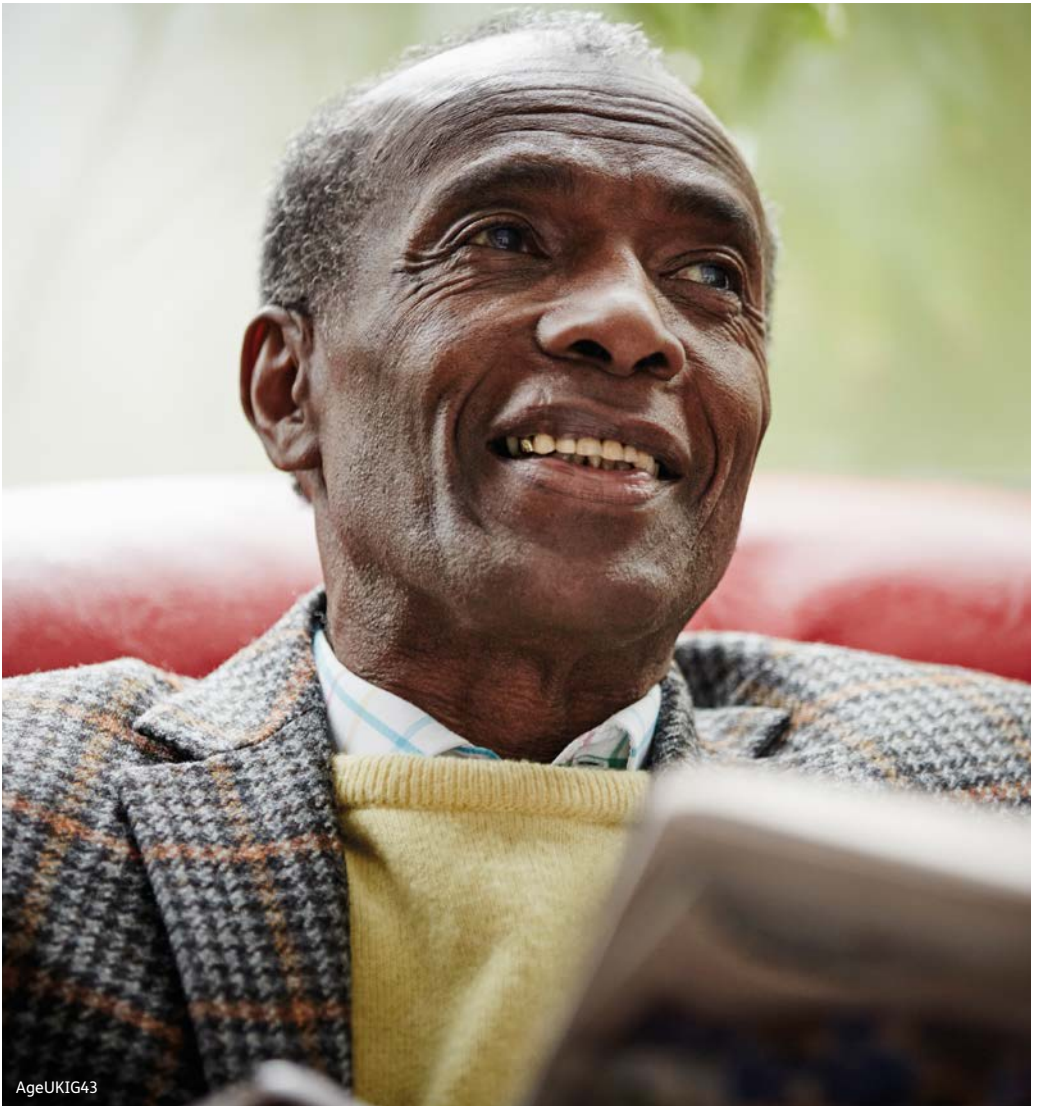


# *More money in your pocket*

A guide to claiming benefits  
for people over pension age



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

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

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

**Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 150 local partners.**

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# What this guide is about

It's estimated that billions of pounds of state benefits intended for people on low incomes go unclaimed by older people in the UK every year. Could you be one of those 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. It's well worth reading this guide to see whether you're claiming all that you're entitled to.

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

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

This guide is applicable in England. There are separate versions for Wales and Northern Ireland – contact Age Cymru or Age NI to find out more (page 34). Age Scotland have a similar guide called *Benefits Maze* – contact Age Scotland to find out more (page 34).

## Key

**what  
next?**

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



It's estimated that **billions of pounds of state benefits** intended for people on low incomes **go unclaimed by older people** in the UK every year.

# What might you be eligible for?

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

## **Attendance Allowance (see pages 24-28)**

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

Most people aged 65 or over who have personal care needs or require supervision to keep safe.

### **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 29)**

### **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

## **Cold Weather Payment (see page 19)**

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

Most people receiving Pension Credit or certain other benefits.

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

£25 when the weather is very cold.

## **Council Tax Support (see pages 14-15)**

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

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

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

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

## **Help with health costs (see pages 22-23)**

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

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

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

Help with the cost of dental treatment, prescriptions, eye tests and other costs.

## **Housing Benefit (see pages 16-17)**

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

Most people on a low income who rent their home.

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

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

## **Pension Credit – Guarantee Credit (see page 12)**

### **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 page 13)**

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

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

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

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

## **State Pension (see pages 10-11)**

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

Most people over State Pension age.

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

Amount varies depending on which State Pension system you are in. This depends on your date of birth.



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

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

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

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

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

## **Warm Home Discount (see page 19)**

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

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

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

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

## **Winter Fuel Payment (see page 18)**

### **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.

For benefits that apply if you are of working age, visit [www.ageuk.org.uk/benefits](http://www.ageuk.org.uk/benefits)

# How Age UK can help

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

- We can explain each benefit and work out what you might be entitled to. It could be a combination of benefits or even a backdated payment.
- We can help you make claims and we may be able to visit you at home to do so. This is a good option if you find it difficult to leave the house or have trouble getting to a local Age UK.
- We're listening, so let's talk money. To find your local Age UK, call Age UK Advice on 0800 169 65 65 or visit [www.ageuk.org.uk](http://www.ageuk.org.uk).

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.

# How to use Age UK's benefits calculator

Age UK's online benefits calculator can help you work out what you may be entitled to. Around £3.4 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 around 15 minutes to complete and you can view a report of how much you may be eligible for at the end, as well as find out how to make a claim.

Visit [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) or, if you're not online, ask a friend or relative to help you with it.



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

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

State Pension age is currently 65 for men and is gradually increasing for women – it's 64 and six months from April 2018 and will be 65 by November. From 2019, the State Pension age for both men and women will start to increase to reach 66 by 2020. You can check your pension age by calling Age UK Advice (see page 34) or using the calculator at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).

## **If you reach State Pension age on or after 6 April 2016 (new State Pension)**

- Under the new system the full weekly amount is £164.35, which is for people with at least 35 years of NI contributions or credits. You will receive less than the full amount if you have fewer NI contributions or 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?

I reach 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 10 years of contributions. The amount you receive depends on your number of years of contributions.

I reached State Pension age **before 6 April 2016**

- Under the old rules you may be able to ‘top up’ your State Pension based on the contributions of your spouse 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 the 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 36).

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: top 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. Savings Credit isn't available to anyone who reaches State Pension age after 6 April 2016.

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

## Can I claim it?

There is no savings limit for Pension Credit, but if you have more than £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's 64 and six months and by November 2018 the age will equalise for men and women at 65. You can check when you qualify by calling Age UK Advice or the Pension Service (see pages 34 and 36).
- 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.
- You may get some Savings Credit if you have a higher weekly income.
- You can't claim Savings Credit if you reach State Pension age after 6 April 2016. 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 36). 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* for more information. Contact your local Age UK for further help and advice.

Use our online benefits calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) to find out whether you're entitled to Pension Credit.



# Help with Council Tax

You may be eligible for help with your Council Tax bill. Councils run their own Council Tax Support schemes (sometimes called Council Tax Reduction) so you will need to contact your local council to find out about their scheme, the amount of support given and whether you qualify.

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

## Can I claim it?

You may get more Council Tax Support if you receive a carer's or disability 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% reduction on your Council Tax bill, regardless of your financial circumstances. If family members are living in an annexe of your main home, you can apply for a 50% Council Tax reduction on the annexe.



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 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.

Check whether your local council operates a Hardship Fund (sometimes called an Exceptional Hardship Fund) to help you pay your Council Tax.

### How do I claim?

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

**what  
next?**

See our free guide *Council Tax Support* for more information. Contact your local Age UK for further help and advice.

Use our online benefits calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) to find out whether you're entitled to Council Tax Support.



# Help with housing costs

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

What help you receive depends on:

- your income
- your savings
- who you live with
- how much rent you pay
- the number of rooms in your home, if you or your partner are claiming Universal Credit (see page 31)

## Can I claim it?

You may receive more Housing Benefit if you get a carer's or disability 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 30).

- If you get the Guarantee Credit part of Pension Credit, you may get your rent paid in full with 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 can't claim Housing Benefit. However, you may be eligible for Support for Mortgage Interest as part of Pension Credit. Our free factsheet *Pension Credit* has more information.

## How do I claim?

Contact your local council to claim Housing Benefit. If you need help with the claim, contact your local Age UK to see how they can help you (see page 34).

**what  
next?**

See our free factsheet *Housing Benefit* for more information. Contact your local Age UK for further help and advice.

Use our online benefits calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) 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.

In 2017/18 the annual 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.

## Can I claim it?

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

## 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're eligible. You will qualify 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 36).

## **Warm Home Discount**

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

Check with your energy supplier or ask an advice agency such as Age UK. To find out more, visit [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme).

**what  
next?**

See our free guide *Winter wrapped up* for more tips on keeping warm in cold weather. Contact your local Age UK for further help and advice.

# 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.

- **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.
- **Assistance from your local council** may be available if you've faced an emergency or disaster, such as a fire or flood, or if you have other essential expenses to cover, such as furniture, fuel connection, removal costs and urgent travel expenses. The help the council gives you may not be financial and may include goods, services or vouchers instead.
- **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*.

### Can I claim it?

- To be eligible for any of this help, you usually need to be receiving certain benefits, such as Pension Credit or Housing Benefit. To be eligible for a Short Term Advance, you will need to show that you're in financial need.
- Savings of over £2,000 affect your eligibility for Budgeting Loans. Your savings are also likely to be taken into account if you apply for help from your local council. There are no savings limits for Funeral Payments.

### How do I claim?

To apply for Budgeting Loans, Short Term Advances and Funeral Payments, contact your local Jobcentre Plus office (see page 36). Contact your local council or check its website to find out what other support is available.

#### what next?

See our free factsheet *Social Fund, Advances of Benefit and Local Welfare Provision* for more information. Contact your local Age UK for further help and advice.

# 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 12), you automatically qualify for help towards additional NHS health costs, such as:

- free NHS dental treatment
- help with necessary travel costs to receive NHS treatment if you're referred by a doctor or dentist or need to see a consultant
- an optical voucher towards the cost of glasses or contact lenses
- free NHS wigs and fabric supports

If you don't get the Guarantee Credit part of Pension Credit but have a low income and less than £16,000 in savings (either on your own or jointly if you're a couple), you may still get some help with the above costs through the NHS Low Income Scheme. If you live permanently in a care home, the savings limit is £23,250. To find out more, call Help with Health Costs on 0300 330 1343 or visit [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts).



### 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 don't receive Guarantee Credit but meet the other criteria, you will need to fill in a claim form. Call the Help with Health Costs helpline for a form (see page 36) or pick one up from a dentist, optician or NHS hospital.

what  
next?

See our free factsheet *Help with health costs* for more information. Contact your local Age UK for further help and advice.



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

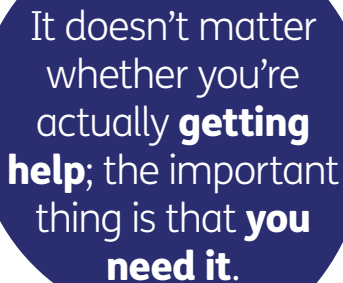
# Attendance Allowance: money for your care needs

If you have a health problem that means you need help with your personal care, you may be able to claim Attendance Allowance (AA) and get extra money each week to support you. AA isn't 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



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 UK.

### **How do I claim?**

You can get a claim form by calling the Attendance Allowance helpline (see page 34). You can also download a claim form at [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance).

# Making an application for Attendance Allowance

Most claims for AA are decided solely on what you put on the claim form, so don't underestimate your needs. See pages 27-28 for examples of common care needs to include on your form. Think about all the things you can't do, or have trouble with, because of your condition.

- Give plenty of **information in your own words** about your personal circumstances. Don't worry if you need to repeat yourself.
- List things that you **struggle to do unaided**, even if you've developed ways to cope. Include 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 **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.
- Describe any **accidents**, falls or occasions when you've hurt yourself.
- If you have good and bad days, complete the form with **details of one of the bad days**, including how often they happen.
- 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 AA 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; 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 and emails?

### **Supervision**

Do you need someone to watch over you in case you have a seizure or pass out; lack awareness of danger; get confused, forgetful or disoriented? Could you be a danger to yourself or others, for example by leaving the door unlocked or leaving the gas on? Do you need someone to give you medication or to help calm you during a panic attack?

### **Getting around safely**

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

## **What if my application for Attendance Allowance is turned down?**

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

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

### **what next?**

See our free guide *Attendance Allowance* for more information. Ask your local Age UK (see page 34) whether they can help you fill in the form to increase your chances of being awarded AA.

# 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.

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

## 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.

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

## How can I claim?

Contact the Carer's Allowance Unit (see page 35) to get a claim form. Or you can download a form or make a claim online at [www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim).

**what  
next?**

See our free 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.

# 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 – currently 64 and six months as of April 2018. 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's gradually being rolled out nationally. In the areas where it's introduced, it will eventually affect new claims for Pension Credit for couples where one person is over the qualifying age for Pension Credit and one is under.

At the time of writing, the Government hasn't said when couples will be affected by this change, but it's unlikely to be before December 2018. Couples who are already receiving Pension Credit when Universal Credit is introduced to their area won't 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 under pension age, including Universal Credit, visit [www.ageuk.org.uk/benefits](http://www.ageuk.org.uk/benefits).

# Myth-busting

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

**Do any of these apply to you?**



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




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



‘I can get by  
**without it.**’

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



‘It’s too  
**difficult**  
to make  
a claim.’

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



‘I don’t  
want to  
have a carer  
**coming in.**’

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



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

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

# Useful organisations

## Age UK

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

**Age UK Advice:** 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

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

In Wales, contact

**Age Cymru:** 0800 022 3444

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

The evidence sources used to create this guide are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

### **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](http://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](http://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 0344 411 1444.

[www.citizensadvice.org.uk](http://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

### **Gov.uk**

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

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

### **Help with Health Costs**

For information about whether you could get help with health costs.

Tel: 0300 330 1343

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

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

### **NHS Choices**

For information about health, treatment and services.

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

### **Pension Service**

For further information about State Pension, Pension Credit and how to apply.

State Pension claim line: 0800 731 7898

Textphone: 0800 731 7339

Pension Credit claim line: 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 0464

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

# Supporting the work of Age UK

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

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

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

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

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

**Thank  
you!**

# What should I do now?

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

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



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

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

