



Financial help after fractures

Osteoporosis itself does not make you eligible for disability-related financial support. But you may be able to get financial help if you have broken bones that make it hard to do everyday tasks, get around, or work. You may also be able to get financial support if you're caring for someone with broken bones.

This fact sheet aims to help you understand the different types of financial support that may be available to you. It also has details of other organisations and services that may be able to help.

Who is this fact sheet for?

This information may be helpful if you (or someone close to you):

- have broken bones that affect your day-to-day life
- can't work because of your broken bones.

It includes the following information:

- Can I get financial help?
- I'm under the state pension age – what benefits could I get?
- I'm over the state pension age – what benefits could I get?
- I care for a loved one – what benefits could I get?
- Is there any other help available?
- Getting more information and support

Can I get financial help?

Osteoporosis itself does not cause any pain or other symptoms. This means it does not automatically qualify as a disability, or make you eligible for disability-related financial support.

But you may be able to get financial help if:

- your broken bones make it hard for you to do everyday tasks or get around
- you cannot work because of your broken bones
- you're caring for someone with broken bones.

Whether you can claim certain benefits will depend on your state pension age. This is the earliest age you can start getting your state pension. Visit [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) to find out your state pension age.

You may want to use a free benefits calculator from charity Turn2Us. It can help you work out what benefits you could claim.

Find it at benefits-calculator.turn2us.org.uk

I'm under the state pension age – what benefits could I get?

Employment and Support Allowance (ESA)

This can help with living costs if you have a condition or disability that affects how much you can work. ESA also supports you to get back into work, if you're able to.

You can claim ESA if you have:

- worked as an employee or been self-employed, **and**
- paid enough National Insurance contributions.

You can find out about National Insurance, and whether you have paid enough contributions to claim ESA, at [gov.uk/national-insurance](https://www.gov.uk/national-insurance)

Visit [gov.uk/employment-support-allowance](https://www.gov.uk/employment-support-allowance) to find out more including who is eligible and how to make a claim.

Personal Independence Payment (PIP)

This can help with extra living costs linked to daily living or mobility if you:

- are 16 or over, and under state pension age, **and**
- have a long-term condition or disability, **and**
- find it hard to do certain everyday tasks or get around because of your condition, **and**
- expect these difficulties to last for at least 12 months from when they started, unless you have 12 months or less to live, **and**
- live in England, Wales or Northern Ireland.

There are two different parts of PIP – daily living and mobility. There are also two different rates. The amount you get will depend on the level of help you need.

Visit [gov.uk/pip](https://www.gov.uk/pip) to find out more including who is eligible and how to make a claim.

If you live in Scotland, you'll need to apply for Adult Disability Payment instead of PIP. Visit [mygov.scot/adult-disability-payment](https://www.mygov.scot/adult-disability-payment) to find out more.

Statutory Sick Pay (SSP)

You can get Statutory Sick Pay if you're too ill to work. It's paid by your employer for up to 28 weeks. Some employers also have their own sick pay scheme. Check your employment contract to find out.

If you're still too ill to work after 28 weeks, there may be other benefits you can get.

Visit [gov.uk/statutory-sick-pay](https://www.gov.uk/statutory-sick-pay) to find out more, including who is eligible and how to claim.

Universal Credit

This can help with living costs if you:

- are over 18, **and**
- are on a low income, out of work or cannot work, **and**
- have £16,000 or less in money, savings and investments.

How much Universal Credit you get will depend on lots of things, including:

- your age
- whether you live with a partner
- whether you have a disability or health condition
- whether you care for someone for over 35 hours a week who receives a disability-related benefit.

Visit [gov.uk/universal-credit](https://www.gov.uk/universal-credit) to find out more, including who is eligible and how to make a claim.

I'm over the state pension age – what benefits could I get?

Attendance Allowance

This can help with extra living costs if you:

- have a physical or mental disability, **and**
- need help caring for yourself or need someone to care for you, **and**
- have needed help for at least six months, unless you might have 12 months or less to live.

There are two different rates of Attendance Allowance. The rate you get will depend on the level of help you need.

Visit [gov.uk/attendance-allowance](https://www.gov.uk/attendance-allowance) to find out more, including who is eligible and how to claim.

Pension Credit

Pension Credit can help with your living and housing costs if you're on a low income.

Pension Credit is different from your State Pension.

You may be able to get more money if you're a carer or severely disabled.

Visit [gov.uk/pension-credit](https://www.gov.uk/pension-credit) to find out more, including who is eligible and how to claim.

I care for a loved one – what benefits could I get?

Carer's Allowance

You may be able to get Carer's Allowance if:

- you care for someone for at least 35 hours a week, **and**
- the person you care for gets certain benefits.

Visit [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance) to find out more.

If you live in Scotland, you may also be able to get Carer's Allowance Supplement. For more information, visit mygov.scot/carers-allowance-supplement

Carer's Credit

You may be able to get Carer's Credit if you care for someone for at least 20 hours a week. This is a National Insurance credit. You won't receive any money – instead, it helps fill in gaps in your National Insurance record while you're not working. This means you can be a carer without it affecting your state pension entitlement.

You do not need to apply for Carer's Credit if you get Carer's Allowance – you'll automatically get credits. Visit [gov.uk/carers-credit](https://www.gov.uk/carers-credit) to find out more.

Is there any other help available?

Blue Badge

Blue Badges help drivers with a disability or health condition park closer to their destination. A Blue Badge is free in Wales and costs up to:

- £10 in England and Northern Ireland
- £20 in Scotland.

Visit [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge) to find out more.

Council tax reduction

You may be able to pay less council tax if you're on a low income. Contact your local council to learn more about who is eligible and how to claim.

Visit [gov.uk/find-local-council](https://www.gov.uk/find-local-council) to find your local council.

Food banks

Food banks may be able to support you with emergency food. You need to be referred with a food voucher. Your local food bank can tell you which local community organisations are able to refer you. Visit trusselltrust.org/get-help to find your local food bank.

Free or discounted TV licence

You can get a free TV licence if you are over 75 and you:

- get Pension Credit, **or**
- live with your partner who gets Pension Credit.

You can get a discounted TV licence if you live in a residential care home, supported or sheltered housing and you are:

- over 60 and retired, **or**
- disabled.

Visit [gov.uk/free-discount-tv-licence](https://www.gov.uk/free-discount-tv-licence) to find out more.

Grants

Charities and trusts may be able to support you with a grant. You might receive money, products or services. You don't need to pay them back. Each grant-giving fund has its own rules for who can apply.

Turn2Us have a grants search on their website at grants-search.turn2us.org.uk, to help you find local grants and schemes you might be able to apply for.

Help with energy bills

Your energy supplier may be able to support you with paying your energy bills. You might be able to agree a payment plan or get 'emergency credit' if you use a prepayment meter.

Contact your energy supplier to learn more about the support they offer. Visit [ofgem.gov.uk](https://www.ofgem.gov.uk) to find your supplier.

Housing Benefit

Housing benefit can help with your housing costs if you are out of work, on a low income, or getting benefits. It is being replaced by Universal Credit. But you can still make a claim if you:

- have reached state pension age, **or**
- are in supported, sheltered or temporary housing.

Visit [gov.uk/housing-benefit](https://www.gov.uk/housing-benefit) to find out more, including who is eligible and how to make a claim.

Industrial Injuries Disablement Benefit (IIDB)

You may be able to get Industrial Injuries Disablement Benefit if you become ill or disabled because of an accident or disease at work. The amount of money you get depends on your situation.

Visit [gov.uk/industrial-injuries-disablement-benefit](https://www.gov.uk/industrial-injuries-disablement-benefit) to find out more.

Motability Scheme

The Motability Scheme lets people use their mobility allowance to lease a car, wheelchair-accessible vehicle, scooter or powered wheelchair. You will only be eligible if you receive a mobility allowance as part of certain benefits.

Visit [motability.co.uk](https://www.motability.co.uk) to find out more.

National Databank

The National Databank provides free mobile data, texts and calls. You may be eligible if you are over 18 and on a low income.

You also need to:

- have little or no internet access at home, **or**
- have little or no internet access when you're away from home, **or**
- be unable to afford your monthly contract or top-up.

Visit [goodthingsfoundation.org/databank](https://www.goodthingsfoundation.org/databank) to find out more.

Social Fund

The Social Fund is a government scheme. It helps people with costs that are hard to meet on a low income. Social Fund benefits include:

- **budgeting loans** to help pay for things like furniture or household items, clothes or footwear, rent in advance, costs linked to moving house, travelling costs, and maintenance, improvements or security for your home

- **cold weather payments** if the temperature in your area is – or is likely to be – zero degrees or below for seven days in a row
- **funeral expenses payments** if you're arranging a funeral
- **winter fuel payments** to help pay your heating bills if you've reached state pension age
- **Sure Start Maternity Grant** to help towards the costs of having a child.

Visit [gov.uk](https://www.gov.uk) to find out more about the various Social Fund benefits.

Value Added Tax (VAT) Relief

You usually pay a tax when you buy goods or services. This is called Value Added Tax (VAT).

You may not have to pay VAT when you buy or hire certain things because of your disability. These include:

- **equipment** such as wheelchairs, mobility scooters, stairlifts, medical appliances, hearing and vision aids, specialist beds and chairs, lifting equipment, and computer equipment, parts and accessories
- **telecare** such as emergency alarm call systems
- **goods that are designed only for disabled people.**

You won't receive any money yourself and you won't be able to claim a VAT refund – instead, the supplier will not charge you VAT.

Visit [gov.uk](https://www.gov.uk) to find out more about VAT relief.

Top tips for claiming benefits

1. Do your research and have all documents ready before you apply. Each benefit has its own process and rules you need to meet. You may have to show evidence of your identity, income and savings. You will also need your National Insurance number.
2. Keep a diary of how your broken bones affect your day-to-day life if you're claiming a disability-related benefit, such as Personal Independence Payment or Attendance Allowance.

You'll need to give lots of detail on the form so the assessor can understand your needs. For example, it may help to make a note of all your hospital visits or the activities you can't do because of your condition.

3. Benefit claim forms can be long and complicated. If you need help filling out your form, it is worth checking for any local advice services that can help. Citizens Advice has a 'Help to Claim' line, which can help you apply for Universal Credit. You can also apply for Pension Credit over the phone.
4. Check if your claim can be backdated and, if so, by how long.
5. If your claim is refused, you may be able to challenge the decision by asking for an explanation, having the decision looked at again, or appealing against it. Contact a benefits advisor if you need advice. Visit [advicelocal.uk](https://www.advicelocal.uk) to find one.
6. Report any change of circumstances while you're on benefits because it may affect your entitlement.

Getting more information and support

We hope this fact sheet has helped you understand the financial help that may be available to you. For information about osteoporosis, visit our website at theros.org.uk/info or order more of our publications. You can also call our specialist Helpline nurses with any questions about living with osteoporosis, for free, on **0808 800 0035** or email them at nurses@theros.org.uk

You may also find the following organisations helpful.

Advice Direct (Scotland)

Advice on energy-related matters.

energyadvice.scot
0808 196 8660

AdviceLocal

Find free financial advice in your area.

advice.local

AdviceNI (Northern Ireland)

Advice on benefits, money and debt.

adviceni.net
0800 915 4604

AdviceNow

Advice on how to deal with benefit problems.

advicenow.org.uk

Age UK

Information for older people, including benefits, money and debt.

ageuk.org.uk
0800 678 1602

Approved Food

Sells food near or just passed its 'best before' date at lower prices.

approvedfood.co.uk

British Gas Energy Trust (England, Wales, Scotland)

Supports people struggling to pay their bills.

britishenergytrust.org.uk

Carers UK

Support for carers and the people they care for.

carersuk.org
0808 808 7777

Christians Against Poverty

Advice on debt and money, whatever your religion.

capuk.org
01274 760 720

Citizens Advice

Advice on benefits, money and debt.

citizensadvice.org.uk

England: 0800 144 8848

Wales: 0800 702 2020

Scotland: 0800 028 1456

Northern Ireland: Visit the website for local numbers

Help to Claim

England: 0800 144 8444

Wales: 0800 024 1220

Scotland: 0800 023 2581

Consumer Council for Water

Information to help you reduce your water bills or access financial support.

ccwater.org.uk

Disability Rights UK

Information for people with a disability, including benefits and tax credits.

disabilityrightsuk.org

Fuel Bank Foundation

Supports people struggling to top up a prepay meter.

fuelbankfoundation.org

GOV.UK

Information about financial help, including the following Social Fund benefits and National Insurance helpline:

- **Budgeting loans**
gov.uk/budgeting-help-benefits
0800 169 0140
Textphone: **0800 169 286**
- **Cold weather payments**
gov.uk/cold-weather-payment
- **Funeral expenses payments**
gov.uk/funeral-payments
0800 151 2012
Textphone: **0800 731 0464**
- **National Insurance**
gov.uk/national-insurance
0300 200 3500
Textphone: **0300 200 3519**
- **Winter fuel payments**
gov.uk/winter-fuel-payment
0800 731 0160
- **Sure Start maternity grants**
gov.uk/sure-start-maternity-grant
0800 169 0140

Law Centres Network

Advice on how to deal with legal problems, including debt.

lawcentres.org.uk

Money Helper

Guidance on money, pensions and debt.

moneyhelper.org.uk

0800 138 7777

Money Saving Expert

Tips for reducing bills and budgeting, and tools to help you manage debt.

moneysavingexpert.com

Motability Scheme

motability.co.uk

0300 456 4566

National Databank

goodthingsfoundation.org/databank

National Debtline

Free debt advice.

nationaldebtline.org

0800 808 4000

National Energy Action

Supports people who can't afford to heat their home.

nea.org.uk

0800 304 7159

NEST (Wales)

Funding for energy-efficient home improvements for low-income households.

nest.gov.wales

0808 808 2244

Ofgem

Information on how to get help if you can't afford your energy bills.

ofgem.gov.uk

SCOPE

Advice for people with a disability, including benefits, work and finance.

scope.org.uk

0808 800 3333

Textphone: dial 18001 then 0800 800 3333

StepChange

Free debt advice.

stepchange.org

0800 138 1111

Tax Help for Older People

Advice for older people on low incomes.

taxvol.org.uk

0130 848 8066

Trussell Trust

Network of food banks that provide emergency food and support.

trusselltrust.org

Turn2Us

Help for people with money worries. Includes an online benefits calculator and details of grants.

turn2us.org.uk



@RoyalOsteoSoc

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This information is based on the latest evidence and clinical practice. It should not replace advice from your own healthcare professionals.

To give us feedback on this fact sheet, email us at health.info@theros.org.uk

We provide our information free of charge. To make a donation or become a member, visit theros.org.uk or call 01761 473 287.

To view or order more information about osteoporosis and bone health:

 theros.org.uk/info

 01761 471 771

 info@theros.org.uk

To contact our specialist nurses:

 0808 800 0035

 nurses@theros.org.uk