



Benefits, tax credits and other financial help

Information for families

Incorporating **The Lady Hoare Trust**

Introduction

This guide gives an overview of all the main benefits and tax credits available, and focuses on those aspects which affect families with disabled children. Some benefits can be paid because your child is disabled but you may be paid others for different reasons. For example, you may be getting Disability Living Allowance (DLA) for your child but you may also be able to claim Income Support because you have a low income.

Warning! Please note the benefit rules are different if you care for an adult and you should get advice before claiming. You can get this from a local citizens advice bureau (CAB) or welfare rights unit.

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Claiming benefits and tax credits

Eligibility criteria

Each benefit and tax credit has its own set of eligibility criteria. This means you need to meet certain conditions to qualify.

To claim **contribution-based** benefits you need to have paid national insurance contributions in the past.

To claim **means-tested benefits** you must be on a low income, with savings of less than a certain amount.

These are just basic criteria and each benefit has other conditions which must be met before they can be paid to you. Some benefits, for example DLA, are paid in full even if you have never worked, and are not affected by any income or savings you have.

When to claim

When you know which benefit or tax credit to claim, telephone the appropriate office straight away. It is difficult to get awards backdated. Some benefits (for example DLA) can't be paid for a period before the date you claimed, no matter what the circumstances.

Claim now, even if you are not sure you qualify, as you could miss out if you delay. The Contact a Family helpline, a local CAB or welfare rights unit can carry out a full benefits check for you.

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Work-focused interviews

People who make a claim for certain benefits must attend a compulsory interview to talk about employment, training and education opportunities. If you claim Income Support, Incapacity Benefit or Severe Disablement Allowance you may be required to attend an interview.

You might also be asked to go if your partner claims any of these benefits and gets extra payments for you, or if they claim income-based Jobseeker's Allowance.

If you do not attend an interview without a good reason your benefit could be reduced or even stopped altogether. Contact a Family produce a short guide to work-focused interviews, available free from the helpline.

Freephone helpline: **0808 808 3555**
Web: **www.cafamily.org.uk**

How are benefits paid?

Some benefits are paid as tax credits by HM Revenue and Customs (referred to here as the Revenue). Different offices of the Department for Work and Pensions pay most other benefits. Benefits and tax credits are usually paid directly into a parent's bank account. Any benefits for your child will be paid to you as their parent.



Benefits and looking after a disabled child

Disability Living Allowance (DLA)

DLA is the main benefit for disabled children (disabled adults can claim for themselves although the rules are slightly different). It is usually paid every four weeks and is not means-tested. This means you can be paid however much other money you have coming in. DLA has two parts and either or both parts can be claimed:

1. Care component

If your child needs a lot of extra looking after or help with personal care because of a physical or mental disability, they should qualify for the care component. This is paid at three rates depending on how much extra care your child needs. It can be paid from three months or from birth if your child's condition is terminal.

2. Mobility component

If your child needs help getting around they may qualify for the mobility component. The lower rate mobility component is for children who can walk, but need someone to supervise or guide them. It can be paid from five years of age.

The high rate mobility component is for children who have severe difficulties walking or who are unable to walk. It is also for children who get the high rate care component and have a 'severe mental impairment' as well as 'severe behavioural problems'. It is also paid to people who are both deaf and blind or people whose health might deteriorate with the exertion of walking.

The high rate mobility component can be paid from three years of age. Getting the high rate mobility component means you can apply for a Blue Badge for disabled parking and for road tax exemption. You also have the option of using your child's high rate mobility component to hire or buy a car through the government's Motability scheme. Contact our helpline for further details.

Claiming DLA

Use claim form DLA(1) Child, available from local benefit offices or by calling the Benefits Enquiry Line (BEL), Tel: 0800 88 22 00 (Tel: 0800 22 06 74 in Northern Ireland).

If you request the form from the BEL it will be date-stamped and you will have six weeks to complete and return the form. If you do this, benefit can be paid from the date you asked for the form, providing your child qualifies during these weeks. Otherwise, the earliest your benefit can be paid is from the date your form is received by the benefits office. You could miss out on six weeks' worth of benefit or more! The government plans to scrap 'date stamped' claims and to replace this with two weeks backdating from the date your form was received. At the time of writing no date has been set for this change.

It is usually best to get help with the form from a local citizens advice bureau or disability advice project, because it is very long and can be difficult to complete. Contact a Family has produced a guide to claiming DLA for children which is available free from the helpline.

If your child has a terminal illness and is not expected to live for more than six months, you can make a claim under a fast track procedure known as the 'special rules'. You only need to complete certain parts of the DLA pack. You will also need a DS1500 medical certificate from your GP or hospital specialist.

A child who qualifies under the special rules should get the high rate care component automatically. It is possible for a terminally ill child to also get the mobility component. However unlike the care component this is not awarded automatically and depends on whether the child meets the standard qualifying rules. The mobility questions in the claim pack have to be completed.

DLA and overnight stays away from home

Frequent and regular stays away from home can affect the care component of DLA. This could be when your child is in hospital, residential school or on a short term break (respite care). The rules are complex and it is very important to seek advice. Contact our helpline for further information.

DLA and other benefits

Getting any rate of DLA can help you qualify for extra amounts on other benefits, like Income Support, income-based Jobseeker's Allowance and Housing or Council Tax Benefit. It can also lead to an increase in your tax credits payments.

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If you are getting Child Tax Credit and you apply for DLA for your child (or if you ask for an existing DLA care component award to be increased) make sure that you tell the Tax Credits Office straight away. This should protect your right to any backdating of extra tax credits. As long as you tell the Tax Credits Office as soon as you claim DLA, then get back in touch to let them know when you've got the award, any extra tax credits can be backdated to the start of the DLA award.

Carer's Allowance (CA) – formerly called Invalid Care Allowance

You could be entitled to receive CA if your child receives the middle or highest rate of the DLA care component.

To qualify you need to be:

- caring for the child for at least 35 hours a week and be over 16 years of age
- if you work you must not earn more than £95 a week net (after taking off certain childcare costs and other expenses). This figure is likely to increase in October 2008, contact the helpline for more details
- not in full-time education (this is classed as 21 hours or more a week).

If you don't qualify but someone else helps care for your child, they may be able to claim instead. For example a relative who helps while you are at work.

How much is CA?

CA is paid at a basic rate of £50.55 a week. Depending on their income, you can claim an extra amount of £30.20 for a dependant spouse or civil partner, or for someone else you live with who looks after your children.

Claiming CA

Apply using form DS700 (DS700 (SP) if you get a state pension) available from your local benefit office or the Benefit Enquiry Line. CA should be backdated to the start of the DLA award, as long as you claim within three months of the decision awarding your child the DLA care component at the middle or high rate. You must have met the qualifying conditions during the whole period. Otherwise CA can only be backdated for a maximum of three months. See 'Frequently asked questions' later in this guide.

CA and other benefits

You cannot usually be paid CA at the same time as Incapacity Benefit, Maternity Allowance, bereavement benefits, contribution-based Jobseeker's Allowance, and State Retirement Pension. However a claim for CA could still help you even if you can't be paid it because you get one of these benefits. This is because it can help you qualify for means-tested benefits like Income Support, income-based Jobseeker's Allowance, Housing Benefit and Council Tax Benefit (see section on the carer premium in 'Benefits for families on a low income' below).



Benefits for families on a low income

Income Support (IS)

IS is a means-tested benefit to help individuals or families on a low income who have savings below £16,000. To qualify you must be someone who does not have to be available for work, for example, a carer or some lone parents (see 'Frequently asked questions'). Usually, you must be working less than 16 hours per week and if you have a partner, they must be working less than 24 hours per week. However some carers can claim IS regardless of the hours they work. IS is made up of amounts set by the government every year called personal allowances and premiums.

Personal allowances are weekly payments towards day-to-day living expenses for you and your partner, if you have one, and for any dependant children (but see 'Amounts for children' below).

Premiums are weekly amounts for some people who have extra needs, including:

- people getting Carer's Allowance or who have an 'underlying entitlement' qualify for the carer premium
- people with at least one child qualify for the family premium (but see 'Amounts for children' below)
- parents with a child who is getting Disability Living Allowance at any rate qualify for a disabled child's premium (but see 'Amounts for children' below)
- parents whose child is getting the high rate care component of DLA qualify for an enhanced disability premium (but see 'Amounts for children' below).

If you qualify for IS, the amount you get is worked out by adding up the personal allowances and premiums you qualify for. Also, an amount towards mortgage interest payments will be included if you have a mortgage, although there is usually a waiting period before this is included. The total figure is called the 'applicable amount'.

If you have no other income, you will receive this 'applicable amount' as your IS payment. If you do have other income, including part-time earnings and other social security benefits, the amount of these are deducted and you get paid the difference. Some income is ignored, for example Disability Living Allowance payments and small amounts of earnings. Also, it is assumed you will have some income from any savings you have above £6,000.

Amounts for children

The Child Tax Credit (CTC) replaces financial help paid for children in the Income Support (IS) assessment. This has already happened for all new IS claims. Families who were getting IS before April 2004 had the choice of continuing to get amounts for their children included in it. But at some point during 2008 these families will automatically be moved onto CTC. When this happens only the adult amounts of IS will be paid. A separate CTC payment will be made for children.

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Most parents will continue to receive IS at a reduced rate. However some families could find they no longer receive IS when amounts for their children are removed. The government expects that, as a result of moving onto CTC, most parents on IS will either be better off or they will see no change in their total weekly income. But a very small number could end up worse off.

Contact our helpline for detailed advice if you would like to know how you will be affected by a CTC award. For more information about the Child Tax Credit see section on 'Tax credits for working people and for people with children'.

Income Support is a means-tested benefit to help individuals or families on a low income who have savings below £16,000.

Pension Credit

The Pension Credit (PC) is made up of two parts, the guarantee credit and the savings credit.

Guarantee credit

This is designed to ensure a minimum income for people over 60 years of age. To be eligible you or your partner must be aged 60 or over and have income

below a certain level. This level varies for people in different circumstances. The calculation assumes you will have income from any savings above £6,000, but there is no upper limit. The calculation will not include any amounts for children. If you have children, you will need to claim Child Tax Credit. See 'Tax credits for working people and for people with children'.

Savings credit

This is designed to reward people who have saved or made extra provision for their retirement. To be eligible you or your partner have to be at least 65 years of age. The award will be based on how much your income is over a certain threshold. However, higher levels of income will mean you are not entitled.

How to apply

The Pension Service

Tel: 0845 60 60 265
Textphone: 0845 60 60 285
(Mon-Fri, 8am-8pm)

For Northern Ireland Pension Service Application Line

Tel: 0808 100 6165
Textphone: 0808 100 1165
(Mon-Fri, 9am-5pm)

Pension Service Enquiry Line

Tel: 0845 601 8821
Textphone: 0845 601 8841
(Mon-Fri 9am-5pm)

If English is not your first language you can also ring the relevant number and ask for an interpreter.

Income-based Jobseeker's Allowance (ibJSA)

ibJSA is very similar to Income Support and is calculated in the same way. The main difference is that it is designed to help people who can't claim Income Support, have a low income and are looking for work. If you have a mortgage, you can get some help towards the interest payments. Amounts paid for children with ibJSA will be replaced by Child Tax Credit, in the same way as for Income Support (see 'Amounts for children' above). For more information about Jobseeker's Allowance see 'Other benefits'.

Housing Benefit (HB) & Council Tax Benefit (CTB)

These benefits help people on a low income pay their rent and council tax (rent and rate rebates in Northern Ireland). If you are already getting Income Support, income-based Jobseeker's Allowance or Pension Credit (guarantee credit) you will usually qualify for full HB and CTB. But even if your income is too high to be paid any of the benefits above, you could still get some HB and CTB.

The amount of help you get depends on how much money you have coming in and your family circumstances. You will automatically be refused HB and CTB if you have savings or capital of £16,000 or over, unless you get the Pension Credit (guarantee credit).

HB and CTB are local authority benefits which means you need to contact your local council for claim forms. In Northern Ireland, rent and rate rebates claims are dealt with by the Northern Ireland Housing Executive or Housing Benefit

Office, and the Land and Property Services. A new way of calculating HB for private tenants, called the Local Housing Allowance, is being introduced in April. Contact the Helpline for more details.

The carer premium

The carer premium is not a benefit in itself. It is an extra amount added to the calculation when working out your entitlement to the means-tested benefits mentioned above. A carer premium is included in these calculations if you are paid Carer's Allowance, or have claimed Carer's Allowance and the only reason it is not paid is because you are getting another benefit instead. Qualifying for the carer premium could mean you are better off by up to £27.75 per week.

Getting Income Support, income-based Jobseeker's Allowance or the Pension Credit (guarantee credit) means you should also qualify for:

- Housing Benefit if you pay rent (rent rebate in Northern Ireland)
- Council Tax Benefit if you pay council tax (rate rebate in Northern Ireland)
- free prescriptions and dental treatment, free NHS eye tests and vouchers to help with the cost of glasses, help with travel costs to hospital for NHS treatment
- free school meals
- vouchers for milk, vitamins, fresh fruit and vegetables for pregnant women, nursing mothers and for children up to four years of age
- help from the Social Fund (see overleaf).

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The Social Fund

The Social Fund gives various payments to help people on a low income with specific costs. Claims for any of the payments are dealt with by your local benefit office or Jobcentre Plus office. There are different types of payments you can get including:

Maternity Grants – if you get Income Support, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit (at a rate above the family element), or Working Tax Credit (which includes a disability element), you could get £500 to help with extra costs when you have a new baby.

Funeral Payments – if you are on Income Support, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit (at a rate above the family element), Working Tax Credit (which includes a disability element), Housing Benefit or Council Tax Benefit, you could qualify for help towards the cost of a funeral for a close relative.

Cold Weather Payments – an automatic payment for some groups of people when the temperature drops to a certain level over a week.

Winter Fuel Payments – an automatic annual payment for households with a person over 60 years of age.

Crisis Loans – financial help when you have a crisis situation and no other way of getting help. This loan has to be repaid to the Department for Work and Pensions.

Budgeting Loans – for families on Income Support, income-based Jobseeker's Allowance or Pension Credit, is a loan to help with costs like moving home or buying new items like a cooker. This loan has to be repaid to the Department for Work and Pensions.

Community Care Grants – a payment to ease 'exceptional pressures' on families or to help people at risk of going into care, or who need help to settle in the community after a stay in residential care or prison. Unlike a loan this does not have to be repaid. To qualify you must be on Income Support, income-based Jobseeker's Allowance or Pension Credit.

Usually a grant is given for specific items, which might include clothing, bedding and other household items. It can also help with the costs of visiting someone in hospital. Community Care Grants are often awarded to families with disabled children or children with serious health problems.

For more information about applying for a Community Care Grant see our free guide 'Help from the Social Fund', available from the helpline or our website at
Web: <http://tinyurl.com/mjoe8>

Each payment has its own set of criteria you need to meet in order to qualify. Some of the payments are discretionary. This means you might not be paid even if you do meet the criteria. For more information about the Social Fund contact our helpline.

The Social Fund gives various payments to help people on a low income with specific costs.

Fares to hospital for treatment

If you are on Income Support, income-based Jobseeker's Allowance or Pension Credit (guarantee credit), you can claim help with travel costs to and from hospital for NHS treatment when escorting your child.

You can also claim if you get Working Tax Credit (including a disability element) or Child Tax Credit, and your gross annual income is no more than a set amount (£15,050 at the time of writing). You can get a refund of your fares directly from the hospital if you take along a valid NHS exemption certificate.

If you are not getting these benefits but have a low income you could still get help. If your child is 16 years of age or over it is their income that counts, not yours. If you are on low income and want to make a claim, ask the hospital or benefit office for forms HC5 and HC1.

If you are not the patient but are visiting a close relative and you are getting Income Support, income-based Jobseeker's Allowance or Pension Credit you may be able to get a Community Care Grant from the Social Fund. Again, ask at your local benefit office for a form.



If you are on Income Support, income-based Jobseeker's Allowance or Pension Credit (guarantee credit), you can claim help with travel costs to and from hospital for NHS treatment when escorting your child.

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NHS benefits

These include free prescriptions, free dental treatment, free NHS eye tests, and vouchers to help with the cost of glasses. Various groups of people can qualify for this help, including those on Income Support, income-based Jobseeker's Allowance and Pension Credit (guarantee credit). Also, if you get Working Tax Credit (including a disability element) or Child Tax Credit, and your gross annual income is no more than a set amount (£15,050 at the time of writing) you could qualify for NHS benefits.

There is also a Low Income Scheme for other people and 'pre-payment certificates' which might help reduce your prescription charges. For more information, contact the Help with Health Costs helpline, Tel: 0845 850 1166 or the Health Literature Line, Tel: 0870 155 5455.

Vouchers towards milk, fresh fruit and vegetables

These are for people who get Child Tax Credit (but not Working Tax Credit) and whose income is less than £15,575. They are also for people who get Income Support, income-based Jobseeker's Allowance or Pension Credit (guarantee credit).

To qualify you, or a dependant of yours, must be pregnant or have a child under four years of age. If you qualify you can get vouchers towards milk, infant formula, vitamins, fresh fruit and vegetables. Pregnant women under the age of 18 qualify whether or not they are getting one of the benefits mentioned above.

If you don't already get vouchers you will need to complete an application form available from your local Jobcentre Plus, GP surgery or from the Healthy Start Helpline on Tel: 0845 607 6823, Web: <http://www.healthystart.nhs.uk> The form needs to be signed by a health professional, for example your health visitor.

Tax credits for working people and for people with children

There are two tax credits – Working Tax Credit (WTC) – a means-tested tax credit for working people on low incomes, and Child Tax Credit (CTC) – a means-tested tax credit for people with children. Both tax credits are paid by the Revenue and are claimed on the same form – TC600. This is available from your local Revenue office or the Tax Credits Helpline, Tel: 0845 300 3900
Textphone: 0845 300 3909
Couples (this includes same sex partners) must make a joint claim.

Working Tax Credit (WTC)

You qualify for WTC if you, or your partner if you have one, are working for 16 hours a week or more and have a dependant child. This means that you have a child of 16 years of age, or under 20 years of age and in certain types of education or training. See the section on 'Benefits when your child turns 16' for more details.

WTC is also for:

- some people without children on a low wage
- people with a disability working at least 16 hours a week
- people over 50 who have recently returned to work after a period of time on benefits
- people over 25 working at least 30 hours a week.

There are special rules that allow some people to qualify who were working, but have now stopped. These include:

- term-time only school workers
- women on Statutory Maternity Pay or Maternity Allowance
- people on Statutory Paternity or Adoption Pay
- people off work sick and getting Statutory Sick Pay.

WTC can include extra amounts for disabled workers and people who are working more than 30 hours a week. It can also help towards certain 'approved' childcare costs. Childcare costs can only be included for:

- lone parents who are working at least 16 hours a week; or
- couples who are both working 16 hours; or
- where one partner works 16 hours and the other is incapacitated or in prison.

We produce a guide on 'Finding and paying for childcare' available free from our helpline.

Child Tax Credit (CTC)

Anyone with a dependant child can claim CTC. You can apply whether you work or not and it is paid on top of Child Benefit. It is made up of a basic family element, which is paid at a higher rate if you have at least one child under one, plus amounts for each child.

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You could get extra CTC if you have a child with a disability who gets Disability Living Allowance (DLA). This is because an extra amount is added to the calculation for each child who gets DLA or who is registered blind. If your child gets the high rate DLA care component a further amount is added.

The amount of tax credits you get is usually based on your annual taxable income. If you have a partner, your joint income is taken into account. Although tax credits are means-tested, you are guaranteed some Child Tax Credit as long as your income is less than £58,000 (£66,000 if you have a baby under one). In some cases you can get tax credits even if your income is above this amount, for example you have more than one child on DLA and a lot of childcare costs. Unlike most other means-tested benefits there is no capital limit.

Contact a Family publishes a guide 'The tax credits guide' which includes a 'ready reckoner' to help you assess your tax credit entitlement. We also employ welfare rights specialists who are able to advise on any aspect of claiming tax credits. Please contact our free helpline for further details.

People in work could also get other benefits, including help with rent and council tax if your income and savings are low enough – see 'Benefits for families on a low income'.

Benefits when your child turns 16

Generally, you can claim benefits and tax credits for your child as your dependant while they are under 16 years of age. You can also claim until they are 19 years of age if they stay in full-time, non-advanced education or certain types of unwaged work-based training. This can be extended up to the young person's 20th birthday, only if they are completing a course of education or training that started before they turned 19. However, young disabled people can choose to claim benefits in their own right from 16 years of age (see below).

For your child to get benefits (other than Disability Living Allowance) in their own right, you need to give up Child Benefit and amounts for them on any other tax credits and benefits you get. It is important to get advice first to check that this will not make you worse off, because you need to consider how much benefit you will lose and how much they will gain. Contact a Family produce a guide to claiming benefits for 16-19 year olds – available free from the helpline.

Also, when your child turns 16, Disability Living Allowance can start to be paid to them directly unless they are unable to handle their own affairs. If this happens the Department for Work and Pensions (DWP) will nominate someone, usually the parent, to act as an appointee for the young person.

Young people and Incapacity Benefit (IB)

Incapacity Benefit (IB) is designed to help people who are not well enough to work. Most people must have paid national insurance contributions to get IB. But young people who are incapable of work are exempt from this test. This means a young person can qualify for IB even if they have never worked or paid national insurance. In these cases it is called Incapacity Benefit in Youth. IB in Youth is paid in the following circumstances:

- the claimant is at least 16 years of age
- under 20 years of age, or aged 20-25 in some circumstances
- has been incapable of work for 196 days before the claim (this can be for a period before your child's 16th birthday).

Full-time education and IB in Youth

Young people under 19 years of age who are in full-time education can't be paid IB. Full-time education is classed as 21 hours a week of supervised study. However, any hours of the course that are only appropriate for a disabled young person are not counted when you calculate the number of hours. Being in full-time education should not stop a young person from getting IB when they reach 19 years of age.

Aged 20 years of age or over and getting IB in Youth

Young people who qualify for IB under the rules above can continue to be paid indefinitely (or until they are no longer incapable of work). Young people who have given up IB to try out work or training could be able to reclaim IB in Youth again. Also, people who become incapable of work when they are aged between 20



and 24 could be able to claim IB even if they have not paid national insurance contributions. A local CAB or welfare rights unit should be able to advise further.

How much?

IB is paid at different rates depending on how long the claimant has been unable to work:

- short-term lower rate for the first six months – £63.75 a week
- short-term higher rate for the next six months – £75.40 a week
- long-term rate after one year (or six months if on high rate DLA care component) – £84.50 a week.

Once someone is getting the long-term rate they can get an extra amount. This depends on how old they were when they first became incapable of work. For example, a young person who has been

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on IB for at least a year should be paid £102.25 a week. Extra amounts can also be paid for a dependant adult.

What is meant by 'incapable of work'

Initially, the benefit office will usually accept a certificate from a doctor stating that the claimant should refrain from work. Later they will usually have to pass a medical examination in order to remain on IB. Some groups are exempt, such as people who are in receipt of the high rate care component of Disability Living Allowance (DLA).

Initially, the benefit office will usually accept a certificate from a doctor stating that the claimant should refrain from work.

Income Support (IS)

People who are incapable of work, including young people, may be able to get IS (either on its own or to top up any Incapacity Benefit they get) and other low income benefits. For more information see the section 'Benefits for families on a low income'.

From October 2008 a new benefit called the Employment and Support Allowance (ESA) will replace Incapacity Benefit and Income Support for people who are unfit to work. For more up to date information call our free helpline.

Benefits for widows and widowers

Bereavement benefits

Bereavement benefits are for both men and women who have recently lost their spouse or civil partner. In Scotland it is sometimes possible to qualify if you were living with an opposite sex partner but were not married. There are three different types of bereavement benefits.

The Bereavement Payment is a one-off payment of £2,000. To qualify you must be under pension age when your spouse/civil partner dies. If you are older, you might qualify if your spouse/civil partner was not getting a retirement pension based on their own national insurance contributions. Your spouse/civil partner must have paid enough national insurance contributions in the past for you to get the payment, or have died as a result of an accident at work or contracting a disease at work.

Widowed Parent's Allowance is a weekly payment for widows and widowers with dependant children. The amount you get depends on your late spouse/civil partner's national insurance record (unless they died as a result of an accident at work or contracting a disease at work).

Bereavement Allowance is a weekly payment for 52 weeks starting from the day your spouse/civil partner died. The amount you get depends on your spouse/civil partner's national insurance record (unless they died as a result of an accident at work or contracting a disease

at work). It also depends on how old you were when they died. You must have been 45 years of age or over to claim. You cannot get Bereavement Allowance at the same time as Widowed Parent's Allowance.

Both Widowed Parent's Allowance and Bereavement Allowance cannot be paid after retirement age (60 for women, 65 for men).



Other benefits

Child Benefit (CB)

You can get CB if you are responsible for a child. It does not depend on your income or savings, or whether you stay at home with the child. It can be paid to someone other than a parent, for example a grandparent who looks after a child.

CB is normally paid up until your child is 16 years of age. If your child is in full-time non-advanced education or certain types of unwaged work-based training, it can be paid up to the age of 19. This can be extended up to your child's 20th birthday, so long as they are completing a course of education or training that started before they turned 19 years of age.

Jobseeker's allowance (JSA)

JSA is a benefit for people who are unemployed and looking for work. To qualify for JSA you must register as available for, and actively seeking, work. You must also have entered into a Jobseeker's agreement to show what steps you are taking to find work.

JSA is a benefit in two parts. If you have paid enough national insurance contributions in the past, you could qualify for contribution-based JSA. This is paid at a flat rate for the first six months you are unemployed.

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Income-based JSA can be paid to top up any contribution-based JSA or on its own. It is means-tested and the amount you get will depend on your financial circumstances. For more information about income-based JSA see 'Benefits for families on a low income'.

Incapacity Benefit (IB)

IB is designed to help young people and adults who are assessed as being incapable of work. At first, the benefit office will usually accept a medical certificate from your own doctor but eventually you will need to pass the Personal Capability Assessment (though some groups are exempt from this test). This will usually involve a medical examination by a doctor from the Department for Work and Pensions.

As IB is a contribution-based benefit you need to have paid national insurance contributions in the past to qualify (except some young people – see 'Benefits when your child turns 16'). It is not a means-tested benefit, although the amount you get might be affected if you are getting an occupational pension.

Maternity Allowance (MA)

MA is a state benefit for pregnant women who do not get maternity pay from their employer. It can be paid for up to 39 weeks for women expecting babies on, or after, 1st April 2007.

To qualify you must have been working for at least 26 weeks in the last 66 weeks before the baby is due, either as an employee or self employed. You must have earned an average of at least £30 for 13 of those weeks.

Women who do not qualify for Statutory Maternity Pay or MA might qualify for Incapacity Benefit for at least six weeks before the baby is due until two weeks after the baby is born. It may be paid for other weeks if you are unfit to work. For more information about Incapacity Benefit ring our helpline.

Industrial Injuries Disablement Benefit (IIDB)

IIDB is a benefit designed to help people who are injured or contract a 'prescribed disease' while working. If you have had an accident at work you could be entitled to IIDB. It does not matter how old you are or how long you have worked somewhere, how much you have earned or whether you have paid national insurance contributions.



However, IIDB is paid at different rates depending on how disabled you are as a result of the accident or disease. It is not normally paid unless you have been assessed as being at least 14 per cent disabled, although there are some exceptions.

If you have contracted a disease in the course of your work you will only qualify if it is a disease covered by the scheme (benefit can be paid for around 70 different diseases).

Attendance Allowance (AA)

This benefit is very similar to the care component of Disability Living Allowance (DLA) except it is for people who have extra care needs after 65 years of age. There is no equivalent of the mobility component for older people. It is paid at two rates and the claim process is the same as for DLA. Like DLA it does not matter how much income or savings the claimant has.

Getting AA will also help you to qualify for the Pension Credit (guarantee credit), Housing Benefit and Council Tax Benefit (rent and rate rebates in Northern Ireland).

If someone is looking after a person who gets AA, they may also be able to get Carer's Allowance as their carer. It is usually best to get this checked out first, since an award of Carer's Allowance can, in some cases, lead to the disabled person losing some of their means-tested benefits. For example Income Support, Housing Benefit and Council Tax Benefit.

Disability Living Allowance (DLA)

DLA can also be paid to adults who need help with their personal care and/or have problems getting around. For information about benefits available to disabled adults see the section 'Getting advice'.

State Retirement Pension (RP)

You can get RP if you have reached retirement age: that is 60 years of age for women, 65 for men. You must have paid enough national insurance contributions for a Category A pension. Or you can rely on your spouse/civil partner's national insurance contributions for a Category B pension.

The amount you get depends on how much national insurance you have paid or been credited with over your working life. For a Category B pension, it is the amount your spouse/civil partner has that counts. You might be able to increase your pension by applying for 'Home Responsibilities Protection'. This helps some carers and people with children who have gaps in their national insurance record because they have not been working. For more information call the Contact a Family helpline.

If you do not qualify for a Category A or Category B pension, or if your pension is very low, you could get a Category D pension when you reach 80 years of age. You do not need to have paid any national insurance to qualify for a Category D pension.

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You could qualify for extra if you have a dependant adult. Also, unless you have opted out, you could get additional pension via the State Second Pension. The State Second Pension also helps some groups who do not have earnings, like carers.

You can continue to work and claim your pension in full. Also, it may be possible to delay claiming your pension after you reach retirement age so you can qualify for a higher rate or a one-off lump sum at a later date. If you are thinking of deferring your pension, get advice. This is because if you get certain benefits in the meantime, it could stop you getting the increase or lump sum from your deferred pension. The pension age will be equalised to 65 years of age for both men and women between 2010 and 2020.

Guardian's Allowance (GA)

GA is a benefit paid to people who look after children who are effectively orphaned. This means a child whose parents are both dead, or where one parent is dead and the other parent can't be found. It can also be paid to people who look after a child who has lost a parent, and the other parent has been sentenced to prison for two years or more, or is detained in hospital under a court order.

What to do if you are unhappy with a benefit or tax credit decision

Getting a letter

If you make a claim for benefit or ask for your benefit claim to be looked at again, you should be notified of the decision in a letter from the office dealing with your claim. For some benefits the full reasons for the decision are not included in the letter. If you ask for these within a month you should receive a reply within fourteen days.

What next?

If you are unhappy with the outcome, you can ask for the decision to be revised (looked at again). You have one month from the date of the letter to ask for this. The office which dealt with your claim must then look at it again and issue a new decision.

If you are unhappy with any new decision you can appeal. Again, you must appeal within one month of the date of the new decision letter. An appeal must be made in writing and you can get a form from the benefit office or a local CAB.

Beware! With a few types of decision, there is no right of appeal. In these cases, you can usually ask for the decision to be revised. The decision letter should tell you if you can appeal against it.

Do I have to ask for my claim to be revised before I can appeal?

No. You do not have to ask for your claim to be revised and can appeal straight away if you prefer. A local CAB

or welfare rights project should be able to help with your request to have a decision revised, or an appeal.

Tax credits

The Revenue can revise a decision if there is a change of circumstances, if they have made a mistake or if they think that your award is wrong. If you disagree with a Revenue decision you can appeal. The time limit for appealing is 30 days from the date of the decision. An appeal must be in writing and you must give the reasons you are appealing.

Appeals can be made on form TC623, found in leaflet WTC/AP which is available from the Revenue. Unless you are reporting a change of circumstances it is usually better to request an appeal rather than a revision. The reason for this is that the appeal deadline of 30 days won't be extended if you ask for a revision and the revision is turned down.

If you make a claim for benefit or ask for your benefit claim to be looked at again, you should be notified of the decision in a letter from the office dealing with that claim.

Frequently asked questions

I claimed Disability Living Allowance (DLA) for my child but it was turned down. Should I try claiming again?

If less than a month has passed since the date of the decision letter you can ask for it to be revised (looked at again) and you should get a new decision. If you are still unhappy, you have one month from the date of the new decision to appeal (a local CAB or welfare rights unit should be able to help with this).

Otherwise, unless you have special reasons for not challenging the decision sooner, you might need to make a fresh claim. But note this will mean that DLA will not be paid for the period before the date of your new claim.

When challenging a decision it is always best to get help from an advice agency and to gather evidence which supports your claim. Types of evidence you can use are a letter from your child's GP, or from other professionals involved in your child's care. If you decide to appeal and then want to make another claim, get advice first. This is because a new claim could affect the outcome of your appeal, when it is finally decided.

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My child gets DLA at the lower rates but their condition has worsened since the original award. Can I ask for their DLA award to be increased?

If your child's needs have increased you can ask for their award to be looked at again. This is known as a supersession request. However, asking for a supersession can result in benefit going down or up. Because of this risk it is always a good idea to get the help of a local CAB or welfare rights project.

If I go to work will I be able to keep the DLA for my child?

Yes, DLA is not affected by any other income you have or work that you do.

I get Carer's Allowance (CA) as a carer for my child but would like to go back to work. Can I keep the CA?

The general rule is, if you earn £95 or less a week after tax and deductions for certain costs like childcare while you are at work, you can keep the CA. If you earn more than this your CA will stop. But you might be able to get other benefits if you still have a low enough income, like Working Tax Credit. A local CAB or other advice service should be able to help you identify other benefits you are entitled to. Or you can get advice from our helpline. If you stop getting CA and someone else is helping to care for your child, they might be able to claim instead.

I have claimed DLA for my child but not heard anything yet. Should I claim the CA or wait to see if DLA is awarded?

You should wait until you have a decision awarding the DLA care component at the middle or high rate before making a claim for CA. As long as you claim CA within three months of the date of the DLA decision, and you met the qualifying conditions during that whole period, CA should be backdated to the start of the DLA award.

I already get DLA for myself and have just been awarded DLA for my child. Can I get CA as my child's carer even while I'm on DLA?

Yes, many carers are disabled themselves or have poor health. CA should not be refused because you are getting DLA for yourself.



I get CA as my child's carer but am worried about my national insurance being up-to-date. Am I still going to get a State Retirement Pension when I reach retirement age?

Getting a State Pension when you retire will depend on your national insurance record over your whole working life. Each year you get CA should count as a year towards getting the basic State Pension. But you will have had to have paid at least some national insurance contributions in the past. CA also helps you to get State Second Pension. Call the Contact a Family helpline for a leaflet on this. Special rules apply to some married women who 'opted out' of national insurance. If this applies to you, you may not get credits towards your basic pension while you are on CA, and you should seek specialist advice.

I am a lone parent with one son aged 14 and get Carers Allowance and Income Support (IS). I have been told that my IS will stop in October 2008, as lone parents whose child is aged 12 or above will be unable to claim IS from that date. Apparently I will have to sign on and claim Job Seeker's Allowance instead. Is this true?

No, you will still be able to claim IS as a carer. It is true that the government plans to restrict claims for IS by lone parents whose youngest (or only) child is aged 12 or above. However this will only apply to those who are claiming IS solely on the grounds that they are a lone parent. It will not apply to lone parents who can get IS for another reason for example because they are a carer. Contact the helpline for further advice.

Getting advice

It is important to make sure that any information you have about allowances or benefits is up-to-date because they change so often. Your local CAB, welfare rights adviser from social services or other advice agency will have detailed information about benefits and other financial help which may be available. They will also be able to help you with any claims. For help over the telephone, call:

Contact a Family

Tel: 0808 808 3555 (Mon-Fri, 10am-4pm; Mon, 5.30-7.30pm). We employ welfare rights specialists who can provide detailed advice on any aspect of claiming state benefits.

Carersline

Tel: 0808 808 7777
(Wed & Thurs, 10am-12pm & 2-4pm).

The Benefits Enquiry Line

Tel: 0800 88 22 00
(Tel: 0800 22 06 74 in Northern Ireland) can help with filling out forms and can fax them to your local benefits office. The Benefit Enquiry Line also provides a service to people with English as a second language. For details of local advice agencies that can help with benefit problems call the Contact a Family helpline.

Freephone helpline: **0808 808 3555**
Web: **www.cafamily.org.uk**

Other possible sources of financial help

Help getting around

In some areas there are schemes that provide cheap transport for people with mobility problems. The names of the schemes and what is on offer can vary. Details should be available from your local CAB, Volunteer Bureau, Disablement Association or from Door to Door, a transport and travel website for disabled and less mobile people:

Door to Door

Web: <http://www.dptac.gov.uk/door-to-door>

Disabled Facilities Grants (DFG), renovation and minor works

You should contact the local housing authority to check what help is available before starting work on your home to make it suitable for your disabled child. There are a number of different grants available and some are means-tested. In England, Wales and Northern Ireland the most relevant grant is probably the Disabled Facilities Grant, which helps meet the cost of property adaptations for a disabled person.

DFGs are not means-tested so long as the grant is provided to meet the needs of a disabled child. Contact a Family produce a guide 'Aids, equipment and adaptations' giving more information about housing grants.

Council tax (England, Wales and Scotland)

Council Tax Benefit is designed to help people who do not have enough money to pay their council tax bill. There are also a number of schemes to help specific groups with their council tax by reducing their actual bill. This includes the disability reduction scheme, which reduces your council tax bill if someone in your household is disabled and you have a second bathroom or kitchen they need. You can also qualify for a reduction if you have a room in your house that a disabled person needs other than a bathroom, kitchen or toilet. Or, if you have enough space in your home for a wheelchair user who lives there.

There is also a discount scheme which reduces your council tax bill if there are less than two adults in the property. Children and some adults are ignored when counting the number of people who live with you. More information is available in our guide 'Help with council tax bills', free from our helpline.

Education Maintenance Allowance (EMA)

Young people of 16-18 years of age (and some 19 year olds) who stay on at school/college, or are doing certain types of unwaged work-based training, could be eligible for an EMA. The amount of an EMA depends on your income as a parent. No payment is made if your annual taxable income is more than a set figure (£30,810 for the academic year 2007-2008 or £31,528 in Scotland). EMAs do not affect any of the benefits that you or your child receives. Contact your child's school, college, training provider or our helpline for more details.

Child Trust Fund (CTF)

Child Trust Funds are long-term savings and investment accounts for children living in the UK, who were born on or after 1st September 2002. Each eligible child automatically receives a voucher from the government for £250, for parents to open a CTF account (or £500 if your income is low). The government will make further payments on each child's seventh birthday.

Parents, family and friends can also add money to the CTF, subject to annual limits. A child must normally wait until they reach 18 years of age to access the money in their fund. But if your child has a terminal illness and is not expected to live for more than six months, you can get early access to buy things that your child needs.

Child Trust Fund vouchers are valid for twelve months and if you have not opened an account for your child by the time their voucher expires, the government will automatically open a stakeholder account for them. For further information on the Child Trust Fund see Web: <http://www.childtrustfund.gov.uk> or telephone the Contact a Family helpline. You can also get help in choosing an appropriate Child Trust Fund account at Web: <http://www.ctfhelp.com>

Family Fund

The Family Fund can give lump sums for specific items to help care for a child under 16 years of age with severe disabilities. From 1st April, in England, grants are also made for disabled 16 year olds. At the time of writing it's not been agreed whether this will be extended to 16 year olds in Scotland,

Wales and Northern Ireland. Contact the Family Fund for up-to-date details. Your social and financial circumstances will be taken into account when they assess your application.

The Fund will consider any request, so you can ask for whatever you need most. For example, laundry equipment, transport expenses, clothing, holidays and so on. To apply, write giving the full name and date of birth of your child, brief details of their disability, the type of help you need and whether you have been in touch with the fund before, to:

The Family Fund

Unit 4, Alpha Court
Huntington, York YO32 9WN
Tel: 0845 130 4542
e-mail: info@familyfund.org.uk
Web: <http://www.familyfund.org.uk>

Family Welfare Association

This organisation administers a wide variety of funds. Applications must be made by a social worker on your behalf. For further information contact:

The Grants Officer
Family Welfare Association
501-505 Kingsland Road,
London E8 4AU
Tel: 020 7254 6251
Web: <http://www.fwa.org.uk>

Freephone helpline: **0808 808 3555**
Web: **www.cafamily.org.uk**

Grants from other charities and benevolent funds

The Directory of Social Change publishes 'A Guide to Grants for Individuals in Need.' This is a practical guide to sources of money available from over 2,280 trusts and charities. Your local library or CAB may have a copy of this guide or you can buy one for £39.95 including postage and packing from:

Directory of Social Change
24 Stephenson Way
London NW1 2DP
Tel: 08450 77 77 07
Web: <http://www.dsc.org.uk>

It may also be worth contacting any organisation concerned with your child's particular condition. Some of these charities provide small grants. The Contact a Family helpline can help you to find a suitable charity.

Information on help with the costs of a holiday can be found in our guide 'Holidays, play and leisure'.

This guide is one of a range produced by Contact a Family which includes 'Finding and paying for childcare' and 'The tax credits guide' and 'Dealing with debt'. For copies, and to find out about other guides, call the helpline.

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Freephone helpline: **0808 808 3555**
Web: **www.cafamily.org.uk**

Getting in contact with us

Free helpline for parents and families:

0808 808 3555

Textphone:

0808 808 3556

Open Mon–Fri, 10am–4pm

and Mon, 5.30–7.30pm

Access to over 100 languages

www.cafamily.org.uk
www.makingcontact.org

Contact a Family Head Office:

209-211 City Road, London EC1V 1JN

Tel **020 7608 8700**

Fax **020 7608 8701**

Email **info@cafamily.org.uk**

Web **www.cafamily.org.uk**



Other information guides available

This guide is one of a series produced for parents and groups concerned with the care of disabled children. A full list of Contact a Family publications is available on request or can be downloaded from our website www.cafamily.org.uk

- About families with disabled children ^(UK)
- Transition ^(England/Wales)
- Fathers ^(UK)
- Understanding your child's behaviour ^(UK)
- Living without a diagnosis ^(UK)
- Grandparents ^(UK)
- Siblings ^(UK)
- Special educational needs ^(England/Wales)



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