

# Welfare benefits: what are they?



Working together for better patient information

The government's duty is to ensure that people who need it most will get additional financial support. This entitlement comes in the form of benefits and tax credits which are provided to those who meet certain criteria.

Generally, benefits and tax credits are available to you if you are:

- Disabled or unwell
- A parent or pregnant
- Out of work or on a low income
- A carer

There are many types of benefits, and those you are eligible for can depend on many different things.

## What are they?

### Non-means-tested benefits

#### Contributory benefits

If you lose your job or are unable to work due to illness or disability, contributory benefits will provide financial support. To be eligible, you must have been credited with the relevant National Insurance (NI) contributions.

#### Non-contributory benefits

These help with the costs of having a disability or caring for someone with a disability. They are not based on NI contributions.

#### Statutory benefits

These are paid through your employer and provide financial support if you are off work due to sickness or maternity / paternity / adoption.

### Means-tested benefits

These depend on how much you have in income, savings and other capital. If you have under the amount the government says you need to live on, you may be entitled to this type of benefit. If you have over the amount, your means-tested benefits could be reduced or not paid at all. A benefits adviser will help you work out your eligibility.

## Attendance Allowance

### What is it?

Attendance Allowance is available for those over 65 who have care needs. These needs include requiring help with daily activities such as getting dressed, going to the toilet or having someone to prevent you from hurting yourself. It is paid at two different rates and how much you get is based on the level of care that you need.

### Eligibility

You need to have had care needs for at least 6 months and be 65 or over. Eligibility is based on the help you require, rather than your condition.

## Disability Living Allowance (children)

### What is it?

Disability Living Allowance (DLA) for adults was replaced by Personal Independence Payments (PIP).

However, the benefit is still available for children. There are two components - Care and Mobility. You can be paid for just one or both. This may be relevant for children who live with kidney disease.

### Eligibility

The child must be under the age of 16. To be eligible for the lower rate of the mobility component, they must be aged 5+. For the higher rate, they must be 3+.

## Statutory Sick Pay

Statutory Sick Pay is money paid to you by your employer if you are sick and unable to work. It is a fixed amount paid for the first 28 weeks of sickness. If you're not entitled, or are self-employed, you may be eligible for Employment and Support Allowance (ESA).

## Personal Independence Payment (PIP)

### What is it?

Personal Independence Payment provides help for people with a long-term health condition or disability. It's non means tested and can be paid whether you are working or not. PIP is assessed on a points system. There are two components - Daily Living Activities and Mobility Activities. You can be paid for just one or both. There are standard and enhanced rates of pay for both components. You need 8 points to qualify for the standard rate and 12 points to qualify for the enhanced.

### Eligibility

You must be aged 16 to 64 and have a health condition or disability where you've been having difficulties with daily living or getting around (or both) for at least 3 months and expect these difficulties to continue for a further 9 months.

## Employment and Support Allowance (ESA)

### What is it?

ESA is provided if you are too unwell to work but don't get Statutory Sick Pay. It has two elements - contributory ESA which depends on your NI contributions and income-related ESA which depends upon your household income.

### Eligibility

You will be assessed for your ability to work. You'll then be put into either a work- related activity group where you may be required to undertake training and attend work-focused interviews or a support group where you won't have to undertake work-related activities. You'll receive a higher rate of ESA in the support group.

**If you are receiving benefits such as Severe Disablement Allowance that were abolished, you may continue to receive them until you undertake the Work Capability Assessment.**

## Universal Credit (UC)

### What is it?

Universal Credit is a means-tested benefit for people of working-age who are either in or out of work. It is being introduced gradually around the country and is replacing the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related ESA
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

It is paid on a monthly basis and your entitlement is worked out by comparing the amount the government says you need to live on, with your current financial situation.

### Eligibility

You must be over 18 and under Pension Credit Age. If you have a partner, you will make a joint claim. Joint savings/ capital, income and earnings will be taken into account. You must accept your Claimant Commitment for UC to be paid.

**You don't need to do anything if you are claiming existing benefits.  
You will be informed when you need to apply for UC.**



## Top-up Benefits

### Tax Credits

#### What are they?

Benefits that provide extra money to disabled workers, other workers on lower incomes and those responsible for children.

#### Eligibility

Child Tax Credit may be payable to those with children, depending on their household income. Working Tax Credit is possibly payable to low income workers.

### Income Support

#### What is it?

Income support provides you with money to top up your income if it falls below a certain level.

#### Eligibility

You must have no or a low income, be between 16 and state pension age, work less than 16 hours a week and be a carer, pregnant or have a child under 5.

### Pension Credit

#### What is it?

A means-tested benefit which ensures that no one of pension age lives on less than a set amount. It has two parts:

**Guarantee Credit** tops up your weekly income to a set amount.

**Savings Pension Credit** is an extra payment to reward people who have prepared for their retirement. It has now closed and was for people reaching State Pension age on or after 6th April 2016

## Help for carers

### Carers Allowance

#### What is it?

Carer's Allowance is a non means tested benefit for people who spend at least 35 hours a week providing regular care to someone with a disability.

You don't have to live with the person you care for or be related, but they must be getting a relevant benefit due to their disability and you must not earn over a set amount. If you get Carer's Allowance, you will also get a Carer's Premium included in any means-tested benefit entitlement.

You do not qualify for Carer's Allowance if someone else is claiming Carer's Allowance for looking after the same person or if you are in full-time education.

### Carers Credit

#### What is it?

If you are looking after someone with a disability for at least 20 hours a week and are not claiming Carers Allowance, you are eligible for Carers Credit. It is a National Insurance credit which means if you have to stop work to look after someone, your NI contributions will still be paid and you can still qualify for the state pension.

## Housing Benefit / Local Housing Allowance

#### What is it?

Housing Benefit helps people pay their rent. It won't help with the costs of a mortgage or home loan. The amount you could receive depends on your household, income, savings and age.

## Support for Mortgage Interest (SMI)

### What is it?

SMI is paid to homeowners on certain benefits to assist with the cost of their mortgage. It doesn't have to be repaid. From April 2018, it has been paid as a loan which must be paid back.

## Council Tax Support

### What is it?

Council Tax Support is a means-tested benefit which helps people on low incomes with their Council Tax bill. Each Local Authority has individual entitlement rules. You can apply if you own or rent your home.

## Other Help

## Council Band Deduction Scheme

### What is it?

You can be put on a lower Council Tax Band if someone in your home is substantially **and** permanently disabled and in your home you have either:

- An extra bathroom, kitchen or other room needed for the disabled person
- Extra space inside the property for using a wheelchair.

The property must be the main home of at least one disabled person and it doesn't have to be the person responsible for paying the Council Tax.

## Charitable Grants

Trust funds are run by grant-giving charities to provide financial assistance. To search for grants you may be eligible for, go to [www.grants-search.turn2us.org.uk](http://www.grants-search.turn2us.org.uk). Grants are also available from Kidney Care UK ([www.kidneycareuk.org](http://www.kidneycareuk.org)).

## Help with prescription costs

### What can I get?

Those who have dialysis are eligible for free prescription costs if they have a permanent fistula. If this doesn't apply to you and you have a low income, you may qualify for the NHS Low Income Scheme.

## Help with mobility costs

### What can I get?

You may be eligible for a blue badge if you are awarded the enhanced mobility component of PIP. You can also apply to get access to the Motability Scheme, allowing you to swap your mobility payments to lease a car, scooter or powered wheelchair.

## Help with heating costs

### Winter Fuel Payments

A Winter Fuel payment is provided to households with someone over Pension Credit age. It is a one-off, tax-free payment made during the winter to help with heating costs. These payments will continue regardless of how cold the weather gets.

### Cold Weather Payments

A Cold Weather Payment helps with fuel costs during a period of very cold weather. Specifically, the weather must be 0°C or below for 7 consecutive days between November and March. You will receive a set amount for each 7 day period. You receive the payment if you're getting relevant means-tested benefits and meet specific criteria.

### Warm Home Discount Scheme

You can get money credited to your electricity account if your electricity supplier is part of the Warm Home Discount Scheme. Each supplier has its own criteria, however the participating suppliers include:

Atlantic, Bristol Energy, British Gas, Co-operative Energy, Economy Energy, EDF Energy, E.ON, Extra Energy, First Utility, Fischer Energy, Flow Energy, M&S Energy, npower, Our Power, OVO, ScottishPower, Spark Energy, SSE, Utilita and Utility Warehouse.

## Local Assistance Schemes

### What are they?

Local Authorities now have responsibility for grants and loans to help with independent living or crisis situations. Each Authority manages its own scheme. To find out more, contact your Local Authority or County Council.

## Priority Services Register (PSR)

### What is it?

If you are on a utility company's PSR you can get free, vital services. This may help protect you from disconnection if you struggle to pay your bills and ensures you are protected in an emergency. Contact your utility suppliers for more information.

## Terminally ill patients

For patients who are very unwell and are expected to live for 6 months or less, the Department of Work and Pensions (DWP) will fast-track benefit applications.

Attendance Allowance, Personal Independence Payment and Employment Support Allowance are the most common benefits that can be fast-tracked for terminally ill patients.

To start this process, a GP, consultant or nurse will need to complete a medical form called DS1500.

The DS1500 form needs to be sent to the relevant DWP office.

A carer, family member, friend or professional can make an application on another person's behalf.

The terminally ill patient is not required to sign the claim form. The DWP will notify them of their awarded benefit and it will be paid directly.

## Frequently Asked Questions

### Where do I claim benefits?

How to claim varies between the different benefits. Specific information on claiming each benefit can be found on [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits). Your Kidney Care UK Advocacy Officer can provide more information on who to contact.

### How will my benefits be paid?

Benefits are usually paid directly into your bank account, building society or Post Office account.

### What if I don't have a bank account?

In order to receive benefits, you will need to open an account. Banks and Building Societies will provide you with support to open a new account.

### Can I get someone to apply on my behalf?

When a person is unable to manage their welfare benefits, someone else can apply on their behalf by being made an appointee.

An appointee can be an individual, e.g. a friend, relative or an organisation or representative of an organisation. More information can be found on [www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits).

### Where can I get extra help?

Your first port of call for advice and support with welfare benefits should be Kidney Care UK. Providing a National Advocacy Service, you will be referred to one of the regional reword Advocacy Officers, who can provide extra assistance and help you to navigate the system.



**Kidney**  
Care UK

 [www.kidneycareuk.org](http://www.kidneycareuk.org)

 01420 541424

 Kidney Care UK,  
3 The Windmills,  
St Mary's Close, Turk Street,  
Alton GU34 1EF

 [kidneycareuk.org](https://www.facebook.com/kidneycareuk)

 [@kidneycareuk](https://twitter.com/kidneycareuk)

 [@kidneycareuk](https://www.instagram.com/kidneycareuk)



 [www.renal.org](http://www.renal.org)

 0117 4148152

 The Renal Association  
C/O UK Renal Registry,  
Learning and Research Building,  
Southmead Hospital,  
Bristol BS10 5NB

 [@RenalAssoc](https://twitter.com/RenalAssoc)