My Care Consultant

# Your guide to key UK Welfare Benefits for older adults 2026/2027

Last updated April 2026

PRODUCED IN ASSOCIATION WITH JUST.

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# Notations


This sign denotes sources of further information

This sign denotes an important point to be especially aware of


This sign denotes a tip that may prove helpful

## About My Care Consultant

My Care Consultant (MCC) helps those in need of care to navigate the complex social and health care system, to understand the value of professional financial, legal and property management advice and helps facilitate access to such advice. In doing this, MCC seeks to establish a clear pathway, a joined- up approach and to be an independent 'first port of call' in meeting the often complicated and frequently urgent needs that many older people have.

With a deep understanding of the intermediary market, MCC also works closely with financial advisers by providing independent technical and marketing support and consultancy, and by encouraging and supporting participation in the long-term care market. MCC offers practical information and guidance regarding non-regulated care advice and helps advisers combine this with regulated 'paying for care' advice. As a result, advisers can develop comprehensive propositions that better meet the full needs of their clients.

MCC is an Affiliate member of SOLLA, a Dementia Friend, an Affiliate of the Consumer Duty Alliance and an adopter of the Charter of the Financial Vulnerability Taskforce.

MCC is the creator and owner of Care Box (a technical and business development resource for financial advisers and support staff) and My Care Hub (a self- navigation service in respect of care for carers and those in need of care).

## About Just

We are Just. We're here to help you achieve a better later life.

At Just we recognise that everyone's retirement needs are different. You may want a regular income with the security of knowing that it's guaranteed to be paid for life. Maybe you are looking for peace of mind and want to make arrangements for future care costs. Or perhaps you want to access the money tied up in your property to spend on home improvements or holidays. It could even be a combination of these things.

Here at Just, we're proud to be one of the UK's leading providers of retirement financial solutions. And that's why we believe we can help you.

Whatever your situation, it's important that you are aware of the benefits that you are entitled to in retirement and know how to claim them. As a result, we're pleased to support this guide to key social security benefits for older adults.

# Preface

At the time of writing the cost-of-living crisis has brought into sharp focus the importance of Social Security Benefits for many people and families in the UK. Despite this, evidence suggests that cash-strapped pensioners are continuing to miss out on thousands of pounds of extra income because they are not claiming all that they are entitled to in terms of both means-tested and non-means-tested State Benefits.

The UK welfare state is intended to help families when they fall upon hard times - something that can happen to anyone. This guide is designed to help older people (or their families) wherever they live in the UK, to understand how the benefit system works, what key benefits are available, what the eligibility criteria are, and how to access whatever benefits they may be entitled to.

There are many different benefits, each with their own regulations, and some with complex rules relating to very specific circumstances. As a result, this guide is not intended to be a definitive list of all possible benefits available. Rather, it focusses on those that are most relevant to people who are at or above state pension age.

## An overview of the benefits discussed in this guide

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# How the UK State Benefit System works

# 1. How the UK State Benefit system works

It can be important to understand the basics around how the UK Benefit system works when looking at specific benefits and entitlement. Given the impact of devolution, it can also be something of a moving picture.

## The devolved nature of UK State Benefits:

The Department for Work and Pensions (DWP) has overall responsibility for much of the benefits system across the UK.

Local authorities administer Housing Benefit, and since April 2013 in England they have also been responsible for their own Council Tax Reduction schemes and local welfare assistance schemes (national schemes also exist in Scotland and Wales).

**In Northern Ireland,** benefits are entirely devolved (where the term "transferred" is used) and they are all the responsibility of the Department for Communities (with the exception of HMRC benefits and tax credits). By long-standing convention, however, Northern Ireland maintains "parity" with the social security, child maintenance, and pension systems determined by the DWP for England.

**In Scotland**, The Scotland Act 2016 gives the devolved Scottish Parliament and Government power over and responsibility for benefits falling within certain categories, which include disability and carer benefits. They also have the power to top-up reserved benefits and create other new social security benefits. At the time of writing (April 2026), some benefits are still in the process of being transferred from the DWP to Social Security Scotland.

**In Wales,** almost all benefits are managed by and are the responsibility of the DWP with the exception of some discretionary housing payments.

Further general information and details about the different systems across the UK can be sourced here:


Benefits in England – https://www.gov.uk/check-benefits-financial-support
Benefits in Northern Ireland – https://www.nidirect.gov.uk/campaigns/guide-benefits
Benefits in Scotland – https://www.mygov.scot/browse/benefits
Benefits in Wales – https://www.gov.uk/check-benefits-financial-support

## Means-tested and non-mean-tested benefits and capital limits

All social security benefits fall into one of two main categories:

1. **Means-tested benefits** – these require an assessment of your financial position to determine whether you are eligible for the benefit in question.

**OR**

2. **non-means-tested needs-based benefits** – which do not require a full financial assessment and are instead related to your specific circumstances (for example if you are disabled, bereaved or caring for someone else). Some of these benefits are intended as

earnings-replacement benefits, so if you are claiming them, you will be asked to provide information about your earnings. Others depend upon your National Insurance contribution record.

When it comes to means-tested benefits, your income and capital must be below a certain amount for you to be eligible to claim. This limit is an estimate of the minimum amount you would need to live on, and it is set by the government. Each means-tested benefit has its own specific eligibility criteria which your income and capital must meet if you are to successfully claim that benefit. If your income and capital are greater than this amount then you may not be able to receive that benefit, or you may receive a reduced amount.

For example, there is no formal upper capital limit for claiming Pension Credit, but you may receive a reduced amount if you have more than £10,000 in capital (savings and investments). For every £500 or part of £500 of capital over £10,000 that you have, you'll be treated as if you have a further 'deemed income' of £1 a week. This is added to any other actual income you receive, such as a pension, in order to determine your eligibility for Pension Credit payments.

For further details of how capital limits are applied to key means tested benefits see Appendix C.

## Overlapping benefits, incompatible benefits and passporting

These terms all relate to the situation where your entitlement to one benefit might impact your entitlement to another benefit.

**Overlapping benefits –** This is where your circumstances would qualify you to receive two or more benefits, but the regulations don't allow you to be paid more than the amount of one of these benefits at any given time.

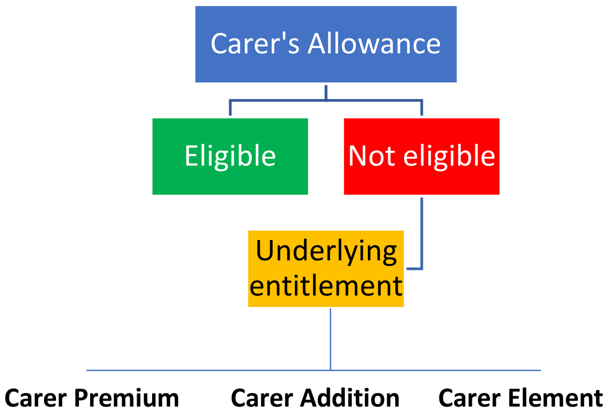
For example, if someone is caring for their spouse (or any other adult), they cannot usually be paid Carer's Allowance (in full) if they are also already receiving one or more of the following benefits: State Pension, Contributory Employment and Support Allowance, Incapacity Benefit, Maternity Allowance, Bereavement widow's benefits, Severe Disablement Allowance or Contribution-based Jobseeker's Allowance.

So, someone who is entitled to receive Carer's Allowance and also receives £20 per week Retirement Pension would receive their Retirement Pension in full but the £81.90 per week (from April 2024) Carer's Allowance would be reduced by the £20 they receive from their Retirement Pension. So, they would actually only receive £61.90 per week in Carer's Allowance.

**Incompatible benefits –** In some cases your circumstances would qualify you to receive two or more benefits, but the regulations do not allow you to be paid both of them at the same time. These benefits are referred to as being incompatible. The following benefits are incompatible: Incapacity Benefit, Retirement Pension, Contribution based Jobseeker's Allowance and Contribution based Employment and Support Allowance.

**Passporting –** Passported benefits are benefits or schemes which some groups of people are entitled to *because* they are entitled to or are already receiving certain other benefits or tax credits. This is also known as 'underlying entitlement.'

For example, if someone doesn't seem to qualify for Carer's Allowance, it can still be worth making a claim, as they might have an underlying entitlement to an extra payment because they are in receipt of another specific benefit. E.g. they might find they are entitled to the Carer Premium, Carer Addition or Carer Element, even if they won't get the full Carer's Allowance.




**The carer premium** is an extra amount of money included in the calculation of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, and Council Tax Reduction (Rate Relief in Northern Ireland). **The carer addition** is equivalent to the carer premium, but it is paid with Pension Credit. **The carer element** is equivalent to the carer premium, but it is paid with Universal Credit.

## The benefits cap

The benefit cap is a limit on the total amount of benefit working aged people can receive. It applies to most people aged 16 and above, but you are not restricted by the cap if you are over State Pension age.

The benefit cap rates for 2026/2027 are:

- £22,020 for couples and lone parents outside Greater London (£14,753 for single adults with no children); and
- £25,323 for couples and lone parents in Greater London (£16,967 for single adults with no children).

If you're part of a couple and ***one*** of you is under State Pension age, the cap may apply. You can find out more about the cap here: https://www.gov.uk/benefit-cap

# Key benefits, eligibility and how to claim

# 2. Key benefits, eligibility and how to claim?

## Pensions

### The new State Pension

#### What is it?

The new single tier, flat-rate State Pension was introduced from 6 April 2016 for people reaching State Pension age from that date. People who have already reached State Pension age (SPA) on 6 April 2016, will continue to get a basic and additional State Pension under the old rules. Both the basic and new State Pensions will be uprated in line with the Consumer Prices Index inflation . This is following the restoration of the pensions ‘triple lock’ which had been suspended in 2022/23.

The full rates for 2026/27 will be:

- £241.30 per week for the **new** State Pension (for those reaching State Pension age on or after 6 April 2016)
- £184.90 per week for the **basic** State Pension (the core amount in the old State Pension system)

#### Is it taxable?

The State Pension is taxable. If your only income is the State Pension you will not need to pay tax as this is below your personal allowance (£12,570 for 2026/2027). If your total income including State Pension is above your current personal allowance, you will need to pay tax on the amount you receive above your personal allowance.

#### Who is eligible?

You’ll be able to claim the new State Pension if you’re a man born on or after 6 April 1951 or a woman born on or after 6 April 1953. Entitlement to the new State Pension is based on an individual’s National Insurance record. This is made up of National Insurance contributions paid when working, and National Insurance credits (which are added to a NI account during certain periods of not working). You’ll usually need at least 10 qualifying years on your National Insurance record to get any State Pension and 35 qualifying years for the full amount. Your qualifying years do not have to be 10 consecutive years in a row.


You can find out more about eligibility here:
https://www.gov.uk/new-state-pension

You can find out how much you might get, when you can get it and how to increase it (if you can) here:
https://www.gov.uk/check-state-pension

#### State Pension forecasts

It is possible to get a State Pension Forecast at any time, up until 30 days before reaching retirement age. The forecast will give the current State Pension entitlement based on current records held.

Find out more about getting a State Pension forecast here: https://www.gov.uk/check-state-pension

### How do I claim the new State Pension?

You should receive a claim pack (form BR1) about 4 months but no later than 2 months before you reach state pension age telling you what to do.

You can find out more about how to claim here: https://www.gov.uk/new-state-pension/how-to-claim

### State Pension Death Benefits

If you are married or in a civil partnership and you both reached State Pension age before 6 April 2016 then, when one of you dies, the survivor may be entitled to receive a higher basic State Pension based on the National Insurance record of their partner. This is only the case if the surviving partner hasn't already built up a full basic State Pension from their own National Insurance contribution record.

If you are married or in a civil partnership and you both reached State Pension age on or after 6 April 2016, you may be able to inherit or increase your State Pension if your spouse or civil partner has died.

You may not be able to inherit anything if you remarry or form a new civil partnership before you reach State Pension age.

You can find further information here: https://www.moneyhelper.org.uk/en/benefits/benefits-in-later-life/state-pension-death-benefits

## The over 80 Pension

The over 80 pension is a State Pension for people aged 80 or over. To be eligible you must get either a basic State Pension of less than £110.75 a week, or no basic State Pension at all.

You do not need to have paid National Insurance contributions and it can give you £110.755 a week in the 2026 to 2027 tax year.

You can claim the over 80 pension if all of the following apply:

- you're 80 or over
- you do not get basic State Pension, or your basic State Pension is less than £110.75 a week in tax years 2026 to 2027
- you were resident in the UK for at least 10 years out of 20 (this does not have to be 10 years in a row) - this 20- year period must include the day before you turned 80 or any day after

- you were ‘ordinarily resident’ in the UK, the Isle of Man or Gibraltar on your 80th birthday or the date you made the claim for this pension, if later.


For further information including how to claim: [https://www.gov.uk/over-80-pension/how-to-claim](https://www.gov.uk/over-80-pension/how-to-claim)

## Help with bills and boosting income

**The following benefits can help by either reducing your out-goings or by increasing your income. They are listed here in alphabetical order.**

### Council Tax

The amount someone has to pay for council tax can be subject to a reduction via:

1. Discount/reduction
2. Exemption
3. Support
4. Rebate

**Council Tax discounts/reductions**

Full Council Tax rates are based on at least two people living in a property.

- If you live alone, you’re entitled to a 25% reduction regardless of your financial situation.

Not everyone is counted for Council Tax purposes. This means you will be treated as living alone (so you will be entitled to a 25% discount) if you only live with people who are disregarded, for example:

- ✓ severely mentally impaired
- ✓ a full-time student
- ✓ a long-term hospital patient
- ✓ a live-in carer/care worker

If ***everyone*** who lives in your home (including you) is disregarded, you’ll still have a Council Tax bill, but you’ll get a 50% reduction.

**Council Tax disabled Band Reduction Scheme**

You may be eligible for this scheme if you live in a larger property than you would need if you or another occupant were not disabled. Contact your local council to find out more and to apply for the scheme. If you qualify, your bill will be reduced to the next lowest Council Tax band. For example, if your property is in Band D, you’ll pay the Band C rate. If your home is already in the lowest band (Band A), you’ll get a 17% discount on your Council Tax bill instead. You’ll have to show that you have either:

- an extra bathroom, kitchen or other room that you need for the disabled person
- extra space inside the property for using a wheelchair

- had to move a disabled person’s bedroom downstairs so they have easier access to the toilet and kitchen.

**Council Tax exemptions**

Homes are sometimes exempt from Council Tax, either for a set amount of time or, in some cases, indefinitely. For example, a home might be exempt if:

- it is empty because the person who lived there has moved to a care home or they are living with a relative so they can be cared for, or so they can care for someone else. However, in 2013, the government abolished the exemption for empty and unfurnished properties and allowed councils the discretion to set the time period for how long an empty property can remain exempt.
- everyone living in the home has been medically certified as ‘severely mentally impaired’. For example, this might happen if they have dementia, Parkinson’s, or a serious mental health condition. They’d also need to qualify for disability benefits, such as Attendance Allowance
- there’s a self-contained annexe and the person living there is a relative of the person who owns the main property – they should be 65 or over, or severely mentally impaired, or substantially and permanently disabled. Only the annexe would be exempt from Council Tax, not the main property.

**Council Tax support**

Each local authority is responsible for operating its own Council Tax support scheme so the amount of support given will vary across the country. The amount of Council Tax Support you might get depends on your financial circumstances, age, who lives with you and where you live.

If you receive the Guarantee Credit part of Pension Credit you may get your Council Tax paid in full. If you don’t get Guarantee Credit but you have a low income and less than £16,000 in savings, you may still get some help. If you (and your partner) have savings over £16,000, you won’t qualify unless you’re getting Guarantee Pension Credit.

Your council will look at your income and capital (for example, savings) to work out whether you qualify. If you do, the reduction you get will depend on:

- the amount of your income and capital
- whether you’re over State Pension age
- how the scheme works in your particular area
- your circumstances (for example, who else you live with).
- Your net council tax liability (the amount on your bill after any other discounts have been applied)

If you’re over State Pension age, you can ask for Council Tax Support to be backdated by up to three months. Some local authorities will allow further backdating where continuous good reasons for the delay in claiming can be shown.

If you're not over State Pension age, the Council Tax Support you're entitled to is worked out under 'working age scheme' rules. Check these rules with your local council.

You can ask your council for details of their scheme here:
https://www.gov.uk/apply-council-tax-reduction

**Council Tax rebate**

If you are living with another adult who has a low income and is not your partner, you may be able to get Second Adult Rebate if your council offers this. Your income and capital are ignored – only the circumstances of the second adult are considered – so you might want to apply for that if your own savings are too high to claim Council Tax Support.

People who are disregarded for Council Tax purposes or who are joint owner or joint tenant of the property with you don't count as second adults. You can't get both Second Adult Rebate ***and*** Council Tax Support. If you qualify for both, your council must award you whichever is higher.

**If you live in Scotland**

Responsibility for assisting those who need help with their council tax in Scotland, including discounts, reductions or exemptions, sits with each local council in Scotland.

A Council Tax Reduction (CTR) scheme is in place that reduces or eliminates the council tax liability of around 500,000 lower income households in Scotland, depending on household circumstances and the ability to pay.

You can find out more about the CTR here:
https://www.gov.scot/policies/local-government/council-tax/#council-tax-reduction-scheme

**If you live in Wales**

Responsibility for assisting those who need help with their council tax in Wales including discounts, reductions or exemptions sits with each local council in Wales.
A Council Tax Reduction (CTR) scheme is in place.

You can find out more about the CTR here:
https://www.gov.wales/council-tax-discounts-and-reductions-information-leaflet

**If you live in Northern Ireland**

In Northern Ireland, there is a rates system instead of council tax. Collection of the tax and rates is carried out at local council level.

You can find out more about the rates system including help with paying your rates here:
https://www.nidirect.gov.uk/campaigns/guide-rates

## Housing Benefit

**What is it?**

Housing Benefit is money to help you pay all or part of your rent if you are on a low income. It may also cover some service charges, such as maintenance of lifts or communal areas. It doesn't usually cover heating, hot water or energy costs.

**Who is eligible?**

You can claim Housing Benefit if you are on a low income, have savings of less than £16,000 (or you receive Guaranteed Pensions Credit) and one of the following applies:

- you have reached State Pension age
- you live in supported, sheltered or temporary housing where you get care, support or supervision.

If you're a couple, only one of you can apply for both of you. You can claim if:

- you've both reached State Pension age, or
- one of you has reached State Pension age and has been claiming Pension Credit (for you as a couple) without a break since at least 15 May 2019.

**How much might I get?**

How much you get depends on:

- the lower figure of your 'eligible' rent or your Local Housing Allowance (LHA) rate
- your household income including benefits, pensions, and any savings over £6,000
- your circumstances (for example your age, or whether you have a disability)

**How to claim and find out more**


You can find out more about how to claim here:
https://www.gov.uk/housing-benefit

## Pension Credit

**What is it?**

Pension Credit is the main means tested benefit for pensioners and gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit is separate from your State Pension. You can get Pension Credit even if you have other income, savings or own your own home. Pension Credit can also help with housing costs such as ground rent or service charges.

The following information applies to you if you live in **England, Scotland or Wales**

If you live in **Northern Ireland** relevant information can be found here:
https://www.nidirect.gov.uk/articles/understanding-pension-credit

For people who reached State Pension age before 6 April 2016, it has two elements - the Guarantee Pension Credit and Savings Credit.

**Guaranteed Pension Credit**

The ‘standard minimum guarantee’ provides a guaranteed minimum income for pensioners. Incomes below this level can be topped up to the minimum through Pension Credit Guarantee Credit.

From 15 May 2019, both members of a couple need to have reached State Pension age in order to qualify for Guarantee Pension Credit. Where only one partner is aged over Pension Credit age, the couple will not receive it, though they could claim Universal Credit instead.

**Savings Credit**

This benefit is payable to pensioners who have a certain amount of income coming in from pensions, savings, earnings and investments, are over 65 and reached State Pension age before 6 April 2016. It is therefore not payable to people who reached State Pension age in the New State Pension system (on or after 6 April 2016).

Savings Credit was intended to ensure that the Pension Credit means-test did not weaken the incentive for people to save for their own retirement.

If someone’s extra payments towards their retirement (such as savings or an occupational pension) raises their pension income above the Savings Credit threshold, they will receive a payment of 60p for every £1 of their income above the threshold, up to a maximum weekly award.

**How much might you get?**

For Pensions Guaranteed Credit 2026/27:

- the single person’s standard minimum guarantee is £238.00 per week
- for couples it is £363.25 per week

For 2026/27 the Savings Credit threshold will rise to:

- £208.07 per week for single people; and
- £329.75 per week for couples.

The Savings Credit maximum award is:

- £17.96 per week for single people; and
- £20.10 per week for couples.

**Additional Payments (2026/2027)**

You may qualify for extra amounts if you have other responsibilities and costs, subject to qualifying criteria, for example:

- If you have a severe disability – an extra £86.05 per week
- If you care for another adult – an extra £48.15 per week
- If you’re responsible for children or young people – an extra £69.98 a week for each child or young person you’re responsible for. This is increased to £81.07 a week for the first child if they were born before 6 April 2017. Further payments may be available if the child or young person is disabled.

**Other help if you get Pension Credit**
If you get Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- Cost of Living Payments
- Support for Mortgage Interest if you own the property you live in
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- help with your heating costs through the Warm Home Discount Scheme
- a discount on the Royal Mail redirection service if you're moving house

**How to claim and find out more**

You can find out more about pension credit here: https://www.gov.uk/pension-credit


You can find out more about how to claim here: https://www.gov.uk/pension-credit/how-to-claim

To find out if you qualify for pension credit you can use the Government's free pension credit calculator: https://www.gov.uk/pension-credit-calculator

## Urgent one-off expenses

**If you urgently need help, it is sometimes possible to get a benefit payment earlier than you normally would via:**

**Budgeting Loan**
Budgeting Loans can help you pay for essential things such as furniture, clothing and removal costs. The minimum loan is £100. The maximum amount you can borrow is:

- £348 if you are single
- £464 if you are a couple
- £812 if you have children

To be eligible for a Budgeting Loan, you or your partner must be receiving one of the following benefits for the past 6 months:

- Pension Credit
- Income Support

- income-based Jobseeker's Allowance
- income-based Employment and Support Allowance.

There may be different options for how you pay your loan, but you'll need to repay it within 104 weeks. What you owe is usually taken out of your benefit payments until the loan is paid off.

You can find out more here: https://www.gov.uk/budgeting-help-benefits

If you live in **Northern Ireland**: https://www.nidirect.gov.uk/articles/social-fund-budgeting-loan

Do NOT apply if you get Universal Credit, New Style Jobseeker's Allowance or New Style Employment and Support Allowance. Apply for a Budgeting Advance instead if you get Universal Credit: https://www.gov.uk/universal-credit/other-financial-support

**Short-term advance**

If you're waiting for a decision on your benefit claim, you might be able to get a short-term advance to tide you over while you're waiting for your first benefit payment. You can apply for an advance if you've recently applied for:

- State Pension
- Pension Credit
- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance
- Carer's Allowance
- Universal Credit (if you are making a claim for this benefit, you need to ask for an advance within 5 days of applying).

A short-term advance is a loan. Repayments will be taken from your benefit payments until it's completely paid back. You'll be told how much your payments will be reduced by. To apply for a short-term advance, contact the organisation responsible for the benefit you're claiming.

You can find out more here: https://www.gov.uk/short-term-benefit-advance

**Energy Price Cap**

The energy price cap limits the amount energy companies can charge customers who are on default tariffs, including standard variable tariffs (SVTs), and customers who use prepayment meters. It was introduced in January 2019 to make sure consumers don't pay more for energy than they should.

The cap rate, which is set by the UK's energy regulator Ofgem, puts a limit on the amount energy companies can charge customers per kilowatt-hour (kWh) of electricity and gas.

Between 1 April and 30 June 2026, the energy price cap is set at £1,641 per year for a typical household who use electricity and gas and pay by Direct Debit. This is a decrease of 6.6% compared to the cap set between 1 January to 31 March 2026 (£1,758).

**Energy Price Guarantee**
The government introduced the Energy Price Guarantee (EPG) was a temporary additional measure on 1 October 2022 to deal with significant increases in the price of wholesale gas. The EPG fixed the maximum price you paid for a unit of gas or electricity, not the total amount of your bill. The guarantee remained in place until March 2024.

**Household Support Fund**
This is a payment to help those considered most in need with the rising cost of food, gas and electric, and water bills. Each local council decides their own eligibility criteria – though money should be specifically set aside for older people. Contact your council if you want to know more.


You can find out more here;
https://helpforhouseholds.campaign.gov.uk/help-with-your-bills/

## Help with Disability, Care and Bereavement

**The benefits outlined in the following section are determined by the DWP for England, Northern Ireland and Wales. Some are in the process of being replaced by the Scottish government as part of the devolution process, and where this is the case, we have outlined the current situation in Scotland.**

### Attendance Allowance

**What is it?**
Attendance Allowance is a non-means-tested, tax-free benefit that helps with extra costs if you have a disability severe enough that you need someone to help look after you.

Despite the name, another person doesn't have to be in 'attendance' – if you live alone and don't have a carer you can still be entitled to it. You can also spend the money however you like – perhaps on ways to help you stay independent in your own home for longer.

Being in receipt of Attendance Allowance could also help you qualify for extra Pension Credit, Housing Benefit or Council Tax Reduction - check with the office dealing with your benefit.

**Who is eligible?**
You can get Attendance Allowance if you have reached State Pension age and all of the following apply:

- you have a physical disability (including sensory disability, for example blindness), a mental disability (including learning difficulties), or both
- your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety
- you have needed that help for at least 6 months (unless you might only have 6 months or less to live)

**You must also:**

- be in Great Britain when you claim - there are some exceptions, such as members and family members of the armed forces
- have been in Great Britain for at least 2 of the last 3 years (this does not apply if you are a refugee or have humanitarian protection status)
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands
- not be subject to immigration control (unless you're a sponsored immigrant)

**How much might I get (2026/2027)?**

Attendance Allowance is paid weekly at 2 different rates - the one you get depends on the level of help you need.

| Rate | Level of support you need |
|---|---|
| Lower rate - £76.70 per week | Frequent help or constant supervision during the day, or supervision at night |
| Higher rate - £114.60 per week | Help or supervision throughout both day and night, or a medical professional has said you might have 6 months or less to live |

### How to claim and find out more


You can find out more about how to claim here:
https://www.gov.uk/attendance-allowance/how-to-claim

**What about Scotland?**

Attendance Allowance has been replaced by Pension Age Disability Payment in Scotland as part of the process of devolution of disability and carer benefits from the DWP to Social Security Scotland. The Scottish Government has proposed that the eligibility rules for both will remain largely the same as for PIP and Attendance Allowance, with benefit rates also aligned.

## Bereavement Support Payment

**What is it?**

This is a payment payable to both widows and widowers, if their deceased husband, wife or civil partner had made sufficient N.I. contributions. Claimants must be under pension age. From February 2023, payments were extended to unmarried couples with children:

- Widowed Parent’s Allowance - if you already get this, your payments will continue until you are no longer eligible
- Bereavement Allowance (previously Widow’s Pension)
- Bereavement Payment

**Who is eligible?**
To be eligible, when your partner died you must have been:

- under State Pension age
- living in the UK or a country that pays bereavement benefits
- Your partner must have ***either***:
    a) paid National Insurance contributions for at least 25 weeks in one tax year since 6 April 1975

    OR

    b) died because of an accident at work or a disease caused by work

When your partner died you must have been married or in a registered civil partnership together.

If you were married or in a registered civil partnership with the person who died, you could claim Bereavement Support Payment if your partner died in the last 21 months, but you might get less than the usual 18 monthly payments. You must claim within 3 months of your partner’s death to get the full amount.

On 25 January 2023 MPs voted to change eligibility criteria for bereavement benefits meaning cohabiting parents and their children will also be able to get support from the 9th of February 2023 onwards. Under this change, newly bereaved cohabiting parents will be able to claim on behalf of their grieving children. Families who were previously denied these benefits from 30 August 2018 onwards will also be able to claim for retrospective payments.

For further details see: https://www.gov.uk/government/publications/the-bereavement-benefits-remedial-order-2022-explanatory-memorandum

**How much might I get (2026/2027)?**
If you were getting Child Benefit when your partner died (or did not claim it but were entitled to it), you will get the higher rate. This is made up of:

- a first payment of £3,500
- up to 18 monthly payments of £350

If you were not entitled to Child Benefit, you’ll get the lower rate unless you were pregnant when your partner died. This is made up of:

- a first payment of £2,500
- up to 18 monthly payments of £100

You must claim within 12 months of your partner's death to get the first, lump sum payment. If you claim after this time, you will only get the monthly payments.

**How to claim and find out more**


You can find out more about how to claim here: [https://www.gov.uk/bereavement-support-payment/how-to-claim](https://www.gov.uk/bereavement-support-payment/how-to-claim)

**What about Scotland?**
Bereavement Support Payment is not a devolved benefit. It applies to those living in Scotland and is administered by the DWP

## Carer's Allowance

**What is it?**
Carer's Allowance is a weekly payment to someone who has undertaken the care of a family member or friend for at least 35 hours a week. This payment is classed as taxable income.

**Who is eligible?**
You may be eligible for Carer's Allowance if you, the person you care for, and the type of care you provide meet certain criteria.

The person you care for must already get one of these benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment
- Child Disability Payment - the middle or highest care rate
- Adult Disability Payment - daily living component at the standard or enhanced rate

You need to spend at least 35 hours a week caring for this person. This can include things like:

- helping with washing, cleaning and cooking
- taking the person you care for to a doctor's appointment
- helping with household tasks, like managing bills and shopping

In addition, all of the following must apply:

- you must be 16 or over
- you must spend at least 35 hours a week caring for someone
- you must have been in England, Scotland or Wales for at least 2 of the last 3 years (this does not apply if you're a refugee or have humanitarian protection status)

- you must normally live in England, Scotland or Wales, or live abroad as a member of the armed forces (you might still be eligible if you're moving to, or already live in, an EEA country or Switzerland)
- you must not be in full-time education
- you must not be studying for 21 hours a week or more
- you must not be subject to immigration control
- you must be earning £204 or less a week after tax, National Insurance and expenses

**How much might I get (2026/2027)?**

Carer's Allowance is £86.45 per week.

For each week you get Carer's Allowance you'll automatically get National Insurance credits.

If you're entitled to Carer's Allowance, you may be able to receive a **Carer Premium** (called a **Carer Addition** for people of State Pension age) or **Carer Element** if you receive Universal Credit. This is extra money paid within any means-tested benefits you may already claim.

You **must** tell the person you are providing care for, or their legal representative, **before** you claim Carer's Allowance. When you claim Carer's Allowance, the person you provide care for may stop getting any severe disability premium they get with their:

- Income Support
- Income-related Jobseeker's Allowance
- Housing Benefit
- Employment and Support Allowance
- If they get extra Pension Credit for severe disability, it will also stop.

**How to claim and find out more**


You can find out more here including how to make a claim:
https://www.gov.uk/carers-allowance

**What about Scotland?**

Carer Support Payment has replaced Carer's Allowance for carers in Scotland. It pays the same rate as for Carers Allowance (see above), at least for the foreseeable future.

You cannot get Carer Support Payment and Carer's Allowance at the same time.

Carers who get Carer Support Payment will also get Scottish Carer's Supplement (see below). You do not need to apply for it.

From 15 March 2026, the Scottish Carer's Supplement replaced the Carer's Allowance Supplement, providing regular, weekly extra payments of approximately £11.70 (2026/27 rate) to eligible carers in Scotland. This replaces the previous twice-yearly lump sums, paid automatically to those receiving Carer Support Payment, ensuring consistent support.

You can find out more about the supplement here:

https://www.mygov.scot/scottish-carer-supplement

## Constant Attendance Allowance

If you receive Constant Attendance Allowance as part of your award for Industrial Injuries Disablement Benefit or as part of your War Pension, then you cannot also be paid Attendance Allowance or Disability Living Allowance care component.

You can find out more about Constant Attendance Allowance here: https://www.gov.uk/constant-attendance-allowance

## Disability Living Allowance (DLA)

Disability Living Allowance has been replaced by Personal Independence Payment. There are no new claims for DLA for adults, however if you were born on or before 8 April 1948 and in receipt of DLA you will continue to receive it (for the length of the award and providing you still meet the qualifying criteria) and it can be upgraded as needs change providing the qualifying period and criteria are met.

For those under age 16 DLA is available for new claims in England and Wales. In Scotland those who have yet to reach State Pension Age can claim Adult Disability Payment.

You can find out more about DLA here: https://www.gov.uk/dla-disability-living-allowance-benefit

## Personal Independence Payment (PIP)

**What is it?**

Personal Independence Payment (PIP) is a non means tested, tax-free benefit that can help with extra living costs if you have both:

- a long-term physical or mental health condition or disability
- difficulty doing certain everyday tasks or getting around because of your condition

**Who is eligible?**

You can get Personal Independence Payment (PIP) if all of the following apply to you:

- you are 16 or over
- you have a long-term physical or mental health condition or disability
- you have difficulty doing certain everyday tasks or getting around
- you expect the difficulties to last for at least 12 months from when they started.

You must also be under State Pension age if you’ve not received PIP before. You can get PIP even if you’re working, have savings or are getting most other benefits.

There are 2 parts to PIP:

- a daily living part - if you need help with everyday tasks
- a mobility part - if you need help with getting around

Whether you get one or both parts and how much you get depends on how difficult you find everyday tasks and getting around. If you might have less than 6 months to live, you'll automatically get the daily living part. Whether you get the mobility part depends on your needs.

**How much might you get (2026/2027)?**

- The daily living part is £76.70 (standard) or £114.60 (enhanced)
- The mobility part is £30.30 (standard) or £80.00 (enhanced)

If the DWP decision maker decides that your ability to carry out each part is limited, you will get the standard rate. If it's ***severely*** limited, you will get the enhanced rate.

**PIP and terminal illness rules**

People with a terminal illness will automatically receive the daily living component enhanced rate and will not have to satisfy the required period condition for the mobility component. PIP will generally still be payable if the claimant is terminally ill and in a hospice.

You can find out more here: https://www.gov.uk/pip/claiming-if-you-might-have-12-months-or-less-to-live

**What happens if a claimant is in a care home or hospital?**

People in care homes (unless self-funding) **or** in hospital **or** in accommodation provided as aftercare under S117 Mental Health Act, can only receive PIP daily living component for 28 days, then payment will be suspended.

PIP mobility component can continue to be paid in care homes **or** in accommodation provided as aftercare under S117 Mental Health Act, but it will be suspended after 28 days in hospital. This can adversely affect those who use their higher rate mobility award to use the Motability scheme.

PIP can continue to be paid when someone is receiving NHS fully funded healthcare if the person is still living in their own home. However, if the NHS fully funded healthcare is provided within a care home, the PIP rules follow those for people in a care home.

**How to claim and find out more**

You can find out more about how to claim here: https://www.gov.uk/pip/how-to-claim

**What about Scotland?**

Personal Independence Payment has been replaced by Adult Disability Payment in Scotland as part of the process of devolving disability and carer benefits to Social Security Scotland.

The Scottish Government has proposed that the eligibility rules for both benefits will remain largely the same as for PIP, with benefit rates also aligned. Social Security Scotland phased in this change from June 2022 and completed the transfer in August 2025.


You can find out more about Adult Disability Payment here:
https://www.mygov.scot/adult-disability-payment

# Social Care and Benefits Helpful Tips

## 3. Social Care and benefits – helpful tips!

When it comes to the funding of social care it's important to understanding the following:


### If your Local Authority is conducting a 'financial' assessment for care

Once a Local Authority has completed what is known as a 'needs' assessment to work out whether someone's care needs are eligible (i.e. severe enough when measured against nationally agreed criteria) to qualify for local authority support, the next thing the Local Authority will do is a 'financial' assessment (means-test), which works out whether the person in need of care will be expected to pay towards their care from their own resources, and if so, how much.

It's important before a 'financial' assessment is carried out, to make sure the person in need of care has applied for and is receiving all of the welfare and state benefits that they are entitled to. **This is because the financial assessment will assume they are already receiving all benefits to which they are entitled, even if they are not claiming them**. So, if they are not claiming some of their benefits, the Local Authority will assume they have a higher level of income than they are actually receiving, and therefore that they can afford to contribute more towards their care costs.


### If you are paying for your Residential Care

If you are in a residential care home or about to go into one on a permanent basis, you can still claim and receive **Attendance Allowance** if you pay for all your own care home fees – known as being a self-funder. Attendance Allowance will stop, and you will not be eligible to receive it if you (the claimant) are receiving NHS Continuing Healthcare funding. However, it will continue to be paid if you receive NHS funded Nursing Care but no other financial support from the state. If you are ***not*** fully a self-funder, and receive local authority funding support, Attendance Allowance will stop after 28 days in residential care.

*When applying for AA if you call the AA helpline and request to be sent an application form, as long as you return it within 6 weeks and are eligible, payments will be backdated to the date you called requesting a form (as opposed to the date your completed form was received by them).*


### If you use Equity Release to pay for domiciliary care (care at home)

All money received by using any form of Equity Release (such as a lifetime mortgage or home reversion plan), will be treated as either capital or income in a benefits means-test dependent on the type of policy you have taken out, and may impact the local authority contributions you receive. So, setting up an Equity Release plan to pay for care at home ***may*** impact negatively on the homeowner's entitlement to means-tested state benefits. This is because the money received through Equity Release may take the person's income or capital above the maximum amount of savings or income allowed for them to receive means-tested benefits. The capital or income released in this way can also impact negatively when the Local Authority carries out a financial means-test to work out how much of the person's home care will be paid for by the Local Authority.

As a rule of thumb, someone over state pension age who is not retaining more than £10,000, should not be affected. However, benefit entitlement is not always straightforward, and the impact of Equity Release will depend on personal circumstances.


**If you are considering using Equity Release to pay for better Residential Care**
Be aware that where someone is permanently in a care home (or about to move into one) and wants a better room or better quality of care home than their local authority is prepared to pay for, the usual way to secure additional funding is via what is known as a 'third party top-up' paid for by a family member, friend or charity.

If the local authority has disregarded the person's residential property during their financial assessment (for example, because a spouse continues to live there), Equity Release can in theory be considered in order to release money to use to pay the top up for their choice of care home or additional service. However, it's important to be aware that any money released in this way may impact negatively on any means-tested benefits as well as the amount that the local authority is prepared to contribute.

**Professional advice should be sought in such cases to avoid any unintended consequences.**

# Are you getting all the State Benefits you are entitled to?

# 4. Are you getting all the State Benefits you are entitled to?

Many people over pension age do not claim all the benefits they are entitled to, often due to not knowing which benefits are available, what the qualifying criteria are, or what to do to keep being eligible to receive them. Some feel embarrassed and worry what other people may think. According to Age UK, this means that billions of pounds of state benefits go unclaimed every year.

For many individuals this can mean hundreds of pounds that could be make a real difference, particularly during the current cost of living crisis. This is well illustrated with reference to recent research conducted by financial services company **Just Group** based on in-depth fact-finding interviews with clients seeking advice on equity release during 2022. In summary it showed that 28% were entitled to benefits and of those, six out of ten (62%) were not claiming anything and nearly one in four (24%) were claiming less than they were entitled to:

| | 2022 | 2021 |
|---|---|---|
| Entitled to claim at least one of the key benefits | 28% | 24% |
| Of those who are entitled, failing to claim any benefit… | 62% | 49% |
| …average annual loss from failing to claim | £1100 | £1197 |
| Of those who are claiming but not claiming full benefit | 24% | 21% |
| …average annual loss from underclaiming | £660 | £1220 |

The average annual loss for those failing to claim was estimated at £1100.

Further analysis in respect of some of the key State Benefits revealed the following:

| | Guarantee Pension Credit | Savings Pension Credit | Council Tax Reduction |
|---|---|---|---|
| Eligible to claim | 6% | 3% | 26% |
| Take-up rate among those eligible to claim | 64% | 0% | 35% |
| Average annual value of new claim identified | £1,153 | £292 | £1,003 |

- Guarantee Pension Credit had the highest take-up rate with two-thirds (64%) of those who are eligible claiming. But those failing to claim were missing out on an average £1,153 extra income per year.
- Savings Pension Credit – this consistently has the lowest proportion eligible (3%) but also consistently low take-up rates. For 2022 none of those eligible were claiming this benefit, losing out on £292 a year of extra income.
- Council Tax Reduction is the benefit with the highest eligibility but only one-third of those eligible (35%) are claiming it, missing out on an average of £1,003 a year.

These findings are reinforced by reference to official figures from the Government* that show that take-up of Guarantee Pension Credit is 73% and Savings Credit 43% overall in 2019/2020. Furthermore, Government estimates suggest 850,000 households entitled to receive Pension Credit did not claim, totalling about £1.7 billion or around £1,900 a year.



** Figures taken from the Government's Income-related benefits: estimated take-up 2019-2020*

# Finding out about your benefit entitlement

# 5. Finding out about your benefit entitlement

## Benefit calculators

There are a number of independent, free, and anonymous benefits calculators that you can use to check what you might be entitled to. They will give you an estimate of:

- the benefits you could get
- how much your benefit payments could be
- how your benefits will be affected if you start work or increase your hours
- how your benefits will be affected if your circumstances change - for example, if you have a child or move in with your partner

Examples of commonly used calculators include:

https://benefits-calculator.turn2us.org.uk/

https://www.betteroffcalculator.co.uk/

https://www.entitledto.co.uk/

https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/

https://www.moneyhelper.org.uk/en/benefits/benefits-calculator

***You should treat your results as a helpful estimate to help you figure out what you could be claiming. However, these calculators cannot guarantee your eligibility for any benefit or tax credit, so please contact the relevant (government/local authority) department to confirm your entitlement.***

## Online information

**Age UK** produce a number of detailed guides and factsheets in respect of benefits. You can locate them here: https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/

**Money Helper** is the consumer-facing arm of the Money & Pension Service; an organisation sponsored by the Department for Work and Pensions whose purpose is to ensure that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.
Go to https://www.moneyhelper.org.uk/en/benefits

**If you live in Northern Ireland** - https://www.nidirect.gov.uk/articles/understanding-benefits-system

**If you live in Scotland** - https://www.socialsecurity.gov.scot/benefits

**If you live in Wales** - https://www.gov.wales/welfare-benefits

## Helplines

The following helplines are free:

- **Age UK** has a free advice helpline that is open 8am-7pm, 365 days a year – 0800 678 1602 https://www.ageuk.org.uk/services/age-uk-advice-line/
- **Citizens Advice** has a free advice line that is open 9am – 5pm
  (England) 0800 144 8848
  (Scotland) 0800 028 1456
  (Wales) 0800 702 2020
  https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/

## Face to face advice

Both Age UK and Citizens Advice have locations around the UK that can provide face to face advice. A good starting point if you are looking for face to face advice is to locate a local office via their search engines that require you to input your post code or town

If you live in England, go to www.citizensadvice.org.uk telephone 0800 144 8848
If you live in Wales, go to www.citizensadvice.org.uk/wales telephone 0800 702 2020
If you live in Scotland, go to www.cas.org.uk telephone 0800 028 1456

## Top Tips for managing your benefits

Benefit claims can be confusing and time consuming. Advicenow is an independent, not-for-profit website that provides accurate, practical information on rights and the law in England and Wales. The link below provides tips to help prevent problems with benefits from cropping up, and to help sort them out quickly if they do occur.


https://www.advicenow.org.uk/know-hows/top-tips-managing-your-benefits

## Challenging a welfare benefit decision

**If you live in England**
Decisions on most benefit claims are made by Department for Work and Pensions (DWP) staff called decision makers. Decisions about Housing Benefit and Council Tax Support/Reduction are made by local authorities.

For **DWP benefits**, you must first ask for a revision ('mandatory reconsideration') of the decision and only then can you make an appeal to an independent tribunal. You can find out more, and access form CRMR1 which should be used to ask for a mandatory reconsideration here: https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp

**Local authority benefits** can be reviewed by the local authority or appealed directly. Your decision letter tells you what your options are if you want to challenge the decision.

For further information on how to challenge a decision the following are good sources of further information:

- https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs74_challenging_welfare_benefit_decisions_fcs.pdf
- https://www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-benefit-decisions/challenging-a-decision-by-the-dwp-or-hmrc/challenging-a-benefit-decision-mandatory-reconsideration/

**If you live in Scotland**
You can ask for a decision about your benefit to be looked at again if you think Social Security Scotland made the wrong decision. After Social Security Scotland has looked again at your application and made a decision, if you still do not agree, you can appeal. You appeal at an independent tribunal called the First-tier Tribunal (Social Security Chamber).

For further information see: https://www.mygov.scot/disagree-decision

**If you live in Wales**
The same appeals process operates as for England.

For further information see: https://www.gov.uk/appeal-benefit-decision

**If you live in Northern Ireland**
The Appeals Service (TAS) is the first port of call for an appeal and provides administrative support to tribunals set up to hear appeals against benefits decisions made by the Department for Communities

For further information see: https://www.nidirect.gov.uk/appeal-benefits-decision

# Applying for the right to help someone with their benefits

# 6. Applying for the right to help someone with their benefits

If someone cannot manage their own affairs because they are mentally incapable or severely disabled, another person can apply for the right to manage their benefits for them. This is known as becoming an Appointee. Unlike a Power of Attorney, Guardian or Deputy, an appointee isn't a legal authority over all of someone's money; it simply lets you manage their benefits.

An Appointee is a person aged 18 years or over who has been chosen by the Department of Work and Pensions (DWP) or local authority to receive welfare benefits on behalf of someone else (the claimant). An appointee can be either an individual, for example a friend or relative, or an organisation or representative of an organisation, such as a solicitor or local council. Only one appointee can act on behalf of someone who is entitled to benefits from the DWP. If the claimant is fine mentally but physical disability means they cannot manage their benefits income, the DWP may occasionally allow an Appointee. Generally, if a claimant is capable of understanding and managing their financial affairs but needs someone to collect their benefit payments for them, an Ordinary Power of Attorney may be more appropriate.

An Appointee is not needed if the claimant has a financial LPA, an EPA, or deputy in place, as the person acting for the claimant is already authorised to manage their benefits.

## How to become an appointee?

The person wanting to become an appointee should make a written request to the DWP (there is no charge involved in doing this). The DWP will then arrange to visit the claimant to assess whether they feel an Appointee is required. If so, the DWP will then arrange to interview the potential appointee, taking them through some questions and a list of responsibilities to ensure they are suitable for the role. During the interview, the aspiring appointee, and the interviewer from the DWP will fill out an application form (Form BF56). If the DWP ultimately agrees with the appointment, the appointee will be sent Form BF57 (confirming they've been formally appointed to act for the claimant). They are not officially the appointee until this confirmation is received.

## What is an appointee responsible for?

An Appointee will be responsible for:

- making and maintaining any benefit claims (including signing benefit claim forms)
- collecting payments and managing the money
- telling the benefit office about any changes in the circumstances or condition of the claimant which might affect their eligibility or how much they receive
- spending the benefit money (this is normally paid directly to the Appointee) in the claimant's best interests

- telling the benefit office if they stop being the appointee, for example because the claimant can now manage their own affairs. The appointment can be stopped if the Appointee does not act properly under the terms of the appointment, the claimant regains their ability to manage their own benefits, or the Appointee becomes incapable of fulfilling the role. In such circumstances they must let the DWP know immediately.


## To find out more about becoming an appointee

**If you live in England or Wales**
https://www.gov.uk/become-appointee-for-someone-claiming-benefits
**If you live in Scotland**
https://www.mygov.scot/acting-on-behalf-of-someone-claiming-benefits/
**If you live in Northern Ireland**
https://www.nidirect.gov.uk/articles/becoming-appointee-social-security-benefits

# APPENDICES

# APPENDIX A

## Senior Concessions

There are a number of concessions that apply to older people and can help with the overall cost of living. These concessions vary dependent upon age, circumstances and where a person lives. This appendix summarises some of the more common concessions.

**Help with health costs**

NHS prescriptions

- NHS prescriptions in Scotland, Wales and Northern Ireland are free for all ages
- NHS prescriptions in England are free to those aged 60 or over.

**Travel concessions**

- There are various concessions, discounts and other schemes that allow older people to travel free or at a reduced cost. For example:
    - Bus travel
        - In England - you can get a bus pass for free travel when you reach the State Pension age. If you live in London, you can travel free on buses, tubes and other transport when you're 60, but only within London. https://www.gov.uk/apply-for-elderly-person-bus-pass
        - In Scotland - If you are over 60 or have a disability, you could be eligible for free bus travel to get around Scotland and your local area. You can access this via the National Entitlement Card, your pass to free bus travel in Scotland. https://www.transport.gov.scot/concessionary-travel/60plus-or-disabled/
        - In Wales – you can get a bus pass when you reach age 60 https://www.gov.uk/apply-for-elderly-person-bus-pass
    - Rail travel
        - In England, Scotland and Wales a Senior Rail card offers a 33% discount on rial travel is available to those aged 60+ https://www.railcard.co.uk/
    - In Northern Ireland, free bus and rail travel is available to all aged 60 or over and who have been resident in Northern Ireland for a minimum of three months. Senior citizens resident in Northern Ireland can get an all- Ireland free travel at the age of 65. https://www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel
- If you have substantial mobility problems or a disability, you might qualify for free parking through the Blue Badge scheme.

England: https://www.gov.uk/government/publications/blue-badge-can-i-get-one
Scotland: https://www.mygov.scot/blue-badge-eligibility
Wales: https://www.gov.wales/blue-badges-eligibility
Northern Ireland: https://www.nidirect.gov.uk/articles/blue-badge-eligibility-criteria

- If you're a British national and you were born on or before 2 September 1929, you could also be entitled to a free passport. You can find out more here: https://www.gov.uk/passport-fees

**TV licence**

If you're aged 75 or over, you may be entitled to a free TV licence. In the past, everyone over 75 was entitled to a free TV licence, but from 1 August 2020 you or your partner living at the same address must also receive Pension Credit to qualify. To apply for a free licence or to find out more, visit the TV licensing website.

If you live in a residential care home, supported housing or sheltered accommodation, you may qualify for a concessionary TV licence, known as an Accommodation for residential care (ARC) licence. It costs £7.50 per room, flat or bungalow and there are qualifying criteria. To find out more go to: https://www.tvlicensing.co.uk/

**Entertainment**

Cinema Tickets
Some cinemas offer discounted tickets to older customers. For example, Odeon Cinemas across the UK offer special screenings for the over-60s for as little as £2.00.
To find out more go to: https://www.odeon.co.uk/silvers/

Theatre Tickets
As well as discounted cinema tickets, older people can get cheap theatre tickets too. Many theatres across the country offer concession tickets for over 60s which are much cheaper than a regular adult ticket

Museums and Galleries
Many museums, galleries and other attractions offer over-60s discounts.

The National Trust

- National Trust Senior Membership: If you’re over 60 and you’ve been a National Trust member for five of the last ten years, you can get a 25% discount on your membership.
- English Heritage Senior Membership: Adults over 65 can buy an English Heritage membership for £6.00 a month or £72.00 for a year (compared to £7.00 a month and £84.00 standard membership). Over-65s can also purchase a concession ticket upon arriving at an English Heritage site if they don’t have a membership card.

# APPENDIX B

**Frequently asked questions**

## Do you have any helpful tips when applying for Attendance Allowance?

- Describe any accidents or falls you've had.
- Explain the effects of all your disabilities and health conditions, and how they interact with each other.
- List things that you struggle to do unaided, even if you've developed ways to cope.
- If an activity takes you much longer than it would somebody without a disability, or if it's difficult to do safely, include this too.
- Say if you need reminding or encouragement to do things.
- Focus on how frequently you need help. For example, if you need help looking after your appearance, if you include help to check your clothes are clean after a meal, help to find a coat and matching shoes, and so on.
- Give plenty of information in your own words about your personal circumstances. Don't worry if you need to repeat yourself.
- Don't leave things out, even if you feel you can manage well enough.

For further information on filling out the Attendance Allowance form see:

- https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/claiming-attendance-allowance/help-with-attendance-allowance-form/
- https://dish.org.uk/wp-content/uploads/2020/08/Attendance-Allowance.pdf
- https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/attendance-allowance/what-to-include-in-your-attendance-allowance-application/

## What's the difference between PIP, DLA and Attendance Allowance?

The main difference between them is at what age you can first claim them: DLA is for anyone under 16, PIP is for people under state pension age, and Attendance Allowance is for people over state pension age.

**Make sure you claim PIP before you reach State Pension Age (if you think you may be eligible)**

If you're approaching State Pension Age and have mobility issues, it might be prudent to claim PIP as soon as possible, because if you wait until you are over State Pension Age, you will only be able to claim Attendance Allowance. This does not have the additional "mobility element" that PIP does, meaning you could miss out on as much as an extra £75.75 per week (2024/25 rates).

**How are 'everyday tasks and getting around' assessed for eligibility for PIP?**

In order to qualify for any component of PIP, claimants will have to score a certain number of points in relation to certain activities.

**The activities for daily living are:**

1. Preparing food
2. Taking nutrition
3. Managing therapy or monitoring a health condition
4. Washing and bathing
5. Managing toilet needs or incontinence
6. Dressing and undressing
7. Communicating verbally
8. Reading and understanding signs, symbols and words
9. Engaging with other people face to face
10. Making budgeting decisions

**The mobility activities are:**

1. Planning and following journeys
2. Moving around

## What other benefits can you get if you claim Attendance Allowance?

Any level of Attendance Allowance can increase your entitlement to Pension Credit, Housing and Council Tax Benefits, and some health benefits.

## Can I get Carer's Allowance for looking after my parents?

Whether you are eligible to claim (or receive) Carers Allowance will depend on the benefits your parents receive, how many hours you spend caring and whether you also earn a wage and if so, how much. Claiming Carer's Allowance may affect other benefits your parents receive.

## What's the difference between carer's allowance and carer's assessments?

Carer's Allowance is only available for those of working age (ie you can't claim it if you are receiving State Pension) and is about providing financial support for informal carers. A Carer's Assessment is available to any informal carer regardless of their means and is more focused on identifying practical support that could help them perform their caring role.

## Will I still get my State Pension if I start living in a residential home?

You will still get your Basic State Pension or your New State Pension if you move to live in a care home. However, if your care home fees are paid in full or part by the local authority, NHS or out of other public funds, you may have to use your State Retirement Pension to pay a contribution to the cost of care. You should always be left with a weekly personal expenses allowance.

## What's the difference between Bereavement Allowance and Bereavement Support Payment?

Bereavement Support Payment is a benefit paid to widows, widowers, surviving civil partners or cohabiting partners who are bereaved on or after 6 April 2017. It replaces Bereavement Allowance, Widowed Parent's Allowance and Bereavement Payment for people whose partner died on or after 6 April 2017.

# APPENDIX C

## Capital limits for means tested benefits

When it comes to means-tested benefits, your income and capital must be below a certain amount for you to be eligible to claim. This limit is an estimate of the minimum amount you would need to live on, and it is set by the government. Each benefit has its own specific eligibility criteria which your income and capital must meet if you are to successfully claim that benefit. If your income and capital are greater than this amount then you may not be able to receive that benefit, or you may receive a reduced amount.

For example, there is no formal upper capital limit for claiming Pension Credit, but you may receive a reduced amount if you have more than £10,000 in capital. For every £500 or part of £500 of capital over £10,000 that you have, you'll be treated as if you have a further 'deemed income' of £1 a week. This is added to any other actual income you receive, such as a pension, in order to determine whether you are eligible for Pension Credit payments, and if so, how much they will be.

The following table shows the main capital limits for the key means-tested benefits that apply 2024/2025:

| Benefit Type | Eligible Age | Lower Limit | Upper Limit | Tariff Income |
|---|---|---|---|---|
| Pension Credit | Qualifying Age for receiving State Pension (or older) | £10,000 | None | £1 per £500 over 10k |
| Housing Benefit for those on Guaranteed Credit | Qualifying Age for receiving State Pension (or older) | £10,000 | None | £1 per £500 over 10k |
| Housing Benefit for those on Savings Credit only | 65 + | £10,000 | £16,000 | £1 per £500 over 10k |
| Housing Benefit for those not on Pension Credit at all | Qualifying Age for receiving State Pension (or older) | £10,000 | £16,000 | £1 per £500 over 10k |

My Care Consultant