

More money in your pocket



A guide to claiming benefits
for people over pension age



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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What this guide is about

Every year, it's estimated that billions of pounds of state benefits intended for people on low incomes goes unclaimed by older people in the UK. Could you be one of the people missing out?

If you're 60 or over, you could be entitled to benefits that you haven't been able to claim before. These can help you keep your independence and improve your standard of living by helping with housing costs, care needs or general day-to-day living expenses. So it's well worth reading through this guide to see whether you're claiming all that you're due.

If you or your partner receive working age benefits such as Employment and Support Allowance, Jobseeker's Allowance, Universal Credit or Income Support, visit www.ageuk.org.uk/benefits for more information.

All figures referred to in this guide apply from April 2016 to April 2017.

This guide is applicable across England and Scotland. There are separate versions for Wales and Northern Ireland – contact Age Cymru or Age NI to find out more.

Key



This symbol indicates where information differs for Scotland.



This symbol indicates who to contact for the next steps you need to take.

How to use Age UK's benefits calculator

Age UK's online benefits calculator can help you work out what you may be entitled to. Around £3.7 billion goes unclaimed by older people each year, so you could be missing out. Don't assume you're not eligible just because you have some savings or own your home. And even if you're already claiming some benefits you may be entitled to others – it doesn't hurt to check.

The benefits calculator is free, anonymous and confidential. Before you start, you'll need to know:

- the amount of income you receive from any benefits, work, private pensions or other sources
- your rent or housing costs
- your savings
- your Council Tax band.

It will only take 10–15 minutes to complete and you can view a report of how much you may be eligible for at the end, as well as find out how to make a claim.

Visit www.ageuk.org.uk/benefitscheck or, if you're not online, ask a friend or relative to help you with it.



How Age UK can help

If you'd prefer to talk to a friendly adviser about claiming benefits rather than filling in the forms yourself, contact your local Age UK for help.

- We can explain each benefit and work out what you might be entitled to. It could be a combination of benefits and even a backdated payment.
- In England, we can help you make claims and we may be able to visit you at home to do so. This is a good option if you find it difficult to leave the house or have trouble getting to a local Age UK.
- We're listening, so let's talk money. Call Age UK Advice on 0800 169 65 65 if you live in England, or visit your local  Age UK. In Scotland, contact Age Scotland (see page 35). Age Scotland can provide benefits advice and arrange a direct referral to your local office of the Department for Work and Pensions (DWP) for help with your application.

If you have concerns about money, or about paying your bills, try to seek help as soon as possible before it becomes a long-term worry that may affect your health.



If you'd prefer to talk
to a friendly adviser
contact your local
Age UK for help.

What might you be eligible for?

Here is a brief overview of the benefits you may be eligible for, how much you could get, and where to turn to in this guide for more information.

State Pension (see pages 10–11)

Who can claim it?

Most people over State Pension age.

How much (per week)?

Amount varies depending on which State Pension system you are in. This depends on your date of birth (see page 10).

Pension Credit – Guarantee Credit (see pages 12–13)

Who can claim it?

Most people on a low income. The qualifying age is increasing and was 63 years in April 2016.

How much (per week)?

Amount varies, but tops up your income to at least £155.60 for single people and £237.55 for couples. Higher amounts apply to many people.

Pension Credit – Savings Credit (see pages 12–13)

Who can claim it?

Some people who are over 65 and on a modest income with some savings. You won't be eligible for this element of Pension Credit if you reach State Pension age on or after 6 April 2016.

How much (per week)?

Up to £13.07 for single people or £14.75 for couples.

Help with Council Tax (see pages 14–15)

Who can claim it?

There are different types of help available, and you'll need to contact your local council to see if you qualify for any help.



In Scotland, there are national criteria for help with Council Tax.

How can it help?

Amount varies, but may cover your Council Tax in full (this is especially likely if you receive the Guarantee Credit part of Pension Credit).

Housing Benefit (see pages 16–17)

Who can claim it?

Most people on a low income who rent their home.

How can it help?

Amount varies, but may cover your rent in full (this is especially likely if you receive the Guarantee Credit part of Pension Credit).

Winter Fuel Payment (see page 18)

Who can claim it?

Most people born before 6 May 1953.

How can it help?

One annual payment, normally £200 if you're under 80 and £300 if you're 80 or over. You will usually get less if you live with other people who qualify.

Cold Weather Payment (see page 19)

Who can claim it?

Most people receiving Pension Credit or certain other benefits.

How much (per week)?

£25 when the weather is very cold.

Warm Home Discount (see page 19)

Who can claim it?

Most people who are on a low income or receiving Pension Credit.

How can it help?

It's a one-off discount on your electricity bill made by your energy supplier, usually between October and March.

Help with urgent or one-off expenses (see pages 20–21)

Who can claim it?

People receiving particular benefits or facing an emergency who can't meet the costs.

How can it help?

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

Help with health costs (see pages 22–23)

Who can claim it?

Most people who receive the Guarantee Credit part of Pension Credit, and other people who are on a low income.

How can it help?

Help with the cost of dental treatment, prescriptions, eye tests and other costs. Prescriptions are free for everyone in Scotland.



Attendance Allowance (see pages 24–28)

Who can claim it?

Most people aged 65 or over with personal care needs or supervision to keep you safe.

How much (per week)?

£55.10 if you need help in the day or at night.

£82.30 if you need help in the day and at night.

Carer's Allowance (see page 30)

Who can claim it?

Many people who care for someone with a disability or health problem for at least 35 hours a week.

How much (per week)?

£62.10.

For benefits that apply if you are of working age, visit www.ageuk.org.uk/benefits

State Pension: you've earned it – make sure you get it

The State Pension is based on National Insurance contributions and is paid when you reach pension age.

State Pension age is currently 65 for men and is gradually increasing for women from 60 to 65 – it is 63 from April 2016. From December 2018, the State Pension age for both men and women will start to increase to reach 66 by October 2020. You can check your pension age by calling Age UK Advice or using the calculator at www.gov.uk/calculate-state-pension

There are different rules for State Pension depending on when you reach State Pension age.

- If you reach State Pension age on or after 6 April 2016 there is a new system in place. Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. It will be worth £155.65 per week, but you could get more or less than this depending on how many years of NI contributions you have.
- If you reached State Pension age before 6 April 2016, you will continue to get the State Pension under the old system. The old rules apply even if you defer claiming your State Pension until after 6 April 2016. The full basic State Pension under the old rules is £119.30 a week if you have at least 30 years of NI contributions.

As well as the basic State Pension, under the old system you may get Additional State Pension (through State Earnings Related Pension Scheme (SERPS), or the State Second

Pension) or Graduated Retirement Benefit. These are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

Can I claim it?

- You must have been credited with NI contributions throughout your working years. Under the new system you need a minimum of ten years of contributions. The amount you will receive depends on the number of years of contributions.
- Under the old rules you may be able to ‘top up’ your State Pension based on your husband’s, wife’s or civil partner’s contributions if they are also of pension age. This applies whether you’re divorced, your civil partnership has dissolved or your spouse or civil partner has died. Under the new rules, your NI contributions are based only on your own record and the special rules don’t apply.
- You don’t have to claim your State Pension straight away. You can postpone claiming it – known as ‘deferring’ – and get a higher pension when you do. There are some benefits that might be affected if you defer. Seek advice if this is the case.

How do I claim the State Pension?

Claiming State Pension is the same under both the new system and the old rules.

Most older people are entitled to a pension but still have to make a claim for it. If you haven’t been contacted three months before you reach State Pension age, contact the Pension Service (see page 38).

what next?

For more information, see our free guide *State Pension*. The DWP also produces free guides and online information. For information on the pre-2016 State Pension system visit www.gov.uk/state-pension. To find out more about the new State Pension system visit www.gov.uk/new-state-pension.

Pension Credit: tops up your weekly income

There are two parts to Pension Credit – you may be eligible to receive one or both of them.

- Guarantee Credit tops up your weekly income to a guaranteed minimum level set by the Government.
- Savings Credit is extra money you receive if you've got some savings or your income is higher than the basic State Pension. You can't claim Savings Credit if you reach State Pension age after 6 April 2016.

It's worth claiming Pension Credit even if you're only entitled to a small amount, as it can help you qualify for other benefits such as Housing Benefit.

Can I claim it?

- The minimum age to qualify for Guarantee Credit is gradually rising. In April 2016, it is 63 years. You can check when you qualify by calling Age UK Advice or the Pension Service (see How do I claim? opposite).
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.
- Generally, you could receive Guarantee Credit if your weekly income is less than £155.60 if you're single, or £237.55 if you're a couple. These amounts could be much higher if you have a severe disability, are a carer, or a homeowner with a mortgage or service charges.
- There is no savings limit for Guarantee Credit, but if you have over £10,000 it will affect the amount you receive.
- The minimum age to qualify for Savings Credit is 65. You may get some Savings Credit if you have a higher weekly income. You can't claim Savings Credit if you reach State Pension age after 6 April 2016.

How do I claim?

You can claim Pension Credit by calling the Pension Service (see page 38). They will ask you questions over the phone and fill in the form for you.

Alternatively, you could ask them to send you a form to fill in at home, or download one from the Gov.uk website. If you need help with the form, contact your local Age UK (see page 35). In Scotland, contact Age Scotland (see page 35), who can help you find a local independent advice agency.



what
next?

See our free guide *Pension Credit* or visit your local Age UK for more information.

Use our online benefits calculator at www.ageuk.org.uk/benefitscheck to find out what you're entitled to.



Help with Council Tax

You may be eligible for help with your Council Tax bill. Councils run their own Council Tax Support schemes (sometimes called Council Tax Reduction) so you will need to contact your local council to find out about their scheme and whether you qualify. In Scotland there is national guidance called Council Tax Reduction.



Can I claim it?

The support you get could depend on factors including:

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

You may get more Council Tax Support if you receive a disability or carer's benefit.

If you get Guarantee Credit, you may get your Council Tax paid in full. If you don't get Guarantee Credit but have a low income and less than £16,000 in savings, you may still get some help.

Discounts and exemptions

You may be able to apply for a discount or exemption if your property is empty – for example, if you have left it to go into hospital or to a care home. If you live alone, you can get a 25 per cent reduction on your Council Tax bill, regardless of your financial circumstances. In England, if family members are living in an annexe of your main home, you can apply for a 50 per cent Council Tax reduction on the annexe.

Ask your local council whether it offers 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.

If you're worse off under the new Council Tax Support schemes, check whether your local council operates a Hardship Fund (sometimes called an Exceptional Hardship Fund) to help you pay your Council Tax.

- i** In Scotland, there are national criteria for who can get help with paying their Council Tax. Contact your local council or Age Scotland to find out whether you qualify and how to apply.

How do I claim?

Contact your local council to see whether you can claim help with your Council Tax bill. If you need help with your claim,

- i** contact your local Age UK (see page 35). In Scotland, contact Age Scotland (see page 35).

what next?

For more information, see our free guide *Council Tax Support*.

Use our online benefits calculator at www.ageuk.org.uk/benefitscheck to find out whether you're entitled to Council Tax Support.



Help with housing costs

Housing Benefit helps you pay your rent if you're a tenant.

Can I claim it?

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, if you or your partner are claiming Universal Credit (see page 31).

You may receive more Housing Benefit if you get a disability or carer's benefit. If you (or you and your partner) are under the qualifying age for Pension Credit, the benefit cap may affect the amount of Housing Benefit you can get (see page 31).

- If you get the Guarantee Credit part of Pension Credit, you may get your rent paid in full by Housing Benefit. If you don't get Guarantee Credit but have a low income and less than £16,000 in savings, you may still get some help.
- If you have someone living with you – for example, a grown-up son or daughter who is expected to contribute to the rent – an amount will usually be deducted from your Housing Benefit. This amount depends on their circumstances.

Discretionary housing payment

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

Support for Mortgage Interest

If you own your own home, you cannot claim Housing Benefit. However, you may be eligible for Support for Mortgage Interest as part of Pension Credit. Our free factsheet *Pension Credit* has more information.

How do I claim?

-  Contact your local council to claim Housing Benefit. If you need help with the claim, contact your local Age UK to see how they can help you (see page 35). In Scotland, contact Age Scotland (see page 35). They can help you find a local independent advice agency.

what next?

For more information on Housing Benefit and discretionary housing payments, see our free factsheet *Housing Benefit*.

Use our online benefits calculator at www.ageuk.org.uk/benefitscheck to find out whether you're entitled to Housing Benefit and other benefits.



Help with heating costs: a warmer home for winter

Many of us worry about rising fuel costs, but not heating our homes properly puts us at risk of cold-related illnesses such as a heart attack, a stroke or even hypothermia. If you were born before 6 May 1953 or receive certain benefits, you'll get extra money to help you in winter.

Winter Fuel Payment

Winter Fuel Payment is an annual payment to help with heating costs, made to households that include someone born before 6 May 1953.

Can I claim it?

Most people born before 6 May 1953 will qualify for the payment in 2016/17.

In 2015/16 the payments were:

- £200 if you're under 80
- £300 if you're 80 or over.

These amounts will be paid again in winter 2016/17 unless there are changes in the law before then. You'll usually get less if you live with other people who also qualify.

You only need to claim once. After this you should get it automatically each year as long as your circumstances don't change.

How do I claim?

To ask about your payment or to make a claim, call the Winter Fuel Payment helpline on 03459 15 15 15.

Cold Weather Payment

Cold Weather Payments are made to eligible people when the weather is very cold. You can get an extra £25 a week when the average temperature has been, or is expected to be, 0°C (32°F) or below for seven days in a row.

Can I claim it?

You should automatically receive a Cold Weather Payment if you get Pension Credit or certain other benefits. Contact the Pension Service if you think you should have received a Cold Weather Payment but didn't (see page 38).

Warm Home Discount

If you receive Pension Credit or you're on a low income you may be entitled to a Warm Home Discount. This is money taken off your electricity bill by your energy supplier. It's a one-off discount usually made between October and March.

Check with your energy supplier or ask an advice agency such as Age UK. Find out more at www.gov.uk/the-warm-home-discount-scheme

what next?

See our free guide *Winter wrapped up* for more tips on keeping warm in cold weather. Drop into your local Age UK for further help and advice. To find your nearest Age UK, call 0800 169 65 65.

Help with urgent or one-off expenses

If you're faced with a cost you're unable to meet because you're living on a low income, or you're without money altogether for some reason, you may be able to get help.

- **Funeral Payments** can help if you're responsible for paying for a funeral. They help with burial or cremation costs and up to £700 for other expenses, such as the funeral director's fees. To find out more, see our free guide *When someone dies* and free factsheet *Planning for a funeral*.
 - **A Budgeting Loan** of between £100 and £1,500 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 making a new benefit claim and receiving the benefit. You'll usually need to repay the money 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 fire or flood, or you have other essential expenses to cover, such as furniture, fuel connection, removal costs and urgent travel expenses. The help they give you may not be financial.
-  • In Scotland, local councils manage the Scottish Welfare Fund. This includes Crisis Grants and Community Care Grants. Contact your local council for details of what's available or check their website, or contact Age Scotland (see page 35). Read Age Scotland's free factsheet *The Scottish Welfare Fund* to find out more.

Can I claim it?

- You usually need to be receiving certain benefits, such as Pension Credit or Housing Benefit. To be eligible for a Short Term Advance, you will need to show that you're in financial need.
- Savings of over £2,000 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 Funeral Payments, Budgeting Loans and Short Term Advances, contact your local Jobcentre Plus office. Contact your local council or check their website to find out what other support is available.

**what
next?**

For more information, see our free factsheet *The Social Fund, Advances of Benefit and Local Welfare Provision*.

Help with health costs



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

If you receive the Guarantee Credit part of Pension Credit (see page 12), you automatically qualify for help towards additional NHS health costs.

You will also get:

- free NHS dental treatment
- help with necessary travel costs to receive NHS treatment if you're referred by a doctor or dentist or need to see a consultant
- free NHS wigs and fabric supports.

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 the above costs through the NHS Low Income Scheme. If you live permanently in a care home, the savings limit is £23,250. To find out more, call Help with Health Costs on 0300 330 1343 or visit www.nhs.uk/healthcosts (in Scotland, visit www.scotland.gov.uk and search for 'health costs').



How do I claim?

If you receive the Guarantee Credit part of Pension Credit, you are automatically entitled to help with NHS health costs (just show your award notice as proof of your entitlement).

If you do not receive Guarantee Credit but meet the other criteria, you will need to fill in a claim form. Call the Help with Health Costs helpline for a form (see page 37) or pick one up from a dentist, optician or NHS hospital.

what next?

See our free factsheet *Help with health costs*. In Scotland, see Age Scotland's free factsheet *NHS services for older people*. Ask your local Age UK for more information or help with filling in the claim form.



Everyone aged 60 or over is eligible for free NHS prescriptions and free NHS sight tests.

Attendance Allowance: money for your care needs

If you have a health problem that means you need help with your personal care, you may be able to claim Attendance Allowance (AA) and get extra money each week to support you. AA is not means-tested so you can claim it regardless of your income and savings.

The rate you get depends on the help you need. It doesn't matter whether you're actually getting help; the important thing is that you need it. You can spend it on care or a carer, or in any other way you choose.

There are two weekly rates:

- £55.10 if you need help in the day **or** at night
- £82.30 if you need help both in the day **and** at night.



Can I claim it?

- You must be aged 65 or over.
- You must have a physical or mental disability or illness.
- You must need help with personal care, such as dressing and washing, or supervision to keep you safe, during the day or night.
- You must have a long-term condition or health need, and have required help for six months, before you can receive Attendance Allowance. However, if you're terminally ill you can claim straight away.

If you're already claiming Disability Living Allowance (DLA) or Personal Independence Payment (PIP) you'll continue to receive these payments after your 65th birthday. If you've been asked to claim AA instead of your current benefit, contact your local Age UK.

How do I claim?

You can get a claim form by calling the Attendance Allowance helpline (see page 36). You can also download a claim form or start a claim online at www.gov.uk/attendance-allowance

Making an application for Attendance Allowance

Most claims for AA are decided solely on what you put on the claim form, so don't underestimate your needs. Think about all the things you can't do, or have trouble with, because of your condition.

- Describe any accidents or falls you've had when trying to do things.
- If you have good days and bad days, complete the form with details of one of the bad days, including how often it happens.
- List things that you struggle to do unaided, even if you've developed special ways to cope with certain activities.
- Emphasise what you can't do rather than what you can. What happens if you don't receive the help you need? Give examples if this has happened in the past.
- Give plenty of information in your own words about your personal circumstances even if it seems trivial or embarrassing. Don't worry if you need to repeat yourself.

Bear in mind that AA doesn't usually take into account problems with housework, cooking, shopping and gardening.

Ask your local Age UK whether they can help you fill in the form to increase your chances of being awarded AA. See our factsheet *Attendance Allowance* for more information.

Common care needs to include

Here are a few examples of what to consider when explaining your care needs.

Washing, bathing and looking after your appearance

Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving; putting on skin cream; washing or drying your hair?

Going to the toilet

Do you need help adjusting your clothes after using the toilet, for example because you're partially sighted; using the toilet during the night; changing clothes or bedding if you have an accident?

Getting dressed or undressed

Do you need help with fastenings, shoelaces and buttons, for example because of arthritis; or with recognising when your clothes are on inside out?

Mealtimes

Do you need any help eating and drinking? For example, if you have sight loss, do you need someone to tell you where the food is on your plate, or read out menus?

Help with medical treatment

Do you need help identifying your tablets; reading and understanding instructions about taking medication; managing a condition like diabetes; recognising whether your condition is deteriorating; adjusting your hearing aid?

Communicating

Do you need help understanding or hearing people, or being understood by them; answering the phone; reading and writing letters?

Supervision

Do you need someone to watch over you in case you have a seizure or pass out; in case you lack awareness of danger, or could be a danger to yourself or others; or in case you get confused, forgetful or disorientated? Do you need someone to give you medication for angina or asthma attacks; or to help calm you down during a panic attack?

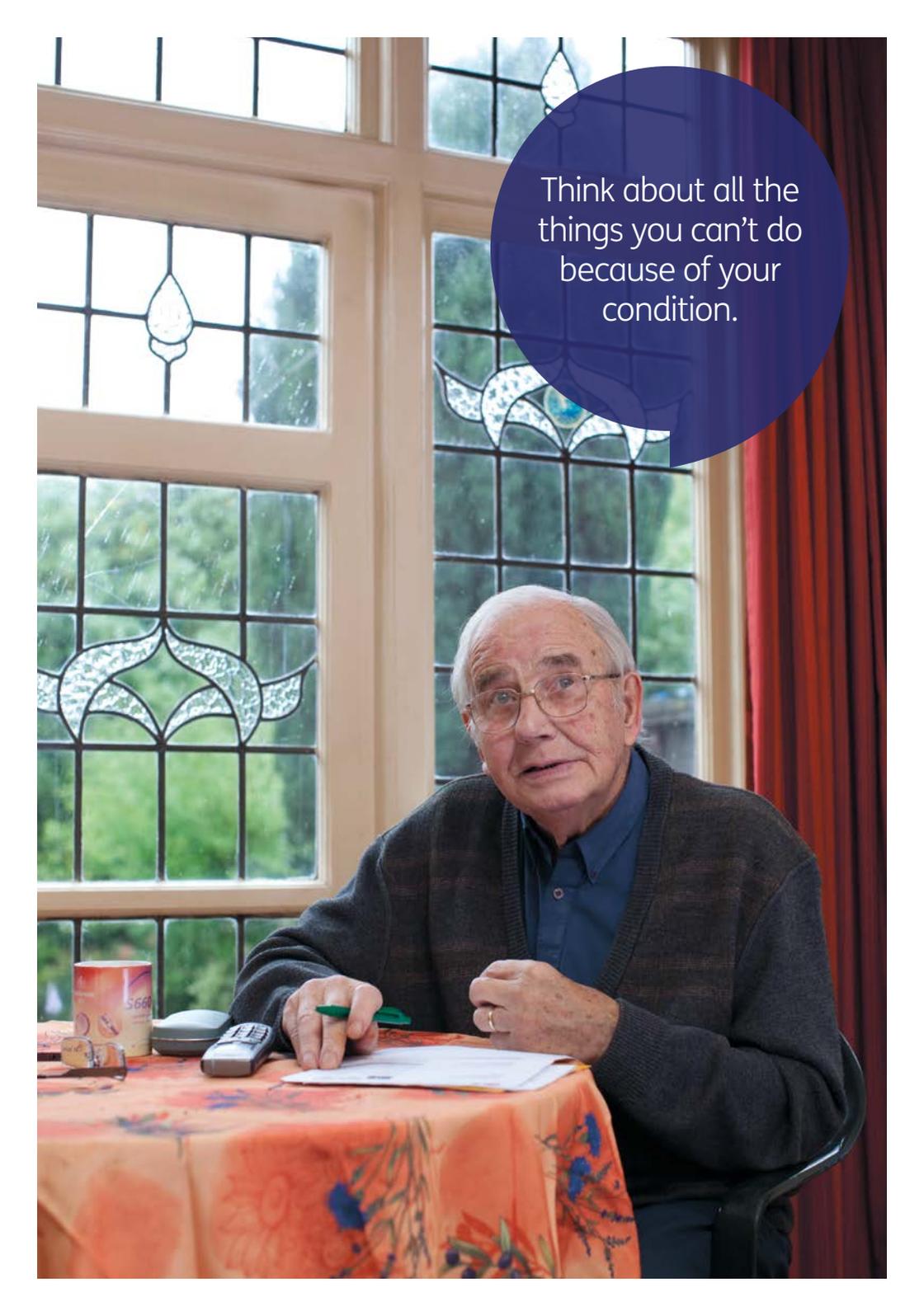
Getting around safely

Do you need help navigating stairs; getting up from a chair; getting in and out of bed; moving safely from room to room?

What if my application for Attendance Allowance is turned down?

If your application is turned down, ask an advice agency such as Age UK about whether you should challenge the decision. Look at all the common needs on pages 27–28. Have you missed any out?

Remember that your needs may change and increase, so even if you're not eligible for Attendance Allowance now, you may be able to claim successfully in the future.

An elderly man with white hair and glasses is seated at a table covered with an orange floral tablecloth. He is wearing a dark grey cardigan over a blue collared shirt. On the table in front of him are a green pen, a white document, a silver mobile phone, a small white device, and a can of 5660. He is looking directly at the camera with a thoughtful expression. Behind him is a large window with decorative leaded glass panes, showing a view of green trees outside. To the right, there are red curtains. A dark blue circular graphic is overlaid on the top right of the image, containing white text.

Think about all the things you can't do because of your condition.

Carer's Allowance: extra cash to help with caring

If you're caring for someone with a disability or health problem, you may be able to claim Carer's Allowance.

Can I claim it?

- You need to spend at least 35 hours a week caring for a disabled person. It doesn't matter whether or not you live with them.
- You must be caring for someone who receives Attendance Allowance, Disability Living Allowance care component (at the higher or middle rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance.
- You must not be in full-time education or earning more than £110 a week. Carer's Allowance is paid at £62.10 a week.

If your State Pension is more than £62.10 a week, you won't be paid Carer's Allowance. But it's still worth claiming it because your claim may result in other means-tested benefits you get being increased.

Speak to your local Age UK before claiming Carer's Allowance as it may reduce the benefits received by the person you care for.

How can I claim?

Contact the Carer's Allowance Unit (see page 36) to get a claim form. Or you can download a form or make a claim online at www.gov.uk/carers-allowance/how-to-claim

**what
next?**

For more information, see our free guides *Carer's Allowance*, *Advice for carers* and *Caring for someone with dementia*.

Welfare changes: the benefit cap and Universal Credit

You may have heard about the benefit cap and Universal Credit, and be wondering if they affect you. If you're over Pension Credit age, it's unlikely you'll be affected.

Benefit cap

The benefit cap is a limit on the amount you can receive in benefits if you're under Pension Credit age – currently 63. The DWP or your local council will contact you if the benefit cap affects you.

Certain people under Pension Credit age will be exempt from the benefit cap: for example if you, or anyone you live with, claim a means-tested benefit or receive a disability benefit. Visit www.gov.uk/benefit-cap to find out more.

Universal Credit

Universal Credit will replace some means-tested benefits paid to people of working age. It is gradually being rolled out nationally. In the areas where it's introduced, it will eventually affect new claims for Pension Credit for couples where one person is over the qualifying age for Pension Credit and one is under.

At the time of writing, the Government hasn't said when couples will be affected by this change, but it's unlikely to be before 2017. Couples who are already receiving Pension Credit when Universal Credit is introduced to their area will not be affected and will be able to continue to claim Pension Credit, unless there is a break in their claim for some reason.

**what
next?**

For information about benefits for people of working age, including Universal Credit, visit www.ageuk.org.uk/benefits

Myth-busting

Some people miss out on benefits because they mistakenly believe they don't qualify, or are put off by the claims process.

Do any of these apply to you?



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

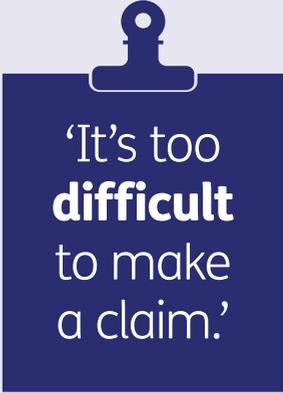


Owning your own home **doesn't rule you out**. Many older homeowners make a successful claim for Pension Credit, for instance.



‘I can get by
without it.’

You’ve paid into the tax system all your life. Now it’s time to get something back. Think about what **support and equipment** might help you carry on living independently at home.



‘It’s too
difficult
to make
a claim.’

For some benefits, such as Pension Credit, it only takes one phone call and you won’t have to fill in a form. And if there is a form, **ask your local Age UK** whether they can help you fill it in.



‘I don’t
want a carer
coming in.’

Claiming Attendance Allowance doesn’t mean you have to pay for a carer. The **money can be spent** in any way you choose.



‘I’ve already
been told I
don’t qualify.’

Benefits rates **change every year**, as can your finances, so it’s worth making a new claim every year.

Notes

A series of 20 horizontal dotted lines for writing notes.

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

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** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)
www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Attendance Allowance helpline

Sends out claim packs for AA.

Tel: 0345 605 6055

Textphone: 0345 604 5312

Carer's Allowance Unit

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

Tel: 0345 608 4321

Textphone: 0345 604 5312

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.

In Wales, there is a national phone service on 0344 477 2020.

It is available in some parts of England on 0344 411 1444.

In Scotland, there is a national phone advice service on 0808 800 9060.

For online information and to find details of your nearest Citizens Advice in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Disability Living Allowance

Information about how to claim Disability Living Allowance.

Tel: 0345 712 3456

Textphone: 0345 722 4433

Gov.uk

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

www.gov.uk

Help with Health Costs

Tel: 0300 330 1343

www.nhs.uk/healthcosts

Jobcentre Plus

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

Benefits claim line: 0800 055 6688

Textphone: 0800 023 4888

www.gov.uk/contact-jobcentre-plus

NHS Choices

Provides information about health conditions, treatments and services.

www.nhs.uk

In Scotland, visit www.nhsinform.co.uk

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 helpline: 0800 99 1234

Textphone: 0800 169 0133

www.gov.uk/contact-pension-service

Winter Fuel helpline

For information and application forms to claim the payment.

Tel: 03459 15 15 15

Textphone: 0345 606 0285

www.gov.uk/winter-fuel-payment

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address: _____ _____		
Postcode: _____		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	Signature X				
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 15 15**.

