

# GENERAL INFORMATION ABOUT BENEFITS

## Money, grants and benefits

Find out what  
financial support is  
available when you  
have Parkinson's

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# GENERAL INFORMATION ABOUT BENEFITS

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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 affected by Parkinson's.

The information in this publication is correct as of June 2022, but is subject to change. Our most up-to-date information is on our website at [parkinsons.org.uk/benefits](https://parkinsons.org.uk/benefits). Our helpline can also give advice on benefits. Call **0808 800 0303** or email [hello@parkinsons.org.uk](mailto:hello@parkinsons.org.uk)

## How does the benefits system work?

The benefits system in the UK is there to support people when they retire, if they're unable to work, or if they have a low income.

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 are not 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', such as Pension Credit or Universal Credit, 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.

There are also benefits for people who are ill or disabled, and for those who care for someone who is. These benefits are not based on National Insurance contributions and aren't normally affected by any other income you have.

They include Attendance Allowance, Personal Independence Payment, Adult Disability Payment (in Scotland only) and Carer's Allowance.

This information explains what you're entitled to. You can call our helpline on **0800 800 0303** for more advice.

You can also use the online benefits calculator at **[www.turn2us.org.uk/get-support](http://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 State Pension age, have an illness or disability and you need help with personal care or your safety, you may be able to claim Attendance Allowance.

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’re actually getting.

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

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

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

### **Personal Independence Payment (PIP)**

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. Starting in March 2022 people living in certain areas

of Scotland will instead be able to claim Adult Disability Payment (ADP). By August 2022 you’ll be able to claim this new payment anywhere in Scotland. It will replace PIP and eventually everyone in Scotland already getting PIP will be transferred to ADP.

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

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

PIP and ADP have 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 and Adult Disability Payment.](#)

### **Disability Living Allowance**

It's no longer possible for people aged between 16 and State Pension age to make a new claim for Disability Living Allowance. Instead, you'll need to make a claim for Personal Independence Payment or Adult Disability Payment in Scotland.

Disability Living Allowance will continue to be available to new claimants under 16, unless you live in Scotland where it is now the Child Disability Payment. 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 65 years old or over by 8 April 2013 (or by 20 June 2016 in Northern Ireland).

## **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, Adult Disability Payment daily living component (Scotland only) 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 isn't means-tested, which means it isn't affected by your savings, but there is an earnings limit and it is taxable.

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

### Carer's Credit

This protects 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 a disabled or ill person.

To claim, call **0800 731 0297** or visit [www.gov.uk/carers-credit/how-to-claim](http://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 under pension age 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 waiting period doesn't apply for anyone who is sick due to Covid-19 or self-isolating, as you are deemed 'incapable of work'.

To qualify for Statutory Sick Pay you must be employed to work full-time or part-time and earn a minimum of £132 a week.

To claim, you must notify your employer that you're off sick. After seven days 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 fewer than 16 hours a week) and looking for work. There are two forms of Jobseeker's Allowance.

You might be able to claim contribution-based (new-style) 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. Income-based Jobseeker's Allowance is a means-tested benefit that is being phased out and replaced by Universal Credit. See 'Legacy benefits' below.

### **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.

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

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

### **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. Only those living in temporary or specified accommodation can now make new claims.

If you have an existing claim and you're below pension age, you'll stay on Housing Benefit until you're transferred across to Universal Credit.

## Universal Credit

Universal Credit is a new means-tested benefit for people of working age. It is replacing 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

Universal Credit is replacing six existing means-tested benefits for working age people. These are now known as 'legacy' benefits. It's no longer possible to make new claims for these benefits.

- [Income-based Jobseeker's Allowance](#) is for people with a low income and no more than £16,000 in savings. It's for people of working age who are out of work (or work fewer than 16 hours a week) but are seeking work.
- [Income-related Employment and Support Allowance](#) is the means-tested part of Employment and Support Allowance (see previous section), 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 is still helping with new claims for rent costs if the property is deemed to provide specified or temporary accommodation. People over pension age will not be affected by Universal Credit and continue to receive Housing Benefit. However this is expected to change in future years with a change to Housing Credit for pensioners.
- **Income Support** is a means-tested benefit paid to some people who can't work. This includes carers and single parents with very young children.

### **Incapacity Benefit**

You can no longer make claims for Incapacity Benefit. It 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 will be reassessed under the Work Capability Assessment. If you're found eligible, you'll be moved on to either Employment and Support Allowance or Universal Credit.

### **Severe Disablement Allowance**

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

## **What benefits are there for people over pension age?**

### **State Pension**

You can claim State Pension if you're over pension age.

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 other 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 the Guarantee Credit part of Pension Credit.

### 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

You could get a grant from your council if you're disabled and need to make changes to your home, for example to:

- widen doors and install ramps

- improve access to rooms and facilities – for example, adding stairlifts or a downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls

### **Funeral Expenses Payment**

You can get a grant or an interest-free loan (depending on the estate of the person who has died) to help with the costs of a funeral.

To get a Funeral Expenses Payment, you or your partner must be getting one of the means-tested benefits.

You must claim within six months of the funeral and be 'eligible to be treated by the Department for Work and Pensions as responsible for the costs of the funeral'. You will usually be seen as eligible if you are the partner or parent of the deceased, or a close relative or close friend. The grant will cover funeral expenses up to £1,000 plus

costs of purchasing a plot or cremation fees, hearse and some travel costs.

Since September 2019, the Funeral Support Payment has replaced the Expenses payment in Scotland. It has very similar rules.

### **Cold Weather Payment**

If you're entitled to certain means-tested benefits then a Cold Weather Payment of £25 will be allowed for each period of cold weather. This means a period of seven consecutive days where the average temperature is 0°Celsius or below.

You don't need to claim for this payment as it's paid automatically.

### **Winter Fuel Payment**

You will normally automatically get an annual Winter Fuel Payment if you're over pension age. Some people may need to make a claim if they have not had a Winter Fuel Payment before.

You'll get:

- £200 if you're aged over pension age – up to 79
- £300 if you're aged 80 or over

Only one payment is made for each household. The payment will be split between the qualifying residents. Those in residential care who don't get any means-tested benefits get half of the usual payment. For winter 2022 there will be a one-off addition of £300. This will be paid as part of your Winter Fuel Payment.

You can contact the Winter Fuel Payment helpline on **0800 731 0160**.

### **Warm Home Discount**

You will automatically qualify for a £150 discount on your electricity or gas bill if your supplier is part of the Warm Home Discount scheme, and you get Pension Credit.

In addition, utility companies offer assistance if you're seen as 'vulnerable'. Who is seen

as vulnerable will change in July 2022, meaning some people who were awarded the discount due to their disability may lose access to this payment. You're deemed vulnerable and get the payment automatically if you get either type of Pension Credit, Universal Credit, Income Support, Housing Benefit, Employment and Support Allowance/ Jobseeker's Allowance (means-tested) or either of the Tax Credit payments.

If you don't get a means-tested benefit but get one of the disability benefits (Personal Independence Payment, Adult Disability Payment, Disability Living Allowance or Attendance Allowance) you will no longer automatically get this discount, but your utility company may still choose to offer you support.

In Scotland the rules are slightly different with non-Pension Credit claimants having to make a claim as it

will not be paid automatically as it is in England.

The discount is an annual rebate on the electricity bill and usually applied between October and March.

For those getting one of the disability benefits you will get £150 as a one-off extra payment in 2022. This is separate from the Warm Home Discount and will be paid in September. To qualify, you will need to have made a successful claim for one of the disability benefits by 25 May 2022.

On top of the Warm Home Discount all claimants of means-tested benefits will receive £650 paid in two instalments in July 2022 and autumn 2022.

Separate from all the other schemes everyone with an electricity meter will receive a grant of £400 that will be paid over the 2022/23 winter (October 2022 to March 2023).

Please call our helpline on **0808 800 0303** to find out

more about what grants or loans you may be eligible for.

### **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, Child Credit or Working Tax 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 help with travel costs to hospital.

### **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 you 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 their needs.

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

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

## 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 or call our helpline on **0808 800 0303**.

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

Usually, all benefits 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 don't 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, or a basic bank account (some banks call this an introductory or starter account).

The MoneyHelper service can provide details of the types of starter and current accounts available. Visit **[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)** or phone them on **0800 138 7777**. Lines are open 9am to 6pm, Monday to Friday.

**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.

# MORE INFORMATION AND SUPPORT

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## Parkinson's nurses

Parkinson's nurses have specialist experience and knowledge of Parkinson's. They can:

- support people coming to terms with their Parkinson's diagnosis
- help people to manage their medication, so they get the best results and fewer side effects
- make referrals to other professionals, such as speech and language therapists and physiotherapists

Some nurses are based in the community, such as your GP surgery. Others are based in hospital settings and clinics.

Talk to your GP or specialist for more details on speaking to a Parkinson's nurse.

## Parkinson's UK information and support

You can read our most up-to-date information at **[parkinsons.org.uk](http://parkinsons.org.uk)**

You can order printed information by calling **0330 124 3250** or visiting **[parkinsons.org.uk/orderingresources](http://parkinsons.org.uk/orderingresources)**

If you'd like to speak to someone, our specialist adviser team can provide information about any aspect of living with Parkinson's.

They can talk to you about managing symptoms and medication, social care, employment rights, benefits, how you're feeling, and more.

Call our team on **0808 800 0303** or email **[hello@parkinsons.org.uk](mailto:hello@parkinsons.org.uk)**.

We'll provide expert information over phone or



email or put you in touch with an adviser locally.

If you'd like to meet other people living with Parkinson's in your local area, you can find friendship and support through our network of volunteers and local groups. Go to **[parkinsons.org.uk/localgroups](https://parkinsons.org.uk/localgroups)** or call our helpline to find out more.

Our forum is also a very active space to share and chat with others who really understand, at a time that suits you. Visit **[parkinsons.org.uk/forum](https://parkinsons.org.uk/forum)**

### Thank you

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

### Feedback

If you have any comments or feedback about our information, please call **0800 138 6593**, email **[feedback@parkinsons.org.uk](mailto:feedback@parkinsons.org.uk)**, or write to us at Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ

If you'd like to find out more about how we put our information together, please contact us at **[healthcontent@parkinsons.org.uk](mailto:healthcontent@parkinsons.org.uk)** or visit our website.

### 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 Care team on **0800 138 6593** or visit our website at **[parkinsons.org.uk/donate](https://parkinsons.org.uk/donate)**. Thank you.

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Improving life for everyone  
affected by Parkinson's.  
Together we'll find a cure.

**PARKINSON'S<sup>UK</sup>**

Free confidential helpline **0808 800 0303**  
Monday to Friday 9am–6pm, Saturday 10am–2pm  
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NGT relay **18001 0808 800 0303**  
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**hello@parkinsons.org.uk**  
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