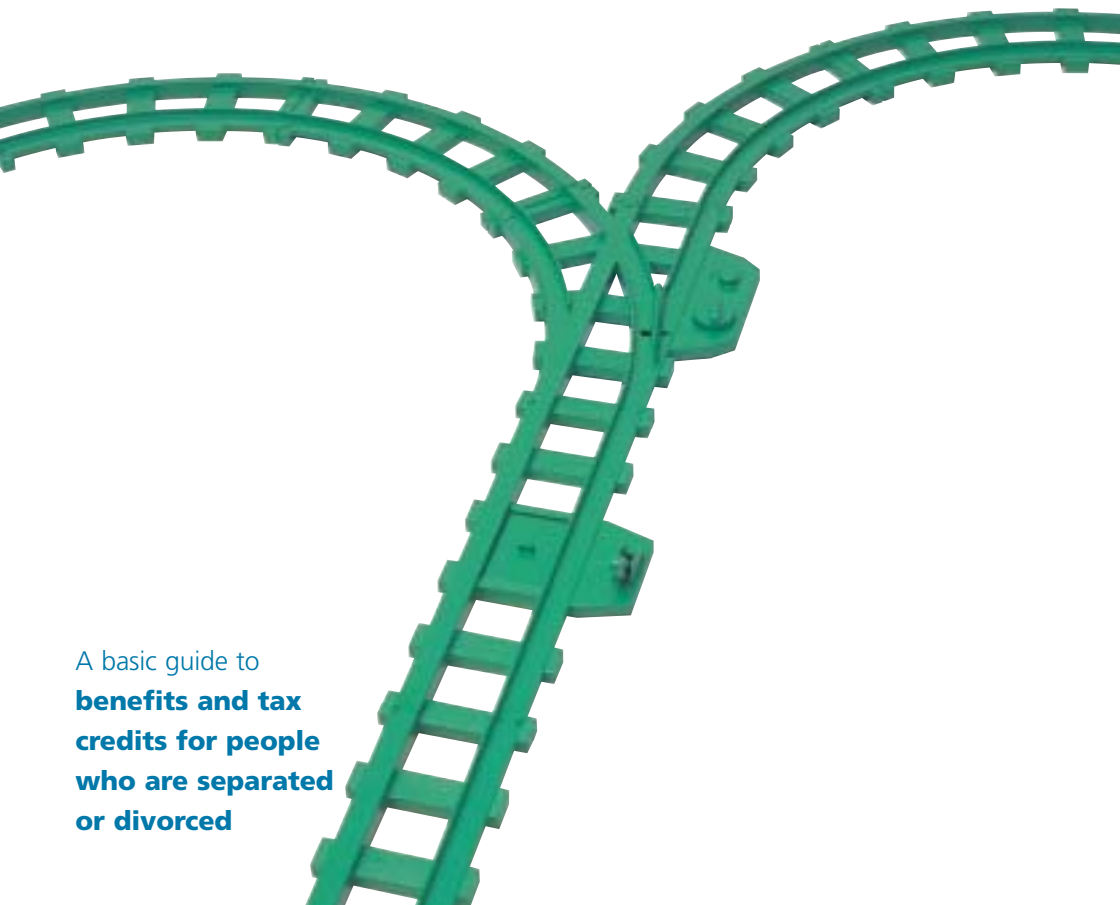


Separated or divorced?



A basic guide to
**benefits and tax
credits for people
who are separated
or divorced**

Separated or divorced?

It can be difficult to make ends meet when you are used to sharing responsibilities with someone. You may be bringing up children on your own, or you may not have enough money coming in to look after yourself.

Sometimes you may need social security benefits or tax credits to give financial help for yourself and your family if you have one. You should also consider the effects of separation or divorce on your pension provision.

The rules for most benefits and tax credits are the same if you are separated or divorced as they are for other people who are single.

This leaflet gives basic information on the benefits and tax credits you may be able to get. We want to make sure you and your family get the right help, at the right time, in the right way.

Social security benefits are paid by the Department for Work and Pensions. The Department includes Jobcentre Plus, The Pension Service, the Child Support Agency, the Disability and Carers Service and the Appeals Service.

We are now introducing Jobcentre Plus offices across the country in place of Jobcentres and social security offices. If you are of working age there are two different ways of making a claim.

If you are in an area with Jobcentre Plus offices, you will need to call your local claim number (look in the phone book under Jobcentre Plus). This is an 0845 number. Calls are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different.

We will take some claim details and may arrange a work focused interview at your local office. When you make a claim, we will tell you who your personal adviser will be. They are your main contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices and the local claim numbers from your local office or visit our website at **www.jobcentreplus.gov.uk** or look in the phone book under Jobcentre Plus.

If you are in an area without Jobcentre Plus, you should continue to use:

- your local Jobcentre if you are looking for work or claiming Jobseeker's Allowance, or
- your local social security office if you are claiming other working age benefits.

New Deal for Lone Parents, which is a voluntary programme, is available to all lone parents who are not working or who are working less than 16 hours a week, and whose youngest child is under 16 years old.

If you agree to take part, you will have your own personal adviser who will:

- help you apply for and find the right job for you
- help you find suitable training
- help you find suitable registered childcare
- calculate how much better off you could be in a job
- help with expenses to attend meetings, job interviews, or training they arrange for you, including fares and registered childcare costs
- continue to offer help and advice even after you've found a job.

If you'd like to know more, call **0800 868 868**, available 8am to 11pm, seven days a week. If you have speech or hearing difficulties, a textphone service is available on **0800 606 0680**. You can also ask at your local Jobcentre Plus office, Jobcentre or social security office or see leaflet **LP15** *Bringing up children on your own*. In addition you can access information on the New Deal for Lone Parents website at **www.newdeal.gov.uk**

The Pension Service now delivers the payment of State Pension and other pension-related entitlements, such as Pension Credit. It has a network of pension centres across England, Scotland and Wales, supported by a local service operating in the community. You can contact The Pension Service by phone, post or via the internet – visit our website at **www.thepensionservice.gov.uk** for more information.

If you have a question which is not answered in the leaflet, or if you just want more information, please contact your Jobcentre Plus office, Jobcentre, social security office or pension centre. See *Where to get help and advice* on page 19 of this leaflet for details.

Other formats

This leaflet is also available in large print, Braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can also get these from your Jobcentre Plus office, Jobcentre or social security office.

Help you may be able to get

Check first what benefit, benefits or tax credits you may be able to get.

General rules on entitlement are given to cover all circumstances. Where a partner is mentioned we use it to mean the husband or wife of a customer if they are married and are members of the same household. If the customer lives with someone as if they were married, the other person is treated as their partner.

If you are able to work, but not working, or working on average less than 16 hours a week:

check Jobseeker's Allowance (JSA)

▶ see page 7.

If you are bringing up a child aged under 16 on your own, you may claim Income Support instead of Jobseeker's Allowance.

If you are responsible for a child or children aged under 19:

check Child Benefit

▶ see page 8.

check Child Tax Credit

▶ see page 9.

If you are getting Child Benefit for a child who has lost at least one parent:

check Guardian's Allowance

▶ see page 8.

If you work on average 16 hours a week or more:

check Working Tax Credit

▶ see page 9.

If you need help with an expense which is difficult to pay for out of your regular income:

check The Social Fund

▶ see page 10.

If you are unable to pay National Insurance contributions and you are bringing up a child or looking after a sick or disabled person:

check Home Responsibilities Protection (HRP)

▶ see page 11.

If you are on a low income and any of the following apply:

- you are sick or disabled
- you are a lone parent
- you are caring for someone who is ill or disabled
- you are registered blind:

check Income Support

▶ see page 12.

If you are aged 60 or over and on a low income:

check Pension Credit

▶ see page 12.

If you pay rent or council tax:
check Housing Benefit and Council Tax Benefit

▶ see page 13.

If you look after a child and one of the parents lives somewhere else in the United Kingdom:

check Child support maintenance

▶ see page 14.

If you are divorced and want to know how this affects pensions:

check Pensions for people divorcing

▶ see page 14.

Other help

Help with health costs

▶ see page 16.

Free milk for disabled children

▶ see page 16.

How to claim

▶ see page 17.

Where to get help and advice

▶ see page 19.

National Insurance (NI)

For some benefits you must have paid, been treated as having paid or been credited with NI contributions. For more information contact your Jobcentre Plus office, Jobcentre, social security office or pension centre.

Jobseeker's Allowance (JSA)

- If you are capable of working
- If you are available for work
- If you are actively seeking work
- You cannot usually get JSA if you are aged under 18

Are you:

- ✓ Under 65 (for men) or under 60 (for women)?
- ✓ Not working, or working on average less than 16 hours a week?

If YES to both, claim JSA.

If you have been paying NI contributions you may be able to get **contribution-based JSA**.

If you are on a low income you may be able to get **income-based JSA** even if you have not paid NI contributions.

Income-based JSA:

- Pregnant women and children under 5 are entitled to free milk and vitamins.
- Savings over £3,000 (£6,000 if you are aged 60 or over) usually affect how much income-based JSA you can get.
- Savings over £8,000 usually mean you cannot get income-based JSA (£12,000 if you are aged 60 or over, £16,000 if you live in a care home).
- You may be able to get extra money to help towards certain housing costs.
- You can usually get extra money for a partner if you have one.
- If you could get contribution-based JSA but your income is still below a certain level you may be able to get income-based JSA.
- To see if you are on a low income for income-based JSA, check with your Jobcentre Plus office, Jobcentre or social security office.

How to claim ► see page 17.

Child Benefit

- For people bringing up a child or children
- Paid for each child
- Not affected by income or savings

Are you bringing up a child who:

- ✓ Is aged under 16?
- ✓ Is aged under 19 and studying full-time up to A-level, NVQ level 3 or equivalent?
- ✓ Is aged under 18 and registered at the careers office for work or work-based training for young people (Skillseekers in Scotland)?

If YES to one, claim Child Benefit.

- You do not have to be the child's parent to get Child Benefit.
- You may get Child Benefit if you pay towards bringing up a child who does not live with you and no one else is claiming the benefit for them.
- If the child comes to live with you, the person who has been getting Child Benefit for them can ask us to change the claim into your name.
- If they do not want to do this, you should still claim Child Benefit yourself. You may be able to get the benefit changed into your name, but this cannot happen straight away.
- If you share the care of the child with someone else, only one of you can get Child Benefit. You can decide between you which of you this will be. If you cannot decide, we will decide which of you to pay the benefit to.

- If you get Child Benefit in your name, it may help to protect your basic State Pension and in certain circumstances may help you to build up entitlement to the additional State Pension. See **Home Responsibilities Protection (HRP)** on page 11.

How to claim ► see page 17.

Guardian's Allowance

- For people bringing up a child because one or both parents has died
- You must be getting Child Benefit for the child

Are you bringing up a child and:

- ✓ Both their parents have died?

Or has one parent died and:

- ✓ The parents were divorced?
- ✓ The surviving parent cannot be traced or is in prison?

If YES to one of the above, claim Guardian's Allowance.

- You do not have to be the child's legal guardian to get Guardian's Allowance.
- You may also be able to get Guardian's Allowance if the child's parents were never married.

How to claim ► see page 17.

New tax credits

Who can claim the new tax credits

To qualify for tax credits, you must live in England, Scotland, Wales or Northern Ireland.

If you are part of a couple, you must make a joint tax credit claim. You are a couple if you are a man and woman who are married (and not separated) or living together as if you are married.

Any new claim to Income Support awarded from 6 April 2004 will not include child-related elements because support for children will be provided by Child Tax Credit (CTC). Families on Income Support or income-based Jobseeker's Allowance who have not claimed CTC will be transferred to CTC starting in autumn 2005. CTC is paid into the main carer's bank account.

Who can claim Child Tax Credit

Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit will provide support for:

- a child until the 1 September following his or her 16th birthday, or
- a young person aged 16, 17 or 18 who
 - is in full-time, non-advanced education; or
 - has left full-time education but does not have a job or a training place and has registered with the Careers Service or Connexions Service (Connexions Service does not apply in Scotland or Northern Ireland); and

- who is not claiming Income support or tax credits in his or her own right or is serving a custodial sentence of four months or more imposed by a court.

Who can claim Working Tax Credit

You can claim Working Tax Credit if:

- you are aged 16 or over; and
- you work at least 16 hours a week; and
- you or a partner are responsible for a child or young person; or
- you have a disability which puts you at a disadvantage in getting a job; or
- you or a partner are aged 50 or over and are returning to work after a period on qualifying out-of-work benefits.

If you do not have children, or a disability that puts you at a disadvantage in getting a job, you can also claim Working Tax Credit if you:

- are aged 25 or over; and
- work at least 30 hours a week.

The Working Tax Credit is available to self-employed people and employees.

To find out more about Child Tax Credit and Working Tax Credit, visit: www.inlandrevenue.gov.uk/taxcredits
You can claim on-line too.

If you'd rather ring the Inland Revenue, call the Helpline on the following numbers:

England, Scotland and Wales
0845 300 3900

Northern Ireland only **0845 603 2000**

Textphone for people with hearing or speech difficulties:

England, Scotland and Wales
0845 300 3909

Northern Ireland only **0845 607 6078**

Calls are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different. If you need help or a form in Welsh, please telephone **0845 302 1489**. All lines are open from 8am to 8pm, seven days a week (except Christmas Day, Boxing Day, New Year's Day and Easter Sunday).

The Social Fund

- Help with exceptional expenses which are hard to pay for out of your regular income.
- You may be able to get a **Community Care Grant, Budgeting Loan** or **Crisis Loan** to help with things like household items, certain travel costs or in an emergency or disaster.
- For Community Care Grants or Budgeting Loans you must be getting Income Support, income-based Jobseeker's Allowance or Pension Credit. For Crisis Loans you do not have to be getting any benefits.
- You do not have to have paid NI contributions to get help from the Social Fund.

How to claim ► see page 17.

The Social Fund can also help certain people with some other expenses:

- **Sure Start Maternity Grants** can help with things a new baby needs immediately.
- **Funeral Payments** can help with the costs of a funeral that you, or a partner, have arranged.

- Budgeting Loans and Crisis Loans have to be paid back, but they are interest free. Funeral Payments have to be paid back from the estate of the person who has died. Community Care Grants and other Social Fund payments do not have to be paid back.
- **Cold Weather Payments** can help with extra heating expenses in cold weather.
- If you want any other information on the Social Fund, get leaflet **GL18 Help from the Social Fund** from your Jobcentre Plus office, Jobcentre or social security office.

How to claim ► see page 17.

Winter Fuel Payments

- Winter Fuel Payments are paid each year to eligible households that include someone aged 60 or over to help them with winter fuel bills. There is extra money for eligible households that include someone aged 80 or over.
- If you want more information about Winter Fuel Payments for winter 2005, get leaflet **WFPL1 2005 Your guide to Winter Fuel Payments 2005** from The Pension Service, your Jobcentre Plus office, Jobcentre or social security office or telephone the Winter Fuel Payment Helpline on **08459 15 15 15**. Lines are open Monday to Friday from 8.30am to 4.30pm. Calls are charged at local rates based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different. If you have speech or hearing difficulties, a textphone service is available on **0845 601 5613**.

Age-Related Payments 2005

£200 Payment

If you are aged 65 or over and **not** in receipt of the guarantee element of Pension Credit in the week of 19 to 25 September 2005, and normally live in the UK during that week, a payment of £200 for 2005/06 is being made to help with council tax bills.

If you get a Winter Fuel Payment, this extra money will be paid automatically with the Winter Fuel Payment.

If you do not currently receive a Winter Fuel Payment, and live in an independent hospital rather than a care home, you may not automatically receive the Age-Related Payment 2005 and you may need to make a claim for it. (A hospital which is not a National Health Service hospital is an independent hospital.) For further details, please contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

£50 Payment

If you are aged 70 or over in the week of 19 to 25 September 2005, and normally live in the UK during that week, you will be entitled to the Age-Related Payment of £50 if you are in receipt of the guarantee element of Pension Credit to help with living expenses.

If you get a Winter Fuel Payment, this extra £50 will be paid automatically with the Winter Fuel Payment. If you do

not receive the payment, please contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

Home Responsibilities Protection (HRP)

- HRP is not a benefit, but a scheme which helps protect your basic State Pension and in certain circumstances may help you to build up entitlement to additional State Pension.
- If you are unable to pay NI contributions, or have not paid enough for any tax year and you have caring responsibilities at home, you may be able to get HRP.
- If you get Child Benefit in your name for a child under the age of sixteen, you will usually get HRP automatically if we have your NI number. If you get Child Benefit in your name for a child under the age of six you may also be able to build up entitlement to additional State Pension.
- If Child Benefit is not in your name but your NI contributions are affected because you are the person staying at home bringing up children, it is important that you and not your partner claim Child Benefit.
- You may also get HRP if you get Income Support and do not have to register for work because you are looking after a sick or disabled person.
- You can get HRP if you look after a person who is getting Attendance Allowance, Constant Attendance Allowance or Disability Living Allowance.
- From April 2003, you can get HRP if you are an approved foster carer.

- HRP can help protect bereavement benefits for your spouse.
- If you are a married woman or widow, you cannot get HRP for any year for which you have chosen to pay reduced-rate NI contributions when in work.
- You can get more information from leaflets **CF411** *How to protect your state Retirement Pension if you are looking after someone at home* and **PM9** *State pensions for carers and parents – Your guide*. You can get this information from your Jobcentre Plus office, Jobcentre, social security office or pension centre.

How to claim ► see page 17.

Income Support

- For people on a low income
- Savings over £8,000 usually mean you cannot get Income Support (£12,000 if a partner is aged 60 or over, £16,000 if you live in a care home)
- If you have to sign on for Jobseeker's Allowance, you cannot get Income Support

Are you:

- ✓ Aged between 16 and 60?
- ✓ On a low income?
- ✓ Not working, or working on average less than 16 hours a week?

If YES to all, claim Income Support.

- Pregnant women and children under 5 are entitled to free milk and vitamins.

- Savings over £3,000 (£6,000 if a partner is aged 60 or over) usually affect how much Income Support you can get.
- You may be able to get extra help towards certain housing costs.
- You can usually get extra money for a partner if you have one.
- You may be able to get Income Support if you are not working because of parental leave.
- If you are a lone parent you will usually have to go to a meeting with a personal adviser before you can get Income Support.
- To see if you can get Income Support because of a low income, check with your Jobcentre Plus office, Jobcentre or social security office.

How to claim ► see page 17.

Pension Credit

- For people aged 60 or over
- Provides a contribution towards a guaranteed level of income
- Rewards those aged 65 or over who have made modest provision for their retirement

Are you:

- ✓ Aged 60 or over and your weekly income is less than £109.45 if you are single or £167.05 if you have a partner?
- ✓ Aged 65 or over and your weekly income is less than £151 if you are single or £221 if you have a partner?

- ✓ Getting a higher weekly income than this but you have caring responsibilities, you are severely disabled or you have certain housing costs, such as mortgage interest payments?

If YES, apply for Pension Credit.

For more information get leaflet **PC1L Pension Credit** from your social security or Jobcentre Plus office or access The Pension Service website:
www.pensions.gov.uk/pensioncredit

How to apply ► see page 17.

Housing Benefit and Council Tax Benefit

- Paid by local councils
- You do not have to get any other benefits

Are you:

- ✓ On a low income?
- ✓ Paying rent?

If YES to both, claim Housing Benefit.

Are you:

- ✓ On a low income?
- ✓ Paying council tax?

If YES to both, claim Council Tax Benefit.

- If you claim Income Support or Jobseeker's Allowance or apply for Pension Credit you will usually get a form to claim Housing Benefit called the HCTB1 with your application. If you want to claim Housing Benefit, you should complete and return the form to your local council.
- If you claim Income Support or Jobseeker's Allowance in certain areas, your details will be taken over the phone and a statement of your circumstances will be provided instead of forms. This statement should be returned to Jobcentre Plus, who will send details on to your local council.
- If you do not claim Income Support, Jobseeker's Allowance or Pension Credit, you can get a form to claim Housing Benefit and Council Tax Benefit from your local council.
- If you want more information get leaflets **GL16 Help with your rent** and **GL17 Help with your council tax**. You can get these from your local council offices or from The Pension Service, your Jobcentre Plus office, Jobcentre or social security office.

Disabled children

If your child is severely disabled or ill, they may be entitled to Disability Living Allowance or, if age 16 or over, Incapacity Benefit. If you spend a lot of time caring for a severely disabled child who gets Disability Living Allowance, you may also be able to get Carer's Allowance. You can

get more information in leaflets **SD1 Sick or disabled** or **SD4 Caring for someone?**, available from your Jobcentre Plus office or social security office.

Child support maintenance

- Help with the cost of bringing up a child
- If one of the child's parents is living somewhere else in the United Kingdom (UK)

Are you:

- ✓ Bringing up a child who has a parent living somewhere else in the UK?
- ✓ Bringing up a child who has a parent living abroad, but is working for an employer which is based in the UK?
- ✓ Claiming Income Support or income-based Jobseeker's Allowance?

If YES to all, you must usually apply for child support maintenance.

You may not have to apply for child support maintenance if there is a risk that doing so would cause harm or undue distress to you or to any children living with you.

- If you are not claiming any of these benefits, you can still apply for child support maintenance.

How to apply ► see page 17.

Pensions for people divorcing

- If you get divorced or your marriage is annulled, you may be able to use the National Insurance record of your

former spouse to get a higher basic State Pension if:

- your marriage ended before you reached State Pension age and you have not remarried by the time you reach that age; or
 - your marriage ended after you reached State Pension age unless you reached State Pension age before 6 April 1979 and your marriage ended before that date.
- If you get divorced or your marriage is annulled, the value of pensions you or your spouse have paid into may affect any financial settlement and maintenance decided by a court.
 - If court action on your divorce or annulment starts on or after 1 December 2000, the court can decide that most of the pension you or your spouse are entitled to should be shared between you.
 - This means that if a pension is in your spouse's name, the court can decide that you are entitled to a share of it.
 - Pensions cannot be shared if you separate but do not divorce.
 - If you want to know more, you may want to get legal advice from Citizens Advice Bureau, a local law centre or a solicitor.
 - For more information get the Court Service leaflet *I want to make a financial application*. You can get this from your County Court or Citizens Advice Bureau.
 - If you want more information about pensions you can get a series of leaflets,

including leaflet **PM6** *Pensions for women – Your guide*. You can get these leaflets by calling the DWP Pensions Information Line on **0845 731 32 33**. The line is open 24 hours a day. Calls are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different. If you have difficulties with your hearing or speech, you can call **0845 604 0210**. Or, you can write for any of the guides to Pension Guide, Freepost, Bristol BS38 7WA (you don't need a stamp). You can also download or order these guides on the internet at **www.pensionguide.gov.uk**

Help with health costs

Health benefits are:

- free NHS prescriptions
- free NHS dental treatment
- free NHS sight tests
- vouchers towards the costs of glasses or contact lenses
- free NHS wigs and fabric supports
- refunds of cost of necessary travel to receive NHS treatment under the care of a consultant.

You may be entitled to some or all of these things because of age, medical condition or because you or a partner get:

- Income Support
 - income-based Jobseeker's Allowance
 - Pension Credit which includes the guarantee credit
- or you are a person named on or a person entitled to an NHS Tax Credit Exemption Certificate.

To qualify, your family income for tax credits must be below the specified income limit and you must receive one of the following:

- Working Tax Credit (WTC) and Child Tax Credit (CTC)
- WTC with a disability element (for you) or a severe disability element (this might be for you or a partner)
- CTC and are not eligible for WTC.

If you are on a low income, you may be able to get some of the health benefits free or at a reduced cost. If you would like to find out if the scheme can help you, pick up an HC1 form (claim form for help with health costs) from a Jobcentre Plus office or NHS hospital. Your dentist, GP surgery or optician may have copies too, or ring **08701 555455** for one. If you have speech or hearing difficulties, a textphone service is available on **08700 102870**. Available 8am to 6pm Monday to Friday.

Free milk for disabled children

- If you have a child aged 5 or over but under 16 who is unable to attend school because of a physical or mental disability
- You can still claim if you don't get any benefits.

To claim get form **FW20** from:
Customer Services
Room B120D
Lobby D
Warbreck House
Warbreck Hill Road
Blackpool
FY2 0YE

How to claim

1. When to claim

Claim straight away. If you delay you may lose benefit. For Child Benefit, claim when your child is born or a child comes to live with you.

2. Making a claim

For Child Benefit or Guardian's Allowance you can get a claim pack from your Jobcentre Plus, Jobcentre or social security office or by ringing the Child Benefit Centre on **08701 555 540**. If your child has just been born, you may receive a claim pack with your Bounty Pack from the hospital.

We are now introducing Jobcentre Plus offices across the country in place of Jobcentres and social security offices. If you are of working age there are two different ways of making a claim.

If you are in an area with Jobcentre Plus offices, you will need to call your local claim number. This is an 0845 number. Calls are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different.

We will take some claim details and may arrange a work focused interview at your local office. When you make a claim, we will tell you who your personal adviser will be. They are your main

contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices and the local claim numbers from your local office or visit our website at

www.jobcentreplus.gov.uk or look in the phone book under Jobcentre Plus.

If you are in an area without Jobcentre Plus, you should continue to use:

- your local Jobcentre if you are looking for work or claiming Jobseeker's Allowance, or
- your local social security office if you are claiming other working age benefits.

For child support maintenance, if you are claiming Income Support or income-based Jobseeker's Allowance, your Jobcentre Plus office, Jobcentre or social security office will help you to apply for maintenance soon after you claim benefit. If you are not on benefit and want to apply for maintenance, ring the National Helpline on **08457 133 133**, textphone **08457 138 924**. Lines available Monday to Friday 8am to 8pm, Saturday 8.30am to 5pm. Or you can go to the Child Support Agency website **www.csa.gov.uk** for further details.

There are time limits for claiming Home Responsibilities Protection when you are caring for a sick or disabled person. Claims for HRP for periods of caring up to 5 April 2002 can be made at any time up to State Pension Age.

Claims for HRP from 6 April 2002 must be made within 3 years of the tax year for which HRP is being claimed.

You can get further information about Home Responsibilities Protection and a claim form from your Jobcentre Plus, Jobcentre or social security office.

To apply for **Working Tax Credit**, get an application pack from Inland Revenue enquiry centres, your Jobcentre Plus, Jobcentre or social security office. Or phone the Tax Credit Helpline on **0845 300 3900**. For your nearest Inland Revenue enquiry centre, look for **Inland Revenue** in the business numbers section of the phone book.

To apply for **Pension Credit**, phone the Pension Credit Application Line on **0800 99 1234**. The line is open 8am to 8pm Monday to Friday and 9am to 1pm Saturday. If you have speech or hearing difficulties, a textphone service is available on **0845 601 5613**. For further information ask for leaflet **PC1L Pension Credit**.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide. If you think you might have unusual circumstances, ask your Jobcentre, or Jobcentre Plus or social security office for help.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet **GL25 How to prove your identity for social security** from your Jobcentre Plus, Jobcentre or social security office.

Where to get help and advice

To get more information or other leaflets get in touch with Jobcentre Plus or your social security office for working-age benefits, or The Pension Service for pension-related information. Look for **Jobcentre Plus or social security** in the business numbers section of the phone book.

The Pension Service **0845 60 60 265**. Lines are open 8am to 8pm, Monday to Friday. If you have speech or hearing difficulties, a textphone service is available on **0845 60 60 285**.

You can get more information from our websites. The addresses are:
www.jobcentreplus.gov.uk
www.thepensionservice.gov.uk
www.dwp.gov.uk

To contact us by email see the *Contact Us* section of the website.

Delivering public services and information on line for disabled people and carers

www.direct.gov.uk/disability

There are other benefits which you may be able to get. You can get information on them from other leaflets:

BC2 Expecting a baby?

CSL101 Child support: for parents who live apart

SD1 Sick or disabled A basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability – and for people who look after them

RM1 Retirement A basic guide to benefits for people who are retiring or have retired

PM1 A guide to your pension options This gives a general summary of the pensions system and suggests points you should think about. You can get a copy by calling **0845 7 31 32 33**. The line is open 24 hours a day. If you phone using a mobile phone, charges may vary according to your network provider. If you have difficulties with your hearing or speech you can call **0845 604 2010**, or visit our website at **www.pensionguide.gov.uk**

WK1 Financial help if you work or are looking for work A basic guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work

GL23 Social security benefit rates

PC1L Pension Credit For more information on Pension Credit

Remember that this leaflet is a general guide to benefits and tax credits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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