# 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.

We also know that many blind and partially sighted people could meet the threshold for health/disability related benefits which are not means tested, such as Personal Independence Payment, Attendance Allowance or Disability Living Allowance for children.

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 if they wait to be moved by the Department’s planned migration route.

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**.

### Recoverable Hardship Payments

Until 23 June 2023, you will still be able to ask DWP to review a previous decision not to waive the requirement to repay a Recoverable Hardship Payment made to you **between 1 January 2014 and 11 January 2021**.   
  
Recoverable Hardship Payments are made when claimants have seen their benefits reduced by sanctions or a fraud penalty and generally must be repaid to the DWP.

However, if you were awarded one of these payments during the period outlined above, you can request for the recovery of these payments to be “waived” but only if you previously made this request between 1 January 2014 and 11 January 2021 and were refused. To do so you will have to provide evidence to show that paying back the money is either unaffordable for you or is affecting your family’s health or wellbeing. 

A guidance page on **GOV.UK** explains the process and will ask you to share evidence if you feel your Recoverable Hardship Payment should be waived.

### 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 £2,600 on top of the standard personal allowance.

### Access local support

In the autumn statement, the chancellor announced that the Government will add a further £842 million to the **Household Support Fund in England for the year 2023-2024**, on top of the £1 billion provided since October 2021. Scotland, Wales and Northern Ireland will also receive an extra £158 million.

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.

Your local authority may have other schemes available too, such as the Discretionary Assistance Fund that is 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**

A number of instances have come to light in recent months where RNIB customers struggling with their energy and water bills have received significant assistance from their provider due to their vulnerability, having their bill capped at a very low level.

If you are strugging to pay your utility bills we recommend you approach your providers to ask what assistance of this nature they may be able to provide.

### 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 receive your financial support payments from the government

In addition to the cost of living payments made to many households in the year 2022-2023, the autumn statement 2022 included plans for a series of further measures to help ease the financial pressure on households next year. These include further automatic payments to those on means-tested benefits, payments for those on disability benefits, and further payments for pensioners this winter.

The first instalment of this years’ £900 cost of living payment began being issued from 25 April 2023. This payment of £301 will be followed by further instalments in Autumn 2022 and Spring 2024 for those on low-income benefits, with payments being made later to those on tax credits.

Here is a link to a factsheet available from **gov.uk** that specifically deals with the cost-of-living support next year: **gov.uk/government/publications/autumn-statement-2022-cost-of-living-support-factsheet/cost-of-living-support-factsheet**

For information on this year’s payments, most (but not all) of which have now been distributed, we recommend you visit our current Cost of Living Payments FAQ factsheet. This factsheet will be updated in the new year, once we have details of how and when next year’s payments will be distributed.

## 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 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**.

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



**RNIB Legal Rights Service**

**April 2023**

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