

More money
in your pocket



How to claim the right
benefits in later life

Information written with you in mind.

This information guide has been produced with the help of older people, their families and carers, and expert peer reviewers.

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What this guide is about

Every year, up to £3.5 billion of state benefits goes unclaimed by older people in the UK. Some are put off by the claims process, others simply don't know that they qualify for extra support.

This is money you could be entitled to. It can be tricky knowing where to start and what benefits are out there, but this guide can help.



All figures referred to in this guide apply from April 2020 to April 2021.



This guide is applicable in England.

Age Scotland, Age Cymru and Age NI produce their own versions of this guide. Contact them for more information (see page 37).

“I used to really worry about my finances but now I feel so much happier.”

John, 78



If you're 60 or over, you could be entitled to benefits you haven't been able to claim before. These can help with basic needs like housing and care costs, or give you a bit more freedom to do things you enjoy. Not claiming could leave you without the money you need to make ends meet.

However you use the money, it's yours and you're entitled to it.

Read this guide to find out what you could be claiming – and how to claim it. Make sure you're not one of those missing out.

Next steps



It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council number is:

What you can claim

Don't think you're entitled to any benefits?

You might be pleasantly surprised.

Even if you have your own home or savings – or if you're already claiming certain benefits – you may still qualify for more. Why not check and see?

Age UK's online benefits calculator is free and confidential – and it can help you find out what you may be entitled to.

You'll just need to know:

- the income you receive from any benefits, work, private pensions or other sources
- your rent or housing costs and your Council Tax band
- how much you have in savings.

It should only take 10 minutes to complete and you'll see how much you may be eligible for and how to claim.

Just visit www.ageuk.org.uk/benefits-check.

Or, if you're not comfortable using the internet, your local Age UK can help you find out what you could be claiming.

Myth-buster



Myth: *"My income's too high."*



Reality: The income and savings **limit on some benefits may be higher than you think.** Others, such as Attendance Allowance, don't consider your income at all.

“My local Age UK did my benefits check for me.”

Vanita, 71



How Age UK can help you

There are lots of different benefits available – and you might qualify for more than one. If you’d like to talk to an adviser about what you’re entitled to and how to claim it, just get in touch with your local Age UK.

They can:

- explain each benefit and work out what you might be entitled to – it could be a combination of benefits or even a backdated payment
- help you make claims and fill in forms – they may even be able to pop in and see you at home, listen and offer general advice about your financial situation.

If you’re worried about money or paying your bills, it’s a good idea to get in touch sooner rather than later – before any worries turn into sleepless nights.

Next steps



To find your local Age UK, visit www.ageuk.org.uk or call Age UK Advice on **0800 169 65 65**.



Benefits at a glance

Here's a brief summary of the different benefits you may be able to claim, how much you could get and where to turn in this guide for more information.

They fall into three categories: your pension, your home and your wellbeing.

Your pension

State Pension (see pages 10-13)

How much? Up to £175.20 per week depending on the National Insurance contributions made during your working years.

Pension Credit – Guarantee Credit (see pages 14-16)

How much? Tops up your income to at least £173.75 per week for single people and £265.20 for couples.

Pension Credit – Savings Credit (see pages 14-16)

How much? Up to £13.97 extra per week for single people or £15.62 per week for couples.

Your home

Council Tax Support (see pages 17-19)

How much? It varies, but it may cover your Council Tax in full.

Housing Benefit (see pages 20-21)

How much? It varies, but it may cover your rent in full.

Winter Fuel Payment (see page 22)

How much? One annual payment, normally £200 if you're under 80 and £300 if you're 80 or over.

Cold Weather Payment (see page 23)

How much? £25 per week when the weather is very cold.

Warm Home Discount (see page 23)

How much? A one-off discount on your energy bill from your supplier.

Your wellbeing

Attendance Allowance (see pages 24-28)

How much? £59.70 per week if you need help in the day or at night. £89.15 if you need help in the day and at night.

Carer's Allowance (see page 29)

How much? £67.25 per week if you care for someone.

Help with health costs (see pages 30-31)

How much? It varies. Helps towards dental treatment, hospital travel and other costs.

Help with urgent or one-off expenses (see pages 32-33)

How much? There's a range of help available, depending on your circumstances.

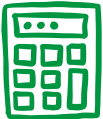


Your pension

You might have a private or workplace pension, but most people are also entitled to a State Pension when they reach a certain age.

Your State Pension

The State Pension is a regular payment from the government, and the amount you receive is based on National Insurance (NI) contributions you've made. You can receive it when you reach State Pension age.



You can check your State Pension age by using the calculator at www.gov.uk/state-pension-age or calling Age UK Advice on **0800 169 65 65**.

Good to know

If you're not yet eligible for a pension, see pages 34 and 35 for more information on working-age benefits, like Universal Credit and Personal Independence Payment or visit www.ageuk.org.uk/benefits.

How do I claim it?

You won't receive your pension automatically – you need to claim it.

You should receive a letter from the Pension Service around four months before you reach State Pension age telling you what to do next. If you still haven't received it with three months to go, contact the Pension Service (see below and on page 39).

You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and possibly get a higher pension when you do. There are some benefits that might be affected if you defer so call Age UK Advice on **0800 169 65 65** to find out the best option for you.

What am I claiming?

On 6 April 2016, the State Pension changed. There are now two systems:

- The new State Pension applies to you if you reached (or will reach) State Pension age on or after 6 April 2016.
- The basic State Pension applies to you if you reached State Pension age before 6 April 2016.

There's more information on these two systems on the next page.

Next steps

Call the Pension Service's State Pension claim line on **0800 731 7898** (textphone **0800 731 7339**).

The new State Pension

Under the new system, the full amount is £175.20 a week for people with at least 35 years of National Insurance (NI) contributions or credits.

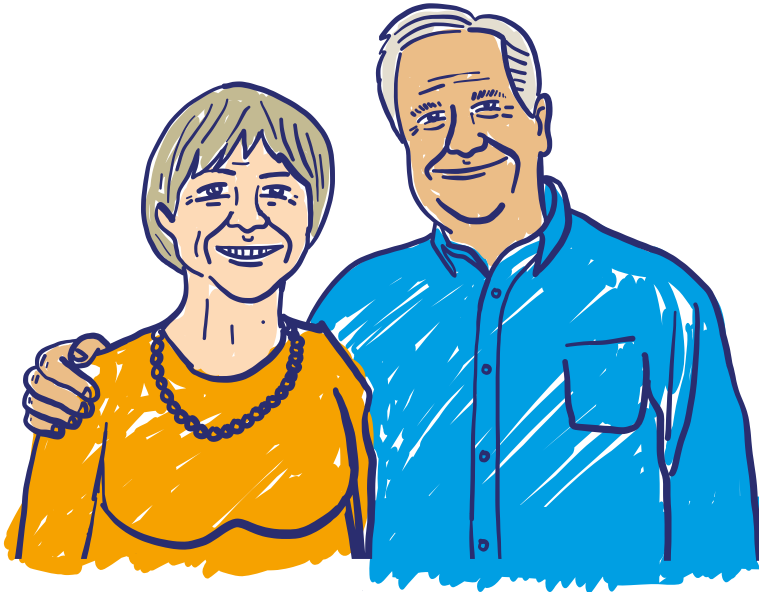
You receive less if you have fewer NI contributions or credits – for example, if you contracted out of the Additional State Pension scheme.

Exactly how much will I get?

You will have made NI contributions throughout your working years. To qualify for a State Pension, you need a minimum of 10 years of contributions. The amount you'll receive depends on your number of years of contributions.

“The extra money I’m getting means I can now afford a taxi to visit my brother. We’re spending lots more time together, it’s lovely.”

Maureen, 74



The basic State Pension

The full basic State Pension under the old rules is £134.25 a week for people with at least 30 years of NI contributions.

As well as the basic State Pension, under this old system you may get additional amounts. These are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

Exactly how much will I get?

You'll get the full amount (£134.25 per week) if you've made NI contributions for 30 years or more. If you haven't, you'll get 1/30th of the full amount for each year of contributions.

You can pay voluntary contributions to cover any gaps while you weren't working or getting tax credits – but, before you do, check these actually add to your pension. Under the old rules, you may be able to 'top up' your State Pension using your spouse or civil partner's contributions if they're of State Pension age.

Next steps

See our guide **State Pension** for more information.

- For more information on the new State Pension system, visit www.gov.uk/new-state-pension.
- For more information on the basic (pre-2016) State Pension system, visit www.gov.uk/state-pension.

Pension Credit: help with your weekly income

This is an income-related benefit to give you some extra money in retirement.

How much could I get?

If you're on a low income or struggling to make ends meet, claiming Pension Credit could help. It comes in two parts and you may be eligible for one or both parts:

Guarantee Credit tops up your weekly income to a guaranteed minimum level of:

- £173.75 if you're single
- £265.20 if you're a couple.

These amounts can be higher if you have a disability, are a carer, or are a homeowner with service charges.

Savings Credit is extra money you receive if you saved some money towards your retirement, or your income is higher than the basic State Pension. You could get up to:

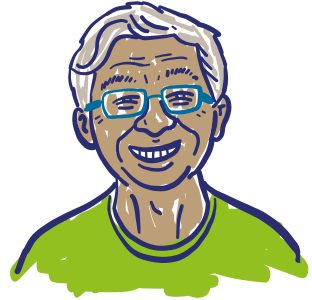
- £13.97 extra per week if you're single
- £15.62 extra per week if you're a couple.

Good to know

Forms of income, such as Attendance Allowance and some other benefits, aren't taken into account when checking if you're eligible for Pension Credit. Our factsheet **Pension Credit** has more information.

“I had no idea I could even claim Pension Credit, but claiming meant I paid less for my glasses.”

Henry, 80



Can I claim it?

Guarantee Credit

To claim, you need to have reached the State Pension age – rising for men and women to 66 by October 2020. You can check when you qualify by calling Age UK Advice or the Pension Service (see pages 37 and 39).

Your current weekly income needs to be below £173.75 (single) or £265.20 (a couple).

If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple. To qualify, you and your partner need to have both reached the State Pension age.

There's no savings limit for Pension Credit, but if you have more than £10,000 it affects the amount you receive.

Savings Credit

The minimum age to qualify for Savings Credit is 65.

You'll only be eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and one of you reached State Pension age before this date, you can only receive Savings Credit if you're already claiming it.

You may still get some Savings Credit even if you have a higher weekly income.

How could it help me?

Not only could Pension Credit give you some extra money, it could help with other benefits too:

- You'll get help paying your Council Tax (it may even mean you pay no Council Tax at all, unless other people live with you).
- You may get help with housing costs (see page 20-21) and could get a Cold Weather Payment (see page 23).
- You'll get help with health costs (see page 30-31).

If you're a carer, you may get an extra amount known as a Carer's Addition. This is worth up to £37.50 a week. See our **Carer's Allowance** guide for more information.

There's nothing to lose by applying, but potentially a lot to gain. If you've been turned down before, it's still worth making a new claim every year. Benefits rates change, as can your finances.

How do I claim?

You can claim Pension Credit by calling the Pension Service. They will ask you questions over the phone and can fill in the form for you. You'll need certain information, such as:

- your National Insurance (NI) number
- bank account, income, savings and investments details.

They can send you a form to fill in at home if you prefer.

Next steps

See our guide **Pension Credit** for more information, or call the State Pension claim line: **0800 731 7898** (textphone **0800 731 7339**) or Pension Credit claim line: **0800 99 1234** (textphone **0800 169 0133**).

Your home

There's financial support available to help you live safely and comfortably in your own home.

Help with your Council Tax

Council Tax is a property-based tax paid to local councils. Depending on your situation, you may be entitled to a discount, or even an exemption.

Each local council runs its own Council Tax Support scheme (sometimes called Council Tax Reduction) so you will need to contact yours to find out what help they offer, and whether you qualify.



Can I claim it?

What you can claim depends on a number of things including:

- your age
- your income
- your savings
- any other benefits you receive
- who you live with
- how much Council Tax you pay.

What could I get?

You may be entitled to a discount or even an exemption from your Council Tax if:

- you receive Guarantee Credit (see page 14) – this could mean you have your Council Tax paid in full
- you don't get Guarantee Credit but have a low income and less than £16,000 in savings
- you receive carer's or disability benefit
- your property is empty – for example, if you've left it to go into hospital or you've moved to a care home
- you live alone – you can get 25% off your Council Tax bill, regardless of your financial circumstances
- you live with someone with dementia – you can get 25% off your Council Tax bill
- family members are living in an annexe of your main home – you can apply for a 50% Council Tax reduction on the annexe.

“I don’t pay a penny in Council Tax after Age UK helped me with my benefits check.”

Hilary, 80



How do I claim?

Talk to your local council to find out if you can claim help with your Council Tax bill.

Make sure you ask them:

- if they offer any other help, for example if you share your home with someone who is not jointly liable to pay Council Tax, if you’re a carer or if you’re disabled and your home is adapted to support your needs
- whether they operate a Hardship Fund (sometimes called an Exceptional Hardship Fund) to help you pay your Council Tax.



Use our free and simple online benefits calculator at www.ageuk.org.uk/benefitscheck to find out whether you’re entitled to Council Tax Support or visit your local Age UK.

Next steps



See our guide **Council Tax Support** for more information, or contact your local Age UK for further help and advice.

Help with your housing costs

There is a range of support that may help with your housing costs: Housing Benefit, Discretionary Housing Payment and Support for Mortgage Interest.

Housing Benefit

This helps people on a low income cover their rent.

Can I claim it?

You could get Housing Benefit if:

- you pay rent
- you're over State Pension age
- you're on a low income or claiming benefits
- you have less than £16,000 in savings.

What could I get?

What help you receive depends on:

- your income
- your savings
- who you live with
- how much rent you pay
- the number of rooms in your home
- whether you qualify for certain other benefits like carer's or disability benefit, or Pension Credit (see page 14).

Discretionary housing payment

If you get Housing Benefit but still find it difficult to pay your rent, you can apply for a discretionary housing payment from your local council. Contact your local council to ask for a claim form.

Support for Mortgage Interest

If you own your own home, you can't claim Housing Benefit. However, you may be eligible for a Support for Mortgage Interest Loan as part of Pension Credit. For more information go to www.gov.uk/support-for-mortgage-interest.

How do I claim?

If you've reached State Pension age, you can make claims for Housing Benefit and Pension Credit at the same time. Otherwise, contact your local council about how to apply.

If you've not yet reached State Pension age and want help with your rent, you'll probably have to claim Universal Credit (see page 35), which has a housing costs element.

The council should guide you through the steps you need to take to make a claim. Alternatively, talk to your local Age UK to see how they can help you.



Use our free and simple online benefits calculator at www.ageuk.org.uk/benefits-check to find out whether you're entitled to Housing Benefit or visit your local Age UK.

Next steps



See our factsheet **Housing Benefit** for more information.

Help with your heating costs

Keeping your home properly heated can help ward off colds and more serious complications like heart attacks or strokes.

High fuel costs can make heating your home a challenge. But if you were born on or before 6 November 1953 or receive certain benefits, you can get extra money to help you stay warm in winter.

Winter Fuel Payment

This is an annual payment for households that include someone born on or before 6 November 1953:

- £200 if you were born after 24 September 1937
- £300 if you were born before 25 September 1937

You'll usually get less if you live with other people who also qualify – but, between you, it should add up to the same.

Can I claim it?

Most people born before 6 November 1953 will qualify for the payment in 2020/21.

How do I claim?

You usually get a Winter Fuel Payment automatically if you get the State Pension or Pension Credit. You'll receive a letter with the amount and the approximate payment date.

If you don't receive the State Pension or Pension Credit but might be eligible, you need to make a claim by contacting the Winter Fuel Payment Centre on **0800 731 0160** or visit **www.gov.uk/winter-fuel-payment/how-to-claim** to download a claim form.

You'll need your NI number and bank or building society details to hand. You only have to claim once. After that, you should get the payment automatically each year – as long as your circumstances don't change.

Cold Weather Payment

If the average temperature in your area has been, or is expected to be, 0°C (32°F) or below for seven days in a row between November and March, you should get a payment of £25 a week.

Can I claim it?

You should automatically receive a Cold Weather Payment if you're eligible. You'll qualify if you get Pension Credit (see page 14) or certain other benefits. Contact the Pension Service (page 39) if you think you should have received a Cold Weather Payment but didn't.

Warm Home Discount

If you receive Pension Credit or you're on a low income, you may also be entitled to a reduction on your heating bill through the Warm Home Discount scheme. This is a one-off discount on your electricity bill provided by your energy supplier – usually between October and March. However, you may be able to get the discount on your gas bill instead so contact your supplier to find out.

If you think you might qualify for a Warm Home Discount, check with your energy supplier or call Age UK Advice. Go to www.gov.uk/the-warm-home-discount-scheme to find out more.

Next steps



See our guide **Winter wrapped up** for more tips on keeping warm when it's cold and our guide **Save energy, pay less** for information about saving money on your energy bills.



Your wellbeing

When it comes to looking after yourself and staying independent for as long as possible – a little extra money can go a long way, so it's important to claim everything you can.

Help with your care needs: Attendance Allowance

Attendance Allowance (AA) is a benefit for older people who may need extra help to stay independent at home due to an illness or disability.

There are two weekly rates:

- £59.70 (lower rate) if you need help either in the day or at night
- £89.15 (higher rate) if you need help both in the day and at night

These rates don't depend on your income or savings, or any other benefits you may be receiving – they only depend on the help you need.

You don't have to actually be receiving any help to claim AA, and you can use it in any way you like to stay independent – it doesn't have to be spent on a carer. If you're entitled to AA, you may also be paid extra money with Pension Credit and Housing Benefit.

“The extra money has helped me get my independence back. I feel like myself again.”

Kate, 67



Can I claim it?

You can claim AA if all of the following apply to you:

- You're over State Pension age (if you're under State Pension age then you may be able to claim a different benefit called Personal Independence Payment. See page 34 for more information).
- You have any type of disability, illness or long-term health condition, including sight or hearing impairments.
- You could benefit from help with personal care, like dressing and washing, or any supervision to keep you safe.
- You have needed help for at least six months (if you're terminally ill, you can claim straight away).

If you're already claiming Disability Living Allowance or Personal Independence Payment, you'll continue to receive these payments after you reach State Pension age. If you've been asked to claim AA instead, get in touch with your local Age UK.

Next steps

You can get a claim form by calling the AA helpline on **0800 731 0122** (textphone **0800 731 0317**). You can download a claim form at **www.gov.uk/attendance-allowance**.

Tips on applying for Attendance Allowance

Most decisions about AA claims are based solely on what you say in the claim form, so don't downplay your needs. Think about all the things you can't do, or have trouble with, because of your condition.

Here are some other tips for filling in the form:

- If you have good and bad days, give details of one of the bad days, including how often they happen. It can help to keep a diary for a few days.
- Give plenty of information in your own words about your personal circumstances. It's OK to repeat yourself.
- List things that you struggle to do without help, even if you've developed your own ways to cope. Mention if an activity takes you much longer than it would take somebody without a disability, or if it's difficult for you to do safely. Also say if you need reminding or encouraging to do things.
- Focus on how often you need help. To qualify for the lower rate of AA, you have to show you need help 'frequently' during the day or at night.
- Describe any accidents, falls or when you've hurt yourself.
- Attach any supporting information, like doctor's letters, your care plan, or prescription lists.
- If there's a charity that provides help and support for people with your condition or disability, check to see if they have any specific advice on what to include on the claim form.

Common care needs to consider

When explaining your care needs, think about whether you need help with:

- communicating
- washing, bathing or looking after your appearance
- going to the toilet
- getting dressed or undressed
- eating and drinking
- taking medication or monitoring a medical condition
- getting around safely.

Or perhaps you could simply do with having someone around to keep an eye out in case of an accident, or to remind you to do things like turn off the gas or lock the front door.

Bear in mind that AA doesn't usually take into account problems with housework, cooking, shopping and gardening, so while you might include them in your application, you shouldn't focus on them.

Next steps



See our guide **Attendance Allowance** for more detailed suggestions of care needs to consider when making an application. Ask your local Age UK if they can help you fill in the form to increase your chances of claiming successfully.

“My application was turned down, but Age UK helped me appeal the decision and now I can afford help around the house. It’s been a godsend.”



Mira, 77

What if my application for Attendance Allowance is turned down?

If your application is turned down, you could consider questioning the decision.

Look at all the common needs on the previous page. Have you missed any out?

Get in touch with your local Age UK and they can discuss with you whether you should challenge the decision. Remember that your needs may change. So even if you’re not eligible for AA right now, you may be able to claim successfully in the future.

Myth-buster

- ✗ Myth:** *“I can’t claim AA because I don’t have a carer.”*
- ✓ Reality:** AA is based on the support you need, not any support you actually receive.

Help for your carer: Carer's Allowance

Carer's Allowance is the main welfare benefit available to help carers. It's worth £67.25 a week. If you look after someone with a disability or health problem, you may be able to claim it – even if you don't think of yourself as a 'carer.'

Can I claim it?

You could qualify for Carer's Allowance if:

- you spend at least 35 hours a week caring for someone – whether you live with them or not
- the person you look after receives Attendance Allowance, the Disability Living Allowance care component (at the higher or middle rate), the Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance
- you're not in full-time education or earning more than £128 a week (after tax and expenses).

If your State Pension is more than £67.25 a week, you won't be paid Carer's Allowance. But claiming anyway could increase other means-tested benefits you get, though it may reduce certain benefits received by the person you're looking after.

Next steps



See our guides **Carer's Allowance**, **Advice for carers** and **Caring for someone with dementia** for more information. Contact your local Age UK for further help and advice.

Call the Carer's Allowance Unit on **0800 731 0297** (textphone **0800 731 0317**) to get a claim form. Or download a form or claim online at **www.gov.uk/carers-allowance/how-to-claim**.

Help with health costs

In England, everyone aged 60 or over is eligible for free NHS prescriptions and free NHS sight tests.

If you receive the Guarantee Credit part of Pension Credit (see page 14), you automatically qualify for help towards additional NHS health costs, including:

- free NHS dental treatment, free NHS wigs and fabric supports
- help with necessary travel costs to receive NHS treatment if you're referred by a doctor, dentist or need to see a consultant
- a voucher towards the cost of glasses or contact lenses.

NHS Low Income Scheme

If you don't get the Guarantee Credit part of Pension Credit but have a low income and less than £16,000 in savings (either on your own or jointly if you're a couple), you may still get some help with these costs through the NHS Low Income Scheme. You may be eligible for this scheme if you live permanently in a care home and have savings of less than £23,250.



How do I claim?

If you receive the Guarantee Credit part of Pension Credit, you're automatically entitled to help with NHS health costs.

If you don't receive Guarantee Credit but meet the other criteria, you'll need to fill in a claim form. Call the Help with Health Costs helpline (page 39) for a form or pick one up from a dentist, optician or NHS hospital.

If you're over 60, but lucky enough to look younger, you might have to show proof of age for free dental treatment and prescriptions.

“Now I get Guarantee Credit I get free dental treatment too.”

Jim, 68



Next steps

Call NHS Help with Health Costs on **0300 330 1343**
or visit **www.nhs.uk/using-the-nhs/help-with-health-costs**.

Help with urgent or one-off expenses

If you're faced with a cost you can't meet because of your income, or you find yourself without any money at all, you may be able to get the following types of help:

- A Budgeting Loan of between £100 and £464 may be available if you're receiving Pension Credit and you need to pay for an essential item. You'll need to repay it out of your weekly benefits.
- A Short-Term Advance can help to tide you over between claiming a benefit and receiving it. You'll usually need to repay it within three months out of your weekly benefits.
- Assistance from your local council may be available if you've faced an emergency or disaster, such as a flood or fire damage, or if you have other essential expenses to cover, like furniture, fuel connection, removal costs or urgent travel expenses. This help doesn't have to be financial – it may include goods, services or vouchers instead.
- Funeral Payments can help you cover the cost of a funeral, such as burial or cremation costs and other expenses, such as the funeral director's fees. To find out more, see our guide **When someone dies** and our factsheet **Planning for a funeral**.



Can I claim it?

To qualify for any of this help, you usually need to be receiving certain benefits, such as Pension Credit (see page 14) or Housing Benefit (see page 20). To be eligible for a Short-Term Advance, you will need to show that you're in financial need.

If you have savings of over £2,000, it will affect your eligibility for Budgeting Loans. Your savings are also likely to be taken into account if you apply for help from your local council. There are no savings limits for Funeral Payments.

How do I claim?

To apply for Budgeting Loans, Short Term Advances and Funeral Payments, contact your local Jobcentre Plus office (below and page 39). Get in touch with your local council or check its website to find out what other support is available.

Next steps



See our factsheet **Social Fund, Advances of Benefit and Local Welfare Provision** for more information. Contact your local Age UK if you need any further help and advice.

Call Jobcentre Plus on **0800 055 6688** (textphone **0800 023 4888**).

Working-age benefits

If you're under State Pension age there are other benefits you could be eligible for.

Personal Independence Payment (PIP)

PIP is a benefit for people under State Pension age who need help with daily activities or getting around because of a long-term illness or disability.

It isn't based on your National Insurance contributions and isn't means-tested, which means it doesn't matter how much income or savings you have.

PIP is made up of two parts – a daily living component and a mobility component. Whether you get one or both of these depends on how much help you need.

Daily living component

You can get the daily living component if you need help with day-to-day tasks such as preparing food and drink, dressing and undressing or managing your medicines. There is a standard and enhanced rate and what you receive will depend on your needs:

- £59.70 for the standard rate
- £89.15 for the enhanced rate

Mobility component

You can get the mobility component if you need help getting from A to B. There is also a standard and enhanced rate and what you receive will depend on your needs:

- £23.60 for the standard rate
- £62.25 for the enhanced rate



Universal Credit

Universal Credit is a new means-tested benefit that's been rolled out nationally. It's based on several things, such as the hours you work, what you earn and your savings.

It's replaced some means-tested benefits paid to people under State Pension age.

If you're a mixed-aged couple, meaning only one person is over State Pension age, you normally have to claim Universal Credit until you both have reached State Pension age, at which time you can claim Pension Credit. Mixed-aged couples already claiming Pension Credit can stay on it as long as they remain eligible.

Good to know



If a benefit is '**means-tested**' the amount you receive depends on your income and other personal circumstances.

Changes to benefits

You may have heard that some welfare benefits have been changing in the last few years.

If you're over State Pension age, it's unlikely that these changes will affect you. But they could if your partner or spouse is under the State Pension age.

Benefit cap

This is a limit on the amount you can receive in benefits if you're under State Pension age (rising to 66 by October 2020 for both men and women). This means that if the total amount of certain benefits you receive is above the benefit cap limit, your Housing Benefit or Universal Credit may be reduced.

Someone from the Department of Work and Pensions (DWP) or your local council will get in touch if the benefit cap affects you. This will depend on where you live, and whether you live alone or as a couple.

Certain people under State Pension age are exempt from the benefit cap – for example if they, or anyone they live with, receive a disability benefit. Visit www.gov.uk/benefit-cap to find out more.

Next steps



For information about benefits for people under State Pension age, including Universal Credit, visit www.ageuk.org.uk/benefits.

You can also read our **Universal Credit** guide for more information.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice Line, publications and website.

In England, contact Age UK Advice: **0800 169 65 65**
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

In Wales, contact Age Cymru: **0800 022 3444**
www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**
www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**
www.agescotland.org.uk

Attendance Allowance helpline

Sends out claim packs for AA.

Tel: **0800 731 0122**

Textphone: **0800 731 0317**

www.gov.uk/attendance-allowance

Carer's Allowance Unit

Provides information about Carer's Allowance, including eligibility and how to make a claim.

Tel: **0800 731 0297**

Textphone: **0800 731 0317**

www.gov.uk/carers-allowance-unit

Carers UK

Information and support for carers, including information about benefits for carers.

Tel: **0808 808 7777**

www.carersuk.org

Citizens Advice

National network of advice centres offering free, confidential and independent advice, face to face or by telephone. It's available in some parts of England on **03444 111 444**.

www.citizensadvice.org.uk

Disability Service Centre

For information about a claim you've already made for Disability Living Allowance.

If you were born on or before 8 April 1948:

Tel: **0800 731 0122**

Textphone: **0800 731 0317**

If you were born after 8 April 1948:

Tel: **0800 121 4600**

Textphone: **0800 121 4523**

www.gov.uk/disability-benefits-helpline

GOV.UK

Government website that provides information on public services such as benefits, jobs, pensions and health services.

www.gov.uk

Jobcentre Plus

Provides information on services such as benefits, loans and grants, and help with finding a job.

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

www.gov.uk/contact-jobcentre-plus

NHS

For information about health, treatment and services.

www.nhs.uk

NHS Help with Health Costs

For information about whether you could get help with health costs.

Tel: **0300 330 1343**

www.nhs.uk/using-the-nhs/help-with-health-costs

Pension Service

For further information about State Pension, Pension Credit and how to apply.

State Pension claim line: **0800 731 7898**

Textphone: **0800 731 7339**

Pension Credit claim line: **0800 99 1234**

Textphone: **0800 169 0133**

www.gov.uk/contact-pension-service

Winter Fuel Payment Centre

For information and application forms to claim the payment.

Tel: **0800 731 0160**

Textphone: **0800 731 0464**

www.gov.uk/winter-fuel-payment

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Attendance Allowance**
- **Pension Credit**
- **State Pension**

You can order any of our guides or factsheets by giving our advice line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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