# Cost of Living

## Introduction

If you have sight loss, or provide care for someone who does, there are a number of Welfare Benefits you may be entitled to. Some of these benefits can help provide you with an income if you are not able to work, or are employed or self-employed but on a low income, while others can help towards the extra costs that often make life more expensive if you have a disability.

We have produced various factsheets to help you learn more about the benefits that you are most likely to be entitled to if your life is affected by sight loss.

This factsheet is about the current cost of living and focuses on things you can do to maximise your income which could help reduce the financial pressures blind and partially sighted people are experiencing.

For help with any of the benefits and support detailed in this factsheet, please contact our sight loss advice service on **0303 123 9999** or email **adviceservice@rnib.org.uk**. We can advise you on potential benefit entitlement and support you through the claim process, including providing you with factsheets and toolkits on the various benefits available.

## Maximise your benefit income

Research from the Department of Work and Pensions confirms that some 63 per cent of eligible people over state pension age and 52 per cent of working age people do not claim all their means-tested benefit entitlement. The result of this, revealed Policy in Practice research in April 2023 is that the staggering sum of almost **£19 billion** is left unclaimed in means-tested benefits every year.

RNIB research has also recently found that a quarter of people who are blind and partially sighted do not currently claim any disability benefit, such as Personal Independence Payment, Attendance Allowance, Disability Living Allowance for children or, in Scotland the Child Disability Payment or Adult Disability Payment. Many of those people could meet the threshold for these benefits, which are not means tested and can make a significant difference to the finances of individuals and families.

Given the impact of the current cost of living crisis, we want to make sure that blind and partially sighted people claim what they are entitled to, along with accessing all other support that is available. Some of the things you can do to ensure you are maximising your income are:

### Carry out a benefit calculation

RNIB’s benefit calculator can help you check whether you may be able to claim additional or increased benefits. The calculator can be accessed via our website at **rnib.entitledto.co.uk/start**.

### Consider moving to Universal Credit by completing a better-off calculation

RNIB’s benefit calculator can also provide a better-off calculation which looks at whether a move from legacy benefits (such as Employment and Support Allowance) to Universal Credit would be financially beneficial.

The Department of Work and Pensions expects more than 50 per cent of current legacy benefit claimants to be better off under Universal Credit and is encouraging those people to claim Universal Credit voluntarily, rather than wait for “managed migration” (when a Universal Credit claim is required and there is no choice).

It is very important to seek advice and check the implications for you, before making any move to Universal Credit voluntarily, as those people who could be worse off are initially protected financially, if they wait to be moved by the Department’s planned migration route. This “managed migration” to Universal Credit process has commenced now with a view to being completed in the next five years.

Claiming Universal Credit is not just about finances and there are other things to consider, such as the monthly payment cycle. Once you have moved to Universal Credit there is no option to return to your previous benefit.

### Tax Credits

Tax Credits are currently being replaced by Universal Credit, a process expected to be completed in 2025. However, people currently in receipt of working tax credit can still make a new claim for child tax credit and vice versa without having to claim Universal Credit, so don’t miss out if this applies to you.

### Renegotiate the rate of debt repayments that are taken from your benefits

10 per cent of all Universal Credit claimants are having a deduction from their benefit because they are repaying some form of debt such as a previous overpayment of Universal Credit or Tax Credits. If you’re one of these people and are struggling with the level of repayment that has been set, then you can ask for a financial hardship decision to reduce the amount of benefit debt you pay by calling the Universal Credit debt management team on **0800 916 0647**.

### Check your tax code

If you are a taxpayer, check you have the correct tax code applied and are taking advantage of the marriage tax allowance and/or blind persons tax allowance. The marriage allowance lets you transfer £1,260 of your personal allowance to your husband, wife or civil partner. The tax allowance for people who are registered severely sight impaired, is an additional £3,070 on top of the standard personal allowance.

### Access local support

In the Spring budget statement, the chancellor announced that the Government will be providing a further £500 million to the Household Support Fund in England, which will continue to operate fora further six months until the end of September 2024.

This funding is given to local authorities who decide how they distribute the money, but the fund is intended to help households with the cost of essentials such as food, clothing and utilities. If you are struggling to afford these basics, we recommend you make an application with your local council as soon as possible, while the fund is still in existence.

Your local authority may have other schemes available too, such as the Discretionary Assistance Fund and the Emergency Assistance Payment which are available for people living in Wales. We strongly recommend anyone struggling with the cost of living to contact their local authority for information on requesting help from local schemes.

### Check your energy supplier is part of the Warm Home Discount Scheme

This scheme operates a rebate system that's given out once a year to people who need extra support to pay their energy bills. There are two types of Warm Home Discount:

* ‘Warm Home Discount Core Group’ for customers who receive the Guaranteed Credit element of Pension Credit. Receipt of this is automatic and the Department of Work and Pensions will write to you to let you know if you're eligible.
* ‘Warm Home Discount - Support Plus’ for customers who don't qualify for the Core group, but who receive certain benefits.

You can find out more about this scheme and whether your supplier has signed up to it at **gov.uk/the-warm-home-discount-scheme/energy-suppliers**.

**Check for possible help with bills from utilities providers**

If you are struggling to pay your utility bills we recommend you approach your utility providers to ask what assistance of this nature they may be able to provide. Many providers have schemes that will help people who are vulnerable and find themselves in difficult financial situations.

### Apply for a Discretionary Housing Payment (DHP) if you are being penalised by the benefit cap, bedroom tax or local housing allowance rate.

Each local authority operates a discretionary housing scheme for people whose housing benefit or housing element of Universal Credit doesn’t cover the full cost of their rent. Each council decides how their application process will work and your council will look at your circumstances to see whether you are eligible for a DHP. They will decide whether to give you a DHP, how much you will be paid and for how long.

### Check if you are being overcharged for your care

If you are contributing towards social care at home funded through your local authority (including via direct payments), you may wish to check whether you are being charged the correct amount for this. For example, if the council has considered your care component of DLA, daily living component of PIP or Attendance Allowance in its means test, it should also deduct any Disability Related Expenditure (DRE) you have from your assessable income, which in turn can reduce your weekly care contribution. DRE can include:

* above average energy and utility costs due to disability
* internet costs if sight impaired
* any other reasonable costs directly related to your disability that are not covered by your local authority support.

### Broadband Social Tariff

A service provided by the DWP now allows internet service providers to verify, with permission from their customers, whether they are in receipt of a relevant benefit and therefore eligible for extra financial support.

The scheme, which is now supported by many broadband providers offers and promotes social tariffs, discounted broadband and mobile deals for people on Universal Credit and other benefits. For more information visit:

**ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs**

Customers on social tariffs could in some cases save over £100 a year. The system simplifies the process of getting a social tariff by removing the need for customers to prove their entitlement to broadband providers as regularly as every month.

### Make sure you have received your financial support payments from the government

The final cost of living payments for 2023, provided by the government, have now been made for those in receipt of means-tested benefits and tax credits during the qualifying period in late 2023. This payment should have been made for those eligible by 22 February 2023. If you have not received this yet and think you are due a payment, you should contact the DWP Department for the benefit you are receiving. For more information about government help towards the cost of living crisis, visit **gov.uk/cost-of-living**.

**Debt Relief Orders**

To support households struggling with problem debts, the government is making it easier to access a **Debt Relief Order** by removing the £90 administration fee from 6 April 2024.

A debt relief order (DRO) is one way to deal with debts if the person:

owes £30,000 or less, doesn’t own their own home, other assets or things of value or much spare income.

People with a DRO don't have to make payments towards most types of debt included in the DRO and creditors can’t force payment. A DRO usually lasts a year unless the situation improves and when the DRO ends, the majority of debts are written off.

Any customers considering accessing a DRO should seek advice from a debt specialist adviser.

## How we can help

If you would like any more information about the content featured in this factsheet you can speak to our Advice Service by calling our Helpline. Our advisors can also carry out a full benefit check with you and give you advice about applying for other benefits you may be missing out on.

Our Welfare Benefit Sight Loss Advisors are available to offer help if you would like to challenge a benefit decision or think you should be awarded more than you have been. Our advisers can help you with the mandatory reconsideration and First Tier Tribunal (appeals) process.

RNIB’s Legal Rights service is available to offer you help with more complex benefit queries and appeals, such as those to the Upper Tribunal, once the initial appeals process to the First Tier Tribunal has been completed.

### RNIB Helpline

If you need someone who understands sight loss, call our Helpline on **0303 123 9999**, say **“Alexa, call RNIB Helpline”** to an Alexa-enabled device, or email **helpline@rnib.org.uk**. Our opening hours are weekdays from 8am – 8pm and Saturdays from 9am – 1pm.

### Sight Advice FAQ

Sight Advice FAQ answers questions about living with sight loss, eye health or being newly diagnosed with a sight condition. It is produced by RNIB in partnership with other sight loss organisations. **sightadvicefaq.org.uk**

### Connect with others

Meet or connect with others who are blind or partially sighted online, by phone or in your community to share interests, experiences and support for each other. From book clubs and social groups to sport and volunteering, our friendly, helpful and knowledgeable team can link you up with opportunities to suit you. Visit **rnib.org.uk/connect** or call **0303 123 9999**.

The factsheet gives general guidance only and is not an authoritative statement of the law.



**RNIB Legal Rights Service**

**April 2024**

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