

Benefits and financial assistance



Stroke Helpline: 0303 3033 100
or email: helpline@stroke.org.uk

Many people find that their finances suffer after a stroke. This guide is about the main types of financial help available, and where to go for individual advice.

Financial changes after a stroke

Coping with the aftermath of stroke can be tough. You might be faced with financial difficulties if you are off work, or if a family member reduces their working hours to be a carer. If you have a disability, you may need to pay more for things like heating, transport and specialist equipment. People tell us that this is a real worry.

Some financial help is available through the benefits system. You may also be able to get help via your employer, local council and other organisations.

This guide covers:

- Benefits if you have an illness or disability, including sick pay.
- Help with energy costs and the current cost of living.
- Benefits if you are out of work or on a low income.
- Help with one-off expenses, including grants.
- Help with council tax, health costs and heating.

For information on other finance and funding topics, visit our website.

- Accommodation: stroke.org.uk/resources/accommodation-after-stroke
- Managing someone else's finances: stroke.org.uk/someone-elses-finances
- Support for carers: stroke.org.uk/caring
- Work: stroke.org.uk/work

Benefits calculators

Many people are not aware that they can get help, or are not claiming all the support they may be entitled to.

You can check what benefits you might be able to get by using an online benefits calculator.

Online benefits calculators you can try include:

- entitledto.co.uk
- turn2us.org.uk

More details about each benefit and how to claim are on the gov.uk website. You can also get individual advice from organisations including Citizens Advice, Independent Age and Age UK.

Help with energy bills and the cost of living

To help with higher costs, there are some extra payments and funding available. Visit gov.uk/cost-of-living for a list of the latest help available with the cost of living including bills, childcare, housing and travel.

Cost of living help

Cost of Living Payments 2023–24

These payments are for people on a low-income benefit including:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Universal Credit
- Child Tax Credit
- Working Tax Credit

They are not available to those on non means-tested benefits, such as New Style Jobseeker's Allowance (JSA) or contributory Employment and Support Allowance (ESA), unless you are on Universal Credit.

Cost of Living payments will be made in three parts:

- Spring (by May) 2023: £301
- Autumn 2023: £300
- Spring 2024: £299

How will payments be made?

- The amount will be paid automatically into the same account as your benefit. You do not need to apply.
- Visit gov.uk/guidance/cost-of-living-payment to report a missing payment.

Disability Cost of Living Payment 2023–24

This £150 payment is for people claiming disability-related benefits including Personal Independence Payment (PIP), Attendance Allowance and Disability Living Allowance. This payment is on top of the main Cost of Living payment.

Most people who are eligible will get the payment in June or July 2023.

How will payments be made?

- The amount will be paid automatically into the same account as your benefit.

Energy costs help

Grants to help with heating costs

If you are struggling to pay energy bills, contact your supplier.

The British Gas Energy Trust gives grants to people living in England, Scotland or Wales to help them clear their gas and electricity debts. You don't have to be a British Gas customer to apply.

Other energy companies also have schemes their customers can apply to if they are finding it difficult to pay their gas or electricity debts.

Citizens Advice also provides information about grants available from energy suppliers to help you pay off energy debts.

How do I apply for a grant to help with fuel and utility costs?

- Visit britishgasenergytrust.org.uk to apply online or call **0121 348 7797**.
- Contact your energy provider to find out if they have a grant-making scheme.
- Some water companies also offer support to customers who are struggling to pay their water bills. Contact yours to see if they have a scheme that can help you.

Winter Fuel Payments 2023

The government runs a scheme to help people over the State Pension age pay their energy bills. A Winter Fuel Payment is tax-free and paid regardless of your income or savings. Payments for this winter should go out in November and December 2023.

Payments depend on your age and who you live with, and can be from £250 to £600. This includes a Pensioner Cost of Living Payment made as part of the Winter Fuel payment.

How will payment be made?

- The amount will be paid automatically into your account.
- Visit gov.uk/winter-fuel-payment to report missing payments or a change in circumstances. You can also call **0800 731 0160**, or textphone **18001** then **0800 731 0160**.

Cold Weather Payments 2023

If you're not the right age to receive a Winter Fuel Payment, you may be able to receive Cold Weather Payments instead. These are payments that are made whenever there is a seven-day period of very cold weather. You will only get these payments if you are receiving certain benefits. Visit gov.uk/cold-weather-payment/eligibility to check if you are eligible.

You don't have to apply for Cold Weather Payments. If you qualify, you'll receive them automatically in the same way you receive your other benefits. If you think you should have received a Cold Weather Payment but you haven't, contact your local Pension Centre or Jobcentre Plus (Jobs and Benefits office in Northern Ireland). If you are on Universal Credit, contact the Universal Credit helpline.

If you live in Scotland, you will not get Cold Weather Payments. Instead, Winter Heating Payments will be paid automatically to those on certain benefits.

Grants, loans and help in a crisis

Grants from councils and local authorities

Some local councils in England offer welfare assistance schemes to help people on a low income. These schemes replace Community Care Grants and Crisis Loans. The amount you may get depends on the criteria set by your local council. You may be offered vouchers for food or fuel, clothing or emergency travel, or be referred to a local food bank.

In Scotland, local councils offer Crisis Grants and Community Care Grants through the Scottish Welfare Fund. These can help people in an emergency or if you are about to leave care and need equipment to help you live independently at home.

In Wales, the Discretionary Assistance Fund provides grants to people who need help in an emergency or with immediate costs of living.

In Northern Ireland, you can apply for Discretionary Support, which provides grants and interest-free loans for people in a crisis situation.

How do I apply?

- If you live in England or Scotland, contact your local council to find out what grants you can apply for.
- If you live in Wales, contact the Discretionary Assistance Fund online at gov.wales/discretionary-assistance-fund-daf, or call **0800 859 5924**.
- If you live in Northern Ireland, apply online at nidirect.gov.uk/services/claimdiscretionary-support, call the Finance Support Service on **0800 587 2750** or contact your local Social Security or Jobs and Benefits Office.

Websites listing grants and financial support

These websites may help you search for other grants:

- **Sense** offers information on grants for disabled people at sense.org.uk/benefits-and-money
- **Grants Online** offers information about many of the Cost of Living Grants available at grantsonline.org.uk
- **Turn2us** has a grants search available at turn2us.org.uk
- **Lightning Reach** is a service enabling access to a wide range of financial support at lightningreach.org
- **Disability Grants** offers a search for national and local funds at disability-grants.org

Budgeting Loans

Loans are available from the government to people on income-based benefits, other than Universal Credit. The loans can be used to help pay for things like furniture and household appliances, as well as rent advances, moving costs and repaying previous loans.

Budgeting Loans are repaid through your benefits. Unlike other loans, they are interest-free so you only pay back what you borrow.

If you're claiming Universal Credit, you will need to apply for a Budgeting Advance instead (see the section on Universal Credit opposite).

To get a Budgeting Loan, you or your partner must have received either Income Support, income-based JSA, income-related ESA or Pension Credit for at least 26 weeks.

You can borrow up to:

- £348 if you are single.
- £464 if you are in a couple.
- £812 if you have children and claim Child Benefit.

How do I apply for a Budgeting Loan?

- If you live in England, Scotland or Wales, apply online at gov.uk/budgeting-help-benefits or contact the Social Fund on **0800 1690 140**, textphone **0800 169 286**, or Welsh language line on **0800 1690 240**.
- If you live in Northern Ireland, visit nidirect.gov.uk/articles/social-fund-budgeting-loan or call **0800 0224 250**.

Food banks

Food banks may be able to help if you can't afford to buy the food you need. You usually need to be referred (sent) to a food bank by a professional such as a Citizens Advice service, your GP or a social worker. Your local council can provide information about food banks and other crisis support in your local area. Visit citizensadvice.org.uk/debt-and-money/using-a-food-bank/ for more advice.

Toiletries and period products

Food banks often supply toiletries and period products. Schools and colleges should also provide free period products to students.

Universal Credit (UC)

Universal Credit (UC) is the main benefit for working-age people. It is now in place for most new benefit claims across the UK. Universal Credit is replacing these benefits: Income Support, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA), Housing Benefit, Working Tax Credit and Child Tax Credit. These are now known as 'legacy benefits'.

Moving over to Universal Credit

If you are already on a legacy benefit, you will be contacted about moving over to Universal Credit. Most people will be moved by the end of 2024 but a smaller number of people will not be moved onto Universal Credit until 2029.

You will be told this is happening by the Department for Work and Pensions (DWP). You'll be moved to Universal Credit earlier if your situation changes for any reason, such as starting a new job or having a baby.

If the amount of Universal Credit you get is lower than your previous benefit, a 'transition protection' payment will top up the amount so that you don't lose out.

You can also choose to move onto Universal Credit before you are contacted about it. Citizens Advice recommends you seek advice first to check if you will be better off under Universal Credit.

How you are paid

Universal Credit is a single amount paid to a household. For a couple living together, the circumstances of both people are taken into account. Payments go into one bank account. For a couple, this can be a single or joint account, depending on what you agree on together.

In England and Wales, Universal Credit is paid monthly.

In Scotland, you may be able to choose if you are paid once or twice a month. You can also choose to have the housing costs element paid direct to a landlord.

In Northern Ireland, you are normally paid twice a month. You can ask to be paid once a month.

New claims and advance payments

Your first payment should be made within five weeks. You can apply for an advance payment, which is repaid from future payments. You can also apply for a Budgeting Advance loan for emergency household costs.

Advance payment

To request an advance payment while you wait for your first Universal Credit payment, apply through your online account. The amount you get will depend on your full Universal Credit payment and how much you can afford to pay back. The repayments are taken from your monthly payments over a period of up to 24 months.

Universal Credit monthly amounts

Each Universal Credit payment is made up of a standard allowance, plus any extra amounts that apply to you. These include extra help with rent and childcare. You can work while on Universal Credit, and each month you have to declare changes in your income such as wages or childcare costs. The amount you are paid will vary depending on your circumstances that month. Use a benefits calculator to check how much you could get, and visit gov.uk/universal-credit to find out more.

From April 2023, the standard monthly allowances are:

- Single and under 25: £292.11.
- Single and 25 or over: £368.74.
- Living with partner, both under 25: £458.51 for both.
- Living with partner, either over 25: £578.82 for both.

Extra amounts

Children

You can get an extra monthly amount for one or two children. If you have three or more children, the amount will only go up if they were born before 6 April 2017, have a disability or certain other exceptions.

- If you have one child: born on or after 6 April 2017, up to £269.58. Born before 6 April 2017, £315.
- For your second child: £269.58.
- If you have a child with a disability: £146.31 extra.

- If you have a child with a severe disability: £456.89 extra.

You may also be able to claim help with up to 85% of your childcare costs if you are working. See [gov.uk/universal-credit/what-youll-get](https://www.gov.uk/universal-credit/what-youll-get) for advice.

People with limited capacity to work due to a disability or health condition

You may get an extra monthly amount:

- If you have limited capability for work: £390.06.
- If you have limited capability for work and you started health-related UC or ESA before April 3, 2017: £146.31

People who care for someone who gets a health or disability-related benefit

- If you provide care for at least 35 hours per week: £185.86.

Help with housing costs

The amount of the Housing Payment you may get depends on your rent and other circumstances. You can apply for housing payments in your Universal Credit online account.

How do I claim Universal Credit?

Visit [gov.uk/universal-credit](https://www.gov.uk/universal-credit) to apply. You will need a bank account and email address.

If you don't have internet access, or you have a problem with your online account, call the Universal Credit helpline on **0800 328 5644**, textphone **0800 328 1344**. To make a claim in Welsh, call **0800 328 1744**.

Get individual help with a Universal Credit claim

Citizens Advice's Help to Claim scheme provides individual advice and help with claiming. To find out more visit citizensadvice.org.uk/ or call their free phone service: England: **0800 144 8444**, Scotland: **0800 023 2581**, Wales: **08000 241 220**.

Age UK can also offer advice over the phone. Call the helpline on **0800 678 1602**.

Budgeting Advance

A Budgeting Advance is a loan to help people on Universal Credit with emergency costs such as replacing a washing machine or moving house. It's available to people who have been claiming Universal Credit for six months or more, with earnings below a set amount. It is repaid through your monthly Universal Credit payments within 12 months. You apply by contacting your local Jobcentre Plus work coach.

What you can borrow:

- Single people: up to £348.
- Couple: up to £464.
- If you have children: up to £812.

Advice on budgeting

The Money Helper website offers advice about claiming and living on Universal Credit. It looks at managing on a single monthly payment, paying rent and saving. If you are claiming as a couple, it's important to talk about money and make plans for your family finances together. Visit moneyhelper.org.uk for more advice.

Financial abuse

Problems can arise between partners claiming Universal Credit together. Sometimes, one person tries to use money to control their partner. They might stop them from buying food, or spend the money on alcohol or gambling instead of paying bills. If this happens, it is financial abuse.

If you are worried about your partner misusing the money, you can ask for payments to be split. Call the Universal Credit helpline on **0800 328 5644**.

Help with financial and domestic abuse

Women can get support from Refuge online at nationaldahelpline.org.uk or by phoning **0808 200 0247**.

Men can visit the Respect Men's Advice Line at mensadviceline.org.uk or call **0808 801 0327**.

Benefits if you have an illness or disability

Sick pay from your employer

If you were working before your stroke, your employer may have a company occupational sick pay scheme. This will entitle you to pay while you are off work. How much you get and how long you receive it will depend on your contract. Speak to your employer about what you are entitled to.

Statutory Sick Pay (SSP)

If your company does not have a sick pay scheme, you can still get up to £109.40 statutory sick pay (SSP) a week if you are too ill to work. This is paid by your employer in the same way as your normal wages.

To qualify for SSP, you have to earn an average minimum of £123 per week. Even if you are on a fixed-term or zero hours contract, or have recently started work, you can still claim SSP.

You can get SSP for up to 28 weeks. If you are unable to return to work, or are not entitled to SSP, you may be able to claim Employment and Support Allowance or Universal Credit.

How to find out more

Speak to your employer about SSP and their sick pay arrangements. Visit gov.uk/statutory-sick-pay for details of eligibility and benefit rates.

If you disagree with a decision on SSP, you can contact the HMRC statutory payment dispute team on **0300 322 9422**, textphone **0300 200 3212**.

You can get help with disputes over sick pay from ACAS. Visit acas.org.uk to access the online Helpline, or call **0300 123 1100**.

New Style Employment and Support Allowance (ESA)

If you cannot work because of an illness or disability, you may be able to claim ESA. You must be under State Pension age and not receiving Statutory Sick Pay. This benefit is now part of Universal Credit for most new applications. If you have paid enough National Insurance contributions, you can claim 'new style ESA'. It is contribution-based and is not affected by your partner's income and savings.

The amount you receive depends on your circumstances.

- Up to £84.80 per week for the work-related activity group.
- £44.70 extra per week for those in the support group with severe illness or disabilities.

The assessment process

Most people will need to fill in a questionnaire about their health and abilities. Most people will also have a Work Capability Assessment.

Work Capability Assessments

Work Capability Assessments can be done in person, on the phone or by video call. You will be told how your assessment will take place. If you have a severe disability or receive certain medical treatments, you may not need to have a WCA.

Assessments are carried out by a health professional who looks at how your illness or disability affects the work you can do. Visit citizensadvice.org.uk/benefits/ for tips on preparing for an assessment.

If it is agreed that your illness or disability limits your ability to work, then you will be eligible to receive ESA and you will be put into one of two groups:

Work-related activity group

You will be placed in this group if you are assessed as being able to return to work in the future. You will be expected to take part in work-related activities and go to regular interviews with an adviser to prepare you for work.

Support group

If your illness or disability has a severe effect on your ability to work, you will be put into this group and not be expected to look for work or go to interviews.

How do I claim ESA?

If you live in England, Scotland or Wales, you can apply online at **gov.uk/employment-support-allowance** or phone the Jobcentre Plus helpline on **0800 055 6688**, textphone **0800 328 1344**.

If you live in Northern Ireland, you can apply online at **nidirect.gov.uk/articles/employment-and-support-allowance** or call the ESA Centre on **0800 085 6318**.

Personal Independence Payment (PIP)

PIP helps with some of the extra costs caused by long-term ill health or disability.

It replaces a benefit called Disability Living Allowance (DLA). If you were born on or before 8 April 1948 and are already receiving DLA, you will carry on receiving DLA. See the 'Benefits if you care for someone' section later in this guide for information about DLA for children. All other existing claimants have moved to PIP.

To qualify for PIP you must be aged between 16 and 64. You must have a long-term illness or disability that affects your ability to get around or complete daily activities, such as preparing food or managing your medication. You must expect to experience difficulties for at least 12 months to claim.

You can claim PIP whether you are in work or not. You can also claim it if you have savings. You do not have to pay tax on it, and you can receive it at the same time as other benefits such as ESA or Universal Credit.

PIP is made up of two parts, one for daily living and one for mobility.

The daily living part is paid at two different weekly rates:

- Higher rate £101.75.
- Lower rate £68.10.

The mobility part is also paid at two different weekly rates:

- Higher rate £71.
- Lower rate £26.90.

The rate you receive depends on how your disability affects your daily life and your ability to get about. Once you have submitted your initial claim, you may be asked to undergo an assessment with a health professional to work out how much support you should get.

How do I claim PIP?

If you live in England, Scotland or Wales, call the PIP claim line on **0800 917 2222** textphone **0800 917 7777**.

Or you can write to: Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton, WV99 1AH. It will take longer to get a decision in the post.

If you live in Northern Ireland, call the PIP Centre on **0800 012 1573**, textphone **0800 587 0937**.

Attendance Allowance (AA)

If you have reached State Pension age and need help with your personal care because you have a disability, you may be able to claim Attendance Allowance. In most cases, you must have needed help for at least six months before you can receive AA. If a doctor has said you have less than 12 months to live, you can get AA more quickly.

AA is paid at two different weekly rates and the rate you receive will depend on the level of care you need:

- Higher rate £101.75.
- Lower rate £68.10.

Once you've submitted your initial claim you may be asked to attend a medical assessment to work out how much support you should get.

AA isn't affected by any savings or income you have. You don't have to pay tax on AA and claiming it can even increase other benefits you receive, such as Housing Benefit and Pension Credit.

How do I claim AA?

If you live in England, Scotland or Wales call the AA Helpline on **0800 731 0122**, textphone **0800 731 0317**.

If you live in Northern Ireland call the Disability and Carers' Service on **0800 587 0912**, textphone **0800 012 1574**.

Loans and grants for home adaptations

Disabled Facilities Grants (England, Northern Ireland and Wales)

If you have a disability and need to make changes to your home so that you can continue to live there (such as installing a stairlift or a downstairs bathroom, for example) you may be able to get a grant from your local council to help you.

You don't need to be claiming benefits to apply but if you are, your grant won't affect the amount you receive. To apply for a Disabled Facilities Grant, you or someone you live with must have a disability. You must also intend to live in the property for the whole period of the grant (this is currently five years).

These grants are available in England, Wales and Northern Ireland. If you live in Scotland, contact your local council about grants you may be able to apply for.

How do I apply for a Disabled Facilities Grant?

- If you live in England or Wales, contact your local council.
- If you live in Northern Ireland, contact your local Health and Social Services Trust. You can also speak to your GP or social worker.

Benefits if you care for someone who has an illness or disability

Carer's Allowance

If you care for someone at least 35 hours a week and they receive certain benefits, you may be able to receive Carer's Allowance. The weekly rate is £76.75.

You don't have to be related to or live with the person you care for to claim, but you must be aged over 16 and the person you care for has to be receiving a benefit such as Attendance Allowance, Disability Living Allowance (at the middle or highest rate) or Personal Independence Payment (with the daily living component).

Carer's Allowance is not fully means tested, but you can only claim if you earn less than £139 a week from paid work, after tax and your expenses for caring have been taken off.

There are other reasons you can't claim, including being in full-time education. Claiming Carer's Allowance can affect other benefits that you or the person you care for receive.

The rules are different in Northern Ireland. Visit [nidirect.gov.uk/articles/carers-allowance](https://www.nidirect.gov.uk/articles/carers-allowance) to find out more.

How do I claim Carer's Allowance?

If you live in England, Scotland or Wales, visit [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance) to apply or call **0800 731 0297**, textphone **0800 731 0317**.

If you live in Northern Ireland, apply online at [nidirect.gov.uk/articles/carers-allowance](https://www.nidirect.gov.uk/articles/carers-allowance) or call the Disability and Carers Service on **0800 587 0912**, textphone **0800 012 1574**.

Disability Living Allowance for children

You can only claim Disability Living Allowance (DLA) on behalf of someone who is under the age of 16 and lives in England or Wales. It is known as 'DLA for children'.

DLA for children may help with the extra costs of looking after a child who has difficulties walking or needs extra care because of an illness or disability. It is split into care and mobility parts.

The care part is paid at three different weekly rates and depends on the level of care that your child needs:

- Higher rate £101.75
- Middle rate £68.10.
- Lower rate £26.90.

The mobility part is paid at two different weekly rates and depends on the amount of help your child needs getting around:

- Higher rate £71.
- Lower rate £26.90.

It's possible that your child may need to attend an assessment to work out how much support they should get.

You can claim DLA for children living in Northern Ireland but the rules are different. Visit [nidirect.gov.uk/articles/disability-living-allowance-children](https://www.nidirect.gov.uk/articles/disability-living-allowance-children) for more details.

If the child lives in Scotland, you need to apply for Child Disability Payment instead. Visit [mygov.scot/child-disability-payment](https://www.mygov.scot/child-disability-payment) for more information.

How do I claim DLA for children?

To claim DLA for a child, you need to be their parent or guardian. If the child lives in England or Wales, call the DLA Helpline on **0800 121 4600**, textphone **0800 121 4523**.

In Scotland, you can apply for Child Disability Payment online at [mygov.scot/child-disability-payment](https://www.mygov.scot/child-disability-payment) or call Social Security Scotland on **0800 182 2222**.

In Northern Ireland, contact your local Jobs and Benefits office, or call the Disability and Carers Service on **0800 587 0912**, textphone **0800 012 1574**.

Help when someone dies

When someone close to you dies, there may be many practical things to deal with on top of grief. You may be able to get some financial help. You might also need to consider other financial and legal matters such as their bank accounts, property and will.

For advice on financial, practical and emotional issues after a death, visit the [carersuk.org](https://www.carersuk.org) website.

Visit [stroke.org.uk/finding-support/bereavement-and-grieving-stroke](https://www.stroke.org.uk/finding-support/bereavement-and-grieving-stroke) for our guide to bereavement and grief. Call our Helpline for more sources of help and advice, or if you just want to talk.

Bereavement Support Payment

This benefit is for people under State Pension age who have lost their spouse or civil partner. Some people who lived with a partner but were not married may also be able to claim it.

This benefit is not means-tested and you won't be taxed on it. To qualify, your partner must have paid enough National Insurance contributions, or have died due to a work-related accident or illness.

The benefit consists of a first payment followed by up to 18 monthly payments. There is a higher rate for parents who are entitled to Child Benefit (or were pregnant when their partner died). The rates are:

- Higher rate first payment: £3,500.
- Monthly payments: £350.
- Standard rate first payment: £2,500.
- Monthly payments: £100.

How do I claim Bereavement Support Payments?

If you live in England, Scotland or Wales, visit gov.uk/bereavement-support-payment or call the Bereavement Service helpline on **0800 151 2012**, textphone **0800 731 0464**. The Welsh language helpline is **0800 731 0453**, Welsh language textphone **0800 731 0456**. In Northern Ireland, call **0800 085 2463**.

Parental Bereavement Leave and Statutory Pay

For parents who have lost a child, or experienced stillbirth after 24 weeks of pregnancy, there is a right to take paid time off work. You can take up to two weeks, either together or separately to your partner. You will receive Statutory Parental Bereavement Pay from your employer in the same way as your wages. The amount you receive will depend on your salary and your employment contract.

Your employer may have a parental bereavement policy giving information about leave and pay. Some employers offer schemes providing counselling and wellbeing support services to help you during a difficult time.

How do I claim Parental Bereavement leave and pay?

You need to tell your employer about your bereavement in writing, and you will need to complete a declaration form online. Visit gov.uk/parental-bereavement-pay-leave for details and to access the form.

Help with funeral costs

If you get certain benefits including Universal Credit, you can apply for a Funeral Expenses Payment. It can help towards funeral costs of up to £1,000. You can apply after the person has died, up to six months after the funeral. Visit gov.uk/funeral-payments for more information.

In Scotland, you can apply for a Funeral Support Payment instead.

How do I apply for a Funeral Expenses Payment?

If you live in England or Wales, call the Bereavement Service helpline on **0800 731 0469**, textphone **0800 731 0464**.

In Northern Ireland, call the Bereavement Service on **0800 085 2463**.

In Scotland, apply for a Funeral Support Payment online at mygov.scot/funeral-support-payment or call Social Security Scotland on **0800 182 2222**.

Benefits for people out of work or on a low income

Universal Credit brings together the main benefits if you are out of work or on a low income. It is replacing these old 'legacy' benefits: Income Support, income-based Jobseeker's Allowance (JSA), Housing Benefit, Working Tax Credit and Child Tax Credit.

You can still make a new claim for Housing Benefit if you are over State Pension age or you are in supported, sheltered or temporary housing. If you receive the Severe Disability premium, you can also continue to claim some legacy benefits unless you have a change in circumstances. You can also claim New Style Jobseeker's Allowance if you've made enough National Insurance payments.

New Style Jobseeker's Allowance (JSA)

You can apply for New Style Jobseeker's Allowance (JSA) if you have paid enough National Insurance contributions. It can be claimed on its own or with Universal Credit.

It is for people who are unemployed, or if you are working fewer than 16 hours per week on average. You need to be looking for work. After you apply for JSA, you will be asked to go to an interview at your local Jobcentre and agree steps to look for work. This is called a 'claimant commitment.' If you do not keep the agreement, you could lose your JSA.

How do I claim New Style Jobseeker's Allowance?

- If you live in England, Scotland or Wales and are 18 or over, visit gov.uk/guidance/new-style-jobseekers-allowance to apply online. If you are aged 16 or 17 or need help, contact your local Jobcentre.
- If you live in Northern Ireland, apply online at nidirect.gov.uk/services/claim-new-style-jobseekers-allowance, or contact the Department for Communities on 0800 022 4250.

Housing payments

Housing payments are part of Universal Credit. They replaced Housing Benefit for most people and they help you pay your rent if you are on a low income.

There's no set amount for the housing payment. How much you get depends on how many bedrooms your home has and who you rent from, as well as your income and other circumstances.

Visit gov.uk/housing-and-universal-credit to find out more about Universal Credit housing. You can still claim Housing Benefit separately in certain circumstances. This includes if you are over State Pension age or living in supported, sheltered or temporary housing.

Size restrictions

Housing payments and Housing Benefit can be reduced if you have spare bedrooms in your home. This rule has different names in local areas including 'under-occupancy rules', 'Housing Benefit size restrictions' or a 'spare room subsidy'.

Adult couples are expected to share a bedroom. If you have two children of the same sex under the age of 16 or two children under the age of 10, regardless of their sex, they will be expected to share a bedroom.

There are some exceptions to these rules. These include if you have a disability and regularly need a carer to stay overnight, or if your child has a disability that means they can't share a bedroom.

For council or social housing tenants, if you have one spare bedroom, the payment is cut by 14%. It is cut by 25% if you have two or more spare bedrooms.

Local councils set the rates for privately rented accommodation in a similar way.

These rules only apply if you are of working age. If either you or your partner are the right age to receive Pension Credit, your Housing Benefit won't be affected.

How do I claim Housing payments or Housing Benefit?

- Housing payments are part of your Universal Credit application. If you already get Universal Credit, you can apply for housing payments in your online account.
- Housing Benefit is still available to certain people. It's claimed through your local council. If you live in England, Scotland or Wales and are receiving Pension Credit, call the Pension Service on **0800 99 1234**, textphone **0800 169 0133**.
- If you live in Northern Ireland, you can apply for Housing Benefit online at nihe.gov.uk/housing-help/housing-benefit/ or call the Housing Executive Office on **03448 920 902**.

Support for mortgage interest (SMI)

You may be able to receive SMI to help towards paying the interest on a mortgage or a home improvement loan. It's paid as a loan. You have to repay the loan with interest if you sell your house. SMI only covers the interest on your mortgage or loan. It cannot help you pay off the amount you borrowed or any arrears.

You can apply for SMI if you receive Universal Credit, Income Support, income-based JSA, income-related ESA or Pension Credit.

SMI is normally paid direct to your lender. If you're getting Pension Credit, the payments can start right away. If you get Universal Credit, payments can start after three months. If you have claimed any of the other benefits listed above, you need to have received them for 39 weeks, before SIM is paid.

How do I claim SMI?

If you live in England, Scotland or Wales and are on Universal Credit, contact the Universal Credit helpline on **0800 328 5644**, textphone **0800 328 1344**. If you get Pension Credit, call the Pension Service on **0800 731 0469**, textphone **0800 731 0464**. If you are on other benefits, contact your local JobcentrePlus.

If you live in Northern Ireland and are on Universal Credit, contact the Universal Credit helpline. If you are on other benefits, contact your local Jobs and Benefits Office or the Pension Centre.

Pension Credit

If you are of State Pension age and on a low income, you may be able to get Pension Credit. It is separate to your State Pension and helps with living costs.

Pension Credit comes in two parts, Guarantee Credit and Savings Credit. Guarantee Credit tops up your weekly income to £201.05 if you're single. If you have a partner, it tops up your joint weekly income to £306.85.

Savings Credit is an extra payment for people with some savings or a workplace pension. You can get £15.94 a week if you are single, or £17.84 if you have a partner. It is only available if you reached state pension age before 6 April 2016.

Pension Credit does not affect other benefits you receive. If you have a disability or care for someone who has a disability, you may receive a higher amount.

How do I claim Pension Credit?

- If you live in England, Scotland or Wales, visit gov.uk/pension-credit or call the Pension Credit claim line on **0800 99 1234**, textphone **0800 169 0133**.
- If you live in Northern Ireland, visit nidirect.gov.uk/information-and-services/state-pension/pension-credit or call the Application Line on **0808 100 6165**.

Changes to the State Pension

The new State Pension is a regular payment for people who reached State Pension age on or after 6 April 2016.

You can get the new State Pension if you are eligible and:

- A man born on or after 6 April 1951.
- A woman born on or after 6 April 1953.

If you reached State Pension age before 6 April 2016, you'll get the basic State Pension under the old rules.

The State Pension age is changing. The State Pension age is now 66 for both men and women. It will increase to 67 by March 2028, with further increases possible in future.

Visit gov.uk/state-pension-age to check your State Pension age. For free, independent guidance and information on pensions, visit Money Helper at moneyhelper.org.uk/en or call **0800 011 3797**.

Council Tax Reduction and Council Tax Discounts

If your income is low or you are claiming benefits, you may be able to get a Council Tax Reduction (sometimes called Council Tax Support). This has replaced Council Tax Benefit in England, Scotland and Wales. You can own or rent your home. How much of a reduction you get will depend on where you live and who lives with you, as well as your income and other circumstances.

If you are the only adult living in your home, you could get a Council Tax Discount. This is not dependent on your income. Some people, such as full-time students, are not counted when working out how many people live in a property.

If you have severe cognitive impairment, you may be able to claim a discount or complete exemption from your council tax.

Go to gov.uk/council-tax/discounts-for-disabled-people for more information.

How do I apply for a Council Tax Reduction or Council Tax Discount?

- Contact your local council.
- In Northern Ireland, home owners can apply for Rate Relief, and people on Universal Credit can apply for Rate Rebate, via the nidirect.gov.uk/rates-help website.

Benefit cap

There is a cap on the total amount of benefits that people can receive. The maximum amount is:

- £423.46 per week for couples, with or without children living with them, and for single parents whose children live with them.
- £283.71 per week for single adults without children, or whose children don't live with them.

If you live in Greater London, the maximum amounts are:

- £486.98 per week for couples, with or without children living with them, and for single parents whose children live with them.
- £326.26 per week for single adults without children, or whose children don't live with them.

Not everyone claiming benefits is affected by the cap. For example, people with a disability or illness that stops them working, and their carers, may not be affected. People eligible for Pension Credit and those who get Armed Forces payments including War or War Widow/Widower's Pensions won't be affected.

Visit gov.uk/benefit-cap to work out whether your benefits will be reduced because of the cap.

What if I am not happy with a decision about my benefit?

If your claim is rejected, or you think you are getting the wrong amount, you can appeal against the decision.

Information about how to appeal, and who you need to contact, will normally be explained in the letter you receive about your benefit claim. There may be a time limit for appeals, so you need to respond quickly.

If you're still not happy with the decision after it has been reviewed, you can appeal to a tribunal. A tribunal is an independent panel of people who can change the decision if they think it is wrong.

Visit [gov.uk/appeal-benefit-decision/submit-appeal](https://www.gov.uk/appeal-benefit-decision/submit-appeal) for information on the appeals process and to apply online. Appealing against a benefits decision can be a complex process so it is a good idea to get expert advice. See 'Other sources of help and information' on page 18 for organisations that can help.

Help with health costs

Although NHS appointments are free, you may have to pay for some things, such as dental treatment and medication.

Many people are entitled to free or reduced charges. Visit the NHS online checking tool at nhsbsa.nhs.uk/check-if-youre-eligible-help to find out if you could get help with health costs. You can also ask your GP, pharmacist, dentist or optician.

It's important to follow any treatment you are given after a stroke, as this is one of the best ways to reduce your risk of another stroke. If you are unsure or worried about paying for health costs, seek advice from a health professional.

Free or reduced cost prescriptions

The rules on who can claim free or reduced-cost prescriptions depend on where you live in the UK.

Scotland, Wales and Northern Ireland

In Scotland, Wales and Northern Ireland, prescriptions are free for everyone. Other health costs such as dental treatment and sight tests are lower or free for some age groups, or if you are on certain benefits or have certain medical conditions. Ask your healthcare professional for more information.

England

In England, prescriptions are free up to the age of 16 (or 18 if you're in full-time education), and free after the age of 60. There are exemptions for prescription charges and other health costs if you are on benefits or have certain medical conditions. All prescriptions are free while you are a hospital inpatient. Some items are always free, such as some contraceptives.

There are different rules about who can claim free prescriptions and other health costs in England, Scotland, Wales and Northern Ireland. If you claim free treatment you are not entitled to, you may have to pay a penalty charge of up to £100. If you are unsure what help you are entitled to, you can check online at nhsbsa.nhs.uk/nhs-help-health-costs or call the NHS Help with Health Costs helpline on **0300 330 1343**.

Exemption certificates for prescriptions in England

In England, you need an exemption certificate to get free prescriptions. You or a health professional have to fill in a form to apply for a certificate. You may need to show the certificate when you collect your prescription at a pharmacy.

There are different exemption certificates you can apply for, depending on your circumstances. Visit the NHS Business Services Authority website at **services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start** to check what help you can get.

Medical exemption certificate (MedEx certificate)

You can apply for a MedEx certificate if you:

- Have a permanent disability that means you need support to leave the house.
- Take medication for epilepsy.
- Take medication for diabetes.

A number of other health conditions, including cancer, also entitle you to help with health costs. Visit **nhsbsa.nhs.uk/check-if-you-have-nhs-exemption/medical-exemption-certificates** to see a full list of conditions.

How do I apply?

Ask your GP for the application form FP92A. A GP or staff member at your GP surgery will need to sign the form. The certificate lasts for five years and then it needs to be renewed.

Maternity exemption certificate

Everyone who is pregnant or had a baby in the last 12 months is entitled to free prescriptions and free NHS dental treatment.

How do I apply?

Your midwife, GP or health visitor applies on your behalf as soon as your pregnancy is confirmed. You can get a certificate by email right away, or a paper certificate in the post within 10 working days.

War Pension Scheme or Armed Forces Compensation Scheme

If you are aged under 60 and you receive War Pension or Armed Forces Compensation payments, you can claim for health costs relating to your accepted disability.

How do I apply?

Contact Veterans UK on **0808 1914 218**.

NHS Low Income Scheme certificate

If you are not entitled to benefits but you are on a low income and live in any country in the UK, you can apply for an NHS Low Income Scheme certificate. This can give you help with costs like dental care, travel fares to appointments, eye tests and glasses. In England, it also gives help with prescription costs which are free to people living in the other UK countries.

The Low Income Scheme is means-tested, so you have to provide details about your income and living costs.

If you meet the income criteria, you can either get a HC2 certificate for full help with health costs, or a HC3 certificate for partial help.

How do I apply?

- Visit **nhsbsa.nhs.uk/nhs-help-health-costs** to apply online.
- You can fill in form HC1 and post it instead. Call **0300 123 0849** or get a form from a Jobcentre, hospital or GP surgery.

Call NHS Help with Health Costs helpline **0300 330 1343** if you have questions.

Help for people on benefits and Pension Credits

Universal Credit

If you are on Universal Credit, you may be able to get help with health costs.

How do I apply?

- You will need to show your Universal Credit award notice to prove your income is under the limit for claiming.

Income-based 'legacy' benefits

You can get help with health costs if you or your partner are on Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Guarantee Credit.

How do I apply?

- You need to show your award notice to prove you are entitled.

Contribution-based benefits

If you are on contribution-based Jobseeker's Allowance or Employment and Support Allowance, you are not automatically entitled to help with health costs, but you may be able to apply for the NHS Low Income Scheme.

Pension Credits

If you are on Pension Credit Guarantee Credit, with or without Savings Credit, you are entitled to free prescriptions and other treatments. If you only get the Savings Credit, you do not automatically get full help with health costs, but you can apply for the NHS Low Income Scheme.

Tax Credits

If you on Working Tax Credit with a disability element, Child Tax Credit or Working Tax Credit, you will automatically receive an exemption certificate. Your family income needs to be below £15,276 a year.

Prescription Prepayment Certificates (England only)

If you're not eligible for the NHS Low Income Scheme, a Prescription Prepayment Certificate could still save you money if you pay for a lot of prescriptions.

You can buy a three-month certificate for £31.25 or a 12-month certificate for £111.60. The certificate covers you for all of your NHS prescriptions within that time.

How do I buy a PPC?

- You can buy one online at **services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start** or call **0300 330 1341**.

Where to get help and information

From the Stroke Association

Helpline

Our Helpline offers information and support for anyone affected by stroke, including family, friends and carers.

Call us on **0303 3033 100**, from a textphone **18001 0303 3033 100**.

Email helpline@stroke.org.uk

Read our information

Log onto stroke.org.uk, where you can find easy-to-understand information, videos and an online community to support you.

You can also call the Helpline to ask for printed copies of our guides.

Other sources of help and information

Apply and get information about financial help

GOV.UK

Website: gov.uk/welfare

Information and online applications.

Local council

Website: gov.uk/find-local-council

Use the postcode search to get contact details for your local council.

Jobcentre Plus

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

Relay UK (if you cannot hear or speak on the phone): **18001** then **0800 055 6688**

Welsh language: **0800 012 1888**

NI Direct

Website: nidirect.gov.uk

Information on employment, benefits, tax credits and grants and how to claim in Northern Ireland.

JobCentre Online NI

Tel: **02890 909327**

Website: [Jobapplyni.com](https://jobapplyni.com)

Scotland

Website: mygov.scot

How to find and use public services in Scotland.

Wales

Website: gov.wales

How to find and use public services in Wales.

Individual advice about benefits and finances

Age UK

Website: ageuk.org.uk

Advice Line: **0800 678 1602**

Offer individual support and advice about benefits.

Age Scotland

Website: ageuk.org.uk/scotland

Helpline: **0800 124 4222**

Advice and practical support with claiming benefits in Scotland.

Carers UK

Website: carersuk.org

Carers Line: **0808 808 7777**

Provides support and information for carers.

Citizens Advice

Website: citizensadvice.org.uk

Advice line (England): **0800 144 8848**

Advice line (Wales): **0800 702 2020**

Citizens Advice Scotland (CAS)

Website: cas.org.uk

Helpline: **0800 028 1456**

Free advice services including local offices that can help you with a wide range of issues. They give benefits and appeals advice and can help you fill in claim forms.

Disability Law Service

Website: dls.org.uk

Tel: **020 7791 9800**

Email: advice@dls.org.uk

Provides free legal advice to disabled people and their families and carers in England.

Independent Age

Website: independentage.org

Helpline: **0800 319 6789**

Email: advice@independentage.org

A charity that offers advice and support to older people.

MoneyHelper

Website: moneyhelper.org.uk

Tel: **0800 011 3797**

Set up by the government to offer free, independent advice on all money matters.

Scope

Website: scope.org.uk

Helpline: **0808 800 3333**

textphone **18001 0808 800 3333**

Email: helpline@scope.org.uk

A charity that provides support, information and advice to disabled people and their families.

Step Change

Website: stepchange.org

Debt advice: **0800 138 1111**

Offers free, impartial advice on managing debts and other money matters.

Grants**British Gas Energy Trust**

Website: britishgasenergytrust.org.uk

Tel: **0121 348 7797**

Provides information about how you can apply for a grant to help with energy bills, other household debts or essential items.

Florence Nightingale Aid in Sickness Trust

Website: fnaist.org.uk

Tel: **0207 998 8817**

Provides grants for help with services, equipment and respite breaks.

Independence at Home

Website: independenceathome.org.uk

Tel: **0208 427 7929**

Email: iah@independenceathome.org.uk

Provides grants for adaptations, specialist equipment and other items.

Mobility Trust

Website: mobilitytrust.org.uk

Tel: **0118 984 2588**

Email: mobility@mobilitytrust.org.uk

Purchase or loans of powered wheelchairs or scooters.

Professionals Aid Guild

Website: pcac.org.uk

Email: admin@professionalsaid.org.uk

Financial help for members of the professions and their families.

The Sawyer Trust

Website: sawyertrust.org

Email: info@sawyertrust.org

Helps women aged over 50 who are in need of financial help.

The Sequal Trust

Website: thesequaltrust.org.uk

Tel: **01691 624 222**

Email: info@thesequaltrust.org.uk

Funding for specialist communication aids.

RNIB (Royal National Institute of Blind People)

Website: rnib.org.uk/grants

Tel: 0303 123 9999

Email: tfl@rnib.org.uk

Provides grants for technology to help people with sight loss.

Turn2us

Website: turn2us.org.uk

Comprehensive information about benefits and financial support, including a directory of grants.

About our information

We want to provide the best information for people affected by stroke. That's why we ask stroke survivors and their families, as well as medical experts, to help us put our publications together.

How did we do?

To tell us what you think of this guide, or to request a list of the sources we used to create it, email us at feedback@stroke.org.uk

Accessible formats

Visit our website if you need this information in audio, large print or braille.

Always get individual advice

This guide contains general information about stroke. But if you have a problem, you should get individual advice from a professional such as a GP or pharmacist. Our Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We don't control the information provided by other organisations or websites.

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Every five minutes, stroke destroys lives. We need your support to help rebuild them. Donate or find out more at stroke.org.uk

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