

More money in your pocket

Claiming the right benefits for you

Money matters



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Introduction

What this guide is about

Every year, it's estimated that up to £2.2 billion of Pension Credit and other state benefits goes unclaimed by older people in the UK.

Some people are reluctant to claim, some are put off by the claims process – and others simply don't know that they qualify for extra support. Could you be one of the people missing out?

If you're an older person, you could be entitled to benefits that you haven't been able to claim before. These can help you keep your independence and improve your standard of living by helping with housing costs, care needs or general day-to-day living expenses.

Even if you have your own home or savings – or if you're already claiming certain benefits – you may still qualify for more. So it's well worth reading through this guide to see whether you're claiming all that you're due.

All figures referred to in this guide apply from April 2025 to March 2026.

Our guide seeks to cover a lot of different information within one booklet, so can be viewed as a brief introduction to those topics. We generally also have other factsheets and guides that go into a lot more detail on individual topics, should you require this. Where relevant, we mention these factsheets or guides within the guide, or you can view a full list of everything we produce on the Age Cymru website at:

www.agecymru.wales/information-resources

This guide is applicable across Wales. There are separate versions covering England, Scotland and Northern Ireland.

About Age Cymru

Age Cymru is the national charity for older people in Wales.

Our vision is a society which offers all people in Wales the best experience of later life. Older people are valued, included and able to shape decisions affecting their lives.

Our mission is to improve the lives of older people by delivering trusted advice, support and services. We use our knowledge, insight and experience to influence policies and decisions affecting older people.

Together with our local partners:

- We provide information and advice.
- We deliver wellbeing programmes.
- We provide independent advocacy.
- We support carers.
- We campaign and research

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www.agecymru.wales

Registered Charity 1128436

This information leaflet has been prepared by Age Cymru and Age UK and contains general advice only, which we hope will be of use to you. Nothing in this leaflet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age Cymru, Age UK, nor any of their subsidiary companies or charities accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

Age Cymru Advice

Age Cymru Advice is our information and advice service for matters affecting people over 50 in Wales.

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales. We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals.

Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

(Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package.)

You can also email us at **advice@agecymru.org.uk** or visit our website at **www.agecymru.wales/advice**

If you're worried about money, or about paying your bills, it's a good idea to get in touch sooner rather than later – before any worries turn into sleepless nights or affect your health. If you're struggling with debt, our guide *Getting help with debt* has information about how to get help. Whatever your situation, it's never too early or late to seek support if you need it.

Benefits calculator

Age Cymru's online benefits calculator is free and confidential – and it can help you find out what you may be entitled to.



You'll just need to know:

- the income you receive from any benefits, work, pensions or other sources
- your rent or housing costs and your Council Tax band
- how much you have in savings.

It should only take 10 minutes to complete and you'll see how much you may be eligible for and how to claim.

Visit **www.agecymru.wales/more-money-in-your-pocket** to access the calculator. If you don't use the internet, you could ask a friend or relative to help you with it.

Alternatively, you can telephone our national Age Cymru Advice line, or visit your local Age Cymru organisation for benefits advice.

**Call Age Cymru
Advice on
0300 303 44 98**

Your local Age Cymru

Age Cymru Advice can provide you with the contact details of your local Age Cymru, or visit: **www.agecymru.wales/local**

Your local Age Cymru can:

- explain each benefit and work out what you might be entitled to – it could be a combination of benefits or even a backdated payment
- help you make claims and fill in forms
- be here to listen and offer general advice about your financial situation
- offer face to face support (depending on circumstances, home visits may also be available).

What you can claim



Benefits at a glance

Here is a brief overview of the benefits you may be eligible for, how much you could get, and where to turn to in this guide for more information. They fall into three categories: your **pension**, your **home** and your **wellbeing**.

1. Your pension

State Pension (see pages 12-15)

How much? Up to £230.25 per week depending on the National Insurance contributions you've made.

Pension Credit – Guarantee Credit (see pages 16-19)

How much? Tops up your income to at least £227.10 per week for single people and £346.60 for couples.

Pension Credit – Savings Credit (see pages 16-19)

How much? Up to £17.30 per week for single people or £19.36 per week for couples.

2. Your home

Council Tax Reduction Schemes (see page 20)

How much? Amount varies, but may cover your Council Tax in full.

Housing Benefit (see pages 23-25)

How much? Amount varies, but may cover your rent in full.

Winter Fuel Payment (see page 25)

How much? Up to £300 depending on your age and circumstances.

Cold Weather Payment (see page 26)

How much? £25 per week when the weather is very cold.

Warm Home Discount (see page 26)

How much? A one-off discount on your energy bill from your supplier.

3. Your wellbeing

Help with urgent or one-off expenses

(see pages 30-32)

How much? There's a range of help available, depending on your circumstances.

Help with health costs (see pages 33-34)

How much? Amount varies. Helps towards the cost of dental treatment, glasses or contact lenses and certain travel costs to receive NHS treatment.

Attendance Allowance (see pages 35-40)

How much? £73.90 per week if you need help in the day or at night. £110.40 if you need help in the day and at night.

Carer's Allowance (see pages 41-42)

How much? £83.30 per week if you care for someone.

Your pension



You might have a private or workplace pension, but most people are also entitled to a State Pension when they reach a certain age.

State Pension: you've earned it – make sure you get it

The State Pension is a regular payment from the government based on your National Insurance (NI) contributions.

You can receive it when you reach State Pension age – this is currently **66** for both men and women.

The State Pension changed in 2016. There are now 2 systems and what you can get depends on when you were born, as outlined overleaf.

Checking when you'll become eligible and forthcoming changes to the State Pension

From 6 May 2026, State Pension age will start increasing and will reach 67 by 6 March 2028 (affecting anyone born between 6 April 1960 and 5 April 1977).

You can find out when you'll become entitled to your State Pension, based on your date of birth, by calling Age Cymru Advice, or by using the calculator on the GOV.UK website: www.gov.uk/calculate-state-pension

You could also telephone the Pension Service – see page 50 for contact details.

If you're not yet eligible for a State Pension, see page 43 for more information on working age benefits, like Universal Credit or Personal Independence Payment.

People who have reached State Pension age on or after 6 April 2016 will come under the new State Pension rules:

Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. This will be **£230.25** per week, though you are likely to receive less if you have insufficient NI contributions or credits, such as if you contracted out of the Additional State Pension scheme.

You need a minimum of 10 years of contributions or credits to be entitled – if you have between 10 and 34 years of contributions, you receive a graduated lower amount than the £230.25 stated above.

If you reached State Pension age before 6 April 2016 you will continue to get the State Pension under the old system:

The full State Pension under the old rules is **£176.45** a week if you have at least 30 years of NI contributions.

You may get additional amounts, which are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

As mentioned above, you'll get the full amount of £176.45 if you've made NI contributions for 30 years or more. If you haven't, you'll still be able to get a pension, but you'll only receive 1/30th of the full amount for each year you contributed. For example, if you've paid 15 years of NI contributions when you claim, you're entitled to 15/30ths of the full amount – £88.23 a week.

Checking your NI record

You can check for gaps in your NI record by requesting a statement from HM Revenue & Customs. You can also request a State Pension forecast from the Future Pension Centre for an estimate of how much you will get when you claim. See pages 49 and 48 for contact details.

Voluntary NI contributions

If your NI contributions are not enough for a full State Pension, you may be able to make additional voluntary contributions. However, seek advice first, as you'll need to weigh up their cost against the potential gains in entitlement.

There might also be potential losses in means-tested benefits like Pension Credit to consider. Contact the Pension Service for further advice - see page 50 for contact details.

How do I claim?

Claiming State Pension is the same under both the new and old system.

Most older people are entitled to a pension but still have to make a claim for it – i.e. you won't receive your pension automatically.

You should receive a letter from the Pension Service around four months before you reach State Pension age, telling you how to apply. If you still haven't received it with two months to go, contact the Pension Service. It's a good idea to put your claim in straight away, as it may take a while for it to be processed (though there is also the option to backdate it).

Backdating a claim

You can backdate your State Pension claim up to a maximum of 12 months. If you claim more than 12 months after you became entitled, you are treated as having deferred claiming.

Putting off or deferring State Pension

You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and then possibly get a higher pension when you do make a claim. The rules are complicated if you defer and you don't always receive a higher amount. Also, some other benefits might be affected, so if you are considering deferring, call Age Cymru Advice on **0300 303 44 98** to find out the best option for you.

What next?

For more information, see our free guide *State Pension*. We also have a detailed factsheet covering the State Pension which you could look at if you need more in-depth information.

The Department for Work and Pensions (DWP) also produces free guides and online information.

To find out more about the new State Pension system visit **www.gov.uk/new-state-pension**

For information on the pre-2016 State Pension system visit **www.gov.uk/state-pension**

Pension Credit: tops up your weekly income

Pension Credit is an income-related benefit to give you some extra money in retirement. Your income is what you currently receive from benefits, work, pensions or other sources.

If you're on a low income or struggling to make ends meet, claiming Pension Credit could help. It comes in two parts and you may be eligible for one or both parts:

- Guarantee Credit tops up your weekly income to a **guaranteed minimum level** set by the Government – see the 'Can I claim it' section overleaf for further information.
- Savings Credit is extra money you receive if you've got some savings or your income is higher than the basic State Pension.

It's worth claiming Pension Credit even if you're only entitled to a small amount, as it can help you qualify for other benefits and entitlements. For example:

- You'll get help paying your Council Tax, via the Council Tax Reduction Scheme (it may even mean you pay no Council Tax at all, unless other people live with you) – see page 20.
- You may get help with housing costs (see page 23).
- You'll be eligible for the Winter Fuel Payment (see page 25).
- You could get a Cold Weather Payment (see page 26).
- You'll get help with health costs (see page 33).
- You can get a free TV licence, if you are 75 or over.

Call Age Cymru Advice on **0300 303 44 98** for further information on how Pension Credit can act as a gateway to receiving other benefits and entitlements.

Also, some forms of income, such as Attendance Allowance and certain other benefits, aren't taken into account when checking eligibility for Pension Credit, so you may stand a better chance of being eligible than you thought.

You've nothing to lose by applying, but potentially a lot to gain. If you've been turned down before, it may still be worth making a new claim, as benefits rates change, as can your finances.

Can I claim it?

Guarantee Credit

- There is no savings limit for Pension Credit, but if you have more than £10,000 it will affect the amount you receive.
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.
- To qualify, you need to have reached State Pension age. If you have a partner they **also** need to have reached State Pension age – see page 12.
- Generally, you could receive Guarantee Credit if your weekly income is less than **£227.10** if you're single, or **£346.60** if you're a couple – i.e. this is the Government's guaranteed minimum level of income referred to at the beginning of this section, so Guarantee Credit will top your income up to this level if it is currently below this.

Significantly, your minimum guarantee amount could be higher if you have a disability, are a carer, or a homeowner with service charges – i.e. in these cases you may be able to qualify, even if your income is a bit more than the above amounts.

For example, if you qualify for an additional amount for severe disability, an extra **£82.90** a week will be added to your minimum guarantee (or, in particular circumstances, some couples can qualify for an even higher amount of **£165.80** a week) – the rules for this can be quite complicated, however, so you may wish to call Age Cymru Advice on **0300 303 44 98** for further information.

There is also an additional amount for carers of **£46.40** a week (or, if you have a partner and both of you qualify for the carer addition, an extra **£92.80** a week). However, again, the rules can be complicated and receiving the carer addition could affect the benefit entitlement of the person you care for – contact Age Cymru Advice on **0300 303 44 98** for further information.

Savings Credit

- You'll only be eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and one of you reached State Pension age before this date, you can only receive Savings Credit if you're already claiming it.
- Savings Credit is extra money if you've saved towards your retirement or your income is higher than the basic State Pension. You could get up to:
 - **£17.30** extra per week if you're single
 - **£19.36** extra per week if you're a couple.

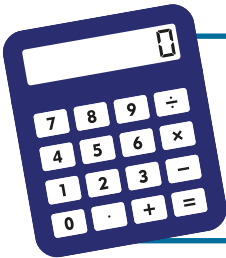
Support for Mortgage Interest

If you own your own home and still have a mortgage to pay, you may be eligible for a Support for Mortgage Interest Loan as a result of qualifying for Pension Credit. See the section on help with housing costs in this guide for further information (see page 24).

How do I claim?

You can claim Pension Credit by calling the Pension Service (see page 50). They will ask you questions over the phone and fill in the form for you. Alternatively, ask them to send you a form to fill in at home. You'll need certain information, such as your National Insurance (NI) number and details of your bank account, income, savings and investments.

You can now also apply for Pension Credit online at www.gov.uk/pension-credit/how-to-claim, as long as you have already claimed your State Pension and there are no children or young people to be included in your application.



Use our online benefits calculator at www.agecymru.wales/more-money-in-your-pocket to find out what you're entitled to.

What next?

For further information we have a guide and a factsheet on Pension Credit. The factsheet offers more in depth information.

You can also contact the Pension Credit claim line on **0800 99 1234** (or textphone **0800 169 0133**).

Your home

There may be financial support available to help you live safely and comfortably in your own home.



Help with Council Tax

Council Tax is a property-based tax paid to local authorities. Depending on your situation, you may be eligible for:

- help with your Council Tax bill via your local authority's Council Tax Reduction Scheme
- an exemption from Council Tax
- a Council Tax disability reduction
- a Council Tax discount.

Council Tax Reduction Schemes (CTRS)

Your local authority's CTRS provides help with Council Tax bills for people on low incomes. The eligibility criteria is generally the same throughout Wales.

The support you get could depend on factors including:

- any other benefits you receive
- your age
- your income
- your savings
- who you live with
- how much Council Tax you pay.

You may get more help from the Council Tax Reduction Scheme if you receive a disability or carer's benefit.

- If you get Guarantee Credit, you may get your Council Tax paid in full. If you don't get Guarantee Credit but have a low income and less than £16,000 in savings, you may still get some help.

- If you have someone living with you – for example, a grown-up son or daughter where the benefit rules assume they will be contributing towards the household bills – an amount will usually be deducted from the CTRS that you'll qualify for. This amount depends on the circumstances of the person living with you.

Exemptions

You may be able to apply for an exemption where:

- Your property is empty – for example, if you have left it to go into hospital, a care home, or to live with a relative in their home so that they can provide you with care.
- You have dementia and live alone (the exemption might also apply if there was another person living at the property who also has dementia, or another type of 'severe mental impairment').
- The property is an annexe to a main property, as long as the person residing in the annexe is a **dependent relative** of whoever lives in the main part of the house – for example, this may apply where someone lives in a 'granny flat' (a dependent relative will be someone who is aged 65 or over, or someone of any age who is severely mentally impaired, or substantially and/or permanently disabled).

The above is not an exhaustive list – see our factsheet *Council Tax in Wales* for further details.

Disability reduction

This scheme may apply if your home has features that make it suitable for someone living in it who has a disability. Your income and savings are not taken into account.

The scheme will only apply where the person with the disability is substantially and permanently disabled (either physically or mentally), though they do not have to be the person responsible for the bill.

If your home qualifies for a disability reduction your bill will be reduced by one band. For example, if your home is valued in band C you will only have to pay the amount for a band B property.

Discounts

If you live alone, you can get a 25 per cent reduction on your Council Tax bill, regardless of your financial circumstances.

A discount may also apply where there is more than one adult in a household, but the circumstances of the other person mean they are not taken into account for Council Tax purposes.

For example, this will apply in the case of anyone who has a severe mental impairment, or is a carer looking after someone in the same household, **as long as they're not the partner of the person being cared for** (they would also need to be providing care for at least 35 hours a week).

Discretionary discounts or reductions

Local authorities can make other discounts available in their area for categories of property or categories of residents. You could check with your local authority whether any extra discounts are available where you live.

How do I claim?

Contact your local authority to see whether you can claim help with your Council Tax bill.

What next?

For more information, see Age Cymru's free factsheet *Council Tax in Wales: information about the tax and help you might get towards your bill*.

You can also contact Age Cymru Advice on **0300 303 44 98** for further information.

Housing benefit and other help with housing costs

Housing Benefit

Housing Benefit helps people on a low income cover their rent. Factors such as the following will determine the level of assistance you might be eligible for:

- your income
- your savings
- who you live with
- how much rent you pay
- the number of rooms in your home.

You may receive more Housing Benefit if you get a disability or carer's benefit.

- If you get the Guarantee Credit part of Pension Credit, you may get your rent paid in full by Housing Benefit. If you don't get Guarantee Credit but have a low income and less than £16,000 in savings, you may still get some help.
- If you have someone living with you, other than your partner or a dependent child – for example, a grown-up son or daughter where the benefit rules will assume that they are

contributing towards the rent – an amount will usually be deducted from your Housing Benefit. This amount depends on their circumstances.

How do I claim?

First, find out who to contact to make a claim:

- If you've reached State Pension age, you can make claims for Housing Benefit and Pension Credit at the same time. Otherwise, contact your local authority about how to apply.
- If you've not yet reached State Pension age and want help with your rent, you'll probably have to claim Universal Credit (see page 44), which has a housing costs element.

Your local authority will guide you through the steps you need to take to make a claim. Alternatively, talk to your local Age Cymru or call Age Cymru Advice on **0300 303 44 98**.

Discretionary housing payments

If you get Housing Benefit but still find it difficult to pay your rent, you can apply for a discretionary housing payment. Contact your local authority to ask for a claim form.

Support for Mortgage Interest

If you own your own home, you can't claim Housing Benefit. However, you may be eligible for a Support for Mortgage Interest Loan. The GOV.UK website has further information at:

www.gov.uk/support-for-mortgage-interest

Reducing utility bills

You may be able to reduce your housing costs to a certain extent by getting the best deals for your electricity, gas, water, or broadband and telephone package. There may be particular tariffs that people on low incomes can receive. See our factsheets *Getting the best energy deal* and *Water advice* for further information.

Broadband social tariffs may be offered by some providers (special discounted deals for people receiving certain benefits, such as Pension Credit or Universal Credit). Contact Age Cymru Advice or Citizens Advice for further information – see pages 47 and 48.

What next?

For more information on Housing Benefit and discretionary housing payments, see our free factsheet *Housing Benefit*.

You can also contact Age Cymru Advice on **0300 303 44 98** for further information.

Help with heating costs: a warmer home for winter

Many of us worry about the cost of energy, but not heating our homes properly puts us at risk of cold-related illnesses such as a heart attack, a stroke or even hypothermia. High fuel costs can make heating your home a challenge, but some of the information in this section may be able to help.

Winter Fuel Payment

The Winter Fuel Payment (WFP) is an annual payment to help you with heating costs during the colder months.

For the financial year 2025-26, WFP should be available for:

- households that include someone born **on or before 21 September 1959**; and
- where the older person receives **Pension Credit**, or another qualifying benefit (such as Universal Credit).

If you are over State Pension age and receive a qualifying benefit, you could get **£200** towards your bills. If you are over 80, you could get **£300**. Payments are made to the person claiming the benefit and are for the household.

You get a WFP automatically if you receive Pension Credit or other qualifying benefits like Universal Credit. You'll receive a letter with the amount and the approximate payment date (for the financial year 2025-26, this will most likely be between November 2025 and January 2026).

Contact the Winter Fuel Payment Centre on **0800 731 0160** if you have a query about your payment.

Cold Weather Payment

Cold Weather Payments are made to eligible people when the weather is very cold. You can get an extra £25 a week when the average temperature in your area has been, or is expected to be, 0°C (32°F) or below for seven days in a row between November and March.



You should automatically receive a Cold Weather Payment if you get Pension Credit or certain other benefits. Contact the Pension Service if you think you should have received a Cold Weather Payment but didn't (see page 50).

Warm Home Discount

The Warm Home Discount scheme is a **£150** reduction on your electricity bill to help with the cost of energy during the winter (sometimes you might be able to get the discount applied to your gas bill instead). It's designed to make things a bit easier for those living on a low income or pension.

Getting a Warm Home Discount doesn't affect your entitlement to a Winter Fuel Payment or Cold Weather Payment.

At the time of writing – March 2025 – to qualify for the Warm Home Discount, you or your partner must have an account with

a participating electricity supplier and one of you must claim one of the following:

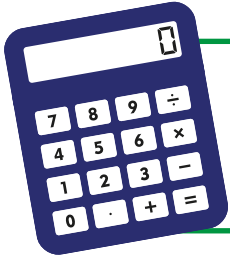
- the Guarantee Credit part of Pension Credit; or
- a different ‘qualifying benefit’ (plus you also have high energy costs, based on a government assessment of the type, age and size of your property) – the other qualifying benefits include the Savings Credit part of Pension Credit, Universal Credit and Housing Benefit.

Further information can be found on the GOV.UK website at:
www.gov.uk/the-warm-home-discount-scheme

Possible future changes to the Warm Home Discount

At the time of writing, the UK Government is running a consultation which proposes the removal of the ‘high energy costs’ criteria for people receiving other qualifying benefits (no changes are planned regarding the eligibility for people getting Pension Credit Guarantee Credit). If the government decide to proceed with this proposal, it may apply from autumn/winter 2025-2026 and will mean all households where the bill payer, or their partner, claims a means-tested benefit will be eligible for the Warm Home Discount (without the high energy costs requirement).

Check the GOV.UK website for the latest information, or contact Age Cymru Advice on **0300 303 44 98**.



Use our online benefits calculator at
[www.agecymru.wales/
more-money-in-your-pocket](http://www.agecymru.wales/more-money-in-your-pocket)
to find out what you may be entitled to.

Other schemes that could reduce your heating costs

The following may also be able to help you keep your home warm (and keep your costs down at the same time). They're not covered in detail in this guide, as they're not welfare benefits or entitlements – however, more in-depth information on them can be found in the factsheets listed below. Help that might be available includes:

- **The Welsh Government's Warm Homes Nest scheme** – can provide energy efficiency advice and, for people who meet certain eligibility criteria, free energy efficiency improvements (for example, a heat pump, insulation, solar panels, or a boiler repair or replacement if your property is without heating or hot water). See page 49 for contact details.
- **Other Welsh Government assistance** – the Welsh Government sometimes allocates funding to help people who miss out on the eligibility criteria for other schemes. For example, vouchers for people who pre-pay for their fuel and are at risk of disconnection, or those who require deliveries of oil or gas (as they're not connected to the mains gas network). Organisations such as your local authority, Citizens Advice, local debt support charities, food banks or other community groups may be able to help you access this type of help. During colder times of year, 'warm hubs' may also be available (these will generally be open to everyone in the community, where people of all ages can go to access vital services and advice, participate in social activities or get a warm drink). The types of

organisations listed above should also be able to provide details of warm hubs in the local area.

- **The Energy Company Obligation (ECO)** – UK Government scheme under which many energy suppliers need to participate by funding the delivery of heating and energy efficiency measures in people’s homes.
- **Energy supplier charitable funds or trusts** – these may be able to assist people in a time of crisis. Specific eligibility criteria varies from scheme to scheme, though in general they will assist those with limited income and savings, or those with long term or chronic health conditions.
- **Local authority schemes to help fund home improvements and/or repairs** – for example, Disabled Facilities Grants or other local authority powers to improve living conditions.
- **Care & Repair Cymru** – charitable organisation that provides support to older people to enable them to remain in their own homes and live independently for longer. They run a range of services, including ‘Older Not Colder’ that supports older people to keep their homes warm and energy bills down (see page 47 for contact details).

What next?

The following Age Cymru guide and factsheets provide further information on some of the topics discussed in this section:

- *Winter wrapped up* information guide
- *Help with heating costs in Wales* factsheet
- *Home improvements and repairs for older people in Wales* factsheet.

You can also contact Age Cymru Advice on **0300 303 44 98**.

Your wellbeing

A little extra money can go a long way in looking after yourself and staying independent – so it's important to claim everything you can.

Help with urgent or one-off expenses

If you're faced with a cost you're unable to meet because you're living on a low income, or you're without money altogether for some reason, you may be able to get help.

- **A Funeral Expenses Payment** can help you cover the cost of a funeral – such as burial or cremation and the funeral director's fees.

To find out more, see our free guide *When someone dies* and free factsheet *Planning for a funeral*.

- **A Budgeting Loan** may be available if you're receiving Pension Credit and you need to pay for an essential item. You'll need to repay it over a set period out of your benefits.

- **A Short Term Advance** can help to tide you over between making a new benefit claim and receiving the benefit. You'll usually need to repay the money over a set period out of your benefits.

- **Help from the Welsh Government's Discretionary Assistance Fund (DAF)** may be available if you're in urgent need of assistance and cannot access any other help or funding. Assistance will only be available for essential needs and items where your health and wellbeing may otherwise be at risk. The DAF is a national scheme for Wales. If you receive help it will be in the form of a non-repayable grant, though you may not receive this in cash – for example, you might be given a prepayment card.

Further information on the eligibility criteria for help with urgent or one-off expenses

- You usually need to be receiving certain benefits, such as Pension Credit or Housing Benefit to qualify for these various schemes.
- To be eligible for a Short Term Advance, you will need to show that you're in financial need.
- Savings of more than £2,000 affect your eligibility for Budgeting Loans. There are no savings limits for Funeral Expenses Payment.
- There are two parts to the Discretionary Assistance Fund:
 - **Individual Assistance Payments (IAPs)** are targeted at enabling people to remain living at home independently, or if help is needed to ease exceptional and urgent pressures being experienced by a person and/or their family – for example, increased needs due to a chronic illness, disability or an accident. You may be eligible to receive help if you get an income related welfare benefit, such as Pension Credit or Universal Credit. However, the amount of any IAP award you can receive will be reduced, 'on a pound for pound basis', for any savings/capital that you or your partner have.
 - **Emergency Assistance Payments (EAPs)** may be available if you're experiencing 'extreme financial hardship' – for example, because you've lost your job, applied for benefits and are waiting for your first payment. They may also be available if you are in a crisis situation and in need of immediate financial support – for example, you have no money to buy food, gas or electricity and are unable to access any legal and responsible lenders (such as credit unions), or don't have any savings you could use to tide you over.

How do I claim?

To apply for Funeral Expenses Payments, Budgeting Loans and Short Term Advances, contact your local Jobcentre Plus office (see page 49 for contact details).

Contact details for the Discretionary Assistance Fund can be found on page 48.

Food banks and vouchers

The Trussell Trust supports a network of food banks and provides emergency food. People need to be referred to a food bank with a voucher, which can be issued by a number of local community organisations or care professionals (for example, a doctor or social worker).

What next?

For more information, see our free factsheet *The Social Fund, Advances of Benefit and Local Welfare Provision* or contact Age Cymru Advice on **0300 303 44 98**.

Help with health costs

NHS prescriptions are free for people of all ages in Wales.

Anyone aged 60 or over is also entitled to a free NHS eye test and a free NHS dental check-up.

If you get Pension Credit Guarantee Credit

If you receive the Guarantee Credit part of Pension Credit, you also **automatically** qualify for the following:

- free NHS dental treatment
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment or diagnostic tests at a hospital (or an equivalent establishment, depending on individual circumstances). This includes travel following a referral by a GP or dentist, or as a result of subsequent services received under the care of a specialist hospital consultant.

You will need to show your Pension Credit award notice as proof of your entitlement (you should have received it in the post from the Pension Service). If you cannot find your award letter, you can get a copy by calling the Pension Service (see page 50 for contact details).

The NHS Low Income Scheme

If you don't get the Guarantee Credit part of Pension Credit but have a low income and less than £16,000 in savings (either on your own or jointly if you're a couple), you may still get some help with the above costs through the NHS Low Income Scheme. If you live permanently in a care home, the savings limit is £24,000.

To find out more, call the NHS Business Services Authority on 0300 330 1343 or visit **www.gov.wales/low-income-scheme-help-nhs-health-costs**

You will need to fill in a HC1W application form. You should be able to obtain a HC1W (including in large print or other formats if required) by telephoning the NHS Business Services Authority on the number given above, or pick one up from a dentist, optician or NHS hospital.

What next?

See our free factsheet *Help with health costs in Wales*. Ask your local Age Cymru for more information or help with filling in the form.



Attendance Allowance: money for your care needs

Attendance Allowance (AA) is a benefit for older people who may need extra help to stay independent at home due to an illness or disability.

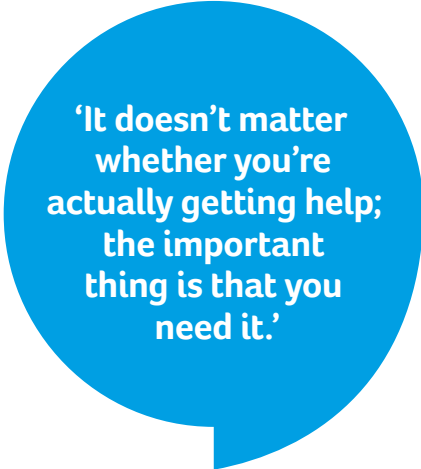
AA is not means-tested so you can claim it regardless of your income and savings.

The rate you get depends on the help you need. It doesn't matter whether you're actually getting help; the important thing is that you need it. You can spend it on care or a carer, or in any other way you choose.

There are two weekly rates:

- **£73.90** (lower rate) if you need help either in the day **or** at night.
- **£110.40** (higher rate) if you need help both in the day **and** at night

If you're entitled to AA, you may also be paid extra money with Pension Credit and Housing Benefit.



'It doesn't matter whether you're actually getting help; the important thing is that you need it.'

Can I claim it?

You can claim AA if all of the following apply to you:

- You will need to be over State Pension age.
- You have any type of disability, illness or long-term health condition, including sight or hearing impairments.
- You need help with personal care, such as dressing and washing, or supervision to keep you safe, during the day or night (even if you don't currently get any help).
- You have needed help for at least six months (though if you're terminally ill, you can claim straight away).

If you're currently under State Pension age, you may be able to claim a different benefit called Personal Independence Payment, rather than AA – see page 43 for more information.

If you're already claiming Disability Living Allowance (DLA) or Personal Independence Payment (PIP), you'll continue to receive these payments after you reach State Pension age. If you've been asked to claim AA instead of your current benefit, contact your local Age Cymru, or call Age Cymru Advice on **0300 303 44 98**.

How do I claim?

You can get a claim form by calling the AA helpline (see page 47). You can also download a claim form or start a claim online at **www.gov.uk/attendance-allowance**

What next?

Our free factsheet *Attendance Allowance* has more information. For help with making a claim, contact your local Age Cymru (see page 8). See pages 37-40 for tips on what to include in your application.

Filling in your Attendance Allowance application

Most decisions about AA claims are based solely on what you put on the claim form, so don't underestimate or downplay your needs. Think about all the things you can't do, or have trouble with, because of your condition. Here are some tips for filling in the form:

- Describe any accidents or falls you've had when trying to do things (or other times where you've hurt yourself).
- If you have good days and bad days, complete the form with details of one of the bad days, including how often it happens. It can help to keep a diary for a few days or weeks to make sure you're covering everything.
- List things that you struggle to do unaided, even if you've developed special ways to cope with certain activities. Mention if an activity takes you much longer than it would take somebody without a disability, or if it's difficult to do it safely. Also say if you need reminding or encouraging to do things.
- Emphasise what you can't do rather than what you can. What happens if you don't receive the help you need? Give examples if this has happened in the past.
- Focus on how frequently you need help. To qualify for the lower rate of Attendance Allowance, you have to show you need help 'frequently' during the day or at night.
- Give plenty of information in your own words about your personal circumstances even if it seems trivial or embarrassing. Don't worry if you need to repeat yourself.
- Attach any supporting information, like doctor's letters, your care plan, or prescription lists.
- If there's a charity that provides help and support for people with your condition or disability, contact them to see if they have any specific advice on what to include on the claim form.

Bear in mind that decisions about AA claims don't usually take into account problems you might have with housework, shopping and gardening – so while you might include them in your application, you shouldn't focus too much on them.



Common care needs to include in your Attendance Allowance application

Here are a few examples of what to consider when explaining your care needs.

Washing, bathing and looking after your appearance

Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving; putting on skin cream; washing or drying your hair? Do you need reminding when it's time to wash?

Going to the toilet

Do you need help getting to the toilet, adjusting your clothes, using the bathroom during the night, or changing clothes or bedding if you have an accident?

Getting dressed or undressed

Do you need help with fastenings, shoelaces and buttons (for example, due to arthritis), or with recognising when your clothes are on correctly?

Mealtimes

Do you need any help eating and drinking? For example, if you have sight loss, do you need someone to tell you where the food is on your plate, or read out menus? Do you need to be reminded to eat?

Help with medical treatment

Do you need help identifying your tablets; reading and understanding instructions about taking medication; managing a condition like diabetes; recognising whether your condition is deteriorating, or adjusting your hearing aid?

Communicating

Do you need help understanding or hearing people, or being understood by them? Or, do you require assistance answering the phone, reading and/or writing letters or emails?

Supervision

Do you need someone there in case you have a seizure or pass out? Do you get confused, forgetful or disoriented? Could you accidentally put yourself or others in danger – for example, by leaving the door unlocked or leaving the gas on? Do you need someone to give you medication?

Getting around safely

Do you need help navigating stairs; getting up from a chair; getting in and out of bed, or moving safely from room to room?

What if my application for Attendance Allowance is turned down?

If your application is turned down, ask an advice agency such as Age Cymru about whether you should challenge the decision. Look at all the common needs listed above. Have you missed any out?

Remember that your needs may change and increase, so even if you're not eligible for AA now, you may be able to claim successfully in the future.

MYTH

'I can't claim
AA because
**I don't have
a carer.'**



REALITY

AA is based on the support you require, not what you actually receive.

Carer's Allowance: extra money to help with caring

If you look after someone with a disability or health problem, you may be able to claim Carer's Allowance. This could be the case, even if you don't necessarily think of yourself as a 'carer'.

Carer's Allowance is paid at **£83.30** a week.

Can I claim it?

- You need to spend at least 35 hours a week caring for someone. It doesn't matter whether or not you live with them.
- You must be caring for someone who receives Attendance Allowance, Disability Living Allowance care component (at the higher or middle rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance.
- You must not be in full-time education or earning more than £196 a week (after tax and expenses).

If you qualify for Carer's Allowance, but your State Pension is more than £83.30 a week, you will be awarded an 'underlying entitlement' only.

This means you are not paid any Carer's Allowance, but the underlying entitlement might help you qualify for means-tested benefits, such as Pension Credit, Housing Benefit, or your local authority's Council Tax Reduction scheme (or if you are already getting these benefits, it might allow you to receive an increased amount). Many carers, especially over State Pension age, could be helped by the underlying entitlement rules.

It's also important to be aware that, in some situations, the person you care for can lose money if you start to receive Carer's Allowance – for example, this can happen if they receive a severe disability premium as part of their Pension Credit. However, their severe disability premium should not be affected if you are awarded an underlying entitlement to Carer's Allowance only.

Speak to your local Age Cymru, or call Age Cymru Advice on 0300 303 44 98, if you need further information before making a claim.

How can I claim?

Contact the Carer's Allowance Unit (see page 48) to get a claim form. Or you can download a form or make a claim online by visiting www.gov.uk/carers-allowance/how-to-claim

What next?

For more information, see our free guides *Carer's Allowance*, *Advice for carers* and *Caring for someone with dementia*.



Working-age benefits

If you're under State Pension age there are other benefits you could be eligible for:

Personal Independence Payment (PIP)

PIP is a benefit for people under State Pension age who need help with daily activities or getting around because of a long-term illness or disability. It isn't based on your National Insurance contributions and isn't means-tested, which means it doesn't matter how much income or savings you have.

PIP is made up of two parts – a daily living component and a mobility component. Whether you get one or both of these depends on how much help you need.

Daily living component

You can get the daily living component if you need help with day-to-day tasks such as preparing food and drink, dressing and undressing or managing your medicines. There is a standard and enhanced rate and what you receive will depend on your needs. The weekly rates are:

- **£73.90** for the standard rate
- **£110.40** for the enhanced rate.

Mobility component

You can get the mobility component if you need help getting from A to B. There is also a standard and enhanced rate and what you receive will depend on your needs. The weekly rates are:

- **£29.20** for the standard rate
- **£77.05** for the enhanced rate.

What next?

For further information, see our factsheet *Personal Independence Payment and Disability Living Allowance*.

Universal Credit

Universal Credit is a means-tested benefit paid to people under State Pension age. Entitlement is based on several things, such as the hours you work, what you earn and your savings. See our *Universal Credit* guide for more information.

If you're a mixed-aged couple (meaning only one person is over State Pension age), you normally have to claim Universal Credit until you've both reached State Pension age, at which time you can claim Pension Credit.

Mixed-aged couples already claiming Pension Credit can stay on it as long as they remain eligible.

Benefit cap

The benefit cap is a limit on the amount you can receive in benefits if you're under State Pension age. This means that if the total amount of certain benefits you receive is above the benefit cap limit, some money will be taken off your Housing Benefit or Universal Credit. The Department of Work and Pensions (DWP) or your local authority will contact you if the benefit cap affects you. The benefit cap depends on where you live and whether you live alone or as a couple.

Certain people under State Pension age will be exempt from the benefit cap: for example if they, or anyone they live with, receives a disability benefit. Visit www.gov.uk/benefit-cap to find out more.

What next?

For more information about benefits for people of working age, see our free factsheet *Benefits for people under State Pension age*.

Myth-busting

Some people miss out on benefits because they mistakenly believe they don't qualify or are put off by the claims process.

Do any of these apply to you?



The income and savings limit on some benefits **may be higher** than you think, while others such as Attendance Allowance don't consider your income at all.

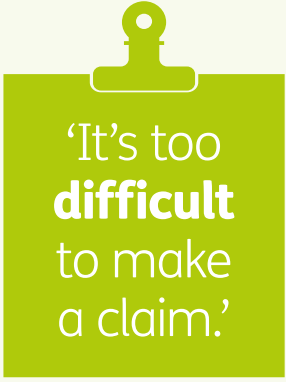


Owning your own home **doesn't rule you out**. Many older homeowners make a successful claim for Pension Credit, for instance.



‘I can get by
without it.’

You’ve paid into the tax system all your life. Now it’s time to get something back. Think about what support and equipment might help you carry on living independently at home.



‘It’s too
difficult
to make
a claim.’

For some benefits, such as Pension Credit, it only takes one phone call and you won’t have to fill in a form. And if there is a form, ask your local Age Cymru if they can help you fill it in.



‘I don’t
want a carer
coming in.’

Claiming Attendance Allowance doesn’t mean you have to pay for a carer. The money can be spent in any way you choose.



‘I’ve already
been told I
don’t qualify.’

Benefits rates change every year, as can your finances, so it could be worth making a new claim.

Useful organisations

Age Cymru

We provide information and advice for people in later life through our bilingual advice line, publications and online. To find out if there's a local Age Cymru near you and to order free copies of our information guides and factsheets call:

Age Cymru Advice 0300 303 44 98 (9am to 4pm, Monday - Friday) or email: advice@agecymru.org.uk

If you prefer, you can also contact us by letter at:
Age Cymru, Ground Floor, Mariners House, Trident Court,
East Moors Road, Cardiff CF24 5TD.

Website: www.agecymru.wales/advice

Attendance Allowance helpline

Sends out claim packs for AA.

Tel: 0800 731 0122

Textphone: 0800 731 0317

www.gov.uk/attendance-allowance

Care & Repair Cymru

Care & Repair Cymru work to ensure all older people have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales. They also operate an Older Not Colder service that supports older people to keep their homes warm and energy bills down.

Tel: 029 2010 7580

E-mail: enquiries@careandrepair.org.uk

www.careandrepair.org.uk

www.careandrepair.org.uk/oldernotcolder

Carer's Allowance Unit

Provides information regarding Carer's Allowance, including eligibility and how to make a claim.

Tel: 0800 731 0297

Textphone: 0800 731 0317

www.gov.uk/carers-allowance-unit

Carers Wales

A charity providing information, advice and practical and emotional support for carers.

Tel: 029 2081 1370

Carers UK Helpline: 0808 808 7777

www.carerswales.org

Citizens Advice

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 0800 702 2020

www.citizensadvice.org.uk/wales

Discretionary Assistance Fund (The)

To apply for an Emergency Assistant Payment (EAP) or an Individual Assistance Payment (IAP) contact:

Tel: 0800 859 5924

www.gov.wales/discretionary-assistance-fund-daf

Future Pension Centre

Government service that can provide a State Pension forecast (an estimate of how much your State Pension will be, based on your current NI record). If you are 50 or over, you can request a paper forecast by calling the Future Pension Centre, or anyone over 18 can get an estimate from the website.

Tel: 0800 731 0175

www.gov.uk/check-state-pension

GOV.UK

Official UK Government website that provides information on public services such as benefits, jobs and pensions.

www.gov.uk

GOV.WALES

Website of the Welsh Government. Contains information on areas that have been devolved in Wales.

www.gov.wales

HM Revenue and Customs (HMRC)

You can check for gaps in your NI record by requesting a statement from HMRC.

Tel: 0300 200 3500

www.gov.uk/check-national-insurance-record

Jobcentre Plus

Can provide information on Funeral Payments, Budgeting Loans and Short Term Advances.

www.gov.uk/contact-jobcentre-plus

Nest (Welsh Government's Warm Homes Nest scheme)

A Welsh Government scheme that can offer energy efficiency advice. For people who meet certain criteria, free energy efficiency improvements can also be provided.

Tel: 0808 808 2244

www.gov.wales/get-help-energy-efficiency-your-home-nest

NHS 111 Wales

Provides information about health conditions, treatments and NHS services in Wales.

Tel: 111

www.111.wales.nhs.uk

Pension Service

For further information about State Pension, Pension Credit and how to apply.

State Pension claim line: 0800 731 7898

Textphone: 0800 731 7339

Pension Credit helpline: 0800 99 1234

Textphone: 0800 169 0133

www.gov.uk/contact-pension-service

Shelter Cymru

A charity providing advice to people with housing problems. This covers a wide range of topics, including the rights of contract-holders, homelessness and repairs.

Tel: 08000 495 495

www.sheltercymru.org.uk

The Trussell Trust

Support a nationwide network of food banks.

Tel: 01722 580 180

www.trusselltrust.org

Winter Fuel Payment Centre

For information and application forms to claim the payment.

Tel: 0800 731 0160

www.gov.uk/winter-fuel-payment

Contact us

General enquiries

029 2043 1555

enquiries@agecymru.org.uk

Age Cymru Advice

0300 303 44 98

advice@agecymru.org.uk

Visit our website

www.agecymru.wales

Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.

 www.facebook.com/agecymru

 www.x.com/AgeCymru

 www.youtube.com/agecymru

How you can help



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **029 2043 1555**
- Visit **www.agecymru.wales/donate**
- Or you can scan the QR code below:



Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

- Call **029 2043 1555**
- Visit **www.agecymru.wales/getinvolved**



Volunteer with us

You can support us to make a difference to the lives of older people by helping us in a variety of ways. However you'd like to get involved, we'd love to hear from you.

- Call **029 2043 1555**
- Visit **www.agecymru.wales/volunteer**



Leave us a gift in your Will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

- Call **029 2043 1555**
- Visit **www.agecymru.wales/legacy**

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