

# General information about benefits

**I**f you have Parkinson's, or care for someone who does, you may have some concerns about how you will manage financially. If you can't work or if you need help with your day-to-day needs, this can lead to extra costs. 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 work, until we retire, to earn a living. 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 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.

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, Disability Living Allowance, Personal Independence Payment and Carer's Allowance.

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/Find-Benefits-Grants](http://www.turn2us.org.uk/Find-Benefits-Grants) to check what you can claim.

# What benefits are there for people with a disability?

## Attendance Allowance

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

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

Attendance Allowance is paid at one of two rates, depending on the amount of help you need with personal care or supervision. It is not taxable. It is not based on National Insurance contributions, and any income or savings you may have do not affect it.

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

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

## Disability Living Allowance

Disability Living Allowance provides help towards the extra costs of bringing up a disabled child. Before Personal Independence Payment was introduced in 2013 (2016 in Northern Ireland), disabled adults under 65 could also claim Disability Living Allowance. If you still receive this benefit as an adult, you will be reassessed at some point for Personal Independence Payment. You will not be reassessed if you were aged 65 and over by April 2013 (or by 20 June 2016 in Northern Ireland).

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

## Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people of working age (ie between the ages of 16 and 64) with an illness or disability. You may be eligible if you need help with everyday life or find it difficult to get around.

PIP is not taxable. It is not based on National Insurance contributions and is not affected by any income or savings you may have. PIP can be paid in addition to most other social security benefits. It may increase the amount of any means-tested benefit 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](#).

## 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' (including Attendance Allowance, Personal Independence Payment daily living component or Disability Living Allowance care component at either the middle or highest rate). You do not have to be related to or live with the person you care for.

You can still qualify for Carer's Allowance even if you have 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. 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 a sick or disabled person.

To claim, call **0345 608 4321** or visit [www.gov.uk/carers-credit/how-to-claim](http://www.gov.uk/carers-credit/how-to-claim)

## What benefits are there if I can't work because of illness or disability?

### Statutory Sick Pay

Statutory Sick Pay is for people who are still employed but are unable to work because of ill health. It is paid by your employer for the first 28 weeks 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 £113 a week. The benefit is taxable and National Insurance contributions may be deducted. You can claim at any age. There are no additions for dependants such as children.

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

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

### 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 is made up of two parts – contributory ESA and income-related ESA. You may be entitled to either one or both of these allowances.

To get contributory ESA, you need to have paid enough National Insurance contributions in specific tax years. Contributory ESA is often limited to 12 months.

Income-related ESA is a means-tested benefit. It can be paid on its own (if you are not entitled to contributory ESA) or as a top-up to contributory ESA (if you are). Income-related ESA can help towards mortgage interest payments and certain other housing costs. Income-related ESA is not time limited.

You will have a 'Work Capability Assessment' to determine your eligibility to ESA, the conditions you must meet to keep it in full, and whether any time limit is applied to contributory ESA.

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

### **Incapacity Benefit**

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

### **Severe Disablement Allowance**

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

### **State Pension**

You can claim State Pension if you're over pension age. This is currently 65 for men. The age for women is gradually being increased from 60 to 65 by November 2018. By October 2020, there will be a new pension age of 66 for both men and women.

To get a full State Pension, you must satisfy the National Insurance contribution conditions. If you do not draw your State Pension at pension age, you may get extra State Pension or a one-off taxable lump sum payment when you do start to claim. State Pension is taxable, 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 does not 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**).

## **What means-tested benefits are available?**

Means-tested benefits are intended to top up your income if you don't have enough to live on. Whether you receive these benefits and how much you get depends on what income and savings you already have. Over the next few years, many of these benefits will be replaced by Universal Credit.

### **Income-related Employment and Support Allowance**

This may be paid if your ability to work is limited by your condition.

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

## **Income Support**

Income Support is a means-tested benefit paid to limited groups of people, including carers and single parents with very young children.

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

## **Income-based 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.

Income-based Jobseeker's Allowance is available for people with a low income and no more than £16,000 in savings. There is also a contribution-based Jobseeker's Allowance, which is based on National Insurance contributions rather than income and savings.

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

## **Pension Credit**

Pension Credit is a means-tested benefit for people who have reached the qualifying age. The qualifying age is being raised from 60 to 66 by October 2020.

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

## **Housing Benefit**

Housing Benefit is for help with paying rent.

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

## **Council Tax Reduction**

Council Tax Reduction helps people on low incomes or claiming benefits to pay their Council Tax.

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

## **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, whether working or not, who are responsible for children.

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

## **Universal Credit**

Over the next few years, Universal Credit will eventually replace most of the above means-tested benefits (except Pension Credit and Council Tax Reduction). Existing claimants will be moved on to the new system over time.

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

## Grants and loans

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

- Funeral Payments
- Sure Start Maternity Grants
- 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](#).

## 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, Universal Credit or the Guarantee Credit of Pension Credit.

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

If you have Parkinson's, you may have concerns about how this 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 you if you have mobility issues, such as the Blue Badge parking 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 each of the main benefits, see our separate information sheet 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**). If you live in Northern Ireland, you will 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](http://www.gov.uk/contact-pension-service). If you live in Northern Ireland call **0808 100 2658**.

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

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

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 do not have a bank account or do not want to use your existing account, you will 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 and how to open an account. Visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or contact them on **0800 138 7777** (Typetalk **18001 0300 500 5000**). Lines are open 8am to 8pm, Monday to Friday, 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 and how do I open one?**

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 will 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 will also need to provide proof of identity and residence, for example a passport and recent utility bill. You will only be allowed to open one Post Office card account, which must be in your name only – joint accounts are not allowed.

If you receive more than one benefit, all of 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 be given 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 and collect benefits, State Pension payments and Tax Credit payments, but they 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 will 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.

The following groups of people are not allowed to open a Post Office card account:

- legal appointees (there are some exceptions)
- any person who cannot provide an address where their mail can be sent
- any person with no fixed address

## More information and support

### 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](https://parkinsons.org.uk/nurses)

### Information and support from Parkinson's UK

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](mailto:hello@parkinsons.org.uk). We run a peer support service if you'd like to talk on the phone with someone affected by Parkinson's who has faced similar issues to you. The service is free and confidential – ring the helpline to talk to someone about being matched with a volunteer.

Our helpline can also 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.

We also have a self-management programme for people with Parkinson's, partners and carers. It is an opportunity to reflect on life with the condition, learn about self-management and think about the future. To find out if there is a group near you, visit [parkinsons.org.uk/selfmanagement](https://parkinsons.org.uk/selfmanagement)

Our website [parkinsons.org.uk](https://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](https://parkinsons.org.uk/localtoyou)

Visit [parkinsons.org.uk/forum](https://parkinsons.org.uk/forum) to chat to other people with similar experiences on our online discussion forum.

## Thank you

Thank you to Disability Rights UK for updating this information sheet. Disability Rights UK also have a wide range of online factsheets relating to disability-related issues including Access to Work, education, the Blue Badge scheme, independent living and disabled facilities grants.

Visit their website: [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

## General information about benefits (WB01/2017)

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](mailto: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

### 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](https://www.parkinsons.org.uk/termsandconditions)

**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.**

## **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](http://parkinsons.org.uk/donate). Thank you.

## **Parkinson's UK**

Freeconfidential 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](http://www.ngts.org.uk)

[hello@parkinsons.org.uk](mailto:hello@parkinsons.org.uk)

[parkinsons.org.uk](http://parkinsons.org.uk)

## **How to order our resources**

**0845 121 2354**

[resources@parkinsons.org.uk](mailto:resources@parkinsons.org.uk)

Download them from our website

at [parkinsons.org.uk/publications](http://parkinsons.org.uk/publications)

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

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](mailto:publications@parkinsons.org.uk).

Last updated June 2017. Next update available July 2018

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

WB01

© Parkinson's UK, June 2017. Parkinson's UK is the operating name of the Parkinson's Disease Society of the United Kingdom. A charity registered in England and Wales (258197) and in Scotland (SC037554).

