

More money in your pocket

How to claim the right
benefits in later life

**Money
matters**



We are Age Cymru.

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

We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes and we fight discrimination wherever we find it.

We provide a range of national and local services and programmes directly to older people in the community and we ensure the highest standards so you can be assured of consistency and quality wherever you see the Age Cymru name and logo.

Our family includes local Age Cymru partners and national partners, Age NI, Age Scotland and Age UK.

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

What this guide is about

Every year, it's estimated that up to £3.5 billion of state benefits goes unclaimed by older people in the UK. Could you be one of the people missing out?

If you're 60 or over, you could be entitled to benefits that you haven't been able to claim before. These can help you keep your independence and improve your standard of living by helping with housing costs, care needs or general day-to-day living expenses. So it's well worth reading through this guide to see whether you're claiming all that you're due.

All figures referred to in this guide apply from April 2020 to April 2021.

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

Key

what
next?

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

How Age Cymru can help

Don't think you're entitled to any benefits? You might be pleasantly surprised.

Even if you have your own home or savings – or if you're already claiming certain benefits – you may still qualify for more. So before you read this guide, why not check and see?

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

You'll just need to know:

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

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

Visit www.agecymru.org.uk/letstalkmoney or, if you're not online, ask a friend or relative to help you with it. Alternatively, you can telephone our national Age Cymru Advice line, or visit your local Age Cymru organisation for benefits advice.

Age Cymru Advice: 08000 223 444

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

Your local Age Cymru can:

- explain each benefit and work out what you might be entitled to – it could be a combination of benefits or even a backdated payment
- help you make claims and fill in forms – they may even be able to pop in and see you at home
- be here to listen and offer general advice about your financial situation.

If you're worried about money, or about paying your bills, it's a good idea to get in touch sooner rather than later – before any worries turn into sleepless nights or affect your health.



***Call Age Cymru
Advice on
08000 223 444***

Benefits at a glance

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

1. Your pension

State Pension (see pages 9–11)

How much? Up to £175.20 per week depending on the National Insurance contributions made during your working years.

Pension Credit – Guarantee Credit (see pages 12–14)

How much? Tops up your income to at least £173.75 per week for single people and £265.20 for couples.

Pension Credit – Savings Credit (see pages 12–14)

How much? Up to £13.97 per week for single people or £15.62 per week for couples.

2. Your home

Council Tax Reduction Schemes (see pages 15–17)

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

Housing Benefit (see pages 18–19)

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

Winter Fuel Payment (see page 20)

How much? One annual payment, normally £200 if you're under 80 and £300 if you're 80 or over.

Cold Weather Payment (see page 21)

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

Warm Home Discount (see page 21)

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

3. Your wellbeing

Attendance Allowance (see pages 26–31)

How much? £59.70 per week if you need help in the day or at night. £89.15 if you need help in the day and at night.

Carer's Allowance (see page 32–33)

How much? £67.25 per week if you care for someone.

Help with health costs (see pages 24–25)

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

Help with urgent or one-off expenses (see pages 22–24)

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

Your pension

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

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

The State Pension is a regular payment from the government based on your National Insurance (NI) contributions. You can receive it when you reach State Pension age.

State Pension age is gradually increasing for both men and women - for example, in April 2020 it was 65 and 8-9 months and by October 2020 it will be 66.

Under current Government plans, by April 2028 it will have increased to 67 years.

You can find your State Pension age by calling Age Cymru Advice, or by using the calculator on the GOV.UK website: **www.gov.uk/calculate-state-pension**. The Future Pension Centre should also be able to assist on 0800 731 0175 (English) or 0800 731 0453 (Welsh).

If you're not yet eligible for a pension, see page 33 for more information on working age benefits, like Universal Credit or Personal Independence Payment.

There are different rules for the State Pension depending on when you reach State Pension age.

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

Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. This will be **£175.20** per week, though you are likely to receive less if you have insufficient NI contributions / credits, such as if you contracted-out of the Additional State Pension scheme.

You need a minimum of 10 years of contributions to be entitled - if you have between 10 and 34 years of contributions, you receive a graduated lower amount than the £175.20 stated above.

If you reached State Pension age before 6 April 2016:

You will continue to get the State Pension under the old system. The full basic State Pension under the old rules is **£134.25** a week if you have at least 30 years of NI contributions (if you haven't, you'll get 1/30th of the full amount for each year of contributions). As well as the basic State Pension, under the old system you may get Additional State Pension (through State Earnings Related Pension Scheme (SERPS), or the State Second Pension) or Graduated Retirement Benefit. These are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

You can pay voluntary contributions to cover any gaps while you weren't working or getting tax credits – but, before you do, check these will actually add to your pension. Under the old rules, you may be able to 'top up' your State Pension using your spouse or civil partner's contributions if they're of State Pension age.

How do I claim?

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

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

If you haven't received a letter from the Pension Service three months before you reach State Pension age, contact them to query this (see page 40).

You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and get a higher pension when you do. There are some benefits that might be affected if you defer, so call Age Cymru Advice on 08000 223 444 to find out the best option for you.

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For more information, see our free guide *State Pension*.

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

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

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

Pension Credit: tops up your weekly income

This is an income-related benefit to give you some extra money in retirement.

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

- Guarantee Credit tops up your weekly income to a guaranteed minimum level set by the Government.
- Savings Credit is extra money you receive if you've got some savings or your income is higher than the basic State Pension.

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

- You'll get help paying your Council Tax, via the Council Tax Reduction Scheme (it may even mean you pay no Council Tax at all, unless other people live with you) – see page 15.
- You may get help with housing costs (see page 18) and could get a Cold Weather Payment (see page 21).
- You'll get help with health costs (see page 24).
- If you're a carer, you may get an extra amount known as a Carer's Addition. This is worth up to **£37.50** a week. See our *Carer's Allowance* guide for more information.

Call Age Cymru Advice on **08000 223 444** for further information on how Pension Credit can act as a gateway to receiving other benefits and entitlements.

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

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

Can I claim it?

Guarantee Credit

- There is no savings limit for Pension Credit, but if you have more than £10,000 it will affect the amount you receive.
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.
- To qualify, you and your partner need to have reached the State Pension age (this is gradually increasing - see the State Pension section in this guide on page 9).
- Generally, you could receive Guarantee Credit if your weekly income is less than **£173.75** if you're single, or **£265.20** if you're a couple. These amounts could be much higher if you have a disability, are a carer, or a homeowner with service charges.

Support for Mortgage Interest

If you own your own home and still have a mortgage to pay, you may be eligible for a Support for Mortgage Interest Loan as part of Pension Credit. See the section on help with housing costs in this guide for further information (see page 19).

Savings Credit

- The minimum age to qualify for Savings Credit is 65.
- You'll only be eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and one of you reached State Pension age before this date, you can only receive Savings Credit if you're already claiming it.
- Savings Credit is extra money if you've got some savings or your income is higher than the basic State Pension. You could get up to:
 - **£13.97** extra per week if you're single
 - **£15.62** extra per week if you're a couple.

How do I claim?

You can claim Pension Credit by calling the Pension Service (see page 40). They will ask you questions over the phone and fill in the form for you. Alternatively, ask them to send you a form to fill in at home. You'll need certain information, such as your National Insurance (NI) number and details of your bank account, income, savings and investments.

For further information we have a guide and a factsheet on Pension Credit. The factsheet offers more in depth information. You can also contact the Pension Credit claim line on **0800 99 1234** (or textphone **0800 169 0133**).

Use our online benefits calculator at www.agecymru.org.uk/letstalkmoney to find out what you're entitled to.



Your home

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

Help with Council Tax

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

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

Council Tax Reduction Schemes (CTRS)

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

The support you get could depend on factors including:

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

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

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

Exemptions

You may be able to apply for an exemption where:

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

Disability reduction

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

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

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

Discounts

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

A discount may also apply where there is more than one adult in a household, but the circumstances of the other person mean they are not taken into account for Council tax purposes. For example, this will apply in the case of anyone who has a severe mental impairment or is a carer looking after someone in the same household *and is not the partner of the person being cared for* (they would also need to be providing care for at least 35 hours a week).

Discretionary discounts or reductions

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

How do I claim?

Contact your local authority to see whether you can claim help with your Council Tax bill. You can also call Age Cymru Advice on **08000 223 444**.

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

It's worth claiming Pension Credit even if you're only entitled to a small amount, as it can help you qualify for other benefits such as Housing Benefit or the Council Tax Reduction Scheme.

Help with housing costs

Housing Benefit

Housing Benefit helps you pay your rent if you're a tenant.

Can I claim Housing Benefit?

What help you receive depends on:

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

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

- If you get the Guarantee Credit part of Pension Credit, you may get your rent paid in full by Housing Benefit. If you don't get Guarantee Credit but have a low income and less than £16,000 in savings, you may still get some help.
- If you have someone living with you – for example, a grown-up son or daughter who is expected to contribute to the rent – an amount will usually be deducted from your Housing Benefit. This amount depends on their circumstances.

Discretionary housing payments

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

How do I claim?

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

- If you've reached State Pension age, you can make claims for Housing Benefit and Pension Credit at the same time. Otherwise, contact your local authority about how to apply.
- If you've not yet reached State Pension age and want help with your rent, you'll probably have to claim Universal Credit (see page 34), which has a housing costs element.

Your local authority will guide you through the steps you need to take to make a claim. Alternatively, talk to your local Age Cymru or call Age Cymru Advice on **08000 223 444**.

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

Use our online benefits calculator at www.agecymru.org.uk/letstalkmoney to find out whether you're entitled to Housing Benefit and other benefits.



Support for Mortgage Interest

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

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

Help with heating costs: a warmer home for winter

Many of us worry about rising fuel costs, but not heating our homes properly puts us at risk of cold-related illnesses such as a heart attack, a stroke or even hypothermia. If you were born on or before 5 October 1954 or receive certain benefits, you can get extra money to help you stay warm in winter.

Winter Fuel Payment

This is an annual payment for households that include someone born on or before 5 October 1954 (this is to be eligible for the financial year April 2020 to March 2021 – the eligibility birth date changes each year).

- **£200** if you were born between 21 September 1940 and 5 October 1954
- **£300** if you were born on or before 20 September 1940

You'll usually get less if you live with other people who also qualify – but, between you, it should add up to the same.

How do I claim?

You usually get a Winter Fuel Payment automatically if you get the State Pension or Pension Credit. You'll receive a letter stating how much you'll get and the approximate payment date.

If you don't receive the State Pension or Pension Credit but might be eligible, you will need to make a claim.

To ask about your payment or to make a claim, call the Winter Fuel Payment Centre on **0800 731 0160**. Alternatively, you can download the claim form from **www.gov.uk/winter-fuel-payment/how-to-claim**.

You only need to claim once. After this you should get the payment automatically each year as long as your circumstances don't change.

Cold Weather Payment

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

Can I claim it?

You should automatically receive a Cold Weather Payment if you get Pension Credit or certain other benefits. Contact the Pension Service if you think you should have received a Cold Weather Payment but didn't (see page 40).

Warm Home Discount

If you receive Pension Credit or you're on a low income you may be entitled to a Warm Home Discount. This is money taken off your electricity bill by your energy supplier. It's a one-off discount usually made between October and March. If your supplier provides you with both gas and electricity, it's possible that you may be able to get the discount on your gas bill instead.

Find out more at

www.gov.uk/the-warm-home-discount-scheme

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See Age Cymru's free guide *Winter wrapped up* for more tips on keeping warm in cold weather. Also, see our free factsheet *Help with heating costs in Wales*. Drop into your local Age Cymru for further help and advice. To find your nearest Age Cymru, call **08000 223 444** or visit www.agecymru.org.uk/spreadthewarmth for more information about staying well in winter.

Your wellbeing

When it comes to looking after yourself, a little extra money can go a long way, so it's important to claim everything you can.

Help with urgent or one-off expenses

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

- **Funeral Payments** can help if you're responsible for paying for a funeral. They help with burial or cremation costs and up to £1,000 for other expenses, such as the funeral director's fees.

Your Funeral Payment will be deducted from any money you get from the deceased's estate.

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

- **A Budgeting Loan** of between £100 and £464 may be available if you're receiving Pension Credit and you need to pay for an essential item. You'll need to repay it out of your weekly benefits.
- **A Short Term Advance** can help to tide you over between making a new benefit claim and receiving the benefit. You'll usually need to repay the money within three months, out of your weekly benefits.
- **Help from the Discretionary Assistance Fund (DAF)** may be available if you've faced an emergency or disaster, such as a fire or flood, or you have other essential expenses to cover, such as furniture, fuel connection, removal costs and

urgent travel expenses. The DAF is a national scheme for Wales. If you receive help it will be in the form of a non-repayable grant, though you may not receive this in cash – for example, you might be given a prepayment card.

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

- You usually need to be receiving certain benefits, such as Pension Credit or Housing Benefit. To be eligible for a Short Term Advance, you will need to show that you're in financial need.
- Savings of more than £2,000 affect your eligibility for Budgeting Loans. There are no savings limits for Funeral Payments.
- There are two parts to the Discretionary Assistance Fund:
 - **Individual Assistance Payments (IAPs)** are targeted at enabling people to remain living at home independently, or if help is needed to ease exceptional and urgent pressures being experienced by a person and/or their family – for example, increased needs due to a chronic illness, disability or an accident. You may be eligible to receive help if you get an income related welfare benefit, such as Pension Credit or Universal Credit. However, the amount of any IAP award you can receive will be reduced, 'on a pound for pound basis', for any savings/capital that you or your partner have.
 - **Emergency Assistance Payments (EAPs)** provide help in an emergency or disaster when there is an immediate threat to health or wellbeing (for example, there has been a fire or flood in your home). EAPs are only available for essential costs. Additionally, you would need to show in your application that you do not have access to any other resources that would help you through the crisis.

How do I claim?

To apply for Funeral Payments, Budgeting Loans and Short Term Advances, contact your local Jobcentre Plus office.

Contact details for the Discretionary Assistance Fund can be found on page 39.

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For more information, see our free factsheet *The Social Fund, Advances of Benefit and Local Welfare Provision* or contact Age Cymru Advice on **08000 223 444**.

Help with health costs

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

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

An annual sight test is recommended once you reach the age of 70. For younger adults, the recommendation is every two years or as advised by your optician. Generally you should receive a dental check-up every six months (or sometimes at longer or shorter intervals, depending on your dentist's recommendation).

If you get Pension Credit Guarantee Credit

If you receive the Guarantee Credit part of Pension Credit, you also **automatically** qualify for help towards these other NHS health costs:

- free NHS dental treatment
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment whilst under the care of a consultant, or following a referral by a GP or dentist.

The NHS Low Income Scheme

If you don't get the Guarantee Credit part of Pension Credit but have a low income and less than £16,000 in savings (either on your own or jointly if you're a couple), you may still get some help with the above costs through the NHS Low Income Scheme. If you live permanently in a care home, the savings limit is £24,000.¹

To find out more, call the NHS Business Services Authority on 0300 330 1343 or visit www.healthcosts.wales.nhs.uk

How do I claim?

If you receive the Guarantee Credit part of Pension Credit, you are automatically entitled to help with NHS health costs (just show your award notice as proof of your entitlement).

If you don't receive Guarantee Credit but meet the other criteria, you will need to fill in a claim form. You can obtain one of these from an NHS order line on 0345 603 1108 or pick one up from a dentist, optician or NHS hospital.

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

¹ In the past, the NHS Low Income Scheme capital limit for people living permanently in a care home tended to correspond with the capital limit for help with care home fees from local authorities. However, at the present time, whilst the capital limit in regard to care home means testing has increased quite significantly, the Welsh Government have indicated that for the NHS Low Income Scheme it remains at £24k.

Attendance Allowance: money for your care needs

If you have a health problem that means you need help with your personal care, you may be able to claim Attendance Allowance (AA) and get extra money each week to support you.


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

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

There are two weekly rates:

- **£59.70** (lower rate) if you need help either in the day **or** at night.
- **£89.15** (higher rate) if you need help both in the day **and** at night

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



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

Can I claim it?

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

- You will need to be over State Pension age (this is gradually increasing - see the State Pension section in this guide on page 9. If you're under State Pension age then you may be able to claim a different benefit called Personal Independence Payment - see page 33 for more information).
- You have any type of disability, illness or long-term health condition, including sight or hearing impairments.
- You must need help with personal care, such as dressing and washing, or supervision to keep you safe, during the day or night.
- You have needed help for at least six months (though if you're terminally ill, you can claim straight away).

If you're already claiming Disability Living Allowance (DLA) or Personal Independence Payment (PIP), you'll continue to receive these payments after you reach State Pension age. If you've been asked to claim AA instead of your current benefit, contact your local Age Cymru, or call Age Cymru Advice on **08000 223 444**.

How do I claim?

You can get a claim form by calling the AA helpline (see page 38). You can also download a claim form or start a claim online at **www.gov.uk/attendance-allowance**

Our free factsheet *Attendance Allowance* has more information. For help with making a claim, contact your local Age Cymru (see page 38). See pages 28-31 for tips on what to include in your application.

Making an application for Attendance Allowance

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

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

- If there's a charity that provides help and support for people with your condition or disability, contact them to see if they have any specific advice on what to include on the claim form.

Bear in mind that Attendance Allowance doesn't usually take into account problems with housework, cooking, shopping and gardening.



Common care needs to include

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

Washing, bathing and looking after your appearance

Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving; putting on skin cream; washing or drying your hair?

Going to the toilet

Do you need help adjusting your clothes after using the toilet, for example because you're partially sighted; using the toilet during the night; changing clothes or bedding if you have an accident?

Getting dressed or undressed

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

Mealtimes

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

Help with medical treatment

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

Communicating

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

Supervision

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

Getting around safely

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

What if my application for Attendance Allowance is turned down?

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

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



REALITY

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

Carer's Allowance: extra cash to help with caring

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

Can I claim it?

- You need to spend at least 35 hours a week caring for someone. It doesn't matter whether or not you live with them.
- You must be caring for someone who receives Attendance Allowance, Disability Living Allowance care component (at the higher or middle rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance.
- You must not be in full-time education or earning more than £128 a week (after tax and expenses).

Carer's Allowance is paid at £67.25 a week.

If you qualify for Carer's Allowance, but your State Pension is more than £67.25 a week, you will be awarded an 'underlying entitlement' only.

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

It's also important to be aware that, in some situations, the person you care for can lose money if you start to receive Carer's Allowance – for example, this can happen

if they receive a severe disability premium as part of their Pension Credit. However, their severe disability premium should not be affected if you are awarded an underlying entitlement to Carer's Allowance only.

Speak to your local Age Cymru, or call Age Cymru Advice on 08000 223 444, if you need further information before making a claim.

How can I claim?

Contact the Carer's Allowance Unit (see page 39) to get a claim form. Or you can download a form or make a claim online by visiting www.gov.uk/carers-allowance/how-to-claim

**what
next?**

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

Working-age benefits

If you're under State Pension age there are other benefits you could be eligible for (the State Pension age is gradually increasing - see the State Pension section in this guide on page 9).

Personal Independence Payment (PIP)

PIP is a benefit for people under State Pension age who need help with daily activities or getting around because of a long-term illness or disability.

It isn't based on your National Insurance contributions and isn't means-tested, which means it doesn't matter how much income or savings you have.

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

Daily living component

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

£59.70 for the standard rate

£89.15 for the enhanced rate

Mobility component

You can get the mobility component if you need help moving around. There is also a standard and enhanced rate and what you receive will depend on your needs:

£23.60 for the standard rate

£62.25 for the enhanced rate

Universal Credit

Universal Credit is a new means-tested benefit that's been rolled out nationally. It's based on several things, such as the hours you work, what you earn and your savings.

It's replaced some means-tested benefits paid to people under State Pension age.

If you're a mixed-aged couple, meaning only one person is over State Pension age, you normally have to claim Universal Credit until you both have reached State Pension age, at which time you can claim Pension Credit. Mixed-aged couples already claiming Pension Credit can stay on it as long as you remain eligible.

Benefit cap

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

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

what next?

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

Myth-busting

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

Do any of these apply to you?



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



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



‘I can get by
without it.’

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



‘It’s too
difficult
to make
a claim.’

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



‘I don’t
want a carer
coming in.’

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



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

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

Useful organisations

Age Cymru

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

Age Cymru Advice 08000 223 444 (9am to 5pm, Monday - Friday) or email: advice@agecymru.org.uk

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

Website: www.agecymru.org.uk/advice

In England, contact

Age UK: 0800 169 65 65
www.ageuk.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact

Age Scotland: 0800 124 4222
www.agescotland.org.uk

Attendance Allowance helpline

Sends out claim packs for AA.

Tel: 0800 731 0122

Textphone: 0800 731 0317

www.gov.uk/attendance-allowance

Care & Repair Cymru

Works to ensure that all older people have homes that are safe, secure and appropriate to their needs.

Tel: 0300 111 3333

www.careandrepair.org.uk

Carer's Allowance Unit

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

Tel: 0800 731 0297

Textphone: 0800 731 0317

www.gov.uk/carers-allowance-unit

Carers Wales

Provide support and advice for carers, including benefits information.

Tel: 0808 808 7777

www.carersuk.org/WALES

Citizens Advice

Advice centres offering free, confidential and independent advice, face-to-face or by telephone.

Tel: 03444 77 20 20

To find details of your nearest Citizens Advice Bureau (CAB) go to www.citizensadvice.org.uk/wales

Discretionary Assistance Fund (The)

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

Telephone: 0800 859 5924 (free from landlines)

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

Gov.uk

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

www.gov.uk

Jobcentre Plus

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

Telephone: 0800 055 6688

Textphone: 0800 023 4888

www.gov.uk/contact-jobcentre-plus

NHS Wales

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

www.wales.nhs.uk

NHS 111 Wales: call 111 or 0845 46 47

Pension Service

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

State Pension claim line: 0800 731 7898

Textphone: 0800 731 7339

Pension Credit helpline: 0800 99 1234

Textphone: 0800 169 0133

www.gov.uk/contact-pension-service

Winter Fuel Payment Centre

For information and application forms to claim the payment.

Tel: 0800 731 0160

Textphone: 0800 731 0464

www.gov.uk/winter-fuel-payment



‘I put off claiming benefits because the forms were too complicated. An Age Cymru adviser came to our house and helped me fill them in. I now get £58 extra a week and help with housing costs.’

Can you help Age Cymru?

Please complete this donation form with a gift of whatever you can afford and return to: Age Cymru, FREEPOST RLTL-KJTR-BYTT, Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff, CF24 5TD. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit www.agecymru.org.uk/donate. Thank you.

Personal details

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

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

Your gift

I would like to make a gift of: £

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

Card payment

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

(Maestro only)

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

Gift aid declaration

(please tick) Yes, I want Age Cymru to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of income tax/capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year. Date: / /
I understand that other taxes such as VAT and Council Tax do not qualify.



Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in England and Wales 6837284. Registered office address: Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff, CF24 5TD. We work in partnership with local Age Cymru partners to provide direct help to over a million people every year.
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Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Do you know you could help us reach someone else who needs a little help?

Volunteer with us

All volunteer roles at Age Cymru support us to improve lives and help us work towards an age friendly Wales. However you'd like to get involved, we'd love to hear from you –

www.agecymru.org.uk/volunteer

Remember us in your will

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

www.agecymru.org.uk/legacy

Donate to us

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

- £10 helps towards a fully trained expert to investigate queries from callers to our free telephone information and advice service.
- £20 helps towards the cost of us producing our information guides and factsheets for older people.

To make a donation, call us on

029 2043 1555 or

www.agecymru.org.uk/donate

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call us free on **08000 223 444** or visit **www.agecymru.org.uk/letstalkmoney**

The following information guides may be useful:

- Attendance Allowance
- Carer's Allowance
- State Pension
- Pension Credit