

A-Z OF BENEFITS FOR THE ELDERLY

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MANY PEOPLE DON'T CLAIM ALL OF THE BENEFITS THEY ARE ENTITLED TO

Some benefits are age-related, some are means tested (i.e. dependent on how much you have in terms of assets or income); some are non-means tested; some are health related.

This information sheet provides a description of benefits that are currently available. However availability and eligibility change over time, so we recommend you always check with the appropriate benefit provider (see MCC checklist – A-Z of Benefits for the elderly – England)

ATTENDANCE ALLOWANCE

Attendance Allowance is provided to people who are over 65 and have either a mental or physical disability. It is provided at two different rates, depending on the level of care that your disability requires.

This video from the Department of Work and Pensions gives a quick overview of the Attendance Allowance:

<https://www.youtube.com/watch?v=oPa1oZerI7M>

BEREAVEMENT ALLOWANCE (PREVIOUSLY KNOWN AS WIDOW'S PENSION)

Bereavement Allowance is a weekly benefit for widows, widowers, or surviving civil partners aged 45 or over but below state pension age, whose spouse or civil partner died before 6 April 2017. The amount you receive is dependent on how much your spouse or partner had paid in National Insurance contributions. If your husband, wife or civil partner died on or after 6 April 2017, you may be eligible for Bereavement Support Payment instead.

BEREAVEMENT PAYMENT

A Bereavement Payment is a one-off, tax-free payment which may be paid to widows, widowers or surviving civil partners, whose spouse or civil partner died before 6 April 2017. If your spouse or civil partner died on or after 6 April 2017, you may be eligible for Bereavement Support Payment instead.

BEREAVEMENT SUPPORT PAYMENT

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017. It is a monthly payment, paid at a higher rate if you are caring for a child and are eligible for child benefit, and at a lower rate if you are not eligible for child benefit. You must claim within 3 months of your partner's death to get the full amount. You can claim up to 21 months after their death but you will receive fewer monthly payments.

BOILER GRANT

Free, and heavily subsidised replacement boilers are available via ECO, a Government Scheme which has been set up to help low-income households access home efficiency improvements to reduce the cost of heating their homes, and to reduce their carbon footprint. If you meet the benefits-related criteria, and your current boiler is at least 5 years old (not condensing), you could qualify.

BUDGETING ADVANCE AND BUDGETING LOANS

A Budgeting Loan is extra money on top of your benefits to help pay for certain essentials. You must pay back a Budgeting Loan. A Budgeting Advance is an extra amount of Universal Credit to help you pay for certain expenses. You must pay back a Budgeting Advance.

CARER'S ALLOWANCE

Carer's Allowance is money for people who spend at least 35 hours a week providing regular care to someone who has a disability. The person you care for must be in receipt of a relevant benefit due to their disability, which in some cases must be paid at a certain rate.

You don't have to be related to, or live with, the person you care for to get Carer's Allowance. You can qualify for Carer's Allowance of £69.70 per week (2022/23) whether you are in or out of work, but if you are working you must not earn more than £132.00 (after deductions) a week to be eligible for this allowance.

You must be 16 years old or above to claim. There is no upper age limit for claiming, but if you receive a state pension or certain other benefits, you may not receive any or the full amount of the Carer's Allowance.

This video from Which? gives a quick overview of the Carer's Allowance:

<https://www.youtube.com/watch?v=C99mq1OsLhQ>

CHRISTMAS BONUS

The Christmas Bonus is a one-off tax-free £10 payment made before Christmas, paid to people who receive certain benefits in the qualifying week. This is normally the first full week of December.

The list of qualifying benefits can be found on the following Government web page:

<https://www.gov.uk/christmas-bonus/eligibility>

COLD WEATHER PAYMENTS

If the winter is hard and the temperature hits zero degrees and you are receiving Pension Credit, you may be entitled to a Cold Weather Payment. The payment applies if the average temperature in your area is or is forecast to be 0°C or below for seven days in a row between 1 November and 31 March.

COUNCIL TAX SUPPORT

Once you are over 65, you can apply for a Council Tax bill reduction. This is means tested so it can really help if your pension income isn't quite covering everything you need it to. You could get your Council Tax bill paid in full if you are also in receipt of the Guarantee Credit part of Pension Credit. You may get a reduction of the bill if you are below a savings threshold.

CONSTANT ATTENDANCE ALLOWANCE

You can claim Constant Attendance Allowance if you get Industrial Injuries Disablement Benefit or a War Disablement Pension and you need daily care and attention because of a disability. There are 4 different weekly rates of Constant Attendance Allowance. How much you get depends on the extent of your disability and the amount of care you need.

DISABILITY LIVING ALLOWANCE

Disability Living Allowance (DLA) is a payment for people who have extra care needs or mobility needs (difficulty getting around) because of a disability. There are two parts, or "components"; the care component and the mobility component. You may qualify for one or both. You can no longer make a new claim for DLA if you are 16 or over. You may be able to claim Personal Independence Payment (PIP) instead.

EMPLOYMENT AND SUPPORT ALLOWANCE

Employment and Support Allowance (ESA) is replacing Incapacity Benefit and is designed to offer financial support if you are unable to work. You must have a work capability assessment, to see to what extent your disability or illness affects your ability to work.

There are three categories of ESA:

- The 'New Style' ESA which is only available in areas where Universal Credit has been fully rolled out.
- The 'Contributory' ESA for people who have already paid a certain amount of National Insurance contributions.
- The 'Income related' ESA for those on a low income.

FUNERAL PAYMENTS

A Funeral Payment is designed to help with funeral costs that you are responsible for if you're on a low income and need to pay for a funeral you're arranging. How much you get depends on your own circumstances, your relation to the deceased person, and whether you or the person whose funeral you are arranging meet certain other criteria. You do not have to re-pay a funeral payment personally, but it may be repaid from the estate of the person who has died.

HEALTH COSTS

Prescriptions - If you live in England, you can get free prescriptions from the age of 60 onwards. Prescriptions are free for everyone living in all other parts of the UK, regardless of age.

Subject to eligibility rules, you may also be able to get help with

- NHS dental charges, including check-ups
- sight tests
- vouchers towards the cost of glasses and contact lenses
- travel costs to and from hospital for NHS treatment
- travel costs if travelling abroad for treatment
- wigs and fabric supports e.g. abdominal and spinal supports, and support tights.

HOUSING BENEFIT

Housing benefit offers support to those who are on a low income and need help to pay their rent. It does not apply to those who are retired and still paying a mortgage. It is means tested and there are criteria to meet for eligibility. The amount you receive can vary depending on which eligibility criteria you meet. You cannot get Housing Benefit to help with the costs of a mortgage or home loan. If you own the home you live in, you may be able to get help with your mortgage *interest* if you are getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA) or Pension Credit (See 'support for mortgage interest' section below for details).

It is intended to phase out Housing Benefit as the Universal Credit system is rolled out – see *the Universal Credit section later in this guide*.

There are no specific age rules that affect Housing Benefit entitlement, but you must be old enough to enter into a tenancy agreement.

Applies to: England, Scotland and Wales (a separate scheme applies to Northern Ireland, administered by the Northern Ireland Housing Executive).

INCAPACITY BENEFIT

Incapacity Benefit is a payment for people who cannot work because they are sick or disabled. You cannot make a new claim for Incapacity Benefit. This is because Incapacity Benefit has been replaced by Employment and Support Allowance.

INCOME SUPPORT

Income Support helps people who do not have enough to live on. It is only available for certain groups of people who do not get Jobseeker's Allowance or Employment and Support Allowance and are not in full time employment. The actual amount you get depends on your circumstances.

Income support is a means-tested benefit which means entitlement is based on your income, savings and other capital, which will be looked at to see if they are low enough for you to qualify. Income Support can be paid on its own if you have no other income or can top-up other benefits or part time earnings to the basic amount the law says you need to live on.

INDUSTRIAL INJURIES DISABLEMENT BENEFIT

Industrial Injuries Disablement Benefit (IIDB) is for people who are disabled because of an accident at work, or who have certain diseases caused by their work (but not if this is self-employment). IIDB is a no-fault scheme paid by the Department for Work and Pensions.

However, if you have been injured at work and you want to claim compensation from your employer, you should seek legal advice from a personal injury lawyer.

LOCAL EMERGENCY SUPPORT

If you are on a low income or receiving certain benefits, and there is a scheme in your area, you could apply for help from your council in emergencies. Local Welfare Assistance schemes are discretionary. This means that even if you are eligible to apply, you are not guaranteed to be awarded a payment.

You may get help with essentials, but you won't usually be given cash. You might get vouchers to pay for food, fuel, furniture or clothing.

Different eligibility rules and providers apply in England, Northern Ireland, Scotland and Wales

LOFT AND CAVITY WALL INSULATION GRANTS

There are still millions of pounds worth of energy efficiency grants going unclaimed in the UK. There is the opportunity to get a new boiler and new insulation – this could save a lot in energy bills. People in receipt of Pension Credit are more likely to qualify for an energy grant.

PENSION CREDIT

Pension Credit is an income-based benefit that tops up your income if it is below a certain threshold. It comes in two parts:

- **Guarantee Credit** – this tops up your income if you are below the weekly income threshold
- **Savings Credit** – provides a top up to your weekly income if you have saved some money, or your income is higher than the state pension

This video from Age UK gives a quick overview of the Pension Credit scheme:

<https://www.youtube.com/watch?v=jhnEXjGhqGI>

PERSONAL INDEPENDENCE PAYMENT

Personal Independence Payment (PIP) is a payment to people who have extra care needs or mobility needs (difficulty getting around) because of a disability. There are two parts, or “components”; the daily living component and the mobility component. You may qualify for one or both. You must be 16 or over but under 65 when you first claim. PIP is replacing Disability Living Allowance for people aged 16-64.

STATE RETIREMENT PENSION

The amount of Basic State Pension that you receive depends on the national insurance contributions that you have previously made. A State Pension statement forecasts how much Basic State Pension you will receive when you reach retirement age. You can request a statement online at any time (unless you are already receiving your state pension) on the government's "Check your State Pension" section of their website or you can contact the Pension Service by telephone or post.

You may be eligible for an 'Over 80 pension'. To be eligible you must be aged 80 or over and be in receipt of a basic state pension of less than £85.00 per week (2022/23), or be receiving no state pension at all.

STATUTORY SICK PAY

Statutory Sick Pay is money paid to you by your employer if you are sick and unable to work. There are no age rules that apply.

SUPPORT FOR MORTGAGE INTEREST

Support for Mortgage Interest helps towards housing costs for the home you live in, such as the interest payments on mortgages and on other loans for home purchase, certain repairs, and home improvements. Owner-occupiers can also get help with other housing costs including ground rent and service charges in some circumstances.

From 6 April 2018, support for mortgage interest was stopped for both new and existing claimants. Claimants will instead be invited to apply for a loan if they want to continue to be supported. Loans will have to be repaid upon the sale of the claimant's house or, if claimants return to work, they will be asked to repay the loan when they can afford it.

TRAVEL CONCESSIONS

Train – It may be worth buying a senior rail card. You must be 60 or over to be eligible. It currently costs £30 per year (2022/23) or £70 for three years, and saves 1/3 off the price of most train tickets for travel within Britain (not valid in Northern Ireland). In Northern Ireland free travel is available to all Senior Citizens who are 65 years of age or over and who have been resident in Northern Ireland for a minimum of three months. You may qualify for a disabled persons railcard (England, Scotland and Wales).

Bus – In England you are entitled to free bus travel when you reach state pension age. In Scotland and Wales, if you're over 60, or have a disability, you could be eligible for free or subsidised travel. In Northern Ireland you get free travel if you are registered blind and half-price travel if you get certain disability-related benefits. Other concessions apply.

Tube – In London, A 60+ London Oyster photocard allows you to travel free on public transport in London from the age of 60 until you qualify for a Freedom Pass.

To be eligible for a 60+ London Oyster photocard, you must live in a London borough and be aged 60 or over.

TV LICENCE

Free TV Licences, funded by the Government, for all over 75s came to an end in August 2020. From 1 August 2020, a new scheme was introduced under which anyone aged 75 or over receiving Pension Credit (or with a partner living at the same address who receives Pension Credit) is eligible to apply for a free TV Licence, paid for by the BBC.

UNIVERSAL CREDIT

Universal Credit is a means-tested benefit for people of working-age who are on a low income. It replaces six existing means-tested benefits:

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

Universal Credit is intended to be simpler than the current system of benefits and tax credits and is subject to phased introduction.

WARM HOME DISCOUNT

The big energy suppliers are required by law to help vulnerable customers pay for their energy use. The Warm Home Discount applies to those who are eligible.

WINTER FUEL ALLOWANCE

If you were born on or before 5 October 1955 you could be receiving between £100 and £300 to help you pay for your heating bills. You have to have been 'normally living in the UK' for at least one day during the 'qualifying week' each year (20th to 26th September 2021 for Winter 2021/22). The Winter Fuel Payment is usually paid automatically to you if you're eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). If you're eligible but don't get paid automatically, you'll need to make a claim. The cut off date for making a claim for the 2021/22 winter period was March 31st 2022. Details for the 2022/23 winter period are yet to be announced.

FOR MORE DETAILED INFORMATION ON BENEFIT STRUCTURE AND ELIGIBILITY WE RECOMMEND:

- National Charity Turn2Us - <https://www.turn2us.org.uk/>
- Government website - <https://www.gov.uk/browse/benefits>
- Citizens Advice - <https://www.citizensadvice.org.uk/benefits/>

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