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## Benefits

### **An Overview Of Welfare Benefits For People With Ulcerative Colitis And Crohn's Disease**

**Last updated: October 2008**

## Foreword by the NACC Personal Grants Committee

*The NACC 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 bowel disease 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 you meet the extra costs of being ill, many sufferers 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 bowel disease could claim if only they knew about it:

### Disability Living Allowance (DLA)

Don't be put off by the name: you don't have to be disabled to claim DLA.

If you have problems or pain with everyday activities, such as using the toilet or dressing or 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 suffering 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 incapacity benefit)
- 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). NACC produce very helpful step-by-step guide 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 and is difficult and perhaps embarrassing to explain), how to get supporting evidence and what to do if your claim is refused. See page 5 for NACC's contact details.

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

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 or Local Housing Allowance</b>
<b>Your mortgage</b>	you should apply for	<b>Income Support or Jobseekers Allowance</b>
<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 before deciding you are not entitled to any benefits.

**1 Attendance Allowance** This is for men and women aged 65 or over and is a very underclaimed 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 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 £95 a week. You can get Carers 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** Additional money for people who are responsible for looking after one or more children. Payments continue until the start of the September following the child's 16<sup>th</sup> birthday or until they are 19 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 the Inland Revenue.

**5 Community Care Grant** If you are getting Income Support 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 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 underclaimed 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 care 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 Student's Allowance** This is paid to students who are doing certain courses of Higher Education (HE), eg: 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 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 you live, number of occupiers in the property and household size. If you are on a low income, contact your local council.

**10 Employment and Support Allowance (ESA)** This replaces Incapacity Benefit (IB) for new claimants. It is a benefit paid to people who are too ill to work. There will be a medical assessment called the Work Capability Assessment (WCA) and help to get you back into work. Like Job Seekers Allowance, there are two types of ESA, contribution-based and income-related.

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

**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 pensionable age (60 for women and 65 for men) and capable of work. Also you must be either 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 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 received their 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 children. Whether you are entitled and how much you get depends on your income and capital. You can claim extra payments of this benefit to help with your mortgage.

**13 Permitted work** Generally you are now allowed to work while you are claiming IB or ESA but you may be able to do some types of work. The rules allow you to work for less than 16 hours a week on average with earnings up to £92.00 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.

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. If you get Housing Benefit or Council Tax Benefit and you do Permitted Work any earnings will be taken into account when assessing these benefits. 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 under 65 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 £90 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 via the disability route if you are at a *disadvantage in getting a job* because of a 'disability'. You also will need to have been getting certain incapacity or disability benefits before you claim via the disability route. Tax credits are paid by the Inland Revenue.

## 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 claim forms for all the other benefits we've listed from your local DWP office or by phoning freephone 0800 882 200 and asking for a claim form to be posted to you. Some claim forms can now be downloaded from the DWP website at [www.dwp.gov.uk](http://www.dwp.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 5pm weekdays. And if you call outside office hours, just leave a message and they say they'll 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 CLS website at [www.clsdirect.org.uk](http://www.clsdirect.org.uk) if you wish to. Instead go straight for the option of speaking to an adviser.

You can also get information about your nearest CLS funded advice providers by visiting the CLS website at: [www.clsdirect.org.uk](http://www.clsdirect.org.uk) or calling the CLS Directory Line on **0845 608 1122**.

### 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) or from their National Enquiry line on **020 7407 4070**.

### **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.

### **Benefits enquiry line 0800 882 200**

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 No: **0800 328 5050**.

E-mail: [info@skill.org.uk](mailto:info@skill.org.uk) Website: [www.skill.org.uk](http://www.skill.org.uk)

### **Internet**

[www.dwp.gov.uk](http://www.dwp.gov.uk) This is the DWP's website. It has copies of some useful leaflets.

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

[www.ace.org.uk](http://www.ace.org.uk) Age Concern's website has copies of a number of leaflets about benefits.

[www.diss.org.uk](http://www.diss.org.uk) Disability Information Services 'first stop reference' site. Details of your nearest disability information service, plus other links.

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

**NACC (National Association for Colitis and Crohn's Disease)**, 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, and 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, and the NACC Young Person grant is available to students in fulltime education to help with education related expenses. For further information contact us on 0845 130 2233 or via our web site [www.nacc.org.uk](http://www.nacc.org.uk) or write to us at the address below.

Published by: The National Association for Colitis and Crohn's Disease (NACC) 4 Beaumont House, Sutton Road, St Albans, Hertfordshire, AL1 5HH.

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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