

**Your rights
and entitlements**

How to get the support
you need if you have
a hearing loss

**ACTION ON
HEARING
LOSS**

**~~CONFUSED~~
~~BY~~
BENEFITS**

In this leaflet we tell you how to get the benefits, equipment and services you're entitled to if you have a hearing loss. But if you've got more questions, our friendly helpline team is waiting to answer your call or email.

Telephone 0808 808 0123

Textphone 0808 808 9000

Email information@hearingloss.org.uk

We'll tell you about the benefits you may be entitled to and how to claim them. We'll also tell you how you could get help with equipment and services.

Some benefits depend on whether you are working or have savings. But there are some benefits you can apply for no matter what other money you have.

You may be entitled to some benefits because you are deaf or for reasons that are unrelated to your deafness.

If you have come to the UK recently, you may not be eligible for some of these benefits and services. Ask for advice and help if this is the case.

You can get support from:

- your local authority (your local council)
- your local Jobcentre Plus
- the NHS
- other organisations, such as Action on Hearing Loss.

See pages 12-15 for all contact details.

State pension age

The state pension age is the age at which you can claim your state retirement pension. Men can claim their retirement pension at 65.

The government is raising the state pension age for women from 60 to 65 between 6 April 2010 and 2018. From December 2018 the state pension age for both men and women will start to increase to reach 66 by April 2020.

If you are a woman born:

- before 6 April 1950, your state pension age remains at 60
- between 6 April 1950 and 5 April 1955, your state pension age will be somewhere between 60 and 65, depending on your date of birth. To find out your exact state pension age, call the Pension Service on or visit www.direct.gov.uk
- between 6 April 1955 and 5 April 1959, your state pension age will be 65.

Other benefits and entitlements that both women and men at 60 were entitled to (such as the Winter Fuel Allowance, Pension Credit (see page 11) and free prescriptions) will change, so that they are available to both men and women at the qualifying age at which women retire.

Do you need equipment at home?

If you think equipment at home could help you, then your local authority's social services department could help you. If you are deaf, do register with your local authority.

If you apply for help, someone from the local authority, such as a social worker with deaf people, or a technical officer, must visit you to assess your needs.

They may think it is a good idea for you to have equipment such as a loop system (for example, to hear music or the television more clearly), a textphone, a vibrating alarm clock, an amplifier for your voice telephone, or flashing lights, so that you know when your doorbell or telephone is ringing or your smoke alarm goes off.

Sometimes, you can try out the equipment first to see if it could help you in your home.

See our factsheet *Social services for adults who are deaf*.

Do you need help at work?

If you are deaf and you work, or you are looking for work, the government's Access to Work scheme can help with the cost of any equipment, communication support and changes to your working environment.

If you are already working, your employer may have to pay part of the cost of the equipment. If you apply within six weeks of starting a new job, your employer may not have to pay anything.

Access to Work covers the full cost of any kind of communication service, such as BSL/English interpreters, lipspeakers, speech-to-text reporters or notetakers that you need at work.

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Equipment that might help includes telephone amplifiers, textphones or loop systems to help you carry out your job and communicate with people in your workplace more easily and effectively.

Contact your regional Access to Work centre directly for advice and guidance, or speak to the Disability Employment Adviser at your local Jobcentre Plus for more information.

Do you need help in your education setting?

If you are already studying in a higher education setting or want to apply to do a course in higher education, you could get communication services and equipment to help you. Disabled students in higher education – including students who are deaf – can apply for Disabled Students' Allowances (DSA) to pay for communication services or equipment.

Contact your local education authority (LEA), Student Awards Agency for Scotland (SAAS) or Education and Library Board (Northern Ireland) for more information.

If you are studying in a further education setting, you usually won't qualify for DSA. Instead, the college where you are studying should provide what you need. Different colleges provide different amounts of support. Contact your college disability or learning support officer for further details.

Further and higher education institutions in the UK may have to provide equipment and communication services as part of their duty to make reasonable adjustments under the Equality Act.

Do you need help with transport?

If you have a disability, you may be entitled to free or discounted travel on local public transport. Contact your local authority for advice.

You may also qualify for a disabled person's railcard if you wear hearing aids. You do have to pay a small amount for this each year, but you will get a third off most rail journeys. Visit www.disabledpersons-railcard.co.uk or contact 0845 605 0525 (telephone) or 0845 601 0132 (textphone).

In Scotland, anyone aged 60 or over, and many disabled people, 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. For information about similar services in Northern Ireland, visit www.translink.co.uk

Benefits for disabled people and their carers

Disability Living Allowance (DLA)

If you are a child, or an adult under 65, and you have a disability that affects your everyday life, then you can claim DLA. You can get it if you are working, unemployed or studying. It doesn't matter if you have other income or savings. DLA is not taxable and will not reduce any other benefits you are getting; in fact, it may even increase your entitlement to other benefits.

DLA has two parts - a care component and a mobility component. If you are deaf, you may qualify for the care component if you need help with communication on most days. You may qualify for the mobility component if you need help

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or support when you are out of doors. You may also get DLA if you have care or supervision needs because you have other disabilities. See our factsheet *Disability Living Allowance*.

Attendance Allowance (AA)

If you are over 65, you can claim AA if you have a disability that affects your everyday life. If you are deaf, you may qualify for it if you need help with communication on most days. You may also get AA if you have care or supervision needs because you have other disabilities.

See our factsheet *Attendance Allowance*.

Carer's Allowance (CA)

If you care for someone who gets AA or the middle or higher rate of DLA care component or constant attendance allowance paid with the Industrial Injuries/War Pensions schemes, you can claim CA. You must be a carer for more than 35 hours a week and you must not be in education for 21 hours or more a week. If you work, you must not earn more than the current earnings limit. If you are entitled to CA you may get an increase in or become entitled to other benefits. CA cannot be paid on top of some other benefits.

Do you have a disability which prevents you from being able to work?

If you are deaf and not working (or working fewer than 16 hours a week), then you may be accepted as having limited capability for work and/or work-related activity, so you could claim Employment and Support Allowance (ESA).

You may get ESA if your ability to work is limited by ill health or disability. It has replaced both incapacity benefit (IB) and income support (IS) paid on the grounds of incapacity. If you are already getting IB or IS, at some point between now and March 2014 the benefits service will assess you to see if you could claim ESA.

What are the rules for ESA?

If you are claiming ESA, you must:

- be at least 16 years old
- be under pensionable age
- undergo a 13-week assessment phase.

You must also:

- pass a contributory test or
- be under age 25 or
- pass a low income test.

See our factsheet *Employment Support Allowance (ESA)*.

Have you been made deaf by your work or service in the armed forces?

If you have become deaf because you were exposed to noise or because you had an accident at work, you may be able to claim Industrial Injuries Disablement Benefit.

See our factsheet *Industrial Injuries Disablement Benefit*.

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If you have a hearing loss because of service in the armed forces, you may be entitled to a War Disablement Pension. There are strict rules about deafness. The Armed Forces Compensation Scheme replaced the War Pensions Scheme for people who have become deaf or disabled while serving in the armed forces on or after April 2005.

See our factsheets *War pensions and priority health treatment for veterans* and *The Armed Forces Compensation Scheme*.

Are you a low earner?

If you have low earnings you may be able to claim Working Tax Credit to top-up your earnings. People who have a disability could qualify for extra amounts. You claim Tax Credits from the Inland Revenue.

Do you need help with your council tax or rent?

Council Tax Benefit can help you if you are on a low income and are liable to pay council tax. The amount you get depends on your circumstances, including how much you earn and whether you have a disability.

Housing Benefit can help you pay your rent if you are on a low income. The amount you get depends on your circumstances, including how much you earn and whether you have a disability.

What is Pension Credit?

Pension Credit is a means-tested benefit for people of pensionable age (see page 4). There are two parts.

- Guarantee Credit – for people of pensionable age whose income is below a certain level.
- Savings Credit – for people aged 65 and over, to provide extra money for those who have made modest provision for their retirement.

Community Care Grants

Community Care Grants are discretionary awards to help people live independently in the community. 'Discretionary' means that you don't automatically get them because you are disabled – you must meet certain conditions to receive a grant.

See our factsheet *Community Care Grants*.

How do you claim benefits?

For Disability Living Allowance, Attendance Allowance or Carer's Allowance, claim online at www.direct.gov.uk or contact:

The Benefit Enquiry Line (BEL), a free advice line run by the Department for Work and Pensions (DWP).

Telephone 0800 882 200

Textphone 0800 243 355

Northern Ireland:

Telephone 0800 220 674

Textphone 0800 243 787

Or call the Disability Benefits Helpline

Telephone 08457 123 456

Textphone 08457 224 433

For Carer's Allowance, call the Carer's Allowance Unit of the Disability and Carer's Service.

Telephone 0845 608 4321

Textphone 0845 604 5312

To claim ESA (see page 9), Income Support, Jobseeker's Allowance and Carer's Allowance, contact Jobcentre Plus.

- A Disability Employment Adviser can help you with benefits if you are working or looking for work. They can also refer you to an Access to Work adviser.

For Housing Benefit, Council Tax Benefit and the Council Tax Disability Reduction Scheme, contact your local authority (details in your phone book or through www.direct.gov.uk).

To claim War Disablement Pension and the Armed Forces Compensation Scheme, contact:

Service Personnel and Veterans Agency

Free helpline 0800 169 22 77

Textphone 0800 169 34 58

veterans.help@spva.gsi.gov.uk

www.veterans-uk.info

To claim Pension Credit, contact:

The Pension Credit information line

Telephone 0800 99 12 34

Textphone 0800 169 01 33

To claim Tax Credits, contact:

Tax Credits helpline

Telephone 0845 300 3900

Textphone 0845 300 3909

www.taxcredits.inlandrevenue.gov.uk

Where can you get further information?

Citizens Advice

Your local Citizens Advice will give free advice.
See your phonebook for your nearest bureau or
search www.citizensadvice.org.uk

Disability Alliance

Universal House, 88-94 Wentworth Street, London E1 7SA
Tel/textphone 020 7247 8776 (not an advice line)
Fax 020 7247 8765
office@disabilityalliance.org
www.disabilityalliance.org

Find details of your local law centre for free advice and representation from:

Law Centres Federation, 22 Tudor Street, London EC4Y 0AY
Telephone 020 7842 0720
info@lawcentres.org.uk
www.lawcentres.org.uk

Social Security Agency for Northern Ireland

If you live in Northern Ireland, visit www.dsdni.gov.uk/ssa
for information about benefits.

Welfare rights advice centres

Search online or see your phonebook to find your local welfare
rights advice centre

Please contact our helpline (see back page) if you
would like this leaflet in Braille, audio tape or large print.

We're the charity taking action on hearing loss since 1911. We can't do this without your help.

To find out more about what we do and how you can support us, go to www.actiononhearingloss.org.uk

Telephone 0808 808 0123

Textphone 0808 808 9000

Email information@hearingloss.org.uk

Action on Hearing Loss is the trading name of The Royal National Institute for Deaf People.
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**INVESTORS
IN PEOPLE**