

# More money in your pocket



**AGE**  
*Concern*

How Age Concern can help you get extra cash to pay your bills

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## Thank you

A special thank you to Stanley, Sandhya, Les, Sybil and Kenneth who gave their time and stories to help inspire other older people to claim their rightful benefits. Thanks also to the Information and Advice staff and volunteers at Age Concern Nottingham & Nottinghamshire for their big, bright smiles during our photo shoot (Page 3, left to right: Raj, Zabina, Gloria, Peter, Chipso and June), and Angela, a client of the service (page 23).

The pension and benefit rates in this booklet are the expected rates from April 2008 to April 2009 as announced by the Government in December 2007. Rules and rates do change though, so it is worth re-checking your position every so often.

If you are not sure whether you qualify, our advice is to claim anyway – you have nothing to lose and everything to gain.

# We're on your side!



Our job at Age Concern is to put more money in your pocket each week by helping you claim the benefits you are rightly entitled to.

The cost of living keeps going up all the time so it is important to claim everything that you're owed.

The extra money will be a great help when it comes to paying household bills and other essentials like food, heating, taxis, petrol, home repairs, equipment, gardening, cleaning and care services.

You'll feel less worried about your money and your health knowing you can afford the extra things you need.

Please contact us - especially if you're not sure what's available to you, or if you haven't been able to claim money in the past as you might be able to now.

Our service is free and completely confidential – and, as always, we're on your side!

**“We were very impressed with the lady who came to see us. She was very caring and determined to get us help.”**

# How we help get you that extra cash

## Help from your local Age Concern

Your local Age Concern can give you a free benefits check or they can put you in touch with someone else who can.

A friendly and understanding advisor will explain each benefit and calculate what you might be entitled to. This could be a combination of benefits and even a backdated payment.

They can help you fill in your claim forms and 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.

## Where is my nearest Age Concern?

To find your nearest Age Concern, call our free National Information Line on **0800 00 99 66** or visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk).

## Age Concern Information Guides

Age Concern also provides a range of free information guides covering benefits advice in more depth. For copies, call our free National Information Line on **0800 00 99 66** or visit [www.ageconcern.org.uk/information](http://www.ageconcern.org.uk/information).

## Your Rights to Money Benefits 2008/09

Age Concern publishes a book called 'Your Rights' which is an easy to understand, jargon-free guide to money benefits. See the back cover of this booklet for more details.

**“Age Concern got things moving for me. It was wonderful to have support, guidance and someone pointing me in the right direction.”**

# State Pension: You've earned it, make sure you get it

The State Pension is based on National Insurance contributions and is paid when you reach pension age (currently 60 for women, 65 for men).

The full Basic State Pension is £90.70 and the pension for a married woman on her husband's contributions is £54.35.

As well as the Basic State Pension, you may get Additional State Pension (based on contributions after April 1978), a Graduated Pension (based on contributions between April 1961 and April 1975) and extra for putting off drawing your pension.

## Would I qualify?

- You must have made National Insurance contributions during your working years. Time spent caring for a child or a disabled person may count towards your pension.
- If you do not have enough contributions for a full pension, you may have enough for a reduced pension.
- If you are divorced or widowed, you may be able to use your former spouse's record to get a pension or pension increase.

**Most older people are entitled to a pension but they still have to make a claim for it. If you haven't been contacted about claiming your State Pension 3 months before you are due to reach pension age, call the Pension Service on 0845 300 1084.**

# Pension Credit: tops up your weekly income

Almost half of all pensioners are entitled to Pension Credit worth around £2.5 billion a year. Yet a third of those who are eligible are not claiming it. This is a worry when you consider the huge increases in the cost of living. Make sure you are not missing out.

There are two parts of 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** provides up to an additional £19.71 for single people or £26.13 for couples, as a reward for having modest savings for your retirement.

## Would I qualify?

- You need to be 60 or over for Guarantee Credit; 65 or over for Savings Credit.
- Generally, you will receive Guarantee Credit if your weekly income is less than £124.05 if you are single and £189.35 if you are a couple.
- For Savings Credit, you can have a higher weekly income - normally up to around £174 if you are single or £255 if you are a couple - and still receive some benefit.
- All these amounts may be higher if you are severely disabled, a carer, or have certain housing costs.
- There is no savings limit for Pension Credit but if you have over £6,000 this will reduce the amount you get.

You can get a claim form by phoning the Pension Credit Line on **0800 99 12 34** or by visiting the Pension Service website, **[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)**.

**Age Concern can help and advise you. Call us today.**

“I wasn’t aware of my full benefits entitlements until the women’s community centre where I was learning English as a Second Language referred me to Shahida at my local Age Concern.

“When my personal circumstances changed, I had to take care of the bills myself. Within a few months I was in arrears with my council tax and rent bills. I was feeling anxious and worried about how I would cope.

“Shahida carried out a full benefits check for me, filled in all the claim forms and followed it through to the end.

“While I speak and understand basic English, she was able to give me advice in Asian languages which made it a lot easier.

“I was very happy when she told me that I was entitled to an extra £32.95 a week in Pension Credit, Housing Benefit to help with my rent, and Council Tax Benefit with a further 25% discount because I live on my own.

“I feel like I can always turn to Age Concern if I need help, rather than having to depend on my family all the time. Going to see Shahida was the best thing I ever did.”



**“I feel like I can always turn to Age Concern if I need help, rather than having to depend on my family all the time”**

# Council Tax Benefit: One less bill to worry about

Around 2.2 million pensioner households are missing out on Council Tax Benefit that could reduce their average council tax bill by £645 a year. Whether you own your own home or you pay rent, you should find out if you qualify so you have one less bill to worry about.

## Would I qualify?

- You normally need to have no more than £16,000 in savings unless you get Guarantee Credit (page 6); in which case, there is no savings limit and your council tax could be fully covered by the benefit.

## Other ways to reduce your council tax bill:

- If you live alone you get a 25% discount. Other discounts exist for people who are severely mentally impaired and for some carers.
- The Disability Reduction Scheme can reduce your bill if you are disabled and your home has features that support you to live there; for example, wheelchair space or an extra bathroom or kitchen specifically for your use.
- You may not have to pay at all if your house is empty (for example, you have left to go to hospital or a care home).

You can get a claim form by phoning the Housing and Council Tax Benefit section of your local council or by visiting the Department for Work and Pensions website, [www.dwp.gov.uk](http://www.dwp.gov.uk). If you are claiming Pension Credit (page 6) you can claim Council Tax Benefit and Housing Benefit (page 10) in one call.

**Age Concern can help and advise you. Call us today.**

# Stanley Harwood

Stanley Harwood, 79, had no idea that he and his wife Mavis, aged 77, were missing out on extra cash each week until Stanley went to hospital for a triple heart by-pass operation. The social worker referred them to their local Age Concern where Sue (pictured with Stanley) gave them a free benefits check.



**“We don’t go short of anything now and we have our heating on more often so the house is nice and warm”**

“Sue did all the nitty gritty and filled in our claim forms for us. If I didn’t have her behind me, I would’ve thrown my hand in. I was so taken aback when she told me that we were entitled to £250 a week and £8,000 in backdated benefits. I was in shock for a couple of weeks. I kept thinking it was an error.

“My wife and I now get Council Tax Benefit (which pays our council tax bill in full), Pension Credit, Attendance Allowance and Carer’s benefits.

“We don’t go short of anything now and we have our heating on more often so the house is nice and warm. I don’t have to look at the price of things all the time and think we can’t afford that.

“I tell everyone to get a benefits check from Age Concern. All the pensioners at the day centre are genned up on it now.”

# Housing Benefit: Help with paying your rent

Your landlord won't reduce your rent, but Housing Benefit might. It provides extra money for your rent bills and some service charges like lifts and communal laundry facilities.

The Department for Work and Pensions estimates that up to 310,000 pensioners fail to claim Housing Benefit worth £660 million a year. You could be one of those many pensioners who are paying far more rent than they need to.

## Would I qualify?

- You must have responsibility for paying the rent.
- If you are a couple, only one of you can claim it.
- You cannot usually be living in a close relative's household.
- You need to have no more than £16,000 in savings unless you get Guarantee Credit (page 6); in which case, there is no savings limit and your rent is likely to be fully covered by the benefit. The main exception would be if you have someone living with you, e.g. a grown up son or daughter, who is expected to contribute to the rent.

You can get a claim form by phoning the Housing and Council Tax Benefit section of your local council or by visiting the Department for Work and Pensions website, [www.dwp.gov.uk](http://www.dwp.gov.uk). If you are claiming Pension Credit (page 6) you can claim Housing Benefit and Council Tax Benefit (page 8) in the one call.

**Age Concern can help and advise you. Call us today.**

# Sandhya Honey

68-year-old, Sandhya Honey, was finding it difficult to make ends meet when she was referred to Steve at Age Concern.

“I didn’t know that such things as benefits existed. I had been trying to make do with very little for a long time.

“Age Concern helped me to claim Housing Benefit and now my rent is paid in full. I also get full Pension Credit and this entitles me to help with health costs. I get vouchers for the optician and I use them to buy my contact lenses.

“I also received more than £3,000 in backdated benefits in one go and I was able to clear the debt on my MasterCard, which I had been using to pay my bills.

“Steve saved my bacon! I never thought I’d be so well looked after. The extra money has changed my life. I feel more secure.

I always tell people that your fortunes can change overnight. Through no fault of your own you could find yourself in a difficult financial situation. That’s what your benefits are there for. All you are doing is claiming the money that the government has put aside for you to help you. It’s your safety net.”



**“I never thought I’d be so well looked after. The extra money has changed my life. I feel more secure”**

# Help with heating: A warmer home for winter

When it comes to rising fuel costs, many pensioners are feeling the pinch – and the cold. If you are not heating your home well enough because you're worried about your next bill, you could be putting yourself at risk of cold-related illnesses like pneumonia. Find out how you might give yourself a warmer home this winter.

## Winter Fuel Payment

A Winter Fuel Payment is an annual payment made to households with someone aged 60 or over to help with heating costs.

### Would I qualify?

- You qualify simply by your age.
- If you are aged 60 – 79, your household normally receives £200. If you are aged 80 or over, your household normally receives £300.

## Cold Weather Payment

Extra payments are made when the weather is very cold in your area. You can get an additional £8.50 a week when the average temperature has been, or is expected to be, 0°C or below for 7 consecutive days.

### Would I qualify?

- You will be paid automatically if you are aged 60 or over and are receiving Pension Credit (page 6).

Winter Fuel Payments should be received automatically; however, if you're a man aged 60-64 you will need to make a claim because you are not of pension age yet. To ask about your payment, or to make a claim, phone the Winter Fuel Helpline on **08459 15 15 15** by 30 March 2009.

## Warm Front Grant

Warm Front is a government-funded scheme which offers grants to make your home warmer and more energy efficient. It includes a package of insulation and heating improvements, up to the value of £2,700 (or £4,000 for oil fired central heating).

### Would I qualify?

- You must be aged 60 or over.
- You must own or privately rent your home.
- You must be receiving one or more of these benefits: Pension Credit, Council Tax Benefit, Housing Benefit, Attendance Allowance, Disability Living Allowance or Income-based Jobseeker's Allowance.

### Help from energy suppliers

If you have a low income, your energy supplier may help to improve the energy efficiency of your home by offering you products like insulation free of charge.

### Free electric blanket testing

It is a good idea to check the safety of your electric blanket, particularly if you have had it for a long time. Your local Age Concern or fire brigade may have a free electric blanket testing service, or they can tell you who does.

The Warm Front Programme is run by the Eaga Group. To apply for a grant, phone **0800 316 6011** or visit their website, [www.warmfront.co.uk](http://www.warmfront.co.uk).

For help from energy suppliers, contact your local Energy Efficiency Advice Centre or the Home Heat Helpline on **0800 33 66 99**.

**Age Concern can help and advise with heating and ways to keep warm in winter. Call us today.**

# Help with health costs: before your next health check, get a free benefits check

## Free NHS Services

If you are over 60, you are entitled to free NHS prescriptions and sight tests. NHS hearing aids are also available on free loan. You might also be eligible for free chiropody if you have a clinical need.

## Help with NHS costs

You (and your partner) are automatically entitled to help with health costs if you receive Guarantee Credit (page 6).

### This includes:

- Free NHS dental check-ups and treatment.
- Sight tests and vouchers toward the cost of glasses or contact lenses.
- Repayment of necessary travel costs to hospital and back for NHS treatment.

## What if I don't get Guarantee Credit?

If you don't get Guarantee Credit, but you are over 60 and have no more than £16,000 in savings, you can apply for help with health costs through the NHS Low Income Scheme.

This scheme may help you to pay for NHS dental checks and treatment, glasses or contact lenses, and hospital travel costs.



Speak to your GP in the first instance about free NHS services.

If you receive Guarantee Credit (page 6), you will automatically get help with NHS costs (just show your awards notice as proof).

If you do not receive Guarantee Credit and would like to apply for help with health costs, you need to fill in claim form HC1. You can request a form by phoning the Help with Health Costs Helpline on **0845 850 11 66** or you can pick one up from a dentist, optician or NHS Hospital.

**Age Concern can help and advise you. Call us today.**

# Attendance Allowance: Money for you, your health and your home

If you have a health problem that affects the way you live, you may be able to claim Attendance Allowance and get extra money each week to support you.

The rate you get depends on the help you need. You can spend it on care or a carer, or the extra things you need to keep you independent and safe. It is a great help for many older people who want to stay put in their own home for as long as possible.

There are two weekly rates:

- £67.00 if you need help both in the day and night.
- £44.85 if you need help in the day or the night.

## Would I qualify?

- You must be aged 65 or over. (If you are younger, you may be eligible for Disability Living Allowance, page 18).
- You have a physical or mental disability, or are terminally ill.
- You must need frequent attention throughout the day either with personal care (e.g. help with dressing and washing), or continual supervision so you keep safe.
- You must have a long term condition or health need, and have needed help for 6 months, before you can receive Attendance Allowance; however, if you are terminally ill, you can claim right away.

You can get a claim form by phoning the Disability Benefits Enquiry Line on **0800 88 22 00** or by visiting the DirectGov website, [www.direct.gov.uk](http://www.direct.gov.uk).

**Age Concern can help and advise you. Call us today.**

# Les Fox

78-year-old, Les Fox, had no idea what benefits he could claim despite being diagnosed with angina and emphysema 4 years ago. That was until the retired long-distance lorry driver visited Val at his local Age Concern.

“I was having a chat with Val when I happened to cough. She asked me if I was getting anything for it. I said, ‘yes, cough mixture.’ But what she meant was extra money from benefits.

“Val helped my wife Beryl and I make a claim. I now get Attendance Allowance because of my health condition. We also get Savings Credit and extra money for council tax bills and rent. Because my wife is my carer, we get an increase in those benefits. All up I reckon we’re £100 a week better off.

“We now find it easier to pay the bills and we can save a bit of money. It has reduced the stress and strain on our lives.

“‘If you don’t ask, you don’t get!’ That’s what I tell everyone now. Whether you own your home or you rent, or you have no money or a few thousand quid in the bank, get on to Age Concern. You may be surprised like I was!”



**“‘If you don’t ask, you don’t get!’ That’s what I tell everyone now”**

# Disability Living Allowance: Money to keep you independent and mobile

If you need help with personal care or have difficulty walking, you may be able to get Disability Living Allowance (DLA) but you must make a claim before you turn 65.

There are two parts to DLA; care and mobility. You can qualify for both if you have care and mobility needs. It doesn't matter whether you receive a lot of help and support, or very little. You can use the money on whatever you need to keep you independent and mobile like household bills, help at home, equipment, petrol and taxis.

## The weekly rates are:

DLA care part:           £67.00 if you need help both day and night.  
                                  £44.85 if you need help in the day or night.  
                                  £17.75 if you need help for some of the day or  
                                  to cook a main meal for yourself.

DLA mobility part:     £46.75 or £17.75 depending on your needs.

## Would I qualify?

- You must be under 65 when you make your claim.
- You have a physical or mental disability, or are terminally ill.
- You need help with personal care or supervision (care part).
- You are unable to walk or have great difficulty walking (mobility part).
- You must have needed this help for 3 months; however, if you are terminally ill, you can claim right away.

You can get a claim form by phoning the Disability Benefits Enquiry Line on **0800 88 22 00** or by visiting the DirectGov website, [www.direct.gov.uk](http://www.direct.gov.uk).

**Age Concern can help and advise you. Call us today.**

# Sybil Wilson

Sybil Wilson, aged 63, (pictured with her dog, Dee) didn't know much about benefits until she got onto Age Concern's online chat room.

"There was lots of information on the discussion board about claiming your benefits, so I read up on it all.

"That's when I found out about Disability Living Allowance which gives you extra money each week if you have difficulty walking, which I do, and Pension Credit. I called up for the claim forms, and filled them in myself.

"I was expecting maybe £2 or £3 extra a week. I just couldn't believe it when I found out I would get an extra £85.14 a week – £46.75 Disability Living Allowance and £38.39 Guarantee Credit. I am much better off now; more than I was before pension age!

"Two of my best friends have come from the Age Concern chat room and the extra money means I can afford to go out with them socially and on the odd holiday which is always marvellous.

"Pensioners often get letters telling them about their benefits but they just throw them away thinking that it's not for them. If I had ignored Age Concern's advice, I would have missed out on all of this."



**"I am much better off now; more than I was before pension age!"**

# Carer's Allowance: Extra cash to help you care

Carers save the country £86 billion a year and we think it's about time you got something back.

If you are unable to work full-time because you are caring for someone with a disability or health problem, you might be able to claim Carer's Allowance. The current weekly rate is £50.55. If you are under pension age, you will also get National Insurance credits each week towards your pension.

## Would I qualify?

- You need to be caring for someone who is receiving the top or middle rate care part of Disability Living Allowance (page 18) or any rate of Attendance Allowance (page 16).
- You spend at least 35 hours a week caring for that person. It doesn't matter if you don't live with them.
- You must not be in full-time education.
- You must earn no more than £95 a week (after the deduction of allowable expenses such as Income Tax).
- It may not be paid if you are receiving a State Pension or certain other benefits - however, it may be a good idea to apply anyway because you could get extra help with Pension Credit and/or Council Tax/Housing Benefit instead.

We recommend that you speak with your local Age Concern before claiming Carer's Allowance because it may affect the benefits received by the person you're caring for.

You can get a claim form by phoning the Carer's Allowance Unit on **01772 899 729** or by visiting the DirectGov website, **[www.direct.gov.uk](http://www.direct.gov.uk)**.

**Age Concern can help and advise you. Call us today.**

# Kenneth Christie

Kenneth Christie, age 78, had claimed only the Basic State Pension but had no idea he could get anything else. That was until he spoke with Pat.

“No-one tells you about the benefits you can claim – except for Age Concern. Pat came around to our house and did all the work. She filled in all the claim forms for my wife and I. All we had to do was sign them.

“I was full of doubt. I kept saying to Pat, ‘knowing our luck we won’t get anything!’. So we were flabbergasted when she told us we qualified for 4 different benefits – Carer’s benefits (for me), Attendance Allowance (for my wife), Pension Credit and Council Tax Benefit.

“Pat was excellent, she was. She got us an extra £100 pounds a week. We were over the moon! The extra money has made a real difference. We don’t have to count our pennies like we used to.

“Pat also advised me to apply for a Blue Badge from the council because I still drive but I have some troubles with mobility. I now get free parking for up to 3 hours a day when I go into town.

“My advice is, go to Age Concern because they’ll put you right! Even if you think you’re not entitled to anything, you may be pleasantly surprised. We certainly were!”



**“My advice is, go to Age Concern because they’ll put you right!”**

# The Social Fund

It is a huge relief to know that the Social Fund is available if you are faced with a cost you are unable to meet because you are living on a low income. It covers things like:

- **Funeral payments:** for burial/cremation costs and up to £700 for other expenses like Director's fees and flowers. You should not arrange a funeral until you've checked whether you qualify.
- **Community care grants:** to help you stay at (or return) home by paying for things like 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.
- **Budgeting loans:** Loans between £100 and £1,500 can be granted for essential lump sum expenses depending on your need and ability to repay it.
- **Crisis loans:** A loan available in an emergency or disaster (like fire or flood) to help prevent serious damage and keep you safe.

## Would I qualify?

- You usually need to be receiving certain other benefits like Pension Credit and/or Housing/Council Tax Benefit. Benefits are not taken into account for crisis loans; these will depend on your particular emergency and personal circumstances.

## Other concessions

If you are aged 60 or over, or have a disability, your local authority will offer you free off-peak cross-border bus travel.

If you are over 75, you can get a free TV licence. A 50% reduction applies for people who are registered blind.



More than just benefits advice: Mrs Angela Cifuni having a good laugh with Gloria, an Information and Advice volunteer at Age Concern Nottingham & Nottinghamshire.

You can get the Funeral Payments Form SF200 from your local Social Security Office, and the Community Care Grant Form SF300, Budgeting Loan Form SF500 and Crisis Loan Form SF401 from your local Jobcentre Plus Office. All forms can be found on the DirectGov website, [www.direct.gov.uk](http://www.direct.gov.uk).

For travel concessions, contact your local District or Unitary Authority, or your Passenger Transport Executive if you live in a metropolitan area.

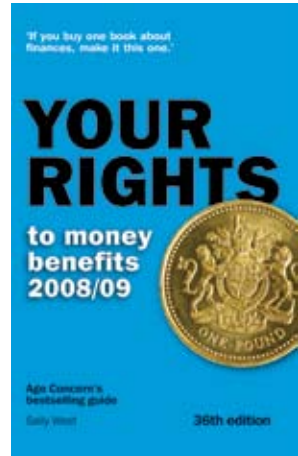
For a free or discounted TV licence, phone TV Licensing on **0870 241 6468**.

**Age Concern can advise you on the financial help available to you, including local concessions. Contact us today.**

# Your Rights to Money Benefits 2008/09

Age Concern's bestselling guide for older people who want to know more about what benefits they are entitled to and how to claim them. Annually updated, it provides expert and impartial information on:

- Pensions and retirement
- Financial help for those on low incomes
- Benefits for disabled people and their carers



## How to order your own copy

This comprehensive book is great value at only £5.99. Order your copy from your local Age Concern or from all good bookshops (ISBN 978-0-86242-432-9). Alternatively, you can order by calling **0870 44 22 120** or online at [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop). Please quote reference code '12101' when ordering.

**'If you buy one book about finances, make it this one'** Choice magazine, 2007

**All profits from the sale of Age Concern Books go to help us continue our work to improve the lives of older people.**



Your local Age Concern: