

# 'I'm not entitled to anything'

## A Brief Introduction to the Benefits System

MDS UK Patient Support Group Conference  
September 2012

**FIONA CROWE**

Macmillan & Dimbleby Benefits Advisor  
Macmillan & Dimbleby Welfare Benefits Advice Service

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**



South East London  
Cancer Network



# Who are we ?

Macmillan & Dimbleby Welfare Benefits Advice Service is funded by  
Macmillan and Dimbleby Cancer Care.

We operate out of Southwark Citizens Advice Bureaux Service. Advice  
sessions are held at number of clinics across the South East London  
Cancer Network.

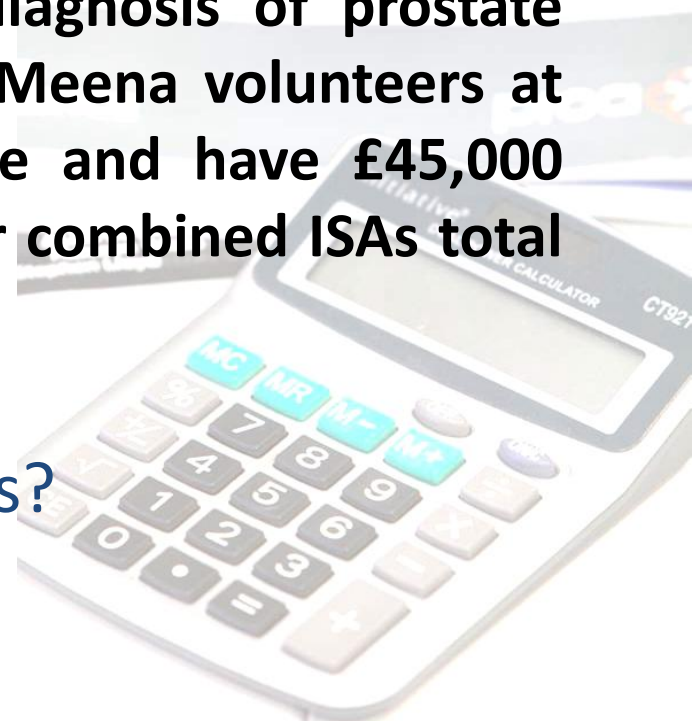
We offer independent and confidential advice and representation to  
cancer patients and their families on range of benefits issues.

# Quick Quiz

## Case Study 1

**Zacharias and Meena are 61 and 57 years old. Zacharias is taking time off work after a recent diagnosis of prostate cancer and is undergoing treatment. Meena volunteers at the local library. They own their home and have £45,000 savings and some premium bonds. Their combined ISAs total £25,000.**

Would they be entitled to any benefits?



# Quiz Answers

**Zacharias could claim Disability Living Allowance and Employment Support Allowance**

**Meena could claim Carers Allowance**



# Quick Quiz

## Case 2

**Sally and Ben are 68 and 70. Sally was recently diagnosed with MDS. They each receive the State Retirement Pension. Ben also has an Occupational Pension. Sally and Ben own their own home and have £14,000 in savings.**

Would they be entitled to any benefits?

# Quiz Answers

**Sally could be eligible for Attendance Allowance**

**They could make a joint claim for Pension Credit and Council Tax Benefit.**

**Although Ben cannot claim Carers Allowance for Sally, a Carer Premium would be added to their Pension Credit.**

**They would then be able to access to the Social Fund...**



# The Welfare System

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graph TD; A[The Welfare System] --> B[Department for Work and Pensions (DWP)]; A --> C[Her Majesty's Revenue and Customs (HMRC)]; A --> D[Local Authority]; B --> E[JobCentre Plus]; B --> F[Pension, Disability and Carers Service]; C --> G[Tax Credit Office]; C --> H[Child Benefit Office]; D --> I[Housing and Council Tax Benefit Office];
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**Department for Work  
and  
Pensions (DWP)**

**Her Majesty's Revenue  
and Customs (HMRC)**

**Local Authority**

**JobCentre Plus**

**Pension,  
Disability and  
Carers  
Service**

**Tax Credit  
Office**

**Child Benefit  
Office**

**Housing and  
Council Tax  
Benefit Office**

# Types of Benefits

**Contributory**

**Non-contributory**

**Means-tested benefits**

**Non means-tested.**



# Types of Benefits

## **Contributory benefits**

Contributory benefits. These are based on the level of National Insurance contributions you have made.

One example would be: **Employment Support Allowance**

# Types of Benefits

## **Non-contributory benefits**

You can claim these even if you haven't made any National Insurance contributions.

One example would be: **Carers Allowance**

# Types of Benefits

## **Means-tested benefits**

These depend on your income and savings, and those of your partner. These are always non-contributory.

One example would be: **Pension Credit**

# Types of Benefits

## **Non means-tested benefits**

Non means tested benefits can be either contributory or non-contributory, and do not depend on your income or savings.

One example would be: **Attendance Allowance or  
Disability Living Allowance**

# How Do Benefits Fit into My Life?

- **Top Ups** – Income Support, Tax Credit, Pension Credit.
- **Disability Benefit** – Attendance Allowance/ Disability Living Allowance.
- **Income Replacement** – Statutory Sick Pay, Incapacity Benefit/Employment Support Allowance
- **Housing Costs** – Housing Benefit, Mortgage Payments, Council Tax

# Top Up Benefits

## Top up benefits are means tested

- A person's circumstances are assessed to decide their level of need.
- Receiving certain benefits will qualify as having more needs.
- The person's income is then looked at.
- That income is topped up until it reaches the level it has been decided that they need.



# Example of a top up benefit

## **Pension Credit**

Pension Credit is a means-tested benefit for people who have reached the minimum qualifying age, which is rising in line with the increase in the State Pension age for women.

It's made up of two different parts: a guarantee element and a savings element.



You can claim Pension Credit if you're working, although your earnings will affect how much benefit you receive.

If in receipt of P.C, you can also apply for help from the Social Fund .

If you receive the guarantee credit element of Pension Credit, you'll be entitled to other help such as full Housing Benefit and Council Tax Benefit, and NHS costs.



## Guarantee element of Pension Credit

Tops up your weekly income to at least:

❖ £142.70 if you are single

❖ £217.90 if you have a partner

Extra amounts can be paid if you have special circumstances, for example, if you are a carer or have a severe disability.

## Savings Element of Pension Credit

Available to those over 65 and with savings or income above the basic State Pension level.

Can increase your weekly income by :

- ❖ £18.54 if you are single
- ❖ £23.73 if you have a partner.

# Example of a Disability Benefit

## **Attendance Allowance**

For people aged 65 or over who have difficulty looking after themselves. You may qualify if you need help with personal care, for example, getting out of bed, having a bath or dressing yourself.

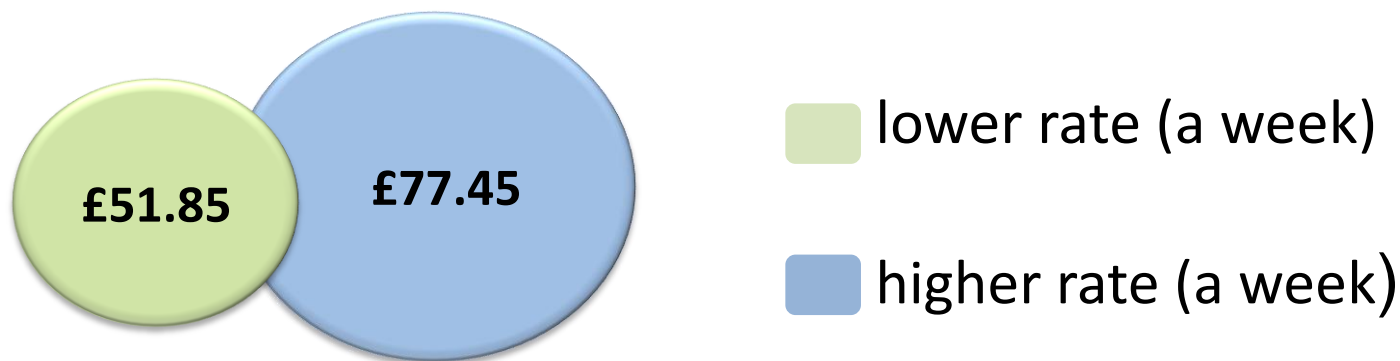
Attendance Allowance is based on the amount of care you need and doesn't take into account any care you may currently be getting.

You don't need to have a carer to be eligible for this benefit, but you must have needed care for at least six months to qualify.

Attendance Allowance is paid at one of two rates:

The lower rate of £51.85 a week – for people who need help during the day or at night.

The higher rate of £77.45 a week – for people who need help both during the day and at night.



# Income Replacement and Costs

- **Income Replacement**

Available to people under the pension age.

Example: Statutory Sick Pay

Paid for 28 weeks based on National Insurance contributions

- **Housing Costs**

Example: Help with mortgage interest, help with rent and council tax payments.

# What other help is available?

- Help with health costs e.g. prescriptions and travel to hospital.
- Some charitable grants.
- Transport concessions e.g Disabled Parking Badge and Freedom Pass.

# You might be entitled to something...

## **Everybody is different!**

It depends on your circumstances what benefit you are entitled to.  
This includes:

- ❖ Income and savings
- ❖ National Insurance contributions
- ❖ Existing benefits
- ❖ Housing situation

# Useful Contacts

- **Macmillan Benefits National Helpline** 0800 500 800
- **Disability Living Allowance & Attendance Allowance** 0845 7123 456
- **Employment Support Allowance** 0800 055 66 88
- **Carers Allowance** 0845 608 4321
- **Patient Transport Bureau** 0300 111 213
- **Age UK Advice** 0800 169 65 65
- **Community Legal Services Advice Line** 0845 345 4 345
- [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- [www.legalservices.gov.uk/civil.asp](http://www.legalservices.gov.uk/civil.asp)