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# *Benefits, entitlements and financial assistance*

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*A guide for older people in Wales*



# Contents

<b>1</b>	<b>Introduction</b>	<b>4</b>	<b>4</b>	<b>Help for carers</b>	<b>33</b>	<b>9.3</b>	<b>New fuel poverty scheme: Nest</b>	<b>45</b>	<b>14</b>	<b>The television licence</b>	<b>58</b>
<b>2</b>	<b>Welfare benefits</b>	<b>5</b>	<b>4.1</b>	<b>Carer's Allowance</b>	<b>33</b>	<b>9.4</b>	<b>Help with insulation for the over 70s</b>	<b>46</b>	<b>15</b>	<b>Swimming</b>	<b>58</b>
<b>2.1</b>	<b>The State Retirement Pension</b>	<b>5</b>	<b>4.2</b>	<b>Carers charities</b>	<b>34</b>	<b>9.5</b>	<b>Home Heat Helpline</b>	<b>47</b>	<b>16</b>	<b>Government changes to the State Pension age: how this affects the State Retirement Pension and Pension Credit Guarantee Credit</b>	<b>59</b>
<b>2.2</b>	<b>Pension Credit: overview</b>	<b>9</b>	<b>5</b>	<b>Bereavement benefits</b>	<b>35</b>	<b>10</b>	<b>Help with house repairs or improvements</b>	<b>48</b>	<b>16.1</b>	<b>State Pension age for women</b>	<b>59</b>
<b>2.3</b>	<b>Pension Credit Guarantee Credit</b>	<b>10</b>	<b>5.1</b>	<b>Bereavement Payment</b>	<b>35</b>	<b>10.1</b>	<b>From your local authority</b>	<b>48</b>	<b>16.2</b>	<b>Latest UK Government proposals in regard to increases in State Pension age</b>	<b>61</b>
<b>2.4</b>	<b>Pension Credit Savings Credit</b>	<b>11</b>	<b>5.2</b>	<b>Bereavement Allowance</b>	<b>36</b>	<b>10.2</b>	<b>Care &amp; Repair</b>	<b>48</b>	<b>16.3</b>	<b>Qualifying age for Pension Credit Guarantee Credit</b>	<b>62</b>
<b>2.5</b>	<b>War Pensions</b>	<b>12</b>	<b>6</b>	<b>Meeting the cost of residential or nursing care homes in Wales</b>	<b>37</b>	<b>11</b>	<b>Help with health costs in Wales</b>	<b>50</b>	<b>17</b>	<b>Benefits for people under State Pension age</b>	<b>64</b>
<b>2.6</b>	<b>Housing Benefit</b>	<b>13</b>	<b>6.1</b>	<b>The capital limit</b>	<b>37</b>	<b>11.1</b>	<b>NHS Low Income Scheme</b>	<b>50</b>	<b>18</b>	<b>Further help and information</b>	<b>65</b>
<b>2.7</b>	<b>Council Tax Benefit</b>	<b>17</b>	<b>6.2</b>	<b>Personal Expenses Allowance</b>	<b>37</b>	<b>12</b>	<b>Help with one-off expenses for those on a low income</b>	<b>52</b>	<b>18.1</b>	<b>Help from your local Age Cymru/Age Concern organisation</b>	<b>65</b>
<b>2.8</b>	<b>Other help that may reduce your Council Tax</b>	<b>21</b>	<b>6.3</b>	<b>NHS-funded nursing care contribution</b>	<b>38</b>	<b>12.1</b>	<b>The Social Fund</b>	<b>52</b>	<b>18.2</b>	<b>Help on the telephone</b>	<b>65</b>
<b>2.9</b>	<b>Discretionary Housing Payments</b>	<b>22</b>	<b>6.4</b>	<b>Fully funded NHS continuing healthcare</b>	<b>38</b>	<b>12.2</b>	<b>Charitable funds and benevolent funds/societies</b>	<b>54</b>	<b>18.3</b>	<b>Information guides and factsheets</b>	<b>65</b>
<b>2.10</b>	<b>Extra premiums for means-tested benefits</b>	<b>22</b>	<b>7</b>	<b>Meeting the cost of care in your own home</b>	<b>40</b>	<b>13</b>	<b>Travel concessions</b>	<b>55</b>			
<b>3</b>	<b>Disability benefits</b>	<b>24</b>	<b>8</b>	<b>Income Tax: personal and age-related allowances</b>	<b>41</b>	<b>13.1</b>	<b>Concessionary bus pass</b>	<b>55</b>			
<b>3.1</b>	<b>Attendance Allowance</b>	<b>24</b>	<b>8.1</b>	<b>Personal Allowances</b>	<b>42</b>	<b>13.2</b>	<b>Longer-distance bus services</b>	<b>55</b>			
<b>3.2</b>	<b>Disability Living Allowance</b>	<b>27</b>	<b>8.2</b>	<b>Married Couple's Allowance</b>	<b>42</b>	<b>13.3</b>	<b>Concessionary fares rail pilot scheme</b>	<b>56</b>			
<b>3.3</b>	<b>Industrial Injuries Disablement Benefit</b>	<b>30</b>	<b>8.3</b>	<b>Blind Person's Allowance</b>	<b>43</b>	<b>13.4</b>	<b>National (UK) rail and coach travel</b>	<b>56</b>			
<b>3.4</b>	<b>Employment and Support Allowance</b>	<b>30</b>	<b>9</b>	<b>Help with heating</b>	<b>44</b>						
<b>3.5</b>	<b>Severe Disablement Allowance</b>	<b>32</b>	<b>9.1</b>	<b>Winter Fuel Payment</b>	<b>44</b>						
			<b>9.2</b>	<b>Cold Weather Payment</b>	<b>45</b>						

# 1 Introduction

Many older people miss out on extra money each week simply because they don't know what benefits and other financial entitlements may be available to them. This booklet is intended to give a brief outline of the different types of help available, who would be likely to be eligible and how to apply. It also includes information on other types of one-off, or less frequent financial assistance that might be available.

If you are unsure whether you will qualify, or would like advice or support in making a claim for a benefit, you may wish to contact your local Age Cymru/Age Concern organisation - **see section 18** for details.

**The benefit, pension, tax or other rates quoted in this leaflet are the rates for tax year 2011-2012 (6 April 2011 to 5 April 2012).**

The annual changes to the State Pension and most other benefits take place in the first full week of the tax year. Therefore in 2011, this will be the week commencing **11 April 2011**. If the date is expected to be different for a particular benefit or entitlement this will be stated in the text.

**This leaflet is intended as a guide only and is not a full statement of the law.**

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Age Cymru works in partnership with Age UK to bring you **Age UK Advice**. Call **0800 169 65 65**

**You can speak to an adviser in Welsh**

# 2 Welfare benefits

## 2.1 The State Retirement Pension

The State Retirement Pension is paid to people who have reached State Pension age.

**Important:** Currently, the State Pension age is 65 for men. The State Pension age for women used to be age 60, but has been gradually increasing since April 2010. Over time this will mean that the State Pension age for women will be equalised with that of men at 65. The changes currently taking place affect women born on or after 6 April 1950. See **section 16** of this booklet for information on the current changes to the State Pension age and how this affects women, as well as information on future plans announced by the UK Government which would affect both women and men.

The State Retirement Pension is paid to everyone, provided they have enough National Insurance (NI) contributions or credits. If you do not have enough contributions or credits you may be entitled to receive a partial pension. People reaching pension age after 6th April 2010 need to have a National Insurance record covering at least 30 years for a full pension. The number of qualifying years was higher for people reaching pension age before April 2010. If you are unsure whether you are likely to meet the contributions conditions you can request a State Pension forecast from the Pension Service and they will be able to advise if there is a shortfall. If there is a shortfall you may be able to make some voluntary NI contributions or claim credits in order to increase the amount of pension you will receive. Again, the Pension Service should be able to advise on this.

The State Pension is not paid automatically, so people do have to make a claim for it; however, normally the Pension Service will write to people four months before they reach State Pension age with information about how to claim. If

you have not been contacted about making a claim and there are only three months to go before you reach the State Pension age you should contact the Pension Service so that they can supply you with the information.

The Pension Service can be contacted between 8am and 8pm, Monday to Friday, on telephone: **0800 731 7898** (or **0800 731 7936** for Welsh speakers).

### ***How much is the State Pension?***

From April 2011 the basic State Pension for a single person will be **£102.15** per week.

For married couples or civil partners who have both paid full NI contributions the State Pension will be **£204.30** per week (ie the same as two single people).

If you reach State Pension age, but **don't** have a full NI contribution record, you may still be able to receive a partial pension if you are married or have a civil partner. If you are not entitled to a pension on your own contributions, or it is **less** than £61.20 per week, you may be able to claim a pension of up to **£61.20** based on your husband, wife or civil partner's contribution record, once he or she reaches State Pension age.

If your pension based on your own NI contribution record is **more** than £61.20 you won't get any extra pension based on your spouse or civil partner's contributions.

**Note:** Married women have always had an entitlement to this pension based on their husband's contribution record; however, since 6 April 2010 it has also been available to married men and civil partners if their wife or civil partner was born after 6 April 1950 (ie they also reached pension age after 6 April 2010). Male civil partners will not start to qualify until after 2015.

### ***Additional State Pension***

This is an extra pension which some people are eligible for in addition to the basic State Pension. It is earnings-related and based on the level of NI contributions made. The Pension Service should calculate your entitlement to additional State Pension when you claim the basic State Pension. Your entitlement may come from SERPS (the State Earnings-Related Pension Scheme) or from the State Second Pension which replaced SERPS from April 2002.

**Note:** The additional State Pension is a complicated area, so you may wish to seek further advice from the Pension Service. They have a National helpline on **08456 060 265**.

Alternatively, a voluntary organisation called the Pensions Advisory Service (TPAS) may be able to help. They can be contacted on **0845 601 2923**.

If you have internet access, the UK Government's 'Directgov' website has further information on the additional State Pension at: [http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/AdditionalStatePension/DG\\_4017827](http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/AdditionalStatePension/DG_4017827)

### ***Widows, widowers and surviving civil partners***

A widow, widower or surviving civil partner who has reached State Pension age but does not qualify for the full basic State Pension may be able to use their spouse's/civil partner's contribution record to qualify for the full amount of **£102.15 per week**. Also see **section 5** for information about bereavement benefits.

### ***Addition to Pension at age 80***

An extra 25p a week is automatically added to your pension when you reach the age of 80.

## **Over 80s Pension**

This pension is available to people aged 80 or over who have no State Pension or whose State Pension is less than £61.20 per week. It is non-contributory so can be received even if you don't have any National Insurance contributions. The over 80s Pension is £61.20 per week if you don't have a State Pension already. If you do already receive a State Pension, but it is less than £61.20 a week, the over 80s pension will be paid to bring your pension up to this level.

## **Deferring the State Pension**

You don't have to claim your State Pension straight away. If you prefer, you can postpone claiming it and get a higher pension or a lump sum when you do claim. The rules since 6th April 2005 are that your pension will be increased by about 10.4% for each year you do not draw it. Alternatively, instead of receiving a higher pension, you can choose to receive a lump-sum payment.

## **National insurance credits**

Some people are entitled to national insurance credits which count towards the State Pension in the same way as paid contributions. Credits can be awarded in a variety of situations including to people who are unemployed or unable to work due to sickness or disability, and to people who are caring for children or sick or disabled people. In some situations you need to apply for the credits.

## **Home Responsibilities Protection**

This was a UK Government scheme which ran between 6 April 1978 and 5 April 2010 and helped to protect the entitlement to State Pension of people who were looking after children or someone who was sick or disabled. The number of years you got Home Responsibilities Protection for would be taken away from the number of qualifying years needed to get a State Pension. Years of Home Responsibilities Protection are now converted into national insurance credits for people who reach State Pension age after April 2010.

**Further information:** For general enquiries on claiming the State Pension you can contact the Pension Service on their National helpline, telephone: **08456 060 265**.

Age UK **Factsheet 19 The State Pension** provides more detailed information on this topic. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

## **2.2 Pension Credit: overview**

There are two elements to the Pension Credit: the **Guarantee Credit** and the **Savings Credit**. These are outlined in further detail below. Depending on your financial circumstances you may qualify for some extra income from both the Guarantee Credit and the Savings Credit at the same time, or from just one or the other.

People whose income consists solely, or mostly, of the basic State Pension should be entitled to claim Pension Credit in order to bring their income up to a minimum level set by the Government. This minimum level should be received by **all** people over State Pension age and no-one should have to manage on an income of less than this.

You can claim as a single person or as a couple. If you have a partner, one of you claims on behalf of both of you (your 'partner' is your husband, wife or civil partner or someone you live with as though you are married or civil partners).

**Important:** If you think you may be entitled to Pension Credit it is important to claim for it as it can act as a 'passport' benefit, automatically opening up your entitlement to other benefits, for example Housing Benefit or Council Tax Benefit.

## 2.3 Pension Credit Guarantee Credit

The Guarantee Credit provides a minimum weekly income to people who have reached the qualifying age. The minimum weekly income is:

Single person   **£137.35 per week**  
Couple           **£209.70 per week**

**Important:** The qualifying age for Guarantee Credit is the same for both men and women. Prior to 6 April 2010, this was age 60. However, changes that are currently taking place to increase the State Pension age for women are also increasing the age at which Pension Credit Guarantee Credit can be claimed by both women and men. See **section 16** of this booklet for an overview of the changes to the State Pension age for women and **section 16.3** specifically, for information on what the affect is on the qualifying age for Pension Credit Guarantee Credit.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard Pension Credit. For further information see **section 2.10** of this booklet.

In some circumstances homeowners with a mortgage may be entitled to extra Pension Credit to help with interest payments on the mortgage. Interest on loans for certain home improvements or repairs, ground rent and certain other service charges for homeowners might also be covered (if you rent your home, payments towards rent and service charges may be covered by Housing Benefit, rather than Pension Credit: see **section 2.6**).

If you have savings of over £10,000 this will affect the amount of benefit you will be entitled to receive. The Pension Credit Guarantee Credit which you are awarded will usually be reduced by £1 for every £500 (or part of £500) that you have over £10,000.

The savings limit is the same whether you are single or a couple; that is, if you are in a couple the £10,000 savings is between you and **not** each.

## 2.4 Pension Credit Savings Credit

The qualifying age for claiming the Savings Credit part of Pension Credit is age 65 for both men and women. If a couple wishes to make a claim as long as one of the partners is aged at least 65 they can still qualify even if the other partner is younger.

The Savings Credit aims to help people who have a modest income from occupational pensions or savings, in addition to their basic State Pension, but where total income is still a little below or a little above the level of the Guarantee Credit (£137.35 per week for a single person, £209.70 per week for a couple).

**If you are a single person:** you should be entitled to claim the Savings Credit if your income is between **£103.15 a week** and approximately **£188.50 a week** (though the upper figure could be significantly higher if you are severely disabled, a carer, or a homeowner with a mortgage or service charges). However, the amount of credit to which you are entitled will reduce the higher your income is between these two figures, so that you may only qualify for a minimal amount of Savings Credit if you are at the higher end of the income bracket. The maximum amount of additional income which can be provided by the Savings Credit is currently **£20.52 per week** for a single person.

**If you are a couple:** you should be able to claim Savings Credit if your combined income is between **£164.55 a week** and approximately **£277.00 a week** (though the upper figure could be significantly higher if you are severely disabled, a carer, or a homeowner with a mortgage or service charges). However, the amount of credit to which you are entitled will reduce the higher your income is between these two figures, so that you may only qualify for a minimal amount of Savings Credit if you are at the higher end of the income bracket. The maximum amount of additional income which can be provided by the Savings Credit is currently **£27.09 per week** for a couple.

**Further information:** For more detailed information on the Pension Credit, including a step by step guide of how to work out how much Guarantee Credit or Savings Credit you can claim, you can read Age UK **Factsheet 48 Pension Credit**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

**The Pension Service** has a Pension Credit helpline on **0800 99 1234** and, if you have internet access, an online Pension Credit Calculator at: <http://pensions-service.direct.gov.uk/en/pension-credit-calculator/calculate.asp>

Additionally, for information and advice on general pensions issues you may wish to contact **The Pensions Advisory Service (TPAS)** on **0845 601 2923**. TPAS is an independent voluntary organisation.

## 2.5 War Pensions

These pensions may be paid to people disabled as a result of service in the Armed Forces, or to war widows/widowers.

### *War Disablement Pension*

You may be eligible for a War Disablement Pension if you are no longer serving in HM Armed Forces and your disablement arose prior to 6 April 2005. Cases after 6 April 2005 will be considered under the Armed Forces Compensation Scheme.

### *Pensions for War Widows, Widowers and surviving civil partners*

You might be eligible for a War Widow's/Widower's pension if your spouse's or civil partner's death was a result of their service in HM Armed Forces and their death occurred prior to 6 April 2005. Cases after 6 April 2005 will be considered under the Armed Forces compensation Scheme.

For more information on war pensions you can contact the **Service Personnel and Veterans Agency** helpline on freephone **0800 169 22 77**. The Service Personnel and Veterans Agency is a part of the Ministry of Defence.

## 2.6 Housing Benefit

Housing Benefit provides help towards the cost of rent for people on low incomes. It is administered by local authorities and is means-tested in order to determine eligibility.

If you get Pension Credit or other income-related benefits, you may get your rent paid in full, particularly if you are a Council tenant or social housing tenant. If you don't receive these benefits you may still get some help.

If you own your own home, you cannot claim Housing Benefit. However, you may be eligible for help with interest payments on a mortgage, interest on loans for certain home improvements or repairs, ground rent and certain other service charges as part of Pension Credit. Age UK **Factsheet 48 Pension Credit** has further information on this.

**There is a complicated process for calculating Housing Benefit which involves three separate stages:**

- Calculating the amount of your rent which will be taken into account as 'rent' for Housing Benefit purposes
- Calculating your income which will be taken into account for Housing Benefit purposes
- Calculating the amount you need to live on each week - known as your 'personal allowance'.

### *Rent taken into account when calculating Housing Benefit*

Your rent for Housing Benefit purposes may **not** be the same as your **actual** rent. There are a number of reasons for this, as follows:

- Your rent may include some charges that aren't covered by Housing Benefit - this might include things like charges for water, sewerage services, fuel, meals or support charges. If so, these charges will be deducted from the amount of rent that you are calculated as paying for the purposes of Housing Benefit. If your rent includes service charges, some of these may be included but others will be excluded.

- If you are a **private tenant** your rent might be restricted if your home is considered to be too large or too expensive. Since April 2008, most private rents have been assessed according to the **Local Housing Allowance** system. Local Housing Allowance (LHA) is a part of Housing Benefit and is used for working out how much Housing Benefit people who rent from **private landlords** can receive. Under the LHA, your rent for Housing Benefit purposes is a **'standard local rent'** set according to who lives with you and the area where you live, rather than the actual rent charged by your landlord. The LHA rate that applies to you depends on the number of bedrooms you are allowed according to the size of your household.

**Note:** Your local authority has to publish the amount of rent it will pay for different size properties. Their contact details should be listed in your local phone book or directory. Knowing the standard local rent before moving somewhere could help you determine what sort of help with rent you are likely to get and, therefore, which properties will be affordable. The standard local rent amount may also be available on the local authority's website. Alternatively, if you have internet access, the UK Government has a website, **'Local Housing Allowance Direct'**, which should enable you to find the details. The web address is:

[http://www.direct.gov.uk/en/Diol1/DoItOnline/DG\\_196239](http://www.direct.gov.uk/en/Diol1/DoItOnline/DG_196239)

- If someone lives with you - other than your partner or dependent children - there may be deductions in the amount of your rent that is taken into account for Housing Benefit purposes. The deductions are made because it is assumed that someone living with you, such as an adult son or daughter, will be contributing towards your rent. The sums deducted are fixed regardless of how much the person might actually be contributing, but the amount does vary according to their income. If you or your partner are blind, or receive Attendance Allowance or the care component of Disability Living Allowance, no deductions are made.

### ***Income taken into account when calculating Housing Benefit***

If you are receiving Pension Credit Guarantee Credit, you are automatically entitled to Housing Benefit to cover the whole of your rent which is taken into account for Housing Benefit purposes (see above). No further assessment of your income is done by the local authority.

In other cases you will need to provide full details of your income and savings and the local authority will work out your income which is taken into account for Housing Benefit. This might **not** be the same as your **actual** income, for the following reasons:

- If you have savings between £10,000 and £16,000 you will be counted as having £1 a week income for every £500 (or part of £500) over £10,000. If you have savings of more than £16,000 you cannot get Housing Benefit, **unless** you are also getting Pension Credit Guarantee Credit.
- Some types of income are ignored for Housing Benefit, including Attendance Allowance and Disability Living Allowance.
- Some types of income are partly ignored for Housing Benefit including war pensions and some types of earnings if you are working.

If you live with your partner, only one of you can claim Housing Benefit and your income and capital will be assessed together.

## Your 'personal allowance'

The personal allowance covers your living expenses before rent, based on figures set by the UK Government each April. The standard personal allowances for Housing Benefit are:

Single person (who has reached the qualifying age for Pension Credit Guarantee Credit, but is still under 65)	£137.35 per week
Couple (one or both have reached the qualifying age for Pension Credit Guarantee Credit, but are both under 65)	£209.70 per week
Single person (65 and over)	£157.90 per week
Couple (one or both 65 and over)	£236.80 per week

**Note:** the qualifying age for Pension Credit referred to in the table above is subject to on-going changes. This is because of the UK Government's programme to gradually increase the State Pension age which will also affect Pension Credit. See **section 16** of this booklet for more detailed information on the current qualifying age for Pension Credit Guarantee Credit.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard personal allowances. For further information see **section 2.10** of this booklet.

### The Housing Benefit calculation

Once your rent (for Housing Benefit purposes), income (for Housing Benefit purposes) and personal allowance have been calculated, your personal allowance will be compared to your income. If your income is the same as or less than the personal allowance, the Housing Benefit you will receive will be the same as the total amount of your rent that is taken into account for Housing Benefit purposes (see above). If your income is higher than your personal allowance then the maximum benefit that you can receive is reduced by 65p for

every pound that your income is more than your personal allowance.

If you receive Housing Benefit, but not enough to cover your full rent and you find it difficult to make up the difference, you may be able to get a **Discretionary Housing Payment**: see **section 2.9**.

To claim Housing Benefit you can ask your local authority for an application form. Housing Benefit can be backdated for up to three months.

**Important:** If you get Housing Benefit, you must let your local authority know if there are any changes in your circumstances, such as someone coming to live with you, someone moving out, or your rent increasing. If not, you could be paid too little or too much.

**Further information:** For more detailed information on Housing Benefit you can read the Age UK **Factsheet 17 Housing and Council Tax Benefit**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

For further information on any aspect of Housing Benefit you can contact the Housing Benefit department of your local authority. The contact details should be listed in your local phone book or directory.

## 2.7 Council Tax Benefit

Council Tax Benefit provides help towards the cost of Council Tax for people on low incomes. It is administered by local authorities and is means-tested in order to determine eligibility.

Council Tax Benefit can be claimed whether you are a tenant or a home owner, as long as you are liable for Council Tax. If you get Pension Credit or other income-related benefits, you may get your Council Tax paid in full. If you don't receive these benefits you may still get some help

The calculation for Council Tax Benefit involves a 3 step process:

- Working out the weekly maximum Council Tax Benefit that you would be entitled to
- Working out your income for Council Tax Benefit
- Calculating the amount you need to live on each week - your 'personal allowance'

### **Weekly maximum Council Tax Benefit**

If someone lives with you - other than your partner or dependent children - there may be deductions in the amount of your Council Tax bill that is taken into account for Council Tax Benefit purposes. The deductions are made because it is assumed that someone living with you, such as an adult son or daughter, will be contributing towards the household bills. The sums deducted are fixed regardless of how much the person might actually be contributing, but the amount does vary according to their income. If you or your partner are blind, or receive Attendance Allowance or the care component of Disability Living Allowance, no deductions are made. Therefore, the weekly maximum Council Tax Benefit would be the full Council Tax less any relevant deductions for other adults living in your home.

### **Income taken into account when calculating Council Tax Benefit**

The income that is taken into account for calculating entitlement to Council Tax Benefit is the same as for Housing Benefit; that is:

If you are receiving Pension Credit Guarantee Credit, you are automatically entitled to the maximum amount of Council Tax Benefit. No further assessment of your income is done by the local authority.

In other cases you will need to provide full details of your income and savings and the local authority will work out your income which is taken into account for Council Tax Benefit. This might not be the same as your **actual** income, for the following reasons:

- If you have savings between £10,000 and £16,000 you will be counted as having £1 a week income for every £500 (or part of £500) over £10,000. If you have savings of more than £16,000 you cannot get Council Tax Benefit, **unless** you are also getting Pension Credit Guarantee Credit.
- Some types of income are ignored for Council Tax Benefit, including Attendance Allowance and Disability Living Allowance.
- Some types of income are partly ignored for Council Tax Benefit including war pensions and some types of earnings if you are working.

If you live with your partner, only one of you can claim Council Tax Benefit and your income and capital will be assessed together.

### **Your 'personal allowance'**

The personal allowance covers your living expenses, based on figures set by the UK Government each April. Again, the standard personal allowances for Council Tax Benefit are the same as for Housing Benefit; that is:

Single person (who has reached the qualifying age for Pension Credit Guarantee Credit, but is still under 65)	£137.35 per week
Couple (one or both have reached the qualifying age for Pension Credit Guarantee Credit, but are both under 65)	£209.70 per week
Single person (65 and over)	£157.90 per week
Couple (one or both 65 and over)	£236.80 per week

**Note:** the qualifying age for Pension Credit referred to in the table above is subject to on-going changes. This is because of the UK Government's programme to gradually increase the State Pension age which will also affect Pension Credit. See **section 16** of this booklet for more detailed information on the current qualifying age for Pension Credit Guarantee Credit.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard personal allowances. For further information see **section 2.10** of this booklet.

### ***The Council Tax Benefit calculation***

Your personal allowance will be compared to your income. If your income is the same as or less than the personal allowance the Council Tax Benefit you will receive will cover the full cost of your Council Tax, less any relevant deductions for other adults living in your home (see above). If your income is higher than your personal allowance then the maximum benefit that you can receive is reduced by 20p for every pound that your income is more than your personal allowance.

If you receive Council Tax Benefit, but not enough to cover your full Council Tax and you find it difficult to make up the difference, you may be able to get a **Discretionary Housing Payment**: see **section 2.9**.

To claim Council Tax Benefit you can ask your local authority for an application form. Council Tax Benefit can be backdated for up to three months.

**Important:** If you get Council Tax Benefit, you must let your local authority know if there are any changes in your circumstances, such as someone coming to live with you or someone moving out. If not, you could be paid too little or too much.

**Further information:** For more detailed information on Council Tax Benefit you can read the Age UK **Factsheet 17 Housing and Council Tax Benefit**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on: **0800 169 65 65**.

For further information on any aspect of Council Tax Benefit you can contact the Council Tax department of your local authority. The contact details should be listed in your local phone book or directory.

## ***2.8 Other help that may reduce your Council Tax***

### ***Second Adult Rebate***

You may be able to claim Second Adult Rebate if you have to pay Council Tax and you live with someone else, other than your partner, who has a low income. The other person must be 18 or over, not paying rent and not responsible to pay Council Tax. You can't receive Council Tax Benefit at the same time as the Second Adult Rebate, but your local authority should work both out and award you the higher amount.

### ***Discount if you live alone***

If you live on your own you are entitled to a 25% discount on your Council Tax bill. This applies to everyone, so isn't means-tested.

### ***Disability Reduction scheme***

If you have a disability you may get a reduction in your Council Tax bill through the Disability Reduction scheme. It often, but not always, means your home will need to have been specially adapted.

### ***Other discounts***

Other discounts may apply if certain people are living in your property who are not counted when working out the number of people in your home for Council Tax purposes. An example of this would be a carer who is not your partner or someone with a mental impairment like dementia.

**Further information:** For more detailed information on other help that might be available to reduce your Council Tax bill you can read the Age Cymru **Factsheet 21w Council Tax in Wales** and Age UK **Factsheet 17 Housing and Council Tax Benefit**. If you wish to obtain a copy of these factsheets you can telephone Age UK Advice on **0800 169 65 65**.

## 2.9 Discretionary Housing Payments

If you receive some Housing Benefit or Council Tax Benefit, but still find it difficult to pay the rest of your rent or Council Tax yourself, you may be able to get a Discretionary Housing Payment. The Housing/Council Tax Benefit department of your local authority would usually take into account special circumstances that might be contributing to financial difficulties: for example, you have higher than normal heating costs due to sickness or disability, or have to pay legal costs.

To apply you would need to get a special Discretionary Housing Payment claim form by phoning or going in to your local council office. Payments cannot be made if the reason for the shortfall is that your benefit has been reduced to cover an overpayment. The payments are awarded for short periods only.

**Note:** Your local Age Cymru/Age Concern or other advice agency, such as Citizens Advice or Shelter Cymru may be able to help you fill in the Discretionary Housing Payment claim form.

## 2.10 Extra premiums for means-tested benefits

As part of the eligibility calculations for means-tested benefits - for example, Pension Credit, Council Tax Benefit and Housing Benefit - some people may qualify for an extra premium if they have a severe disability or are a carer. This means that extra amounts are included when their benefit is calculated and so they are more likely to qualify for benefit, and may receive higher amounts of benefit.

The premiums are:

### **Severe Disability Premium**

Single person	£55.30 per week
Couple (one qualifies)	£55.30 per week
Couple (both qualify)	£110.60 per week

A person is normally eligible for this premium if **all** the following are met:

- they are receiving Attendance Allowance or the higher or middle rate of the care component of Disability Living Allowance
- no-one is receiving Carer's Allowance to look after them, and
- they count as living alone

**Note:** The rules for this premium are complicated and you can sometimes count as living alone even if you share your home with other people. If you meet the first two conditions for the Severe Disability Premium, check with your local Age Cymru/Age Concern organisation, or Age UK Advice on **0800 169 65 65**, to see whether you count as living alone and could get the premium.

### **Carer Premium**

This premium is normally available to carers who are in receipt of Carer's Allowance as well as people who have applied for Carer's Allowance and fulfil the eligibility criteria, but cannot receive it because they are getting another benefit instead. The current rate is **£31.00 per week**.

## 3 Disability benefits

### 3.1 Attendance Allowance

Attendance Allowance (AA) is a benefit for people over 65 who need help with personal care and/or supervision or watching over because of physical illness, mental illness or a disability. It is **not** means-tested or taxable. You must normally have met the disability conditions which determine eligibility for at least six months prior to claiming. You do not have to have a carer who looks after you to qualify: what matters is that you need help with personal care, supervision or watching over, and not whether you are actually getting that care. You can receive AA if you are also caring for another person yourself. If both people in a couple qualify for AA they can both receive the benefit individually. You may choose to spend the extra income received via AA however you wish.

Someone who is awarded Attendance Allowance and receives Pension Credit, Housing Benefit and/or Council Tax Benefit may get higher amounts of these benefits once they begin to receive AA. Other people, who weren't eligible to these benefits before, may start to be entitled to one or more of them because they have been awarded Attendance Allowance. This is because of the extra amounts for severe disability or being a carer that you (or your partner) may be entitled to.

If you require assistance with bodily functions such as the following you may be eligible for Attendance Allowance. Please note this is not an exhaustive list:

- hearing
- breathing
- communicating
- seeing
- eating meals
- washing or bathing
- rising from a chair
- walking

- sitting or standing
- shaving
- using the toilet (and/or incontinence aids)
- dressing and undressing
- getting into and out of bed or turning in bed
- taking medication
- negotiating stairs
- applying dressings.

You may also qualify for Attendance Allowance if you need continual supervision to avoid putting yourself or others in danger. Supervision might be needed if you are in danger of falling, or you get confused, or have fits or seizures or your condition is likely to deteriorate or relapse without warning.

Depending on the extent of the help that you need the Attendance Allowance is paid at a lower or higher rate. The current rates are:

<b>Lower rate:</b> applicable if you need help during either the day or night	£49.30 per week
<b>Higher rate:</b> applicable if you need help during both the day and night	£73.60 per week

#### **Making an application**

When completing a form for Attendance Allowance you should be careful not to underestimate your needs. You will need to think about all the things you can't do, or have trouble with, because of your condition. The following may be useful pointers:

- Describe any accidents or falls you have had
- Explain the effects of all your disabilities and health conditions, and how they interact with each other. Give plenty of information in your own words about your personal circumstances
- List things you struggle to do unaided, even if you have developed special ways to cope with certain activities. If

an activity takes much longer than it would somebody without a disability, or if it is difficult to do safely, that can be taken into account.

- Bear in mind that AA does not take into account problems with things like housework, gardening or shopping, so it is not worth mentioning them.

**Note:** Your local Age Cymru/Age Concern may be able to help you fill in the form to increase your chances of being awarded AA. If your application is turned down and you feel that you meet the criteria, you can ask an advice agency like Age Concern about the possibility of challenging the decision.

### ***Special rules for terminal illness***

If someone is terminally ill and not expected to live for longer than six months they should automatically qualify for the higher rate. There are special rules to help people in these circumstances to begin receiving AA more quickly and easily. To make a claim under the special rules a regular AA form will need to be submitted along with a completed DS1500 form from the person's doctor or consultant.

**Further information:** The Department for Work and Pensions (DWP) has a Benefit Enquiry Line where you can get further advice and information on making a claim for Attendance Allowance. The Benefit Enquiry Line can be contacted on **0800 88 22 00**. The Line is open from 8.30am-6.30pm Monday to Friday and 9.00am-1.00 pm on Saturday.

For more detailed information on the Attendance Allowance you can read Age UK **Factsheet 34 Attendance Allowance**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

## **3.2 Disability Living Allowance**

Disability Living Allowance (DLA) is a benefit for people who become ill or disabled and need help with personal care and/or mobility. However, it is only possible to receive the benefit if a claim is made **before** the age of 65. However, if someone is already in receipt of Disability Living Allowance when they reach age 65 they can carry on receiving it in the same way as before - it is just that a new claim cannot be made by someone who is already 65 or over.

DLA is not means-tested, though you will need to satisfy the qualifying conditions for care and/or mobility for three months before your claim and six months after. You may make an application before the three months are over: if you do this, your benefit will be paid from the start of the fourth month. You do not have to have a carer who looks after you to qualify: what matters is that you need help with mobility, personal care, supervision or watching over, and not whether you are actually getting that care. You can receive DLA if you are also caring for another person yourself, so long as the functions you are carrying out as a carer don't conflict with the needs that you are putting in a claim for. If both people in a couple qualify for DLA they can both receive the benefit individually. You may choose to spend the extra income received via DLA however you wish.

Someone who is awarded Disability Living Allowance and receives means-tested benefits, such as Pension Credit, Housing Benefit and/or Council Tax Benefit, may get higher amounts of these benefits once they begin to receive DLA. Other people, who weren't eligible for these benefits before, may start to be entitled to one or more of them because they have been awarded DLA. This is because of the extra amounts for severe disability or other extra premiums you may be entitled to.

There are two parts to the DLA consisting of a Care Component and Mobility Component. Depending on your circumstances you may be entitled to one or both of the components.

## Care Component

This is for people who need help with personal care and/ or supervision or watching over because of physical illness, mental illness or a disability. It is paid at three different rates. These are:

<b>Lowest rate:</b> applicable if you need help for some of the day, or need help to cook a main meal for yourself.	<b>£19.55 per week</b>
<b>Middle rate:</b> applicable if you need help or supervision in the day or night	<b>£49.30 per week</b>
<b>Highest rate:</b> applicable if you need help or supervision both day and night	<b>£73.60 per week</b>

## Mobility Component

This component is to assist people who can't walk or need help to get around. There is a lower or higher rate depending on circumstances. These are:

<b>Lower rate:</b> applicable if you need guidance or supervision out of doors	<b>£19.55 per week</b>
<b>Higher rate:</b> applicable if you have more severe walking difficulties	<b>£51.40 per week</b>

## Making an application

When completing a form for Disability Living Allowance you should be careful not to underestimate your needs. You will need to think about all the things you can't do, or have trouble with, because of your condition. The following may be useful pointers:

- Describe any accidents or falls you have had
- Explain the effects of all your disabilities and health conditions, and how they interact with each other. Give plenty of information in your own words about your personal circumstances

- List things you struggle to do unaided, even if you have developed special ways to cope with certain activities. If an activity takes much longer than it would somebody without a disability, or if it is difficult to do safely, that can be taken into account.
- Bear in mind that DLA does not take into account problems with things like housework, gardening or shopping, so it is not worth mentioning them.

**Note:** Your local Age Cymru/Age Concern or other advice agency, such as Citizens Advice, may be able to help you fill in the form to increase your chances of being awarded DLA. If your application is turned down and you feel that you meet the criteria, you can ask an advice agency about the possibility of challenging the decision.

## Special rules for terminal illness

If someone is terminally ill and not expected to live for longer than six months they should automatically qualify for the higher rate of the Care Component part of Disability Living Allowance. There are special rules to help people in these circumstances to begin receiving DLA more quickly and easily. To make a claim under the special rules a regular DLA form will need to be submitted along with a completed DS1500 form from the person's doctor or consultant.

**Further information:** The Department for Work and Pensions (DWP) has a Benefit Enquiry Line where you can get further advice and information on making a claim for Disability Living Allowance. The Benefit Enquiry Line can be contacted on **0800 88 22 00**. The Line is open from 8.30am-6.30pm Monday to Friday and 9.00am-1.00 pm on Saturday.

For more detailed information on the Disability Living Allowance you can read Age UK **Factsheet 52 Disability Living Allowance**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### 3.3 Industrial Injuries Disablement Benefit

This benefit may be payable to people who are disabled because of an accident at work or an industrial disease and can be paid in addition to other benefits, such as Incapacity Benefit, Employment and Support Allowance or the State Pension. The level of payment depends on how disabled you are assessed as being.

You can still make a claim for Industrial Injuries Disablement Benefit if you are over the State Pension age, as long as your illness or disability is as a result of an accident or event that happened at work, or in connection with work, when you were in employment.

For further information and to obtain an application form you will need to visit your local Jobcentre Plus office; their details should be listed in your local phone book or directory. Alternatively, you can contact the national Jobcentre Plus line for claiming benefits on **0800 055 6688**.

### 3.4 Employment and Support Allowance

Employment and Support Allowance (ESA) was introduced on 27 October 2008 as a replacement for Incapacity Benefit.

**Note:** People who were already receiving Incapacity Benefit prior to this date can continue to do so as long as they are still eligible. However, Jobcentre Plus is currently undertaking a review of existing Incapacity Benefit claimants and the benefit is due to be phased out completely. Jobcentre Plus will write to you when your Incapacity Benefit claim is going to be reviewed - not everyone will be contacted at the same time; the process is running from February 2011 to March 2014. When your case is reviewed you will be assessed for Employment and Support Allowance instead.

ESA is a benefit for people who are currently unable to work because of illness or disability. It is a benefit for working age adults and you cannot receive it if you have reached State Pension age.

There are two types of ESA:

- **Contributory ESA** is based on your national insurance contributions. You will get **£67.50 per week** for the first 13 weeks. After this you may be entitled to an extra component following a Work Capability Assessment. This may be reduced if you have a private pension or if you are claiming certain benefits.
- **Income-related ESA** is means-tested and does not rely on your national insurance contributions. It can be paid on its own or as a top-up to contributory ESA. The amount you get depends on your income, savings, whether you are single or a couple and whether you get disability or carer's benefits. It may also include amounts towards your mortgage and other housing costs if you are a home owner.

ESA consists of two phases:

- **Assessment phase** - This is the first 13 weeks of your claim while a decision is made on your capability for work through the Work Capability Assessment
- **Main phase** - This starts from week 14 of your claim if the Work Capability Assessment finds that your illness or disability limits your ability to work.

Within the main phase there are two groups to which people will be allocated:

- **Work Related Activity Group** - People in this group will take part in work-focused interviews with a personal adviser and be given support to help them prepare for suitable work in the future. A work related activity component of **£26.75 per week** is awarded to people in this group.
- **Support Group** - People are placed in this group if their illness or disability is assessed as having a severe effect on their ability to work and will therefore not be expected to take part in work-focused interviews. A support component of **£32.35 per week** is awarded to people in this group.

**Further information:** ESA is administered by Jobcentre Plus. For further information you can contact them on **0800 055 6688**, or you can also visit your nearest Jobcentre Plus office which should be listed in your local phone book or directory. Age UK **Factsheet 56 Benefits for people under State Pension age** contains further information on ESA. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### **3.5 Severe Disablement Allowance**

It is not possible to make a new claim for this allowance as it was abolished in April 2001; however, if you are already receiving it you can continue to do so. The current rate is **£62.95 per week**.

**Note:** Jobcentre Plus is currently undertaking a review of claimants of a number of benefits paid because of illness or disability. This includes the Severe Disablement Allowance and the benefit is due to be phased out completely. Jobcentre Plus will write to you when your claim is going to be reviewed - not everyone will be contacted at the same time; the process is running from February 2011 to March 2014. When your case is reviewed you will be assessed for Employment and Support Allowance instead.

## **4 Help for carers**

### **4.1 Carer's Allowance**

This is a taxable benefit paid to people who spend at least 35 hours a week on caring commitments for a disabled person. The disabled person must be receiving Attendance Allowance or the middle or highest rate of the care component of Disability Living Allowance. You can receive Carer's Allowance whether or not you live in the same home as the person you care for. Also, you do not have to be related to them. You can receive Carer's Allowance for caring for someone else, even if you also get Attendance Allowance or Disability Living Allowance for yourself.

The current rate for Carer's Allowance is **£55.55 per week**. However, carers must satisfy a number of eligibility criteria in order to qualify for the benefit and must not earn a weekly salary of over £100 (after the deduction of allowable expenses).

There is no upper age limit for applying for Carer's Allowance; however, it cannot be paid if you are already getting a State Retirement Pension equal to or greater than £55.55 per week. If your pension is less than this you will be entitled to a top-up of Carer's Allowance to take your income up to £55.55.

If your State Pension is greater than £55.55 per week you may still be entitled to Carer's Allowance, **but**, because of overlapping benefit rules Carer's Allowance itself will not be paid. Instead the Department for Work and Pensions will classify you as having an **'underlying entitlement'** to Carer's Allowance, which may entitle you to an extra carer's premium included in other means-tested benefits like Pension Credit, Employment and Support Allowance, Housing Benefit or Council Tax Benefit (see **section 2.10**). In this way 'underlying entitlement' to Carer's Allowance may act as a trigger allowing you either to claim for the first time or to get an increase in these benefits. Many carers, especially those over State Pension age, could be helped by these 'underlying entitlement' rules.

**Important:** Before you claim Carer's Allowance it is important to check whether the person you care for is getting an income-related benefit such as Pension Credit, Income Support, Employment and Support Allowance, Housing Benefit or Council Tax Benefit. Any of these benefits may be paid at a higher rate because of a severe disability premium, but the disabled person's benefit may be **reduced** if you start to receive Carer's Allowance. Additionally, claiming Carer's Allowance can affect your own entitlement to benefit, such as Pension Credit. Therefore, you should seek advice on what the effects of your claim for Carer's Allowance might be on your benefit, as well as the benefit of the person you look after.

**Further information:** The Department for Work and Pensions has a Carer's Allowance Unit where you can obtain further information. The Carer's Allowance Unit can be contacted on telephone **0845 608 4321**, or by e-mail at:

cau.customer-services@dwp.gsi.gov.uk

Age UK **Factsheet 55 Carer's Allowance** contains more detailed information on Carer's Allowance. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on: **0800 169 65 65**.

## 4.2 Carers charities

There are a number of charitable organisations which aim to provide you with help and support if you care for someone else. They may be able to offer contact details for local carers' support groups, information on carers' rights and sources of help. The following contact details may be useful:

### Carers Wales

Telephone: 029 2081 1370

CarersLine: 0808 808 7777

E-mail: info@carerswales.org

Website: www.carerswales.org

### Crossroads Care

Telephone: 0845 450 0350

Website: www.crossroads.org.uk

### The Princess Royal Trust for Carers

Wales Office telephone: 029 2022 1788

E-mail: info@carers.org

Website: www.carers.org

## 5 Bereavement benefits

In most cases Bereavement benefits are only available to men and women under State Pension age; however, there are instances where people over State Pension age might be able to receive a Bereavement Payment and these are outlined below.

Some people who are over State Pension age when they are bereaved may be entitled to claim a State Pension based on their late husband, wife or civil partner's National Insurance contributions (see **section 2.1**).

### 5.1 Bereavement Payment

The Bereavement Payment is currently a one-off tax-free lump sum of **£2,000**. The payment does not generally affect your entitlement to other benefits.

If you were under State Pension age at the time of your husband, wife or civil partner's death you could be entitled to a Bereavement Payment. Usually the person who has died will have to have paid sufficient National Insurance contributions in order for you to receive a payment. However, this does not apply if the death was as a result of an industrial accident or prescribed industrial disease.

The instances where a person **over** State Pension age might be entitled to the Bereavement Payment are:

- if your husband, wife or civil partner was under State Pension age when they died; or

- your husband, wife or civil partner was over the State Pension age at the time of their death, but were not entitled to receive a State Pension based on their own National Insurance contribution record.

## **5.2 Bereavement Allowance**

This benefit can be received by people between the ages of 45 and State Pension age, so long as their late husband, wife or civil partner has made sufficient National Insurance contributions. The full Bereavement Allowance of **£100.70 per week** is paid to those aged 55 to State Pension age. Those aged 45 to 54 will receive smaller amounts, as will anyone whose partner had an incomplete National Insurance contribution record. The Bereavement Allowance can only be paid for a maximum of 52 weeks.

If you are receiving Bereavement Allowance at the time that you reach State Pension age you will stop receiving the allowance and transfer over to the State Pension, as you cannot receive Bereavement Allowance after pension age. You should be better off on the State Pension as this will be paid at the same or a higher rate than the Bereavement Allowance.

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**Further information:** Bereavement benefits are administered by Jobcentre Plus. For further information you can contact them on **0800 055 6688**, or you can also visit your nearest Jobcentre Plus office which should be listed in your local phone book or directory. Jobcentre Plus should be able to provide you with a Bereavement Benefits claim pack. The UK Government's, '**Directgov**', website has further information on bereavement benefits on the following webpage:

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Bereaved/index.htm>

## **6 Meeting the cost of residential or nursing care homes in Wales**

### **6.1 The capital limit**

When someone enters a residential or nursing care home in Wales an assessment takes place of their income, savings and assets to determine how much they will have to contribute towards the cost of their care. How much you will be expected to contribute from the value of your savings and assets is determined by the capital limit. There used to be an upper and lower capital limit, though the Welsh Assembly Government altered this in April 2010. There is now one capital limit. From 11 April 2011 this will be **£22,500**.

Therefore, if you have savings or assets that are more than £22,500 you will have to pay the full cost of your care until your savings reduce to that amount. Savings that are less than £22,500 will be ignored and you should not be expected to use any of this money to contribute towards your care home fees. However, you would still be required to make a contribution from your day to day income (that is, your State Pension, or occupational or private pension), so long as the local authority allows you to keep a minimum level of income for you to spend as you wish. This is known as the Personal Expenses Allowance (see below).

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**Further information:** For a more detailed information on this topic you can read the Age Cymru **Factsheet 10w Paying for permanent residential care in Wales**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### **6.2 Personal Expenses Allowance**

This allowance is the amount of money that residents of care homes are entitled to keep, after the costs of their care have been paid. The Personal Expenses Allowance can be used for

spending as you wish. From 11 April 2011 this will be **£23.00 per week**.

**Further information:** Age Cymru **Factsheet 10w Paying for permanent residential care in Wales** has a more detailed overview. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### **6.3 NHS-funded nursing care contribution**

Some people resident in care homes providing nursing care are eligible for a contribution towards the fees from the National Health Service (NHS). Local Health Boards (LHBs) in Wales decide what this contribution will be. Prior to April 2011, the rate that had been agreed by all LHBs in Wales was **£120.55 per week**. At the time of going to press it is not known if there will be a change to this rate from April 2011, as the LHBs and Welsh Assembly Government have not released this information.

If you wish to query the current rate you can contact the LHB for your area. Their details should be listed in your local phone book or directory. However, if you're unsure which LHB covers your area, or cannot find their telephone number, you can telephone **NHS Direct Wales** who should be able to advise you. They can be contacted on **0845 46 47**.

The NHS-funded nursing care contribution only meets the cost for the time a registered nurse spends providing nursing care (or monitoring and supervising care delegated to a non-registered nurse such as a care assistant). It does not cover time spent by other care staff at the home on nursing tasks and the care home resident may have to meet the cost for the rest of their care depending on their savings and assets: see the Capital limit section on page 37.

**Further information:** Age Cymru **Factsheet 10w Paying for permanent residential care in Wales** and **Factsheet 20w NHS continuing healthcare and NHS-funded nursing care**

**in Wales** have more detailed information on this, and related issues. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### **6.4 Fully funded NHS continuing healthcare**

Some people are eligible for the **full** cost of their care to be funded by the NHS under their NHS continuing healthcare criteria.

Eligibility for NHS continuing healthcare does not depend on who provides your care or where care is provided or on having a particular condition or diagnosis. Decisions should be independent of budgetary constraints and rest on whether your need for care is primarily due to your health needs. This is referred to as having a 'primary health need'.

Certain characteristics of your needs, in combination or alone, may demonstrate a 'primary health need' because of the quality and/or quantity of care needed to manage them.

A Local Health Board must take reasonable steps to ensure that an assessment for eligibility for NHS continuing healthcare is carried out in all cases where it appears necessary and regardless of where you are living at the time.

**Further information:** Age Cymru **Factsheet 20w NHS continuing healthcare and NHS-funded nursing care in Wales** provides in-depth information on this topic. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

## 7 Meeting the cost of care in your own home

When a local authority provides or arranges care services for you in your own home it will generally be means-tested. That is, you will be asked to contribute towards the cost of the care. Each local authority is able to set its own charging policy for homecare services, but these have to comply with certain minimum requirements. These requirements are detailed in guidance which the Welsh Assembly Government (WAG) issues to local authorities. The guidance should be available on the WAG website.

WAG has recently introduced new regulations under the **Social Care Charges (Wales) Measure 2010**. The Social Care Charges (Wales) Measure 2010 aims to introduce greater fairness and consistency in charging by local authorities for social care provided in the community. As a result, from **11 April 2011** people in Wales who receive homecare and non-residential social services will pay a **maximum charge of £50 a week**.

**Further information:** Age Cymru produce a **Community Care in Wales factsheet supplement** which includes information on means-testing and charging procedures for homecare. This can be read in conjunction with:

Age UK **Factsheet 41 Local authority assessment for community care services** and **Factsheet 46 Paying for care and support at home**.

Age Cymru is planning to produce Wales-specific versions of these factsheets in due course.

For more information or to order any of these factsheets you can telephone Age UK Advice on **0800 169 65 65**.

## 8 Income Tax: personal and age-related allowances

Taxpayers in the UK are entitled to a certain amount of income which they can receive each year without paying tax on it. This is known as the Income Tax Personal Allowance. People aged 65 or over are entitled to a higher Personal Allowance, though this can be reduced if you have income over a certain amount. Depending on circumstances, some people may also be able to claim certain other allowances. The Personal Allowance and the other allowances are explained in more detail below.

People approaching State Pension age should receive a **P161 Pension Coding form** from HM Revenue & Customs asking for details of their age and income. This will include income from occupational or personal pensions, State Pension and, for example, interest on savings in a building society account. If someone will still be continuing in paid employment past their State Pension age then these earnings will also be taken into account. Most people should automatically get sent the P161 a month before they are due to reach State Pension age; however, if HM Revenue & Customs do not have your date of birth on their records this will probably not happen and you will need to contact the Tax Office to send you one. You should do this if you are within a month of reaching State Pension age and still haven't received the form. You also won't receive the P161 automatically if you are self employed and will need to contact the Tax Office for a copy.

## 8.1 Personal Allowances

The Personal Allowance is the amount of income you can receive without paying tax. From 6 April 2011 to 5 April 2012 (tax year 2011-2012) the allowances are:

**Aged under 65** £7,475

**Aged 65-74** £9,940

**Aged 75 or over** £10,090

If you become 65 or 75 during the 2011-2012 tax year, you are entitled to the allowance for that age group.

The higher allowances listed above for people aged 65 and over are usually reduced if someone's gross income is above a set 'income limit' for receiving age-related allowances.

This is currently **£24,000 per annum**. For every £2 of income which you have over the £24,000 limit you will lose £1 of the age-related allowance until it is reduced to the level of the basic allowance for those aged under 65 (your allowance would not be reduced to less than this basic allowance).

## 8.2 Married Couple's Allowance

The Married Couple's Allowance was abolished in April 2000, except for couples where one or both partners were already 65 before 6 April 2000. For those who are eligible to receive it the allowance is **£7,295**. The Married Couple's Allowance can be reduced in the same way as the age-related personal allowances (see above) by income over the £24,000 limit; however, there is a minimum amount that the Married Couple's Allowance can be reduced to: this is currently **£2,800**.

**Note:** Despite its name, the Married Couple's Allowance is **not** an allowance in the same way as the Personal Allowance. It is actually a deduction from the tax that is due. The amount that will be deducted from someone's tax bill is calculated by the Tax Office as 10 per cent of the Married Couple's Allowance to which they are entitled: for example, the maximum £7,295 Married Couple's Allowance will work out as a tax deduction of **£729.50** and the minimum amount of £2,800 would work out as a tax deduction of **£280.00**.

## 8.3 Blind Person's Allowance

This is an extra allowance, in addition to the standard personal allowance, that someone who is registered blind can receive. It is currently **£1,980**.

**Further information:** For advice on tax affairs you can contact your local Tax Office or HM Revenue & Customs Enquiry Centre. Their details should be listed in your local phone book or directory. HM Revenue & Customs also have a national enquiry line on: **0845 300 0627**.

There is also a charity, **TaxHelp for Older People**, who provide free advice on tax to older people on low incomes. Their contact telephone number is **0845 601 3321**. Website: <http://www.taxvol.org.uk/>

For more detailed information on Income Tax and the personal allowances you can read the Age UK **Factsheet 15 Income Tax**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

## 9 Help with heating

### 9.1 Winter Fuel Payment

This is an annual payment to help older people towards meeting the cost of keeping warm in the winter. Most people over Pension Credit Guarantee Credit age qualify for the payment. In 2011-12, you should be eligible for a payment if you were born before 6 January 1951.

**Note:** For further information on the Pension Credit Guarantee Credit age you can go to **section 16.3** of this booklet.

The Winter Fuel Payment is **not** means-tested and is therefore available to all households where someone aged over the qualifying age is living. The Winter Fuel Payment for winter 2011-2012 is expected to be **£200** for people aged between the qualifying age for Pension Credit Guarantee Credit and 79. For people aged 80 or over it is expected to be **£300**. If you share a household with one or more people entitled to a payment; for example, you are a married couple or civil partners, you will receive half the amount each. The same will apply for two friends living together.

If you are getting your State Pension, the Winter Fuel Payment should be paid to you automatically and you won't need to apply. **However**, if you are a man who was born before 6 January 1951 but have not reached State Pension age, you will probably need to make a claim yourself. You must claim before the end of March 2012.

The Winter Fuel Payment will normally be paid in November each year.

**Further information:** The Department for Work and Pensions has a Winter Fuel Payment Helpline on **0845 915 1515**. Age Cymru's **Factsheet 1w Help with heating costs in Wales** may be helpful. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### 9.2 Cold Weather Payment

If you receive Pension Credit you may be entitled to an additional payment should weather conditions be particularly severe in your area. The payment should be made when the average temperature has been, or is expected to be, zero degrees Celsius or below for 7 consecutive days. The Cold Weather Payment is **£25**. Some people of working age, receiving particular benefits, are also entitled to Cold Weather Payments.

You should receive a Cold Weather Payment automatically if you qualify. However, if you think that you should have received a payment and have not had one you could contact the Department for Work and Pensions Benefit Enquiry Line on **0800 88 22 00** to query this.

**Further information:** The Department for Work and Pensions has a Winter Fuel Payment Helpline on **0845 915 1515**. Age Cymru's **Factsheet 1w Help with heating costs in Wales** may be helpful. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on: **0800 169 65 65**.

### 9.3 New fuel poverty scheme: Nest

Prior to April 2011, the Welsh Assembly Government funded a scheme called the Home Energy Efficiency Scheme (HEES) which could provide help with insulation measures or replacement central heating systems for people in particular circumstances. **This scheme has now closed**. However, the Welsh Assembly Government has announced that a **new** fuel poverty scheme has been set up which replaces HEES.

The new scheme is called **Nest** and applications to the scheme opened on 1 April 2011.

To obtain Nest energy improvement work you must be receiving a means tested benefit, such as Pension Credit Guarantee Credit, and your property must have an energy efficiency rating of F or G. Nest will be open to homeowners and people who rent their home privately.

The scheme offers householders a range of free home improvements to help them heat their homes more efficiently. The scheme takes a 'whole house' approach to determining what energy improvement work would be most suitable. Examples of work that may be carried out are:

- Loft and cavity wall insulation
- Solid wall insulation
- Draft proofing
- Boiler replacement
- Installation of renewable technologies like air source heat pumps and solar panels

The Welsh Assembly Government has appointed British Gas to manage the Nest programme in partnership with the Energy Saving Trust.

To apply for help from the Nest scheme you will need to call freephone **0800 512 012**.

Age Cymru produce **Factsheet 1w Help with heating in Wales** which may be helpful. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

### **9.4 Help with insulation for the over 70s**

You may be able to get help from your energy supplier (electricity or gas company) to improve the energy efficiency of your home. If you are aged 70 or over, or receiving disability or income-related benefits (such as Pension Credit, Housing Benefit and Council Tax Benefit) you may be able to get free cavity wall and/or loft insulation. To qualify for this you would need to be either a homeowner or live in private rented accommodation. If you do not receive relevant benefits you may still be able to get a 50% discount on the above insulation measures.

For more information contact your local **Energy Saving Trust** or the **Home Heat helpline**.

### **9.5 Home Heat Helpline**

The Home Heat Helpline is a free, not for profit, phone line for people anywhere in the UK who are finding it difficult to meet the costs of their fuel bills and keep warm. The Home Heat Helpline advisors are trained to give quick, clear information on relevant grants, benefits or payment schemes to which people may be entitled. They can also offer advice on basic steps that can be taken to save money on heating bills by improving energy efficiency within the home. The helpline number is **0800 33 66 99**.

**Further information:** Age Cymru produce **Factsheet 1w Help with heating costs in Wales** which may be helpful. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

# 10 Help with house repairs or improvements

If you receive Pension Credit you may be able to obtain a Community Care Grant or Budgeting Loan to help with the cost of minor repairs: see **section 12**.

## 10.1 From your local authority

Local authorities have general powers to help with improving living conditions. Help can include adaptation or improvement of living conditions by providing a grant, loan, materials or any other form of assistance. This is a discretionary scheme and should give priority to vulnerable and older people. Each local authority must have a published policy describing the sort of help it offers. Social Services departments can sometimes help with adaptations to a person's home if they are assessed as needing these as part of a community care service which social services are providing to that person.

Local authorities also administer **Disabled Facilities Grants**. These cover a variety of improvements and adaptations intended to make life easier for someone with a disability. However, the eligibility criteria for these grants are quite strict and in order to qualify you must be disabled under the terms of the **Housing Grants, Construction and Regeneration Act 1996**. This states that a person is disabled if:

- their sight, hearing or speech is substantially impaired
- they have a mental disorder or impairment of any kind
- they are physically substantially disabled by illness, injury or impairment present since birth, or otherwise.

An assessment of income and savings is also carried out to determine eligibility.

## 10.2 Care & Repair

Care & Repair is an independent not-for-profit organisation which provides support for older or vulnerable homeowners to help them undertake adaptations, repairs and improvements to their home. The Care & Repair service can include guidance on how to get financial support to undertake work, help in accessing this financial support, technical support in the planning of the work and assistance to ensure that any work is undertaken by accredited tradespersons. To contact your local Care & Repair agency in Wales, contact **0300 111 3333**.

**Further information:** For more detailed information on help available for house repairs and improvements you can read the Age UK **Factsheet 13 Funding repairs, improvements and adaptations**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

# 11 Help with health costs in Wales

National Health Service (NHS) prescriptions in Wales are currently free for people of all ages. Additionally, people aged 60 or over can receive free NHS eyesight tests.

If you receive the Guarantee Credit part of Pension Credit you should be **automatically** eligible for:

- free NHS dental check ups and treatment
- vouchers towards the cost of glasses or contact lenses
- repayment of necessary travel costs to receive NHS treatment while under the care of a consultant or as a result of a referral made by your GP or dentist. This is known as the Hospital Travel Costs Scheme. For further information of when travel costs would or would not be covered by this scheme you can contact the NHS Direct Wales on **0845 46 47**.

In order to access this help, when you make an appointment with your dentist or optician, or are referred for tests or treatment by a consultant, your GP or NHS dentist, you will need to inform them that you receive the Guarantee Credit part of Pension Credit.

**You will need to show your award notice for the Guarantee Credit part of Pension Credit to prove that you are entitled to the assistance.** If you are unsure where your award notice is you can call the Pension Service on **0800 99 1234**.

People who receive only the Savings Credit part of Pension Credit, or who do not receive Pension Credit at all, will not qualify for help with health costs automatically, but may qualify for assistance through the NHS Low Income Scheme, outlined below.

## 11.1 NHS Low Income Scheme

People on low incomes may be eligible for help with certain health costs through the NHS Low Income Scheme.

Eligibility is means-tested: capital of more than £16,000 (or £22,000 if you live permanently in a care home) would mean you were not eligible. Capital here would include: money in a bank or savings account, national savings certificates, premium bonds, shares or any additional property you own, though **not** the house you actually live in - the value of this wouldn't be taken into account. If you are eligible you will either be entitled to the full costs to be paid for you, or for more limited assistance to meet part of the cost.

To apply for help through this scheme you would need to complete a **HC1W** application form. You should be able to obtain one of these from an NHS hospital, Jobcentre Plus office, or your GP, dentist or optician. For further advice on the Low Income Scheme and the HC1W form you can contact the NHS Low Income Scheme Patient Services department on **0845 850 1166**.

You can make an application with a HC1W form at any time, rather than waiting until you are actually receiving treatment.

If your application is successful you will be sent either a **HC2W certificate** or a **HC3W certificate**.

The **HC2W certificate** will mean that you have been assessed as being eligible for help with the **full** cost of NHS dental treatment, vouchers towards the cost of glasses, and reasonable costs for travel to receive NHS treatment under the care of a consultant or through a referral by your GP or dentist.

The **HC3W certificate** will mean that you will be entitled to partial help with the above costs.

**Getting a refund if you have already paid** - If you have paid for dental treatment, glasses or travel costs within the last 3 months you may be entitled to apply for help for those costs. You can claim for a refund by using a **HC5W** form. This can be sent at the same time as you return the **HC1W** application form. You should be able to get a HC5W form from the same sources listed above for obtaining the HC1W.

# 12 Help with one-off expenses for those on a low income

## 12.1 The Social Fund

The Social Fund is a Government run scheme to help people with expenses which are difficult to meet from a low income. Some help needs to be repaid; some does not. The different types of help which may be available to you are Funeral payments, Community Care Grants, Budgeting Loans or Crisis Loans.

### Funeral payments

You may be able to get a payment towards funeral costs if you are receiving Pension Credit, Housing Benefit, Council Tax Benefit or certain other income-related benefits for people under State Pension age. Payments can be made to the partner or close relative of the person who has died, or someone else it is reasonable to expect to take responsibility for arranging the funeral; for example, if there is no surviving partner or close relative, then a close friend may be entitled to a payment. However, as there are restrictions on who can receive payments and how much these will be, it would be wise to check what you are entitled to before making any funeral arrangements.

Any savings that you have do not usually affect your entitlement to a funeral payment; however, any money available from the deceased person's estate or insurance policies will be taken into account. Also, you might have to repay some or all of the funeral payment from the estate of the person who has died. It is still possible to make a claim for a funeral payment up to 3 months after the funeral has taken place.

### Community Care Grants

These grants are available to people who are receiving Pension Credit and **do not** have to be repaid. However, savings over £1,000 (£500 for people under 60) will be deducted from

any grant. The types of circumstances where the Community Care Grant may be awarded to you are:

- if you are leaving institutional or residential accommodation, for example, a hospital, care home or hostel and you need help to buy items such as a bed, bedding, cooker, fridge/freezer or fuel connection
- if you need help to stay living in your own home rather than go into a care home (for example, minor house repairs are needed, or new bedding and/or essential furniture)
- where help is needed to ease exceptional pressures on families caused by disability, chronic sickness or major family changes
- where help is needed with travel expenses in urgent situations, for example, visiting someone who is ill or attending a relative's funeral.

The above is not an exhaustive list, so it is worth making a claim even if you are unsure as to your eligibility as you have nothing to lose by applying (see How to apply for help from the Social Fund below).

### Budgeting Loans

As with the Community Care Grant, a Budgeting Loan may be available to you if you are in receipt of Pension Credit. The Budgeting Loan **does** have to be repaid, but it is interest free. The loan is intended to help you with one-off, but significant, expenses that it would otherwise be difficult to afford on a low income; for example, money for rent in advance or removal costs (needed to secure new accommodation), home improvements and maintenance or household equipment.

Budgeting Loans are from £100 to £1,500 depending on your need and ability to repay the loan. Savings over £2,000 (£1,000 for people under 60) will be deducted from the loan. The application process for Budgeting Loans and Community Care Grants are separate so it may be better to try for the non-repayable grant before you consider a loan.

## **Crisis Loans**

These loans are interest free and available to anyone - **you don't have to be receiving any benefits**. You may be entitled to a loan if you need help with expenses caused by an emergency or a disaster - for example, a fire or flood - and the loan is necessary to prevent serious damage or risk to your health and safety. Any savings you have will usually affect how much you can get. Crisis Loans **are** repayable.

### **How to apply for help from the Social Fund**

The Social Fund scheme is administered from Jobcentre Plus offices and you can therefore visit your local office for further information on making an application. Don't be put off applying for help from the Social Fund because you are of pension age and the scheme is administered from the Jobcentre: the Social Fund is just as much for older people as it is for those of working age. The details of your nearest Jobcentre Plus office should be listed in your local phone book or directory. Jobcentre Plus can also be contacted on **0800 055 6688**. Or, for a **Crisis Loan** they can be contacted on **0800 032 7952**.

## **12.2 Charitable funds and benevolent funds/societies**

If you have checked that you are getting all the benefits you are entitled to and you are not able to get any help (or enough help) from the Social Fund, you could approach a charitable or benevolent fund. Grants from charities can range from small weekly amounts to one off larger amounts for buying domestic goods like washing machines or a cooker. Others may provide partial help towards, for example, wheelchairs, housing adaptations or holidays.

There are many different charitable or benevolent funds/societies in the UK, ranging from those who will consider helping anyone in need, to those targeting particular groups. For example, many benevolent funds will be for those who worked in a particular trade or profession and may also help

widows, widowers or dependant children. Other charities are for people who served in the armed forces. Some may be for particular religions.

An organisation called **Charity Search** can help older people find out about charitable or benevolent funds/societies that might be able to help them. Charity Search can be contacted on **0117 982 4060**. Website: [www.charitysearch.org.uk](http://www.charitysearch.org.uk)

## **13 Travel concessions**

### **13.1 Concessionary bus pass**

People aged 60 or over in Wales are entitled to free travel on all local bus services in Wales. To find out how to apply for your concessionary bus pass you will need to contact your local authority. On some local routes that begin in Wales but end just over the border in England the bus pass may still be valid, but you may wish to check this with the relevant local authority to see what the arrangements are in regard to that particular service before travelling. Apart from these limited routes, however, the concessionary bus pass for Wales is not valid on services in England.

**Note:** At the present time the Welsh Assembly Government is keeping eligibility for the concessionary bus pass in Wales at someone's 60th birthday, irrespective of the current changes to the State Pension age for women: see **section 16**.

### **13.2 Longer-distance bus services**

The Welsh Assembly Government funds a network of longer-distance bus services in Wales, called **TrawsCambria**. Currently there are five key services in the TrawsCambria network; these are:

- X32 Bangor - Aberystwyth
- X40 Aberystwyth - Carmarthen - Swansea - Cardiff
- X50 / 550 Aberystwyth - Aberaeron - Cardigan

- X94 Wrexham - Barmouth
- 704 Newtown - Brecon (with connections to Cardiff and Abergavenny).

The older persons' concessionary bus pass should be valid on these TrawsCambria services (except the X40 service between Carmarthen and Cardiff where half the standard adult fare is payable).

**For further information:** contact Traveline Cymru on **0871 200 2233**.

**Note:** The Welsh Assembly Government is also funding a new scheme called **Cymru Connect** allowing for tickets for a journey in Wales using a combination of rail and bus services to be purchased in a single transaction. Traveline Cymru should also be able to advise further on this scheme.

### ***13.3 Concessionary fares rail pilot scheme***

In recent years the Welsh Assembly Government has been operating a concessionary fares rail pilot scheme. Under this scheme Concessionary Bus Pass holders in some areas of Wales have been able to benefit from free rail travel on certain services.

For more information on whether a pilot scheme is operating on the service you wish to travel on, you can contact the Welsh Assembly Government on **0845 010 3300**. Or, for Welsh speakers on **0845 010 4400**.

### ***13.4 National (UK) rail and coach travel***

If you are 60 or over you should qualify for reduced fares on coaches. This is a voluntary scheme and includes the major coach provider National Express. The concessionary fares apply all year round on coach services in Wales and England. If your departure point is in Wales or England then services to and from Scotland will also be included.

For further information you can contact National Express on **0871 781 8178** (premium rate call), or visit their website: [www.nationalexpress.com](http://www.nationalexpress.com).

Rail companies give reductions on many train fares to people aged 60 or over who buy a Senior Railcard. The card currently costs **£26** for a twelve month period. Cardholders usually save one third on most Standard and First Class rail fares throughout the UK, though there are restrictions on some peak-time services. You should be able to purchase the railcard at any train station that has a staffed booking office. Alternatively, if you have internet access, you should be able to purchase one online at: [www.senior-railcard.co.uk](http://www.senior-railcard.co.uk)

There is also a Disabled Persons Railcard offering similar reductions on fares which costs **£20** for a twelve month period.

## 14 The television licence

People who are registered blind or severely sight impaired can receive a 50% reduction in their licence.

If you are aged 75 or over, you are entitled to a free Over-75 television licence for your home. If you are aged 74, but will turn 75 before your next television licence is due to expire, you will qualify to buy a short term television licence which will cover you until you become eligible for the free licence on your 75th birthday. The free licence covers the main home of the person making the application, along with any other household members who also reside at that address. You can apply for the Over-75 television licence by contacting TV Licensing on **0300 790 6131** and providing them with your name, address, date of birth and National Insurance number.

There is also an Accommodation for Residential Care concessionary licence which may be available to people who live in care homes or certain local authority or housing association property. If you qualify for this, it will reduce the cost of a year's licence to only £7.50 (this would be the cost per room, flat or bungalow in the care home or housing association complex). For further information you can telephone TV Licensing on **0300 790 6131**.

## 15 Swimming

The Welsh Assembly Government funds free swimming in Wales for all older people aged 60 and over outside school holidays, although some local authorities have extended the scheme to provide 60+ free swimming all year round.

The Welsh Assembly Government provides a link to the **Sports Wales** website for further information. It can be viewed at the following address:

<http://www.sportwales.org.uk/our-programmes/public-programmes/free-swimming/over-60's.aspx>

## 16 Government changes to the State Pension age: how this affects the State Retirement Pension and Pension Credit Guarantee Credit

### 16.1 State Pension age for women

The following table shows the dates when women born on or after 6 April 1950 will reach State Pension age and be able to begin receiving their State Pension (usually the Pension Service will write to people four months before they reach State Pension age with information about how to claim: see **section 2.1**). Women born before 6 April 1950 would have been entitled to their State Pension on their 60th birthday, as the gradual increase in State Pension age wouldn't have affected them.

Date you were born	Date you would reach State Pension age and be able to receive your State Pension
6 April 1950 to 5 May 1950	6 May 2010
6 May 1950 to 5 June 1950	6 July 2010
6 June 1950 to 5 July 1950	6 September 2010
6 July 1950 to 5 August 1950	6 November 2010
6 August 1950 to 5 September 1950	6 January 2011
6 September 1950 to 5 October 1950	6 March 2011
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011

Date you were born	Date you would reach State Pension age and be able to receive your State Pension
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012
6 May 1951 to 5 June 1951	6 July 2012
6 June 1951 to 5 July 1951	6 September 2012
6 July 1951 to 5 August 1951	6 November 2012
6 August 1951 to 5 September 1951	6 January 2013
6 September 1951 to 5 October 1951	6 March 2013
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013
6 January 1952 to 5 February 1952	6 November 2013
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015

Date you were born	Date you would reach State Pension age and be able to receive your State Pension
6 November 1952 to 5 December 1952	6 July 2015
6 December 1952 to 5 January 1953	6 September 2015
6 January 1953 to 5 February 1953	6 November 2015
6 February 1953 to 5 March 1953	6 January 2016
6 March 1953 to 5 April 1953	6 March 2016

**Important:** In line with the gradual increase in the State Pension age for women (detailed in the table above), some other benefits, for which eligibility would previously have ceased at age 60, can now be claimed for longer, until the new State Pension age is reached.

## 16.2 Latest UK Government proposals in regard to increases in State Pension age

Under the timetable drawn up by the previous government, the State Pension age for women was to become equal with that of men, at age 65, by 2020. However, the present government has announced new proposals for the women's State Pension age to increase more quickly, so that it reaches 65 by December 2018. These proposals would affect women born on or after 6 April 1953.

Men born on or after 6 December 1953 would also be affected by the proposals. This is because from December 2018 the State Pension age for both men and women would start to increase to reach 66 by April 2020.

**Note:** At the time of writing (April 2011) the proposed changes to the timetable are not yet law and will require the approval of Parliament.

### 16.3 Qualifying age for Pension Credit Guarantee Credit

The qualifying age for Pension Credit Guarantee Credit is gradually increasing. This is in line with the increase to the women's State Pension age. Therefore, women will be able to receive the Guarantee Credit (as long as they meet the eligibility criteria) on the same day that they reach State Pension age.

Although men don't become eligible for their State Pension until they are 65, they have previously been able to claim Pension Credit Guarantee Credit at age 60. Therefore, men's qualifying age for Guarantee Credit will rise in exactly the same way as it is rising for women. For example, a man who is the same age as a woman who has reached the women's State Pension age will be able to make a claim. The table below shows when both men and women will reach the qualifying age, based on their date of birth.

<b>Date you were born (men and women)</b>	<b>Date you would be able to receive Pension Credit Guarantee Credit, if you meet the eligibility criteria</b>
6 April 1950 to 5 May 1950	6 May 2010
6 May 1950 to 5 June 1950	6 July 2010
6 June 1950 to 5 July 1950	6 September 2010
6 July 1950 to 5 August 1950	6 November 2010
6 August 1950 to 5 September 1950	6 January 2011
6 September 1950 to 5 October 1950	6 March 2011
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011

<b>Date you were born (men and women)</b>	<b>Date you would be able to receive Pension Credit Guarantee Credit, if you meet the eligibility criteria</b>
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012
6 May 1951 to 5 June 1951	6 July 2012
6 June 1951 to 5 July 1951	6 September 2012
6 July 1951 to 5 August 1951	6 November 2012
6 August 1951 to 5 September 1951	6 January 2013
6 September 1951 to 5 October 1951	6 March 2013
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013
6 January 1952 to 5 February 1952	6 November 2013
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015

Date you were born (men and women)	Date you would be able to receive Pension Credit Guarantee Credit, if you meet the eligibility criteria
6 November 1952 to 5 December 1952	6 July 2015
6 December 1952 to 5 January 1953	6 September 2015
6 January 1953 to 5 February 1953	6 November 2015
6 February 1953 to 5 March 1953	6 January 2016
6 March 1953 to 5 April 1953	6 March 2016

## 17 Benefits for people under State Pension age

Age Cymru's information and advice is aimed primarily at people aged 60 and above. However, due to the State Pension age being 65 for men and the age for women now being gradually raised from 60 to become equal with that of men, some older people are likely to be eligible for 'working age' benefits available to those under State Pension age.

Details of some of these, including Employment and Support Allowance, Disability Living Allowance, Bereavement benefits and the Social Fund (which is available to all age groups, both above and below the State Pension age) are included in sections within this booklet. However, to find out about other benefits for people below State Pension age (such as Jobseeker's Allowance, Working Tax Credit and Income Support) you may wish to consult the Age UK **Factsheet 56 Benefits for people under State Pension age**. If you wish to obtain a copy of this factsheet you can telephone Age UK Advice on **0800 169 65 65**.

## 18 Further help and information

### 18.1 Help from your local Age Cymru/Age Concern organisation

Many local Age Cymru/Age Concern organisations are able to provide free benefits checks where they will be able to calculate which benefits you may be entitled to claim based on your individual circumstances. Additionally, they may be able to help you fill in any claim forms, or make home visits if this would be more convenient for you.

You can obtain the contact details for your local organisation from your local phone book or directory, via Age UK Advice on **0800 169 65 65**, or from the Age Cymru website at:

<http://www.ageuk.org.uk/cymru/about-us-/your-local-age-concern/>

### 18.2 Help on the telephone

Age UK Advice is a free service on **0800 169 65 65** where you can get basic information on claiming benefits. Age Cymru is working together with Age UK to provide Age UK Advice.

### 18.3 Information guides and factsheets

Age Cymru and Age UK provide a range of Information Guides, Factsheets and leaflets covering benefits advice and other topics in more depth. For further information on the titles available you can contact Age UK Advice on **0800 169 65 65**.



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