



# GENERAL BENEFITS AND ENTITLEMENTS

If you have been diagnosed with Progressive Supranuclear Palsy (PSP) or Corticobasal Degeneration (CBD) you may have some concerns about how you will manage financially now and in the future.

There is a range of disability-related financial support, including benefits for specific needs, tax credits, direct financial support and entitlements enabling you to claim other types of financial support.

This information sheet aims to provide you with an overview of the various benefits and entitlements available and how and where to apply for them.

Help with completion of benefit forms can be provided by the Department of Work and Pensions Home Visiting Service.

To be referred to this service, please contact PSPA Helpline on 0300 0110 122.

**INFORMATION** ***STARTS  
HERE***

## What benefits are available?

A benefit is an amount paid to you by the government or local authority to meet financial needs due to low income, long-term illness or disability.

### Main disability-based benefits:

- Attendance Allowance (AA)
- Personal Independence Payment (PIP) or Disability Living Allowance (DLA).

These benefits are not means tested, they do not rely on National Insurance contributions, nor does your income, capital or savings affect your entitlement. They are paid should your illness/disability meet the set benefit criteria.

### Attendance Allowance (AA)

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 do not 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. Attendance Allowance is based on what help you need – not on the help you actually get. It does not matter whether you live alone or with other people, or if you receive 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 have do not affect it.

Attendance Allowance may increase the amount of any means tested benefits (Pension Credit, for example) you receive. It can be paid in addition to any other social security benefits.

### How do I claim Attendance Allowance?

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

To make a claim, you will need an Attendance Allowance claim pack. You can request a pack from the Attendance Allowance helpline.

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 731 0122

Textphone: 0800 731 0317

You can also download a pack or claim online at: [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

NORTHERN IRELAND

Telephone: 0800 587 0912

Textphone: 0800 012 1574

You can also download a pack from [www.nidirect.gov.uk/apply-for-attendance-allowance](http://www.nidirect.gov.uk/apply-for-attendance-allowance)

## **Disability Living Allowance**

Before Personal Independence Payment was introduced in 2013, disabled adults under 65 could claim Disability Living Allowance. If you still receive this benefit as an adult, you will be reassessed at some point for Personal Independence Payment (this will not apply, however, if you were aged 65 and over by April 2013).

Disability Living Allowance may increase the amount of any means tested benefits (Pension Credit for example) you receive. It can be paid in addition to any other social security benefits.

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

Personal Independence Payment is a new benefit for people who need help participating in everyday life or find it difficult to get around. It replaced Disability Living Allowance for people aged between 16 and 64 in April 2013.

Personal Independence Payment is a tax free benefit for people aged 16 to 64 to help with the extra costs caused by long term ill-health or a disability.

You will not be able to make a claim for Personal Independence Payment once you are 65 years old but you will be able to stay on Personal Independence Payment if you claimed or received it before you reached the age of 65. If you are over 65 you can claim Attendance Allowance if you have care needs.

Personal Independence Payment is tax free. It does not look at how much money you earn or have in savings and you do not need to have paid National Insurance contributions to be entitled to it.

Personal Independence Payment has two components:

- Daily living component – for help participating in everyday life
- Mobility component – for help getting around.

You can be paid either component separately or receive both at the same time. Each component has two different levels: a 'standard rate' and an 'enhanced rate.'

If you are awarded the enhanced rate for mobility and your award is for at least twelve months, you may be able to use this for the Motability scheme.

Personal Independence Payment may increase the amount of any means-tested benefits (Pension Credit, for example) you receive. It can be paid in addition to any other social security benefits.

## How do I claim Personal Independence Payment?

To start a claim you need to telephone the Department for Work and Pensions.

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Further information can be found at  
[www.gov.uk/pip](http://www.gov.uk/pip)

NORTHERN IRELAND

Telephone: 0800 012 1573

Textphone: 0800 012 1574

Further information can be found at  
[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

## Benefits paid when you are unable to work due to illness, disability or caring responsibilities:

- Carer's Allowance / Carer's Credit
- Employment & Support Allowance (ESA)
- Housing Benefit
- Income Support
- Pension Credit
- Statutory Sick Pay (SSP)
- Universal Credit.

These benefits are means tested. They are reliant on your National Insurance contributions and/or are awarded dependent upon your income, capital and savings amounts.

### Carer's Allowance

Carer's Allowance can be paid to you if you look after someone for at least 35 hours a week. If the person you care for receives Attendance Allowance, Disability Living Allowance at the middle or highest rate of the care component, or Personal Independent Payment either rate of the daily living component. You do not have to be related to, or live with, the person you look after. If you are working you cannot earn more than £123 per week after tax and expenses.

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

If you are over 65 and receive a State Pension you will not be paid Carer's Allowance. However, you should still have an 'underlying entitlement' to Carer's Allowance, even though you do not receive it. This may give you extra means-tested benefits, such as Pension Credit, Housing Benefit or Council Tax Support.

## How do I claim Carer's Allowance?

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 731 0297

Textphone: 0800 731 0317

You can apply online at  
[www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim)

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Telephone: 0800 587 0912

Textphone: 0800 012 1574

You can apply online at  
[www.nidirect.gov.uk/carersallowance](http://www.nidirect.gov.uk/carersallowance)

## Carer's Credit

Carer's Credit is intended to protect the State Pension and bereavement benefit rights of carers who are not able to pay National Insurance contributions and are not entitled to Carer's Allowance. You can get Carer's Credit providing you are caring for someone for at least 20 hours per week and are not entitled to Carer's Allowance.

If you have been unable to work whilst caring for someone and have gaps in your National Insurance record, entitlement to Carer's Credit will help to protect your State Pension and other benefits that depend on National Insurance contributions. Carer's Credit is paid as a National Insurance credit.

This means you can take on caring responsibilities without affecting your ability to qualify for the State Pension.

## How do I claim Carers Credit?

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 731 0297

Textphone: 0800 731 0317

You can apply online at  
[www.gov.uk/carers-credit](http://www.gov.uk/carers-credit)

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Telephone: 0800 587 0912

Textphone: 0800 012 1574

## Employment and Support Allowance (ESA)

You may be able to get Employment and Support Allowance if you cannot work because of illness or disability. The benefit has two parts – contribution-based and income-related Employment and Support Allowance. You may be able to receive either one, or both, of these.

Employment and Support Allowance offers you:

- Financial support if you are unable to work and not being paid Statutory Sick Pay (SSP)
- Personalised help so that you can work if you are able to.

You can apply for ESA if you are employed, self-employed or unemployed.

## Contribution-based Employment and Support Allowance

You need to have paid enough National Insurance contributions in certain tax years to claim contribution-based Employment and Support Allowance.

If you have, you will receive a flat-rate benefit. Unless you are placed in the 'support group' payment of contribution-based Employment and Support Allowance which will be limited to twelve months.

## Income-related Employment and Support Allowance

Income-related Employment and Support Allowance is a means tested benefit. This means your needs (and those of your partner, if you have one) are compared with the money you have, such as your income and savings. Income-related Employment and Support Allowance is worked out from this. It can be paid on its own (if you are not entitled to contribution-based Employment and Support Allowance) or as a top-up to contribution-based Employment and Support Allowance (if you are). Income-related Employment and Support Allowance can include amounts to help towards mortgage interest payments and some other housing costs.

- Unlike contribution-based Employment and Support Allowance, income-related Employment and Support Allowance is not time limited
- A new benefit, Universal Credit, will replace income-related Employment and Support Allowance over the next few years.
- You can no longer make a new claim for income-related ESA if the Universal Credit Full Service has been rolled out where you live (unless you have two or more children). You can still make new claims for contribution-based ESA if the Universal Credit Full Service has been rolled out where you live but this will be called 'new style' ESA instead.

### How do I claim ESA?

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 055 6688

Textphone: 0800 023 4888

Welsh language: 0800 012 1888

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Telephone: 0800 085 6318

Textphone: 0800 328 3419

'New Style' ESA

Telephone: 0800 328 5644

Textphone: 0800 328 1344

You can also fill in and print out the ESA1 form at [www.gov.uk](http://www.gov.uk) and send or take it to your local JobCentre Plus.

## Housing Benefit

You could get Housing Benefit to help you pay your rent if you're on a low income. Housing Benefit can pay for part or all of your rent. How much you get depends on your income and circumstances.

You can apply for Housing Benefit whether you're unemployed or working.

Universal Credit was introduced in 2013 and Housing Benefit is included within Universal Credit.

### **How do I claim Housing Benefit?**

Apply through your local council.

Further information can be found at [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)

### **Income Support**

Income Support is a means tested benefit which used to be paid to limited groups of people who couldn't work because they are ill or disabled. It is now usually only paid to carers claiming Carers Allowance and lone parents with a child under 5 years. However if you get Statutory Sick Pay you may also be able to claim Income Support.

It is a benefit to cover basic living expenses, any income, capital and savings you have, including money earned working part-time will be taken into consideration.

Universal Credit was introduced in 2013 to replace Income Support so it will be gradually phased out.

### **How do I claim Income Support?**

New benefit claims:

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 055 6688

Textphone: 0800 023 4888

Further information can be found at [www.gov.uk/income-support](http://www.gov.uk/income-support)

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Contact your local Social Security or Jobs and Benefits Office.

### **Pension Credit**

Pension Credit is an income-related benefit for people of retirement age which is made up of two parts – Guarantee Credit and Savings Credit. You may be entitled to one or both parts of Pension Credit.

Guarantee Credit can top up the money (weekly income) you already receive to a set amount. Extra amounts will be added should you have relevant housing costs, a severe disability or caring responsibilities. Guarantee Credit also acts as a passport to more support such as Housing Benefit, Council Tax support and free NHS services. It may also allow you to access certain tariffs/schemes from your utility provider.

Savings Credit is an extra payment for people who saved some money towards their retirement, for example a pension or modest savings. You may not be eligible for Savings Credit if you reached State Pension age on or after 6 April 2016.

To qualify for Guarantee Credit: you must live in Great Britain and you or your partner must have reached Pension Credit qualifying age.

## How do I claim Pension Credit?

Through the Pension Credit claim helpline:

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Further information can be found at  
[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

NORTHERN IRELAND

Telephone: 0808 100 6165

Textphone: 0808 100 2198

Further information can be found at  
[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

## Statutory Sick Pay (SSP)

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 of any period of sickness. This includes separate periods of sickness linked by fewer than eight weeks.

To qualify for Statutory Sick Pay you must have been off work sick for four days or more in a row (including non-working days) and be employed to work full or part-time. Your earnings must be above the minimum amount required for qualification (before tax) 2018/2019 – £118 per week. The benefit is taxable and National Insurance contributions may be deducted. You can claim at any age. There are no additions for dependants.

You cannot get less than the statutory amount. You can get more if your company has a sick pay scheme (or 'occupational scheme') – check your employment contract. If your income is low, you may be able to top up your Statutory Sick Pay with Income Support or Pension Credit.

## How do I claim Statutory Sick Pay?

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

## Universal Credit

Universal Credit is a new means tested-benefit that will replace the following benefits over the next few years:

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

Universal Credit is being rolled out gradually across England, Scotland and Wales.

Universal Credit will be introduced for new claims on a phased geographical basis across Northern Ireland from September 2017 to September 2018.

In some areas, it is limited only to new claims from single people looking for work, including those with existing Housing Benefit and Working Tax Credit claims. In other areas, new claims from couples and families (including lone parents) will also be accepted.

### **How do I claim Universal Credit?**

You can check whether you are eligible to claim Universal Credit (based on your postcode and circumstances) at [www.gov.uk/universal-credit/eligibility](http://www.gov.uk/universal-credit/eligibility)

ENGLAND, SCOTLAND AND WALES

Telephone: 0800 328 5644

Textphone: 0800 328 1344

Welsh Language 0800 328 1744

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Further information can be found at

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

and search for Universal Credit.

## **What entitlements are available?**

### **Council Tax – Disabled Band Reduction Scheme**

Council Tax is a charge made by your local authority to cover services that they provide for you. The amount of Council Tax you pay varies from authority to authority, all assessments are based on the property band that applies to your home.

### **Disability Reduction**

You can get a disability reduction if you are substantially and permanently disabled. At least one of the following three conditions must be met:

- You have an additional bathroom or kitchen needed by the disabled person
- You have a room (other than a bathroom, kitchen or toilet) needed by and predominantly used by that person
- You have enough space in your dwelling for that person to use a wheelchair indoors.

### **People who are disregarded for council tax purposes**

#### **People who are deemed to be ‘severely mentally impaired’**

This means anyone who:

- Has a severe impairment of intelligence and social functioning (however caused) which appears to be permanent; and
- Has a certificate from a registered medical practitioner confirming this; and

- Is entitled to one of the following benefits:
  - Disability Living Allowance – middle or highest rate component
  - Personal Independence Payment – daily living component
  - Attendance Allowance
  - Employment Support Allowance in Scotland
  - Incapacity Benefit
  - Income Support – including a disability premium
  - Universal Credit – including the work capability amount.

## **Carers**

All the following conditions must be met:

- Provides care for at least 35 hours a week on average
- Is 'resident' in the same dwelling as the person cared for
- Is not the partner of the person cared for
- Cares for a person who is entitled to one of the following:
  - Disability Living Allowance – middle or highest rate component
  - Personal Independence Payment – daily living component
  - Attendance Allowance.

## **How do I apply?**

The person liable for council tax (not necessarily the disabled person) has to make an application to their local authority. The local authority usually have a standard form for this, which can often be downloaded from their website or requested by telephone.

## **Help getting around**

### **Blue Badge Scheme**

The Blue Badge Scheme provides parking benefits for disabled people who travel either as a driver or a passenger. The scheme operates across the UK.

Unless there are specific local exceptions, you can use your Blue Badge to park:

- Free of charge and without time limit at an on-street parking meter and in pay and display on-street parking areas
- In some places that are normally restricted, such as a yellow dotted line
- At on-street areas reserved for valid Blue Badge holders

- On single or double yellow lines for up to three hours, unless there is a ban on loading or unloading in force.

The Blue Badge is intended for on-street parking only. Off-street car parks, such as those provided by a local authority, hospital or supermarket are governed by separate rules. They may have parking spaces for Blue Badge holders, but this varies, so check in advance.

Different rules apply in the City of London, the City of Westminster, the Royal Borough of Kensington and Chelsea and part of the London Borough of Camden. However, there are many disabled parking bays available to Blue Badge holders in these areas. More information can be found at [www.cityoflondon.gov.uk](http://www.cityoflondon.gov.uk)

### **Do I qualify for a Blue Badge?**

You may automatically qualify for a Blue Badge if you:

- Receive the higher rate of the mobility component of Disability Living Allowance
- Receive the enhanced or standard rate of Personal Independence Payment scoring at least eight points from the 'moving around' activity
- Receive a War Pensioners Mobility Supplement
- Are registered blind.

If you receive other disability-related benefits, such as Attendance Allowance, you will not qualify automatically and may need to be assessed by an independent assessor. A supporting letter from your GP and/or consultant may be required.

### **How do I apply for a Blue Badge?**

The Blue Badge Scheme is run by your local authority or Transport NI if you live in Northern Ireland. Contact them directly for an application form, or visit their website to apply online.

More information can be found at [www.gov.uk/apply-blue-badge](http://www.gov.uk/apply-blue-badge)

### **Exemption from Vehicle tax**

Exemption from vehicle tax for one car is given to some disabled people if you receive one of the following 'qualifying benefits':

- Higher rate mobility component of Disability Living Allowance
- Enhanced rate mobility component of Personal Independence Payment
- Armed Forces Independence Payment
- War Pensioners Mobility Supplement.

If you receive the standard rate mobility component of Personal Independence Payment, you will be entitled to a 50% discount off your vehicle tax.

Further information can be found at [www.gov.uk/vehicle-tax](http://www.gov.uk/vehicle-tax)

## **Motability**

Motability is an independent charity set up to help people with disabilities use one of the following 'qualifying benefits' to improve their mobility:

- Higher rate mobility component of Disability Living Allowance
- Enhanced rate mobility component of Personal Independence Payment
- Armed Forces Independence Payment
- War Pensioners Mobility Supplement.

The scheme offers cars on lease (including cars adapted to carry a driver or passenger seated in their wheelchair), powered wheelchairs and mobility scooters. Many of the costs of adapting a car can be included.

To use the Motability scheme, your qualifying benefit must usually have at least 12 months still to run. The DWP will make payments direct to Motability.

You cannot start or renew a Motability car agreement if you are in hospital.

### **How do I apply?**

Telephone: 0300 456 4566

Textphone: 0300 037 0100

You can get details of the scheme from [www.motability.co.uk](http://www.motability.co.uk)

## **Concessions on Public Transport**

### **Rail**

A Disabled Persons Railcard gives the disabled person and a companion one third off the cost of most train journeys.

### **How do I apply?**

Telephone: 0345 605 0525

More details available from [www.disabledpersons-railcard.co.uk](http://www.disabledpersons-railcard.co.uk)

### **Bus**

People who have reached the qualifying age for pension credit and eligible disabled people are entitled to free off-peak travel on all local buses anywhere in England.

In Wales there is a similar concession for any time of the day.

In Scotland, older and disabled people are entitled to free Scotland-wide bus travel on most services. You need to apply for a National Entitlement Card.

### **How do I apply?**

Application forms are available from local authorities.

## **Useful contacts**

PSPA Helpline and  
Information Service  
Tel: 0300 0110 122  
[helpline@pspassociation.org.uk](mailto:helpline@pspassociation.org.uk)  
[www.pspassociation.org.uk](http://www.pspassociation.org.uk)

## **Acknowledgements**

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415A Midsummer Boulevard  
Milton Keynes  
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info@pspassociation.org.uk  
www.pspassociation.org.uk

**Helpline 0300 0110 122**  
helpline@pspassociation.org.uk

**STARTS  
PSP HERE**