

More money in your pocket

How to claim the right
benefits in later life

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 up to £3.5 billion of state benefits 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.

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

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 Age Cymru can help

**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 Cymru'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.

Visit www.agecymru.org.uk/letstalkmoney or, if you're not online, ask a friend or relative to help you with it. Alternatively, you can telephone our national Age Cymru Advice line, or visit your local Age Cymru organisation for benefits advice.

Age Cymru Advice: 08000 223 444

Age Cymru Advice can provide you with the contact details of your local Age Cymru, or visit: www.agecymru.org.uk/local

Your local Age Cymru 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.



***Call Age Cymru
Advice on
08000 223 444***

Benefits at a glance

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

1. Your pension

State Pension (see pages 6–7)

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 8–9)

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 8–9)

How much? Up to £13.72 per week for single people or £15.35 per week for couples.

2. Your home

Council Tax Reduction Schemes (see pages 10–11)

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

Housing Benefit (see pages 12–13)

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

Winter Fuel Payment (see page 14)

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 15)

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

Warm Home Discount (see page 15)

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

3. Your wellbeing

Attendance Allowance (see pages 20–24)

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 25)

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

Help with health costs (see pages 18–19)

How much? Varies. Help with the cost of dental treatment, glasses or contact lenses and other NHS costs.

Help with urgent or one-off expenses (see pages 16–17)

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

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

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.

In November 2018, the State Pension age for both men and women became 65. Additionally, it is now gradually increasing further – for example, in April 2019 it will be 65 and 2-3 months and will have increased to 66 by October 2020 (these ongoing increases to the State Pension age affect men and women in the same way). You can check your pension age by calling Age Cymru Advice or using the calculator at: 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 £168.60 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 £129.20 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 to query this (see page 32).
- 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.

For information on the pre-2016 State Pension system visit www.gov.uk/state-pension.

Pension Credit: tops up your weekly income

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

Call Age Cymru Advice for further information on how Pension Credit can act as a gateway to receiving other benefits.

Also, some forms of income, such as Attendance Allowance and some other benefits, aren't taken into account when checking eligibility for Pension Credit, so you may stand a better chance of being eligible than you thought.

Can I claim it?

Guarantee Credit

- There is no savings limit for Pension Credit, but if you have over £10,000 it will affect 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.
- To qualify, you and your partner need to have reached the State Pension age – rising from 65 for both men and women to 66 by October 2020. You can check when you

qualify by calling Age Cymru Advice or the Pension Service (see pages 30 and 32).

- Generally, you could receive Guarantee Credit if your weekly income is less than £167.25 if you're single, or £255.25 if you're a couple. These amounts could be much higher if you have a disability, are a carer, or a homeowner with service charges.

Support for Mortgage Interest

If you own your own home and still have a mortgage to pay, you may be eligible for a Support for Mortgage Interest Loan as part of Pension Credit. Our free factsheet on Pension Credit has more information.

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 32). 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.

For further information we have a guide and a factsheet on Pension Credit. The factsheet offers more in depth information.

Use our online benefits calculator at 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).

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 30).

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 to find out whether you're entitled to help from the Council Tax Reduction Scheme.



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.

Help with housing costs

Housing Benefit

Housing Benefit helps you pay your rent if you're a tenant (if you own your own home, you can't claim Housing Benefit, though it is possible you might be eligible for a Support for Mortgage Interest Loan - see the Pension Credit section above).

Can I claim Housing Benefit?

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.

You may receive more Housing Benefit if you get a disability or carer's benefit.

- 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 payments

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.

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 26), 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 Cymru to see how they can help you.

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 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 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 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.

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 32).

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

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 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.

Further information on the eligibility criteria for help with urgent or one-off expenses

- 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.

Contact details for the Discretionary Assistance Fund can be found on page 31.

**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 get Pension Credit Guarantee Credit

If you receive the Guarantee Credit part of Pension Credit, you also 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.

The 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 the above costs through the NHS Low Income Scheme. If you live permanently in a care home, the savings limit is £24,000.¹

To find out more, call the NHS Business Services Authority on 0300 330 1343 or visit www.healthcosts.wales.nhs.uk

¹ 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 has increased quite significantly, 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:

- **£58.70** (lower rate) if you need help in the day **or** at night.
- **£87.65** (higher rate) if you need help both in the day **and** at night



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

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 30). You can also download a claim form or start a claim online at 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 30). See pages 22-24 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.



REALITY

AA is based on the support you require, not what you actually receive.

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 £120 a week.

Carer's Allowance is paid at £66.15 a week.

If your State Pension is more than £66.15 a week, you won't be paid Carer's Allowance. *However* 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 31) 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

**what
next?**

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

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

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, 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 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.

Universal Credit

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

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

Prior to 15 May 2019, 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 – therefore, if this is not the case, they must claim Universal Credit instead.

**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*.

*‘After advice
from Age Cymru,
I now get Attendance
Allowance, more Housing
Benefit and extra help
from the Council Tax
Reduction Scheme’.*

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

If you prefer, you can also contact us by letter at:
Age Cymru, Ground Floor, Mariners House, Trident Court,
East Moors Road, Cardiff CF24 5TD.

Website: www.agecymru.org.uk/advice

In England, contact

Age UK: 0800 169 65 65
www.ageuk.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

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

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

Carers Wales

Provide support and advice for carers, including benefits information.

Tel: 0808 808 7777

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

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)

www.beta.gov.wales/discretionary-assistance-fund-daf

Gov.uk

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

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

NHS Wales

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

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

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



‘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 £58 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, Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff, CF24 5TD. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit 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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift aid declaration

(please tick) Yes, I want Age 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: Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff, CF24 5TD. 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**

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** 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**

**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**

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**.

