

Benefits for Older People (Factsheet)

Are you receiving your financial entitlements and discounts?

A lot of people miss out on extra money they could be getting each week. Do not expect the organizations to seek you out to inform you of your entitlements, they very rarely do.

It is well worth checking whether you might be entitled to more than you are currently getting.

Your local Age Concern organization may be able to support you in identifying your financial entitlements. It is worth giving them a call, all information discussed is managed in a confidential manner.

It is most likely that you will be required to provide personal financial information to help determine whether you are eligible for the financial entitlements and discounts. Although this is sensitive information, all organizations have a legal duty to safeguard your confidential details.

Please note: the figures quoted are correct at the time of the publication of this factsheet (July 2017) and may change after this date.

Pension Credit

There are two parts of Pension Credit – Guarantee Credit and Savings Credit.

To be eligible for **Guarantee Pension Credit**, you or your partner need to have reached women's State Pension age. This is 63 years, 9 months in April 2017, but is gradually increasing, so check if you've reached it at gov.uk/state-pension-age or by contacting the Pensions Advisory Service on 0300 123 1047.

Your weekly income, including assumed income from savings and capital over £10,000, will need to be below £159.35 for a single person or £243.25 for a couple to qualify for Pension Guarantee Credit.

To be eligible for **Pension Savings Credit**, you or your partner must be 65 or over and have qualifying income of at least £137.35 a week for a single person or £218.42 a week for a couple. The system changed

recently, so you won't be able to claim Savings Credit anymore if you are single and reached State Pension age on or after 6 April 2016. If you're a couple and one of you reached State Pension age before 6 April 2016, you might still be able to claim.

Attendance Allowance

Attendance Allowance is extra money you can claim if you're over 65 and need regular help with your personal care. It is non-means tested, so you can claim it whatever your income or savings.

You may be eligible for Attendance Allowance if you:

- Are aged 65 or over
- Have a long-term physical or mental illness or disability. This can include sight and hearing difficulties
- Have needed help with personal care or regular supervision from someone else for at least six months. You can claim whether or not you actually receive this help or supervision. Personal care tasks could include things like washing and bathing, dressing and undressing, getting in or out of bed, and taking medication.

How much is it worth?

- Attendance Allowance (AA) is paid at two different rates, depending on the level of care you need:
- **Lower rate** – £55.65 per week
if you need care or supervision during the day **or** night
- **Higher rate** – £83.10 per week
if you need care or supervision during the day **and** night
- Your level of income and savings aren't taken into account when deciding if you're eligible for AA, and you don't have to spend your AA on care – it's up to you how you spend the money.
- AA will not reduce other benefits you receive, such as Pension Credit, Housing Benefit or Council Tax Support. In some cases, you may find that if you are awarded AA you're entitled to higher rates of these other benefits because of your extra needs.

If you want to apply for Attendance Allowance you can **download a claim form from Gov.uk** or call the Department for Work and Pensions helpline 0345 605 6055 to ask for an application pack.

Carer's Allowance

You may be eligible for Carer's Allowance if:

- You spend at least 35 hours a week caring for someone
- You care for someone who receives Attendance Allowance, the middle or higher rate Care Component of Disability Living Allowance, the daily living component of Personal Independence Payment (any rate), Armed Forces Independence Payment or Constant Attendance Allowance
- You don't earn more than £116 a week (after deductions). Money you get from personal or workplace pensions doesn't count as part of your earnings
- You aren't in full-time education.

You can still claim Carer's Allowance if you're getting a State Pension, but the rules are slightly different.

It is important to note that sometimes, claiming Carer's Allowance can affect the benefits of the person you care for. It is advised to seek advice if you think this may be the case.

Carer's Allowance is paid at £62.70 a week.

If your State Pension is more than £62.70 a week, you won't actually receive the Carer's Allowance. This is because these are 'overlapping benefits' and you can only receive one at a time. Instead, you will have an 'underlying entitlement' to Carer's Allowance. This means that you're recognised as a carer, but you can't be paid Carer's Allowance.

This underlying entitlement means you will receive more money with any means-tested benefits you receive, such as Pension Credit or Housing Benefit. This extra money is called a Carer's Premium, or a Carer's Addition if it's paid with Pension Credit. If you're not currently eligible for these benefits, you may now find you can claim them. So it's worth applying for Carer's Allowance, especially if you're on a low income.

If your State Pension is less than £62.70, then you can receive Carer's Allowance to top it up to this amount.

This rule applies to certain other benefits too, such as Incapacity Benefit, contribution-based Jobseeker's Allowance and contributory Employment and Support Allowance.

Contact the Carer's Allowance Unit on **0345 608 4321** to ask for a claim form. Or you can claim online or download a form from **<https://www.gov.uk/carers-allowance/how-to-claim>**

If you need help filling in the form you can contact your local Age Concern.

Bereavement benefits

We all need support after the death of someone close. Bereavement benefits provide extra money to ease the financial strain after the death of a spouse or civil partner. You can get support even if you're not on a low income.

From April 2017, a new benefit **Bereavement Support Payment (BSP)** replaces three benefits:

- Bereavement Payment
- Bereavement Allowance
- Widowed Parents Allowance

BSP has been introduced for new claims relating to a death on or after 6 April 2017.

If your spouse or civil partner died before 6 April 2017, you should make a claim under the old system.

What happens if I'm already receiving bereavement benefits?

If you're already claiming bereavement benefits you will continue to receive them. You don't need to do anything.

Bereavement Support Payment (BSP)

BSP is available to anyone under State Pension age whose husband, wife or civil partner has made enough National Insurance (NI) contributions. It provides a one-off lump sum followed by up to 18 monthly payments. BSP isn't means-tested and all payments are tax free.

There are two rates of support:

- If you have dependent children, you'll receive a £3,500 lump sum and a £350 monthly payment
- If you have no dependents, you'll get a £2500 lump sum and £100 monthly payment.

You'll receive a maximum of 18 payments if you claim within three months of the death. If you claim after that, the number of payments will be reduced.

Other bereavement benefits

These benefits apply if your spouse or partner died on or before 5 April 2017. Bereavement benefits under the old system can affect your other benefits, so check this before claiming.

Bereavement Payment

Bereavement Payment is a one-off tax-free payment of £2000. You must claim it within a year of the death of your husband, wife or civil partner. You may be eligible if:

- your spouse or civil partner paid enough National Insurance (NI) contributions, or died as the result of an industrial accident or disease
- At the time of your spouse or civil partner's death, you were under State Pension age, or you were over State Pension age but your partner was not eligible for a State Pension based on their NI contributions

Bereavement Allowance

Bereavement Allowance is a weekly payment, made for up to a year after the death of your husband, wife or civil partner. You should claim

within three months of their death. The exact rate you get depends on your age. You may be eligible if:

- at the time of your spouse or civil partner's death, you were over 45 but under State Pension age
- your spouse or civil partner paid enough NI contributions, or died as the result of an industrial accident or disease
- You don't have dependent children – if you do, you should claim Widowed Parent's Allowance instead

To claim Bereavement Support Payment, you can download a Bereavement Support Pack (form BSP1) from **Gov.uk/BSP1**. For other bereavement benefits, you can download a Bereavement Benefits Pack (form BBB1) from **Gov.uk/BBB1**.

- You can also contact your **local Jobcentre Plus** to request these forms or call the Bereavement Service helpline on 0345 606 0265.
- If you need help making a claim, contact your local **Citizens Advice**.
- If you need support because of a bereavement, contact Cruse Bereavement Care
cruse.org.uk

Universal Credit

Universal Credit does not currently affect people of pension age. If you are of pension age and your partner is not, you can currently claim Pension Credit, but the rules are changing in 2018.

What is Universal Credit?

Universal Credit is a new benefit, gradually replacing certain existing means-tested benefits.

It's slowly being rolled out nationally, so whether you can claim it will depend on where you live.

Which existing benefits does Universal Credit replace?

Universal Credit is a single monthly payment, which will replace the following:

- Housing Benefit
- Income-based Jobseeker's Allowance
- Working Tax Credit
- Child Tax Credit
- Income-related Employment and Support Allowance
- Income Support

If you're already claiming any of these benefits, you will eventually be moved to Universal Credit. If you're claiming for the first time, you will need to claim Universal Credit if you live in an area where it's been rolled out.

Will Universal Credit affect me if I'm retired?

Universal Credit affects people of working age at the moment.

Pension Credit

If you're of Pension Credit age and your partner is below that age, you can currently claim Pension Credit. The rules will change some time in 2018 if you are a mixed age couple.

Next steps

To find out more about Universal Credit go to [gov.uk/universal-credit](https://www.gov.uk/universal-credit) or call the Universal Credit helpline on **0345 600 0723**

Winter Fuel Payment

You're eligible for Winter Fuel Payment if you are over Pension Credit age. For winter 2017/2018, this is if you were born before 5 August 1953. Payments are based on households rather than individuals, so if you live with someone else who is eligible, the payment is split between you.

How much is it worth?

Winter Fuel Payment is made every year between November and December. You'll get between £100 and £300, depending on your age and circumstances. Go to **Gov.uk** for a list of the different payment rates.

How do I claim?

If you're receiving State Pension or certain other benefits such as Pension Credit, you should get a Winter Fuel Payment automatically. If not, contact the Winter Fuel Payment Helpline to make a claim on **0345 915 1515**. You only need to claim once – after this, you'll receive payments automatically every year.

Cold Weather Payment: Who can claim it?

Cold Weather Payments are made when the temperature falls below 0°C for seven days in a row. It helps people on a low income with their fuel costs, so you might be eligible if you're getting Pension Credit or certain other benefits. You won't be eligible if you're living in a care home.

How much is it worth?

You'll receive £25 each time the average temperature falls below 0°C for seven days in a row.

How do I claim?

If you're eligible for Cold Weather Payments, you should receive them automatically. If you think you should have received a payment but haven't, contact your **pension centre**.

Next steps

You can find information about Cold Weather Payments and Winter Fuel Payments at **gov.uk/browse/benefits/heating**

Warm Home Discount

You could get £140 off your electricity bill under the Warm Home Discount Scheme.

The money isn't paid to you - it's a one-off discount on your electricity bill, usually between October and May.

The scheme for winter 2016 to 2017 is now closed. If you qualified, you should have received your discount.

The discount won't affect your Cold Weather Payment or Winter Fuel Payment.

Pre-pay or pay-as-you-go meters

You can also qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

Eligibility

You qualified for the discount if on 10 July 2016 all of the following applied:

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

The scheme for winter 2016 to 2017 is now closed.

If you don't qualify

You may be able to apply directly to your electricity supplier for help if you don't qualify because you don't get the Guarantee Credit element of Pension Credit but:

- you're on a low income
- you get certain means-tested benefits

Check with your supplier to see if you're eligible and how to apply.

Electricity suppliers

The following suppliers are part of the scheme:

- [Atlantic](#)
- [Bristol Energy](#)
- [British Gas](#)
- [Co-operative energy](#)
- [Economy Energy](#)
- [EDF Energy](#)
- [E.ON](#)

- [Extra Energy](#)
- [First Utility](#)
- [Fischer Energy](#)
- [Flow Energy](#)
- GB Energy - see [Co-operative energy](#)
- Manweb - see [ScottishPower](#)
- [M&S Energy](#)
- [npower](#)
- [Our Power](#)
- [OVO](#)
- Sainsbury's Energy - see [British Gas](#)
- Scottish Gas - see [British Gas](#)
- Scottish Hydro - see [SSE](#)
- [ScottishPower](#)
- Southern Electric - see [SSE](#)
- [Spark Energy](#)
- [SSE](#)
- SWALEC - see [SSE](#)
- [Utilita](#)
- [Utility Warehouse](#)

How to claim

- If you **qualified**, you'll have received a letter by 16 December 2016 telling you how to get the discount.
- Your electricity supplier should have applied the discount to your bill by the end of May 2017.
- **If you didn't get a letter**
- Contact the Warm Home Discount Team if you didn't get a letter but think you qualified.
- **Warm Home Discount Scheme**
Telephone: 0345 603 9439
Monday to Friday, 8:30am to 4:30pm
- Warm Home Discount Team
2.1.P
Peel Park
Brunel Way

Blackpool
FY4 5ES

- For any other queries about the scheme, contact your **electricity supplier**.

Welsh Government Warm Homes Nest Scheme

This scheme helps to reduce the number of households in Wales who are struggling to keep their homes warm and cope with high energy bills.

Nest helps to make people's homes warmer and more fuel efficient, which also improves many other aspects of their lives.

The scheme offers householders a range of free, impartial advice and support to help them reduce their energy bills and, for those who are eligible, a package of free home energy efficiency improvements, such as a new boiler, central heating or insulation.

Since 2011, when the Welsh Government first established Nest, over 85,000 households in Wales have benefited from free advice and support, with over 23,700 of those households receiving a package of free home energy efficiency improvements. Over 1,190 households have been able to claim new or additional benefits following referral for a Benefit Entitlement Check. The value of these additional benefits averages over £1,900 per household per year. In addition, 1,000 households have benefited from a referral for a Warm Home Discount rebate on their electricity bill. The total value of these rebates has been over £140,000.

If you are struggling with your energy bills then you too could benefit from Welsh Government Warm Homes Nest. Call Freephone 0808 808 2244 to see what help Nest can offer you.

Welsh Water HelpU

If your household's income is less than £15,000 per year, you may be eligible to receive support from our HelpU tariff to reduce the amount you pay.

It's important you include all the income your household receives from all adults who live at your property who are aged 16 years and over.

Here's a list of types of incomes to consider (but not limited to):

- Carer's Allowance
- Child Maintenance
- Childcare Credits
- Fostering Allowance
- Incapacity Benefit
- Jobseeker's Allowance (JSA)
- Statutory Sick Pay
- Pension Credit
- Statutory Adoption Pay
- Student Loan
- Universal Credit (excluding Housing element)
- Child Benefit
- Child Tax Credits
- Employment and Support Allowance
- Guardian's Allowance
- Income Support
- Maternity Allowance
- Maternity & Paternity Pay
- Private Pension
- Shared Parental Pay
- Working Tax Credit

Special Note: Welsh Water exclude some types of household income, for more information please refer to [section 5.2 of our Terms and Conditions](#).

The HelpU charge from 1 April 2017 to 31 March 2018 is £190 (£81 for water, £109 for sewerage).

If you'd like to apply for HelpU, please [click here](#) or download a paper version [here](#).

For more information or help to apply, contact:

0800 052 0145

(Monday – Friday 8am – 8pm. Saturday 8.30am – 1.30pm)

Council Tax

Council Tax Support can help you if you're on a low income and responsible for paying the Council Tax on your home.

How much is it worth?

If you receive Pension Guarantee Credit, you may get your Council Tax paid in full. If not, you may still get some help if you're on a low income and have savings or capital of less than £16,000. How much help you'll get depends on:

- your household income and savings or capital
- who you live with
- which benefits you receive
- your age
- how much Council Tax you pay.

The amount you receive may be higher if you have a disability or caring responsibilities.

There are other ways you may be able to reduce your Council Tax bill

- If you live alone, you're entitled to a 25% discount on your Council Tax bill. You may even be eligible for this if you live with other people, as not everyone is counted for Council Tax purposes. This includes students, some carers and people with a severe mental impairment.
- If your home has been adapted or is larger than it would otherwise be because someone with a disability lives there, you may get a reduction on your bill.
- If your home is empty, you may not have to pay Council Tax. This could be because you've moved into a care home or gone into hospital.
- If you live with someone on a low income who isn't your partner, you may be eligible for a discount on your bill called a Second Adult Rebate. You can't get this at the same time as Council Tax Support but your local council should automatically consider whether you'd be better off getting a Second Adult Rebate.

Each local council sets its own rules about Council Tax Support, so contact them to ask about these discounts.

Benefits in hospital and care homes

If you're going into hospital or a care home, your benefits may be affected. You must tell the appropriate benefit office about any changes in your circumstances.

Going into hospital

You must inform the relevant benefit office when you go into hospital and when you come out. If you don't report changes and you're overpaid as a result, you'll have to pay back any money you owe. You may also have to pay a civil penalty. Your State Pension will not be affected.

A stay in hospital affects your benefits in the following ways:

Disability benefits:

If you've been in hospital for 28 days, you should stop receiving these benefits:

- Attendance Allowance
- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)

If you're discharged but go back into hospital within 28 days, the days spent in hospital on both occasions will be added together and if the total is more than 28 days you will lose eligibility until you go back home. You'll still be paid for the days you spend at home between hospital stays.

When you go into and leave hospital, contact the relevant helpline:

- Attendance Allowance (AA) **0345 605 6055**
- Disability Living Allowance (DLA) **0345 712 3456**
- Personal Independence Payment (PIP) **0845 850 3322**

If you have a Motability agreement for a car, scooter or electric wheelchair before entering hospital, contact the Motability Scheme. They'll discuss appropriate arrangements with you about your lease, depending on your individual circumstances. Call the Motability helpline **0300 456 4566**.

Other benefits:

Carer's Allowance (CA)

If you receive CA for caring for someone else and you go into hospital, it will stop after 12 weeks. You must tell the Carer's Allowance Unit **0345 608 4321**. It may stop sooner if you've been in hospital or had a break in care in the previous six months.

If someone receives CA for looking after you, it will stop after you've been in hospital for 28 days (when you lose your disability benefit).

Council Tax Support

Council Tax Support is paid by your local council and you'll need to check the conditions of entitlement with them.

Housing Benefit

You can continue to get Housing Benefit while you're in hospital for up to a year, provided your property hasn't been let or sub-let. In exceptional circumstances this may be extended. The amount of Housing Benefit you receive may be affected when AA, DLA care component or PIP daily living component stop after 28 days.

Pension Credit

Pension Credit is paid for an indefinite period as long as other conditions of entitlement are met. Some additions and allowances may be affected, such as Severe Disability Addition, Carer's Addition and Pension Credit housing costs, depending how long you're in hospital for, which may affect the amount of Pension Credit you're entitled to.

Your local Age Concern may be able to offer you some advice.

There are special rules for people who are terminally ill.

Going into a care home

Disability benefits:

If you go into a care home, your disability benefits (Attendance Allowance, DLA or PIP) may continue or stop, depending on who pays your fees.

Your benefits will continue if you:

- pay your own fees
- have entered into a deferred payments arrangement with your council (where your care costs are covered and then claimed back later so you can delay selling your home)

Your benefits will stop if:

- you receive help with your fees from your local council
- the NHS pays your fees (NHS Continuing Healthcare)

The mobility component of your PIP or DLA will continue if you're in a care home, but stops if you're in a nursing home.

Carer's Allowance (CA)

Carer's Allowance will stop if the person you're caring for moves into a care home and their disability benefits stop. If their benefits continue and you're still providing care for more than 35 hours a week, your allowance may continue.

Housing Benefit and Council Tax Support

If you move into a care home permanently you will no longer receive Housing Benefit. Contact your local council about help with Council Tax.

Pension Credit

If you live in a care home, your entitlement to Pension Credit is calculated in the same way as if you lived at home. The first £10,000 of your savings and capital will be ignored.

If you're living in a care home and receive Savings Credit, the local council should apply a savings disregard during the financial assessment. This is worth up to £5.75 a week for a single person and £8.60 for couples.

Telephone Bills

There are many telephone providers who operate schemes to help reduce the costs of your telephone bills. It is recommended that you check with your provider to see what schemes they have available that will be most suitable for your personal circumstances.

Armed Forces Charity (SSAFA)

SSAFA provides lifelong support to anyone who is currently serving **or has ever served** in the Royal Navy, British Army or Royal Air Force.

They're ready to help you and your family, whenever and wherever you need them.

SSAFA Helpline: 0800 731 4880

How SSAFA can help

Their trained volunteers can provide practical and emotional support if and when you need it. Their network of local branches means that help and advice is always close at hand. When you contact SSAFA for support they will put you in touch with one of their experienced advisors in your area.

It is often the little things which make the most difference - but they are also experienced at dealing with complex problems. Here are some of the ways that we can help you:

Housing advice

SSAFA's expert Housing Advisors offer impartial guidance around housing issues for those who have left the Armed Forces. Guidance includes homelessness, housing benefits, accessing social housing, tenants' rights, mortgage arrears, repossession and eviction.

Their Housing Advisors cannot give you legal advice but they will look into your situation and explain your options. They can also signpost you to other organisations for help.

Advisors also work together with our volunteer network to try and source financial assistance that you might need to solve your housing problems, for example finding money for a deposit or to clear mortgage arrears.

Debt advice

If you have fallen behind on your bills, credit cards or other payments and you are struggling to get by or even at risk of losing your home, then your local SSAFA team can help you to get advice on dealing with your debt.

Help with mobility

SSAFA's teams have experience of obtaining the following mobility equipment:

- Electronically Powered Vehicles or mobility scooters
- Stair lifts
- Riser and recliner chairs.

Buying household goods

How SSAFA can help you get hold of essential household items, including white and brown goods.

Contact SSAFA today and they'll put you in touch with one of their specially trained volunteer caseworkers. Your caseworker will visit you to find out more about what items you need and your circumstances. Then they will look into the ways in which SSAFA can help you.