

Enjoy the benefits of getting older.

A guide to claiming your benefits



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This leaflet will help you claim the benefits you're entitled to

Many older people could improve their standard of living by claiming money they are entitled to.

Age Concern campaigns for better pensions and benefits and works to improve the financial position of older people. This leaflet gives information about the main benefits for older people and we hope that it will encourage you to claim any financial support that you may have been missing out on.

The pension and benefit rates mentioned are the expected rates from April 2005 to April 2006. Rules and rates change though and it is worth re-checking your position every so often.

Contents

- 4** Help if you have a low income
- 5** How to pay less council tax or rent
- 6** State Pensions
Help with health costs
- 7** Fuel bills and other costs
- 8** Illness and disability benefits
Attendance Allowance
- 9** Disability Living Allowance (DLA)
If you are a carer
- 10** Concessions and help with occasional expenses
- 11** Further information

Help if you have a low income

PENSION CREDIT

Nearly half of all pensioners are entitled to Pension Credit which was introduced in October 2003. Many people who could be getting this extra money have not yet made a claim. If you are not sure whether you could get extra help from Pension Credit it can do no harm to claim anyway.

Pension Credit has two parts:

- The guarantee credit for people aged 60 and over which should ensure that all single people have an income of at least £109.45 a week and couples at least £167.05 a week (from April 2005). These levels may be higher if you are severely disabled, a carer or have certain housing costs
- The savings credit of up to £16.44 for a single person or £21.51 for a couple provides extra cash to people of 65 and over with modest incomes who have made savings for retirement, for example through an occupational pension
- You may get guarantee credit, savings credit or both.

There is no upper savings limit for Pension Credit but if you have savings over £6,000 this will reduce the amount of benefit you get.

To apply ring the Pension Credit Line on 0800 991234 (free call) to get an application form or to claim over the phone.

To find out more see Age Concern's Information Note Pension Credit - questions and answers (IS 14) or contact our Information Line.

How to pay less council tax or rent

Over recent years many older people have been facing large increases in their council tax bills yet you could be one of over a million pensioners who could reduce their bills by claiming Council Tax Benefit. There are also other ways to reduce the amount you have to pay which don't depend on your income and savings. And if you are a tenant make sure you are not missing out on benefit that would reduce the amount of rent you pay.

HOUSING BENEFIT AND COUNCIL TAX BENEFIT

- If you are entitled to the guarantee part of Pension Credit, then Housing Benefit and Council Tax Benefit may be able to meet all your rent and council tax bills
- If you don't get the guarantee credit, but have no more than £16,000 in savings, you may still get some benefit to reduce the amount of rent or council tax you have to pay
- Council Tax Benefit can be claimed by homeowners as well as tenants - the value of your home, if you own it, does not count as part of your savings.

OTHER WAYS TO REDUCE YOUR COUNCIL TAX BILL

- If you live alone, make sure that you are getting the 25% discount
- There are also other discounts - for example these may apply to people who are severely mentally impaired or to some carers
- The disability reduction scheme can reduce your bill if your home has features that are important for a disabled person living there such as space for a wheelchair or an extra room for their use
- You may qualify for help from more than one scheme - for example a person living alone getting the 25% discount may also be entitled to Council Tax Benefit.

Please note that the Council Tax System does not apply in Northern Ireland. Instead there is a system of rate rebates. Please contact your local Age Concern for more information.

To find out more see Age Concern Factsheet 17, Housing Benefit and Council Tax Benefit and Factsheet 21, The Council Tax and older people.

State Pensions

The State Pension is based on national insurance contributions and is paid to people who have reached pension age (currently 60 for women, 65 for men). The full Basic Pension is £82.05 and the pension for a married woman on her husband's contributions is £49.15. If you do not have enough contributions for a full pension, you may get a reduced pension or may not get one at all. On the other hand on top of the basic pension many people get other amounts such as graduated pension, the state additional pension, extra for putting off drawing the pension, or an extra 25 pence for reaching 80.

Divorced or widowed people may be able to use their former spouse's record to get a pension or increase their pension.

Although most people are entitled to a pension, you have to make a claim to receive it. If you have not been contacted about claiming your state pension by 3 months before you are due to reach pension age, ring the Pension Service on 0845 3001084.

Help with health costs

Prescriptions and sight tests are free to people aged 60 and over, but other health costs such as dental treatment and glasses can be expensive. If you get the guarantee part of Pension Credit, you should get free dental treatment, travel costs to hospital, and help towards glasses. Even if you don't get the guarantee credit, you may still get some help towards these costs if you have a low income and no more than £12,000 savings (£8,000 if you are under 60). You need to fill in form HC1. Ask your dentist, optician etc, before paying for treatment.

To find out more see Age Concern Factsheet 19, The State Pension and Social Security leaflet NP46 A guide to Retirement Pensions.

See Age Concern's Information Sheet, LC/20 Help with health costs for older people and Department of Health leaflet HC11, Help with health costs.

Fuel bills and other costs

There is some help available so that you can keep warm and don't have to worry about fuel costs in winter.

→ Winter fuel payments are paid to most people aged 60 and over. Payments are £200 for each eligible household; £300 when someone in the household is 80 or over. If 2 or more people in a household qualify, they will normally receive a half payment each. Payments should be made automatically to most people but some (eg: men of 60-64 not receiving Pension Credit) will need to make a claim. In addition to the winter fuel payments the Government has said that there will be an additional £50 in winter 2005-6 for households where someone aged 70 or over is living.

→ Cold weather payments of £8.50 are automatically paid in weeks when the weather is especially cold, to people over 60 getting Pension Credit

→ There is a system of grants towards energy efficiency measures and improvements to heating systems which could help reduce the level of your bills

→ You might be able to save money by changing suppliers.

To find out more see Age Concern Factsheet 1, Help with heating and Factsheet 28, Information about telephones.

Illness and disability benefits

Many older people are missing out on benefits that help with sickness and disability, such as Attendance Allowance (if you are over 65) or Disability Living Allowance if you are younger. These allowances are not based on income and savings and it does not matter whether you have help from another person or not.

Attendance Allowance

This is for people aged 65 and over who are physically or mentally ill or disabled and need help with personal care. For example, help with dressing, washing or moving around at home; or people who need supervision or watching over in case they hurt themselves or others. There are two weekly rates:

- £40.55 a week (from April 2005) if you need help in the day or the night and
- £60.60 if you need help both day and night.

To find out more see Age Concern Factsheet 34, Attendance Allowance and Disability Living Allowance or ring the Benefits Enquiry Line on 0800 882200 to get a claim form.

Disability Living Allowance (DLA)

This is for people who become disabled and make a claim before age 65. It has a care part and a mobility part. The care part has three rates: £60.60, £40.55 or £16.05. The top two rates are paid for the same reasons as Attendance Allowance (see opposite). You will get the lower rate if you only need help for some of the day.

The mobility part is for people who cannot walk, have great difficulty walking or who need someone with them when walking outdoors. It is paid at two rates: £42.30 or £16.05.

If you are a carer

Many older people provide care and support to others - perhaps their spouse or partner or another relative or friend. **Carer's Allowance** is a benefit for people who are providing at least 35 hours a week of care for someone who receives Attendance Allowance or the top or middle rate care part of Disability Living Allowance. The weekly rate of Carer's allowance from April 2005 is £45.70 but it cannot be paid if you are already receiving a state pension of at least £45.70 a week.

However even if you cannot be paid Carer's Allowance, because you have a state pension, it may still be worth claiming because you could get extra money through Pension Credit, Housing Benefit or Council Tax Benefit. It can sound complicated but it could mean up to £25.80 extra a week so its worth checking if you could benefit.

To find out more see Age Concern Information Sheet, LC/15 Carer's Allowance.

Concessions and help with occasional expenses

The Social Fund may be able to provide lump sum cash payments to cover extra expenses that you find difficult to meet from your weekly income. To apply for these you usually need to be receiving certain other benefits. Payments include:

- Funeral payments (but don't make any arrangements until you have checked to see whether you can get any help)
- Community care grants for those getting Pension Credit to help you live independently at home - they can be for things such as beds, cookers, removal costs or certain travel costs
- Budgeting or crisis loans, but these have to be repaid.

Other concessions are available to all people over a certain age - for example:

- All local authorities offer free or reduced bus fares to everyone over the age of 60. There are also other travel concessions and reductions available
- TV licences are free for households with a person aged 75 or over. People who are registered blind can receive a 50% reduction.

To find out more see Age Concern's Factsheet 49, Help from the Social Fund or Social Security leaflet GL18; Age Concern Factsheet 26, Travel information for older people; Age Concern Factsheet 3, Television Licence concessions.

Further information

For more information on the areas covered in this booklet, here is a list of books, websites and factsheets.

BOOKS

Your Rights 2004-05

A guide to money benefits for older people, Age Concern's annually updated bestselling guide.

Now in its 32nd edition, with combined sales of over 3 million copies, this book will help older people - and their advisors - understand the complexities of state benefits. The book is divided into five parts, with information on: pensions; financial help for people on a low income; disability benefits and financial support; sources of national and local help.

For only £5.99 you could discover the full range of financial support available. **Your Rights** is available from your local Age Concern, all good bookshops, or directly through Age Concern Books, 0870 4422120. It is also available through the Age Concern online bookshop, visit www.ageconcern.org.uk

WEBSITES

www.ageconcern.org.uk

full of practical advice, support and services for over 50's

www.dwp.gov.uk

the Department for Work and Pensions website

www.thepensionservice.gov.uk

the first port of call for state and private pensions information on the web

AGE CONCERN FACTSHEETS

Age Concern provides a range of free factsheets covering all the information in this booklet in more depth. To order your factsheet(s) please visit **www.ageconcern.org.uk** or call free on **0800 009966**

YOUR LOCAL AGE CONCERN

To find your nearest Age Concern call free on **0800 009966**