

Benefits and support services



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Formerly
RNID •)))

“An Access to Work grant pays for fully qualified British Sign Language interpreters to support me at work. Without this communication support, I wouldn’t be able to deliver at work as well as I do. I couldn’t participate fully in meetings, take phone calls, access information or interact with colleagues – I’d feel completely isolated, and obliged to leave my job.

The government-funded support lets me progress in the workplace – and join in with social events and general office chit-chat and humour.

It’s vital that people who are deaf or have hearing loss know about the different benefits and support services that are available to them – and realise what a difference they can make.”

Andy Taylor, Essex



If you are deaf or have hearing loss, or provide care for someone with hearing difficulties, there are financial benefits and support services to help. This leaflet explains what you might be able to claim.

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Please let our Information Line know if you’d like this leaflet in large print, braille or audio (see back page for contact details).

Equipment for the home

If you are deaf or have hearing loss, you might be able to get equipment to help you at home from the sensory services team of your local authority (council).

If you apply for help, someone from the sensory services team, such as a social worker or other specially trained professional, will visit you at home to find out how hearing loss affects your day-to-day life. Together, you will work out what equipment, if any, might help you.

Sensory services may be able to provide you with equipment such as:

- listening equipment to help you hear speech or the TV more clearly over background noise (for use with or without hearing aids)
- an amplified telephone, or an amplifier for your voice telephone
- a vibrating alarm clock
- alerting devices that are extra-loud or use flashing lights or vibrating pads (or both) to let you know when your doorbell, telephone or smoke alarm is ringing.

Sometimes, you can try out the equipment first to see if it could help you. Contact your local sensory services team to find out more.

You may also be able to get advice about equipment from an NHS hearing therapist. Ask your audiologist (hearing specialist) what support services are available to you.

Help in the workplace

If you need support to do your job because you are deaf or have hearing loss, let your employer know. By law, your employer must work with you to identify and make certain changes (called 'reasonable adjustments') to make sure you are not put at a substantial disadvantage compared with a person who does not have hearing loss.

These changes could include providing assistive equipment, such as a hearing loop system in meeting rooms to help you hear better, and flashing-light fire alarms.

If you need extra help, you may be able to get an Access to Work grant to help cover the cost of items or services you need. This is money from the government that doesn't affect your other benefits. It can cover practical support, including:

- special equipment such as an amplified telephone
- communication support – for example, British Sign Language (BSL) interpreters, speech-to-text reporters, lipspeakers and notetakers
- deaf awareness training for your colleagues.

How much you may get depends on how much support you need.

Employers must also make reasonable adjustments if you need support when applying for a job. An Access to Work grant can also help cover these costs.



To find out more, visit gov.uk/access-to-work

There is a separate Access to Work scheme in Northern Ireland – for more information, visit

nidirect.gov.uk/articles/access-work-practical-help-work

Help in education

Higher education

Higher education is for people aged 18 or over and takes place at colleges and universities. If you are deaf or have hearing loss and are on, or are about to begin, a higher education course, contact the disability support service at your university or college to find out what support they can provide. If you need more support – for example, equipment and communication support – you may be able to claim Disabled Students' Allowances (DSAs) to help cover the cost. To find out more about DSAs, contact your country's student finance agency:

England – Student Finance England

Telephone **0300 100 0607**

Textphone **0300 100 0622**

Website [gov.uk/disabled-students-allowances-dsas](https://www.gov.uk/disabled-students-allowances-dsas)

Wales – Student Finance Wales

Telephone **0300 200 4050**

Textphone **0300 100 1693**

Website [studentfinancewales.co.uk](https://www.studentfinancewales.co.uk)

Scotland – Student Awards Agency Scotland

Telephone **0300 555 0505** (choose option 1)

BSL video interpreting relay service [contactscotland-bsl.org](https://www.contactscotland-bsl.org)

Website [saas.gov.uk](https://www.saas.gov.uk)

Northern Ireland – Student Finance NI

Telephone **0300 100 0077**

Textphone **0300 100 0625**

Website [studentfinancenl.co.uk](https://www.studentfinancenl.co.uk)

Further education

Further education is for people aged 16 or over and includes A-levels and vocational courses. DSAs aren't available for further education. Instead, colleges and schools should provide what's needed. Different schools and colleges provide different amounts of support, so check what's available.

Did you know?

Further and higher education institutions in the UK may have to provide equipment, communication support services and other types of support as part of their duty to make reasonable adjustments for people who are disabled under the Equality Act 2010 (the Disability Discrimination Act 1995 in Northern Ireland).



To find out more about the Equality Act, see our **Your rights** range of information. If you live in Northern Ireland, visit nidirect.gov.uk/articles/protection-against-disability-discrimination

Discounted travel

You may be entitled to free or discounted travel on local public transport, depending on your level of hearing loss and how it affects your day-to-day life. Contact your local authority for advice.

You may also qualify for a Disabled Person's Railcard if you live in England, Scotland or Wales and are registered deaf or use hearing aids. You'll have to pay a small fee for a card for the year, but you'll get a third off most train fares for you and a friend.

In Scotland, anyone aged 60 or over, and many people who are disabled, can travel free on local buses and some coach services. Contact your local authority or local concessionary travel scheme office to apply for a National Entitlement Card.



Visit **disabledpersons-railcard.co.uk** or call **0345 605 0525** (telephone) or **0345 601 0132** (textphone). For information about similar services in Northern Ireland, visit **translink.co.uk** or call **028 9066 6630**.

Benefits for people who are disabled and their carers

Personal Independence Payment (PIP)

PIP is a benefit that was introduced in Great Britain in April 2013 and Northern Ireland in June 2016. It is gradually replacing Disability Living Allowance (DLA) for people aged 16–64 who need help with the extra costs caused by long-term ill health or disability.

It's no longer possible for adults to make a new claim for DLA – all new claims must now be for PIP.


Do you currently claim DLA?

Over the next couple of years, you'll be invited to make a claim for PIP (if you haven't already been contacted). You don't need to take any action until then.

Key facts about PIP:

- You can claim PIP whether you are in or out of work.
- It's paid regardless of any income or savings you have and it's not taxable.
- The amount you get depends on how your condition affects you, not the condition itself.
- You'll be assessed by an independent healthcare professional to work out what level of help you can get.
- Your rate will be regularly reviewed to make sure you're getting the right support.

Turn to [page 17](#) to find out how to claim PIP.

 Find out more in our factsheet *Personal Independence Payment* or visit actiononhearingloss.org.uk/pip for information in British Sign Language (BSL).

Attendance Allowance (AA)

AA is a benefit for people aged 65 and over who have a severe physical or mental disability and need help with personal care or supervision. It provides money to help with the extra costs faced by those with a disability.

You may be able to get AA if you need help to communicate on most days, or if you need care or supervision because you have other disabilities. The benefit is paid at one of two rates – lower or higher – depending on how much help you need. It's paid regardless of any income or savings you have and isn't taxable.

Turn to [page 15](#) to find out how to claim AA.

 See our factsheet *Attendance Allowance*.

Employment and Support Allowance (ESA)

You can claim ESA if your ability to work is limited by ill health or disability. The benefit gives you money if you are unable to work, and personalised help so that you can work if you are able to.

You may be able to get ESA if you are:

- under State Pension age ([see page 13](#))
- not getting Statutory Sick Pay or Statutory Maternity Pay and you haven't gone back to work
- not getting Jobseeker's Allowance.

You can apply for ESA if you are employed, self-employed or unemployed; or if you are a student claiming Disability Living Allowance or Personal Independence Payment.

You'll need to have a Work Capability Assessment (WCA) to find out how your deafness, hearing loss or other disability affects your ability to work. This will decide whether or not you qualify for ESA.

There are two types of ESA: contribution-based and income-related. Contribution-based ESA has two levels of payment and the one you'll get depends on your circumstances and needs. The amount you get for income-related ESA depends on your income and savings.

Please note that income-related ESA is one of six benefits that is gradually being replaced by Universal Credit ([see page 12](#)).

Turn to [page 16](#) to find out how to claim ESA.



See our factsheet *Employment and Support Allowance*.

Carer's Allowance (CA)

You can apply for CA if you are aged 16 or over and provide care for someone who gets one of the following benefits:

- Attendance Allowance
- either rate of the daily living component of Personal Independence Payment
- the middle or higher rate of the care component of Disability Living Allowance
- Constant Attendance Allowance paid with a War Disablement Pension, Armed Forces Independence Payment, or Industrial Injuries Disablement Benefit.

To get CA, you must be providing care for 35 hours or more a week, and you must not be in full-time education (classed as 21 hours or more a week). If you work, you must not earn more than the current earnings limit (this will be assessed when you apply).

If you receive CA, you may get an increase in, or become entitled to, other benefits. CA can't be paid on top of some benefits and it is taxable.

Turn to [page 16](#) to find out how to claim CA.



To find out more, visit [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance)

If you live in Northern Ireland, visit

nidirect.gov.uk/articles/carers-allowance-how-claim

Industrial Injuries Disablement Benefit (IIDB)

You might be able to claim IIDB if you are deaf or have hearing loss because you were exposed to noise, or because you had an accident, at work. The amount you may get depends on your individual circumstances. [See page 16](#) to find out how to claim.



[See our factsheet *Industrial Injuries Disablement Benefit*.](#)

Armed Forces Compensation Scheme

If you have hearing loss because of service in the armed forces, you may be able to claim a War Disablement Pension from the Armed Forces Compensation Scheme. [See page 15](#) to find out how to claim.



[See our factsheet *Armed Forces Compensation Scheme*.](#)

Universal Credit (UC)

UC is a benefit for people who are looking for work or are on a low income. It is being rolled out in stages across the UK, replacing the following benefits with one single payment:

- Income Support
- income-related Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit.

UC is means-tested, which means your income and savings will be looked at to determine whether you can get it. [See page 17](#) to find out how to claim UC.

What else you should know about benefits

State Pension age

The State Pension age is the earliest age that you can get your state retirement pension.

For many years, the State Pension age was 65 for men and 60 for women. Since 2010, the State Pension age for women has been rising to be the same as that for men by November 2018.

From December 2018, the State Pension age for both men and women will start to increase to reach 66 by October 2020. It will then rise to 67 between 2026 and 2028.

The government plans to increase the State Pension age from 67 to 68 between 2037 and 2039. This timetable is subject to a further review of the State Pension age and Parliamentary process.



To check your State Pension age, visit gov.uk/state-pension-age

New State Pension

The new State Pension was launched on 6 April 2016. You can claim it if you are:

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

If you were born before these dates, you'll get your State Pension under the previous scheme instead.

Under the new State Pension scheme, how much you'll get when you reach State Pension age will depend on your National Insurance record.

You can find out how much State Pension you may get by getting a State Pension Statement. The full rate of the new State Pension is £164.35 a week (2018/19), but some people will get more and others less than this, depending on their National Insurance record.



Find out more at gov.uk/new-state-pension

Benefits cap

There is a cap (limit) on the total amount of benefit that most people aged 16–64 can get. But you're not affected by this cap if you or anyone in your household (a partner or dependent child) gets one or more disability benefits or claims Carer's Allowance.



To find out more about the benefit cap, visit gov.uk/benefit-cap If you live in Northern Ireland, visit nidirect.gov.uk/articles/the-benefit-cap

Council Tax reduction

You can apply directly to your council to get money off your Council Tax bill if you are on a low income or claiming benefits. Contact your council to find out if you qualify.

Extra financial support

Each council is responsible for providing its own welfare assistance scheme, which provides grants to help people live independently in the community, or to help ease exceptional pressure on families living on a low income. It may also be possible to get advance payments of your benefits in certain circumstances. Contact your council to find out more.

How to claim benefits

There are different ways to apply for benefits. Here's our key:



Apply online



Download a claim form



Call for a claim form



Claim by telephone

Access to Work

England, Scotland and Wales



gov.uk/access-to-work/apply



0800 121 7479 (telephone) or **0800 121 7579** (textphone).

BSL video relay service: main.signvideo.me/app/8/10128

Northern Ireland

Contact an employment adviser in your local Jobs & Benefits office or JobCentre.

Armed Forces Compensation Scheme



gov.uk/claim-for-injury-received-while-serving/how-to-claim

Attendance Allowance (AA)

England, Scotland and Wales



gov.uk/attendance-allowance/how-to-claim



0800 731 0122 (telephone) or **0800 731 0317** (textphone).

BSL video relay service: main.signvideo.me/app/8/10029

Northern Ireland

↓ nidirect.gov.uk/articles/attendance-allowance

📞 **0800 587 0912** (telephone) or **028 9031 1092** (textphone).

Carer's Allowance (CA)

England, Scotland and Wales

🌐 gov.uk/carers-allowance/how-to-claim

Northern Ireland

🌐 nidirect.gov.uk/services/apply-carers-allowance-online

↓ nidirect.gov.uk/articles/carers-allowance-how-claim

Employment and Support Allowance (ESA)

England, Scotland and Wales

The easiest way to apply for ESA is by phone. The number you call depends on which type of ESA you are applying for.

Visit gov.uk/employment-support-allowance/how-to-claim for details.

Northern Ireland

↓ nidirect.gov.uk/publications/employment-and-support-allowance-claim-form-esa1

📞 **0800 085 6318** (telephone) or **0800 328 3419** (textphone).

Industrial Injuries Disablement Benefit

England, Scotland and Wales

↓ gov.uk/industrial-injuries-disablement-benefit/how-to-claim

📞 **0800 121 8379** (telephone) or **0800 169 0314** (textphone).

Northern Ireland

 nidirect.gov.uk/articles/industrial-injuries-disablement-benefit

Personal Independence Payment (PIP)

England, Scotland and Wales

 **0800 917 2222** (telephone) or **0800 917 7777** (textphone).

Northern Ireland

 **0800 012 1573** (telephone) or **0800 012 1574** (textphone).

Universal Credit

England, Scotland and Wales

 gov.uk/apply-universal-credit

For help with making your claim online, call **0800 328 5644** (telephone) or **0800 328 1344** (textphone).

If you speak Welsh, you can make a claim over the telephone: **0800 012 1888**.

Northern Ireland

Universal Credit is being introduced for new claims on a phased geographical basis across Northern Ireland until December 2018.

Visit nidirect.gov.uk/introduction-to-universal-credit for updates and to claim online.

Where to find out more about benefits

Action on Hearing Loss

We have a range of **Benefits** factsheets that you can find on our website at actiononhearingloss.org.uk/publications:

- *Personal Independence Payment*
- *Employment and Support Allowance*
- *Universal Credit*
- *Industrial Injuries Disablement Benefit*
- *Armed Forces Compensation Scheme*
- *War Pensions Scheme*
- *Attendance Allowance.*

You can also request these factsheets from our Information Line ([see back page](#) for contact details).

Other organisations

Citizens Advice

Provides free advice and information to help people resolve legal, financial and other problems. Find your local bureau in your phonebook or visit citizensadvice.org.uk

Disability Rights UK

Provides free information about disability benefits.
Visit disabilityrightsuk.org

Law Centres Network

Law Centres provide free legal advice and representation.
Find your local Law Centre at lawcentres.org.uk

Further information from Action on Hearing Loss

Action on Hearing Loss has a wide range of information on all aspects of deafness, tinnitus and hearing loss. We have the latest information on hearing health, hearing aids and cochlear implants, assistive technology and products, communication support, rights and more.

You can also find out about services in your area, becoming a member and receiving our magazine, the latest research developments, and getting involved as a volunteer or supporter.

Visit our website – actiononhearingloss.org.uk – or contact our free, confidential Information Line: call **0808 808 123**, send a text message to **0780 000 0360** or email information@hearingloss.org.uk

To see our full range of factsheets and leaflets, visit actiononhearingloss.org.uk/publications

Information you can trust

The Information Standard certifies us as producers of high-quality, evidence-based information. Thank you to the **Department for Work and Pensions** for helping us to review and update this leaflet.

Did you find this information helpful?

Please tell us what you think of this leaflet. Did you find it useful? Could we improve it? Please let us know by emailing reviewpanel@hearingloss.org.uk

If you'd like to join our Readers' Panel, to help us create and review information for our website and publications, please let us know.

Action on Hearing Loss (formerly RNID) is the largest UK charity helping people who are confronting deafness, tinnitus and hearing loss.

We give support and care, develop technology and treatments, and campaign for equality. We rely on donations to continue our vital work.

To find out more, visit **actiononhearingloss.org.uk**

Questions about deafness, tinnitus or hearing loss?

Contact our free, confidential Information Line:

Telephone 0808 808 0123

Textphone 0808 808 9000

SMS 0780 000 0360
(standard text message rates apply)

Email information@hearingloss.org.uk

Join us

 Action on Hearing Loss

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