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MONEY BOX LIVE

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TRANSMISSION: 28th OCTOBER 2009 3.00-3.30 RADIO 4

LEWIS: Hello. Every year billions of pounds lies unclaimed in government coffers because people who could get help don't ask for it - either because they don't know about it, or for some reason don't claim it. And there are hundreds of millions of pounds paid out to people which is wrong - either too little or, almost as bad sometimes, too much - because the system is so complicated even officials at the Department for Work and Pensions and HM Revenue & Customs get the rules and even the arithmetic wrong in a frightening number of cases. So today we're taking your calls on benefits, including state pension, money for people with a disability or who are carers, jobseeker's allowance, benefits for single parents and for children, and tax credits - a separate and highly complex system which has had the public officials and (dare I say it) even government ministers baffled. Every October there are a few changes to the benefit system. Next week, the rules on capital and savings for people over 60 will be relaxed and 50,000 more will be able to claim pension credit or help with rent or rates. And half a million already claiming will get extra. There are also changes this week which are bad news for some single parents with children aged 10, and those claiming crisis loans. Anyway, that's enough from me. Whatever your question, you can call Money Box Live now - 03700 100 444. With me to answer your questions: Rachel Hadwen from Working Families, who's an expert particularly in benefits for families; Sally West is Policy Adviser with Age Concern and Help the Aged and the author of the guide 'Your Rights'; and Jean French, who's Advice and Information Manager at Carers UK. And our first question today is from Stuart in Londonderry. Stuart, your question?

STUART: Hello.

LEWIS: Hello, your question?

STUART: Yes, good afternoon. Yes, I receive pension credit and I understand, well you outlined it there, that as of November some time, the minimum that you ... the maximum you can have in savings, which at present is £6,500, is going up to over £10,000. I think it was announced in the Budget.

LEWIS: Yes, that's right.

STUART: And for every £500 you have over that at the moment £6,500, they take a pound off for your pension credit. Is that so?

LEWIS: That is changing and it's changing from Monday. And, Sally West, can give us all the details, I'm sure.

WEST: Yes that's right, Stuart, I think you've almost got it right from what you've said. Currently people claiming pension credit or people aged 60 or over claiming housing benefit and council tax benefit have the first £6,000 of any savings ignored, and the income from those savings is also ignored. And that limit is going up from next week to £10,000. So it's good news for people who are entitled to those benefits, who've got some modest levels of savings.

LEWIS: It's worth saying Sally, isn't it though, that that's not a limit? If you've got more than that, you can still get pension credit. It's just that it's reduced. I mean you can have several tens of thousands of pounds in some cases and still get some pension credit.

WEST: Yes, there's no absolute capital upper limit for pension credit. As you said, Stuart, it's every £500 you've got over the lower limit counts as £1 a week income. So currently, for example, if you've got £10,000 savings, that will be counted as though

you're getting an extra £8 a week coming in. From next week, it will count as no additional income.

STUART: Just one quick question. They did write to me about June/July this year and asked me for, you know, what my savings were, etcetera, etcetera and I gave all the details into the local tax office, the local pension credit office - and will this automatically ...I think they were just sort of checking up from one year to the next because I only started claiming last year. And is that a yearly thing, that they check up every year, and also will they be contacting me again to adjust the figure upwards or not?

WEST: It should happen automatically for everybody who's already receiving pension credit or housing benefit, council tax benefit. The people that do need to be aware of this change are those who perhaps just miss out currently because of their savings, who will be newly entitled - I think Paul mentioned possibly 50,000 people affected. So if you're already receiving these benefits and you've got savings over £6,000, then that should happen automatically without you having to do anything. But other people listening with, you know, modest amount of savings, it's a really good time to check up on your entitlements.

LEWIS: And while we're on complicated rules, Sally, there is a rule that says once you get pension credit there's this assessed income period, is that right, when even if you get more money they don't change your benefit?

WEST: Yes, if you're 65 or over and getting pension credit, most people, when they're given the award, will get something called an assessed income period. And for the period of the award, which is normally five years, you don't need to tell the DWP if your savings go up. You can tell them if it goes down and they may readjust your benefit, but, you know, if you have a sort of win on the pools or something like that or an inheritance, you won't need to tell people if you've got an assessed income period.

LEWIS: Okay, thanks for that. And I'll mention two things now. First our website, bbc.co.uk/moneybox, where, if you follow the links - it can seem a bit tricky

sometimes - you'll find a lot of extra information. And I'm also going to mention a website called Entitledto.com, which will work out your entitlement to pension credit and other means tested benefits. It even does a before and after November 2nd calculation. I'm sure I'll mention them again, but those are two sources of help. Thanks very much for your call, Stuart. And we're moving onto Mark now in Eastbourne. Mark, your question?

MARK: Hello there. I'm self-employed and my wife's due to have a baby, our first child in the beginning of January. We don't currently claim any benefits and I'm just wondering what we're going to be entitled to after that, if anything?

LEWIS: Right, okay, so the baby's due in January?

MARK: That's right, yes.

LEWIS: Okay. Let's also listen now to Sarah's point because she I think also has a question perhaps about tax credits. Sarah in Muswell Hill?

SARAH: Hi, my partner went freelance a couple of months ago and our income will fluctuate month by month, and I wanted to know how you manage that when you apply for family tax credit?

LEWIS: Okay, so two tax credit questions. Rachel Hadwen is poised now to give us the answers. Rachel?

HADWEN: Right, well I would think that both of you probably can claim some tax credits. Mark, when your wife gives birth, the first thing that happens is that you register the birth and then you can make your claim for child benefit, which is not means tested, so there shouldn't be a problem with that. With the tax credits what you'll find if you do make a claim is you have to give information about your income in the previous tax year. So if you've done your self-assessment for 2008-9, which you should have done by January, you'll be able to give that information and that's

what your award will be based on. For Sarah, what you'll find if your partner's just gone freelance is you could have a rather more complicated situation where your tax credits will be based on the previous tax year, so I don't know if your partner was employed at that point, but you'll need to get information from that tax year to make the claim. If your income's gone down since then, which it often has, you're still in a bit of a difficult position because what you'd have to do is get an initial award (always based on the previous tax year) and then ask for it to be revised based on an estimate of the current tax year, which I appreciate may be difficult if he's only just gone freelance. And that's the only way to do it.

SARAH: Okay, thank you.

LEWIS: So, Sarah, is that clear? I mean it is a bit difficult if you don't know what your income's going to be. This has always been the problem of tax credits.

SARAH: Yeah and I think we wouldn't be eligible based on last year's salary, but it's this year that I'm more worried about.

LEWIS: Right. Is there any way of dealing with that, Rachel? I mean if you know last year's, but you also know this year's is going to be a lot less?

HADWEN: I would encourage you to make a claim, even to ask for 3 months backdating. You don't need to give a reason for that, but that means you can go back as far within this tax year as you can. And what that means is that if at the end of this tax year your income is low enough for you to get some money, when you do your returns at the beginning of the next tax year you should get some money back called an under payment. So it's actually not worth waiting because by waiting you could be losing money for this tax year.

LEWIS: So once you put the claim in, that sort of fixes the date and you can get it from that date and backdated 3 months. But if you wait till the end of the year, that's when the date starts from. So worth putting the claim in.

SARAH: Okay.

LEWIS: And you do that through the government website, the direct.gov website, do you?

HADWEN: Yes. You can't make a claim online, but if you go to the directgov website, you'll find the tax credit helpline number quite easily.

SARAH: Thank you.

LEWIS: So well worth doing. And Mark, does that clear things up for you?

MARK: Yeah, that's great, thank you very much.

LEWIS: Okay, well good luck with that and good luck with the birth and hope everything goes well for you. Thanks for your calls. We've had quite a number of emails, I must say, on tax credits, Rachel, so I might stick with them for a moment. Karen says that she's been out of work since January, but she's been doing a variety of temporary jobs - £8 an hour, she says. Can she claim tax credit? Now we normally think of tax credits for people with children, but from what I gather from her email she doesn't have children, but there's a big campaign to get non-parents claiming, isn't there now?

HADWEN: Yes, it is possible to get tax credits if you don't have children. You could get them because you're disabled, someone with a disability, or you could get them because you're over 50, you've been on benefits and you're going back into work. There's also a group of people who can get them because they're at least 25 - got to be 25 or over - and work 30 or more hours a week. So if Karen is working at least 30 hours a week, there is a possibility she may get some help and again I'd encourage her to apply.

LEWIS: Yes, if you're single, you can have up to £13,190 a year and still claim it

says here on this government document.

HADWEN: Yes, I've checked the figures and, yes, you would get some tax credits in that situation. There's lots of ifs and buts. If you have a disability, the threshold would be higher.

LEWIS: Sure. But I mean a lot of people on minimum wage, or in this case quite a bit above minimum wage, can claim extra help. So it's not just the minimum wage you have to take. You can get help from the government even if you have no children in many cases.

HADWEN: Yes, that's true. And, again, I'd say it's worth making a claim even if your previous tax year's income was higher because even if you get a nil award now, it may be you'll get some money back at the end of the tax year.

LEWIS: So certainly worth claiming and thanks to Karen and all those other emailers. I hope we've answered your question. And you can listen again to the programme on our website or read a transcript in a couple of days: bbc.co.uk/moneybox. Sarah now has a call from Swansea.

SARAH: Oh hello, yes. I've recently had a diagnosis of MS, which explains why I've been ill on and off for the last 3 years. Now the problem is the on and off nature of the condition because it's very changeable, so I'm trying to fill in forms for disability living allowance and it asks things like how far can I walk and it kind of depends what day it is. Now the problem is that I haven't paid enough national insurance contributions because for the last 3 years I've not been able to stay in continuous employment because I've been sometimes well and sometimes ill. My partner doesn't live with me, but at the moment he has a good income, and I'm very part-time self-employed and obviously I'd like to get back into working more when I am well enough but not be obliged to work as much when I'm not well enough. So with that kind of mixed picture, I don't know what I can claim.

LEWIS: Well I think Jean French from Carers UK is probably the ideal person to talk

to. Jean?

FRENCH: Hello Sarah.

SARAH: Hello.

FRENCH: First of all, let's have a look at that DLA claim.

SARAH: Right.

FRENCH: DLA does take into account the idea of good days and bad days, but what you need to do is give the people making the decision as clear an understanding as possible about the reality of your situation. So what I'd do if I was you is keep a diary for a week or so. Try and get an overall picture of how many good days, how many bad days, and make that clear on the form. So if on a bad day, you can only walk 20 yards, then you can complete the form saying 'on a bad day, I can only walk 20 yards' and then also give them the information that they need to know how often you have those bad days. So, as always with DLA, the important things are give as much information about it as possible and make sure that you are emphasising - and I know this sounds rather difficult - but emphasising the difficulties that you have rather than how it is when things are good.

LEWIS: I think that's difficult, isn't it, because people always try to cope. I mean all the people in that situation I've ever met, you try to cope, you want to be positive about your situation, but on the form you have to be completely straightforward and not negative but not positive, just absolutely straightforward.

FRENCH: Absolutely, yeah. So take a deep breath and do it justice.

LEWIS: And fill in a very long form when you're not feeling too good.

SARAH: Absolutely.

FRENCH: Once you've got the DLA sorted, then that opens out some other options for you. If you are working, then, as Rachel said, there may be an option about tax credits depending on how much you're working.

SARAH: Right. I can't see me ever being able to work 30 hours a week.

LEWIS: But you don't have to if you're disabled.

SARAH: Ah!

LEWIS: Rachel?

HADWEN: If you're someone with a disability, you need to work 16 hours or more.

SARAH: Right.

HADWEN: That might be a possibility in the future. It's worth thinking about working tax credit, absolutely.

FRENCH: So I think at the moment concentrate on getting your DLA sorted out, and then I think you ought to go and get a benefit check to have a look at what other benefits may then follow on from that. And the Multiple Sclerosis Society have a helpline that you could ring and they may well be able to help out with a benefit check.

SARAH: Right. And the issue of my partner's income. Is that going to come into it or not?

FRENCH: You say that you're not living in the same household. Is that correct?

SARAH: Well not at the moment I mean because he was unemployed for 13 months and is now working, and in order to do that work he has to live somewhere else. So

we don't live together in order for him to have the income. So the fact that he doesn't live with me sort of simplifies any benefit claim, but the fact that he's earning a lot of money complicates it again.

FRENCH: What they're going to look at, Sarah, if you make a claim for any of the means tested benefits will be who is in your household and who would normally be in your household. So if your partner has moved out of your household and there isn't any plan for him to be returning, then you would be counted as a single person.

SARAH: Right.

FRENCH: If he's moved out for 6 months but is intending to then return, then you would be seen as a couple in the same household.

SARAH: Right.

LEWIS: It's worth saying too that that only affects means tested benefits like tax credits. It doesn't affect DLA or other disability based benefits, does it? Sarah, thanks very much for your call. I hope that gives you some pointers anyway on the way to sorting this out. I know how difficult it is, especially when you're feeling unwell. And on that subject, let me just read this email which has come from someone who wants to be called Robert. He got incapacity benefit for several years for depression and anxiety, didn't apply for another benefit called income support, and he says this will affect his pension entitlement. Is that right, Rachel?

HADWEN: No, I don't think there should be any problem with that. You get credits for various periods in your life when you're not expected to be working, including when you're getting incapacity benefit. So I don't think the fact that he didn't claim income support would be a problem.

LEWIS: Right, so incapacity benefit will do that. So I hope that helps, Robert. Thanks very much for your email. Let's move on now to Val who's calling from

Leicester. Val, your question?

VAL: Oh hello.

LEWIS: Hello.

VAL: My husband recently applied for carer's allowance and we were told we were entitled to it, but we couldn't get it because the amount of state pension we get is more than the amount of carer's allowance that they could pay us.

LEWIS: Right, well there is a problem with carer's allowance once you are pension age. I'm sure Jean and Sally want to speak on this. Sally, you first.

WEST: Yes, Jean and I both hear this complaint very, very frequently. It's because of something known as the overlapping benefit rules. If you apply for carer's allowance, it overlaps with any state pension entitlement, and that means that often pensioners getting a state pension aren't entitled to carer's allowance as well. However, if you are having an entitlement to carer's allowance, even if you can't be paid it, it can be beneficial because it can mean that you receive higher amounts of benefits like pension credit, housing benefit (which is help with rent) and council tax benefit. So anybody with sort of low modest income who may be entitled to some of these benefits, it's still worth going through the process of filling in the carer's application form in order to be unfortunately told sometimes you're entitled but you can't receive it, and then you could get high amounts of these other benefits.

LEWIS: Jean, this is ... I mean I'm used to complexities of benefits, but this is baffling to most people, isn't it? (*Jean laughs*) You claim the benefit. You can't get any money or you can't get that benefit, but it might help you get other things. It just seems a completely daft way of doing things.

FRENCH: You couldn't make it up really, could you? It's absurd, I accept entirely, but that is the situation. I do just want to stress with Sally that if you are a pensioner

and a carer, please do make that claim for carer's allowance. Then even if you've been turned down in the past for pension credit, housing benefit or council tax benefit, let them know that you've made the claim for career's allowance, that you've been turned down. They can do the calculation all over again and this time round you may well have an entitlement. So it's well worth doing.

LEWIS: Right, so although you can't get the carer's allowance, you might get more other benefits like pension credit and help with your rent or your rates? Or, sorry, your council tax. Your rates in Northern Ireland.

FRENCH: Exactly that.

LEWIS: Right. So it is a rather daft way around, but, Val, it does sound as if it might be worth claiming just to help you get more of those other benefits. Thank you very much for your call. I'm just going to take a quick email that's just come in because I know this is something that is causing some confusion around the place. 'Can you claim benefits such as disability allowance', asks Laura, 'if you're out of the country for several months at a time?' This is a difficult one, isn't it? Who's smiling the most. (*laughing*) Rachel, I think you want to say something on this.

HADWEN: It is a very complicated area of law. It depends on various things, including whether your absence is a temporary one. Sometimes it can depend on why you've left the country and sometimes it can depend on whether you've gone to another country in the EEA or somewhere else.

LEWIS: That's Europe - slightly bigger than the European Union, the EEA.

HADWEN: That's right, yes. So the answer really is to get advice about the specifics of that situation.

LEWIS: Right and get advice from whom, Sally?

WEST: Well I mean first of all there is some information on the sort of direct government website, but otherwise I think any kind of benefit issue, see where there's a local advice agency like a Citizens Advice. If you're an older person, it might be Age Concern or a specific organisation. I mean I think, as you'll see time and time again, we're saying the system is complicated, and I think many people, particularly perhaps if you've got a disability, you're a carer, you perhaps haven't got a lot of time and energy to be battling through the system, then see whether there's somebody locally that you can sit down with all your papers and talk through the situation because in terms of exporting disability benefits, it depends precisely which benefit you're receiving and where you're moving to, how long you're going away for, as Rachel said. So you know the system is difficult.

LEWIS: Yes and it's gone through various court cases, including the European Court of Justice, which always makes things more complicated. But in theory you should be able to claim some benefits even if you're living in other parts of Europe, shouldn't you - disability benefits?

WEST: Well it depends. Yes, some of the contributing benefits you can export.

LEWIS: *(over)* It depends. I'm sorry, the answer is it depends. It's obviously not as simple as I thought.

WEST: There's been a recent case about attendance allowance and DLA care. Well recent - it was about a year ago - we're still working out the ramifications of it, which means that if you're receiving a benefit, you can export it to a European country. However there's still questions about exactly the interpretation of the rules.

LEWIS: Yes. And Laura also asked about housing benefit, which is help with her rent, which of course you generally can't export. Once you leave the country for a short time, that normally does stop, I think, doesn't it? Is that right?

WEST: Yes, the means tested benefits aren't exported, but there are rules about absence for temporary periods.

LEWIS: Yes and particularly if you're going abroad for a purpose to do with your disability. If you're going for treatment or something like that - I think it's different, isn't it?

WEST: Yes.

LEWIS: But a complicated one. That was a very short email, Laura - thank you for it - but a very complicated one. Let's go to Eleanor in Oxford who has a question now. Eleanor, your question?

ELEANOR: Hello. I'm a student and I live with my partner who is currently unemployed. I have savings to pay for my living costs during my course. The ... sorry, social security are saying that my partner cannot claim the full rate of unemployment benefit because of my savings.

LEWIS: Right, this is job... He's looking for work?

ELEANOR: Jobseeker's allowance.

LEWIS: Jobseeker's allowance it's called now, yes. Yes, okay. Well and that depends on ... Because you've got savings, he's precluded from getting it?

ELEANOR: Yes, despite the fact that I need these savings in order to live for the duration of my university course.

LEWIS: Sure. Rachel Hadwen?

HADWEN: Yes, unfortunately we do get a lot of queries about this sort of situation. If your partner had been in work for the last 2 or 3 years or so, then he might be entitled to something called contribution based jobseeker's allowance where he ...

ELEANOR: Sadly he's just finished university as well.

HADWEN: Oh I see, I see. But if you're not in that situation, then you claim something called income based jobseeker's allowance and that does look at your partner's situation as well as your own if you live with a partner. I don't think there's any likelihood in the near future of those rules changing regardless of whether you're married or a civil partnership. If you have savings or income, you are expected to support your partner. And it's true that as a result of that and some other rules, the benefits system doesn't really support people who are trying to study, change their career, do a training course. The two things do conflict, I'm afraid.

LEWIS: Yes. So it does seem as if that's the rule, Eleanor. I often say to people don't confuse anything to do with fairness with the benefit system. But that does seem to be the rule, I'm afraid, and you seem to have run up against it. On the subject of students, let me read this email from Dave about his daughter who's completed two years at university, is taking a gap year, and she's trying to find a job to fill the year. Can she claim jobseeker's allowance? This is a year in the middle of her university course.

HADWEN: Well of course the first thing to look at is does she have contributions with the contribution based jobseeker's allowance?

LEWIS: Probably the answer is no to that, I suspect.

HADWEN: And probably the answer is no. And there's also rules about studying. And generally if you're a full time student, you can't; but if you're in between a course sometimes you're treated as if you're still doing it, sometimes you're not.

LEWIS: Right.

HADWEN: Again a complicated situation.

LEWIS: It is. So I think possibly the best place to go for a student is probably the National Union of Students or the local union at the university.

HADWEN: Normally the institution will have an advice centre.

LEWIS: Or the academic institution itself?

HADWEN: Yes.

LEWIS: Okay. Well thanks for your email, Dave, about your daughter. We're now going to Sudbury in Suffolk to talk to Simon. Your question, Simon?

SIMON: Yes, hello, thank you. I'm a single father, divorced, and I have two children. My situation is that I'm living on a very low wage of about £850 a month and I'm not able to claim child benefit because my wife still claims that, and because of that I'm not able to get the appropriate tax credits to help me with the children. What's actually happened is my wife has now moved on. She's living with another partner who's a lot wealthier than I am, and she's also not receiving the child tax credit or the working tax credit because of that.

LEWIS: Yes, this is an unfortunate and, I suspect, not an uncommon event. Rachel?

HADWEN: Yes, again we get a lot of inquiries about this sort of thing. It may be possible to resolve this situation. Child benefit and child tax credit do not have to go together. The rules about being responsible for a child are slightly different in the two benefits. So it may be possible if your ex-partner is not making a competing claim to make a claim for child tax credit on the basis that you do have exactly half the responsibility for your daughters. You do not necessarily have to have the child benefit there.

SIMON: Oh right.

HADWEN: You may need to explain to the tax credit office why it is that these two payments are going to different people, but it's entirely possible to split them.

LEWIS: And on an income such as you describe, Simon - I work it out just over £10,000 a year - you're going to get quite a considerable tax credit if you could get it.

SIMON: Yes. In fact because at the moment I'm entitled to about £9 a week, believe it or not.

HADWEN: Just working tax credit, yuh.

SIMON: But if I was to get, you know, this help, it means a lot more money and a lot more help.

LEWIS: Yes. And, Rachel, just how should Simon go about this now? He's obviously thought about it and tried and not got anywhere. What's the next step?

HADWEN: Well since you have an existing tax credit award, you don't make a new claim. You ask for a revision to your existing award on the basis that you have responsibility for children. What I would do is probably put something in writing to the tax credit office.

LEWIS: Okay, thanks very much for your call, Simon. And we now have a question from Mora, but I think ... Mora, can you be very, very quick about your question?

MORA: Right. I'm incapacity benefit and income support and DLA and I have a small inheritance of approximately £6,000 some time in ... I don't know, it depends when my house is sold. And I wondered whether that inheritance would affect me because of the savings limit?

LEWIS: Okay, that was briefly put. Let me ask Jean.

FRENCH: Right, it's not going to affect your incapacity benefit, it's not going to affect your DLA. For your income support, any savings that you've got - so any amount that you get less than £6,000 - they will ignore entirely. It's only if it goes

over the £6,000 limit that it's going to have an effect on your income support. If it is over the £6,000 limit, you'll lose £1 of income support for every £250 or part of £250 that you have over the £6,000.

LEWIS: And just so we don't confuse people, those are the rules for those *under* 60.

FRENCH: Absolutely.

LEWIS: But, as we said earlier, the rules for those *over* 60 are changing and indeed different already, but changing again from Monday. So it looks as if you won't have to worry about that, Mora. And well worth saying that many, many disability benefits are payable, Jean, on the basis of disability, and your income is completely irrelevant whether you get them or not.

FRENCH: Absolutely.

LEWIS: And let's just clear up one more thing. We've had an email from Janet who says her income is £8,000, savings over £3,000. She's retired. Is she entitled to any benefits? Well, Sally, it sounds to me as if she could get pension credit and various other things.

WEST: It's certainly worth looking into pension credit. And then linked into that, you can claim at the same time (if you're a tenant) help with rent through housing benefit; or homeowners or tenants, council tax benefits. So our general advice to anybody in a situation like that - lower income, modest savings - is to make a claim.

LEWIS: Make a claim. And you can do that, the details are on our website, which, as I said, is bbc.co.uk/moneybox. I'll give you our phone number in a moment. But just very briefly, Sally, literally in ten seconds, the 2.5% rise. Inflation is zero or minus ... negative at the moment. Pensioners will still get a rise next April?

WEST: Yes, the government has said the basic state pension will go up by a

minimum of 2.5%. We don't know what will happen to other benefits yet.

LEWIS: Right, so that's £2.40 roughly, isn't it, for the state pension. And other benefits ...

WEST: Yes.

LEWIS: ... but they won't go down even though inflation is negative?

WEST: No, the government has said they won't go down even though it's negative inflation.

LEWIS: Okay, that's all we have time for. Thanks very much to Sally West of Age Concern and Help the Aged; Rachel Hadwen from Working Families; Jean French from Carers UK. And thanks to all of you - lots of people calling and emailing. There's more information: the BBC Action Line, 0800 044 044; our website, bbc.co.uk/moneybox. And let us know your money worries there as well as listening to the programme again and read a transcript. I'm back at noon on Saturday with Money Box. Vincent Duggleby's here to take your calls on Money Box Live next Wednesday afternoon.