

# More money in your pocket

A guide to claiming benefits  
for people over pension age

## Money matters



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Age Cymru is part of the Age UK network, which also includes Age NI and Age Scotland. There are also local Age Cymru partners across Wales.

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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.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney) for more information.

All figures referred to in this guide apply from April 2018 to April 2019.

This guide is applicable across Wales. There are separate versions covering England, Scotland and Northern Ireland.

## Key

**what  
next?**

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

# How to use Age Cymru's benefits calculator

Age Cymru's online benefits calculator can help you work out what you may be entitled to. Across the UK, approximately £3.4 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.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney) or, if you're not online, ask a friend or relative to help you with it.



## *How Age Cymru 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 Cymru 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 some areas 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 don't like talking over the telephone.
- We're listening, so let's talk money. Call Age Cymru Advice on **08000 223 444** or visit your local Age Cymru.

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.

# 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 8–9)

### 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 8).

## Pension Credit – Guarantee Credit (see pages 10–11)

### Who can claim it?

Most people on a low income. The qualifying age is increasing and was 64 years and six months in April 2018.

### How much (per week)?

Amount varies, but tops up your income to at least £163.00 for single people and £248.80 for couples.

## Pension Credit – Savings Credit (see pages 10–11)

### 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 reached State Pension age on or after 6 April 2016.

### How much (per week)?

Up to £13.40 for single people or £14.99 for couples.

## **Council Tax Reduction Schemes (see pages 12–13)**

### **Who can claim?**

Most people on a low income, whether they rent or own their home.

### **How can it help?**

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

## **Housing Benefit (see pages 14–15)**

### **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 16)**

### **Who can claim it?**

Most people born before 6 November 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 17)**

### **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 17)**

### **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 18–19)**

### **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 20–21)**

### **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, glasses or contact lenses and other NHS costs.

## **Attendance Allowance (see pages 22–26)**

### **Who can claim it?**

Most people aged 65 or over with personal care needs.

### **How much (per week)?**

£57.30 if you need help in the day or at night.

£85.60 if you need help in the day and at night.

## **Carer's Allowance (see page 27)**

### **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)?**

£64.60.

# 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.

Until April 2010, State Pension age was 65 years for men and 60 years for women. Since then, women's State Pension age has gradually increased for women born on or after 6 April 1950. By April 2018, women's State Pension age will be 64 and 6 months. By November 2018, State Pension age will be equalised at 65 years for both men and women. It will then increase to 66 years by October 2020 and 67 years by April 2028. You can check your pension age by calling Age Cymru Advice or using the calculator at: [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

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

## People who have reached State Pension age on or after 6 April 2016 will come under the new State Pension rules:

- Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. This will be £164.35 per week, though you are likely to receive less if you have insufficient NI contributions / credits, such as if you contracted-out of the Additional State pension scheme.

## 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 deferred claiming your State Pension until after 6 April 2016. The full basic State Pension under the old rules is £125.95 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?

If you reached State Pension age on or after 6 April 2016:

- You must have been credited with NI contributions throughout your working years. You need a minimum of ten years of contributions. The amount you receive depends on your number of years of contributions.

If you reached State Pension age before 6 April 2016:

- 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 been dissolved or your spouse or civil partner has died.

### How do I claim?

- Claiming State Pension is the same under both the new and old system. Most older people are entitled to a pension but still have to make a claim for it. If you haven’t received a letter from the Pension Service three months before you reach State Pension age, contact the Pension Service (see page 37).
- 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.

#### what next?

For more information, see our free guide [State Pension](#). The Department for Work and Pensions (DWP) also produces free guides and online information.

To find out more about the new State Pension system visit [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension).

For information on the pre-2016 State Pension system visit [www.gov.uk/state-pension](http://www.gov.uk/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 reached 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 or the Council Tax Reduction Scheme.

## **Can I claim it?**

There is no savings limit for Pension Credit, but if you have over £10,000 it will affect the amount you receive.

## **Guarantee Credit**

- The minimum age to qualify for Guarantee Credit is gradually rising. In April 2018 it will be 64 and six months and by November 2018 it will be 65. You can check when you qualify by calling Age Cymru Advice or the Pension Service (see pages 32 and 34).
- Generally, you could receive Guarantee Credit if your weekly income is less than £163.00 if you're single, or £248.80 if you're a couple. These amounts could be much higher if you have a disability, are a carer, or a homeowner with a mortgage or service charges.
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.

## Savings Credit

- The minimum age to qualify for Savings Credit is 65.
- Savings Credit is extra money if you've got some savings or your income is higher than the basic State Pension.
- You can't claim Savings Credit if you reached State Pension age after 6 April 2016. If you're a couple and one of you reached State Pension age before 6 April 2016, you may be able to claim.

## How do I claim?

You can claim Pension Credit by calling the Pension Service (see page 34). They will ask you questions over the phone and fill in the form for you. Alternatively, ask them to send you a form to fill in at home.

**what  
next?**

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

Use our online benefits calculator at [www.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney) to find out what you're entitled to.



# Help with Council Tax

You may be eligible for help with your Council Tax bill via your local authority's Council Tax Reduction Scheme (the eligibility criteria is generally the same throughout Wales, though Welsh Government rules allow local authorities to make some minor changes to their scheme if they wish).

## 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 help from the Council Tax Reduction Scheme 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. A property should be exempt from Council Tax if it is an annexe to a main property, as long as the person residing in the annexe is a dependent relative of whoever lives in the main part of the house (for example, this may apply where someone lives in a 'granny flat'). If you have dementia and live alone you may be entitled to an exemption, which means you won't have to pay any Council Tax.

Ask your local council whether it offers any other help, for example if you're a carer or if you're disabled and your home is adapted to support your needs.

### **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, contact your local Age Cymru (see page 32).

#### **what next?**

For more information, see Age Cymru's free factsheet *Council Tax in Wales: information about the tax and help you might get towards your bill.*

Use our online benefits calculator at [www.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney) to find out whether you're entitled to Council Tax Reduction.



***'I now get Attendance Allowance, more Housing Benefit and extra help from the Council Tax Reduction Scheme. Now I can afford a home help, who comes in once a week.'***



# 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 28).

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 28).

- 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 Cymru to see how they can help you (see page 32).

### 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.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney) 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 November 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 November 1953.

### **Can I claim it?**

Most people born before 6 November 1953 will qualify for the payment in 2018/19.

In 2017/18 the payments were:

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

These amounts will be paid again in winter 2018/19 unless there are changes in the law before then. You'll usually get less if you live with other people who also qualify.

### **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 stating how much you'll get and the approximate payment date.

If you don't receive the State Pension or Pension Credit but might be eligible, you will need to make a claim.

To ask about your payment or to make a claim, call the Winter Fuel Payment Centre on 0800 731 0160. Alternatively, you can download the claim form from [www.gov.uk/winter-fuel-payment/how-to-claim](http://www.gov.uk/winter-fuel-payment/how-to-claim).

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

### **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 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.

### **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 34).

### **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 Cymru. Find out more at [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

### **what next?**

See Age Cymru's free guide *Winter wrapped up* for more tips on keeping warm in cold weather. Also, see our free factsheet *Help with heating costs in Wales*. Drop into your local Age Cymru for further help and advice. To find your nearest Age Cymru, call **08000 223 444** or visit [www.agecymru.org.uk/spreadthewarmth](http://www.agecymru.org.uk/spreadthewarmth) for more information about staying well in winter.

# 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 £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 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.
- **Help from the Discretionary Assistance Fund (DAF)** 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 DAF is a national scheme for Wales. If you receive help it will be in the form of a non-repayable grant, though you may not receive this in cash – for example, you might be given a prepayment card.

## 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. There are no savings limits for Funeral Payments.
- There are two parts to the Discretionary Assistance Fund:
  - Individual Assistance Payments (IAPs) are targeted at enabling people to remain living at home independently, or if help is needed to ease exceptional and urgent pressures being experienced by a person and/or their family – for example, increased needs due to a chronic illness, disability or an accident. You may be eligible to receive help if you get an income related welfare benefit, such as Pension Credit or Income Support. However, the amount of any IAP award you can receive will be reduced, ‘on a pound for pound basis’, for any savings/capital that you or your partner have.
  - Emergency Assistance Payments (EAPs) provide help in an emergency or disaster when there is an immediate threat to health or wellbeing (for example, there has been a fire or flood in your home). EAPs are only available for essential costs. Additionally, you would need to show in your application that you do not have access to any other resources that would help you through the crisis.

### How do I claim?

To apply for Funeral Payments, Budgeting Loans and Short Term Advances, contact your local Jobcentre Plus office.

Applications to the Discretionary Assistance Fund need to be made to Northgate Public Services (they have been appointed by the Welsh Government to run the scheme across Wales). See page 33 for their contact details.

**what  
next?**

For more information, see our free factsheet *The Social Fund, Advances of Benefit and Local Welfare Provision* or contact Age Cymru Advice on **08000 223 444**.

# Help with health costs

NHS prescriptions are free for people of all ages in Wales.

Anyone aged 60 or over is also entitled to a free NHS eye test every two years (or as recommended by their optician) and a free NHS dental check-up.

If you receive the Guarantee Credit part of Pension Credit, you automatically qualify for help towards these other NHS health costs:

- free NHS dental treatment
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment whilst under the care of a consultant, or following a referral by a GP or dentist.
- 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 £24,000.<sup>1</sup>

To find out more, call the NHS Business Services Authority on 0300 330 1343 or visit [www.healthcosts.wales.nhs.uk](http://www.healthcosts.wales.nhs.uk)

<sup>1</sup> In the past, the NHS Low Income Scheme capital limit for people living permanently in a care home tended to correspond with the capital limit for help with care home fees from local authorities. However, at the present time, whilst the capital limit in regard to care home means testing first increased to £30k and now - since 9 April 2018 - to £40k, the Welsh Government have indicated that for the NHS Low Income Scheme it remains at £24k.

### 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. You can obtain one of these from an NHS order line on 0345 603 1108 or pick one up from a dentist, optician or NHS hospital.

**what  
next?**

See our free factsheet *Help with health costs in Wales*. Ask your local Age Cymru for more information or help with filling in the form.



## ***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:

- **£57.30** (lower rate) if you need help in the day **or** at night.
- **£85.60** (higher rate) if you need help both in the day **and** at night

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***It doesn't matter whether  
you're actually getting  
help; the important  
thing is that you need it.***

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### Can I claim it?

- You must be aged 65 or over (if you're under 65 then you may be able to claim Personal Independence Payment).
- 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 Cymru.

### How do I claim?

You can get a claim form by calling the AA helpline (see page 32). You can also download a claim form or start a claim online at [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

#### what next?

Our free factsheet *Attendance Allowance* has more information. For help with making a claim, contact your local Age Cymru (see page 32). See pages 24-26 for tips on what to include in your application.

# ***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.
- Focus on how frequently you need help. To qualify for the lower rate of Attendance Allowance, you have to show you need help 'frequently' during the day or at night.
- 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.
- If there is a charity that provides help and support for people with your condition or disability, contact them to see if they have any specific advice on what to include on the claim form.

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

# 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 (for example by leaving the door unlocked or leaving the gas on); 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 Cymru about whether you should challenge the decision. Look at all the common needs listed above. Have you missed any out?

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

# 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 £116 a week.

Carer's Allowance is paid at £64.60 a week.

If your State Pension is more than £64.60 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 Cymru 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 33) to get a claim form. Or you can download a form or make a claim online by visiting [www.gov.uk/carers-allowance/how-to-claim](http://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 be wondering if it affects you. There are also changes to Universal Credit that may affect couples where one person is under Pension Credit age. If you're over Pension Credit age, it's unlikely you'll be affected by these welfare changes.

## Benefit cap

The benefit cap is a limit on the amount you can receive in benefits if you're under Pension Credit age. This means that if the total amount of certain benefits you receive is above the benefit cap limit, some money will be taken off your Housing Benefit or Universal Credit. The DWP or your local council will contact you if the benefit cap affects you. The benefit cap depends on where you live and whether you live alone or as a couple.

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](http://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 start to be affected by this change, but it is unlikely to be before December 2018. 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, see our free factsheet *Benefits for people under Pension Credit age*.

# 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.

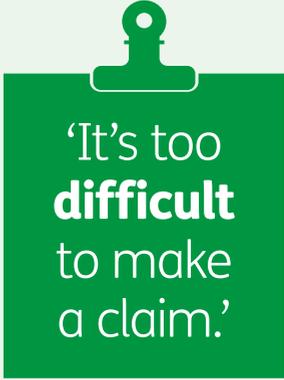


Owning your own home **doesn't rule you out**. Many older homeowners make a successful claim for Pension Credit, for instance.



'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 Cymru if 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 could be worth making a new claim.

# Useful organisations

## Age Cymru

We provide information and advice for people in later life through our bilingual advice line, publications and online. To find out if there's a local Age Cymru near you and to order free copies of our information guides and factsheets call:

**Age Cymru Advice 08000 223 444 (9am to 5pm, Monday - Friday) or email: [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)**

If you prefer, you can also contact us by letter at:  
Age Cymru, Tŷ John Pathy, 13/14 Neptune Court,  
Vanguard Way, Cardiff, CF24 5PJ.

**Website: [www.agecymru.org.uk/advice](http://www.agecymru.org.uk/advice)**

In England, contact

**Age UK:** 0800 169 65 65  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575  
[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0800 124 4222  
[www.agescotland.org.uk](http://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](http://www.gov.uk/attendance-allowance)

### **Care & Repair Cymru**

Works to ensure that all older people have homes that are safe, secure and appropriate to their needs.

Tel: 0300 111 3333

[www.careandrepair.org.uk](http://www.careandrepair.org.uk)

### **Carer's Allowance Unit**

Provides information regarding 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](http://www.gov.uk/carers-allowance-unit)

### **Carers Wales**

Provide support and advice for carers, including benefits information.

Tel: 0808 808 7777

[www.carersuk.org/wales](http://www.carersuk.org/wales)

### **Citizens Advice**

Advice centres offering free, confidential and independent advice, face-to-face or by telephone.

Tel: 03444 77 20 20

To find details of your nearest Citizens Advice Bureau (CAB) go to [www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)

### **Discretionary Assistance Fund (The)**

To apply for an Emergency Assistant Payment (EAP) or an Individual Assistance Payment (IAP) contact:

Telephone: 0800 859 5924 (free from landlines)

Or, to make an online application or obtain a form that can be sent by post, visit:

[www.moneymadeclear.wales/discretionary-assistance-fund](http://www.moneymadeclear.wales/discretionary-assistance-fund)

### **Gov.uk**

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

[www.gov.uk](http://www.gov.uk)

### **Jobcentre Plus**

Can provide information on Funeral Payments, Budgeting Loans and Short Term Advances.

Telephone: 0800 055 6688

Textphone: 0800 023 4888

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

### **NHS Wales**

Provides information about health conditions, treatments and NHS services in Wales.

[www.wales.nhs.uk](http://www.wales.nhs.uk)

NHS Direct Wales: 0845 46 47

### **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](http://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 0170

[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)



‘I put off claiming benefits because the forms were too complicated. An Age Cymru adviser came to our house and helped me fill them in. I now get £56 extra a week and help with housing costs.’

# Can you help Age Cymru?

Please complete this donation form with a gift of whatever you can afford and return to: Age Cymru, FREEPOST RLTL-KJTR-BYTT, 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit [www.agecymru.org.uk/donate](http://www.agecymru.org.uk/donate). 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 Cymru

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

## Gift aid declaration

(please tick) Yes, I want Age Cymru 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/capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year. Date: \_\_\_/\_\_\_/\_\_\_  
I understand that other taxes such as VAT and Council Tax do not qualify.



Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in England and Wales 6837284. Registered office address: Tŷ John Pathy, 13/14 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. We work in partnership with local Age Cymru partners to provide direct help to over a million people every year.  
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# Supporting the work of Age Cymru

We provide vital services, support, information and advice to thousands of older people across Wales.

In order to offer free information guides like this one, Age Cymru 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 Cymru, simply complete the attached donation form, call us on **029 2043 1555** or visit **[www.agecymru.org.uk/donate](http://www.agecymru.org.uk/donate)**

**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 Cymru shop, visit **[www.agecymru.org.uk/shop](http://www.agecymru.org.uk/shop)** and enter your post code into the ‘What does Age Cymru do in your area?’ search function. Alternatively, call us on **029 2043 1555**

**3**

## **Leave a gift in your will**

The money we receive from gifts left in wills is vital for us to continue our work. To find out more about how you could help in this way, please call the Age Cymru legacy team on **029 2043 1555** or email **[legacy@agecymru.org.uk](mailto:legacy@agecymru.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 us free on **08000 223 444** or visit **[www.agecymru.org.uk/letstalkmoney](http://www.agecymru.org.uk/letstalkmoney)**

The following information guides may be useful:

- Attendance Allowance
- Carer's Allowance
- Pension Credit

We offer a wide range of products and services specially designed for people in later life. For more information, please call **0800 085 37 41**.

If contact details for your local Age Cymru are not in the box below, call free on **08000 223 444**.

