



# Welfare benefits

## for people living with a lung condition

This information sheet is a basic guide to benefits for people living with a lung condition in the United Kingdom.

It contains an outline of the benefits that you may be entitled to if you:

- cannot work due to your lung condition;
- are thinking of giving up work because of your lung condition;
- have care and mobility needs because of your lung condition; or
- are caring for someone with a lung condition.

Each of the benefits listed below have different qualifying rules and conditions and can be divided into two main groups.

1. **Means tested** or **non-means tested** – if a benefit is means tested it will take into account any other benefits or income you have.
2. **Contributory** or **non-contributory** – to qualify for some benefits you have to have paid a certain amount of National Insurance contributions.

## Care and mobility

### Disability Living Allowance

Disability Living Allowance (DLA) is a benefit for people under 65 who have personal care needs or problems with mobility.

The care component is paid at three rates; higher, middle and lower depending on how often and how much care you need. The mobility component is paid at two rates; higher and lower depending on how much difficulty you have with walking.

You must have had the difficulties or needs for at least three months before you can claim and you must be likely to continue to have them for the next six months.

DLA is non-means tested and non-contributory.

### Attendance Allowance

Attendance Allowance (AA) is a benefit paid to people aged 65 years and over who have personal care needs because of their lung condition. AA is paid at one of two rates, higher or lower depending on the level of problems you have.

You must have had care needs for at least six months.

There is no mobility payment with AA. AA is non-means tested and non-contributory.

## Work-related compensation

### Industrial Injuries Disablement Benefit (IIDB)

Industrial Injuries Disablement Benefit (IIDB) is a benefit that can be paid if you are ill or disabled as a result of a disease caused by the work you have done. You may be entitled to this benefit if you are affected by:

- A disease caused by working with asbestos
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Pneumoconiosis (including silicosis)
- Primary lung cancer where there is evidence of silicosis or asbestosis
- Mesothelioma
- Diseases caused by exposure to certain toxic chemicals
- Diseases caused by exposure to non-toxic biological agents such as animals, plants and other organisms – for example, extrinsic allergic alveolitis

You must have done certain types of work to be eligible. The amount you can get depends on how serious your disability is. It cannot be paid if you were self-employed at the time of your exposure to the substance that caused the illness.

IIDB is non-means tested and non-contributory.

## Unable to work

### Statutory Sick Pay (SSP)

SSP is paid to employees who are unable to work because of sickness. SSP is paid by your employer for up to a maximum of 28 weeks and can be claimed back from the Government by your employer.

To be eligible for SSP you must meet certain conditions:

- you must be working for your employer under a contract of service;
- you must be earning at least £107 a week (June 2012) before tax and national insurance; and
- you must be sick for at least four days in a row.

### Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) can be paid if you are too ill to work. ESA has two elements:

- Contributory ESA, which will depend on National Insurance contributions (this may not be necessary in certain circumstances).
- Income-related ESA, which is the means tested element. It does not depend on National Insurance contributions.

When you make a claim for ESA you will be assessed for 13 weeks while a decision is made about your capability to work. After 13 weeks you will be placed in either:

- the work-related activity group, where you will be expected to try to find employment; or
- the support group, where you are not expected to look for employment as your illness or disability has a severe effect on your ability to work.

# Help for carers

## Carer's Allowance

Carer's Allowance is a weekly benefit for someone over the age of 16 caring for a person for more than 35 hours a week.

- You do not have to live with or be related to the person you care for.
- The person cared for must be getting the Disability Living Allowance (DLA) care component (at the highest or middle rate) or Attendance Allowance.

If the carer receives a state retirement pension then they should seek specialist advice before applying for Carer's Allowance, as it cannot be paid at the same time as a retirement pension.

Carer's Allowance is non-contributory and non-means tested.

## Carer's Credit

Carer's Credit is a National Insurance contribution. This means that if you have to stop working due to your caring responsibilities, contributions will still be paid so you will still be eligible for benefits such as the state pension. You cannot claim this if you are already claiming Carer's Allowance.

# Top-up benefits

## Pension Credit

Pension Credit is a means tested benefit for people aged 60 and over based on income. It has two parts:

- Guarantee Credit, which tops up your weekly income to a guaranteed level.
- Savings Credit, for people who have a small amount of their own income or savings.

You may be entitled to the Guarantee Credit or the Savings Credit, or both.

You can claim Pension Credit whether or not you are still working. You do not need to have paid any National Insurance contributions.

## Income Support

This is a means tested benefit which helps to top up your income if it falls below a certain level. It is paid to:

- Carers
- Lone parents
- Those unable to work due to illness before 27 Oct 2010

## Tax Credits

There are two types of Tax Credits, both are means tested:

- Child Tax Credit, which is payable to anyone who has any children.
- Working Tax Credit, which is payable to anyone in low-paid work.

## Housing Benefit and Council Tax Benefit

These are means tested benefits which help you to pay your rent, rates or council tax. Anyone can claim either of these benefits if their income falls below a certain level.

## Social Fund Payments

The Social Fund provides grants and interest-free loans for needs that are difficult to meet from benefits. To qualify for one of these payments you have to be getting one of the above top-up

benefits. There are three types of payment:

- Community Care Grants – to assist people to live independently in the community, ease exceptional pressure on families and help with certain travelling expenses.
- Budgeting loans – interest-free loans to meet expenses for specified items.
- Crisis loans – interest-free loans to meet short-term needs in an emergency or disaster.

## Help with heating costs

### Winter Fuel Payments

A Winter Fuel Payment is a tax-free payment for people aged 60 and over. It is paid every year during the winter months to help with your fuel costs. Winter Fuel Payments do not depend on how cold the weather gets.

### Cold Weather Payments

This is only paid when the weather falls below a certain temperature. These payments are made to people on the following income-related benefits:

- Income Support or Income-based Jobseeker's Allowance because you are aged 60 or over;
- Income Support or Income-based Jobseeker's Allowance if you have a child under five or are responsible for a disabled child;
- Income Support if you are long-term sick or disabled; or
- Pension Credit.

### Warm Home Discount Scheme

The Warm Home Discount Scheme (WHD) will run for four years from winter 2011/12. The scheme is run with electricity providers and gives a one-off £130 discount on your winter electricity bill.

To qualify in the core group you must:

- be aged under 80 and receive only the guarantee part of Pension Credit; or
- be aged over 80 and receive the guarantee part of pension credit (you can also receive the savings element); and
- be with a supplier participating in the scheme.

You may also be able to claim this rebate under the broader group rules if you are classed as being in a vulnerable group, for example if you have an illness or disability. The electricity providers will have their own criteria for eligibility under the broader group.

The participating suppliers in this scheme are: Atlantic, British Gas, EDF Energy, E.ON, Equipower, Equigas, Manweb, M&S Energy, npower, Sainsbury's Energy, Scottish Gas, Scottish Hydro, ScottishPower, Southern Electric, SSE, Swalec and Utility Warehouse.

The Home Heat Helpline – 0800 33 66 99 – has advice and information on this scheme and other heating issues. Calls are free and lines are open Monday to Friday, 9am to 6pm.



## Proposed welfare benefit changes in 2013

From 2013 the Government is making changes to the welfare benefit system for both means tested and non-means tested benefits. Here's how those changes might affect you.

### Personal Independence Payment

One big change is the new Personal Independence Payment (PIP), which will replace Disability Living Allowance (DLA) for new claimants between the ages of 16 and 64.

The switch over is being carried out in stages. People in the north west of England, Cheshire, Merseyside, Cumbria and north east England will be the first to claim PIP in April 2013. It is proposed that new claimants in all other areas will begin in July 2013.

People already receiving DLA will continue on this benefit until they are gradually 'migrated' over to PIP. The migration is planned to start in October 2013 and the Government is hoping to have moved all existing DLA claimants by 2016.

Children under the age of 16 receiving DLA can continue to do so for as long as they are eligible until they are 16, when they will be moved over to PIP.

PIP still covers both your care needs (now called the Daily Living Component) and your mobility needs. It will be assessed through a points system. Both the care and mobility components can be paid at either a standard or enhanced rate. The actual points criteria have yet to be finalised.

### Universal Credit

Universal Credit is due to start nationally in 2013 and will replace:

- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Housing Benefit
- Child Tax Credit
- Elements of the Social Fund
- Working Tax Credit

Universal Credit is planned to begin for new claimants in October 2013 and for existing claimants from April 2014, with the aim of all existing claimants having been transferred by 2017.

### Council Tax Benefit

Council Tax Benefit (CTB) is also due to change. Currently local councils administer the benefit but the rates and rules are set by central Government. Under the changes local councils will hold responsibility for setting council tax rates. Pensioners who receive council tax benefit as part of their pension credit will not be affected by any reduction in the amounts awarded for CTB.

### Pension Credit

Pension Credit is **not** included in Universal Credit or wider welfare reform. As far as we are aware there are no plans to change this benefit.

This information sheet is only intended to be an introduction to the range of benefits that you may be able to claim.

If you need more information or explanations about how any of the benefits work then you can call the British Lung Foundation Helpline on **03000 030 555**, or you can email **helpline@blf.org.uk**. The specialist team of nurses and advisers on the helpline are dedicated to answering your questions. They can help you with anything to do with living with a lung condition.

Ringling the helpline never costs more than a local call and is usually free, even from a mobile. Lines are open Monday to Friday, 10am to 6pm.

The British Lung Foundation also has further information and publications about lung conditions and living with lung disease. You might find these useful:

- Looking after someone with a lung condition – information for family, friends and carers (booklet)
- Healthy eating (leaflet)
- Exercise (leaflet)
- Travel pack – for people with a lung condition who are planning a holiday

This information and much more is available for free in print and online. To order call the helpline or visit **www.blf.org.uk**.

We value feedback on our information. To let us know your views, and for the most up to date version of this information, call the helpline or visit **www.blf.org.uk**.

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