

General information about benefits

If you have Parkinson's, or care for someone who does, you might be worried about how you'll manage financially. If you can't work or if you need help with your day-to-day needs, this can lead to extra costs. There is some financial support available, so it's important to find out what benefits you're entitled to.

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

How does the welfare system work?

The benefits system in the UK is based on the fact that most of us will work to earn a living until we retire.

While we're working, we pay National Insurance contributions so that when we retire, or if we're unable to work, we receive benefits that we've paid for. These are the 'contributory benefits', such as State Pension and contributory Employment and Support Allowance.

Sometimes, however, these benefits aren't enough to live on, or you might not have paid enough National Insurance contributions to get the full amount. In this case, 'means-tested benefits' provide a safety net, to top up your income so you have enough to live on. Whether you're eligible and how much you get will depend on what income and savings you already have.

Over the next few years, many existing means-tested benefits will be replaced by a single payment called Universal Credit. Universal Credit is currently being phased in across the UK.

There is also a range of benefits for people who are ill or disabled and their carers. These benefits aren't based on National Insurance contributions and are not normally affected by any other income you have. They include Attendance Allowance, Personal Independence Payment and Carer's Allowance.

The information in this publication is correct as of April 2019, but is subject to change.

Read our information below to find out what you're entitled to, or call our helpline on **0808 800 0303** for more advice.

You can also use the online benefits calculator at www.turn2us.org.uk/Get-Support to check what you can claim.

What benefits are there for people with a disability?

Attendance Allowance

If you've reached the qualifying age, have an illness or disability and you need help with personal care or your safety, you may be able to claim Attendance Allowance.

The qualifying age is your State Pension age.

You don't need to have someone caring for or supporting you to qualify. Attendance Allowance is based on what help you need – not on the help you actually get.

Attendance Allowance is paid to the person who needs care or supervision, not to a carer.

Attendance Allowance is paid at one of two rates, depending on the amount of help you need with personal care or supervision.

It's not taxable, and it's not based on National Insurance contributions, and any income or savings you may have do not affect it.

Attendance Allowance can be paid in addition to most other social security benefits. It may increase the amount of any means-tested benefits you get.

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

Personal Independence Payment

If you need extra help with day-to-day activities or have trouble getting around due to your health or disability, you may be able to claim Personal Independence Payment (PIP).

New PIP claims must be made before you reach State Pension age.

PIP is not taxable. It's not based on National Insurance contributions and it's not affected by any income or savings you might have. PIP can be paid in addition to most other social security benefits. It can sometimes increase the amount of any means-tested benefits you get.

PIP has two parts:

- a daily living component – for help with everyday life
- a mobility component – for help getting around.

You can be paid either component separately or receive both at the same time.

Each component is paid at two different levels, a 'standard rate' and an 'enhanced rate', depending on your score in the points-related assessment.

Find out more: [see our information on Personal Independence Payment.](#)

Disability Living Allowance

It's no longer possible for people aged between 16 and 64 to make a new claim for Disability Living Allowance. Instead, you'll need to make a claim for Personal Independence Payment (PIP).

Disability Living Allowance will continue to be available to new claimants under 16. If you're State Pension age or over and have care or supervision needs, you should consider claiming Attendance Allowance instead.

If you currently receive Disability Living Allowance as an adult, you might be reassessed at some point and transfer to PIP. You'll not be reassessed if you were aged 65 and over by 8 April 2013 (or by 20 June 2016 in Northern Ireland).

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

What benefits are there for carers?

Carer's Allowance

Carer's Allowance is for people who regularly spend 35 hours a week or more caring for someone who gets a 'qualifying benefit' (these are Attendance Allowance, Personal Independence Payment daily

living component or Disability Living Allowance care component at either the middle or highest rate). You don't have to be related to the person you're caring for or be living with them.

You can still qualify for Carer's Allowance even if you've never been employed or paid National Insurance contributions.

Carer's Allowance is not means tested, which means it isn't affected by your income or savings, but there is an earnings limit and Carer's Allowance is taxable.

For each week that you receive Carer's Allowance, you get a Class 1 National Insurance credit. This will help towards your entitlement to a State Pension.

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

Carer's Credit

This is aimed at protecting the State Pension rights of people who are not able to pay National Insurance contributions, are not entitled to Carer's Allowance and are looking after an ill or disabled person.

To claim, call **0800 731 0297** or visit www.gov.uk/carers-credit/how-to-claim

What benefits are there for working-age people?

Statutory Sick Pay

Statutory Sick Pay is for people who are still employed but are unable to work because of ill health. It's paid by your employer for the first 28 weeks of any period of sickness lasting for four or more days. This includes separate periods of sickness linked by intervals of no more than eight weeks.

To qualify for Statutory Sick Pay you must be employed to work full-time or part-time and earn at least £118 a week.

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

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 Universal Credit or Pension Credit.

Jobseeker's Allowance

Jobseeker's Allowance is a benefit for people of working age who are out of work (or work less than 16 hours a week) and looking for work. There are two forms of Jobseeker's Allowance – contribution-based and income-based.

You might be able to claim contribution-based Jobseeker's Allowance if you've paid enough National Insurance contributions in specific tax years. It can be paid for up to six months, either in one period, or several shorter periods. It's not means-tested, so it is not affected by other income or savings you might have.

Income-based Jobseeker's Allowance is a means-tested benefit that is being phased out and replaced by Universal Credit. See 'Legacy benefits' below.

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

Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit paid if your ability to work is limited by ill health or disability. It's made up of two parts – contributory ESA and income-related ESA.

Income-related ESA is a means-tested benefit. It's being replaced by Universal Credit. No new claims for income-related ESA can be made. See 'Legacy benefits' below.

To get contributory ESA, you need to have paid enough National Insurance contributions in specific tax years. If you have, you'll receive a flat-rate benefit. Payment of contributory ESA is often limited to 12 months.

You will have a 'Work Capability Assessment' to determine your eligibility to ESA, and whether any time limit is applied to contributory ESA.

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

Universal Credit

Universal Credit is a new means-tested benefit for people of working age. It will replace six existing benefits with a single payment for those who are out of work or on a low income.

Universal Credit is made up of a standard allowance with extra amounts added to cover different needs, for example, if your ability to work is limited by a health condition or disability such as Parkinson's, or if you have substantial caring responsibilities.

Find out more: see our information on [Universal Credit](#).

'Legacy' benefits

These six existing means-tested benefits are being replaced, for working-age people, by Universal Credit.

It's no longer possible to make new claims for these legacy benefits, unless you live in temporary or supported accommodation, or you are entitled to the Severe Disability Premium.

If you currently receive one of the legacy benefits described below, you will at some point be moved over to Universal Credit.

- **Income-based Jobseeker's Allowance** is available for people with a low income and no more than £16,000 in savings. It's intended for people of working age who are out of work (or work less than 16 hours a week) but who are seeking work.
- **Income-related Employment and Support Allowance** is the means-tested part of Employment and Support Allowance (see above), a benefit paid if your ability to work is limited by ill-health or disability.
- **Working Tax Credit** and **Child 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. Child Tax Credit is a payment for people, working or not, who are responsible for children.
- **Working-age Housing Benefit** helps people pay their rent. Housing Benefit for people over pension age will not be affected by Universal Credit.

- **Income Support** is a means-tested benefit paid to some people who can't work. Only limited groups of people can now apply, including carers and single parents with very young children.

Find out more: see our information on [Jobseeker's Allowance](#), [Employment and Support Allowance](#) and [Housing Benefit](#).

Incapacity Benefit

Incapacity Benefit was replaced by contributory Employment and Support Allowance in 2008. If you're already receiving it, you may continue to get it for the time being. At some stage, you might be reassessed under the Work Capability Assessment. If you're found eligible, you'll be moved on to Employment and Support Allowance.

Severe Disablement Allowance

Severe Disablement Allowance was abolished in 2001. If you're already receiving it, you might continue to for the time being. At some stage, you may be reassessed under the Work Capability Assessment. If you're found eligible, you'll be moved on to Employment and Support Allowance.

What benefits are there for people over pension age?

State Pension

You can claim State Pension if you're over pension age. This is now 65 and will increase to 66 by 2020.

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 might get extra State Pension or a one-off taxable lump sum payment when you do start to claim.

State Pension is taxable, but neither your income nor savings affect the amount you get.

Normally, the Pension Service contacts you with details about claiming your pension about four months before you reach pension age. If this doesn't happen, call the Pension Service on **0800 731 7898** (textphone **0800 731 7339**) or if you live in Northern Ireland, call **0808 100 2658** (textphone **0808 100 2198**).

Pension Credit

Pension Credit is a means-tested benefit for people who have reached the qualifying age. Pension Credit can top up your State Pension if you've reached pension age and have a low income.

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

Housing Benefit

This is a benefit to help people on a low income with paying rent. It might be available if you have savings of no more than £16,000 and a low income or if you receive a 'passporting' benefit such as the Guarantee Credit of Pension Credit.

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

Grants, loans and other support

Various grants may be available to help with certain one-off or occasional expenses for people on a low income. These include:

- Disabled Facilities Grants
- Funeral Payments
- Cold Weather Payments
- Winter Fuel Payments.

In addition, local welfare assistance schemes and advance payments of benefits may be available to help people in crisis situations.

Find out more: [see our information on grants and loans.](#)

Help with health costs

You can get help with health costs if you receive income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or the Guarantee Credit of Pension Credit. If you get Universal Credit, eligibility criteria apply.

If you don't receive these benefits but you have a low income, you may still be able to get some help with health costs through the NHS Low Income Scheme.

Help includes free prescriptions, eye tests and vouchers for glasses, free dental treatment and travel costs to hospital.

Find out more: [see our information on help with health costs.](#)

Help with Council Tax

You may be eligible for Council Tax Reduction (previously called Council Tax Benefit) if you're on a low income or claim certain benefits.

You might get a reduction on your bill under the Disability Reduction scheme if you or someone in your home is 'substantially and permanently disabled' and you have an additional room or extra space in your home to meet your needs.

Council Tax discounts are available if you live alone or if other occupiers are 'disregarded' for Council Tax purposes or if they're on a low income.

Find out more: [see our information on help with Council Tax.](#)

Help with getting around

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

There are also schemes available to help if you have mobility issues, such as the Blue Badge scheme and the National Key Scheme for accessing public toilets.

Find out more: [see our information on help with getting around.](#)

Frequently asked questions

Where do I go to claim benefits?

There are different ways of claiming each benefit. To find out how to claim them, see our separate information about that benefit.

Jobcentre Plus runs a claim-line that covers some of the benefits for people of working age (including Employment and Support Allowance, Jobseeker's Allowance and Income Support). You can contact

them on **0800 055 6688** (textphone **0800 023 4888**). In Northern Ireland, you'll need to contact your local Jobs and Benefits or Social Security Office.

The Pensions Service can help people who have reached Pension Credit qualifying age. You can contact them if you live in England, Scotland or Wales by calling **0800 731 7898** (textphone **0800 731 7339**) or visiting www.gov.uk/contact-pension-service. If you live in Northern Ireland call **0808 100 2658**.

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

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

Usually, all benefits (including State Pension and Tax Credits) will be paid directly into your bank, building society or credit union account.

What if I don't have a bank account?

If you don't have a bank account or do not want to use your existing account, you'll need to open a new one. 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 (a very simple account specifically for the payment of benefits – see below).

The Money Advice Service can provide details of the types of starter and current accounts available. Visit www.moneyadviceservice.org.uk or contact them on **0800 138 7777** (Typetalk **18001 0800 915 4622**). Lines are open 8am to 6pm, Monday to Friday (9am to 1pm, Saturday), excluding Bank Holidays.

I can't get to the bank or Post Office to collect my payment. Can someone collect it for me?

Many account providers allow you to nominate a helper to access your account on your behalf. You should contact your bank, building society or other account provider for instructions on how to do this.

What is a Post Office card account?

A Post Office card account is a very simple account specifically for the payment of benefits (state benefits, State Pension and Tax Credit payments). If you'd like to open a Post Office card account, you'll need to contact the Department for Work and Pensions or HM Revenue and Customs to discuss your banking options.

When you apply for a Post Office card account, you'll also need to provide proof of identity and residence, for example a passport and recent utility bill. You'll 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 them will be paid into the same account. You can apply for someone else to be given permanent access to your Post Office card account (they will get a separate card for this). 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 benefits, State Pension payments and Tax Credit payments, but cannot receive any 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 how much money is left in your account. You'll need to keep your card and PIN number secure. If you lose your card or suspect someone else knows your PIN number, you need to inform the card issuer.

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More information and support

You can call our free confidential helpline for general support and information. Call **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**.

Our helpline can put you in touch with one of our Parkinson's local advisers, who give one-to-one information and support to anyone affected by Parkinson's. They can also provide links to local groups and services.

Our website **parkinsons.org.uk** has a lot of information about Parkinson's and everyday life with the condition. You can also find details of your local support team and your nearest local group meeting at **parkinsons.org.uk/localtoyou**

Visit **parkinsons.org.uk/forum** to chat to other people with similar experiences on our online discussion forum.

Parkinson's nurses

Parkinson's nurses provide expert advice and support to people with Parkinson's and those who care for them. They can also make contact with other health and social care professionals to make sure your needs are met.

The role of the Parkinson's nurse varies. Each will offer different services, aiming to meet local needs. Some nurses are based in the community, whereas others are based in hospital settings.

Many Parkinson's nurses are independent prescribers. This means they can prescribe and make adjustments to medication, so someone with Parkinson's doesn't always need to see their specialist for changes to or queries about their Parkinson's drugs.

Parkinson's nurses may not be available in every area, but your GP or specialist can give you more details on local services.

You can find out more at **parkinsons.org.uk/nurses**

Thank you

Thank you to benefits specialist Barbara Knight for helping to update this information.

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 **0800 138 6593** or visit our website at parkinsons.org.uk/donate. Thank you.

Our information

All of our most up-to-date information is available at parkinsons.org.uk/information-support. If you'd prefer to read one of our printed leaflets or booklets, find out how to place an order at parkinsons.org.uk/ordering-resources or by calling **0300 123 3689**.

We make every effort to ensure that our services provide current, unbiased and accurate information. We hope that this will add to any professional advice you receive and 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.

If you'd like to find out more about how we put our information together, including references and the sources of evidence we use, please contact us at publications@parkinsons.org.uk



General information about benefits (WB01/2019)

Do you have any feedback about this information? Your comments will help us ensure our resources are as useful and easy to understand as possible. Please return to [Information Content team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ](#), or email publications@parkinsons.org.uk. Thank you!

1. Please choose the option that best fits you.

- I have Parkinson's and was diagnosed in I care for someone with Parkinson's
 I have a friend or family member with Parkinson's I'm a professional working with people with Parkinson's
 Other (please specify)

2. Where did you get this information from?

- GP Specialist Parkinson's nurse Parkinson's UK local group Parkinson's UK local adviser
 Ordered directly from us Call to the helpline
 Other (please specify)

3. Has it answered all your questions?

- Yes, completely Yes, mostly Not sure Partly Not at all

4. How easy was it to understand?

- Very easy Easy Not sure Quite difficult Very difficult

We're the Parkinson's charity that drives better care, treatments and quality of life.

Together we can bring forward the day when no one fears Parkinson's.

Parkinson's UK
215 Vauxhall Bridge Road
London SW1V 1EJ

Free confidential helpline **0808 800 0303**
(Monday to Friday 9am–7pm, Saturday 10am–2pm).
Interpreting available.

NGT Relay **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices). For more information see **www.ngts.org.uk**

hello@parkinsons.org.uk
parkinsons.org.uk

Order code: WB01

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Please check our website for the most up-to-date versions of all our information.

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5. Has it helped you manage your condition better, or make choices that have improved your life in some way?

It helped a lot It helped a little No change It didn't help It made things worse

6. What is your ethnic background?*

Asian or Asian British Black or Black British Chinese Mixed White British White other
 Other (please specify)

*We ask about your ethnicity to ensure our information is reaching a broad range of people. However, this question is optional.

Want to hear more from us?

I would like a response to my feedback I would like to be a member of Parkinson's UK
 I'm interested in joining the Information review group, to offer feedback on Parkinson's UK information

If you've answered yes to any of these options, please complete your details below.

Name

Address

Email

Telephone

How would you prefer us to contact you? Email Post Phone

We will not pass on your details to any other organisation or third party. To find out more, read our privacy policy at parkinsons.org.uk/termsandconditions