



counsel + care 
for older people, their families and carers

factsheet

Information from Counsel and Care: 6

War Pensions

This factsheet explains what assistance may be available for those people whose health has been affected by their service in the armed forces, and for their spouses and dependents. It includes information about the financial assistance available, such as war pensions, war widow(er)s' pensions, and ex-gratia payments which can be made to those people who were Japanese prisoners of war. It also covers assistance available from charitable organisations who can provide funding and support to veterans and their dependents.

Counsel and Care is a national charity working on behalf of older people, their carers and families. If you have found our service helpful, please consider making a donation or leaving a legacy in your Will. You can arrange either by telephoning 020 7241 8555 or using the secure service on our website www.counselandcare.org.uk.



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Your donations, legacies and payroll giving enable Counsel and Care to get the best care and support for older people, their families and carers

Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this factsheet applies essentially to England although there may be similarities with Scotland, Wales and Northern Ireland.

Further information

In this factsheet the telephone number of any organisation mentioned has been provided. Counsel and Care also produce factsheet **24: Information – Other Useful Organisations** which lists the full contact details of other organisations and agencies which you may find useful.

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1 Who is a Veteran?

The term 'veteran' is used to mean all those who have served in the UK Armed Forces. The wider Veterans community includes their widow/widowers and dependants. It is estimated that there are some 13 million Veterans in the UK alone.

2 Financial support for Veterans

There is a great deal of financial support available to Veterans disabled due to Service. If you were injured or have health problems as a result of your Service in the Armed Forces, you may be eligible for a War Disablement Pension, either in the form of regular on-going payments or a cash lump sum, dependant on the assessment of your disablement. The injury or health condition does not have to be sustained as a result of warfare, so you can make a claim if your injury was received on training, during peacetime, or during leave. The condition may be physical or psychological.

There are many different types of financial support available. The main one is the War Disablement Pension which is covered in section 3 of this factsheet.

The Veterans Agency (formerly known as the War Pensions Agency) provides a single point of contact within the Ministry of Defence for all War Veterans' issues and can provide advice about claiming a war pension. They can also assist with the forms and other arrangements. The free telephone helpline is **0800 169 22 77** and is open Monday-Thursday 8:15am-5:15pm and Friday 8:15-4:30pm. If you are calling from overseas, the number is **+44 1253 866043**.

2.1 Additional allowances

There are other benefits and entitlements which are available for Veterans. If you have been awarded a War Disablement Pension you should consider applying for these other benefits. The allowances listed below are available to Officers and other ranks; the rates listed are for the non-officer ranks.

- **Allowance for Lowered Standard of Occupation:** To qualify for this allowance, you must receive a War Disablement Pension at the 40% rate or higher, you must be under 65 when you make your claim, and your pensioned disablement must make you permanently unable to do your regular occupation and work of a similar standard. This allowance and the basic War Pension cannot add up to more than the 100% War Disablement Pension rate.
- **Age Allowance:** You can receive this if you are over 65 and you receive a War Disablement Pension of 40% or more. These weekly rates are graded according to the severity of the disablement:
 - 40 or 50% - £9.05
 - 60 or 70% - £13.85
 - 80 or 90% - £19.75
 - 100% - £27.70
- **Clothing Allowance:** You may be entitled to this allowance if you are getting a War Disablement Pension at the 20% rate or higher, you are an amputee, or your clothes wear out very quickly because of your accepted conditions. This is currently £174.00 per year.

- **Comforts Allowance:** You are entitled to this allowance if you get War Pension Constant Attendance Allowance. This is currently £21.80 at the higher rate, and £10.90 at the lower rate. The rates payable are dependant on which other allowances are in payment and the assessment of disablement.
- **Constant Attendance Allowance:** You are entitled to this allowance if you need support with personal care as a result of your disablement, and your War Disablement Pension has been assessed as 80% or higher. There are four rates depending on the severity of the condition. You can claim this allowance even if you already get Attendance Allowance or the care component of-Disability Living Allowance, but cannot claim both. If you are eligible for both you will be paid the higher amount. The weekly rates are currently:
 - Half day rate: £25.45
 - Full day rate: ££50.90
 - Intermediate rate: £76.35
 - Exceptional rate: £101.80
- **Mobility Supplement:** You may be entitled to this if you get a War Disablement Pension at 40% or more and you are unable or almost unable to walk because of your disability. If you receive Mobility Supplement with your War Disablement Pension, you cannot receive the mobility component of Disability Living Allowance as well. If you get War Pensions Mobility Supplement and live in the UK, there are other kinds of help available. The allowance is paid at a rate of £48.55 per week.

- **Private medical treatment:** This is available to provide treatment which is not available on the National Health Service (NHS). It is very important that you receive approval for this treatment before you incur any expenses.
- **Treatment Allowance:** This is paid if you suffer loss of earnings due to having treatment at home or in hospital because of your pensioned disablement.
- **Unemployability Supplement:** You can receive this if you are under 65, and your pensioned disablement is so serious you are unable to work; although, in some circumstances, therapeutic earnings for no more than 16 hours work each week will be ignored. You must also be receiving War Disablement Pension at a rate of 60% or higher. This allowance is currently a weekly rate of £83.35.

If you are entitled to Unemployability Supplement you may also be able to get extra money for dependants.

If you think you are entitled to a War Disablement Pension and any of the additional allowances, please contact the Veterans Agency (tel.: 0800 169 22 77).

2.2 Ex-gratia payments for ex-Far Eastern Prisoners of War

If you were held prisoner by the Japanese during the Second World War you may be entitled to a single ex-gratia payment of £10,000.

You can make a claim for this ex-gratia payment if you are a:

- Surviving former member of HM Armed Forces;

- Surviving former service personnel who received payment after the Treaty of Peace with Japan in 1951. These were certain members of the then colonial forces, Indian Army and Burmese Armed Forces;
- Surviving member of the Merchant Navy who was employed, or engaged as, or for service as, a mariner in a British ship;
- Surviving British civilian who was interned by the Japanese in the Far East during the Second World War; and
- The surviving widow or widower of a deceased person who would otherwise have been entitled under the categories above, providing that you were still married at the time of death.

If you think you may be entitled to this ex-gratia payment please contact the Veterans Agency (tel.: 0800 169 22 77) for more information.

3 Help available following the death of a War Pensioner

Funeral expenses up to a maximum of £1,400 can be paid for a simple funeral if:

- The death of the person was due to their Service before 6 April 2005;
- War Pensions Constant Attendance Allowance was being paid, or would have been had the person not been in hospital when they died;
- Unemployability Supplement was being paid at the time of death and War Disablement Pension had been assessed at 80% or higher; or
- The person died while they were in hospital having treatment for a disability for which they received a War Disablement Pension.

A claim must be made within three months of the funeral. To make a claim please contact the Veterans Agency.

4 What is a War Disablement Pension?

A War Disablement Pension is awarded under the War Pensions Scheme to financially compensate people who became sick or injured as a result of serving in the Armed Forces, and to their dependants where death was due to Service.

The Scheme can also help people who were injured as civilians during the war by enemy action, or who were serving in certain other services, such as the Merchant Navy or Civil Defence. Someone who was injured or disabled whilst working as a nursing or auxiliary worker in the forces may also qualify under the Scheme.

The Scheme can also pay War Pensions to widows or widowers of people who have died due to Service in the Armed Forces or their war injuries.

A War Disablement Pension is easy to claim. People with many different conditions and illnesses can qualify. You may qualify for either a lump-sum payment or a weekly amount depending on the degree-of your disablement as assessed against a healthy person of the same age and sex.

War Pensions are generally more generous than other benefits. They are paid on top of state retirement pensions and in some circumstances, you may also receive extra allowances in addition

to the War Pension. They can affect and reduce some means-tested benefits, but usually you will still be better off. War Pensions are tax-free. There is generally no time-limit for claiming so it is important to think about whether your present medical condition could be linked to your Service history or the war. If you go into hospital you are still entitled to claim your War Disablement Pension.

4.1 How to claim a War Disablement Pension

To make a claim for a War Disablement Pension you need to contact the Veterans Agency (0800 169 22 77). They will guide you through the process of making a claim, and help you complete the relevant forms.

You can make a claim for a War Disablement Pension in the following circumstances:

- If your illness or injury was caused or made worse by your time in the Armed Forces. The definition of Armed Forces includes the Royal Air Force, Army and Navy; but also covers those who served in the Ulster Defence Regiment now known as the Royal Irish Regiment, the Home Guard, Nursing and Auxiliary Services, Territorial Army, or Officer cadets.
- If you were a civilian or Civil Defence Worker and you have an illness or injury as a result of enemy action during the Second World War.
- If you were in the Merchant Navy, a member of the naval auxiliary services or a coastguard, and have an illness or injury

caused during the war or while you were being held as a prisoner of war.

- If you were a member of the Polish Forces under British command who served in the Second World War, or in the Polish Resettlement Forces and you were injured or disabled through that Service.
- If you are a dependant of someone who has died because of a war injury.

Don't worry if you don't have any details or evidence about your condition. If you claim, the Veterans Agency will try to track down all your service and medical records and they can also arrange for you to be medically examined.

The Veterans Agency aim to issue decisions on claims to War Pensions in no more than 59 working days. They always keep in contact with people to let them know how their claim is progressing. If you are claiming War Widow(ers) Pension the process is less complicated, and so the Agency aims to issue decisions on war widow(er)s' claims in 23 working days.

4.2 How much will I receive?

The Veterans Agency will decide if they regard your condition to be linked to your Armed Service or to the war. If it is linked, you may be entitled to a pension. The amount you receive will depend upon how badly you have been affected. The War Pension doctor can measure the severity of your condition by comparing you with

a healthy person of the same age and sex. The doctors will decide on your disability as a percentage, for example, if you have lost the sight in one eye, this may be considered a 30% disability. If they decide that you have been disabled by 20% or more, you will receive a weekly pension. If you have less than 20% disability you will receive a lump-sum payment rather than receiving a pension (unless your condition is noise-induced hearing loss – no lump-sum payment can be made for this condition).

If your condition becomes worse or better after the original assessment, you should ask the Veterans Agency to reassess your claim.

You can download the 2006-07 pension rates from the Veterans Agency website

www.veteransagency.mod.uk/text_only/pdfs/publications/va_leaflets/va_leaflet_9_06.pdf.

4.3 Backdating

You will normally only be paid a War Pension from the date that you claim it. In some cases, it can be backdated, for example, if medical opinion has changed.

4.4 If you are turned down

If the Veterans Agency turn down your claim or you are unhappy with the outcome of the assessment, you can appeal to an independent Pensions Appeal Tribunal. There are time-limits for

appealing so you must take action promptly. Some people find that the appeal process is complicated and can take a long time. You should obtain advice from a specialist organisation, such as the Royal British Legion (tel.: 08457 725 725) or the Soldiers Sailors Airmen and Families Association (tel.: 0845 1300 975).

4.5 The effect on other benefits

War Pensions are tax-free. You can receive a basic War Pension on top of other benefits, such as a state retirement pension. Most War Pensions will count as income in the financial assessments for Pension Credit, Housing Benefit and Council Tax Benefit.

However, £10 of your War Pension is disregarded so you will be at least £10 a week better off by claiming one of these other benefits. Some local councils ignore more than £10 of a War Pension. In some cases, they will ignore the whole War Pension when they work out your Housing Benefit and Council Tax Benefit. It is worth checking how your local council works this out.

Some extra allowances such as Mobility Component and Constant Attendance Allowance, are totally ignored when your means-tested benefits are worked out. This disregard also applies to War Widow(er)s Pension and War Widow's Supplementary Pension.

4.6 Examples of who can claim a War Disablement Pension

There is no age limit for making a claim for a War Pension. Here are some examples of people who could receive a War

Disablement Pension. They do not cover all the possibilities. If you are not sure whether you might qualify, contact the Veterans Agency to talk about your claim.

- **Mary** was trapped in a bombed house when she was ten. She was not physically injured at the time, but now has 'panic attacks' and claustrophobia which are linked to her childhood experience. She receives a weekly War Pension.
- **Brian** is now 80. He was a prisoner of war in the Far East for four years and will receive an ex-gratia payment of £10,000 because of this.
- **Stan** is 70 and served in the Parachute Regiment in the 1950s. He receives a War Pension as he has osteo-arthritis in his legs which was linked to the many parachute jumps he carried out during his National Service.
- **Betty** is 85 and was a Wren during the war. She was injured in a motorbike accident while delivering messages. Until recently she had not connected her back problem with this wartime accident. She applied for and is now receiving a basic War Pension and Mobility Supplement.
- **Winston** was shot in the shoulder while serving in the Army. At the time he recovered well, but over the last few years his shoulder has become very painful. He has applied for a War Pension which is being considered.
- **Frank** did his National Service in the 1950s in the RAF. He hurt his knee playing football for his Squadron, but was able to continue his Service. Frank is now 67 and has developed acute

arthritis in the knee he injured. He receives a weekly War Pension.

Medical research is still being undertaken into the circumstances in which older people's present experiences are linked to their wartime or Service experiences. You may be eligible for a War Pension if you have a physical disability or a mental health problem and it is related to your Service in the Armed Forces. For example, if you suffer from nightmares, night sweats or mood swings this might be linked to your wartime or Service experience. If you are not sure if you will qualify, you should make a claim anyway.

5 Other non-financial assistance available to War Veterans

There are other schemes and statutory entitlements you may be eligible for as a War Veteran. These include additional assistance with health treatment and improvements to your home.

There are similar types of assistance available for those people who are not War Veterans, so if you do not qualify for a War Disablement Pension, it is worth checking these to see if you are eligible. More information can be found about these schemes in factsheets **8: Health Difficulties: How to Cope with Changing Needs** and **14: Help at Home: What May be Available in Your Local Area**

- If you are cared for by a carer, you can apply to the Veterans Agency for a **respite break** to allow your carer some time off.
- The Veterans Agency can, in very special circumstances, pay for an artificial limb or **private medical treatment** if you could not receive these free from NHS or Social Services. The treatment you receive must be for the condition for which you receive your War Disablement Pension.
- The **NHS** should give War Veterans priority when treatment is required for your war pensioned disablement (s). However, this is subject to the needs of emergency and other urgent cases, which must take priority.

- The War Pensioners' Welfare Service can assist you to apply for financial assistance and grants to help pay for **home adaptations and appliances**.
- If you require 24-hour nursing care for the condition for which you receive your War Disablement Pension, and the care you need is not available through your local Social Services department or the NHS, the Veterans Agency may assist you to find a suitable care home placement or contribute towards the care home fees.

6 War Widow(er)s' Pension

You can claim a War Widow(er)s' Pension if your spouse's death was caused as a result of their Service in the Armed Forces, either directly as a result of active Service, or if their death was substantially hastened by an illness or injury sustained during Service.

It is important to remember that you may still qualify for a War Widow(er)s' Pension even if your spouse did not actually apply for a War Pension themselves. War Widow(er)s' Pensions are more generous than the normal National Insurance Widow(er)s' Pension, and there is no age limit for claiming. There are additional age allowances which take effect at the ages of 65, 70 and 80. If you were a war widow(er) but you remarried, you can reclaim your pension if you become judicially separated, divorced or widowed again.

The current rates for the pension are £102.20 for the standard rate and £24.49 for the lower rate. There is also an additional weekly age allowance:

- At the age of 65 this is £11.70
- At the age of 70 this is £22.40
- At the age of 80 this is £33.20

If Service ended before 31 March 1973 there is also a Supplementary Pension of £68.42 which is paid on top of the War Widow(er)s' Pension.

6.1 How to claim War Widow(er)s' Pension

To make a claim you need to call the Veterans Agency Helpline on **0800 169 22 77** (or **+44 1253 866043** for those living overseas).

The staff can help you and advise you on your claim and will send you a simple form to fill in. There is generally no time-limit for claiming and it does not matter how long ago your illness or condition occurred. If you have access to the internet, you can download a claim form from www.veteransagency.mod.uk.

7 The Veterans Agency

The Veterans Agency administers the War Pensions Scheme, working in partnership with other agencies such as the Department of Work and Pensions. It is also responsible for providing welfare services to War Disablement Pensioners, War Widow(er)s, their dependants and carers. It can provide additional advice on a wide range of subjects such as service records, medals, military graves and welfare issues.

The Agency has a useful set of factsheets on a wide range of issues including financial and welfare issues, medals, military graves and memorials and service records.

The Veterans Agency has produced a Veterans Strategy which aims to encourage better links between the Veteran community and the Government and other support services. Improving communication about benefits and entitlements is one of their aims.

The Agency can be contacted at 0800 169 22 77 or at www.veteransagency.mod.uk.

8 The War Pensioners' Welfare Service (WPWS)

The WPWS is part of the Veterans Agency and provides comprehensive advice and support to all War Veterans and War Widow(er)s living in the UK and the Irish Republic, regardless of whether their query is about a War Disablement or Widow(er)s' Pension. They can also give information about general welfare issues which do not have to be related to a pension.

The service is delivered via a network of welfare offices, each of which has responsibility for a particular geographical area. Visits can be arranged at a pensioner's home or at a mutually convenient location. To find your local office, please contact the Veterans Agency (tel.: 0800 169 22 77).

The WPWS works in close partnership with ex-Service organisations, War Pensions Committees and other voluntary groups or statutory bodies such as Social Services departments in delivering welfare support. They can provide a wide range of advice and a few examples of the kind of help the WPWS can provide are outlined below:

- Assistance to claim a War Pension
- Assistance with financial and employment difficulties
- Advice about disability needs
- Advice about care in a care home
- Social contacts and everyday help.

8.1 Other ex-Service charities

There are over a thousand other charities which offer support and assistance to ex-Servicemen and women. They are often, but not always, force specific. The Veterans Agency website has a section devoted to these charities. If you need assistance with something particular, contact Counsel and Care's advice line on 0845 300 7585. A few of the key charities are listed below, and all contact details can be found in factsheet **24: Information – Other Useful Organisations**.

The **Army Benevolent Fund** helps soldiers and former soldiers in times of need. It provides practical and financial support for people who are physically disabled, mentally ill, homeless, unemployed or elderly.

The **Royal Airforces Association** provides advice and support for RAF airmen and women and their families, as well as arranging for short respite breaks for carers and residential and sheltered housing.

The **Royal Airforces Benevolent Association** provides assistance to RAF airmen and women who need support as a consequence of poverty, sickness, disability, accident, infirmity or other adversity.

The **Royal Naval Benevolent Trust** provides financial advice and grants for older people, including supplementing incomes. It also runs a care home specifically for ex-Servicemen of the Royal Navy.

The **Royal British Legion's Ex-Service Homes Referral Agency** has a list of Service care homes.

The **War Widows' Association** is a group which exists to highlight the issues experienced by women who have lost a husband during peacetime or wartime due to their Service in the Armed Forces. It also represents and works on behalf of dependents and War Widowers. War Widowers may also become full members.

Our advice workers can advise on a wide range of issues affecting older people, their relatives and carers. Counsel and Care produce a range of factsheets which can be downloaded from our website www.counselandcare.org.uk, or by calling 0845 300 7585.

This factsheet is not a full explanation of the law and is aimed at people over 60.

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