

Benefits

For people aged 65+

April 2018



Find out more about the benefits you may be entitled to

State Pension

State Pension can be paid when you reach pension age. The amount will depend on your National Insurance contribution record.

Pension age for men is 65. The pension age for women has increased from 60 to 65, to be equalised with men by November 2018. The pension age for both men and women will rise to 66 by 2020 and to 67 between 2026 and 2028.

You should receive a claim form about four months before you reach pension age.

For more information contact the Pension Service on 0800 731 7898 (textphone 0800 731 7339) or see www.gov.uk

If you are on a low income

Pension Credit

Pension Credit provides a basic income to cover living costs. It may be paid on its own or to top-up income that you already receive, like your State Pension.

The amount you can be paid depends on your income and savings, including those of your partner if you have one.

You may be entitled to extra amounts if you get a disability benefit and qualify for the severe disability addition or you are a carer.

You can claim when you reach Pension Credit qualifying age. This is the date that women currently reach pension age.

To make a claim ring the Pension Credit claim line on 0800 99 1234 (textphone 0800 169 0133). You can download a claim form from www.gov.uk

Housing Benefit

Housing Benefit helps pay for your rent if you are on a low income.

It may cover all or some of your rent depending on your income and savings, and your circumstances.

If you or any partner have savings over £16,000 you will not be able to get Housing Benefit unless you receive Pension Credit guarantee credit.

To claim contact your local council.

Council Tax Support

Council Tax Support helps pay for your Council Tax if you are on a low income.

It may cover all or some of your Council Tax depending on your income and savings, and your circumstances.

If you or any partner have savings over £16,000 you will not be able to get Council Tax Support unless you receive Pension Credit guarantee credit.

To claim contact your local council.

If you have personal care needs or difficulties with walking

Attendance Allowance

Attendance Allowance looks at the help you need with personal care or to keep safe. You have to be aged 65 or over when you first claim.

You do not have to receive help, it is enough to show that you have difficulty with activities like washing and dressing, moving around in your home or getting into bed.

Attendance Allowance does not look at problems you may have walking outdoors.

You cannot get Attendance Allowance if you are receiving Personal Independence Payment.

Attendance Allowance is paid at two rates. If you need support day and night the higher rate of £85.60 can be paid.

If you need support day or night you will receive the lower rate of £57.30.

To get a claim form ring 0800 731 0122 (textphone 0800 731 0317). You can download a claim form from www.gov.uk

Personal Independence Payment

Personal Independence Payment looks at your ability to manage:

- daily living activities and/or
- planning and following journeys and moving around.

You have to be aged under 65 when you claim. You can continue to receive it after age 65.

If you are a carer

Carer's Allowance

Carer's Allowance can be paid if you provide 35 hours care a week.

The person you are caring for must be receiving a disability benefit:

- Personal Independence Payment (daily living component)
- Attendance Allowance
- Disability Living Allowance (middle or higher rate care component)
- Constant Attendance Allowance
- Armed Forces Independence Payment

You cannot get Carer's Allowance if you are in full-time education or earning £120 or more a week.

Carer's Allowance is paid at £64.60. It overlaps with State Pension and some other benefits.

If you receive a State Pension you may not get paid Carer's Allowance but you may receive increased amounts on other benefits including Pension Credit and Housing Benefit.

If the person you care for lives alone, claiming Carer's Allowance may affect their benefits. Seek advice before claiming.

To make a claim contact the Carer's Allowance Unit on 0800 731 0297 (textphone 0800 731 0317). You can claim online and download a form from www.gov.uk

Other help

Health costs

If you are aged 60 or over you can get free prescriptions and NHS eyesight tests. You can get help with other health costs such as dental charges and travel to appointments if you are on Pension Credit guarantee credit or you get exemption with your tax credit.

You can also claim help under the Low Income Scheme by contacting the Health Costs Advice Line on 0300 330 1343 or www.nhs.uk

Please note, this covers England only.

Funeral Payment

A Funeral Payment helps cover the cost of a basic funeral. It will only be paid if you are accepted as responsible for the cost of a funeral. You must receive Pension Credit, Housing Benefit or other income-related benefits.

Contact the Bereavement Service on 0800 731 0469 or download a claim form from www.gov.uk

Welfare Assistance Schemes

Local councils have discretionary schemes which may help you meet essential costs. Support can include household goods direct from a supplier or vouchers for food and fuel costs.

To make a claim contact your local council or county council.

Winter Fuel Payments

Winter Fuel Payments are yearly payments between £100 and £300 to help with heating bills.

You must have been born on or before 5 May 1953.

Most payments are made automatically between November and December.

To check if you need to make a claim contact the Winter Fuel Payments Helpline on 0800 731 0160 (textphone 0800 731 0464) or download a claim form from www.gov.uk

Council Tax reductions

Your Council Tax bill may be reduced if you are entitled to a discount or you are disabled.

Contact your local council for more information.

More information

Local advice agencies

You can get information and advice from local advice and advocacy agencies such as AgeUK, Citizens Advice or a carer's centre.

Information is also available from the following:

Information, advice and support for older people

AgeUK

www.ageuk.org.uk
T: 0800 055 6112

Information and advice about caring

Carers UK

www.carersuk.org
T: 0808 808 7777

Information and advice

Citizens Advice

www.citizensadvice.org.uk
T: 03444 111 444 (England only)

The official government website provides information and access to online claim forms

www.gov.uk

The information in this leaflet is for guidance only and is not an authoritative statement of the law. You may wish to find out more before you decide whether to claim.



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With thanks to



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