# Employment and Support Allowance

## 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, 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 Employment and Support Allowance (ESA), a benefit for people of working-age who are not working and have “limited capability for work” because of a disability or illness. It is made up of two elements, one of which is means-tested and another which is non-means-tested.

Please note that **means-tested** **ESA** is now only available for new claimants in extremely limited circumstances. Most people making a new claim for benefit, where the above circumstances apply, will now claim Universal Credit instead. Contribution based ESA (now called new-style ESA) is still available for new claimants. For more information about claiming Universal Credit contact our Helpline on **0303 123 9999**, we’re open 8am – 8pm weekdays and 9am – 1pm on Saturdays.

Those currently claiming means-tested ESA will be transferred, or “migrated” across to Universal Credit in the next few years, but in the meantime, there are still situations where this benefit will continue to apply.

In this factsheet we will explain:

* Who can apply for ESA
* How much you can expect to receive
* How to claim ESA, and what steps are involved in making an application
* Alternative benefits to ESA that you may be able to claim instead
* What to do if you are not happy with the outcome of your claim.

In order to claim ESA a work capability assessment (WCA) is usually carried out and the claimant must be determined as having limited capability for work. In the spring budget 2023, the chancellor announced plans to scrap the WCA entirely. As yet we are unable to confirm how this will impact future claims for new-style ESA. However, for the time being, ESA and the WCA remain in place.

## Statutory Sick Pay

Statutory Sick Pay (SSP) is another payment that you may be able to claim instead of ESA or Universal Credit. This may be available to you if you are employed, unable to work because of sickness and you have sick pay arrangements as part of your contract of employment. For example, you may be entitled to full pay or half pay for a specified period. Check with your employer or trade union for more details.

Even if you do not have any contractual sick pay arrangements, you would normally be entitled to SSP if you earn at least £123 a week. In most cases it is a legal requirement that an employer pays SSP. It is paid at a flat rate of £109.40 a week, regardless of your normal wages, for a maximum of 28 weeks.

If your SSP is not enough to live on, you will normally claim Universal Credit as well to top up your income.

Some people are not entitled to SSP, including self-employed and unemployed people. If you are not sure whether you are entitled to SSP, or if your employer is refusing to pay it, call our Helpline for advice.

If you are not entitled to SSP, you may be able to claim Universal Credit to top up your income.

## Employment and Support Allowance (ESA)

ESA is a single benefit with two elements:

* New-style ESA (formerly known as contributory ESA) and
* Income-related ESA.

As stated earlier, income-related ESA has now been replaced by Universal Credit for practically all new claimants. However, new-style ESA may apply to you if you have been working in the years prior to your claim and satisfy the National Insurance contribution conditions.

### What if I already receive Incapacity Benefit, Severe Disablement Allowance or Income Support?

ESA was originally introduced in 2008 to replace these benefits as the benefit for people who are unable to work because of sickness or disability.

If you are still receiving Incapacity Benefit or Income Support paid on the grounds of incapacity, you may continue to get that benefit, rather than ESA. However, you will be moved onto UC at some point in the future. You may have to have an assessment of your limited capability for work as part of the transfer process.

### The two phases of ESA

When you first claim ESA, there is a 13-week “assessment phase” during which the DWP will assess your capability for work. Before the end of this phase, you will normally have to attend a medical assessment, known as a work capability assessment, and take part in a work-focused interview with a work coach. It is not uncommon for this process to take longer than 13 weeks.

After the assessment phase you will go on to “main phase” ESA, and the DWP will place you in either **the work-related activity group (WRAG)** or the **support group**:

* If the DWP place you in the WRAG you will be required to take part in work-focused interviews with a work coach. If you do not take part the DWP may reduce your benefit.
* If the DWP place you in the support group, you will receive a higher rate of benefit than people in the work-related group and this additional amount is paid from the end of the 13-week assessment phase. Currently, people placed in the support group do not have to carry out any work-related activity, but this might change in the future. If you are terminally ill the DWP will normally place you in the support group straight away and you will not need to wait 13 weeks.

### New-style ESA (formerly known as Contributory ESA)

To get new-style ESA you must have paid sufficient National Insurance contributions as an individual. Entitlement to new style ESA is based on the same National Insurance contributions that are used for contributory ESA.

There are no extra amounts for these types of ESA if you have a partner or dependent children. The amount you are paid is also taxable.

If you receive new-style ESA, your income can be topped up with UC. If you are still receiving contributory ESA your income can still, in some cases, be topped up by income-related ESA. If you think this is the case, we recommend you call our Helpline for advice.

#### National Insurance contribution conditions

You must normally fulfil two national insurance contribution conditions to claim contributory or new style ESA:

* You must have paid sufficient contributions in any one of the two complete tax years before the current benefit year in which you claim. So, if you made a claim from January 2023, the DWP will consider your contributions paid in 2020/21 and 2021/22 **and**
* You must have paid or been credited with sufficient contributions in each of the last two complete tax years. So, if you make a claim from January 2022 the DWP will consider your contributions or credits paid or credited during 2020/21 and 2021/22.

**Please note for carers:** You will pass the first contribution condition if you were entitled to Carer’s Allowance for one week or more in the previous tax year and you have paid sufficient contributions in any complete tax year. This rule is not restricted to the three tax years before your claim. You will have to meet the second contribution condition as normal.

#### Amount of contributory or new style ESA

The basic ESA allowance is £84.80 per week. During the “main phase”, as in after the assessment phase, you may get an additional component.

People who claimed ESA before 3 April 2017 and are in the WRAG get the “work-related activity component” now worth an extra £33.70 a week. If you claimed ESA on or after 3 April 2017, and were placed into the WRAG, you cannot get this component. However, if you are placed into the support group you will get the support component, regardless of when you made your claim. This is worth £44.70 per week.

#### 365-day time limit for contributory and new style ESA for people in the work-related activity group

If you are in the WRAG, the maximum length of time which you can receive contributory or new style ESA is limited to 365 days. Your 13-week assessment phase counts towards the 365-day period.

This 365-day time limit does not apply if the DWP places you in the support group. You can continue to get contributory or new style ESA for as long as you remain in the support group.

### Income-related ESA

Please note that most new claimants who would have previously qualified for income-related ESA will now have to claim Universal Credit.

In addition to this, people who are already in receipt of income-based ESA and have a change of circumstances, such as having a partner moving in or having a new child, will also probably have to claim Universal Credit instead.

#### Income-related ESA is a means-tested benefit and to receive it you must:

* Be habitually resident and have a “right to reside” in the UK.
* Have no more than £16,000 in capital (such as savings). If you live with a partner, the DWP will assess your capital together. They ignore the first £6,000 of capital. Capital between £6,001 and £16,000 will affect the amount of benefit you receive.
* Normally not work 16 or more hours a week. If you are living with a partner, your partner must not work 24 or more hours a week and should have a low income.

Please note that the DWP will also take the financial circumstances of your partner, such as their income and capital, into account when assessing your income-related ESA.

### How low does my income have to be to qualify?

Your income must be lower than your “applicable amount”, the amount that the Government thinks someone in your circumstances needs to live on. The applicable amount is made up of a basic allowance and extra amounts, called premiums, that you may qualify for.

The DWP do not count some types of income, such as Personal Independence Payment (PIP) or Disability Living Allowance (DLA). But they will take most other sources of income into account, such as other benefits or pension payments. These will reduce the amount of income-related ESA you are entitled to. If you have earnings from **permitted work**, the DWP will ignore at least the first £20 a week of your earnings. In some circumstances the DWP will disregard up to £167.00 a week, see the “Permitted work” section below for more information.

#### Amount of income-related ESA

If you are 25 or over, the basic rate is **£84.80** a week for a single person and **£133.30** for a couple during the assessment phase. After the assessment phase you will also receive an extra:

* **£33.70** if the DWP place you in the WRAG and you made your claim before 3 April 2017, plus any relevant premiums
* Or **£44.70** if the DWP place you in the support group, plus any relevant premiums
* If you are under 25, you will receive a basic rate of **£67.20** a week during the assessment phase. Once you enter the main phase you will receive the full rate of ESA of **£84.80** per week, plus any component and/or premiums applicable to you.

### Income-related ESA premiums and their weekly amounts

#### Enhanced disability premium

You should receive this premium if the DWP places you in the support group, or if you or your partner receive the highest rate of the care component of DLA, or the enhanced rate of the daily living component of PIP/Adult Disability Payment (Scotland only).

Single person: **£19.55**

Couple: **£27.90**

#### Severe disability premium

You should receive this if you, or your partner, or both of you:

* Receive a qualifying benefit (DLA middle or highest rate care component, either rate of PIP daily living component/Adult Disability Payment (Scotland only) or either rate of Attendance Allowance) **and**
* You have no adult non-dependants living with you, or any non-dependant adults living with you are either registered severely sight impaired/blind or receive one of the qualifying benefits listed above and no one receives Carers Allowance or the Carer Element of Universal Credit for looking after you.

For couples, if only one partner has a carer that receives Carers Allowance or the Carer Element of Universal Credit, and the other partner is entitled to a severe disability premium, then one severe disability premium can be paid. If both partners are entitled, two severe disability premiums can be paid.

Single person or a couple where only one person qualifies: **£76.40**

Couple where both qualify: **£152.80**

#### Carer premium

You should receive the carer premium if either you, your partner, or both of you get, or have underlying entitlement to, Carer’s Allowance. It is worth **£42.75** for each claimant or partner that qualifies.

Underlying entitlement refers to where the claimant claims Carer’s Allowance but cannot get it because they are being paid another benefit instead, such as contributory or new style ESA. Note that you must claim Carer’s Allowance first in order to qualify for the carer premium. However, you should get a “better-off” benefits check before claiming Carer’s Allowance to confirm whether you, and your partner, if you are a part of a couple, will be better off by claiming Carer’s Allowance.

### Income-related ESA and housing costs

If you have a mortgage, the DWP may include an extra amount in your applicable amount towards the interest on your mortgage or loan. This is called support for mortgage interest (SMI). However, there is usually a waiting time of 39 weeks before they can start to pay the interest. This waiting time is reduced to 3 months if you have a claim for Universal Credit, rather than income-related ESA. You will not usually receive interest on the amount of any loans over £200,000.

The DWP may also include other charges that are payable as a condition of your occupancy, such as service charges and ground rent, in your housing costs.

Since April 2018 the help with housing costs, known as support for mortgage interest, is available only via a loan from DWP, whether you are a new or an existing ESA claimant. If you accept the loan, you will eventually have to pay back what you have borrowed, plus interest, currently set at a rate of 3.03%. This will happen when the property is sold, when the property's ownership is transferred, or when you and/or your partner dies, and the relevant property is a part of your estate.

We recommend that you contact your mortgage lender as soon as possible to tell them you are on ESA and to agree suitable repayments.

### Housing Benefit

If you rent your home, either from the local authority or privately, you may well need or currently receive help with the costs of your rent. If you and your partner have no more than £16,000 in savings or capital, and your income is low, you may be able to get help with your rent or council tax or both.

It is **not now possible** for people of working age to make a new claim for Housing Benefit (with one exception, please see below). Any new claim for housing costs for those of working age must be made through Universal Credit.

Housing Benefit is **still available** for people over pension age.

Any claim for Universal Credit will automatically prompt the end of any claim for other means-tested benefits, including income-based ESA. The Universal Credit would then become your main means-tested benefit.

Existing claims for Housing Benefit will continue for claimants, until they have a change of circumstances that prompts a new claim for benefit.

Please note, the one exception to this rule is that Housing Benefit can still also be claimed by people in **supported housing** in addition to a Universal Credit claim.

If you have, or are considering a change of circumstances, that may prompt a change of benefit, we recommend you call our Helpline on **0303 123 9999** for advice.

## How to claim New-style ESA

You can claim new style ESA by calling the Universal Credit full-service helpline on **0800 055 6688**.

You can also visit the gov.uk website to claim:

**gov.uk/how-to-claim-new-style-esa**

Your claim can be backdated for up to three months if you qualified from that date. You will normally have to supply Jobcentre Plus with a backdated medical certificate or ‘fit note’ to support a request to backdate your claim.

### Income-related ESA

It is no longer possible to make a new claim for income-related ESA other than in very exceptional circumstances, for example if you have an existing claim for contributory ESA from before UC was rolled out in your area and now require a top-up of means-tested benefit. If you think this is the case, please contact our Helpline for advice.

## The medical test for ESA: Work Capability Assessment

During your assessment phase, you will have a medical test called the Work Capability Assessment (WCA). There are two parts to the WCA process,

* the limited capability for work assessment; **and**
* the limited capability for work-related activity assessment.

The first stage of the assessment is when the DWP send you a form called the limited capability for work questionnaire, or ESA50, to fill in. This form asks for information about your disabilities and the difficulties you have carrying out various activities.

You have four weeks to complete and return the ESA50 to the DWP Medical Services. If they do not receive your completed ESA50 at the end of the four weeks, the DWP can treat you as not having limited capability for work and will stop your ESA. You can ask DWP to reconsider this decision (and if necessary, appeal against this decision), but you will need to show ‘good cause’ of why you were unable to return the form in time. It is therefore important to try to return the form within the required time limits.

When the DWP Medical Services receive your ESA50 they will decide whether you need to attend or take part in a medical assessment. It is usual for most claimants to be invited for a medical assessment, however you may have sufficient medical information about your condition for them to make a decision based on the paperwork.

If a medical assessment is required it will be carried out by a health care professional, such as a doctor, nurse or another suitably qualified person. The majority of these assessments are now carried out by telephone or by video link but face to face assessments can be arranged if required. This would normally be at an assessment centre but can be carried out in your home.

The DWP will probably ask you to take part in a medical assessment even if you feel you are highly likely to pass the limited capability for work assessment, for example, you have no sight at all. This is because they are required to carry out the limited capability for work-related activity assessment.

It would be a good idea to provide a copy of your registration document with you for the purposes of this medical examination. In England and Wales this is called a CVI or BD8, in Scotland a BP1, and an A655 in Northern Ireland.

Remember, wherever possible assessment decisions will be made using the paperwork you provide and any extra evidence you can supply. It is therefore very important to provide as much detail about your condition as possible with your claim. If this is not possible or conclusive you will be asked to take part in an assessment.

### The Limited Capability for Work Assessment

The limited capability for work (LCW) assessment is the test that determines whether you are entitled to ESA.

The LCW assessment looks at specified activities, for both physical and mental health, such as communication, navigation and mobilising. For each activity, there are a series of statements called “descriptors” used to describe the difficulties that you may have in that activity. You score points for each descriptor that applies to you, and points scored in each activity are added together. You need to score 15 points to pass the test and so to continue receiving ESA. You may be able to score 15 points from just one activity.

#### Activities in the Limited Capability for Work (LCW) Assessment

The two activities that are most likely to apply to you if you have sight loss are “understanding communication” and “navigation and maintaining safety”. If you also have other disabilities, whether that’s a physical and/or mental, cognitive or intellectual disability, you may also score points for other activities. Please call our Helpline for further advice if this is the case.

Below we outline the descriptors for the “understanding communication” and “navigation and maintaining safety” activities. For each descriptor we give the points you could score if it applies to you and whether or not that descriptor alone would mean you pass the LCW assessment. Remember that you can score points from more than one activity.

#### The “understanding communication” activity

|  |  |  |
| --- | --- | --- |
| Understanding communication descriptor | Points | Pass on own? |
| Cannot understand a simple message due to sensory impairment, such as the location of a fire escape  | 15 | Yes |
| Has significant difficulty understanding a simple message from a stranger due to sensory impairment | 15 | Yes |
| Has some difficulty understanding a simple message from a stranger due to sensory impairment |  6 | No |

If you have difficulty in understanding a message written in 16 point text, you should score points for this. It is a test of your ability to read a “simple message”, not sustained reading over a long period. If you can successfully read 16 point text with a hand-held magnifier you may score fewer points, but you should explain why it might not be “reasonable” to use a magnifier in certain circumstances. You should also explain any difficulties you may have, for example due to poor contrast, distortion or flashes of light.

In this situation, the DWP should place you in the support group, but sometimes this doesn’t happen. Our toolkit has information and a template letter for you to send to the DWP to help their decision maker correctly assess your claim.

#### Ability to Read Braille

Points are not awarded in this activity to someone who can use braille to understand a basic message. If you are a braille reader it is therefore very important to factor in any difficulties, you may have reading braille in practice. It may be that you have not used braille for a very long time or are not proficient in using it for other reasons. We recommend contacting our Helpline if you have any queries about braille when undertaking the WCA.

#### The “navigation and maintaining safety” activity

The full description for this activity is “Navigation and maintaining safety, using a guide dog or other aid if either or both are normally or could reasonably be used, unaided by another person”.

|  |  |  |
| --- | --- | --- |
| Navigation descriptor | Points | Pass on own? |
| Unable to navigate around familiar surroundings, without being accompanied by another person, due to sensory impairment  | 15 | Yes |
| Cannot safely complete a potentially hazardous task such as crossing the road, without being accompanied by another person, due to sensory impairment | 15 | Yes |
| Unable to navigate around unfamiliar surroundings, without being accompanied by another person, due to sensory impairment  |  9 | No |

On the ESA50 form and at your assessment, you should explain the sort of practical problems you would have when travelling independently and crossing the road in an unfamiliar area, such as finding a crossing and checking that it has audio or other indication of when to cross.

### The Limited Capability for Work-related Activity (LCWRA) Assessment

The DWP will assess your LCWRA to determine whether they should place you in the support group rather than the work-related activity group. Those with most severe disabilities are likely to be placed in the support group and are not required to carry out work-related activities.

The DWP will place you in the support group if any of the descriptors from the LCWRA assessment apply to you. “Understanding communication” is the descriptor that is most likely to apply to a person with a sight loss.

If you have sight loss that means you cannot read either 16 point print or smaller or braille, while using any reasonable aid, including glasses, the DWP should place you in the support group.

Alternatively, if you have a severe hearing loss, and you have difficulty understanding verbal communication even when wearing a hearing aid, you may be placed in the support group.

#### Being a braille-user

As mentioned earlier in relation to LCW qualification, if you can read braille, you would equally be restricted from satisfying activity 7 on the LCWRA test.

If this is the case, or if you want to discuss if any of the other descriptors in the LCWRA assessment may apply to you, please call our Helpline for advice.

You may be able to avoid having to go through more medical assessments in the future if a decision is made to place you in the support group and you meet DWP’s “severe conditions guidance”. If you are placed in the support group, you may want to contact our Helpline for further information and advice about this.

#### Work-focused interviews and work-related activity

If you are placed in the WRAG you must attend work-focused interviews with a “work coach”. The interviews are intended to explore your options for returning to work and the barriers that you might face in employment. You will be required to discuss and devise an action plan of activities with your personal adviser. There should be six initially spread over a six-month period.

You may also be expected to carry out “work-related activity” which makes it more likely that you will obtain or remain in work. This can include skills training, drawing up a CV, or voluntary or paid work experience. Unless exempt, you are required to carry out work-related activity. However, you do not have to apply for or take a job.

If the DWP consider that you have failed to take part in work-focused interviews, and/or work-related activity, without “good cause” you can be sanctioned, and the DWP would then reduce your benefit. You have the right to a reconsideration, and appeal, against a decision to sanction you.

### Health and Work Conversation

DWP describes this as “a discussion between the claimant and their work coach to identify voluntary actions the claimant can take to build their confidence and motivation”. This includes a discussion about their skills, abilities and goals, as well as the support that is available to help them move closer to work.

Attendance and participation are required for all new ESA claimants, unless you are exempt (such as carers or people with a terminal illness). If you fail to attend, your benefit may be sanctioned. However, any actions agreed during the interview are voluntary, although this may change in the future to become mandatory.

The interview takes place during the assessment period, at around week four of an ESA claim.

## If your claim is turned down, do not give up!

The DWP often make the wrong decision, even if you have completed your claim pack well. If you are unhappy with the DWP’s decision you can challenge it.

You can challenge a decision on your ESA claim when you are:

* Refused ESA because you did not pass the medical test placed in the work-related activity group and feel that you should be in the support group instead.
* Not awarded ESA because you did not respond to a letter from Jobcentre Plus, or you did not attend a medical examination as requested.

The first stage of the challenge process is called a “**mandatory reconsideration**”. This is **not** the case however if you wish to challenge a decision that have failed the WCA and have not been granted LCW (see below for more detail).

### Challenging a decision to award LCW but not LCWRA

If you are granted LCW but think you should have been granted LCWRA (and placed in the Support Group) you need to request a mandatory reconsideration. This must be done **within one month** of the DWP’s initial decision and can be requested over the telephone or in writing. If you are close to your deadline, it may be best to make a telephone request and send DWP any relevant information afterwards. If you can, you should send any additional evidence you have, like a supporting letter from a medical professional or a support worker you are in regular contact with, to help your case.

Please note, if you are initially awarded LCW but think LCWRA is appropriate in your case, you can be paid ESA during this mandatory reconsideration process. If after the DWP have reconsidered their decision, you are still unhappy with the outcome and wish to dispute it, you can make an appeal application to HM Courts and Tribunals Service.

### Challenging a decision not to award LCW (failing the WCA)

If you are challenging a decision that you have failed the WCA completely and have not been granted LCW, **you can appeal to HM Courts and Tribunal Service straight away**, as this will ensure you actually receive the basic rate of ESA during the appeal process. You must make this request within one month of the DWP’s decision to refuse benefit.

For further information on the appeals process, please see our “Benefits appeals” factsheet. Contact our Helpline to order a copy.

Please note that if you were to claim Universal Credit instead at this point and are then successful in challenging the DWP’s decision about your ESA at either the reconsideration or appeal stage, you will **have to remain on Universal Credit** and will not be able to return to your ESA claim.

Unfortunately, some people with a disability will be worse off by claiming Universal Credit. We therefore strongly suggest that you get advice if the above situation arises for you. Please contact our Helpline for further advice.

If you do have to proceed to the appeal stage, and do not claim Universal Credit during the reconsideration stage, you may receive ESA during the appeal process, as well as the ESA you were not paid during the reconsideration process. You will need to provide medical certificates from a doctor to enable this to happen.

## Permitted work

Normally if you do any work, you would not be entitled to ESA. However, you can do some paid work, called “permitted work”, when claiming ESA. Always inform the Jobcentre Plus office that pays your benefit if you intend to do permitted work or voluntary work as it could affect your benefits.

All earnings from permitted work are ignored in calculating means-tested benefits, including income-related ESA, if you stay within the stated earning limits.

### There are three types of permitted work:

* Permitted work lower limit: you can work for any number of hours if your earnings in any week are no more than £20.
* Permitted work higher limit: you can work for less than 16 hours a week if you earn no more than £167.00 a week.
* Supported permitted work: this is work that is supervised by a person employed by a public or local authority or voluntary organisation that provides or finds work for people with disabilities – including work in a sheltered workshop. You can work as many hours a week as you like but you cannot earn more than £167.00 a week.

### Voluntary work

You can volunteer for any number of hours a week. You can receive payment for reasonable expenses you incur without it affecting any income-based benefits you claim.

## Alternative benefits to ESA

For people of working age, the alternative to claiming income-related ESA is now claiming Universal Credit.

Universal Credit may be available to you either in addition to a non means-tested benefit, or as an alternative if you are not entitled to a non means-tested benefit.

## How we can help

If you would like any more information about ESA, you can speak to our Advice team by calling our Helpline on **0303 123 9999** 8am – 8pm weekdays and 9am – 1pm Saturdays. Alternatively, you can email **helpline@rnib.org.uk**. You can also say, “**Alexa, call RNIB Helpline**” to an Alexa-enabled device. 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 Helpline is your direct line to the support, advice and services you need. Whether you want to know more about your eye condition, buy a product from our shop, join our library, find out about possible benefit entitlements, or be put in touch with a trained counsellor, we’re only a call away.

Our Legal Rights service, which is part of our Sight Loss Advice service, is available to offer you help with more complex benefit cases. If you would like to challenge a benefit decision or think you should be awarded more than you have been, we can help you with the appeals process.

### The Sight Advice FAQ

The 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 a number of 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.**

This factsheet provides general guidance only and is not an authoritative statement of the law.



**RNIB Legal Rights Service**

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