# More money in your pocket

## Claiming the right benefits for you

AgeUKIG43

# Information written with you in mind.

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

Published: **April 2024**

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# Contents


## What this guide is about

What you can claim 6
How Age UK can help you 7
Benefits at a glance 8

## Your pension

State Pension 10
The new State Pension 12
The old State Pension 13
Help with your weekly income: Pension Credit 14

## Your home

Help with your Council Tax 17
Help with your housing costs 20
Help with your heating costs 22

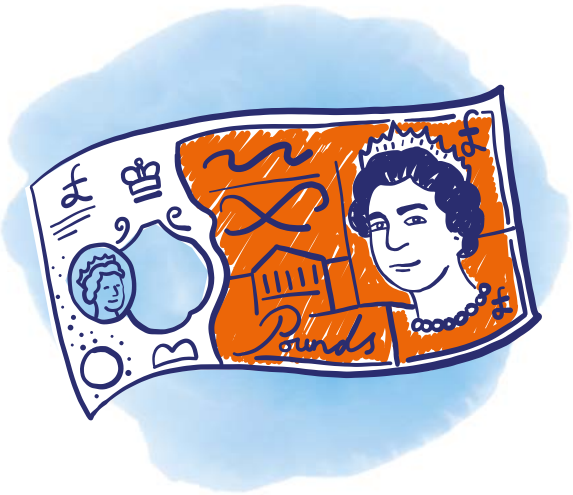
## Your wellbeing

Help with your care needs: Attendance Allowance 24
Help for carers: Carer's Allowance 29
Help with health costs 30
Help with urgent or one-off expenses 32

## Working-age benefits

Personal Independence Payment 34
Universal Credit 35
The benefit cap 36

## Useful organisations 37




# What this guide is about

**Every year, up to £2.8 billion of state benefits goes unclaimed by older people in the UK. Some people are reluctant to claim, some are put off by the claims process – and others simply don't know that they qualify for extra support.**

This guide explains what different benefits are out there and how to claim what you're entitled to.

All figures referred to in this guide apply from April 2024 to April 2025.

**This guide applies in England.**
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 I feel much more confident now.”**

John, 78

You might be entitled to money you weren’t before. It could help you cover your housing and care costs – or give you a bit more freedom to do the things you enjoy.

However you use the money you’re entitled to, it’s yours. Claiming it won’t take away from anything anyone else gets.

It can be tricky to know where to start. But this guide can help you make sure you’re not missing out.

You don’t need to read the whole guide if you don’t want to. You might prefer to turn straight to the sections that are most relevant to you.

## 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 phone 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 might qualify for extra support. So why not check and see?

Age UK's online benefits calculator is free and confidential – and it only takes about 10 minutes to complete. It can help you find out what you're entitled to.

**You just need to know:**

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

Visit **www.ageuk.org.uk/benefits-check** to get started.

Alternatively, if you don't feel confident online, your local Age UK can help you find out what you could be claiming.

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

## Next steps

Use our free and simple online benefits calculator at **www.ageuk.org.uk/benefits-check** to find out what you might be entitled to.

**"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, get in touch with your local Age UK.

They could be able to:

- explain each benefit and help you work out what you might be entitled to (it could be a combination of benefits – or even a backdated payment)
- help you fill in the forms to make your claims
- offer general advice about your financial situation.

If you're concerned about money or paying your bills, it's a good idea to get in touch sooner rather than later to check what you could be entitled to.

## Good to know

Age UK has a team of benefits advisers you can book a telephone appointment with. Call the Age UK Advice Line on **0800 169 65 65** to find out more.

## Benefits at a glance

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

There are 3 categories: your **pension**, your **home** and your **wellbeing**.

## Your pension

**State Pension** (see pages 10-13)
**How much?** Up to £221.20 per week depending on the National Insurance contributions you've made.

**Pension Credit – Guarantee Credit** (see pages 14-16)
**How much?** Tops up your income to at least £218.15 per week if you're single or £332.95 if you're a couple.

**Pension Credit – Savings Credit** (see pages 14-16)
**How much?** Up to £17.01 extra per week if you're single or £19.04 per week if you're a couple.

## Your home

**Council Tax Reduction** (see pages 17-19)
**How much?** It varies, but it can cover your Council Tax in full.

**Housing Benefit** (see pages 20-21)
**How much?** It varies, but it might cover your rent in full.

**Winter Fuel Payment** (see page 22)
**How much?** Up to £300 depending on your age and circumstances.

**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?** It's a one-off discount on your energy bill from your supplier, so it varies.

## Your wellbeing

**Attendance Allowance** (see pages 24-28)
**How much?** £72.65 per week if you need help during the day **or** night, or £108.55 if you need help during the day **and** night.

**Carer's Allowance** (see page 29)
**How much?** £81.90 per week if you care for someone.

**Help with health costs** (see pages 30-31)
**How much?** It varies, but it can help pay for 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 already have a private or workplace pension – but most people are also entitled to a State Pension when they reach a certain age.**

## State Pension

The State Pension is a regular payment from the government that you can claim once you reach State Pension age (currently 66 years old for both men and women). The amount you receive is based on the National Insurance (NI) contributions you've made.

### Good to know

If you're not yet eligible for a State Pension, see pages 34-36 for more information on working-age benefits, such as Personal Independence Payment and Universal Credit.

The State Pension changed in 2016. There are now 2 systems, and what you can get depends on when you were born:

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

There's more information about these on the next few pages.

### How do I claim it?

You don't receive your State Pension automatically – you need to claim it.

You should receive a letter from the Pension Service telling you how to make a claim about 4 months before you reach State Pension age. If you still haven't heard from the Pension Service with 2 months to go, contact them using the details below or on page 39.

You don't have to claim your State Pension straight away. You can delay claiming it – which is known as 'deferring' – and then possibly get a higher pension when you do claim it. The rules are complicated if you defer and you don't always receive a higher amount. For help with choosing the best option for you, call the Age UK Advice Line on **0800 169 65 65**.

You can backdate your State Pension claim up to a maximum of 12 months.

## Next steps

Call the Pension Service on **0800 731 7898** to claim your State Pension.

# The new State Pension

The full State Pension under the new system is **£221.20** a week. This is for people with at least 35 years of National Insurance (NI) contributions or credits.

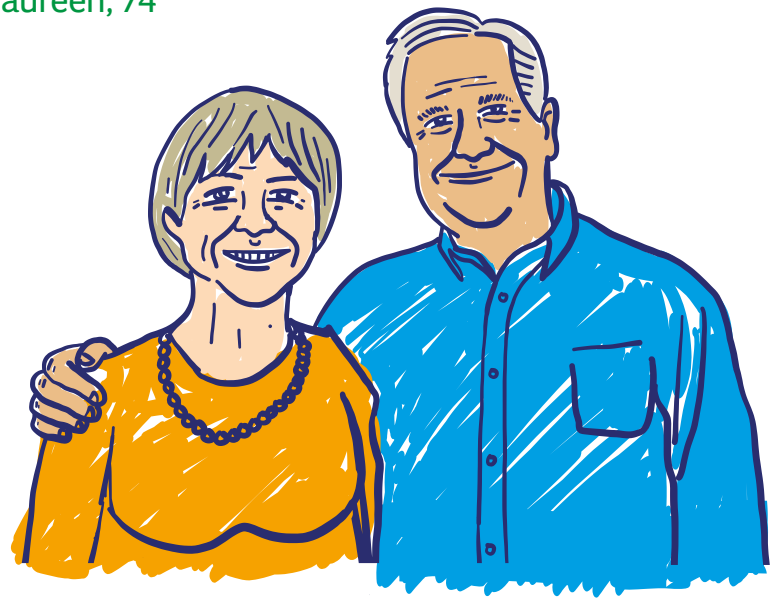
You might receive more or less than the full amount depending on your NI contributions or credits – for example, if you contracted out of the Additional State Pension scheme.

## How much could I get?

To qualify for a State Pension, you need a minimum of 10 years of NI contributions or credits. The amount you receive depends on how many years of contributions you have.

**"The extra money I'm getting means I can afford a taxi to visit my brother. We're spending lots more time together, it's lovely."**

Maureen, 74



# The old State Pension

The full State Pension under the old system is **£169.50** a week for people with at least 30 years of NI contributions.

You may get additional amounts, which are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

### How much could I get?

You get the full amount 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 you contributed. For example, if you've paid 15 years of NI contributions when you claim, you're entitled to 15/30ths of the full amount – £84.75 a week.

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

## Next steps

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

Visit **www.gov.uk/new-state-pension** for more information on the new system, or **www.gov.uk/state-pension** for more information on the old system.

# Help with your weekly income: Pension Credit

Pension Credit is an income-related benefit to give you some extra money in retirement. Your income is what you currently receive from benefits, work, pensions or other sources.

## How much could I get?

If you're on a low income or finding it difficult to make ends meet, claiming Pension Credit could help. It comes in 2 parts and you could be eligible for one or both parts:

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

- **£218.15** if you're single
- **£332.95** if you're a couple.

These amounts can be higher if you have a disability, you're a carer, or you're a homeowner with service charges to pay.

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

- **£17.01** extra per week if you're single
- **£19.04** extra per week if you're a couple.

## Good to know

Some benefits, such as Attendance Allowance, aren't counted in your income when your eligibility for Pension Credit is checked. Our factsheet **Pension Credit** has more detailed information.

**"I had no idea I could claim Pension Credit. It even meant I paid less for my glasses."**

Henry, 80

## Can I claim it?

**Guarantee Credit**

To claim Guarantee Credit, you need to have reached State Pension age and have a weekly income of less than £218.15 if you're single or £332.95 if you're a couple.

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

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

**Savings Credit**

You're only eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and only 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?

Receiving Pension Credit doesn't just mean some extra money in your pocket – it means you qualify for other support too.

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

If you're a carer, you might get an extra amount known as a carer addition. This is worth up to £45.60 a week. Our guide **Carer's Allowance** has more information about this.

There's nothing to lose by applying for Pension Credit – and 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 **0800 99 1234**. You'll need certain bits of information, such as:

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

If you've already claimed your State Pension and there are no children or young people you need to include, you can also apply online at **www.gov.uk/pension-credit/how-to-claim**.

## Next steps

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

# 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 might be entitled to a discount – or even an exemption.

Local councils all use the same Council Tax Reduction scheme for people over State Pension age. But if you haven't yet reached State Pension age, the scheme can vary – so you should contact your local council to find out about what support you might be eligible for.

## 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 might be entitled to a Council Tax discount or exemption if:

- you receive the Guarantee Credit part of Pension Credit (see page 14) – this could even mean you don't have to pay any Council Tax
- you have a low income and less than £16,000 in savings (if you're under State Pension age this threshold might be lower, depending on your local council's rules)
- you receive carer's or disability benefit
- your property is empty – for example, you've gone into hospital or moved to a care home
- you live alone – you can get 25% off your Council Tax bill, regardless of your age or financial circumstances
- you live with someone with dementia – you could get 25% off your Council Tax bill
- family members live in an annexe of your main home.

**"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're eligible for 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 isn't 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/benefits-check** to find out whether you're entitled to Council Tax Reduction. Alternatively, contact your local Age UK.

## Next steps

See our guide **Council Tax Reduction** for more information.

# Help with your housing costs

There's a range of support that could help you with covering your housing costs.

### Housing Benefit

This helps people on a low income cover their rent. You could get it 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.

The amount you receive depends on a range of things:

- your income
- your savings
- who you live with
- how much rent you pay
- the number of rooms in your home
- whether you qualify for some other support, such as carer's or disability benefit, or Pension Credit (see pages 14-16).

### Discretionary Housing Payments

If you get Housing Benefit or Universal Credit but you're struggling to pay your rent, you can apply for a Discretionary Housing Payment from your local council. Contact them to ask for a claim form.

### Support for Mortgage Interest

If you own your own home, you can't claim Housing Benefit. However, you might be eligible for a Support for Mortgage Interest loan. You can find more information about this online at **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, Pension Credit and Council Tax Reduction at the same time.

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

Your local council should guide you through making a claim. And you can talk to your local Age UK to see how they can help you too.

Use our free and simple online benefits calculator at **www.ageuk.org.uk/benefits-check** to find out if you're entitled to Housing Benefit. Alternatively, contact your local Age UK.

## Next steps

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

# Help with your heating costs

Heating your home properly can help protect you against illnesses – from colds to more serious complications like heart attacks and strokes.

High fuel costs can make heating your home a challenge – but the good news is that if you were born on or before 22 September 1958 or you 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 22 September 1958. You could get up to £300 to help cover your heating bills, depending on your age and whether other people in your household also qualify.

### Can I claim it?

Most people born on or before 22 September 1958 will qualify for the payment in winter 2024/25.

### How do I claim?

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

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

You'll need your National Insurance number and your bank or building society details to hand. You only have to claim once. After that, you should get the payment automatically each year – unless your circumstances 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 7 days in a row between November and March, you might get a payment of £25.

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

### Warm Home Discount

If you receive Pension Credit or you're on a low income with high energy costs, you might be entitled to a £150 reduction on your electricity bill through the Warm Home Discount scheme. This is a one-off discount provided by your energy supplier, usually between October and March. You might be able to get the discount applied to your gas bill instead – contact your supplier to find out.

If you think you might qualify for a Warm Home Discount, check with your energy supplier or give the Age UK Advice Line a ring on **0800 169 65 65**. You can also find out more online at **www.gov.uk/the-warm-home-discount-scheme**.

## Next steps

Our guide **Winter wrapped up** has lots of tips on how to keep warm when it's cold. Our guide **Save energy, pay less** has information about saving money on your energy bills too.

# Your wellbeing

**A little extra money can go a long way in looking after yourself and staying independent – 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 need extra help to stay independent at home due to an illness or disability. There are 2 weekly rates:

- **£72.65 (lower rate)** if you need help during the day **or** night
- **£108.55 (higher rate)** if you need help during the day **and** night

AA isn't means-tested, so 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 it doesn't have to be spent on a carer – you can use it in any way you like. If you're entitled to AA, you might 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 the following all apply:

- You're over State Pension age (if you're under State Pension age, you may be able to claim Personal Independence Payment instead – see page 34 for more information).
- You have a mental or physical disability or a long-term health condition (including sight or hearing impairments).
- You need help with things like washing and dressing, or supervision to keep you safe (even if you don't currently get any help).
- You've needed help for at least 6 months (unless you're terminally ill, in which case you can claim straight away).

If you already claim Disability Living Allowance or Personal Independence Payment, you can continue to receive these payments after you reach State Pension age. If you've been asked to claim AA instead, ask your local Age UK for advice.

## Next steps

Call the AA helpline on **0800 731 0122** to get a claim form or download one at **www.gov.uk/attendance-allowance**.

## Tips on applying for Attendance Allowance

Most decisions about AA claims are based solely on what's included in the claim form – so don't downplay your needs. Give details 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:

- Give plenty of information in your own words about your personal circumstances – and don't worry if you feel you're repeating yourself.
- List the things you struggle to do without help, even if you've developed your own ways to cope. Say if an activity takes you much longer than it would take somebody without a disability or illness, or if it's difficult for you to do safely. If you need reminding or encouraging to do things, mention this too.
- Explain how often you need help with things. You can qualify for the lower rate of AA if you need help frequently during the day or night.
- Describe any accidents, falls or other times you've hurt yourself.
- If you have good and bad days, give details of one of the bad days and explain how often they happen. It can help to keep a diary for a few days to make sure you're covering everything.
- Attach any supporting information, such as doctor's letters, prescription lists or your care plan.
- If there's a charity that supports people with your condition or disability, check to see if they have any specific advice on what to include on the claim form.

### Care needs to consider

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

- getting in and out of bed
- 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
- communicating.

It might be that you could 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 decisions about AA claims don't usually take into account problems you might have with housework, shopping and gardening – so while you might include these things in your application, you shouldn't focus too much on them.

## Next steps

See our guide **Attendance Allowance** for more detailed suggestions of things to consider when making an application. Call the Age UK Advice Line on **0800 169 65 65** or ask your local Age UK to help you fill in the claim form.

**"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 is turned down?

If your AA application is turned down, you could consider challenging the decision. It's also worth checking through the common care needs on the previous page of this guide – have you missed anything?

Get in touch with your local Age UK as soon as you can for advice about challenging the decision. Also, remember that your needs may change – so even if you're not eligible for AA right now, you might be able to claim in the future if your health gets worse.

## Good to know

Many people think they can't claim Attendance Allowance because they don't have a carer or other support. But it's based on the help you need, not on any help you currently receive.

# Help for carers: Carer's Allowance

Carer's Allowance is a benefit for people looking after someone with a disability or health problem. It's worth **£81.90** a week.

## Can I claim it?

You could qualify for Carer's Allowance if:

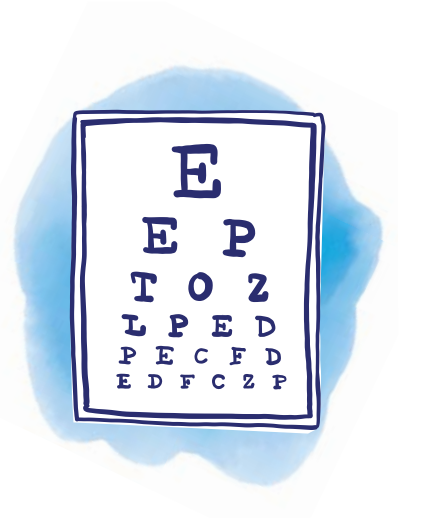
- you spend at least 35 hours a week caring for someone – whether or not you live with them
- the person you look after receives Attendance Allowance, the Disability Living Allowance care component (higher or middle rate), the Personal Independence Payment daily living component (either rate), Armed Forces Independence Payment or Constant Attendance Allowance
- you're not earning more than £151 a week (after tax and expenses) or in full-time education.

If your State Pension is more than £81.90 a week, you won't be paid Carer's Allowance – but making a claim anyway could increase other means-tested benefits you get. However, it's worth being aware that it can also reduce certain benefits the person you're looking after receives.

## 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** to get a form, or go 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, wigs and fabric supports
- help with travel costs to receive NHS treatment if you're referred by a doctor or dentist or you 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 you have a low income and less than £16,000 in savings (either on your own or jointly as a couple), you might be able to get help through the NHS Low Income Scheme. You might also be eligible for this scheme if you live permanently in a care home and have savings of less than £23,250.

**"Now I get Guarantee Credit, I get free dental treatment too."**

Jim, 68

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 you meet the other criteria, you'll need to fill in a claim form. Call the NHS Help with Health Costs helpline (page 39) for a form or pick one up from a dentist, optician or NHS hospital.

You might have to show proof of age for free dental treatment and prescriptions.

## Next steps

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

# Help with urgent or one-off expenses

If you're faced with a cost you can't cover with 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** might be available if you receive 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 out of your benefits over a set period of time.
- You might be able to get **assistance from your local council** if you're affected by an emergency or disaster (such as a flood or fire) or if you have other essential expenses to cover (such as furniture, fuel connection, removal costs or urgent travel costs). This assistance might not be financial – it can include goods, services or vouchers instead.
- **Funeral Expenses Payments** can help you cover the cost of a funeral – such as burial or cremation and 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 have to show that you're in financial need.

If you have savings of over £2,000, this will affect how much of a Budgeting Loan you can get. 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 Expenses Payments.

### How do I claim?

To apply for Budgeting Loans, Short-Term Advances or Funeral Expenses Payments, get in touch with your local Jobcentre Plus office (page 39). Contact your local council or check their 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 further help and advice.

Call Jobcentre Plus on **0800 055 6688** to apply for Budgeting Loans, Short-Term Advances or Funeral Expenses Payments.

# Working-age benefits

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

## Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people under State Pension age who need help with daily activities or getting around due to a long-term illness or disability.

It isn't based on your National Insurance contributions and isn't means-tested, so your income and savings don't matter.

PIP is made up of 2 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, dressing and undressing, or managing your medicines.

There are 2 weekly rates and what you receive depends on your needs:

- **£72.65** (standard rate)
- **£108.55** (enhanced rate)

### Mobility component

You can get the mobility component if you need help getting from A to B. Again, there's a standard and enhanced rate and what you receive depends on your needs:

- **£28.70** (standard rate)
- **£75.75** (enhanced rate)

## Universal Credit

Universal Credit is a means-tested benefit paid to people under State Pension age. Eligibility is based on several things – such as what you earn and how much you have in savings. See our **Universal Credit** guide for more information.

If you're a mixed age couple (meaning only one of you is over State Pension age), you normally have to claim Universal Credit until you both reach State Pension age, at which time you can claim Pension Credit. Mixed age 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.

## The benefit cap

The benefit cap is a limit on the amount you can receive in benefits if you're under State Pension age. 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 for 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 someone they live with receives a disability benefit. Visit **www.gov.uk/benefit-cap** to find out more.

## Next steps

Visit **www.ageuk.org.uk/benefits** for more information about benefits for people under State Pension age.

You can also read our guide **Universal Credit** to find out more.

# Useful organisations

## Age UK

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

**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 Advice: **0300 303 44 98**
**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

Get in touch for information about Attendance Allowance, including eligibility and how to make a claim.
Tel: **0800 731 0122**
**www.gov.uk/attendance-allowance**

### Carer's Allowance Unit

Get in touch for information about Carer's Allowance, including eligibility and how to make a claim.
Tel: **0800 731 0297**
**www.gov.uk/carers-allowance-unit**

### Carers UK

Provides information and support for carers, including information about benefits.
Tel: **0808 808 7777**
**www.carersuk.org**

### Citizens Advice

National network of centres offering free, confidential and independent advice.
Adviceline: **0800 144 8848**
**www.citizensadvice.org.uk**

### Disability Service Centre

Provides information about any 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
Provides information on public services such as benefits, jobs, pensions and health services.
**www.gov.uk**

### Jobcentre Plus
Offers information on benefits, loans and grants, as well as help with finding a job.
Tel: **0800 055 6688**
**www.gov.uk/contact-jobcentre-plus**

### NHS Help with Health Costs
Provides information about getting help with health costs.
Tel: **0300 330 1343**
**www.nhs.uk/using-the-nhs/help-with-health-costs**

### Pension Service
Get in touch for information about State Pension and Pension Credit.

State Pension claim line: **0800 731 7898**
**www.gov.uk/contact-pension-service**

Pension Credit claim line: **0800 99 1234**
**www.gov.uk/pension-credit/how-to-claim**

### Winter Fuel Payment Centre
Get in touch for information and application forms to claim Winter Fuel Payment.
Tel: **0800 731 0160**
**www.gov.uk/winter-fuel-payment**

## What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Attendance Allowance**
- **Carer's Allowance**
- **Pension Credit**

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 are there to help answer any questions.

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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ID205474 04/24