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# Benefits

## **An Overview of Welfare Benefits for People with Ulcerative Colitis and Crohn's Disease**

Last updated: April 2010

## Foreword by the NACC Personal Grants Committee

*Our Personal Grants Committee knows that having a long-term illness can cause financial problems. You may have to pay for prescriptions, special diets, extra laundry, extra heating, taxi fares and/or for someone to do things you used to do yourself. If you have a job you may have to take time off work, or you may have to stop working altogether.*

*Claiming the benefits you are entitled to is a sensible step to take. For patients with Inflammatory Bowel Disease (IBD) making a claim can be a distressing experience, so we would strongly suggest that you get help with this if you possibly can.*

*By reducing the stress caused by money worries and helping them to meet the extra costs of being ill, many people have found that, in the end, the effort has been worthwhile.*

## Is there anything I can claim?

Below we briefly outline some of the benefits for which you might be eligible. But just in case you think this has nothing to do with you because you earn too much, have too much capital or are not sufficiently disabled, there's one benefit that many more people with IBD could claim if only they knew about it:

### Disability Living Allowance (DLA)

Don't be put off by the name, which is slightly misleading: even though you may not consider yourself to be 'disabled', you may still be eligible to claim DLA.

If you have problems or pain with everyday activities, such as using the toilet, dressing, bathing or cooking a main meal for yourself, then you may be able to claim the **care component** of DLA. If you can't walk very far without severe discomfort or don't go out alone to unfamiliar places, perhaps because you need someone with you to help in case of sudden fatigue or an urgent need to get to a toilet, you may be able to claim the **mobility component** of DLA.

And you can get DLA even if:

- you are working
- you are getting any other benefits (such as Employment and Support Allowance)
- your partner or spouse works
- you have capital
- you live alone and no-one is providing care for you
- you already have someone, a partner for example, providing care for you
- you don't want anyone to provide care for you

DLA is for people under 65 (if you are older than that there is a similar benefit called **Attendance Allowance** which you may be able to claim). We produce very helpful step-by-step guides for adults and for carers of children who are thinking about claiming DLA. It explains who can claim, how to complete the claim form effectively (even if your condition varies a lot, or is difficult and perhaps embarrassing to explain), how to get supporting evidence and what to do if your claim is refused. See page 6 for our contact details.

## Benefits for people with Ulcerative Colitis and Crohn's Disease

To help you decide what benefits you may be able to claim, use the chart on the last page. Decide which box in the left hand column most accurately describes your current situation and look along the row to see what benefits you might be eligible for, then look them up in the list below. Also bear in mind that if you need help with:

<b>Rent</b>	you should apply for	<b>Housing Benefit (Local Housing Allowance</b> if you rent in the private sector)
<b>Your mortgage</b>	you should apply for	<b>Income Support / Jobseekers Allowance / Employment and Support Allowance</b> (these provide help with mortgage interest)
<b>Council tax</b>	you should apply for	<b>Council Tax Benefit</b>
<b>One-off expenses</b>	you should apply for a	<b>Community Care Grant or Budgeting Loan</b>

**Please note:** this is NOT a complete list of benefits and tax credits. For example, it doesn't cover age related benefits such as the state pension and pension credit; it doesn't cover benefits related to caring for children, such as child benefit or child tax credit; it also doesn't cover benefits for special situations, such as industrial injuries disablement benefit, maternity benefits or bereavement benefits.

You should also note that this is a very simplified guide to a very complicated system. Many benefits overlap, for example, so that if you claim one you may not be able to claim another. In addition, there are very often conditions relating to how much income or savings you can have or how many hours you can work. However, it's a useful first step in discovering which benefits you might be able to claim. Always get advice from an advice agency if you are in any doubt. (See page 5)

**Detailed information about all benefits is available online at: [www.direct.gov.uk](http://www.direct.gov.uk)**

**1 Attendance Allowance** This is for men and women aged 65 or over and is a very under-claimed benefit. It is similar to Disability Living Allowance (see above and below) but there is no mobility component and your care needs have to be greater than for the lower rate of DLA. If you receive Attendance Allowance this may entitle you to higher payments of other benefits such as Pension Credit, Housing Benefit and Council Tax Benefit.

**2 Budgeting Loans** If you have been getting Income Support, Income-Related Employment and Support Allowance or Income Based Jobseekers Allowance (see below) for at least six months, you may be able to get a Budgeting Loan to help pay for items like clothing, bedding or a washing machine. Unlike a Community Care Grant (see below) a Budgeting Loan has to be repaid.

**3 Carer's Allowance** This is help for people caring for someone who gets either Attendance Allowance or Disability Living Allowance care component at the middle or higher rate (see above). You must spend at least 35 hours a week providing care and your net earnings (after deductions and allowable expenses) from any work cannot be more than £100 a week. You can get Carer's Allowance even if you are getting Attendance Allowance or Disability Living Allowance for yourself. You must be aged at least 16 to receive Carer's Allowance. There is no upper age limit.

**4 Child Tax Credit** You may qualify for this if you are responsible for at least one child or young person who normally lives with you and for whom you receive Child Benefit. The amount paid depends on the family's income and circumstances. There are additional allowances if a child is disabled or if there is a child under one. Payments continue until the start of the September following the child's 16<sup>th</sup> birthday or until they are 20 in some circumstances, including children in full-time (non-university) education. You may also be able to claim Working Tax Credit (see below) if you are working at least 16 hours a week. Tax credits are paid by Her Majesty's Revenue and Customs. (HMRC)

**5 Community Care Grant** If you are getting Income Support, Income-Related Employment and Support Allowance or Income Based Jobseekers Allowance (see below) you may be able to get a Community Care Grant to help '*ease exceptional pressures on you or your family*'. So, for example, if your illness means you are in need of items such as extra clothing, bedding or a new washing machine, you may be able to get a Community Care Grant. You do not have to repay a Community Care Grant.

**6 Council Tax Benefit** This is help for people who pay council tax and is another very under-claimed benefit. Whether you're eligible depends on what income and capital you have. There are no age limits. Note that people under 18 do not have to pay council tax.

**7 Disability Living Allowance** (see above) The mobility component of DLA has a lower and a higher rate, and the care component has a lower, middle and higher rate, depending upon your needs. Getting Disability Living Allowance may entitle you to higher payments of other benefits such as Income Support, Housing Benefit and Council Tax Benefit.

**8 Disabled Students' Allowance** This is paid to students who are doing certain courses of Higher Education (HE), e.g. Degrees, Higher National Diplomas, Diplomas of HE. The Disabled Students' Allowance is paid by Local Education Authorities (LEAs) if you live in England and Wales, the Student Awards Agencies (SAAs) if you live in Scotland, and Local Education and Library Boards in Northern Ireland. Contact 'Skill' for further information (full details on page 5).

**9 Employment and Support Allowance (ESA)** This replaced Incapacity Benefit (IB) for new claimants in October 2008. It is a benefit paid to people, below state pension age, who are too ill to work. Applicants undergo a 13 week assessment phase which includes a medical assessment called the Work Capability Assessment (WCA). If accepted, you will receive either the 'Work Related Activity Component' and help to get you back into work, or the 'Support Component'. Like Job Seekers Allowance, there are two types of ESA, Contribution-Based and Income-Related.

**10 Housing Benefit** This helps people who pay rent. Whether you are eligible depends on what income and capital you (and your partner) have. You don't have to have worked in the past and there are no age limits. If you rent from a private landlord there's a new way of working out Housing Benefit which is based on the area where you live and the number of occupiers in the property. If you are on a low income (in or out of work), contact your local council.

**11 Income Support** This helps with living expenses and mortgage interest payments for people who work less than 16 hours a week or who are not working and not required to look for work, for example: carers and some lone parents. You don't have to have worked in the past but your eligibility depends on your (and your partner's) income and capital. There are extra amounts, (premiums), depending on such things as your age, if you get DLA or if you care for someone who is ill. You must be aged 16 or over.

**NOTE: Pension Credit** has replaced Income Support for people over 60, although this age will gradually rise to 65, in line with women's pension age. There are two different types; Guarantee Credit and Savings Credit. It is paid to those whose income and savings fall below certain levels, depending on the circumstances of the household.

**12 Jobseeker's Allowance** There are two types and it is possible to get both at the same time. For each benefit you must be below state pension age, available and capable of work. You must also either be unemployed and looking for work, or working less than 16 hours a week and looking for full-time work.

- **Contribution Based Jobseeker's Allowance** This is a flat rate payment for people who have worked recently and have paid enough National Insurance Contributions. It doesn't matter what capital you have, but your earnings are taken into account. This benefit only lasts for six months.
- **Income Based Jobseeker's Allowance** This is for people who have already received six months of Contribution Based Jobseeker's Allowance, or who hadn't paid enough National Insurance contributions to get it in the first place, or who are entitled to have it topped up because, for example, they have a partner. Whether you are entitled and how much you get depends on your income and capital.

**13 Permitted Work** Generally you are not allowed to work while you are claiming Incapacity Benefit (IB) or ESA but you may be able to do some limited work. The rules allow you to work for less than 16 hours a week on average with earnings up to £93 a week for 52 weeks, or work and earn up to £20 a week, at any time, for as long as you are receiving ESA or IB.

If you receive Housing/Council Tax benefit, these will not be affected by earnings from Permitted Work. If you are claiming Income Support because you are disabled, you can also do Permitted Work, but any earnings over £20 per week may affect your benefit – seek advice.

Supported permitted work means work that is supervised by someone who is employed by a public or local authority, or a voluntary organisation, whose job it is to arrange work for disabled people. Your personal adviser should be able to tell you what work is allowed under the permitted work rules, so always try to get advice before you start.

**14 Statutory Sick Pay** This provides help for employed people when they are ill. It should be paid automatically by your employer at a flat rate for 28 weeks in any period of sickness. You do not need to have paid National Insurance Contributions but you do need to be earning at least £97 per week.

**15 Working Tax Credit** There are a variety of ways of qualifying for this tax credit, but for all of them you will need to be aged 16 or older. You may qualify if: you are responsible for caring for a child and you are working for at least 16 hours a week; you are aged 50+ and working for at least 16 hours a week or aged 25+ and working for at least 30 hours a week. In addition, you may qualify as a disabled worker if you are at a *disadvantage in getting a job* because of a 'disability'. You also will need to have been getting certain disability benefits before you claim. Tax credits are paid by Her Majesty's Revenue and Customs. (HMRC)

## Where to get claim forms

You can get Housing Benefit and Council Tax Benefit forms from your local council's Housing Department.

You can get tax credit forms from Her Majesty's Revenue and Customs (formerly the Inland Revenue). Either call their helpline on 0845 300 3900 or visit their website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

You can get DLA and AA forms by phoning the freephone Benefit Enquiry Line: 0800 88 22 00. (Textphone: 0800 24 33 55) (Non-BT landlines and mobile service providers may charge you.)

You can get claim forms for all the other benefits we've listed from your local JobCentrePlus or by phoning JobCentrePlus on Freephone 0800 055 66 88 and asking for a claim form to be posted to you. (Textphone: 0800 023 48 88) Some claim forms can now be downloaded from [www.direct.gov.uk](http://www.direct.gov.uk)

## Where to find out more

### Community Legal Advice

The Community Legal Service offers free initial (30 minutes) advice from a qualified legal adviser about Welfare Benefits between 9am and 8pm weekdays, 9am – 12.30 pm Saturdays. If you call outside office hours, just leave a message and they will call you back. If you are eligible for Legal Aid you can then get further free legal help with your case by phone and post. To use the helpline, call **0845 345 4345**. After you choose the welfare benefits option you will be advised to listen to recorded messages about benefits. We recommend that you don't, the messages are long, sometimes confusing and you can read them at your leisure on the CLA website if you wish to. Instead go straight for the option of speaking to an adviser.

You can also get information about your nearest CLA funded advice providers by visiting the CLA website at: [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### Citizens' Advice Bureaux (CAB)

There are over 750 bureaux in mainland Britain. Look under Citizens Advice Bureau in your phone book for details of your nearest one. You can also find details of your nearest bureau at: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Citizens Advice Scotland

To find your nearest bureau, look under Citizens Advice Bureau in your phone book or visit the CAS website at: [www.cas.org.uk](http://www.cas.org.uk)

### AdviceUK

Over 900 advice agencies are members of AdviceUK. Details of your nearest ones are available from AdviceUK's website at [www.adviceuk.org.uk](http://www.adviceuk.org.uk)

### Disability Information Advice Line

There are over 140 local DIALs, all staffed by disabled people and all offering telephone advice. If you have a local line it should be listed in your telephone directory under DIAL UK. Alternatively, call the national office on **01302 310 123** or visit their website at [www.dialuk.info](http://www.dialuk.info) where you can find a directory of DIAL offices.

### Benefit Enquiry Line: 0800 88 22 00

This is a DWP line for general questions about benefits for 'disabled' people and carers.

### Skill

National Bureau for Students with Disabilities, Chapter House, 18-20 Crucifix Lane, London, SE1 3JW. Information Service Tel.: **0800 328 50 50**.  
Website: [www.skill.org.uk](http://www.skill.org.uk) E-mail: [info@skill.org.uk](mailto:info@skill.org.uk)

## Internet

[www.dwp.gov.uk](http://www.dwp.gov.uk) This is the DWP's website. It has some useful information, particularly about the appeals process. Information about benefits mostly links you to the DirectGov website.

[www.direct.gov.uk](http://www.direct.gov.uk) This is the website of the UK government. Up-to-date information about all available benefits is here. There is also a 'benefits adviser' section which enables you to check your personal situation anonymously.

[www.adviceguide.org.uk](http://www.adviceguide.org.uk) This is a Citizens Advice site with basic information on benefits and details of your local bureau.

[www.ageuk.org.uk](http://www.ageuk.org.uk) Age UK's website has a number of factsheets about benefits.

[www.disabilityalliance.org](http://www.disabilityalliance.org) This website has a great deal of up to date information about benefits and how to claim them.

[www.benefitsandwork.co.uk](http://www.benefitsandwork.co.uk) Links and information about benefits and employment law.

Benefits advice, or details of a welfare benefits adviser, may also be available from your local council or on their website.

**Crohn's and Colitis UK** is the working name for the National Association for Colitis and Crohn's Disease. NACC is a registered charity supporting those with Inflammatory Bowel Disease in the UK. There are over 70 NACC Groups covering most of the UK that give active support to members. Medical, social and psychological research awards are made annually. Information is provided in the form of booklets, a newsletter and a web site. Personal grants are available to those in need of financial help for such items as a washing machine and clothing. The NACC grant for Young Persons is available to students (aged 15 – 25) in full time education, to help with education related expenses. For further information contact us on the Information Line, 0845 130 2233, via our web site, [www.crohnsandcolitis.org.uk](http://www.crohnsandcolitis.org.uk) or write to us at the address below.

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The information in this guide is intended as general information only and is not intended to be relied upon by any individual in relation to their specific circumstances. It is not intended as a replacement for appropriate professional advice.

## Benefits for which you may be eligible

Your Current Situation	Attendance Allowance (65 years or older)	Carers Allowance	Council Tax Benefit	Disability Living Allowance	Housing Benefit + Allowance	ESA	Income Support	Jobseekers Allowance	Statutory Sick Pay	Working Tax Credit
I am too ill to work at the moment, but I have a job	✓	✓	✓	✓	✓	✓	✓		✓	✓
I am too ill to work and I don't have a job	✓	✓	✓	✓	✓	✓	✓			
I am unemployed but available for and actively seeking work	✓	✓	✓	✓	✓			✓		
I am working less than 16 hours a week.	✓	✓	✓	✓	✓		✓*	✓		
I am working 16 hours or more a week	✓	✓	✓	✓	✓					✓
I am too ill to work, but I can do permitted work	✓	✓	✓	✓	✓	✓	✓			
I am under 16 and live at home				✓						
I do not have IBD but I want to claim because I look after someone who does		✓	✓		✓		✓			

\*

But only if you are getting income support for a reason other than that you are too ill to work, e.g. you are a carer