



advice and support for older age

**Independent
Age**

Factsheet

Disability benefits: Personal Independence Payment and Disability Living Allowance

Personal Independence Payment (PIP) is extra money for people aged under 65 who have long-term physical or mental health problems. You can get it however high your income or savings are. PIP is gradually replacing Disability Living Allowance. This factsheet explains who can apply for it and how to apply.

If you're over 65, see our factsheet **Attendance Allowance.**

Call FREE on **0800 319 6789** Visit **www.independentage.org**

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About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice.

In Scotland, contact Age Scotland (0800 12 44 222, agescotland.org.uk).

In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

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1. What is Personal Independence Payment (PIP)?

Personal Independence Payment (PIP) is a disability benefit for people under 65. It provides financial help for people who have difficulties with daily living activities or mobility because of a disability or long-term health problem. Daily living activities are everyday tasks you need to carry out to look after yourself, like washing, dressing, and preparing food.

You are free to spend the money in the way that suits you best – it doesn't have to be spent on care.

PIP has two parts:

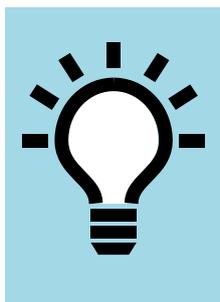
- daily living component
- mobility component

You have to be under 65 to claim PIP. You can keep receiving it after you're 65, as long as you claimed it before you were 65 and you still meet the other conditions.

If you're over 65, you can't make a new claim for PIP (unless you have been invited to claim by the DWP because you were under 65 on 8 April

2013). You should claim Attendance Allowance instead – see our factsheet **Attendance Allowance – disability benefit for over-65s** for more information ([0800 319 6789](tel:08003196789), independentage.org).

Good to know



PIP has replaced DLA for anyone making a new claim. If you're already claiming DLA, see chapter 8 for more information.

2. Who can claim Personal Independence Payment?

To qualify for Personal Independence Payment (PIP), you must:

- be under 65 (or have been invited to claim if under 65 on 8 April 2013)
- have had difficulties with daily living or getting around (see list of activities below) for three months before claiming, and expect them to last for at least nine months after claiming.

Future changes

From 2018 the maximum age you can claim Personal Independence Payment at will increase in line with State Pension age.

If you have a terminal illness, your claim will be fast-tracked under special rules to enable you to receive it as soon as possible (see chapter 7).

PIP can be claimed regardless of:

- whether you're working or not
- how high your income and savings are.

Daily living activities test

There are 10 daily living activities. To qualify for PIP, you are given a score for each activity depending on how much help you need. Your scores are added up and if you get enough points you are awarded PIP. The activities are:

- preparing or cooking a simple meal
- eating and drinking
- managing treatment (includes taking medication and monitoring changes in your condition)
- washing and bathing
- getting on or off or using the toilet; managing incontinence
- dressing or undressing
- communicating (includes speaking, hearing and understanding information)
- reading and understanding signs, symbols and words
- engaging with other people face to face

- making everyday decisions about money.

Mobility activities test

The two mobility activities that are assessed are:

- planning and following a journey
- moving around outside.

3. How much is Personal Independence Payment worth?

There are two different rates for each component of Personal Independence Payment (PIP). You may be able to receive one or both components.

Daily Living Component	Weekly rate
Standard if you have a limited ability to carry out daily living activities	£55.65
Enhanced if you have a severely limited ability to carry out daily living activities	£83.10

Mobility Component	Weekly rate
Standard if you have limited mobility	£22.00
Enhanced if you have severely limited mobility	£58.00 Plus access to the Motability scheme (see chapter 8)

4. How do you claim Personal Independence Payment?

There are usually three steps to claiming Personal Independence Payment (PIP).

1. Start your claim

Call the Department for Work and Pensions (DWP) on [0800 917 2222](tel:08009172222).

You'll be asked for some basic details, including National Insurance number, bank details and doctor or health worker's name, so have those to hand. Someone else can call on your behalf, but you'll need to be with them.

You can ask for a paper claim form by writing to: Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton, WV99 1AH.

2. Fill in the claim form

If you meet all the criteria, you will then be sent a form – 'How your disability affects you' (PIP2) – by post. It comes with notes to help you fill it in. It can take up to two weeks for the form to arrive. It isn't possible to fill in the form online.

The form asks questions relating to the daily living and mobility activities mentioned in chapter 2. It's important that you give as much information about your medical condition or disability as possible, and explain any difficulties you have managing the activities or the help that you need because of how you're affected.

You need to return the form within a month of the date on the form. If you need to ask for more time, call the PIP helpline on [0345 850 3322](tel:03458503322).

3. Attend a face-to-face assessment

Once your claim form has been assessed, you'll usually be asked to attend an assessment with an independent healthcare professional. This could take up to 16 weeks. This gives you the opportunity to explain your personal needs. Your GP may also be contacted for more details.

If you're not fit to travel to an assessment, you should mention this on your claim form and ask for the assessment to take place in your own home. You may have to provide medical evidence that you are unable to travel on health grounds.

After the assessment, you'll get a letter telling you if you have been awarded PIP, and the rate that you're eligible for. This may take up to five weeks. You'll be reassessed regularly to make sure you're getting the correct rate.

5. Filling in the form for Personal Independence Payment

When filling in the claim form, give as much detail about your difficulties as possible. This will give the person assessing your claim a clearer picture of your problems. Try to provide additional information about your difficulties in the white box at the end of each question that applies to you.

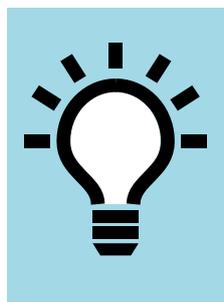
You'll be asked about the difficulties you have with each of the daily living and mobility activities described in chapter 2. The activities should be described in detail on the claim form.

Tips for filling in your form

- Describe any difficulties you have with the activities described in chapter 2. For example, under 'Preparing or cooking a simple meal', say if you can't peel and chop food, or lift a pan due to arthritis affecting your hands. If you have to use an aid to help you say what it is, for example a perching stool if you have balance problems, special cutlery if you have problems with your hands, or a magnifying glass if you have sight problems.

- A medical condition alone won't entitle you to PIP. If you have a medical condition, give its medical name if you know it, but most importantly you should explain how it affects your day-to-day life and what activities you experience difficulties with as a result of the medical condition.
- Answer as many questions as possible in as much detail as you can, even about things you find embarrassing or that seem trivial.
- It is also helpful to say if you can't do things safely, to an acceptable standard, repeatedly, or in a reasonable period of time.

Good to know



Don't assume that the decision-maker understands how your condition affects you. You know your situation best.

- Include the time it takes you to do specific activities and how much help you need with them, even if there is no one to help you.
- Don't mention the help you need with household tasks such as cleaning the house,

shopping or gardening. These are domestic tasks and won't be considered in the assessment, and may distract from your personal care needs that do need to be considered.

- Ask people who know you well – such as family, friends or carers – for help to fill in the application form. Some people find that, as they have lived with their health problem for a long time, or their difficulties have increased over a prolonged period of time, the way they do things has become normal to them so it's easy to overlook or underestimate their problems. It can be useful to have someone else's view.
- Remember that the decision-maker is interested in what you can't do, not what you can do. If you struggle to do things, find them painful or it takes you a long time, you should emphasise this on the form.
- If there are things you avoid doing because they are difficult for you, put this on the form – for example, if it's difficult bending and reaching to put on and take off socks even while sitting down.

- Some days you may be able to do more for yourself than other days, but it's important not to fill in the form as if it was one of your best days. A period of 12 months is usually looked at – the decision-maker considers if you have difficulties with the activities for more than 50% of the days in a 12-month period. You can use the blank box at the end of the question to explain how your needs change and how bad it can be.
- Explain what happens when you don't receive the care you need, especially if this has left you at serious risk of injury or harm during a specific activity. This information will help the decision-maker to understand your needs better.
- Give examples of your difficulties, such as when you have fallen or hurt yourself trying to do specific activities. It can be useful to include supporting letters from your GP or your consultant.

- Consider keeping a diary of the difficulties you have managing activities over the course of a week. You might find you forget about difficulties with things you don't do every day. For example:

Monday

Activity	Did this cause you difficulties and why?	Could you complete the task?	Did it cause you any pain or injury or take you a long time?	Did anyone help or prompt you to carry this out?
preparing or cooking a simple meal				
eating and drinking				

Remember



Provide your GP's contact details and permission to contact them or it may delay your claim.

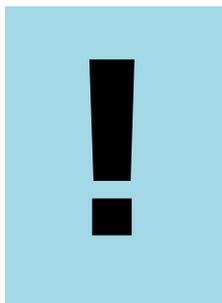
- Once you have filled in the claim form, you should send it back to the address given on the form. If you need help completing the form, check whether your local Age UK can offer assistance ([0800 169 6565](tel:08001696565), ageuk.org.uk).

6. Assessments

After you've completed your form, you'll usually have to attend a face-to-face assessment with an independent health professional. You won't have to do this if you're terminally ill.

You'll be assessed against the daily living and mobility activities and given a score based on how much help you need.

Remember



You must go to your assessment. If you don't, your claim will be turned down and you'll have to start the process again.

Preparing for an assessment

It's a good idea to get as much information as you can about the assessment before you attend. Citizens Advice has a useful guide to this at citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-pip-claim/your-assessment/, or contact your local Citizens Advice for information.

7. How long until I start receiving Personal Independence Payment?

After your assessment, it can take up to five weeks for you to be told whether your claim has been successful.

If you have a terminal illness

There are special rules to speed up applications for people who have a terminal illness and aren't expected to live more than six months. These claims should be dealt with within a week without the need for a medical examination.

You should ask your doctor or consultant to complete a DS1500 report, which provides information about your condition so that your application can be processed under the special rules. You will also need to fill in some parts of the Personal Independence Payment (PIP) claim form and tick the box that says you're claiming under the special rules. You will automatically be awarded the enhanced rate of the daily living component of PIP. If you want to claim the mobility component of PIP, you will still need to fill in the mobility section of the claim form.

If you are caring for someone who is terminally ill but they don't know how seriously ill they are, you can claim on their behalf, but make sure you tell them that a claim for PIP has been made. This is because the DWP may need to contact them to verify their details; the decision will be sent to them; and payments will be made directly to them. There will be no indication on their award letter of their life expectancy.

8. If you're turned down for Personal Independence Payment

It may be worth challenging the decision, as success rates for benefits appeals are fairly good. If your claim is refused, the reason for this should be explained in the decision letter. If you disagree with the decision or want a fuller explanation, follow the points below. It's a good idea to get advice first; ask Independent Age (0800 319 6789, independentage.org) or your local Age UK (0800 169 6565, ageuk.org.uk).

If you'd like more information about why you were turned down, contact the Department for Work and Pensions (DWP) and ask for an explanation of the decision. Their contact details should be on the decision letter.

1. You can ask the DWP to send you the explanation in writing. They should do this within 14 days.
2. If you're not satisfied with the explanation, ask for the decision to be reconsidered. To do this, write to the DWP and ask for a 'mandatory reconsideration'. You'll need to do this within one month of the date of the

decision letter, or within one month and 14 days of the date on the letter if you asked for a written explanation first. You should:

- explain why you think the decision is wrong, for example, that you've underestimated your disabilities and the care you need
- include any evidence you have to support what you're saying, such as a supporting statement from your doctor.

You could ask for a copy of all the evidence they have used to make the decision, and ask them not to take any further action until you have received all the evidence, read through it, and sent in your comments.

3. Your case will be considered again, usually by a different person.
4. You'll be informed of the outcome of the reconsideration in writing with a 'mandatory reconsideration notice'.

Appealing a decision

You can only appeal once you've received a mandatory reconsideration notice. You have one

month from the date shown on it to send in an appeal.

To appeal:

1. Get a SSCS1 form from HM Courts and Tribunals Service ([0300 123 1142](tel:03001231142) or gov.uk/pip/appeals). When filling in the form, you might want to get support from an advice organisation, such as your local Age UK ([0800 169 6565](tel:08001696565), ageuk.org.uk).
2. Return the completed form within one month of the date on the mandatory reconsideration notice. You should get an acknowledgement letter when it's been received and processed – this usually takes ten working days.
3. You'll be told the date of your appeal hearing in due course. The hearing will decide your appeal and it is best if you attend. You can also arrange for a representative to attend with you. Make sure you put their details on the SSCS1 form.

If your appeal or request for a mandatory reconsideration is successful, the DWP will backdate your award to the date of the original claim.

9. Disability Living Allowance

You can't make a new claim for Disability Living Allowance (DLA) as it's now been replaced by Personal Independence Payment (PIP), so if you're not already receiving DLA you should claim PIP instead (see chapter 2 for more information).

What is Disability Living Allowance?

For people already getting it:

DLA provides extra money for people with long-term physical or mental health problems or disabilities. You must have claimed before the age of 65, but you can continue to receive it past this age if you still meet the qualifying conditions. It has two components: the care component and the mobility component.

The care component is awarded to people who need help with personal care or need continual supervision. The mobility component is for people who have physical difficulties walking outside or need someone with them when they are outside in unfamiliar places.

If you're over 65 and don't already receive DLA or PIP, you should claim Attendance Allowance (see our separate factsheet).

How much is Disability Living Allowance worth?

Care component

There are three weekly rates for the care component:

- Lower rate – £22.00
- Middle rate – £55.65
- Higher rate – £83.10

Mobility component

There are two weekly rates for the mobility component:

- Lower rate – £22.00
- Higher rate – £58.00

How long will I keep my Disability Living Allowance for?

PIP is gradually replacing DLA. If you're receiving DLA, this may eventually stop and you'll be invited to apply for PIP instead, depending on your age and circumstances. The Department of Work and Pensions (DWP) will tell you when to do this.

Indefinite awards

If you were 65 or over on 8 April 2013, you will continue to receive DLA for as long as you remain entitled to it.

If you were under 65 on 8 April 2013 and receive DLA, you will eventually be invited to claim PIP (see chapter 1). Even if you chose not to apply for PIP, your DLA will still stop.

Fixed period awards

If you were 65 or over on 8 April 2013, you will continue to receive DLA for as long as you remain entitled and you can make a renewal claim when it ends.

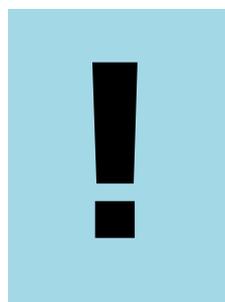
However, you must make the renewal claim within one year of the previous award ending or

you will have to apply for Attendance Allowance instead.

If you were under 65 on 8 April 2013 and your fixed award period comes to an end before you reach 65, you will be reassessed for PIP.

If you were under 65 on 8 April 2013, have reached age 65 when your DLA fixed period ends and your PIP claim is unsuccessful, you will be considered for Attendance Allowance instead without having to make a fresh claim. However, you may be asked additional questions.

Remember



It's best not to apply for PIP until you're contacted by the DWP, because there's no guarantee you'll be awarded PIP and you risk losing your DLA. If you decide to apply for PIP before being invited to apply, get advice first – call Independent Age on [0800 319 6789](tel:08003196789).

10. Examples of who can receive Personal Independence Payment or Disability Living Allowance

Miss Robinson's story

Miss Robinson is 63. She is unsteady on her feet, causing difficulties walking outdoors, and has experienced several falls. She also has arthritis affecting both hands. She has just been awarded Personal Independence Payment (PIP) as she is unable to prepare a meal for herself, she needs help washing and bathing, dressing and undressing and has difficulties walking outdoors.

Mr Philby's story

Mr Philby is 64 and has arthritis of his hips, knees and feet. He has always been very independent but he is in severe discomfort when walking outdoors, has to stop and rest after short distances, and walks very slowly. He has been claiming Disability Living Allowance (DLA) for three years, but as he is still under 65, he will have to make a claim for PIP when his current award ends, or when he receives an invitation

from the DWP to make a claim for PIP, whichever comes first.

Mr Hamilton's story

Mr Hamilton needs regular renal dialysis at home. He needs help and supervision from his wife each time he has this treatment. He is 70 and has been receiving DLA for seven years. He will continue to get DLA (providing he continues to qualify for it) rather than being invited to claim PIP, as he was over 65 on 8 April 2013 when PIP was introduced.

11. Using your benefit to lease mobility equipment

If you receive the higher rate mobility component of Disability Living Allowance (DLA), the enhanced rate mobility component of Personal Independence Payment (PIP), Armed Forces Independence Payment or War Pensioners' Mobility Supplement, you may be able to exchange it (in full or part) to hire or buy a car, electric scooter or powered wheelchair through the Motability scheme. Contact Motability for more information and to find your nearest provider ([0300 4564566](tel:03004564566), motability.co.uk).

Vehicle tax

If you're receiving the highest rate mobility component of DLA, the enhanced rate mobility component of PIP, Armed Forces Independence Payment or War Pensioners' Mobility Supplement, you're also exempt from paying vehicle tax and should receive an exemption certificate. If you get the standard rate mobility component of PIP, you're entitled to a 50% reduction in vehicle tax. You claim the exemption

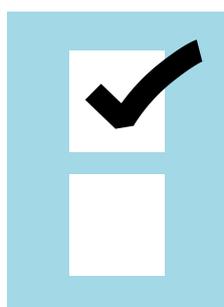
at the same time you apply for vehicle tax. Make your claim at the Post Office.

For more information on mobility equipment, see our factsheet **Choosing disability equipment** (0800 319 6789, independentage.org).

12. How disability benefits affect your other benefits

Disability benefits won't reduce income you receive from other benefits. In many cases, being awarded PIP (or DLA on renewal) can mean you're entitled to a higher rate of benefits such as Pension Credit, Housing Benefit or Council Tax Support, or that you become eligible to receive these benefits. This is because receiving these benefits can increase your 'appropriate minimum guarantee' – the minimum amount of money the government says you need to live on each week.

To do



If you're awarded PIP (or receive DLA) and you're already receiving Pension Credit, Housing Benefit or Council Tax Support, you should inform the Pension Service and your local council's

Housing Benefit and Council Tax Support office straight away.

Benefits for carers

If you have a friend or family member caring for you and you're awarded either the daily living

component of PIP; the middle rate or higher rate care component of DLA; Armed Forces Independence Payment; or Constant Attendance Allowance paid with the Industrial Injuries or War Pension schemes, your carer may be entitled to claim Carer's Allowance. But it's important to note that if your carer is paid Carer's Allowance, it can affect both their benefits and yours, so it's a good idea to get advice before they make a claim. For further information, read our factsheet **Carer's Allowance** ([0800 319 6789](tel:08003196789), independentage.org). To get a claim form, contact the Carer's Allowance Unit on [0345 608 4321](tel:03456084321).

13. If your care needs change

If you're receiving Personal Independence Payment (PIP)

If you currently receive the standard rate of PIP but your care needs have increased, you may be entitled to the enhanced rate. You should contact the Department for Work and Pensions and ask for your claim to be looked at again. You'll be asked to complete a form giving details of how your needs have changed.

You need to meet the criteria for the enhanced rate for three months before applying and for nine months after applying.

If you apply for your PIP to be looked at again, the decision-maker could decide to keep your existing rate, increase it or stop your award completely. This means it's a good idea to seek advice before requesting this. You can contact Independent Age ([0800 319 6789](tel:08003196789), independentage.org) or if you want face-to-face advice try your local Age UK ([0800 169 6565](tel:08001696565), ageuk.org.uk).

If you're receiving Disability Living Allowance (DLA)

If you were 65 or over on 8 April 2013 and receive the lower or middle rate care component of DLA and your care needs have increased, you can ask for your benefit to be looked at again and you may be awarded a higher rate. You will need to show that you have had the increased needs for at least six months. Remember the decision-maker could decide to keep your existing rate, increase it or stop your award completely. This means it's a good idea to seek advice before requesting this.

If you were 65 or over on 8 April 2013 and were awarded the lower rate mobility component of DLA before you were 65 it can continue to be paid after you're 65. However, you can't be considered for the higher rate if your walking difficulties have increased unless you can prove that you met the qualifying conditions for the higher rate before you were 65.

If you were under 65 on 8 April 2013 and receive DLA, you'll eventually be invited to claim PIP. If you don't make a claim for PIP, your DLA will stop. If your needs change before you're invited to claim PIP and you ask for your DLA to be

looked at again, you'll be invited to make a claim for PIP instead (see chapter 1). You should seek advice if this applies to you. For more information contact Independent Age ([0800 319 6789](tel:08003196789), independentage.org).

If you are receiving DLA under the special rules because you are terminally ill (see chapter 7), you will only be invited to claim PIP when your current award ends.

14. If you go into hospital

Your Personal Independence Payment (PIP) or Disability Living Allowance (DLA) will stop when you've been in an NHS hospital for 28 days. It will restart when you return home. Contact the PIP enquiry line ([0345 850 3322](tel:03458503322)) or DLA helpline ([0345 712 3456](tel:03457123456)) to let them know if you go into hospital and then tell them when you're discharged.

If you don't tell them, you could get a £50 civil penalty and have to repay any benefits you've been overpaid. If you go back into hospital after being at home for less than 28 days, the two (or more) hospital stays are added together and your disability benefit will stop after a combined total of 28 days. You'll still be paid for the days spent at home in between the hospital stays.

If someone receives Carer's Allowance for looking after you, their benefits will also be affected, so they should also let the relevant benefit offices know.

If you're receiving a Severe Disability Addition as part of your Pension Credit, Housing Benefit or Council Tax Support award, you should let the Pension Service ([0345 6060 265](tel:03456060265)) and your local

council's Housing Benefit and Council Tax Support office know if your PIP or DLA is suspended or stops.

If you weren't already receiving PIP before going into hospital, you can claim PIP while you're in hospital. If you're awarded PIP, you won't receive a payment until you return home.

15. If you move to a care home

If you move to a care home, your disability benefit may continue or stop, depending on who pays your fees:

Situation	Will I be paid Personal Independence Payment (PIP)/Disability Living Allowance (DLA)?
If you receive help towards your fees from your local council	The daily living component of PIP/care component of DLA will stop after 28 days The mobility component of your PIP or DLA will continue
If you pay your own fees	Your PIP or DLA will continue
If the NHS pays your fees (NHS Continuing Healthcare)	The daily living component of PIP/care component of DLA will stop after 28 days The mobility component of your PIP or DLA will continue if you are in a care home, but stops if

	you are in a nursing home
If you have entered into a deferred payment arrangement with your council (where they cover the costs of your care while your property is being sold and claim back the costs later)	Your PIP or DLA will continue
If you get NHS-funded nursing care in a nursing home but don't get help from the council to pay your fees	The daily living component of PIP or care component of DLA will continue

Contact the PIP enquiry line ([0345 850 3322](tel:03458503322)) or the DLA helpline ([0345 712 3456](tel:03457123456)) to let them know if you move to a care home.

16. If you go abroad

It's sometimes possible to keep getting disability benefits when you go abroad, but this is a complicated area and you should get advice from the Personal Independence Payment (PIP) helpline ([0345 850 3322](tel:03458503322)) or the Disability Living Allowance (DLA) helpline ([0345 712 3456](tel:03457123456)).

Generally speaking, you can keep receiving PIP and DLA if you're going abroad for up to 13 weeks. If you go abroad specifically for medical treatment for a condition that began before you left Great Britain, you can continue to receive PIP or DLA for up to 26 weeks.

You should talk to the Department for Work and Pensions (DWP) in advance to discuss your situation.

Moving abroad

You may be able to continue receiving the care component of DLA or the daily living component of PIP if you move to another country in the European Economic Area (EEA) or Switzerland. You will need to contact the DWP to check whether you qualify. DLA and PIP mobility components cannot be paid.

If you go abroad permanently to a non-EEA country, your DLA or PIP will stop.

For more information about benefits abroad, see our factsheet **Moving abroad** ([0800 319 6789](tel:08003196789), independentage.org) or contact the DWP exportability team ([01253 331 044](tel:01253331044), gov.uk/exportability-team).

17. Useful contacts



If you're unsure about anything that you have read in this factsheet and would like to talk to someone about it, ring our Helpline to arrange to speak to one of our expert advisers (0800 319 6789).

Personal Independence Payment (PIP)

PIP claim line

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Claims address

Personal Independence Payment New Claims,
Post Handling Site B, Wolverhampton, WV99 1AH

PIP enquiry line

Telephone: 0345 850 3322

Textphone: 0345 601 6677

For more information about PIP, visit gov.uk/pip

Disability Living Allowance (DLA)

DLA helpline if you were born after 8 April 1948:

Telephone: 0345 712 3456

Textphone: 0345 722 4433

DLA helpline if you were born on or before 8 April 1948:

Telephone: 0345 605 6055

Textphone: 0345 604 5312

Claims address

Disability Living Allowance DLA65+, Mail
Handling Site A, Wolverhampton, WV98 2AH

For more information about DLA, visit
gov.uk/dla-disability-living-allowance-benefit

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Thank you

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