

# General information about benefits

If you have Parkinson's, you may have some concerns about how you will manage financially – if you can't work or if you need help with your day-to-day needs, this can lead to extra costs. But there is some financial support available, so it's important to find out what benefits you're entitled to.

This information sheet gives an overview of some of the financial support available for people with Parkinson's and their carers.

## Disability benefits

### Disability Living Allowance

You can claim Disability Living Allowance if you are under 65 years old and need help looking after yourself or find it difficult to walk or get around.

This allowance has two parts, called components. You can get both components or just one, depending on your condition.

The care component will suit you if you need help looking after yourself or if you need someone to make sure you're safe. There are three rates of this component and the rate paid depends on the amount of care or supervision you need.

It is important to realise that the care component is based upon what help you need – not on the help you actually get. It does not matter whether you live alone or with other people, if you receive a lot of help and support or a little.

The mobility component is paid to people who have problems walking outside. It has two rates and the rate depends on how severe your walking difficulties are.

Disability Living Allowance is paid to the person who needs care or supervision, not to a carer. You don't need to have someone looking after you to qualify and if you receive this benefit, it is entirely up to you how you use it.

This benefit is normally paid in addition to other benefits and may increase the amount of any means-tested benefits (such as Housing Benefit) you receive. It is not taxable. It does not depend on whether you have paid National Insurance contributions and is not affected by any income or savings you may have.

### How can I claim Disability Living Allowance?

Normally you can only claim if you have needed help for three months or longer, and you must be likely to need help for at least six months after your claim.

To make a claim, you will need a Disability Living Allowance claim-pack. You can request one by calling the Benefit Enquiry Line on Freephone **0800 882 200** or textphone **0800 243 355**, or you can download one from [www.direct.gov.uk/disability-dla](http://www.direct.gov.uk/disability-dla).

You can also claim online from this website.

Disability Living Allowance is paid directly into a bank or building society account. See page 6 for more information about opening a bank account.

**Find out more:** see our information sheet [Disability Living Allowance](#).

## Attendance Allowance

Attendance Allowance may be claimed if you are aged 65 or over with an illness or disability and need help with personal care, or you need someone to watch over you to make sure you are safe.

You don't need to have someone looking after you to qualify. Attendance Allowance is paid to the person who needs care or supervision, not to a carer and is based on what help you need – not on the help you actually get. It doesn't matter whether you live alone or with other people, or if you get a lot of help and support or a little.

Attendance Allowance is payable at one of two rates, depending on the amount of help you need with personal care or supervision. It is not taxable.

It is not based on National Insurance contributions and any income or savings you may have do not affect it. Attendance Allowance may increase the amount of any means-tested benefits (such as

Pension Credit) you receive. It can be paid in addition to any other social security benefits.

### How can I claim Attendance Allowance?

Normally you can only get Attendance Allowance if you have needed help for six months or longer.

To make a claim, you will need a claim pack. To request one, you can contact the Benefits Enquiry Line on freephone **0800 882 200** or textphone **0800 243 355**, or download one from [www.direct.gov.uk/disability-aa](http://www.direct.gov.uk/disability-aa). You can also claim online from this website.

Attendance Allowance is paid directly into a bank or building society account. See page 6 for more information about opening a bank account.

**Find out more:** see our information sheet [Attendance Allowance](#).

### Can I have my Disability Living Allowance or Attendance Allowance reviewed if my condition changes?

If your condition gets worse, you may need more care or supervision. If this is the case and you are already receiving either of these benefits, you may become entitled to a higher rate of the benefit.

If you think you have grounds for a review of your benefit, then you should contact our helpline for information and advice. It is very important that if you are asking for a review of the benefit, you understand the possible consequences.

## What benefits are paid if I can't work because of illness, disability, age or caring responsibilities?

Be aware that you can only get one of these benefits at any one time. If you qualify for more than one, you can claim the one that pays the higher amount.

### Statutory Sick Pay

Statutory Sick Pay is for people who are still employed but are unable to work because of ill health. It is paid by your employer for the first 28 weeks in any period of sickness. This includes different periods of sickness linked by less than eight weeks.

To qualify for Statutory Sick Pay you can be employed to work full or part time, but you must earn at least £102 a week (from April 2011). The benefit is taxable and National Insurance contributions may be deducted. You can claim at any age, but there are no additions for dependants.

Your employer may pay extra sick pay on top of Statutory Sick Pay. If your income is low, you may be able to top up your Statutory Sick Pay with Income Support or Pension Credit.

To claim you must notify your employer that you are off sick. After seven days' sickness you will need to give them a doctor's certificate (or 'fit note').

## Employment and Support Allowance (ESA)

ESA is a benefit paid if your ability to work is limited by ill health or disability. It is made up of two allowances – contributory ESA and income-related ESA. You may be entitled to either one, or both, of these allowances.

- To get contributory ESA, you will need to have paid enough National Insurance contributions in specific tax years. If you have a limited capability for work and claim ESA before the age of 20 (or 25 if you have been in education or approved training) you do not have to satisfy these contribution conditions. There are no additions for dependants. From April 2012, awards of contributory ESA will generally be limited to 12 months.
- Income-related ESA is a means-tested benefit. In brief, your needs (and those of your partner, if you have one) are compared with your resources, such as your income and savings, and income-related ESA worked out from this comparison. It can be paid on its own (if you are not entitled to contributory ESA) or as a top-up to contributory ESA (if you are). Income-related ESA can help towards mortgage interest payments and certain other housing costs.

To claim ESA, call the Jobcentre Plus claim line on **0800 055 6688** or textphone **0800 0234 888**.

An 'assessment phase' of 13 weeks normally applies to all new ESA claimants, during which time

Jobcentre Plus will gather information relating to your claim. This will involve you undergoing a 'Work Capability Assessment'. This assessment will determine whether you stay on ESA, what rate you get and what your responsibilities are if you wish to keep getting it.

[Find out more: see our information sheet \*Employment and Support Allowance\*.](#)

## Incapacity Benefit

Incapacity Benefit is for people who can't work because they are ill or disabled.

In 2008, it was replaced by contributory Employment and Support Allowance (ESA). You cannot make a fresh claim for Incapacity Benefit but if you already receiving it, you may continue to receive it for the time being. At some stage before April 2014, you will be re-assessed under the 'Work Capability Assessment' (see above). If you pass this, you will be moved onto ESA.

[Find out more: see our information sheet \*Incapacity Benefit\*.](#)

## Severe Disablement Allowance

Severe Disablement Allowance (SDA) was abolished in 2001. You cannot make a fresh claim for SDA but if you are already receiving it, you may continue to receive it for the time being. Before April 2014, you will be re-assessed under the 'Work Capability Assessment' (see above). If you pass this, you will be moved onto ESA.

## Carer's Allowance

Carer's Allowance is for people who care for someone who gets either Attendance Allowance or the Disability Living Allowance care component at either the middle or highest rate.

You will be eligible for this allowance if you regularly spend 35 hours a week or more caring for someone. You do not have to be related to, or live with, the person you care for.

Carer's Allowance is not affected by any savings or income you have, except earnings or other benefits paid to replace earnings. It does not depend on whether you have paid National Insurance contributions and it is taxable.

If you are entitled to Carer's Allowance you will normally get a National Insurance contribution added to your record, which may help you get State Pension or contributory Employment and Support Allowance in the future.

To claim Carer's Allowance, call the Benefit Enquiry Line on **0800 882 200** or textphone **0800 243 355**

[Find out more: see our information sheet Carer's Allowance.](#)

## Means-tested benefits

You can claim a means-tested benefit to top up your income if you do not have enough to live on. Which benefit you can claim will depend on your circumstances.

## Income-related Employment and Support Allowance

This may be paid if your ability to work is limited by your condition. For details, see page 3 'Employment and Support Allowance'.

## Income Support

Income Support is a means-tested benefit paid to certain limited groups of people, including carers and lone parents with very young children. To qualify, you don't need to have paid National Insurance contributions. Income Support is not taxable.

To make a claim, call the Jobcentre Plus claim line on **0800 055 6688** or textphone **0800 0234 888**.

[Find out more: see our information sheet Income Support.](#)

## Pension Credit

Pension Credit is a means-tested benefit for people who have reached Pension Credit qualifying age. This is being raised from 60 to 66 between April 2010 and April 2020.

To make a claim, call the Pension Credit application line number on **0800 99 1234** or textphone **0800 169 0133**.

[Find out more: see our information sheet Pension Credit.](#)

## Housing Benefit

Housing Benefit is for help with paying rent. To make a claim, contact your local council's Housing Benefit Office.

[Find out more: see our information sheet Housing Benefit.](#)

## Council Tax Benefit

Council Tax Benefit is for help with paying Council Tax. To claim Council Tax Benefit, contact your local council's Housing Benefit Office.

[Find out more: see our information sheet Council Tax Benefit.](#)

## Working Tax Credit

Working Tax Credit is a payment to top up the earnings of working people on low incomes, whether they are employed or self employed.

To claim, call the Tax Credit helpline on **0845 300 3900** or textphone **0845 300 3909**.

[Find out more: see our information sheet Working Tax Credit.](#)

## Child Tax Credit

Child Tax Credit is a means-tested benefit for people, whether working or not, who are responsible for children.

To claim, call the Tax Credit helpline on **0845 300 3900** or textphone **0845 300 3909**.

## Jobseeker's Allowance

Jobseeker's Allowance is the main benefit for people of working age who are out of work or who work less than 16 hours a week.

To make a claim, call the Jobcentre Plus claim-line on **0800 055 6688** or textphone **0800 0234 888**

## Other benefits

### State Pension

You can claim State Pension if you are over pension age. This is currently 65 for men. For women it is 60, but is being increased. By April 2020, there will be a new retirement age of 66 for both men and women.

To get a full State Pension, you must satisfy the National Insurance Contribution conditions. If you do not draw your State Pension at pension age, you may get extra State Pension or a one-off taxable lump sum payment when you do start to claim. State Pension is taxable. Your income or savings do not affect the amount you get.

To claim State Pension, you will be sent a claim-form before you reach pension age. If you have not received this by three months before you reach this age, call the Pension Service on **0800 731 7898** or textphone **0800 731 7339**.

## Credits for parents and carers

These National Insurance credits are aimed at protecting the basic State Pension and bereavement benefits rights when you are not able to pay National Insurance contributions because you are looking after a child or a sick/disabled person.

For more information, call the Benefit Enquiry Line on **0800 882 200** or textphone **0800 243 355**.

## The Social Fund

The Social Fund consists of several grants and loans you can apply for if you have a low income. You may be able to get a grant for the following:

- funeral payments
- maternity needs
- extra income during weeks of extremely cold weather
- items you need to help you stay in the community

You may also be able to get a budgeting loan or a crisis loan. To claim a Social Fund payment, contact your local Jobcentre Plus office.

**Find out more:** see our information sheet *The Social Fund*.

## Winter Fuel Payment

Winter Fuel Payment is an annual tax-free payment for people who have reached Pension Credit qualifying age (see above). It is not affected by your income or savings and does not affect any other benefits you may receive. The payment should be sent to you in December.

To claim, contact the Winter Fuel Payments Helpline on **0845 915 1515** (charged at a local rate, Monday–Friday, 8.30am–4.30pm).

## Health benefits

You can get health benefits if you receive income-related Employment and Support Allowance, Income Support or income-based Jobseeker's Allowance. These include free prescriptions, eye tests, and vouchers for glasses, free dental treatment and fares to hospital. Some of these are already free to people over 60.

If you do not get these benefits but you have a low income, you may still be able to get some help with health costs.

To claim Health Benefits on the low income scheme, you will need to complete form HC1, available from your local Jobcentre Plus office or by calling **0845 850 1166**.

**Find out more:** see our information sheet *National Health Service Costs*.

## Help with getting around

If you have Parkinson's, you may have some concerns about how this will affect your ability to get out and about. But there is information on general mobility, driving, transport and holidays that may be useful.

There are also schemes available to help you if you have mobility issues, such as the Blue Badge Scheme and the National Toilet Key Scheme.

**Find out more:** see our information sheet *Help with getting around*.

## Frequently asked questions

### Where do I go to claim benefits?

Jobcentre Plus can help people of 'working age', i.e. under Pension Credit qualifying age (see page4). You can contact them on **0800 055 6688** or textphone **0800 023 4888**. Lines are open from 8am to 6pm, Monday to Friday.

The Pensions Service can help people who have reached Pension Credit qualifying age. You can

contact them by phone on **0845 606 0265** or via the website at **www.direct.gov.uk/pensions**

If you have Parkinson's and have difficulty in using the phone or the internet, you are entitled to ask for a home visit from the Pensions Service.

## If I am awarded a benefit, how will it be paid?

All benefits (including State Pension) and Tax Credits will usually be paid directly into your bank, building society or Post Office account.

## What if I don't have a bank account?

If you do not have an existing bank account or do not want to use your existing account, you will need to open a new account.

You can choose between a standard bank or building society account, a basic bank account (referred to by some banks as an introductory or starter account) or a Post Office card account.

You can find details of the types of bank starter and current accounts available and how to open an account in a publication called *Basic Bank accounts*. For your copy contact:

Money Advice Service  
Helpline **0300 500 5000** (local call rates, Monday to Friday, 8am to 8pm, excluding Bank Holidays)  
Typetalk **18001 0300 500 5000**  
**www.moneyadvice.org.uk**

## How do I open a Post Office card account?

If you'd like to open a Post Office card account, you will first need to contact the Department for Work and Pensions or the HM Revenue & Customs to discuss your banking options. If you opt for a card account, the Department for Work and Pensions or HM Revenue & Customs will send you a Personal Invitation Document, which you should then take to the Post Office. You will not be able to apply for a card account until you have received this document.

When you apply for a card account, you will also need to provide proof of identity and residence, for example a benefit book or recent utility bill. You will only be allowed to open one Post Office card

account, which must be in your name only – joint accounts are not allowed. If you receive more than one benefit, all of these will be paid into the same account. You can apply for someone else to be given permanent access to your Post Office card account by means of a separate card. However, you will not be able to ask anyone else to collect your money on a casual basis.

## When can I use a Post Office card account?

Post Office card accounts can be used to receive and collect benefit and State Pension payments. Tax Credit payments will be paid into Post Office card accounts from a later date. Card accounts are simple Post Office accounts, which can receive benefit payments, Tax Credits and State Pension payments, but no other income.

Withdrawals can be made at any Post Office using a card and personal identification number (PIN number). At the same time, you can check to see how much money is left in your account. You will need to keep your card and PIN number secure. If you lose your card or suspect that someone else knows your PIN number, you need to inform the card issuer.

The following groups of people will not be allowed to open a card account:

- legal appointees (there are some exceptions)
- any person who requires the use of a series of casual agents
- any person who cannot provide a correspondence address
- any person with no fixed address

## More information

### Pensioners' Guide

If you are over Pension Credit qualifying age (see page 4), you may want to make the most of government help and advice. There is a lot of help available. If you want to know where to find it and how to get a useful and easy-to-read handbook (Ref: PG1), call either **0845 6065 065** or textphone **0845 6064 064**.

## Repairs, alterations or adaptations to your home

Parkinson's may require you to have adaptations to your home, such as fitting a stairlift or building a ramp to enable you to get in and out of the front door. Your home may need repairs.

*In Good Repair* has been written for people who either own their property or who rent and have to pay for their own repairs. It is especially useful to people with Parkinson's on a low income. To request your free copy, contact:

Care & Repair England

**0115 950 6500**

It can also be downloaded from the website

**[www.careandrepair-england.org.uk/pdf/igr.pdf](http://www.careandrepair-england.org.uk/pdf/igr.pdf)**

## More information and support

We have information sheets on other benefits you may be entitled to. You can download these from our website at **[parkinsons.org.uk](http://parkinsons.org.uk)** or see the back page of this sheet for details of how to order these for free.

### Our helpline

For more help and information on rights and benefits, you can contact our dedicated employment and benefits adviser on the Parkinson's UK helpline

on **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **[hello@parkinsons.org.uk](mailto:hello@parkinsons.org.uk)**

### Information and support workers

Our UK-wide network of information and support workers can also provide details about benefits and help you with the application process. You can find your local information and support worker online at **[parkinsons.org.uk/isw](http://parkinsons.org.uk/isw)** or call our helpline.

### Local groups

Speak to others about their experiences at your local Parkinson's UK group.

Visit **[parkinsons.org.uk/localgroups](http://parkinsons.org.uk/localgroups)** or call our helpline for details of your nearest meeting.

### Online forum

Speak to others in a similar situation through our online discussion forum at **[parkinsons.org.uk/forum](http://parkinsons.org.uk/forum)**.

### Thank you

Thank you to Disability Alliance for updating this information sheet.



## General information about benefits

If you have comments or suggestions about this information sheet, we'd love to hear from you. This will help us ensure that we are providing as good a service as possible.

We'd be very grateful if you could complete this form and return it to **Information Resources, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ**. Or you can email us at **[publications@parkinsons.org.uk](mailto:publications@parkinsons.org.uk)**. Thanks!

### Please tick...

- I have Parkinson's. When were you diagnosed? .....
- I'm family/a friend/a carer of someone with Parkinson's
- I'm a professional working with people with Parkinson's

Where did you get this information sheet from?

- GP, specialist or Parkinson's nurse
- Parkinson's UK local group or event
- Our website
- Information and support worker
- Ordered from us directly
- Other .....

We're the Parkinson's support and research charity. Help us find a cure and improve life for everyone affected by Parkinson's.

### Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **020 7932 1303** or visit our website at **parkinsons.org.uk/support**. Thank you.

### Parkinson's UK

Free\* confidential helpline **0808 800 0303**

Monday to Friday 9am–8pm, Saturday 10am–2pm. Interpreting available.

Text Relay **18001 0808 800 0303**

(for textphone users only)

**hello@parkinsons.org.uk**

**parkinsons.org.uk**

\*calls are free from UK landlines and most mobile networks.

### How to order our resources

**01473 212115**

**resources@parkinsons.org.uk**

**parkinsons.org.uk/publications**

We make every effort to make sure that our services provide up-to-date, unbiased and accurate facts. We hope that these will add to any professional advice you receive and will help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

General information about benefits is supported by the Santander Foundation and we are grateful for their generous gift. Our supporters don't have any input into the content of our publications.

Last updated June 2011. Next update available June 2012.  
WB01

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How useful have you found the information sheet? (1 is not useful, 4 is very useful) 1 2 3 4

Have you found the publication easy to read/use?  Yes  No

What aspects did you find most helpful? .....

Were you looking for any information that wasn't covered? .....

Do you have any other comments? .....

If you would like to become a member of Parkinson's UK, or are interested in joining our Information Review Group, please complete the details below and we'll be in touch.

Membership  Information Review Group (who give us feedback on new and updated resources)

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