



How to claim benefits

About your entitlements, organisations that can help and what to do next

clear &
helpful
advice



free guide

your money

About this leaflet

If you have a low income it can be hard to manage. Many older people find it hard to meet household bills, care costs and other expenses. You may feel happier and healthier if you do not have money worries. If you do, you may be able to claim extra money to make your life more comfortable.

This leaflet explains some of the main sources of financial help that may be available. It tells you how to apply for these benefits and answers some common questions about them.

The information in this leaflet is applicable to people aged 60 and over who live in England and Wales. If you are younger than 60, or live elsewhere in the UK, contact a local advice agency or the organisations mentioned in this leaflet for further information.

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The Age Concern website at www.ageconcern.org.uk includes a benefits calculator to help you check your entitlement – ask a relative or friend to help if you are not confident about using the internet.

Age Concern publishes free, clear information on a range of issues affecting older people, including housing, care, health and legal issues. Ask your local Age Concern or contact our Information Line on 0800 00 99 66 (free call) to find the answers to your questions.



Local advice services

Many people find benefit claim forms intimidating and appreciate help to complete them. Getting help from a local agency can increase the likelihood of your benefit claims being successful.

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Your local Age Concern may be able to offer this support or suggest another community group that can help. Contact details for your local Age Concern may be on the back of this leaflet. If not, call the Age Concern Information Line on 0800 00 99 66 (free call) or visit the website at www.ageconcern.org.uk

Citizens Advice Bureaux (CABs) are a network of free advice centres and offer free benefits advice. To find your nearest CAB look in the phone book, visit the website at www.citizensadvice.org.uk or call 020 7833 2181 (national call rate).

Language support

Do not be put off claiming benefits if you are not confident about making a claim in English. The Pension Service and other benefits offices should arrange an interpreter if you want one. Ask a friend or relative to call and request one on your behalf.

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Local advice agencies and community groups may provide information and support in your language. To find out what community language services are available in your area visit the Multikulti website at www.multikulti.org.uk

Extra money to live on

The following pages look at various state benefits you may be able to apply for. Some are means-tested, which means that your existing income and your savings may affect your claim. Other benefits are not means-tested but may impose their own rules and conditions. Who you live with – whether you live alone, with a spouse or partner, or with your extended family – can also affect your claim for some benefits.

The **State Retirement Pension** is paid to people who have made enough contributions into the National Insurance scheme during their working lives. If you qualify, you should receive a forecast and details of how to claim a few months before you reach retirement age. Check whether you qualify with the Pension Service.

Pension Credit is a benefit that can top up the income of people aged 60 and over. It is means-tested so your existing income and savings are taken into account. Pension Credit has two parts:

- the Guarantee Credit can top your income up to a minimum level set by the government if it is currently below that
- the Savings Credit provides extra money for people aged 65 and over who already have some savings or income from private or personal pensions.

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Contact The Pension Service for further information:

Pension Credit Line: 0800 99 1234 (free call)

General enquiries: 0845 60 60 265 (lo-call rate)

Website: www.thepensionservice.gov.uk

or contact one of the agencies mentioned on [page 3](#) if you need further support and assistance.

Help with housing costs

Housing costs can be a major drain on your finances but there are benefits that can help you with these outgoings. Your eligibility for the benefits mentioned below will be affected by who lives with you.

Housing Benefit is a means-tested benefit paid to cover rent costs for tenants in rented accommodation. Your income and savings will be looked at when you apply. If you qualify for Pension Credit Guarantee Credit you will usually get full Housing Benefit but there are exceptions, for example if an adult son or daughter lives with you. Even if you do not qualify for full Housing Benefit to cover all your rent you may be able to claim for part of your rent.

Housing Benefit only covers rent but homeowners may be able to get help with mortgage interest from Pension Credit. ► [page 4](#)

Many older people find Council Tax a burden.

Council Tax Benefit is a means-tested benefit that meets the cost of this tax. If you qualify for Pension Credit Guarantee Credit you will usually get full Council Tax Benefit but, as for Housing Benefit, there are exceptions. If you do not qualify for the full benefit, you may be able to get some help. If you do not qualify for the benefit at all, you may be able to get a discount on your Council Tax if, for example, you live alone.

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Contact your local council – details will be in your local phone book – to apply for these benefits, or approach one of the agencies mentioned on [page 3](#) if you require further help and support.

Help with care costs

Attendance Allowance is a benefit paid to people with personal care needs. This means needing help with everyday tasks such as getting dressed, bathing, going to the toilet and moving round the house. Help with housework does not count.

It is not having a particular medical condition that qualifies you for the benefit, it is the care needs arising from your condition that matter. You do not have to be receiving care from a professional carer to qualify. You can get the benefit if your family care for you or even if you do not currently receive any care but do need it.

Attendance Allowance is not means-tested. If you are awarded Attendance Allowance, your other benefits may increase. Attendance Allowance is only available for people aged 65 and over, but there is a similar benefit called Disability Living Allowance for younger people.

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You can get an application form for Attendance Allowance by calling the Benefit Enquiry Line on 0800 88 22 00 (free call). The form is complicated and you will greatly increase your chances of being awarded the benefit if you get help to fill in the form. Your local Age Concern or community group may be able to assist you with this.

Call 0800 00 99 66 (free call) or visit the website at www.ageconcern.org.uk to order the free Age Concern leaflet on how to claim Attendance Allowance.

There may also be help available for family or friends who care for you. Contact one of the agencies mentioned on [page 3](#) for details of the help available for carers.

Help with fuel costs

Most people aged 60 and over receive a Winter Fuel Payment to help meet the costs of keeping their homes warm during winter. The level of your payment will depend on who lives with you.

People who receive Pension Credit may get extra Cold Weather Payments when the weather is particularly severe.

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Contact the Winter Fuel Payment Helpline on 0845 915 15 15 (lo-call rate) for further details. Age Concern's free leaflet, *Your home, your choice*, suggests sources of help to make sure your home is safe, warm and comfortable. ▶ page 2

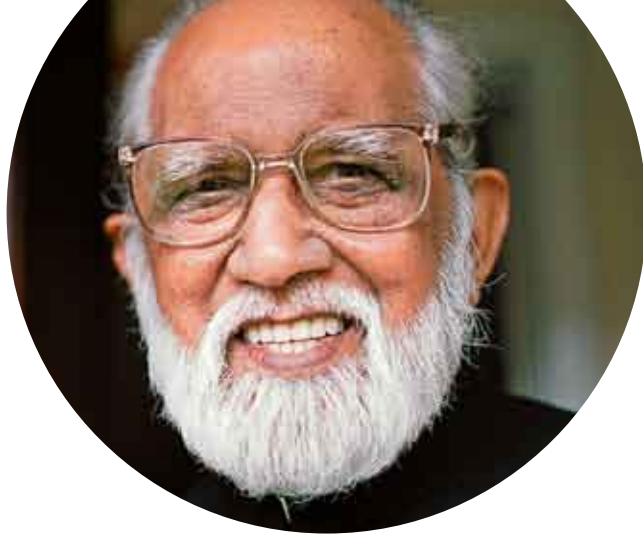
Other expenses

You may be able to get a grant from the Social Fund to cover unexpected expenses that you cannot meet from your weekly income, for example the cost of a new cooker or washing machine. The Social Fund also provides payments towards the cost of a funeral in some circumstances. These grants are means-tested.

There are a number of different types of grant available from the Social Fund. Some have to be repaid and some do not. Be wary of committing to spending money until the grant has been confirmed.

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Contact one of the agencies mentioned on page 3 for help and to make sure that you apply for the grant that will be most helpful to you.



case
study

Mital's mother lives with him and his wife but they never thought she would be eligible for any benefits...

- 6 My mother is 99 and has been living in this country with us for 10 years now. We have never claimed anything for her. We thought she wouldn't qualify for anything as she had never worked here. She didn't even have a National Insurance number.
- 6 My wife and I have both been retired for quite a while ourselves and have found it difficult to stretch our income to cover three people. I heard that a local group was running a drop-in advice session and decided to go along.
- 6 The adviser was very helpful. She helped us to arrange for Mother to get a National Insurance number and then, when we went back again, to complete a Pension Credit application for her. Now she has been awarded the benefit, Mother really appreciates being able to contribute towards the household finances and having money in her own right. She is still very independent-minded. 9

How to claim

Benefit claim forms can be difficult to complete. Ask for help if you think you need it. Your family and friends may be able to assist or you could approach one of the agencies mentioned on [page 3](#).

Supporting information

You may be asked to produce documents to support your application or claim. You may need the following:

- for identity – National Insurance number, passport, driving licence
- for income – pension notification letters, wage slips
- for savings – bank statements, savings account passbooks.

You can save time by gathering this together before you get the form. You may not have to send the original documents away – they can often be verified by benefits staff in your home or at their offices.

Signing the form

If someone is filling in the form on your behalf, make sure you know what has been included and that it is correct before you sign. If you are under or overpaid benefit as a result of giving wrong information this may cause problems later on.

If your situation changes

If your income or savings go up or down, or people come or go in your household, you should notify the agency that pays your benefits, as changes like this may affect what you are entitled to.

If your claim is turned down

If your claim is turned down you should be given details of how you can appeal against the decision. Seek support from one of the agencies mentioned on [page 3](#) if you are not confident about making an appeal by yourself.

Even if you are not able to claim any benefits at this time, it may be worth applying again in the future. Changes in the rules or in your circumstances may mean that you are successful at a later date.

Immigration status and benefits

Your entitlement to benefits may be affected by your immigration status. If you are a British citizen you will usually be able to claim subject to meeting the requirements for the particular benefits you apply for.

If you are not a British citizen then there may be restrictions on the support you can apply for. The rules around immigration status and benefits are complex and if you are unsure of your status you should seek advice.

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Your local Citizens Advice Bureau ► [page 3](#) or community group may be able to offer information and advice. The Immigration Advisory Service is a national organisation providing representation and advice on immigration issues. Contact them by calling 0844 974 4000 (lo-call rate) or visiting the website at www.iasuk.org

Managing debt

Debt is a worry for increasing numbers of older people. If you have debts it is important to have a clear plan for managing and repaying them. The positive effects of claiming extra money can be reduced if you have to make large repayments.

If you are in this situation, the best way forward is usually to make an appointment to see an independent money adviser – they can show you how to prioritise your debts and also help to negotiate with your creditors to fix your repayments at a realistic level.

You may see advertisements or be approached by commercial companies offering to help sort out your debt problems. Be wary of this type of offer. Often the company is just offering you another loan and you may not gain any advantage from this.

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For free help and advice on debts contact your local Citizens Advice Bureau ► [page 3](#) or call the National Debtline on 0808 808 4000 (free call), or visit the website at www.nationaldebtline.co.uk

The Multikulti website at www.multikulti.org.uk provides a selection of debt information materials translated into several languages.



How Age Concern can help

The Age Concern Information Line and website offer a wide range of information on issues affecting older people. Please call us on 0800 00 99 66 (free call) or visit www.ageconcern.org.uk

In Northern Ireland, Scotland or Wales, contact:

- Age Concern Northern Ireland
Tel: 028 9032 5055 (national call rate)
Website: www.ageconcernni.org
- Scottish Helpline for Older People (Age Concern Scotland)
Tel: 0845 125 9732 (lo-call rate)
Websites: www.olderpeoplescotland.org.uk
www.ageconcernscotland.org.uk
- Age Concern Cymru
Tel: 029 2043 1555 (national call rate)
Website: www.accymru.org.uk

Contact details for your local Age Concern or another local group providing information and support may be in the box below. If not, call the Age Concern Information Line on 0800 00 99 66 (free call).