal Credit if your circumstances change and you need to let the DWP know – though not all changes mean you need to move across.

Get advice before you make any changes, because it could affect how much you get or other benefits. A benefits adviser can also check you're getting what you're entitled to with the legacy benefit. For example, any disability premiums you might qualify for.



## What can I get?

How much you get for Universal Credit depends on your household's circumstances. The single payment is made up of a 'standard allowance' and extra amounts if they apply to your situation.

For example, you might get more depending on how your MS affects you, if you get help with housing costs, or if you look after children.

## How is it paid?

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

## How do I apply for it?

There are several steps to claim Universal Credit, often including the Work Capability Assessment.

The Department for Work and Pensions (DWP) uses that assessment for 'new style' ESA as well as Universal Credit. If you're claiming both at the same time,

one assessment should cover both benefits.

In this booklet we just have a summary of the process, and how to start your claim.

Our free booklet **The Work Capability Assessment for ESA and Universal Credit** has more details to help you complete the Work Capability Assessment, and to challenge a decision if you need to.

## Step-by-step process to apply for Universal Credit

1. Start your claim online (by phone if you can't get online)
2. Attend an appointment with your JobCentre work coach (this is usually over the phone)
3. Get your first payment (at the 'assessment rate')
4. Give details about how your MS or other condition affects how you could work (the ESA50 form)

5. Attend a Work Capability Assessment (this could be by video, phone or in person)

6. Get a decision on whether you can still get ‘new style’ ESA and whether you’re in the work-related activity’ group or the ‘support’ group

If you disagree with the decision, you can ask them to consider it again.

### **Find out more about Universal Credit before you claim**

It’s important to be sure you want to go ahead before making a claim.

If you get one of the legacy benefits at the moment, you might not be better off changing to Universal Credit. And once you’ve begun a claim you can’t go back to the old benefit.

A benefits calculator could help you check what to expect (see page 11). But you might also want to speak with a benefits adviser.

Citizens Advice can help find local advisers, or you could speak to our Benefits Advice Service (see page 9).

You normally apply for Universal Credit online at **[gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)**

If you can’t get online, you can call the Universal Credit helpline to start your application:  
**0800 328 5644**

# Disability benefits

## Attendance Allowance

### Who's it for?

To be eligible for Attendance Allowance, you must have reached State Pension age and have an illness or disability that means you have difficulty with personal care or need 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 (PIP)

before you reached State Pension age.

### 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.

If you get Attendance Allowance, the benefit cap won't apply to the benefits you get (see page 54).

### What else do I need to know?

You don't have to be getting help already. It's the help you need that's important. But you must have needed this care or supervision for at least 6 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, 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 42) or Housing Benefit. (see page 47).

### How is it paid?

Payments are usually made straight into your bank, building society or credit union account every 4 weeks.

### How do I apply for it?

In England, Wales or Scotland, call the Attendance Allowance helpline on **0800 731 0122** or textphone **0800 731 0317** and ask for a claim form.

Or download a claim form at [gov.uk/attendance-allowance/how-to-claim](https://www.gov.uk/attendance-allowance/how-to-claim)

In Northern Ireland, call the Benefit Enquiry Line on **0800 5870 912** (textphone **0800 012 1574**) and ask for a claim form.

## Carer's Allowance

### Who's it for?

Carer's Allowance is a benefit you might get if you look after someone at least 35 hours a week. You don't need to be living with the person you care for.

To be eligible, you must be at least 16. There's no upper age limit.

**If you're in Scotland and you're aged 16 to 18** check first if you're also entitled to a Young Carer Grant. You can't claim that if you're already getting Carer's Allowance.

Find out at [mygov.scot/young-carer-grant](https://mygov.scot/young-carer-grant)

To claim Carer's Allowance, you must spend at least 35 hours a week caring for a person who gets one of these:

- Attendance Allowance
- the daily living component of Personal Independence Payment (PIP)
- the middle or highest rate of the care component of Disability Living Allowance
- certain payments for industrial injuries, the armed forces, or war pensions

You can be earning no more than £128 a week from employment. This amount is after tax, National Insurance, some pension payments, and some care costs. Check the latest details at [gov.uk](https://gov.uk)

or call the Carer's Allowance claim number.

You can't claim if you're in full-time education (21 hours or more a week).

## What can I get?

Carer's Allowance isn't means-tested. So the amount you get isn't affected by your earnings or savings. You do pay tax on it.

If you get Carer's Allowance, the benefit cap won't apply to the benefits you get (see page 54). And you might also be able to get a carer's payment as part of Universal Credit (see page 12) or one of the older benefits it replaces.

In Scotland, you will also get an extra carer's allowance supplement, every 6 months.

## How is it paid?

You can choose to be paid every week in advance, or at the end of every 4 or 13 weeks. Payments go straight into your bank, building society or credit union account.



## How do I apply for it?

In England, Wales or Scotland, claim online at [gov.uk/carers-allowance](https://gov.uk/carers-allowance) or call **0800 7310 297** (10am to 2pm Monday to Friday) to ask for a form.

In Northern Ireland, claim at [nidirect.gov.uk/carers-allowance](https://nidirect.gov.uk/carers-allowance) or call **0800 587 0912** to ask for a form.

## 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 might lose it if you're given Carer's Allowance.

## 'Overlapping' benefits rule

Some other benefits affect Carer's Allowance. These include Maternity Allowance and the state retirement pension.

If you get one of those, and they pay more than your Carer's Allowance, you won't get anything for your Carer's Allowance.

But it could still be worth applying for Carer's Allowance so you're eligible for carer payments with Universal Credit.

# Child Disability Payment - Scotland only

## Who's it for?

Child Disability Payment is a benefit in Scotland for young disabled people under 18. It can help with the extra costs of everyday care and getting around.

It will replace Disability Living Allowance (DLA). But this isn't happening straight away in most areas.

At the moment, new claims should still be made for DLA (see page 21), unless you're in a 'pilot area'. The first of these pilot areas are Dundee City, Perth and Kinross and Western Isles, starting from 21 July 2021.

If you already get DLA for a child in Scotland, you don't need to do anything about this change until Social Security Scotland writes to you.

They'll write to parents and guardians to say the change is happening shortly before the child turns 16.

### **What can I get?**

The change from DLA to Child Disability Payment won't affect the amount that's paid. The amount paid depends on the assessment that was made for DLA.

### **How is it paid?**

For children under 16, it's paid direct to the parent or guardian.

Once, the young person is 16, you'll have the option for payments to go direct to them.

### **Find out more**

Find out more from the Department for Work and Pensions on **0800 121 4600** or at **[mygov.scot/disability-living-allowance-children](https://mygov.scot/disability-living-allowance-children)**

# **Disability Living Allowance**

### **Who's it for?**

Disability Living Allowance (DLA) is a benefit for disabled children under 16 and some adults who already claim it. It can help with the extra costs of everyday care and getting around.

Under 16s in Scotland who already get DLA might be contacted by Social Security Scotland about Child Disability Payment (see page 20).

In areas of Scotland where Child Disability Payment is available, 17-year-olds can apply for that instead of DLA.

New claims for DLA are only for under 16s. You could get DLA if your child:

- needs a lot more care, attention or supervision than a child of the same age who isn't disabled
- has difficulty walking or getting around outdoors in unfamiliar places, compared to a child who isn't disabled

To get DLA, these problems need to have been around for 3 months and be expected to last another 6 months.

### 16 to State Pension age

If you're between 16 and State Pension age and you already get DLA, you'll be reassessed for Personal Independence Payment (PIP) at some stage.

You don't need to do anything until the Department for Work and Pensions (DWP) contacts you, or if your circumstances change and you need to let them know about that.

### Over 65 in April 2013

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.

### What can I get?

There are 2 separate parts to DLA, called 'components':

- the **'care component'** for care or supervision needs
- the **'mobility component'** if your MS means it's hard for you to get around outside

Each component has different rates, paying higher or lower amounts.

You don't pay tax on DLA. If your child gets DLA, you might be able to use the Motability scheme (see page 52).

## How is it paid?

Payments are made straight into your bank, building society or credit union account every 4 weeks.

## How do I apply for it?

Call the DLA helpline on **0800 121 4600** (textphone **0800 121 4523**) and ask for an application form.

In Northern Ireland, call **0800 587 0912** (textphone **0800 012 1574**).

Or print out a form yourself at [gov.uk/disability-living-allowance-children](https://www.gov.uk/disability-living-allowance-children)

In Northern Ireland, you can print out a form at [nidirect.gov.uk](https://www.nidirect.gov.uk) (search 'DLA child').

# Personal Independence Payment

## Who's it for?

You might be able to claim Personal Independence Payment (PIP) if you need help to do everyday things or have difficulty getting around.

You need to:

- have had difficulties with daily living or getting around (or both) for 3 months
- expect these difficulties to continue for at least 9 months
- be aged between 16 and State Pension age. If you're under 16, you might be able to claim DLA instead. If you're over State Pension age, you might be able to claim Attendance Allowance



And 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

## What can I get?

PIP has 2 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 2 levels: a '**standard**' rate and an '**enhanced**' rate.

The DWP uses its 'PIP assessment' to decide if you can get either or both components, and at what rate.

You don't pay tax on PIP and it's not affected by income or savings. If you get PIP, you might be able to use the Motability scheme (see page 52).

If you, your partner or child get PIP, the benefit cap won't apply to your benefits (see page 54).

## Moving from DLA to PIP

If you get Disability Living Allowance (DLA) at the moment, you'll probably need to apply for PIP instead.

But you don't need to do this unless you're contacted by the DWP about it. And you won't need to move to PIP while you're under 16 or over State Pension age.

We've got more details about this on our website (search 'Disability Living Allowance').

## How is it paid?

Every 4 weeks payments are made into your bank, building society or credit union account.

## How do I apply for it?

Start by calling the PIP claims line on **0800 917 2222** (textphone **0800 917 7777**)

Before you call, you'll need:

- your contact details
- your date of birth
- your National Insurance number
- your bank or building society account number and sort code
- your doctor or health worker's name, address and telephone number
- dates and addresses for any time you've spent in a care home or hospital
- dates for any time you spent abroad for more than 4 weeks at a time, and countries visited

If you've got someone who will help you on the call, you can ask the DWP to connect the call to

them as well (though this doesn't work for textphone).

If you can't make the call yourself, someone else can call on your behalf, but you'll need to be with them when they call.

You can write to them asking for a form, but this can delay your claim:

**Personal Independence  
Payment New Claims,  
Post Handling Site B,  
Wolverhampton.  
WV99 1AH**

## The PIP assessment

Once you've started your claim, you'll usually be sent a form to fill in called 'How your disability affects you'.

The DWP uses that and an assessment to decide how well or how easily you can do certain activities. Points are added up when activities are difficult or impossible to do safely and repeatedly.

The assessment could be by phone, video call, or face-to-face.

For a face-to-face assessment, most people have to go to an assessment centre.

But if your GP usually sees you at home, you might be able to have the assessment at home instead.

Filling in the forms is quite complicated. If you can, get help from someone with a lot of experience with applying for PIP. A good place to turn to is an advice agency like Citizens Advice (see page 60).

Your nearest MS Society group might also have details of where you can get help with this locally.

You might find our step-by-step guide **Claiming Personal Independence Payment** useful. See page 66 for how to order a free copy.

Or search 'PIP' on our website for details online and a blank 'PIP diary' to help you complete the assessment.



# Unable to work

## Employment and Support Allowance

### Who's it for?

You can apply for Employment and Support Allowance (ESA) if a disability or health condition affects how much you can work.

You might also be able to get ESA if you can't work because you've been told to self-isolate because of COVID-19.

Because ESA has changed in recent years, it's called 'new style' ESA for new claims.

Another kind of ESA, called 'income-related' ESA is being replaced by Universal Credit (see page 12).

To claim 'new style' ESA, you need to:

- be aged between 16 and State Pension age
- have worked as an employee or have been self-employed

AND

- have paid enough National Insurance contributions or credits, usually in the last 2 to 3 years

You can claim if you're in or out of work. But while you claim there are limits to the wages you can earn. And usually you can only work less than 16 hours a week.

If you plan on doing any work while you claim 'new style' ESA speak to a benefits adviser so you know how it will affect you.

## What can I get?

The amount you get depends on what stage your application is at, and the outcome of part of the application – the Work Capability Assessment.

You'll normally get the 'assessment rate' while your claim is being assessed. This is usually for 13 weeks. If it takes longer, they'll backdate any extra you're owed.

Once you've been assessed, you'll be in either the 'work-related activity' group or the 'support' group.

In the **'work-related activity' group** you'll need to agree certain activities with the JobCentre, to prepare for future work.

You'll need to do the things you agree or the benefit might be reduced or stopped for a time. They call this a 'sanction'.

The benefit cap applies, and it might affect the total you can get from this and other benefits (see page 54).

In the **'support' group** you'll get higher payments, and you won't need to prepare for future work. The benefit cap won't apply to you.

Savings and income don't affect how much you get with 'new style' ESA, but some private pensions can.

## Other benefits

You could get Universal Credit at the same time or instead of 'new style' ESA. And Universal Credit can help with, for example, housing and childcare costs.

You can't get 'new style' ESA at the same time as Jobseeker's Allowance or Statutory Sick Pay (SSP). But you can start a claim for ESA up to 3 months before your SSP ends.

## How is it paid?

Usually, ESA payments are made straight into your bank, building society or credit union account every 2 weeks.

## How do I apply for it?

There are several steps to claim 'new style' ESA, including the Work Capability Assessment. The Department for Work and Pensions (DWP) uses that assessment to decide if you can still get ESA, how much you can get, and if you need to prepare for future work.

If you're claiming ESA and Universal Credit at the same time, one Work Capability Assessment should cover both benefits.

In this booklet we just have a summary of the process, and how to start your claim.

Our free booklet **The Work Capability Assessment for ESA and Universal Credit** has more details to help you complete the Work Capability Assessment, and to challenge a decision if you need to.

## Step-by-step process to apply for 'new style' ESA

1. Start your claim online, or by phone
2. Attend an appointment with your JobCentre work coach (this is usually over the phone)
3. Get your first payment (at the 'assessment rate')
4. Give details about how your MS or other condition affects how you could work (the ESA50 form)
5. Attend a Work Capability Assessment (this could be by video, phone or in person)
6. Get a decision on whether you can still get 'new style' ESA and whether you're in the work-related activity' group or the 'support' group

If you disagree with the decision, you can ask them to consider it again.

To start a claim, most people need to apply online. If you can't get online, you can call.

## **In England, Scotland and Wales**

Go to [gov.uk/employment-support-allowance/how-to-claim](https://www.gov.uk/employment-support-allowance/how-to-claim)

Or call **0800 328 5644** (textphone **0800 328 1344**)

## **In Northern Ireland**

Go to [nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance](https://nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance)

Or call **0800 085 6318** (textphone **0800 328 3419**)

Before you start, you'll need:

- your National Insurance number
- a bank or building society account number and sort code, where the ESA will be paid
- your doctor's name, address and telephone number
- details of your income if you're working
- the date your Statutory Sick Pay (SSP) ends if you're claiming it

If you're applying because of COVID-19, you'll also need some other details, which are listed on the **gov.uk** website (search 'ESA').

After you've started your claim, but before you complete the Work Capability Assessment, you'll be contacted to arrange an appointment with a JobCentre work coach. This is usually over the phone.

They'll explain the process and agree with you a 'Claimant Commitment'. This will say what – if anything – you're expected to do to find or prepare for work while the Work Capability Assessment is happening.

You'll be asked to explain how your illness or disability affects your ability to work.

You might want to contact your GP or MS team before you start your claim, to arrange for any medical evidence you might need for this appointment, or for the Work Capability Assessment.

For example, a doctor's letter might explain how particular symptoms could affect how you can work.

# Statutory Sick Pay

## Who's it for?

Your employer can pay you Statutory Sick Pay (SSP) for up to 28 weeks if you're too ill to work.

Most people who are classed as employees can claim it if they're ill for 4 days in a row – including part-time workers.

You need to be earning at least £120 a week on average (that's the amount set in May 2021).

You don't need to have paid National Insurance.

If you don't have an employer, you might be able to claim 'new style' ESA instead (see page 28).

You might be able to get SSP if you're advised to self-isolate because of COVID-19.

## What can I get?

You won't be paid for the first 3 days that you're off sick. After that you'll be paid a flat rate for up to 28 weeks. You pay tax on SSP.

## 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

### Who's it for?

You can claim Jobseeker's Allowance (JSA) if you're actively looking for work. Because JSA has changed in recent years, it's called New Style JSA, for new claims.

Another kind of JSA, called 'income-based' JSA is being replaced by Universal Credit (see page 12).

To be eligible for New Style JSA:

- you need to be aged between 16 and State Pension age
- you can't be in full-time education
- you must be unemployed or working less than 16 hours a week
- you need to have paid enough National Insurance (or had credits) for the last 2 years

To claim, you must be able to work. As part of the process you'll make a 'Claimant Commitment'. That's an agreement of what you'll do to look for work.

But you can ask for reasonable restrictions to be in your commitment. For example, your MS symptoms might affect the distance you can travel to work.

If your MS or another condition means you can't work, you might be able to claim 'new style' ESA instead (see page 28).

If you already get 'income-based' JSA, or the other older JSA ('contribution-based') you'll keep getting payments while you're eligible until your claim ends.

### What can I get?

JSA won't usually be affected by your savings or income, or those of a partner. But some private pensions will affect how much you can get.

You can claim New Style JSA for up to 6 months (in one go, or split up into shorter periods).

## Other benefits

If you get Universal Credit as well, the New Style JSA payments will be counted as income for Universal Credit.

## How is it paid?

Usually, payments are made straight into your bank, building society or credit union account every 2 weeks. You normally need to go to the JobCentre every 2 weeks to 'sign on' and discuss how your job search is going.

## How do I apply for it?

You can apply online or by phone.

### In England, Wales and Scotland

Go to [gov.uk/guidance/new-style-jobseekers-allowance](https://www.gov.uk/guidance/new-style-jobseekers-allowance)

Or call JobCentre Plus on **0800 055 6688** (textphone **0800 023 4888**)

### In Northern Ireland

Go to [nidirect.gov.uk/services/claim-new-style-jobseekers-allowance](https://nidirect.gov.uk/services/claim-new-style-jobseekers-allowance)

Or call **0800 022 4250**

Before you start, you'll need:

- your National Insurance number
- bank or building society account details, where the benefit will be paid
- your employment details for the past 6 months, including employer contact details and dates you worked with them
- your private pension statement letter, if you have a private pension

If you're eligible, the DWP will arrange a phone interview with a JobCentre work coach.

On this call, you'll make your 'Claimant Commitment', to agree the steps you'll take to look for work. You'll need to do the things you agree or the benefit might be reduced or stopped for a time – they call this a 'sanction'.



You can have someone with you to help on this call. But let the JobCentre know in advance if you need an interpreter or if you can't do it by phone for health reasons.

# Working Tax Credit

## Who's it for?

Working Tax Credit is extra money if you're on a low income and you usually work. Some self-employed people can claim.

But you can only make a claim for Working Tax Credit if you already get Child Tax Credit.

For everyone else, it's been replaced by Universal Credit (see page 12).

If you and your partner are over State Pension age, you might be able to apply for Pension Credit instead (see page 42).

To claim Working Tax Credit, you need to work a certain number of hours a week, depending on your circumstances.

You can usually still get Working Tax Credit for a time if your work stops, including if you:

- go on maternity, paternity or adoption leave
- get sick pay
- are in between jobs
- are on strike

## What can I get?

The amount you get depends on your circumstances, including whether you're single, how much you work, how your MS affects you, and if you pay for childcare.

## How is it paid?

Usually, payments are made into your bank, building society or credit union account either every week, or every 4 weeks.

## How do I apply for it?

You can only claim this if you already get Child Tax Credit. So to claim Working Tax Credit you need to update your tax credit claim by reporting a change in your circumstances.

Go to [gov.uk/changes-affect-tax-credits](https://www.gov.uk/changes-affect-tax-credits)

Or call **0345 300 3900** (textphone **0345 300 3909**)

# Access to Work

Access to Work can help pay for any extra equipment or support you need as a result of your MS, so you can do your job.

For example:

- adaptations to the equipment you use
- special equipment
- fares to work if you can't use public transport or drive

- a support worker or job coach to help you in your workplace
- disability awareness training for your colleagues
- a communicator at a job interview
- the cost of moving your equipment if you change location or job

This can be to help you start work, stay in work, or move into self-employment.

An Access to Work adviser works with you and your employer to see what help you need at work, and how best to meet that need.

You apply for Access to Work yourself, not your employer.

Find out more from [gov.uk/access-to-work](https://www.gov.uk/access-to-work)

Or call the Access to Work helpline on **0800 121 7479**

# Children and students

## Child Benefit

### Who's it for?

You normally qualify for Child Benefit if you're responsible for a child under 16 (or under 20 if they're still in approved education or training).

You can claim it as soon as you've registered the birth of your child, or they come to live with you.

### What can I get?

There are 2 rates for Child Benefit: one for the eldest child and a lower one for any other children.

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.

It doesn't depend on how much National Insurance you've paid.

### How is it paid?

Payments are made straight into your bank, building society or credit union account every 4 weeks.

### How do I apply for it?

To make a claim go to [gov.uk/child-benefit/how-to-claim](https://www.gov.uk/child-benefit/how-to-claim)

If you can't get online, or you're adding a child to an existing claim, you can call **0300 200 3100** (textphone **0300 200 3103**)

## Child Tax Credit

### Who's it for?

This is extra money if you're responsible for a child or young person up to 16 (20 if they're in approved training or education).

But you can only make a claim for Child Tax Credit if you already get Working Tax Credit.

For everyone else, it's been replaced by Universal Credit (see page 12).

If you and your partner are over State Pension age, you might be able to apply for Pension Credit (see page 42).

## What can I get?

How much you get depends on when your children were born, and different 'elements' which depend on your circumstances.

For example, you get an amount for each child, and extra if a child is disabled.

## How is it paid?

Payments are made straight into your bank, building society or credit union account, either every week or every 4 weeks from the date of your claim up to the end of the tax year (5 April).

## How do I apply for it?

You can only claim this if you already get Working Tax Credit. So to claim Child Tax Credit you need to update your tax credit claim

by reporting a change in your circumstances.

**Go to [gov.uk/changes-affect-tax-credits](https://www.gov.uk/changes-affect-tax-credits)**

Or call **0345 300 3900**  
(textphone **0345 300 3909**)

# Students

If you're a student, you might be able to get government loans to support your studies. As well as this, there might be extra support you can get from certain benefits, including:

- Disability Living Allowance (DLA) - you can get this while you study (though the DWP might move you onto PIP)
- Personal Independence Payment (PIP) (see page 23)
- 'New style' Employment and Support Allowance (ESA) - if you study part time, you might be able to get this under the usual rules

- Universal Credit (see page 12)
  - you might be able to get this under the usual rules
- Disabled Students Allowance
  - if you're in higher education, you might be able to get this to pay for any extra help or equipment you need because

of your MS. Find out more at [gov.uk/disabled-students-allowance-dsa](https://www.gov.uk/disabled-students-allowance-dsa)

# Pensions and National Insurance credits

## State Pension

### What is it?

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

### The State Pension age

The State Pension age is the youngest age you can claim a State Pension. In the UK it's going up, so it'll depend on the year you were born.

The age is rising faster for women to bring it in line with the State Pension age for men. To find out your State Pension age, go to [gov.uk/statepension-age](https://www.gov.uk/statepension-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 National Insurance credits on page 43).

## What can I get?

This will depend on what National Insurance contributions you've paid and for how long.

You might 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 might also include an Additional State Pension (related to your earnings).

For more information, contact the Pension Service (see 'Useful organisations' on page 60).

## How is it paid?

Payments are usually made straight into your bank, building society or credit union account every 4 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](https://www.gov.uk/government/publications/the-basic-state-pension)

Or claim online at [gov.uk/claim-state-pension-online](https://www.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](https://nidirect.gov.uk/campaigns/state-pension)

# Pension Credit

## What is it?

If you live in England, Scotland or Wales, you might be able to claim Pension Credit. It's extra money if you're over State Pension age and on a low income.

## What can I get?

That depends on your circumstances.

For example, you might get extra help if you're entitled to Personal Independence Payment (PIP), Carer's Allowance, Disability Living Allowance or Attendance Allowance.

Certain housing costs and responsibility for a child can also increase the amount you can get.

## How is it paid?

Payments go into your bank, building society or credit union account every 4 weeks.

## How do I apply for it?

Apply online at [gov.uk/pension-credit/how-to-claim](https://gov.uk/pension-credit/how-to-claim)

Or call to apply or ask for a form on **0800 99 1234** (textphone **0800 169 0133**)

Or write and ask for a form at:

**The Pension Service 8  
Post Handling Site  
Wolverhampton  
WV99 1AN**

# National Insurance credits

## What are they?

Paying National Insurance contributions allows you to claim certain state benefits, such as the State Pension, New Style Jobseeker's Allowance (JSA) and 'new style' Employment and Support Allowance (ESA).

If you've been unemployed or off work for health reasons, you might 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 where they're needed.

## 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.

## 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.

If you get Carer's Allowance, or Child Benefit for a child under 12, you don't need to apply because you'll get the credits automatically.

Usually, to get Carer's Credit, the person you're looking after must get one of the following:

- Disability Living Allowance care component at the middle or highest rate
- Attendance Allowance
- Constant Attendance Allowance
- Personal Independence Payment (PIP) - daily living component, at the standard or enhanced rate
- Armed Forces Independence Payment

You might still be able to get Carer's Credit even if they don't get one of these benefits. When you apply, fill in the 'Care Certificate' part of the application form and get a health or social care professional to sign it.

## How do I apply for it?

Apply online at [gov.uk/carers-credit/how-to-claim](https://www.gov.uk/carers-credit/how-to-claim)

Or call the Carer's Allowance Unit to ask for a form on **0800 731 0297** (textphone **0800 731 0317**)



# Home and bills

## Budgeting Loans

### What are they?

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

### Who are they for?

In England, Scotland and Wales, to get a Budgeting Loan you must have been getting one or more of these benefits for the past 6 months:

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

In Northern Ireland, you might be able to get a Budgeting Loan if you or your partner have been getting one, or a combination of, the following benefits for the past 26 weeks:

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

Everywhere in the UK, if you moved from Universal Credit to Pension Credit, any time spent claiming Universal Credit will count towards the 6 months or 26 weeks needed.

You normally have to pay back a Budgeting Loan within 2 years.

### If you get Universal Credit

You can't get a Budgeting Loan if you get Universal Credit. But you might be able to get a Budgeting

Advance, which you pay back bit by bit through future Universal Credit payments.

To apply for that, speak to your Jobcentre work coach, go through your online Universal Credit account, or call the Universal Credit helpline on **0800 328 5644**.

### How is it paid?

Budgeting Loans are paid straight into your bank, building society or credit union account.

### How do I apply for it?

#### In England, Scotland and Wales

Apply online or print off a form at [gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply)

Or call the Social Fund Enquiry Line to ask for a form:

- in English **0800 169 0140**  
(textphone **0800 169 286**)
- in Welsh **0800 169 0240**

#### In Northern Ireland

Ask your local Jobs and Benefits office for claim form SF500

Or complete the form online at [nidirect.gov.uk/articles/budgeting-loans](https://nidirect.gov.uk/articles/budgeting-loans)

## Council Tax and rates reduction

In England, Wales and Scotland, most households have to pay Council Tax. In Northern Ireland, households pay rates.

Some people don't have to pay Council Tax or rates, including full-time students and people with a severe mental impairment.

If you do have to pay council tax or rates, you might be able to reduce the cost.

There could be a number of ways to do this. For example if:

- you're out of work
- you're on a low income
- you can show that because of your MS or another condition you've made

certain adaptations to your home, or you need to live in a larger home than you would otherwise

Find out more about ways to reduce your Council Tax or rates from Citizens Advice, a benefits adviser, or your national government's website.

## Disabled Facilities Grants and housing grants

Disabled Facilities Grants are available in England, Wales and Northern Ireland.

Scotland has its own scheme of housing grants, as part of the 'scheme of assistance' which also offers information and advice.

These are all grants made by local councils for disabled people to help pay for the cost of changes to their home. For example, to improve access with a ramp or widened doors, or to change the layout of a bathroom or kitchen.

They're available if you rent or own your home.

If you apply, the council might send an occupational therapist to see what changes they think would be helpful to you.

Don't start any work before the council approves your application – it might affect the award of the grant.

To find out more and to apply, contact your local council.

## Housing Benefit

### Who's it for?

Housing Benefit can help you pay your rent if you're unemployed,

on a low income or claiming benefits.

In Scotland, if you rent from a private landlord, the benefit is called Local Housing Allowance.

For most people, these benefits are being replaced by Universal Credit (see page 12).

But you might be able to claim Housing Benefit if:

- you've reached State Pension age
- you're in supported, sheltered or temporary housing

## What can I get?

You could get help with all or part of your rent. How much you get depends on your circumstances, including:

- whether you rent privately or from a council
- your household income
- whether someone in the house is disabled

The benefit cap applies to Housing Benefit, limiting the total you can get from this and other benefits (see page 54).

## 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?

You can check if you're eligible at [gov.uk/housing-benefit/how-to-claim](https://www.gov.uk/housing-benefit/how-to-claim) or by speaking to a benefits adviser.

To apply, you need to contact your local council, or apply as part of your Pension Credit claim (see page 42).

# Payments towards fuel costs

## What are they?

If you're on certain benefits, you might get help to pay your heating bills. There are 2 main schemes: Cold Weather Payments and Winter Fuel Payments.

### Cold Weather Payment

When it gets freezing or below for 7 days in a row, you might be eligible for a Cold Weather Payment. Payments are also made if it's forecast to be that cold for that long.

You don't need to apply. It's paid automatically if you qualify for it because of your benefits and circumstances.

To check if you can expect to get this payment, go to [gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment) or speak to a benefits adviser.

### Winter Fuel Payment

Winter Fuel Payment is a lump sum to help people who've reached State Pension age.

It's paid once a year, usually in November or December.

How much you get depends on your personal circumstances, such as your age and whether you live alone.

You should get the payment automatically if you get the State Pension or any social security benefit (except for Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

You'll need to make a claim if you don't get the State Pension or a benefit which makes it automatic. Call **0800 731 0160** (textphone **0800 731 0176**)

Or write to

**Winter Fuel Payment Centre  
Mail Handling Site A  
Wolverhampton  
WV98 1LR**

The UK government website [gov.uk](https://www.gov.uk) lists the contact details to use if you live overseas.

### Energy efficiency schemes

You might be able to reduce your bills through energy efficiency schemes. These can help with insulation, room heating and water heating. To find out more, contact:

Simple Energy Advice at [simpleenergyadvice.org.uk/grants](https://simpleenergyadvice.org.uk/grants)  
Or call **0800 444 202**

Welsh Government Warm Homes Nest scheme at [nest.gov.wales](https://nest.gov.wales)  
Or call **0808 808 2244**

Northern Ireland's Affordable Warmth grant scheme at [nihe.gov.uk/Housing-Help](https://nihe.gov.uk/Housing-Help) (and choose 'Schemes and grants')  
Or call **0300 200 7874**

Warmer Homes Scotland scheme at [homeenergyscotland.org](https://homeenergyscotland.org)  
Or call **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 you, or your partner who you live with, get Pension Credit.

If you live in a residential care home you might be able to get a much cheaper licence.

And the licence is half price if anyone in your household is registered blind.

For details, call TV Licensing on **0300 790 6071** or go to [tvlicensing.co.uk](https://tvlicensing.co.uk) and choose 'TV Licence types & costs'.

It's worth knowing this isn't a freephone number. Calls can cost up to 10p a minute from landlines and between 3p and 40p a minute from mobiles.

# Transport

## Blue Badge

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

The exact benefits of a Blue Badge vary around the UK, so always check the restrictions with the local council if you're visiting a new part of the country.

You might qualify for a Blue Badge automatically if you get certain benefits, including:

- you score 8 points or more for the 'moving around' activity of Personal Independence Payment (PIP)

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. Your doctor might be asked to confirm this.

A Blue Badge costs up to £10 in England and Northern Ireland. It costs £20 in Scotland. It's free in Wales.

They usually last up to 3 years.

### Find out more and apply

In England and Wales, you can find out more from your local council. And you can apply through them if you can't get online. Apply online at [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge)

In Scotland, you can find out more and apply at [mygov.scot/apply-blue-badge](https://mygov.scot/apply-blue-badge) Or contact your local council if you can't get online.

In Northern Ireland, find out more and apply at [nidirect.gov.uk/articles/blue-badge-eligibility-criteria](https://nidirect.gov.uk/articles/blue-badge-eligibility-criteria)  
Or call the Blue Badge Unit on 0300 200 7818

## Cheaper public transport

If you use public transport, there are a few ways you could make savings, including:

- A Disabled Person's Railcard. Get details by calling 0345 605 0525 or from [disabledpersons-railcard.co.uk](https://disabledpersons-railcard.co.uk)
- Free or cut-price bus travel in different parts of the UK. Some schemes cover local buses for a whole nation
- Some travel schemes cover you and someone to travel with you

Each national government website has details of schemes where you are:

In England go to [gov.uk/transport-disabled](https://gov.uk/transport-disabled)

In Scotland go to [transport.gov.scot/concessionary-travel](https://transport.gov.scot/concessionary-travel)

In Wales go to [portal.tfw.wales](https://portal.tfw.wales)

In Northern Ireland go to [nidirect.gov.uk](https://nidirect.gov.uk) and search 'free bus'

If you can't get online, ask your local council about travel concessions. In Northern Ireland, you can call Translink on 028 9066 6630 for an application form.

## Motability

You can use the mobility part of certain benefits to lease a car, a powered wheelchair or a mobility scooter through Motability.

The scheme includes adapted vehicles.

You can do this if you get:

- the enhanced rate mobility component of Personal Independence Payment (PIP)
- or
- the higher rate mobility component of Disability Living Allowance (DLA)

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

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

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

## Vehicle Tax exemption

Vehicle Tax (or 'road tax') is free if you get the enhanced rate of the mobility component of PIP or the higher rate mobility component of DLA.

You still need to tax the vehicle, but you won't need to pay. You should automatically be sent an 'exemption certificate'. If you haven't had this contact the office that awarded you the benefit.

If you get the standard rate of the mobility component of PIP, you'll get half price Vehicle Tax.

The exempt or half-price vehicle can be yours or another person's (including a company car).

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

Find out more in England, Wales or Scotland, from the Driver and Vehicle Licensing Agency (DVLA) (see 'Useful Organisations' on page 60).

Find out more in Northern Ireland from the Driver and Vehicle Agency (DVA) (see 'Useful Organisations' on page 60).

# The benefit cap

The benefit cap is a limit on the total amount of benefit that most people get.

It applies to people aged between 16 and State Pension age.

Because of the benefit cap, there's usually a weekly limit on how much you can get in total for these benefits:

- 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 isn't affected by the benefits cap?

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 certain benefits including:

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

## How will I know if I'm affected?

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.

# 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 might be able to claim Statutory Sick Pay (SSP) from your employer for the first 28 weeks off work (see page 32).

Once SSP ends, you may be able to claim 'new style' Employment and Support Allowance (ESA), Universal Credit, or both.

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 28).

If you need things for your day-to-day life or you have problems getting around, you might be able to claim Personal Independence Payment (PIP) (see page 23).

## **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 might be able to carry on claiming some benefits, such as ESA and Universal Credit, (see pages 28 and 12). If you want to work 16 hours or more, and you already get Child Tax Credit, you might be able to claim Working Tax Credit (see page 36).

You can carry on claiming PIP or Disability Living Allowance when you're working, as they're not affected by any earnings you get.

## **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 the Jobcentre before you start any volunteering.

## What will happen if I go into hospital?

Stays in hospital can affect benefits. Attendance Allowance, PIP, Disability Living Allowance, Carer's Allowance and Child Benefit can be stopped after just a few weeks in hospital. In turn, this can affect your entitlement to Universal Credit, Income Support, Housing Benefit, 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 benefits 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 Universal Credit, Income Support, Housing Benefit, 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](http://selfdirectedsupportscotland.org.uk)

## 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. A benefits adviser can help you check your situation.

## 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 might 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](https://www.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

Our MS benefits advice service offers free, confidential advice to people affected by MS. You can get in touch with our MS Benefits Adviser by calling the Helpline on **0808 800 8000** or emailing [msbenefitsadvice@dls.org.uk](mailto:msbenefitsadvice@dls.org.uk)

You can also get advice on challenging a decision from your local Citizens Advice, or from the disability charity Scope's helpline on **0808 800 3333**.

The Advice Now website has useful information about making an appeal: [advicenow.org.uk/tags/benefit-appeals](https://www.advicenow.org.uk/tags/benefit-appeals)

In Scotland, your local council can help with details of welfare rights services near you.

Page 60 has more on useful organisations.

### What if my MS gets worse?

If your MS gets worse, you might qualify for a higher rate of Personal Independence Payment (PIP), Universal Credit, Attendance Allowance or Disability Living Allowance (DLA) than you get at the moment.

If you do report a change in your condition, it might affect which benefit you can claim. For example, you might need to move from DLA to PIP.

So it's best to seek advice before you ask to have your rate reviewed. It's possible your benefit could be cut or lost.

Check with a local advice agency. Or contact our MS Benefits Adviser by calling our Helpline on **0808 800 8000** or emailing [msbenefitsadvice@dls.org.uk](mailto:msbenefitsadvice@dls.org.uk)

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.

# Useful organisations

## Advicenow

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

[advicenow.org.uk/tags/benefit-appeals](https://www.advicenow.org.uk/tags/benefit-appeals)

## Attendance Allowance Unit

Government helpline on  
**0800 731 0122**

Textphone **0800 731 0317**

## Benefits and Work

Has useful information about many benefits, including PIP. Some of its information is only available to their members.

[benefitsandwork.co.uk](https://www.benefitsandwork.co.uk)

## Carer's Allowance Unit

**0800 731 0297**

Textphone **0800 731 0317**

## Child Benefit Office

Offers advice on Child Benefit claims.

**0300 200 3100**

Textphone **0300 200 3103**

[gov.uk/child-benefit](https://www.gov.uk/child-benefit)

## Citizens Advice

Help with budgeting, debt, welfare rights, housing and disability advice. Find local offices and online advice at

[citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Northern Ireland has the Independent Welfare Changes Helpline on **0800 915 4604**. 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](https://www.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.

**0131 240 2082**

**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 the Legal Services Agency on

**028 9040 8888**

**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.

**0300 323 9961**

Text **0778 620 0707**

**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, community care, 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.

Call **020 7791 9800 (option 1)** or email **msadvice@dls.org.uk**

Or write to: **MS Legal Officer,**  
**The Foundry, 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.

**0330 995 0400**

**disabilityrightsuk.org**

## **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.

Freephone **0330 995 0414**

11am–1pm Tuesdays and Thursdays

Email:

**students@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** (and search 'DVLA')

## **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**

**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 (page 60)

## **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.

**UK and England**  
**gov.uk**

**Scotland**  
**gov.scot**

**Wales**  
**gov.wales**

**Northern Ireland**  
**nidirect.gov.uk**

## **HM Revenue and Customs (HMRC)**

HMRC departments deal with tax and revenue.

### **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. They can give you details of your local law centre in England, Northern Ireland and Wales.

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

In Scotland, there are local law centres and the Govan Law Centre offers advice nationally. You can arrange to speak with them by calling **0800 043 0306** or by email or social media. All those details are at [govanlawcentre.org](http://govanlawcentre.org)

## Local authority welfare rights

A lot of local councils have welfare rights departments, which support people with claiming benefits. Call your local council or find them online at [gov.uk/find-local-council](http://gov.uk/find-local-council)

## MoneyHelper

Government-backed website with guidance on money matters. Brings together the Money Advice Service, the Pensions Advisory Service and Pension Wise.

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

## Motability

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

**0300 456 4566**

[motability.co.uk](http://motability.co.uk)

## Pensions Advisory Service

see **MoneyHelper**

## Personal Independence Payment (PIP)

Enquiry line **0800 121 4433**

Textphone **0800 121 4493**

## Pension Service

Government advice about State Pensions and Pension Credit.

**0800 99 1234**

Textphone **0800 169 0133**

State Pension Age calculator  
[gov.uk/state-pension-age](http://gov.uk/state-pension-age)

## Scope

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

**0808 800 3333**

Email [helpline@scope.org.uk](mailto:helpline@scope.org.uk)  
[scope.org.uk/support](https://scope.org.uk/support)

## **Student finances**

### **England**

Student Finance England

**0300 100 0607**

[gov.uk/student-finance](https://gov.uk/student-finance)

### **Northern Ireland**

Student Finance Northern Ireland

**0300 100 0077** (undergraduates)

**0300 100 0493** (postgraduates)

[studentfinancenir.co.uk](https://studentfinancenir.co.uk)

### **Scotland**

Student Awards Agency for  
Scotland

**0300 555 0505**

[saas.gov.uk](https://saas.gov.uk)

### **Wales**

Student Finance Wales

**0300 200 4050** (further  
education and undergraduates)

**0300 200 0494** (postgraduates)

[studentfinancewales.co.uk](https://studentfinancewales.co.uk)

## **Tax Credits Helpline**

See **HM Revenue and Customs**

## **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](https://turn2us.org.uk)

# Further information

## Resources

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

You can read them online or download. And you can order printed resources from [onlineshop.mssociety.org.uk](https://onlineshop.mssociety.org.uk) or call **0300 500 8084** and select option 4.

## MS Helpline

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

We can provide information

- in different languages through an interpreter service
- by text relay and British Sign Language interpreters

[mssociety.org.uk/helpline](https://mssociety.org.uk/helpline)

**0808 800 8000**  
(closed weekends and bank holidays)

[helpline@mssociety.org.uk](mailto:helpline@mssociety.org.uk)

# About this resource

With thanks to all the people affected by MS and professionals who contributed to this booklet.

The original version of this booklet was written by Ian Greaves, Disability Rights UK.

We'd love to hear what you think about this information  
[mssociety.org.uk/yourviews](https://mssociety.org.uk/yourviews)

**Disclaimer:** We have made every effort to ensure that the information in this publication is correct. We do not accept liability for any errors or omissions. Availability and prescribing

criteria for drugs in various parts of the UK may change. Seek advice from the sources listed.

## References

Email us if you'd like to know the references for this information  
[supportercare@mssociety.org.uk](mailto:supportercare@mssociety.org.uk)

## Photography

Credit for photography belongs to Amit Lennon (cover, p8, 24, 27 and 44) and Simon Rawles (p13, 18 and 35).

This resource is also available in large print.

Call 0300 500 8084 or email [supportercare@mssociety.org.uk](mailto:supportercare@mssociety.org.uk)

# Contact us



## MS Helpline

Freephone 0808 800 8000  
(closed weekends and bank holidays)  
helpline@mssociety.org.uk

## MS National Centre

0300 500 8084  
supportercare@mssociety.org.uk

## Online

[www.mssociety.org.uk](http://www.mssociety.org.uk)  
[www.facebook.com/MSSociety](https://www.facebook.com/MSSociety)  
[twitter.com/mssocietyuk](https://twitter.com/mssocietyuk)

## MS Society Scotland

0131 335 4050  
enquiries-scotland@mssociety.org.uk

## MS Society Northern Ireland

028 9080 2802  
nireception@mssociety.org.uk

## MS Society Cymru

0300 500 8084  
mscymru@mssociety.org.uk

**BK23**

© MS Society. October 2021

This title will be reviewed within 3 years of publication.

Multiple Sclerosis Society. Registered charity nos 1139257/SC041990.  
Registered as a limited company in England and Wales 07451571.



Registered with  
**FUNDRAISING  
REGULATOR**