



Living with osteoporosis: financial help after fractures (Includes information about state benefits)

What is osteoporosis?

Osteoporosis occurs when the struts which make up the mesh-like structure within bones become thin causing them to become fragile and break easily, often following a minor bump or fall. These broken bones are often referred to as 'fragility fractures'. The terms 'fracture' and 'broken bone' mean the same thing. Although fractures can occur in different parts of the body, the wrists, hips and spine are most commonly affected. It is these broken bones or fractures which can lead to the pain associated with osteoporosis. Spinal fractures can also cause loss of height and curvature of the spine.

The state benefit system

Understanding the state benefit system can be difficult and may deter many people from applying for the help that they are entitled to. This fact sheet looks at the main types of financial support available for the older person or those who are disabled.

Does a diagnosis of osteoporosis entitle me to any financial help?

No. Benefits are awarded on the basis of how disabled you are and your needs, not the actual disease or condition that is causing the problem. As osteoporosis (low bone density) does not cause any pain or symptoms it does not automatically qualify as a disability. Rather if you are experiencing persistent pain, a change in posture and problems getting around resulting from fractures, this may then entitle you to benefits.

Are all benefits dependent on my income?

No. There are different categories of financial assistance, and generally these fall into three groups:

- **Means tested benefits and Tax Credits** – Benefits in this group are only available if you have a low income, so a 'means test' (an investigation into your financial position) will be performed.
- **Contributory benefits** – Benefits that are not means tested, but entitlement to them depends on you having paid, or been credited with sufficient National Insurance (NI) contributions. (You pay National Insurance contributions when working or are credited with them when on some benefits to build up your entitlement to certain state benefits, including the State Pension. You stop paying NI contributions when you reach State Pension age).
- **Non-contributory benefits** – Benefits that provide assistance regardless of your income or NI history – entitlement is based on your circumstances (usually the extent of your disability).

There are still other conditions that people need to meet to be awarded various benefits even if they are non-contributory, such as age, having a disability or being resident in Great Britain.

NOTE - Seeking some good specialist advice such as Citizen's Advice, Age UK or Turn2Us (see contact details for those and other useful organisations) would help you find out what financial support might be available for you, and they may also help you with your application.

What benefits are there for those of working age?

Personal Independence payments (PIP)

This is currently available if you are aged 16-64 at the time of your first claim to help cover some of the extra financial costs that your illness or disability might cause (such as personal care, travel costs, aids and equipment or medication). PIP is eventually replacing Disability Living Allowance (DLA) which many people may already be getting, but successful new claims in this area and some reassessments are now replaced with PIP.

PIP is a non-contributory benefit and has two components – care and mobility. Both of these components have two rates, a lower and higher, and which of these will be paid depends on your level of difficulty caused by your disability.

To be able to claim PIP you need to have been experiencing difficulties for at least three months before your claim (unless you are terminally ill), and your difficulties are expected to continue for at least nine months after the date of the claim. You must live in Great Britain, and must have done so for two out of the last three years.

To make a claim for PIP telephone:

0800 917 2222

gov.uk/pip/how-to-claim

Personal Independence Payments (PIP), Disability Living Allowance (DLA), and Attendance Allowance (AA) are very significant benefits as they are not means-tested or taxable, and can be paid on top of other benefits. They may also entitle you to higher levels of other means-tested benefits such as Pension Credit and housing benefit.

The criteria on which a person's disability is assessed are very in depth and this may mean some people despite having difficulties may not qualify.

Employment and Support Allowance (ESA)

This benefit is available if you are under pensionable age and cannot work due to illness or disability, and you are not getting Statutory Sick Pay (see below). It can be awarded if either you have paid sufficient National Insurance contributions, or if your income is low enough.

To make a claim for ESA telephone:

0800 055 6688

gov.uk/employment-support-allowance/how-to-claim

Income support (IS)

IS provides a basic income if you are under pensionable age and you are a single parent, or a carer. Some people may still be receiving IS on the basis that they are unable to work through sickness or disability, but they will be transferred onto ESA at some point. You need to be working for less than 16 hours per week and have no income or a low income.

To make a claim for IS telephone:

0800 055 6688

gov.uk/income-support/how-to-claim

Statutory Sick Pay (SSP)

SSP is paid if you are too ill to work, although you do need to meet certain criteria. It is paid by your employer for up to 28 weeks. You may get more than the statutory amount if your employer has a sick pay scheme (or 'occupational scheme'). If you are still sick after 28 weeks, you can then claim ESA instead.

You would claim SSP via your employers, but if you are refused SSP or feel you are not being paid enough call the HMRC employees' enquiry line on:

0300 200 3212

gov.uk/statutory-sick-pay/overview

What benefits are there for those over 65 who have an illness or disability?

Attendance Allowance (AA)

This is currently available if you are aged 65 or over (at the time of your first claim). Like PIP, AA is to help cover some of the extra financial costs incurred by your disability. AA has one component which covers care only, and this is again divided into two levels (higher and lower) depending on your needs. There is no mobility element to AA. It is possible that AA will eventually also be replaced with PIP in the future, although there are no plans for this at present.

To claim AA you need to have been experiencing difficulties for at least six months prior to your claim, and again need to be a resident in Great Britain, and must have been for two out the last three years.

To make a claim for AA telephone:

0345 605 6055

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

Remember – it is always worth applying for Attendance Allowance if you think you may qualify, as it may entitle you to higher levels of Pension Credit and housing benefit.

Pension Credit

This is a means-tested benefit to raise pensioners' minimum income. There are two forms of this benefit:

- **Guarantee Credit** is equivalent to income support if you have reached the pensionable age for women. It ensures that your weekly income is brought up to a guaranteed minimum level. Additional amounts may be paid over and above this set rate if you have disabilities or you are a 'carer'.
- **Savings Credit** is payable in addition to the basic state pension if you are over 65 years and have made some provision for your retirement (e.g. modest savings or a small occupational pension).

To make a claim for pension credit call the Pension Credit claim line on: **0800 99 1234**
[gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim)

What benefits are there for those who are caring for someone who is ill or disabled?

Carer's Allowance (CA)

This is a weekly benefit that is payable if you are a carer (aged 16 or over) earning less than a certain threshold, and spending at least 35 hours a week looking after a disabled person who is receiving AA, DLA or PIP at the middle (DLA) or higher rates (AA and PIP) for personal care.

To make a claim for CA you can apply online at [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim) or via the Carer's Allowance Unit (Telephone: **0345 608 4321**) who will send you a form.

What other benefits are there?

Housing Benefit and Council Tax Benefit or Support

These are dealt with by your local authority. These benefits are available if you are on a low income and are paying rent or council tax.

The 'Blue Badge' scheme

Local authorities are also responsible for the 'Blue Badge' scheme (for disabled car drivers and passengers) and for Disabled Facilities Grants to help fund special adaptations to your home.

Leaflets about various benefits are also available from Post Offices, Libraries and Job Centres. Also, your local authority (council) may have a welfare rights service.
[gov.uk/find-your-local-council](https://www.gov.uk/find-your-local-council)

Industrial Injuries Disablement Benefit (IIBD)

You might get Industrial Injuries Disablement Benefit (IIBD) if you become ill or disabled from an accident or disease caused by work. The amount you will get depends on the level of your disability and this will be assessed on a scale of 1 to 100%. Normally you must be assessed as 14% disabled or more to get the benefit.

To make a claim for IIBD contact your regional Industrial Injuries Disablement Benefit centre:

Scotland, North West England, East of England, South East England and London Telephone: **0345 603 1358**

Yorkshire and the Humber, North East England, East and West Midlands, South West England and Wales Telephone: **0345 758 5433**

[gov.uk/industrial-injuries-disablement-benefit/how-to-claim](https://www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim)

The Social Fund

This provides grants and loans towards meeting one-off exceptional expenses such as funeral costs and winter fuel payments. Some of these will be automatically paid to all who are eligible such as winter fuel payments to pensioners, and cold weather payments to those who are already receiving certain other benefits. Others such as a budgeting loan (an interest free loan available to those on a low income or who are receiving certain other benefits to help pay for essential things such as furniture, rent, clothes or travelling expenses for example) would need to be applied for separately.

To apply for a budgeting loan contact your local Jobcentre Plus or telephone: **0345 603 6967**

[gov.uk/budgeting-loans/how-to-claim](https://www.gov.uk/budgeting-loans/how-to-claim)

To apply for a Bereavement Payment (help with funeral costs), or a Bereavement Allowance (which is a weekly payment available to those whose spouse or civil partner paid National Insurance and died as a result of an industrial injury or disease) contact the Bereavement Service helpline telephone:

0345 606 0265

[gov.uk/bereavement-payment/how-to-claim](https://www.gov.uk/bereavement-payment/how-to-claim)

Future changes to the benefits system – what we know so far

Universal Credit (UC)

UC is a new working age benefit to support people in and out of work. It aims to simplify the existing system which involves a range of working-age related benefits by bringing them all together under one new title. UC will provide a basic personal allowance with additional amounts for children, housing costs, disability and caring responsibilities. It will replace certain means-tested benefits and Tax Credits such as Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Job Seeker's Allowance and income-related Employment and Support Allowance.

Currently UC is being introduced in stages across the UK. At present it is being piloted in a few areas with the aim that it will become nationwide by 2017.

Pension reform

In 2013 a new draft Pensions bill was announced. This proposes that from 2016 a new single tier pension will replace the current system of a 'basic' and 'additional' pension. The current system is very complex. The changes are intended to make the system fairer and more straightforward.

The savings element of pension credit will also be abolished, and the state pensionable age will gradually increase to 67 between 2026 and 2028, and to 68 between 2044 and 2046. A calculator to help you work out your pensionable age is available on the GOV.UK website.

Key points

If you are thinking of applying for any benefit, get the form as soon as possible. Many benefits can be backdated to the date you were sent the form, even if it takes you several weeks to send the completed application in.

Some of the application forms are very long and will take time to fill in. It may be worth reading through the form first and either filling it in over a couple of days, or asking someone to help you if you have poor eyesight or difficulties writing. If you phone the relevant 'how to claim' telephone number they may be able to offer help with filling out the form.

When you apply for benefits such as DLA, AA and PIP it is important not to underplay your problems. Give examples and as much detail as possible about how your disability affects your day-to-day life, making clear the problems and limitations it causes, rather than how you cope or manage.

This is what the assessor looking at your claim will be using to understand your needs.

If you need to contact a benefits agency remember to have your National Insurance number and various bank details relating to your income and savings ready to help you answer any questions.

If your **circumstances change** at all (e.g. you go into hospital, become single or become part of a couple, or have significant changes to your finances) remember to **inform the appropriate benefits agency as soon as possible** as this may affect your entitlements.

If your claim is refused you can challenge the decision through an independent Tribunals Service.

Who is responsible for specific benefits?

The Department for Work and Pensions (DWP) is divided up into several sections and deals with most social security benefits.

- The Disability and Carers Service – responsible for Disability Living Allowance, Attendance Allowance Personal Independence Payments and Carer's Allowance.
- The Pension Service – provides benefits for people of pensionable age (e.g. Pension Credit and Retirement Pensions).
- Jobcentre Plus – deals with all claims for people of working age (e.g. Employment and Support Allowance and Income Support).
- The Child Maintenance Service – responsible for child support and maintenance.
- The Debt Management Department – responsible for recovering funds owed to the DWP.

Local Authorities are responsible for Housing and Council Tax Support.

The HM Revenue and Customs (HMRC) administers benefits such as Tax Credits and Child Benefit.

What other sources of financial help are there?

There are funds given by some charities or charitable trusts to people who have some common link such as a health issue, occupation, religion, nationality, locality age or other qualifying criteria.

There are an enormous amount of organisations offering help to different people, and the type of help varies widely. Some might give some money to someone in crisis, bereavement or who needs to buy a specific item or piece of equipment. Others may help financially with the cost of an educational or training course, respite care or travel arrangements or they may offer help with repairs or adaptations to the home.

Turn2us (Telephone: **0808 802 2000** turn2us.org.uk) are a good source of information on grants and trusts and how to access them.

Local authorities may also have discretionary, welfare funds which may provide assistance to those in financial hardship.

Common questions

1. I am 70 years old and since my husband's death I have hardly enough money to live on. I have had fractures as a result of osteoporosis but have recovered and have no disabilities resulting from them. Am I entitled to any financial help?

It is unlikely that you would be eligible for Attendance Allowance (AA) as this is awarded on the level of disability that is caused by a person's condition, rather than the condition itself. However, you may be eligible for Pension Credit on top of your state pension. You may also be able to apply for Council Tax Support and Housing Benefit (if you live in rented accommodation) via your local council.

2. I have osteoporosis and am struggling financially. Are there state benefits I can get?

You don't say how old you are and whether you have had fractures and are now limited or disabled by their long term effects.

If you are not affected by fractures and are over retirement age then please see the answer above.

If you are not affected by fractures and are below state pension age then depending on your circumstances you may be eligible for Income Support, Tax Credits, Housing Benefit and Council Tax Support (or Universal Credit (UC) which is replacing all of these and being rolled out gradually across the UK over the next few years).

If you are disabled by previous fractures then you may also be eligible for Attendance Allowance (if you are 65 or over) or Personal Independence Payments (PIP) if you are under 65.

3. I am in my 50s and have had osteoporosis for some years. I was working as the osteoporosis caused me no problems, but following a nasty accident at work I have had multiple fractures in my spine and now find work impossible as I am in severe pain – what benefits can I get?

As your fractures happened as a result of an accident at work you may be eligible to receive Industrial Injuries Disablement Benefit (IIBD). The level at which this would be awarded would depend on the amount of disability the injury caused.

Depending on your circumstances you may be eligible for Personal Independence Payments (PIP). It is worth noting that if you were awarded the enhanced rate of PIP you could apply for the Motability scheme for an adapted car. If you do use a car and have very limited mobility it may also be useful to apply for a 'Blue Badge' to allow you access to disabled parking spaces.

Employment and Support Allowance (ESA), Housing Benefit (if you are in rented accommodation) and Council Tax Support may also be available to you. If you are also still responsible for children you may also qualify for Child Tax Credit.

4. My wife has had many spinal fractures and is very bent over. She has recently had a hip fracture and now needs my help for most of her daily needs. We are both in our late 70s and are not well off, can we get any help?

Your wife may be eligible for Attendance Allowance (AA) and if so, you may then be eligible for Carer's Allowance (CA) as well. You may also be eligible for Pension Credit (PC) on top of your existing state pensions. Remember, applying for PC is really useful as this may then help you qualify for Housing Benefit if you live in rented accommodation. You may also be eligible for Council Tax Support. If you have a car and your wife's mobility is now restricted, it is also worth applying for a 'Blue Badge' from your local council.

Financial benefits are complex and frequently under review by the Department of Work and Pensions (DWP). If your circumstances change or you think you may be entitled to financial assistance, contact your local Citizen's Advice, Age UK or Turn2Us (see contacts below) for further advice.

Useful contacts

Leaflets about various benefits are also available from Post Offices, Libraries and Job Centres. Also, your local authority (council) may have a welfare rights service.

www.gov.uk/find-your-local-council

Advicenow

An independent, not-for-profit website providing accurate, helpful information on rights and legal issues for people who need it.

advicenow.org.uk

Age UK

Age UK is there to inspire, enable and support older people to help people make the most of later life.

REMEMBER – Age UK can help you find out which benefits you may be entitled to.

Advice line: 0800 678 1174
ageuk.org.uk

Carer's UK

Provides information and advice for carers who are providing unpaid care to an ill or disabled relative or family member.

Advice line: 0808 808 7777
carersuk.org

Citizens Advice

Helps people resolve their legal, money and other problems by providing free, independent and confidential advice.

REMEMBER – Citizen's Advice can help you find out which benefits you may be entitled to.

Wales: 08444 77 20 20
England: 08444 111 444
Scotland: 08454 040506
citizensadvice.org.uk

Disability Rights UK

Disability Rights UK is a leading authority on social security benefits for disabled people and publishes the Disability Rights Handbook. They provide regularly updated information about benefits, tax credits and community care. The Disability Rights Handbook is updated yearly and contains information about the above issues and related services for disabled people.

Ground Floor, CAN Mezzanine,
49-51 East Rd, London, N1 6AH

(office number 0207 250 8181)
disabilityrightsuk.org

DIAL Network - Local disability information and advice

DIAL information and advice services are based throughout England and Wales. They provide information and advice to disabled people and others on all aspects of living with disability.

Telephone: 0808 800 33 33
scope.org.uk

Equality Advisory and Support Services (EASS)

Advises and assists individuals on issues relating to equality and human rights, across England, Scotland and Wales.

Advice line: 0808 800 0082
equalityadvisoryservice.com

Equality Commission for Northern Ireland (ECNI)

Tel: 028 90 500 600
equalityni.org

HM Revenue and Customs

For information on VAT relief on products and services for disabled people HM Revenue and Customs VAT Disabled and Elderly Reliefs.

Correspondence SO708
PO Box 205, Bootle L69 9AZ

Telephone helpline: 0300 123 1073
hmrc.gov.uk

For specific help on existing DLA, PIP and AA applications, contact the government Disability Benefits Centre www.gov.uk/disability-benefits-helpline or the individual helplines:

Disability Benefits helpline: 0845 712 3456
Attendance Allowance helpline: 0345 605 6055
Personal Independence Payment helpline:
0800 917 2222 or 0345 850 3322

SCOPE

Benefit claim advice for people with disabilities

scope.org.uk
Telephone helpline: 0808 800 333

State Pension enquiries

Telephone: 0345 606 0265
thepensionservice.gov.uk

This information reflects current evidence and best practice but is not intended to replace the medical advice provided by your own doctor or other healthcare professional.

This is one of many information resources available about osteoporosis and bone health. View the range at theros.org.uk and order more by calling us on **01761 471 771** or emailing info@theros.org.uk

President: HRH The Duchess of Cornwall. Formerly known as the National Osteoporosis Society.
Royal Osteoporosis Society is a registered charity no. 1102712 in England and Wales, no. SC039755 in Scotland, and no. 1284 in Isle of Man. Registered as a company limited by guarantee in England and Wales no. 4995013, and foreign company no. 006188F in Isle of Man.
Registered address: Camerton, Bath, England, BA2 0PJ

Law Centres Network

Law centres defend the legal rights of people who cannot afford a lawyer. They are specialists working in their local communities to uphold justice and advance equality.

Find your local law centre:

lawcentres.org.uk

Patient's Association

The Patient's Association provides information and advice on access to health services, complaints procedures and patient's rights.

The Patients Association
PO Box 935
Harrow
Middlesex
HA1 3YJ

Helpline: 0208 423 8999
patients-association.com

Turn2us

Turn2us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations.

REMEMBER – Turn2us can help you find out which benefits you may be entitled to.

Telephone: 0808 802 2000
turn2us.org.uk

For osteoporosis information and support contact our free specialist nurse Helpline:

 nurses@theros.org.uk

 **0808 800 0035**

This information is provided free of charge. If you would like to become a member or support the charity with a donation, please go online or call us:

 theros.org.uk

 **01761 473 287**



theros.org.uk

Content reviewed: November 2017 version 2