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**MONEY BOX LIVE**

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LEWIS: Hello and today we answer your questions on social security benefits and tax credits. Benefit rates went up last Monday in line with various rates of inflation, so more people than ever can claim various means tested benefits like pension credit, income support, council tax benefit. But the latest figures show that millions of people, especially those over 60, don't claim what they could, saving the government billions of pounds. Tax credits continue to give problems. Again the number who don't claim is high, especially among those entitled to working tax credit. Four out of five low paid people without children fail to claim the extra help they could get. And those who *do* claim sometimes regret it. Overpayments which have to be repaid are still a feature of the system. Most benefits are not means tested, of course, though they have their own problems. Disability benefits are complex and can be hard to claim. Even the state pension, the biggest benefit of all, leaves people scratching their head about how much they get. And this April, new loan parents have lost the higher rate of child benefit and now face the prospect of having to work at some point in the future once their youngest child reaches 12. Well whatever your question, you can call Money Box Live now - 08700 100 444. And with me today to answer questions about benefits and tax credits are Eddy Graham, who's a welfare rights worker with Child Poverty Action Group; Anna Pearson, the policy officer at Help the Aged; and Maria Zealey, manager at Surrey Welfare Rights Unit. And our first question is from Pauline in Staffordshire. Pauline, your question?

PAULINE: Yes, hello. I retired at Christmas. I'm on the basic state

pension with some savings. Is there a straightforward way to find out if I can claim pension credit and council tax credit? I have had forms before now, but they are very daunting ...

LEWIS: They are, Pauline.

PAULINE: ... and I don't want to go through all of it only to find out that it was all pointless.

LEWIS: Okay, well let's start with Anna Pearson. Anna?

PEARSON: Well, Pauline, I quite agree the forms are a bit daunting, as you say. Things have got a lot better, so you can now phone the government helpline and they'll take all the information over the phone. And what they'll do is they'll tell you on the line whether you're eligible for pension credit, but they'll also take your details to find if you can get help with council tax and the only form that you should have to deal with is a three-page form that they'll send you out at the end of that. The other thing that you can do if you wish is to request a local visit from one of your pension service people locally and they'll actually take you through all the forms if you don't face them yourself. But I quite agree with you. You know I think there's too much information on those forms for most people.

LEWIS: Yes and the three page council tax benefit form only comes if you *can* claim pension credit. Am I right about that?

PAULINE: Oh I see.

LEWIS: You get a longer one otherwise. Maria?

ZEALEY: Yes, I think with the longer one I would advise definitely seeking advice. You could go to a local citizen's advice or other advice agency. And very often because council tax benefit is paid by your local district or borough council, at the end of the form there's usually a checklist listing the evidence that you need to take in order for your claim to go through smoothly. I strongly advise using

the checklist. Collect everything together and then hopefully it will go through without any hitches.

LEWIS: And Eddy Graham?

GRAHAM: Yes, Pauline, I can only reiterate what my colleagues have said and to urge you really to put in the claim. Remember you probably only have to fill in the forms once and you could receive the money indefinitely. You'd be getting paid the money every week, so it's certainly well worth claiming the benefits that you're entitled to.

LEWIS: Yes because there's something like, is it Anna, 1.8 million pensioners not claiming benefits they're entitled to?

PEARSON: That's right, 40% of people. And actually across all the benefits there's half a million pounds going unclaimed every single hour, so you can do the maths on that and figure out how much people are losing whilst we're on air.

LEWIS: Yes, well make sure you're not one of them, Pauline.

PAULINE: So basically I get on first of all to the ...

LEWIS: Well there is a pension credit helpline. I'm not going to give you the number now because we don't give out a lot of numbers during the programme, but have you got access to the Internet?

PAULINE: I have, but I'm a bit useless at it.

LEWIS: Well if you look at our website, which is [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox), the links will be on there and the details will be on there. And our own BBC Action Line, which I *will* give you now - 0800 044 044 - and that can help you with any questions or numbers that crop up during the programme. So it's either our website or our helpline and all the links will be on there. And then just make that call to the pension credit helpline and start the ball rolling because you

could get some money and it's well worthwhile. Thanks for your call, Pauline. I'm sure lots of other people have similar problems. Let's move on now to Rye in East Sussex where Christine has a question. Your question, Christine?

CHRISTINE: Hi there. My husband and I have been in receipt of the working tax credit since May of 2006. I am severely partially sighted, so I've applied for the special personal tax allowance for severely registered sight impaired people. Everything's been fine, hunky dory, until last Thursday when all of a sudden the payments have stopped. Now my husband had a slight pay increase recently and obviously I notified the tax people. We've had nothing in. I just want to know why it's stopped. We phoned the so-called helpline on Saturday, spoke to an operator who basically gave me the wrong information because we phoned again, so basically two conflicting versions here. One operator told us they had cocked the original application up and awarded my husband the disabled person's tax allowance a year ago and we now owe them money; and then my husband was told by a second operator that we don't owe them any money but because his money has gone up above £28,500 a year we're no longer eligible.

LEWIS: Okay, Christine, well it sounds a mess but I have to say sadly quite a typical mess. Eddy?

GRAHAM: Yes, Christine. It is possible if your husband's income has gone up that you are no longer entitled to working tax credits, but you are entitled to receive a letter notifying you of that and how the new calculation has been worked out. Now at the moment you've been left completely in the dark and without any tax credits. You've tried ringing the helpline. I would advise to just straightaway write a letter ...

CHRISTINE: Done that already.

GRAHAM: Have you made a complaint?

CHRISTINE: I wrote 2 weeks ago just making sure they've got everything because I come from a benefit background myself ...

GRAHAM:           Okay.

CHRISTINE:       ... so I've got photocopied evidence ...

GRAHAM:           Very good.

CHRISTINE:       ... of the original application form. You know we wrote it out concisely in pure black and white and they've obviously got terribly mixed up.

GRAHAM:           I think your best bet, Christine, if you've rung them and you've put it in writing, it's obviously going to be hard for you to make them do what you think is the right thing. I would simply not sort of waste any more time doing that and just put in a formal written complaint; and if 4 weeks after that you haven't had a proper explanation or your money instated, then to make a complaint to the independent adjudicator.

LEWIS:            Maria, we've had a lot of people complaining about the complaints procedure and I'm sure you get these complaints at your office. What can people do because obviously Christine needs this money. If she has to wait 4 weeks for it to be sorted out, that's a big hole in the budget, isn't it?

ZEALEY:          Yes, yes. The problem with the complaints procedure is when the tax credits office seemingly appears to do nothing at all; and you know you do everything from your end such as write letters, you ring the tax credits enquiry line, and you just get nowhere. When it gets past a certain point - and I think Eddy's right, you know you could sort of take 4 weeks as a benchmark - I think if you're getting nowhere with customer services at the tax credit office, you perhaps might like to consider contacting your local MP.

LEWIS:            Yes, write to your MP and get them to take the case up and that eventually will get action, though in the distant past we did hear of cupboards full of MPs letters that were being ignored, didn't we?

ZEALEY: I know, I know.

LEWIS: I mean it really is a problem and I think that's the best we can offer you, Christine, are those formal procedures and you'll just have to stick with it. It is very frustrating and we get a lot of people contacting Money Box about it and certainly today we've had quite a few. So good luck with that. Determination and patience I think is the answer. We're moving on now. Kathleen has a call for us from West Midlands. Kathleen?

KATHLEEN: Hello. My husband has got multiple sclerosis and I've been told that I can't claim care allowance because I get a 70% old age pension in my own right. Is this correct?

LEWIS: Right, carer's allowance and pensions. Anna?

PEARSON: Well sadly, Kathleen, it is correct. The government has a rule where no-one can receive carer's allowance at the same time as the actual state pension. It's called an overlapping benefit rule and it's a great problem and something that Help the Aged is quite cross about and we try and push government to change that rule. What I *would* say is that you can still be eligible for all sorts of extra help with other benefits. What you need to do is actually apply for a carer's allowance, get turned down for it which establishes something called an 'underlying entitlement', and then you can potentially get extra help with pension credit or housing benefit or council tax benefit. I'd urge you though to contact a local citizen's advice or some other local agency to help you with that because it is quite complicated.

LEWIS: It is ridiculous, isn't it, that you have to claim benefit you can't get?

KATHLEEN: Yes, especially that I started work at 14 and I didn't stop until I was 61 when I gave up to look after my husband.

LEWIS: Yes.

KATHLEEN: And now you feel as though you're penalised and yet you've paid into the pensions all your life.

LEWIS: Absolutely. I mean I can't remember the figure, but it's many billions of pounds that carers save the state by looking after friends and relatives. Thank you for your call, Kathleen. Carry on listening because we have another question about carers benefits from John in Walsall. John?

JOHN: Well my question is I only get the basic carer's allowance because I've got savings, yeah? The question relates to the fact that it says in addition to your basic carer's allowance of £46.65 a week, you're allowed to earn up to £87 a week. I don't go out to work, my caring is 24 hours a day, but I do have bank and building society interest, which up until now has always fallen below that limit. But of course interest rates are coming up, which means I could potentially go over the limit. And I need to know am I worrying about nothing or does that limit strictly apply to bank and building society interest?

LEWIS: Eddy?

GRAHAM: In short, John, the answer is no. The restrictions on carer's allowance and the figure that you've spoken about relates to earnings and the interest that you earn on your savings is not earnings because you're not going out to work. So basically the interest that you get on your savings won't affect the payment of your carer's allowance in any way whatsoever.

JOHN: Okay.

LEWIS: It is a strange rule though, isn't it, that if you do work and try and get a bit of extra money and fit that in with your caring and you earn more than £87 ... Do you lose it completely at once, Maria?

ZEALEY: Yes, it's an absolute cliff edge.

LEWIS: So if you earn £86, you're alright ...

ZEALEY: Yeah.

LEWIS: ... if you earn £88, you lose whatever it is - £48 odd carer's allowance?

ZEALEY: Yes, that's right. There's no sort of tapering off effect and that's because carer's allowance falls into this group of benefits called Earnings Replacement benefits, and the £48.65, which is the current carer's allowance rate, is only meant to be a small compensation in recognition that you're actually not able to go and work full-time.

LEWIS: No, certainly well below the minimum wage for what most carers do.

ZEALEY: Yes, yes.

LEWIS: And £87 is the lower earnings limit for national insurance, isn't it? That's what it's fixed at, I think.

ZEALEY: Yes, that's right.

LEWIS: Strange and complicated rules for carers. Well thank you to Kathleen and John for those and we've had several carers questions. But we'll move on now to Pat in Newport Pagnell. Pat, your question?

PAT: Oh hello. I'm due to retire this year and when I retire I'll be collecting state benefit ... state pension of £111.80. That's just gone up last week to that. I've been told that I will qualify for pension credit, which will take it up to £119.05 a week. What I'd like to know because I've been given differing information - if I'm in receipt of pension credit, will I get all of my council tax paid? I'm sorry, I'm just a bit hesitant.

LEWIS: No, it's alright, it's very complicated but don't be daunted. We're really nice people here, Pat. (*Laughs*)

PAT: I know.

LEWIS: We're not here to frighten you. But it is complicated and it's very complicated explaining these financial questions on the radio, I know. Anna, what's the situation here?

PEARSON: Well I think it sounds like it should be good news for you, Pat, because if you're on an income of less than £138 a week, you should get all your council tax paid if you're over the age of 65. And some more good news potentially as well. You said your income was about £111 a week without pension credit.

PAT: Yeah.

PIERSON: Well if you get pension credit, yes you'll get topped up straightaway to £119, but you also get some credit for the savings you've made in order to be above the level of just the basic state pension, so I should imagine you'll do alright out of that. The only sort of downside is for people who have savings and that can impact on how much you get, but I shouldn't worry and I'd get your claim in as soon as you turn 65. And, yeah, you should have all your council tax paid hopefully.

PAT: I haven't got any savings.

LEWIS: Right, so you've no savings. Your income's £111 a week. And do you also have a mortgage?

PAT: Yes, I do. That's the other thing I was going to ask because that's where I've been given differing information. I've been told by the pension people that I will get all the interest paid up to a capital of £100,000. Well mine's not even half that. But I was told by welfare rights that I will get the mortgage interest paid, but not for the first 39 weeks, so I'm a bit confused about that.

LEWIS: Oh right. Eddy's looking as if he knows the answer.

GRAHAM: The thing with that, Pat, is that for most people who claim for help with their mortgages, there is indeed a waiting period, but because you're over 60, because you're on pension credit, then you won't have to wait the 39 weeks. You'll be entitled to the interest on your mortgage from day one of your claim for pension credits. So this is a rare case where the DWP have given you the correct advice probably.

LEWIS: But am I right in saying it's not the actual interest; it's a sort of notional interest rate, Maria?

ZEALEY: Yes, it's a basic interest rate set by the Department for Work and Pensions and this is to prevent them having to trawl through every different mortgage that's on the market.

LEWIS: Right. So it's the standard interest rate, but you should at least get something, Pat.

ZEALEY: *(over)* And it's usually less than people are paying.

LEWIS: And on a quick calculation on my machine, it says if you have an income of £111 and you're 65 and you've no savings, you should get total pension credits of £22.27 a week and of course you should get most or perhaps all of your council tax paid, so things not quite so bleak perhaps as you thought. And your mortgage interest. So thanks for your call, Pat, and I hope that helps. So you've got some information when you go and they tell you something different. Jo now from West Bridgeford.

JO: Hello there. My son is 22 and he's just started his first full-time job. He's getting the princely sum of £5.75 per hour, which works out at about £230 a week before tax. He's going to be sharing a house with two other lads and they're paying, each of them, £60 a week and that's excluding all the bills and

council tax. I'm just wondering whether he's eligible at all for any kind of benefit whatsoever?

LEWIS: Right, well we'll ask Maria first.

ZEALEY: Well without being able to go into a complicated calculation on air, it sounds like your son should seek advice about whether he would be entitled to housing and council tax benefit.

LEWIS: And even though they're sharing the rent ...

ZEALEY: Even though they're sharing the rent.

LEWIS: ... you can still get that counted as your rent and get something.

ZEALEY: For your proportion, yes. But regarding his income itself, because he falls into this group of under-25 year olds, unfortunately, which you may have already found out, he's not entitled to working tax credit unless he falls into the group which would be entitled to the disability element. He would have to wait until he's 25 for that.

LEWIS: So no top up to income, but possibly some help with his housing costs and his share of the council tax.

ZEALEY: Absolutely.

LEWIS: Eddy, Let's assume Jo's son reaches the age of 25 and is still on a similar income. Could he then get working tax credit?

GRAHAM: He may well do, Paul, yes. Working tax credit is available to people without children who aren't disabled if they are aged 25 or over and they are working 30 hours a week. So anybody who falls into that category who is relatively low paid on the kind of wages that your son is on should really consider and enquire

about making a claim for working tax credit.

LEWIS: And that's the bit, isn't it? There's only 1 in 5 of those who could claim it do according to government figures, so it really is very low take up.

GRAHAM: It is very low take up and so you've got a large number of people basically who are going without money they're entitled to.

LEWIS: I think from memory, does it run out at about £11,000 or £12,000 a year, that sort of amount - £10,000, £11,000, something like that?

GRAHAM: It does. It is targeted at the relatively sort of low paid.

LEWIS: Anna?

PEARSON: And I think with the removal of the 10% tax band coming up in future years, it's more important than ever that people claim that help.

LEWIS: From next April because of course Jo's son is exactly the category of person who will end up paying more tax rather than less from next April, as we heard on our Budget programme and other times in the last few weeks. Thanks very much for your call, Jo. While we're on the subject of low income people, let me just read you an e-mail. This is from Caroline. 'I started up my own business just over a year ago and I'm still in' (what she calls) 'the no profit stage, although it's getting better. I have a small income of £64 a month. She's single, 42 and has her mum 'living with me, who I care for. Is there any benefit I could apply for?' Is there any help you can think of there? Maria?

ZEALEY: Well I would look at the carer's allowance.

LEWIS: Now to get that, she has to spend a minimum number of hours and does her mother have to claim a particular benefit?

ZEALEY: Her mother, if she is over 65, would have to be on attendance

allowance. If she's under 65, she would have to be on the care component of disability living allowance.

LEWIS: Right, so she has to be quite significantly disabled?

ZEALEY: Absolutely. And the level of care that qualifies is 35 hours or more per week. But the earnings at £64 profit shall we say per month, that's definitely below the £87 per week earnings limit, which we talked about earlier.

LEWIS: Yes. And that's self-employed people that applies to. Eddy?

GRAHAM: I mean another option is if she's working full time. I mean this would conflict with the carer's allowance - you'd probably have to choose one route or the other. Self-employed people can claim working tax credit.

LEWIS: Oh right.

GRAHAM: And obviously nobody can live on £64 a month, but the Revenue obviously will make an allowance for the fact that businesses, especially at their inception, can run at a loss or a small profit, so it's definitely worth putting in a claim for working tax credit.

LEWIS: Right. Yes because it's an e-mail, we can't ask Caroline how she and her mother *do* live on that amount of money a month, but I'm sure she struggles very badly. Thanks for your e-mail, Caroline. And, as ever, always interesting to hear from people. And now we're moving onto a place called Yell and a caller called James. James, your question?

JAMES: Hello. I'm on incapacity benefit and I'm due to be 60 at the end of May and should go onto a low contributory pension. I can't get the figures from the organisation because they can't work them out for another 3 or 4 weeks.

LEWIS: This is a pension you've paid into?

JAMES: Yes.

LEWIS: Yes, not a state pension.

JAMES: I should be getting in the region of £6,000 a year. Will I lose housing benefit, council house benefit and incapacity benefit or any of them?

LEWIS: Right. Will your income be higher than it is now?

JAMES: Oh yes! I mean I'm on an income of £82 a week at the moment.

LEWIS: I see, so you're living on your incapacity benefit?

JAMES: Yes, I get nothing else.

LEWIS: Maria?

ZEALEY: It's strange because incapacity benefit, we usually consider to be a non means-tested benefit. Can I just clarify that it's an occupational pension that you're talking about that you're going to get at 60, James?

JAMES: Yes, it is.

ZEALEY: Yes. There is a rule whereby if you do receive an occupational pension that's going to be more than £85 per week, then it does start to have a negative effect on your incapacity benefit and it's a taper that is applied, so I'm sure that you will still be entitled to some incapacity benefit. But regarding your means tested benefits which you mentioned to me - housing and council tax benefit - the occupational pension that you're going to receive at 60 will be a second income and you should notify the borough council that's paying your housing council tax benefit so that they can adjust those entitlements.

LEWIS: So that will depend on James' total income when you take account of the reduced incapacity benefit, the extra pension he gets, possibly less than tax. So it's the net amount is it that he has to consider? Eddy?

GRAHAM: Yes, it does appear very unfair really that he's contributed both to his pension and for his incapacity benefit, but, as we've said, anything over £85 he will lose - I think it's £1 for a £1 - so he will find that a substantial amount of his occupational pension disappears in the loss of his incapacity benefit, unfortunately.

LEWIS: Yes. And, Anna, he'll be above the level to get pension credit at that age, won't he, which is £119 at his age?

PEARSON: It's £119 a week. Once you reach the age of 65, you become eligible for savings credits, so it may be that the situation gets better then.

LEWIS: Yes.

PEARSON: I would say just keep checking over time what you're entitled to.

LEWIS: Yes. But I suppose also because this is obviously quite a significant and quite a complicated change with a benefit going down, a pension coming in and then tax to be paid, he's got to make sure that that calculation is done properly and that he understands it and if he needs any assistance goes to citizens advice or one of the agencies that can help or indeed Help the Aged.

PEARSON: I would definitely say seek advice because the letters you get at these kind of times when one benefit changes can be very confusing, so seek advice.

LEWIS: Okay, James, thanks very much for your call and good luck with that. We're moving on now to Paul who's calling us from Leicester.

PAUL: Oh hello there.

LEWIS: Yes, your question Paul?

PAUL: Oh right, yeah. Well basically I've just been offered a job in another part of the country and I'll be in the process of moving and I was wondering if there were any benefits or anything that I could be entitled to for relocation, you know I'll have to pay rent in advance when I move and I'm also an essential key worker so I'm a trained nurse, so I was just wondering if there was anything out there?

LEWIS: Right. Eddy?

GRAHAM: Paul, are you claiming any benefits at the moment?

PAUL: Not at the moment, no.

GRAHAM: Would you be entitled to ... I mean do you have any form of income at the moment?

PAUL: I don't at the moment, no.

GRAHAM: The only possibility of any help that I can think of is you could get help from the social fund. You could get help with removal expenses and there is a rent in advance scheme for certain people. But to do that, you're going to have to be on what's called income based jobseeker's allowance.

PAUL: Right.

GRAHAM: That's the only way really you're going to be able to access the social fund. So at the moment I would say it's going to be extremely difficult for you to qualify for any assistance from the welfare state.

PAUL: Right.

ZEALEY: I was wondering, Eddy, could Paul apply for a crisis loan?

GRAHAM: In theory he could, but it's whether or not it would be classified as a crisis.

LEWIS: And that's again to the Job Centre Plus that you apply for that?

GRAHAM: Yeah. I mean in theory he could, but their budget is likely to be so stretched that ...

LEWIS: Is there any way of applying for a loan from a credit union or someone like that who might ... Obviously Paul would have to pay it back, but they might be prepared to offer advance of money on the promise of him getting a job and then he could pay it back.

PEARSON: Credit unions tend to be a little bit more expensive to borrow from than commercial lenders actually, but they you know they're quite good at offering accessible loans to people who've been turned down from other forms of credit for whatever reason. So I don't know, Paul. It would be worth finding out if there's one in your local or equally ...

LEWIS: Or maybe one in the area he's moving to. They have strict rules about who can join, don't they?

PEARSON: They do. You have to be very much in the local area.

LEWIS: It's a very difficult problem, Paul. Thank you very much for your call. I'll just ask one brief question here. I've had an e-mail from Barry who says he's on industrial injuries benefit. He's 104% disabled on their scale, he says, gets the full amount. He wants to know if he can claim industrial injuries benefit and work. Is that allowed under the rules of industrial injuries benefit?

ZEALEY: Yes it is allowed, yes.

LEWIS: It is? So even though he's classified as 100% disabled, he can top up his industrial injuries benefit?

ZEALEY: Yes, it's not a means tested benefit, so that's possible.

LEWIS: Good. Well I hope you can cope with that work, Barry. Thanks for your e-mail. We now move onto David who's calling us from Ipswich. David, if you could be as brief as you can because we're coming towards the end of the programme.

DAVID: Yes, okay, my claim concerns one on behalf of my son and daughter-in-law who had a premature baby on 17<sup>th</sup> October. He was seriously ill and nearly died. They were very busy, couldn't fill the form in. We enquired to try and get the child tax credit. They said they'd send it within 7 to 10 days. It didn't come. After a couple of weeks, we phoned again and they said, "Oh sorry, we'll send it." At no time did the department say that they couldn't speak to us, that they'd got to speak to my daughter, and eventually on the third time we did. Had they said that, we would have found out and we'd have applied in time and wouldn't have missed out on 5 weeks benefit because you can only go back 3 months.

LEWIS: I see, so they've got the money but not backdated?

DAVID: That's right.

LEWIS: Eddy?

GRAHAM: David, unfortunately the law simply doesn't allow the payment of tax credits further back than 3 months, so there's no point in pursuing a backdating claim. It does sound though you have got a claim for compensation because you on your daughter's behalf have made an enquiry about tax credits, so really the route that you will have to take is to make a complaint to the Revenue and ask for what's called an ex gratia payment on the basis that you've relied on their

advice and they've acted negligently or not done what was correct.

LEWIS: Maria?

ZEALEY: I think because David you did make or your son or daughter-in-law did make a call to the tax credits office, our understanding is that all the calls are actually recorded, so you could pursue it that way.

LEWIS: Okay, so it sound as if you have a tiny bit of work to do. We're not going to take your call, Ailish. You're a widowed parent who's lost widowed parent's allowance when you got a new partner. You think that's not fair? Is that right, widowed parent's allowance disappears if you meet someone else and marry them or live with them? Is that right?

ZEALEY: Yes, there's lots of unfair rules, I'm afraid.

LEWIS: A brief answer for you, Ailish. That is all we have time for. We've had several tax credit calls, lots of e-mails and I should just say that Citizens Advice is asking people to have their say on tax credits. You do that by contacting them and the details of that are on our website, as is everything else. I'll give you those details in a moment. I'll just thank my guests: Anna Pearson from Help the Aged; Maria Zealey, Surrey Welfare Rights; and Eddy Graham from Child Poverty Action Group. Thanks as ever for all your calls. You can find out more and about that survey from the Action Line - 0800 044 044 - and our website, [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox). You can listen to the programme again and in a couple of days read a transcript. I'm back at noon on Saturday with Money Box and here to take more of your calls next Monday afternoon.