

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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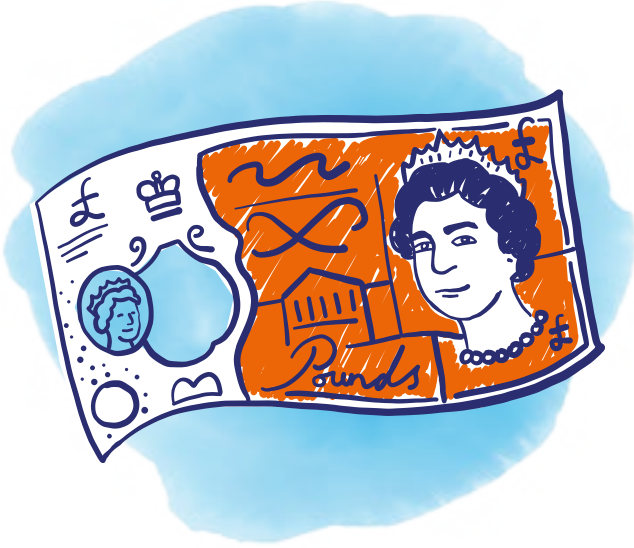
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What this guide is about

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.



All figures referred to in this guide apply from April 2019 to April 2020.



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 36).

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

John, 78



This guide will help make sure you're not one of those missing out.

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.

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.

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. So before you read this guide, 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 online, ask a friend or relative to help you or visit your local Age UK where they can check for you.

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. So if you’d like to talk to a friendly 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
- be here to listen and offer general advice about your financial situation.

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

Next steps

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



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 to in this guide for more information.

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

1. Your pension

State Pension (see pages 10-13)

How much? Up to £168.60 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 £167.25 per week for single people and £255.25 for couples.

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

How much? Up to £13.73 extra per week for single people or £15.35 per week for couples.

2. Your home

Council Tax Support (see pages 17-19).

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

Housing Benefit (see pages 20-21)

How much? Amount varies, but 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.

3. Your wellbeing

Attendance Allowance (see pages 24-28)

How much? £58.70 per week if you need help in the day or at night. £87.65 if you need help in the day and at night.

Carer's Allowance (see page 29)

How much? £66.15 per week if you care for someone.

Help with health costs (see pages 30-31)

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

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

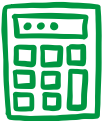
How much? There's a range of help available, depending on your circumstances.



1. Your pension

Your State Pension

State Pension is a regular payment from the government based on your National Insurance (NI) contributions. You can receive it when you reach State Pension age.



Check your 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, visit www.ageuk.org.uk/benefits for more information on working-age benefits, like Universal Credit, Employment and Support Allowance or Jobseeker's Allowance.

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 38).

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

Next steps

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

The new State Pension

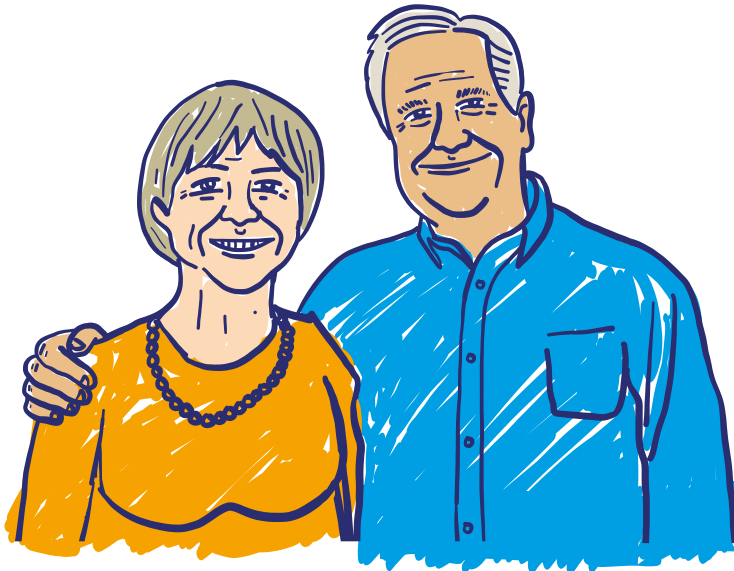
Under the new system, the full amount is **£168.60 a week** for people with at least 35 years of NI contributions or credits. You receive less if you have fewer NI contributions or credits – for example, if you contracted out of the Additional State Pension scheme.

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 **£129.20 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 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).

Exactly how much will I get?

You'll get the full amount (**£129.20 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 also pay voluntary contributions to cover any gaps while you weren't working or getting tax credits – but check these will actually add to your pension. Under the old rules, you may be able to 'top up' your State Pension based on your spouse or civil partner's contributions if they're of pension age.

Next steps

See our guide **State Pension** for more information. Guides can all be found here: www.ageuk.org.uk/guides.

- 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:

- **£167.25** if you're single
- **£255.25** 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:

- **£13.73** extra per week if you're single
- **£15.35** 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. Our **Pension Credit** factsheet 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 qualify, you and your partner need to have reached the State Pension age – rising for both 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 36 and 38).
- Your current weekly income needs to be below **£167.25** (single) or **£255.25** (a couple).
- There’s no savings limit for Pension Credit, but if you have more than £10,000 it affects the amount you receive.
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.

Savings Credit

- 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 may still be able to claim.
- The minimum age to qualify for Savings Credit is 65.
- You may get some Savings Credit if you have a higher weekly income.

How could it help me?

Pension Credit could give you some extra cash, and 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 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 **£36 a week**. See our **Carer's Allowance** guide for more information.

You've 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, though you'll need certain details, such as:

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

You can also ask them to send you a form to fill in at home.

Next steps

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

2. Your 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 their own Council Tax Support schemes (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 some discounts or even exemptions 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 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.

“My housing benefit helps me pay my rent. It’s such a huge weight off my mind.”
Roger, 75



Help with your housing costs

There may be a range of support available to help with your housing costs:

Housing benefit

This helps people on a low income to cover their rent.

Can I claim it?

You could get Housing Benefit if:

- you pay rent
- 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. 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 Support for a Mortgage Interest Loan as part of Pension Credit. Our factsheet **Pension Credit** has more information.

How do I claim?

First, find out who to contact to make a 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 cost element.

The council will 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 Council Tax Support 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 – but also more serious complications like heart attacks, strokes or hypothermia.

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

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 2019/20.

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 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 Warm Home Discount. 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 ask Age UK. To find out more you can go to www.gov.uk/the-warm-home-discount-scheme.

Next steps



See our guide **Winter wrapped up** for more tips on keeping warm in cold weather, and contact your local Age UK for any other help and advice.

If you think you should have received a Cold Weather Payment but didn't, call the Pension Service on **0800 731 7898** (textphone **0800 731 7339**).



3. Your wellbeing

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:

- **£58.70** (lower rate) if you need help either in the day **or** at night
- **£87.65** (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 – just on what help you need.

You don't have to actually be receiving the help to claim AA, and you can use it in any way you like to stay independent in your own home – 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).
- 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 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 your 65th birthday or when you reach State Pension age. If you've been asked to claim AA instead of your current benefit, 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 also 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:

- 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 ways to cope. Mention if an activity takes you much longer than it would take somebody without a disability, or if it's difficult to do it 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.
- 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.
- 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.

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

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.

Next steps



See our guide **Attendance Allowance** for more detailed suggestions for 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. What a godsend.”

Mira, 77



What if my application for Attendance Allowance is turned down?

If your application is turned down, you still have options.

- Look at all the common needs on the previous page. Have you missed any out?
- Get in touch with us and we can discuss whether you should challenge the decision.
- Remember that your needs may change and increase. 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 what 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 £66.15 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 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 **£120** a week (after tax and expenses).

If your State Pension is more than **£66.15** 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 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 low income, or you find yourself without any money at all, you may be able to get 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 up to **£700** for 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. 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**).

Future 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 (currently 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.

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 will be exempt from the benefit cap – for example if they, or anyone they live with, receives a disability benefit. Visit www.gov.uk/benefit-cap to find out more.

Good to know



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

Universal Credit

Universal Credit is a new means-tested benefits 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 can choose whether to claim Pension Credit or Universal Credit. For most people, it's better to claim Pension Credit as you're likely to get a bit more money.

However, after 15 May 2019 the rules will change. Mixed-aged couples already claiming Pension Credit can stay on it. But those making a new claim after this date will both have to need to reach State Pension age to claim Pension Credit, so they must claim Universal Credit instead.

Next steps

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

Useful organisations

Age UK

We provide advice and information 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: **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 DLA.

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 Choices

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

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/publications/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.age.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

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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