

# More money in your pocket

A guide to claiming benefits  
for people over pension age

Money  
matters



let's  
talk  
money

***Age UK is the new force combining Age Concern and Help the Aged.***

***With almost 120 years of combined history to draw on, we are bringing together our talents, services and solutions to do more to enrich the lives of people in later life.***

***The Age UK family includes Age Cymru, Age NI and Age Scotland. There are also more than 160 local Age UKs.***

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Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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# Introduction

Every year, up to £5.5 billion of Pension Credit, Housing Benefit and Council Tax Benefit – money intended for people on low incomes – goes unclaimed by older people in the UK. Last year, Age UK helped half a million older people put more money in their pockets by advising them on the benefits they were missing out on.

If you're aged 60 or over, 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 and general expenses. So it's well worth reading through this guide to see whether you're claiming all that you're due.

If you don't know where to start, have a look at pages 4–7. You can quickly see which benefits you might be eligible for. Age UK also has an online benefits calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck). Answer some simple questions to find out what you might be eligible to claim.

Benefits rates, and sometimes rules, can change at any time. So even if you haven't been entitled to these benefits in the past, it may be worth finding out whether you're entitled now.

All figures referred to in this guide apply to the financial year 6 April 2012 to 5 April 2013.

This guide is applicable across England, Wales and Scotland. If you live in Northern Ireland, you can get a copy of Age NI's version of this guide by calling 0808 808 7575, or download it from [www.ageuk.org.uk/northern-ireland/money-matters/lets-talk-money](http://www.ageuk.org.uk/northern-ireland/money-matters/lets-talk-money)

## How can we help?

If you'd prefer to talk to a friendly adviser about claiming benefits rather than filling in the forms yourself, Age UK can help.

- We can explain each benefit and calculate what you might be entitled to. It could be a combination of benefits and even a backdated payment.
- We can fill in your forms and we may be able to visit you at home to do so. This is a good option if you find it difficult to leave the house or don't like talking over the telephone.
- We're listening, so let's talk money. Call Age UK Advice on 0800 169 65 65 if you live in England or Wales, or visit your local Age UK. In Scotland, call Age Scotland's helpline on 0845 125 9732. They can arrange a direct referral to your local office of the Department for Work and Pensions for help with your application.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 35–38). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 35).

As far as possible, the information in this guide is applicable across England, Scotland and Wales.

### Key

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This symbol indicates where information differs for Scotland and Wales.



This symbol indicates who to contact for the next steps you need to take.

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# What might you be eligible for?

These pages give you a brief overview of the benefits you may be eligible for, how much you could get, and where to turn in this guide for more information. Read the relevant section to find out more about each benefit.

**State Pension** (see page 10)

## Who can claim it?

Anyone over State Pension age.

## How much (per week)?

Amount varies, but £107.45 if you have a full National Insurance record with the possibility of additional State Pension as well, if you paid in to the scheme.

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**Pension Credit – Guarantee Credit** (see page 12)

## Who can claim it?

Anyone on a low income. The qualifying age is increasing and was 61 in April 2012.

## How much (per week)?

Amount varies, but tops up your income to at least £142.70 for single people and £217.90 for couples. Higher amounts apply to many people.

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**Pension Credit – Savings Credit** (see page 12)

## Who can claim it?

Anyone on a modest income who is over 65.

## How much (per week)?

Up to £18.54 for single people or £23.73 for couples.

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**Housing Benefit** (see page 15)

**Who can claim it?**

Anyone on a low income who rents their home.

**How can it help?**

Amount varies, but may cover your rent in full (this is especially likely if you receive Guarantee Credit).

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**Council Tax Benefit** (see page 16)

**Who can claim it?**

Anyone on a low income. It doesn't matter if you own or rent your home.

**How can it help?**

Amount varies, but you may get your Council Tax paid in full (this is especially likely if you receive Guarantee Credit).

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**Second Adult Rebate** (see page 17)

**Who can claim it?**

Anyone who shares their home with someone on a low income, who is not jointly liable with you to pay Council Tax and doesn't pay rent to you.

**How can it help?**

This can reduce your Council Tax bill.

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**Disability Reduction Scheme** (see page 17)

**Who can claim it?**

Anyone who is disabled and whose home has features to support them living there.

**How can it help?**

This can reduce your Council Tax bill.

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## **Other Council Tax exemptions and discounts** (see page 17)

### **Who can claim it?**

Carers, students, people with severe mental impairments such as dementia.

### **How can it help?**

These can reduce your Council Tax bill.

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## **Winter Fuel Payment** (see page 21)

### **Who can claim it?**

Anyone born before 6 July 1951.

### **How can it help?**

One annual payment, normally £200 if you are under 80, and £300 if you are 80 or over. You will usually get less if you live with other people who qualify.

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## **Cold Weather Payment** (see page 22)

### **Who can claim it?**

Anyone receiving Pension Credit or certain other benefits.

### **How much (per week)?**

£25 when the weather is very cold.

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## **The Social Fund** (see page 23)

### **Who can claim it?**

Anyone on a low income.

### **How can it help?**

There is a range of grants and loans for varying amounts, depending on your circumstances.

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**Attendance Allowance** (see page 25)

**Who can claim it?**

Anyone over 65 with personal care needs.

**How much (per week)?**

£51.85 if you need help in the day **or** at night;  
£77.45 if you need help in the day **and** at night.

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**Disability Living Allowance** (see page 26)

**Who can claim it?**

Anyone under 65 with mobility or personal care needs, or both.

**How much (per week)?**

Up to £54.05 if you have difficulty walking; up to £77.45 if you need personal care.

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**Carer's Allowance** (see page 33)

**Who can claim it?**

Anyone caring for someone with a disability or health problem.

**How much (per week)?**

£58.45

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**Help with health costs** (see page 19)

**Who can claim it?**

Anyone who receives Guarantee Credit, or who is on a low income.

**How can it help?**

Help with the cost of dental treatment, prescriptions, eye tests and other costs.

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To find out about benefits for children, statutory sick pay, Working Tax Credit, industrial injuries benefits, or bereavement payment, see our free information guide *Claiming benefits: a guide for people of working age*. These benefits are all available to people over pension age in certain circumstances.

# Don't believe the myths

Many people are missing out on benefits that they are eligible for, perhaps because they mistakenly believe they don't qualify or are put off by the claims process. Read on to see whether you believed any of the myths about benefits below.

## Myth

'I only qualify for a small amount of Pension Credit, so I didn't bother claiming it.'

## Fact

Receiving Pension Credit, no matter how much, may help you get money for other things, such as rent, Council Tax, and help with heating costs.

## Myth

'I own my own home, so I won't get anything.'

## Fact

Not true – owning your home doesn't rule you out. Nearly half of families who get Pension Credit own their own home.

## Myth

'There's no point in making a claim. I've already been told I don't qualify.'

## Fact

Benefits rates and rules can change at any time, as can your finances. So even if you weren't eligible in the past, it's worth making a new enquiry every year.

### Myth

'I have some savings, so I won't get anything.'

### Fact

Having savings doesn't necessarily rule you out. Some benefits don't take your savings into account. And the savings limit on others may be higher than you think.

### Myth

'My income's too high. I can't possibly be eligible for anything.'

### Fact

Not all benefits are means-tested. Disability benefits, which can help you if you have care needs or difficulty getting around, don't take your income or savings into account.

### Myth

'Claim forms are too long and complicated.'

### Fact

Ask your local Age UK if they can help you fill them in. In Scotland, call Age Scotland's helpline on 0845 125 9732. They can help you find a local independent advice agency.

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

The State Pension is based on National Insurance (NI) contributions and is paid when you reach pension age. This is currently 65 for men. State Pension age for women is gradually increasing from 60 to 65. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Women born after 5 April 1950 should check their pension age by calling Age UK Advice or by using the State Pension age calculator at [www.direct.gov.uk/statepension](http://www.direct.gov.uk/statepension)

The full Basic State Pension is £107.45 a week if you meet the NI conditions.

If your own pension is less than this, you may be able to get a Basic Pension of up to £64.40 based on your husband's, wife's or civil partner's contributions if they are also of pension age.

As well as the Basic State Pension, you may get Additional State Pension (through SERPS or the Second State Pension) or Graduated Retirement Benefit, which are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

## Can I claim it?

- You must have made or been credited with NI contributions during your working years. If you reached State Pension age after 6 April 2010, you should get a full pension if you have at least 30 years of paid contributions or credits. If you have fewer than 30 years, you'll get 1/30 of full Basic Pension for each qualifying year you have. This means that this year, you'll get £3.58 a week for each qualifying year.
- If you're divorced or widowed, or your civil partnership has ended, you may be able to use your former spouse or civil partner's record to get a pension or increased pension.
- Time spent caring for a child or disabled person may count towards your pension.
- You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and get a higher pension or a lump sum when you do claim.

## How do I claim?

Most older people are entitled to a pension but still have to make a claim for it. If you haven't been contacted three months before you reach State Pension age, contact the Pension Service (see page 38).

### what next?

To find out more, see our free factsheet *State Pension*. The Department for Work and Pensions also produces a free guide called *State pensions: your guide (PM2)*, which includes tables showing the date you will qualify for a State Pension. Call 08457 31 32 33 to order a copy.

# ***Pension Credit: tops up your weekly income***

About 4 million older people are entitled to Pension Credit, yet about a third of those eligible are still not claiming it. The average payment is about £1,700 a year, so it could really boost your income. There are two parts to Pension Credit – you may be eligible to receive one or both of them.

**Guarantee Credit** tops up your weekly income to a guaranteed minimum level set by the Government.

**Savings Credit** is extra money for people who have an income higher than the Basic State Pension or who have a small amount of savings. It provides up to an additional £18.54 for single people or £23.73 for couples.

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.

## **Can I claim it?**

- The minimum age to qualify for Guarantee Credit is gradually rising. From April 2012, it is 61. If you turned 60 after 6 April 2010, you can check when you qualify by calling Age UK Advice or the Pension Service.
- Generally, you could receive Guarantee Credit if your weekly income is less than £142.70 if you're single or £217.90 if you're a couple.
- The minimum age for Savings Credit is 65. You may get some Savings Credit if you have a higher weekly income – normally up to about £189 if you're single or £278 if you're a couple.

- All these amounts could be much higher if you are severely disabled, a carer, or a homeowner with a mortgage or service charges.
- There is no savings limit for Pension Credit, but if you have over £10,000 this will affect the amount you receive.

If you receive Pension Credit, you may be entitled to a discount on your electricity bill, called the Warm Home Discount. Check with your energy supplier or ask a local advice agency like Age UK. Find out more on the Directgov website ([www.direct.gov.uk](http://www.direct.gov.uk)).

### How do I claim?

You can claim Pension Credit by calling the Pension Service on 0800 99 1234. They will ask you questions over the phone and fill the form in for you.

Alternatively, you could ask them to send you a form to fill in at home, or download a form from the Directgov website. If you need help with the form, contact your local Age UK. Call 0800 169 65 65 to find details of your nearest Age UK. In Scotland, call Age Scotland's helpline on 0845 125 9732. They can help you find a local independent advice agency.



### what next?

To find out more about Pension Credit, see our free factsheet *Pension Credit* or visit your local Age UK. To find out whether you're entitled to Pension Credit and other benefits, use our online benefits calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck). Answer some simple questions to discover whether there's money that you could be claiming.



**‘We get extra money  
and we have peace  
of mind again.’**

‘We put off claiming benefits because the forms were too complicated. An Age UK adviser came to our house and helped us fill them in. We now get £56 extra a week and help with housing costs.’

# ***Housing Benefit: don't pay more rent than you need to***

Housing Benefit helps pay your rent if you're a tenant. Up to 380,000 older people who are entitled to Housing Benefit aren't claiming it. The average payment is about £2,500 a year, so this could really help with your rent.

## **Can I claim it?**

- What help you receive depends on your income, savings, who you live with and how much rent you pay. You may receive more Housing Benefit if you receive a disability or carer's benefit.
- If you get Guarantee 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, for example, a grown-up son or daughter, who is expected to contribute to the rent, an amount will usually be deducted from your Housing Benefit. This amount depends on their circumstances.
- If you get Housing Benefit and still find it difficult to pay your rent, you can apply for a discretionary housing payment. Apply to your local authority explaining why you need extra help.
- If you own your own home, you cannot claim Housing Benefit. However, you may be eligible for Support for Mortgage Interest as part of Pension Credit. Our free factsheet *Pension Credit* has more information.

### How do I claim?

Contact your local council to claim. You may be able to apply online, by telephone or by completing a form. If you need help with the form, contact your local Age UK. In Scotland, call Age Scotland's helpline on 0845 125 9732. They can help you find a local independent advice agency. Remember that you can apply for Housing Benefit at the same time as applying for Pension Credit.



### what next?

For more information on Housing Benefit and discretionary housing payments, see our free factsheet *Housing and Council Tax Benefit*. Use our online benefits calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck) to find out whether you're entitled to Housing Benefit and other benefits.

## Council Tax Benefit: one less bill to worry about

Council Tax Benefit is worth an average of £740 a year, so it can make a real difference to your bill. Whether you own your own home or pay rent, find out whether you're eligible.

### Can I claim it?

- What help you receive depends on your income, savings, who you live with and how much Council Tax you pay. You may get more Council Tax Benefit if you receive a disability or carer's benefit.
- If you get Guarantee Credit, you may get your Council Tax paid in full by Council Tax 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 get Council Tax Benefit and still find it difficult to pay your Council Tax, you can apply for a discretionary housing payment. Apply to your local authority explaining why you need extra help.

### **Other ways to reduce your Council Tax bill**

- You can apply for a discount or exemption if your property is empty – for example, if you have left it to go into hospital or to a care home. If you live alone you get a 25 per cent reduction. You may even qualify for a discount if there are other people living with you, because some people aren't counted when working out the number of people in your home (for example, a carer who is not your partner, or someone who is severely mentally impaired, perhaps because of dementia).
  - Second Adult Rebate can help if you share your home with someone on a low income who is not jointly liable with you to pay Council Tax and who does not pay rent to you.
  - The Disability Reduction Scheme can reduce your bill if you're disabled and your home has features that support you living there: for example, wheelchair space or an extra bathroom or kitchen specifically for your use.
-  • In Scotland, water and sewerage charges are included in your Council Tax bill, but Council Tax Benefit only covers the Council Tax element. If you receive full Council Tax Benefit you are eligible to a reduction of up to 25 per cent off your water and sewerage charges. Your local authority should do this automatically. Contact them if it doesn't.

## How do I claim?

Contact your local council to claim Council Tax Benefit, Second Adult Rebate, a discount or a disability reduction. You may be able to apply online, by telephone, or by completing a claim form. If you need help with your claim, contact your local Age UK. In Scotland, call Age Scotland's helpline on 0845 125 9732. They can help you find a local independent advice agency. You can apply for Council Tax Benefit at the same time as applying for Pension Credit.



### what next?



For more information, see our free factsheets *Housing and Council Tax Benefit* and *Council Tax*. In Scotland and Wales, there are different versions of the Council Tax factsheet. In Scotland, see Age Scotland's free factsheet *Council Tax* and in Wales, see Age Cymru's *Council Tax in Wales*. Use our online benefits calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck) to find out whether you're entitled to Council Tax Benefit and other benefits.

# Help with health costs

If you receive the Guarantee Credit part of Pension Credit, you automatically qualify for help towards NHS health costs.

You will get:

- free NHS dental treatment
- free NHS prescriptions
- an NHS eye test every two years (or as recommended by your optician)
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment if you are referred by a doctor or dentist or need to see a consultant
- free NHS wigs and fabric supports.

 Everyone aged 60 or over in England, and everyone in Wales and Scotland, is eligible for free NHS prescriptions. You can also get a free NHS sight test when you reach 60 (in Scotland everyone is eligible for a sight test, regardless of age).

If you don't get Guarantee 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. To find out more, call Help with Health Costs on 0845 850 1166 or visit

 [www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts) (in Wales, visit [www.wales.nhs.uk](http://www.wales.nhs.uk); in Scotland, visit [www.scotland.gov.uk](http://www.scotland.gov.uk)).

### How do I claim?

If you receive Guarantee Credit, you will automatically get help with NHS costs (just show your award notice as proof of your entitlement). If you do not receive Guarantee Credit and want to apply for help, you need to fill in a claim form. You can request a form by calling the Help with Health Costs helpline (see page 37) or pick one up from a dentist, optician or NHS hospital.

#### what next?

For more information, see our free factsheet *Help with health costs*. In Scotland, see Age Scotland's free factsheet *NHS services and older people* and in Wales, see Age Cymru's *NHS services in Wales*. Ask your local Age UK for more information or help with filling in the form.



# *Help with heating costs: a warmer home for winter*

If you were born before 6 July 1951 or receive certain benefits, you'll get extra money to help you in winter. Many of us worry about rising fuel costs, but not heating our homes properly puts us at risk of cold-related illnesses such as pneumonia. Find out how you might give yourself a warmer home this winter.

## **Winter Fuel Payment**

Winter Fuel Payment is an annual payment to help with heating costs, made to households that include someone born before 6 July 1951.

### **Can I claim it?**

- Most people born before 6 July 1951 will qualify for the payment in 2012–13.
- In 2011–12 the payments were £200 if you were under 80, and £300 if you were 80 or over. These amounts will be paid again in winter 2012–13 unless there are changes in the law before then. You'll usually get less if you live with other people who also qualify.
- You only need to claim once. After this you should get it automatically each year as long as your circumstances don't change.

### **How do I claim?**

To ask about your payment or to make a claim, call the Winter Fuel Payment helpline on 08459 15 15 15.

## Cold Weather Payment

Cold Weather Payments are made when the weather is very cold. You can get an extra £25 a week when the average temperature has been, or is expected to be, 0°C or below for seven days in a row.

### Can I claim it?

You will automatically receive a Cold Weather Payment if you get Pension Credit or certain other benefits.

#### what next?

See our free guide *Winter wrapped up* for more tips on keeping warm in cold weather. In Wales, see Age Cymru's version of the free *Winter wrapped up* guide. Drop into



your local Age UK for further help and advice. To find your nearest Age UK, call 0800 169 65 65.

# The Social Fund

It could be a relief to know that the Social Fund is available if you're faced with a cost you're unable to meet because you're living on a low income. The Social Fund includes the following.

- **Community Care Grants** to help you live independently at home by paying for things such as furniture, fuel connection, removal costs and minor house repairs. Grants can also help ease exceptional family pressures caused by disability, chronic illness or major changes, and cover urgent travel expenses. These do not need to be repaid.
- **Budgeting Loans** of between £100 and £1,500 to help you cover the cost of expensive essential items. You'll need to repay them out of your weekly benefits.
- **Crisis Loans** if you need help because of an emergency or disaster, such as a fire or flood, to help prevent serious damage and keep you safe. You will need to repay these.
- **Funeral Payments** for burial or cremation costs and up to £700 for other expenses, such as the funeral director's fees. You should not arrange a funeral until you've checked whether you qualify for a funeral payment. To find out more, see our free guide *When someone dies* and free factsheets *Planning for a funeral* and *The Social Fund*.

### Can I claim it?

- You usually need to be receiving certain benefits, such as Pension Credit, Housing Benefit or Council Tax Benefit. You don't have to receive any benefits to apply for a Crisis Loan.
- Savings of over £1,000 affect Community Care Grants, and savings of over £2,000 affect Budgeting Loans. Savings are also taken into account for Crisis Loans. There are no savings limits for Funeral Payments.

### How do I claim?

You can get the Funeral Payments Form SF200, Community Care Grant Form SF300, Budgeting Loan Form SF500 and Crisis Loan Form SF300, SF401R or SF401 from your local Jobcentre Plus office (see page 37), or download them from [www.direct.gov.uk](http://www.direct.gov.uk)

**what  
next?**

For more information, see our free factsheet *The Social Fund*.

# Attendance Allowance: money for your care needs

If you have a health problem that means you need help with your personal care, you may be able to claim Attendance Allowance (AA) and get extra money each week to support you. AA is not means-tested so you can claim it regardless of whatever income and savings you have.

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:

- £77.45 if you need help both in the day **and** at night
- £51.85 if you need help in the day **or** at night.

## Can I claim it?

- You must be aged 65 or over.
- You must have a physical or mental disability or illness.
- You must need frequent attention throughout the day, either with personal care (e.g. help with dressing and washing) or continual supervision to keep you safe, or need repeated attention or watching over at night.
- You must have a long-term condition or health need, and have required help for six months, before you can receive Attendance Allowance. However, if you're terminally ill you can claim straight away.

## How do I claim?

You can get a claim form by calling the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55).

You can also download a claim form or start a claim online at [www.direct.gov.uk](http://www.direct.gov.uk)

### what next?

For help with filling in the form, contact your local Age UK. In Scotland, call Age Scotland's helpline on 0845 125 9732.



They can refer you to the Pension Service for help with an Attendance Allowance claim. See pages 30–32 for tips on things to include in your application.

## *Disability Living Allowance: money to keep you independent and mobile*

If you're under 65 and need help with personal care or have difficulty walking, you may be able to get Disability Living Allowance (DLA). DLA is not means-tested, so you can claim it regardless of whatever income and savings you have.

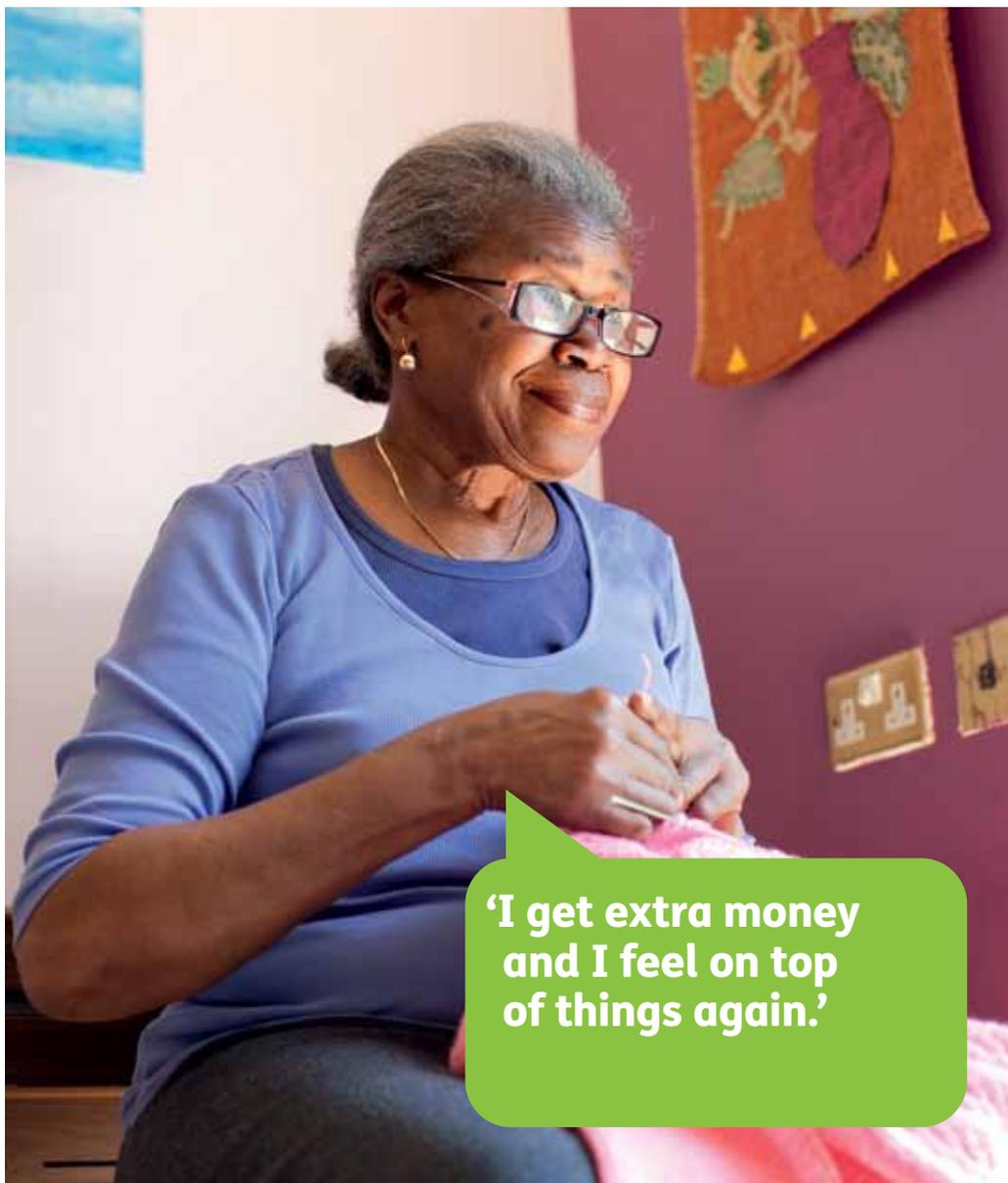
There are two components to DLA. You can claim one component or both, depending on your disability.

### Care component

To claim, you must have difficulty with things such as washing, dressing or cooking, or need someone to keep an eye on you to make sure that you're safe. It doesn't matter whether you're actually getting the help you need or not.

There are three weekly rates:

- £77.45 if you need help both day **and** night
- £51.85 if you need help in the day **or** at night
- £20.55 if you need help for some of the day or to cook a main meal for yourself.



'My neighbour suggested I ring Age UK because I wasn't coping very well. I now get Attendance Allowance and more Housing and Council Tax Benefit. And now I can afford a home help, who comes in once a week.'

## Mobility component

To claim, you must have difficulty walking outdoors or need help getting around. There are two weekly rates:

- £54.05 or £20.55 depending on the type of difficulty you have.

Some people receive the highest rate of the mobility component automatically if they meet certain medical criteria, for example, if they are severely sight-impaired.

### Can I claim it?

- You must be under 65 when you first make a claim.
- You must have a physical or mental disability or illness.
- You must need help with personal care or supervision (care part).
- You must be unable to walk or have great difficulty walking, or need help getting around (mobility part).
- You must have needed help for three months before you can receive DLA. However, if you're terminally ill you can claim straight away.

### How do I claim?

You can get a claim form by calling the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55), or pick up the Department for Work and Pension's leaflet about DLA from an advice agency and return the tear-off slip.

You can also claim online or download a claim form from the Directgov website ([www.direct.gov.uk](http://www.direct.gov.uk)).

For help filling in the form, contact your local Age UK.



In Scotland, call Age Scotland's helpline on 0845 125 9732. They can help you find a local independent advice agency. Read on for tips on things to include in your application.

# ***Making an application for disability benefits***

When making a claim for disability benefits, do not underestimate your needs. Think about all the things you can't do, or have trouble with, because of your condition.

- 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 special ways to cope with certain activities. If an activity takes you much longer than it would somebody without a disability, or if it's difficult to do safely, this can be taken into account.
- Give plenty of information in your own words about your personal circumstances. Don't worry if you need to repeat yourself.

Bear in mind that DLA and AA do not take into account problems with things such as housework, shopping and gardening, so it's not worth mentioning them.

Ask your local Age UK whether they can help you fill in the form to increase your chances of being awarded a disability benefit.

# Common care needs to include

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 make-up; washing or drying your hair?

## **Going to the toilet**

Do you need help adjusting your clothes after using the toilet; finding the toilet in unfamiliar places; using the toilet during the night; changing clothes or bedding if you have an accident?

## **Getting dressed or undressed**

Do you need help with fastenings, shoelaces and buttons or recognising when your clothes are on inside out?

## **Mealtimes**

Do you need help or encouragement to plan and prepare a meal? Can you peel and chop vegetables and use the cooker? Do you need help eating and drinking?

## **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 deteriorates; adjusting your hearing aid?

### **Communicating**

Do you need help understanding or hearing people, or being understood by them; answering the phone; reading and writing letters?

### **Supervision**

Do you need someone to watch over you in case you have a seizure or pass out; in case you lack awareness of danger, or could be a danger to yourself or others; or in case you get confused, forgetful or disorientated? Do you need someone to give you medication for angina or asthma attacks; or to help calm you down during a panic attack?

### **Getting around indoors**

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

## ***Common mobility needs to include***

Here are a few examples of what to consider when explaining your mobility needs if you're applying for Disability Living Allowance.

### **Walking**

Do you walk with a limp, have balance problems, drag your leg or need help from someone else to walk? Do you need to use a wheelchair? Do you risk falling because you have weak muscles or a bad knee? Do you have problems with kerbs and uneven pavements?

What happens when you walk? Do you experience pain, shortness of breath, need to stop and rest, need someone beside you, or lose your balance? What about afterwards – are you so exhausted that you have to go to bed, or are you in pain the day after and unable to move at all?

The form will ask how far you can walk without severe discomfort. If you experience severe discomfort whenever you walk, you can answer '0'. If you find it hard to work out the distance you can walk, write down the number of steps you can take and how long it would take you.

### **Guidance or supervision**

Do you need help coping with kerbs; crossing roads safely; avoiding getting lost; reading bus numbers and timetables; identifying train platforms?

Do you need someone with you in unfamiliar places so you avoid danger (perhaps guiding you around hazards or obstacles, or helping you to get up if you have a fall), or in case you wander off and get lost?

## ***What if the application is turned down?***

If your application is turned down, ask an advice agency such as Age UK about whether you should challenge the decision. Look at all the common needs listed on pages 30–32. Have you missed any out?

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

# ***Carer's Allowance: extra cash to help with caring***

If you're caring for someone with a disability or health problem, you may be able to claim Carer's Allowance.

## **Can I claim it?**

- You must be caring for someone who receives either the highest or middle rate of Disability Living Allowance care component, Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Benefit or War Disablement Pension.
- You need to spend at least 35 hours a week caring for this person. It doesn't matter whether or not you live with them.
- You must not be in full-time education or earning more than £100 a week.

Carer's Allowance is paid at £58.45 a week. If your State Pension is more than £58.45 a week, you will not be paid Carer's Allowance but you should be awarded an 'underlying entitlement' to it. If you get Carer's Allowance or have been awarded an underlying entitlement, you'll qualify for extra money that will be added to Pension Credit and/or Council Tax/Housing Benefit.

Speak to your local Age UK before claiming Carer's Allowance as it may affect the benefits received by the person you care for.

### How can I claim?

Call the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55) to request a claim form. You can also request a form from the Carer's Allowance Unit (see page 36) or make a claim online at [www.dwp.gov.uk/carersallowance](http://www.dwp.gov.uk/carersallowance)

#### what next?

Our free factsheet *Carer's Allowance* has more detailed information. See our free guide *Advice for carers* to find out more about the financial, practical and emotional help available.

# Useful organisations

## Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

**Age Cymru:** 0800 169 65 65

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0845 125 9732

[www.agescotland.org.uk](http://www.agescotland.org.uk)

## Benefits Enquiry Line

Government-run information line about benefits for people with disabilities, carers and representatives.

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

[www.direct.gov.uk/benefits](http://www.direct.gov.uk/benefits)

### **Carer's Allowance Unit**

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

Palatine House, Lancaster Road  
Preston, Lancashire PR1 1HB

Tel: 0845 608 4321

Textphone: 0845 604 5312

Email: [cau.customer-services@dwp.gsi.gov.uk](mailto:cau.customer-services@dwp.gsi.gov.uk)

### **Carers UK**

Information and support for carers, including information about benefits for carers.

Tel: 0808 808 7777

Email: [advice@carersuk.org](mailto:advice@carersuk.org)

[www.carersuk.org](http://www.carersuk.org)

### **Citizens Advice**

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

Tel: 020 7833 2181

(for details of your local Citizens Advice Bureau)

In Wales, there is also a national telephone service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

To find details of your nearest Citizens Advice Bureau (CAB) in: England or Wales, go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Scotland, go to [www.cas.org.uk](http://www.cas.org.uk)

Visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for online information.

## **Directgov**

Directgov is the official Government website that provides information on public services such as benefits, jobs, the environment, pensions and health services.

[www.direct.gov.uk](http://www.direct.gov.uk)

## **Disability and Carers Service**

Provides financial support for people claiming disability benefits and their carers.

Before you have made a claim:

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

After you have made a claim

Tel: 08457 12 34 56

Textphone: 08457 22 44 33

[www.dwp.gov.uk/about-dwp/customer-delivery/disability-and-carers-service](http://www.dwp.gov.uk/about-dwp/customer-delivery/disability-and-carers-service)

## **Help with Health Costs**

Tel: 0845 850 1166

[www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts)

## **Jobcentre Plus**

Provides information and services like benefits, loans and grants, and help with finding a job.

Benefits claim line: 0800 055 6688

Textphone: 0800 023 4888

[www.direct.gov.uk/en/Employment/Jobseekers](http://www.direct.gov.uk/en/Employment/Jobseekers)  
(find your nearest centre)

## **NHS Choices**

Provides information about health conditions, treatments and services.

[www.nhs.uk](http://www.nhs.uk) (England)

In Wales, visit the NHS Wales website at [www.wales.nhs.uk](http://www.wales.nhs.uk) and NHS Direct Wales at [www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)

In Scotland, visit [www.nhsinform.co.uk](http://www.nhsinform.co.uk)

## **Pension Service**

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

State Pension claim line: 0800 731 7898

Pension Credit helpline: 0800 99 1234

National helpline (general queries): 0845 60 60 265

Textphone: 0800 731 7339

[www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm](http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm)

## **Winter Fuel Payment helpline**

For information and application forms to claim the payment.

Tel: 08459 15 15 15

[www.direct.gov.uk/benefits](http://www.direct.gov.uk/benefits)

# Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate). If you prefer, you can donate directly to one of our national or local partners. Thank you.

## Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

## Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

## Card payment

I wish to pay by (please tick)  MasterCard  Visa  CAF CharityCard  
 Maestro  American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	Signature X				
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

## Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations\* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: \_\_\_/\_\_\_/\_\_\_ (please complete). \*Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

## You may be interested in other guides in this range

- Avoiding scams
- Can I afford to retire?
- Claiming benefits: a guide for people of working age
- Equity release
- Help with legal advice
- How to be an executor
- Lesbian, gay or bisexual
- Looking after someone else's affairs
- Managing your money
- Money matters
- Powers of attorney
- Save energy, pay less
- Tax guide
- Tracing lost money
- When someone dies
- Wills and estate planning
- Your consumer rights



To order any of our **free** publications, please call Age UK Advice free on:

**0800 169 65 65**

[www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)

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# What should I do now?

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For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit [www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Managing your money*
- *Money matters*
- *Tax guide*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

