

Introduction to benefits

Money, grants and benefits

Find out what
financial support is
available when you
have Parkinson's
and how the benefits
system works



Introduction to 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 financial support available, so it's important to find out what benefits you're entitled to.

This information gives an introduction to the financial support available to people with Parkinson's and their carers.

We update our information on financial support once a year. The information in this publication is correct as of July 2025, but is subject to change.

Our friendly advisers can also give information on benefits and financial support. Call our helpline on **0808 800 0303** or email **hello@parkinsons.org.uk**

How does the benefits system work?

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

While you're working, you pay National Insurance contributions so that if you're unable to work or when you retire, you receive benefits you've paid for. These are the 'contributory benefits', such as State Pension and new-style 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', such as Pension Credit or Universal Credit, can 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's ill or disabled. These benefits are not based on National Insurance contributions and aren't normally affected by any other income you have.

In England, Wales and Northern Ireland, these benefits include Attendance Allowance, Personal Independence Payment and Carer's Allowance. In Scotland they include Pension Age Disability Payment, Adult Disability Payment and Carer Support Payment.

The benefits system can be complex and sometimes confusing. This information explains what you're entitled to. If you need more advice, our helpline is here for you. Give us a call on **0808 800 0303**.

You can also use the online benefits calculator at **turn2us.org.uk/get-support** to check what you can claim.

Claiming benefits: top tips

- The benefits system is complex, and rules can change (see 'Disability benefits reforms' on the next page, for example). It's a good idea to check that you're claiming everything you're entitled to regularly. The Parkinson's UK helpline is always there to support you – call us on **0808 800 0303**.
- Bear in mind that eligibility for some benefits depends on your age. Remember to check your entitlement when you reach State Pension age and also when your children turn 16 or 18.
- If your Parkinson's symptoms get worse, check if you may be entitled to more or a higher rate of benefits.
- Many benefits overlap. If you receive one there may be others you can't get.
- The four countries of the UK have some different rules around benefits (particularly Scotland). Make sure you have the right information for where you live.
- It's worth checking how the benefit cap might affect you. This is a limit on the total amount of benefits that most people can get between age 16 and State Pension age.

Disability benefits reforms

In March 2025, the UK government announced plans to reform some benefits for working-age people with disabilities. Changes include tightening eligibility rules and changing assessment processes.

The benefits affected include Personal Independence Payment (PIP), Universal Credit and Employment and Support Allowance (ESA).

The government says they're doing this because the number of working-age people receiving health and disability benefits has grown considerably since 2019.

As at July 2025, the key reforms are:

- **PIP:** The government originally intended to change the PIP assessment criteria and process, with a view to reducing the number of people who are eligible for the benefit. However, in July 2025, they decided to wait for the results of a review of PIP before going ahead with any changes. This will be led by Minister for Social Security and Disability, Sir Stephen Timms, and should finish by autumn 2026.
- **Universal Credit:** In July 2025, parliament voted to lower the extra amount most new Universal Credit claimants get if their ability to work is limited by a health condition or disability to £50 a week (from £97 a week). This will begin in April 2026. The government is also planning to change the assessment process from April 2029.

- **ESA:** The government is consulting on merging ESA with Jobseeker's Allowance to make a new 'unemployment insurance' benefit, paid for a limited time, and removing the assessment process.

We know these reforms are worrying for many people with Parkinson's. You can visit **parkinsons.org.uk/benefits-changes** to see comprehensive, up-to-date information on the changes. And you can call our helpline on **0808 800 0303** to talk through any concerns you have.

Remember, the information about reforms above is correct as of July 2025, but could change.

Parkinson's UK is campaigning to stop these benefits reforms and for a fairer welfare system for people with Parkinson's. We need your help. See how you can get involved at **parkinsons.org.uk/benefits-campaign**

What benefits can I claim if I have an illness or disability?

Attendance Allowance or Pension Age Disability Payment

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 or Pension Age Disability Payment.

Attendance Allowance is for people in England, Wales and Northern Ireland. Pension Age Disability Payment has replaced Attendance Allowance in Scotland. The two benefits have similar rules and eligibility criteria.

You don't need to have someone caring for or supporting you to qualify. Attendance Allowance/Pension Age Disability Payment are based on what help you need – not on the help you're actually getting.

These benefits aren't means-tested (they don't depend on any income or savings you may have). They're not based on National Insurance contributions either.

Attendance Allowance/Pension Age Disability Payment can be paid in addition to most other benefits. They can also sometimes increase the amount of any means-tested benefits you get.

Find out more: see our information on Attendance Allowance and Pension Age Disability Payment.

Personal Independence Payment or Adult Disability Payment

If you're aged between 16 and 66, live in England, Wales or Northern Ireland, and 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).

People living in Scotland can claim Adult Disability Payment (ADP) instead. This has replaced PIP in Scotland, but has similar rules.

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

PIP and ADP aren't means-tested (affected by any income or savings you have), taxable or based on National Insurance contributions.

They can be paid in addition to most other benefits. Getting PIP or ADP can also 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.

What benefits can I claim if I'm a carer?

Carer's Allowance or Carer Support Payment

Carer's Allowance is for people in England, Wales or Northern Ireland who regularly spend 35 hours a week or more caring for someone who gets a 'qualifying benefit'.

Carer Support Payment is the equivalent new benefit introduced in Scotland.

The 'qualifying benefits' are Attendance Allowance, Pension Age Disability Payment, Personal Independence Payment daily living component, Adult Disability Payment daily living component, Disability Living Allowance care component at either the middle or high rate and Child Disability Payment.

You don't have to be related to the person you're caring for or be living with them to get Carer's Allowance/Carer Support Payment.

There is an earnings limit to receive the benefits and they are taxable. You can still qualify for Carer's Allowance/Carer Support Payment even if you've never been employed or paid National Insurance contributions.

Find out more: see our information on Carer's Allowance and Carer Support Payment.

Carer's Credit

This protects the State Pension rights of people who are unable to pay National Insurance contributions, are not entitled to Carer's Allowance or Carer Support Payment, and are looking after a disabled or ill person for more than 20 hours a week.

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

What benefits can I claim if I'm of working age?

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.

To qualify for Statutory Sick Pay you must be employed to work full-time or part-time. You're entitled to be paid from your fourth day of sickness.

To claim, you must tell 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.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) 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.

To receive JSA you must have paid enough National Insurance contributions in recent specific tax years. It can be paid for up to six months, either in one period, or several shorter periods.

Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit paid if ill health or disability limit your ability to work.

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.

Universal Credit

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

These include if your ability to work is limited by a health condition or disability such as Parkinson's, or if you have substantial caring responsibilities. It also has a housing element if you need help with your rent.

Find out more: see our information on Universal Credit.

What benefits can I claim if I'm over pension age?

State Pension

You can claim State Pension if you're over pension age. This is currently 66 years old, but will start gradually increasing from May 2026. You can check your State Pension age at **[gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)**

To get a full State Pension, you must satisfy the National Insurance contribution conditions. If you don't draw your State Pension at pension age (you can start taking it later, for example if you're still working), you might get extra State Pension or a one-off taxable lump sum 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**, Welsh language **0800 731 7936**) or if you live in Northern Ireland, call **0808 100 2658** (textphone **0808 100 6165**).

Pension Credit

Pension Credit is a means-tested benefit for people who have reached State Pension age. It can top up your State Pension if you 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 less than £16,000 and a low income, or if you receive Pension Credit.

New applicants for Housing Benefit now need to be over State Pension age. People under pension age who need help with rent should apply for the housing element of Universal Credit (see page 11). If you live in temporary or supported accommodation and are under pension age, you may also still qualify for Housing Benefit.

Older benefits

There are benefits some people still receive, but which aren't available to new claimants. This is because newer benefits have replaced them.

In some cases, people on older benefits may be moved to newer ones. For example, the government is gradually moving people receiving benefits like Income Support, Incapacity Benefit and Severe Disablement Allowance to Universal Credit. None of these benefits are available to new applicants.

Similarly, people aged between 16 and State Pension age who receive Disability Living Allowance are being moved to Personal Independence Payment (if in England, Wales or Northern Ireland) or Adult Disability Payment (if in Scotland).

People who were 65 years old or over by 8 April 2013 (or by 20 June 2016 in Northern Ireland) will remain on Disability Living Allowance.

Disability Living Allowance is now only available to new applicants who are under 16 in England, Wales and Northern Ireland. In Scotland, it has been replaced by Child Disability Payment.

If the Department for Work and Pensions contacts you about moving to new benefits, our helpline is here if you have any queries or concerns. Call us on **0808 800 0303**.

Grants, loans and other support

Support with heating

Winter Fuel Payment (England, Wales and Northern Ireland) and Pension Age Winter Heating Payment (Scotland)

People over pension age in England, Wales and Northern Ireland will be entitled to the Winter Fuel Payment in 2025 if their taxable income is below £35,000. People in Scotland who meet this criteria will receive the Pension Age Winter Heating Payment.

All pensioners will receive these payments. However, the government will recover the payment from people with a taxable income over £35,000. They'll do this using a tax code which means they pay more tax, equal to the payment amount.

Attendance Allowance, Pension Age Disability Payment and other disability benefits aren't classed as taxable income.

In 2025, if you're in England, Wales or Northern Ireland, you'll receive a one-off payment of £200 if you were born between 23 September 1945 and 22 September 1959. It will be £300 if you were born before this.

If you're in Scotland you'll receive a one-off payment of £203.40 if you were born between 23 September 1945 and 22 September 1959. It will be £305.10 if you were born before this.

Only one payment is made for each household. The payment will be split between the qualifying residents.

You don't need to claim for these payments as they're paid automatically.

If you're in England, Wales or Northern Ireland and have any queries, you can contact the government's Winter Fuel Payment helpline on **0800 731 0160**.

You can call Social Security Scotland on **0800 182 2222** for support with Pension Age Winter Heating Payment.

Cold Weather Payment (England, Wales and Northern Ireland)

If you're in England, Wales or Northern Ireland, and receive one of the benefits below, you'll be entitled to Cold Weather Payment (no matter how old you are):

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

You'll receive £25 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 Heating Payment (Scotland)

If you're in Scotland and entitled to one of the benefits below, you'll be entitled to Winter Heating Payment (no matter how old you are):

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

This is a one-off annual payment of £59.75. You don't need to claim for this payment as it's paid automatically.

Warm Home Discount (England, Scotland and Wales)

You'll 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 receive:

- Pension Credit
- Universal Credit
- Income Support
- Housing Benefit
- Employment and Support Allowance,
- Jobseeker's Allowance

If you don't get one of these benefits, but do get a disability benefit (Personal Independence Payment, Adult Disability Payment, Attendance Allowance or Pension Age Disability Payment, for example) you won't automatically get this discount. But your utility company may still choose to offer you support. Ask them how to make a claim.

Your electricity supplier will apply the discount to your bill. The money isn't paid to you.

There is no equivalent payment in Northern Ireland.

Help with Council Tax

You may be eligible for Council Tax Support if you're on a low income or you claim certain benefits.

Discounts are also available in some circumstances if you have a disability or illness, like Parkinson's. For example, a 25%, 50% or 100% discount may be available if someone has a 'severe mental impairment' (some people with Parkinson's may fit this description).

You could also 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 also available if you live alone.

Find out more: see our information on help with Council Tax.

Disabled Facilities Grant

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/Funeral Support 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. This is called a Funeral Expenses Payment in England, Wales and Northern Ireland, and a Funeral Support Payment in Scotland.

To get a Funeral Expenses Payment/Funeral Support Payment you or your partner must be getting a means-tested benefit. You must claim within six months of the funeral and be 'eligible to be treated as responsible for the costs of the funeral'.

You'll usually be eligible if you're the partner or parent of the deceased, or a close relative or close friend.

In England, Wales and Northern Ireland, the grant will cover funeral expenses up to £1,000 plus costs of purchasing a plot or cremation fees, hearse and some travel costs. In Scotland, the grant can cover funeral expenses of up to £1,279 plus costs.

Help with health costs

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

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

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.

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 **moneyhelper.org.uk** or phone them on **0800 138 7777**. Lines are open 8am 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

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 at 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

Whatever your journey with Parkinson's, you're not alone.

From the moment you or someone you care about is diagnosed, we have information and support for you.

Speak to one of our friendly expert advisers, including specialist Parkinson's nurses, care advisers, and benefits and employment advisers. We've got information and advice on all aspects of living with Parkinson's.

Get help managing your diagnosis. Our information packs, webinars, courses and support groups can help you and your loved ones understand your Parkinson's diagnosis and better manage your symptoms.

Read our up to date, reliable health information. Our website, booklets and magazines can help you better understand Parkinson's. They're full of tips and advice on managing your condition and supporting a loved one.

Find ways to get active, stay active and live well with Parkinson's. Whatever your fitness level, we'll help you find the right activities for you.

Connect with other people with Parkinson's, families, friends and carers. Across the UK, in your local area or online. We'll help you meet others who understand what you're going through, because they're going through it too.

Find out more

- Call our helpline on **0808 800 0303** or email **hello@parkinsons.org.uk** to speak to an expert adviser.
- Visit **parkinsons.org.uk/information-and-support** to read our information or find support that's local to you.
- Call **0330 124 3250** or visit **parkinsons.org.uk/order-print-booklets** to order free printed information.

Thank you

Thank you very much to everyone who contributed to or reviewed this information.

Thanks also to our information review group and other people affected by Parkinson's who provided feedback.

Feedback

If you have any comments or feedback about our information, please call **0800 138 6593**, email **feedback@parkinsons.org.uk**, or write to us at Parkinson's UK, 50 Broadway, London SW1H 0BL.

If you'd like to find out more about how we put our information together, or be part of the team that reviews our health content, please contact us at **healthcontent@parkinsons.org.uk** or visit our website at **parkinsons.org.uk/health-content**

Can you help?

At Parkinson's UK, we're totally dependent on donations from individuals and organisations to fund the work we do. There are many ways 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**

Thank you.



We're Parkinson's UK,
the charity that's
here to support every
Parkinson's journey.
Every step of the way.

Free confidential helpline **0808 800 0303**
Monday to Friday 9am to 6pm,
Saturday 10am to 2pm (interpreting available)
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