

Claiming benefits



.....
A guide for people over
State Pension age
.....

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

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the lives of people in later life.*

Age UK is the new force combining

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This information leaflet has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this leaflet should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that this 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.

This leaflet was printed in July 2010. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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British Gas has been working with Age UK (as Help the Aged) for 11 years on a range of initiatives for people in later life. Over £27m in additional benefits are being claimed by older people through our Benefits Advice Programme; over 10,000 homes have received HandyVan services and 'Safe at Home' packs through our 'Here to HELP' programme. We are proud to be able to continue our sponsorship.

Introduction

The benefits system is nothing if not complicated. There are so many different types of benefit and allowances, available from so many different departments and services, that it can be difficult to know whether you are eligible for them or not.

If you're aged 60 or over, you could be entitled to benefits you haven't been able to claim before. These could really help improve your standard of living by giving you extra money towards housing costs, Council Tax, care needs and general expenses. We help people claim over £100 million a year in benefits that they didn't necessarily know they were eligible for. So it's well worth reading through this guide to see if you are claiming all that you're due. This guide looks at some of the benefits you can claim, how to claim them and who to contact for further information. Contact details can be found in the 'Useful organisations' section starting on page 28.

Benefits rates, and sometimes rules, change every April. So even if you haven't been entitled to these benefits in previous years, it may be worth making a claim this year (6 April 2010 to 5 April 2011). All figures referred to apply to this year.

As far as possible, information in this guide is applicable across the UK, but different arrangements may apply in Wales, Scotland and Northern Ireland. Readers in those countries are advised to contact Age Cymru, Age Scotland or Age NI for further information where appropriate (see page 28).

Key



This symbol indicates where information differs for Wales, Scotland and Northern Ireland.



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

State Retirement Pension

When you reach State Pension age, you may be eligible for a State Retirement Pension. The amount you receive depends on your National Insurance contributions record and/or that of your husband, wife or civil partner. From November 2010, the Department of Work and Pensions will start contacting some people approaching pension age and pay their State Pension automatically, but most people will still have to make a claim.

The Pension Service will usually write to you four months before you reach State Pension age to tell you how to go about claiming. If you haven't received a letter three months before you reach State Pension age, contact the Pension Service. You'll find their details in the 'Useful organisations' section (see page 28).

Please note

The age at which you can claim State Pension is changing. It is currently 65 for men. State Pension age for women will gradually increase from 60 to 65 between 2010 and 2020. This will affect women born after 5 April 1950. You can find out exactly when you can claim State Pension by using the State Pension age calculator on the Directgov website.

Different rules will apply depending on when you reach State Pension age. We explain these rules below.

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. This is known as deferring your State Pension.

what next?

For more detailed information about the State Pension, including tables showing the date you will qualify for it, see the free guide produced by the Department of Work and Pensions called *State pensions: your guide* (PM2). Call **08457 31 32 33** to order a copy.

Basic State Pension

Your State Pension is made up of two parts: basic pension and additional pension or Graduated Retirement Benefit.

The full basic pension is £97.65 per week. The amount you get depends on the number of ‘qualifying years’ you have built up with National Insurance (NI) contributions. A qualifying year is a tax year in which you have enough contributions to count towards a pension. These could be contributions from your wages, voluntary contributions, or credits. The number of qualifying years you need depends on when you were born.

If you reached State Pension age before 6 April 2010

You will qualify for a full basic pension if you have 44 qualifying years if you are a man, or 39 years if you are a woman (or fewer if you have Home Responsibilities Protection which was granted to some carers). If you don’t have enough NI contributions to get a full basic pension, you may be able to get a reduced one. In order to get any pension at all, you usually need to have at least a quarter of the qualifying years needed for a full pension – about eleven years for men and ten years for women.

If you reach State Pension age on or after 6 April 2010

The existing NI contribution conditions changed for people reaching State Pension age after 6 April 2010. The number of qualifying years you need to get a full basic pension has been reduced to 30 for both men and women. People who have fewer than 30 qualifying years will get 1/30 of full basic pension for each qualifying year they have.

Additional pension / Graduated Retirement Benefit

Additional pension is extra pension based on the amount you earned (and therefore the amount you paid through NI contributions). It is paid under the State Earnings-Related Pension Scheme (SERPS) or State Second Pension rules depending on when the relevant contributions were made.

You may also qualify for some Graduated Retirement Benefit, which is an earlier scheme. You don't have to be receiving a basic pension to be entitled to an additional pension.

If you've been a member of a contracted-out occupational pension scheme or a personal or stakeholder pension scheme, your additional pension will be reduced.

**what
next?**

To find out about other types of pensions or additions, call Age UK Advice for our free factsheet, *The State Pension*, and our book, *Perk up your pension*, priced £5.99.

Using the National Insurance contribution record of your husband, wife or civil partner

If you don't have enough NI contributions to get a full basic pension on your own, you may be able to get a basic pension based on your partner's NI contributions.

Married couples and people in a civil partnership

If you are married, or in a civil partnership, and you have a limited or no NI contribution record of your own, you may be able to get a basic pension based on the NI contributions of your spouse or civil partner – provided they are also over State Pension age. If they have a full NI record, you could get a pension of up to £58.50 a week.

Divorced people and people whose civil partnership has been dissolved

You may be able to claim on your ex-partner's record, up to the date when you divorced or dissolved your civil partnership, if this will make you better off. You can receive up to a maximum of the basic State Pension – £97.65 a week. If you remarry or register a new civil partnership before you reach State Pension age, you lose this right.

Widows, widowers and surviving civil partners

If you are not entitled to a full basic pension in your own right, your partner's NI contribution record may be taken into account to give you a better pension.

You may also be entitled to bereavement benefits. You can obtain a copy of the Government's leaflet on bereavement benefits by contacting your local Jobcentre Plus, or downloading it from the Directgov website.

Pension Credit

If you're struggling to manage on the money you have coming in, you might be able to claim Pension Credit. There are two parts to Pension Credit and you could be eligible for one or both of them.

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

Savings Credit is extra money for people who have an income higher than the basic State Retirement Pension or who have a small amount of savings.

Whether or not you can claim (and how much) depends on your age, income and savings:

Age

The minimum age to qualify for Guarantee Credit is gradually rising alongside the increase in the State Pension age for women from 60 to 65. If you reach 60 after 6 April 2010 you may need to check when you qualify with the Pension Service. The minimum age for Savings Credit is 65.

Income

Generally, you will receive Guarantee Credit if your weekly income is less than £132.60 if you're single, or £202.40 if you are a couple. With Savings Credit, you can have a higher weekly income – normally up to around £183 if you are single, or £270 if you are a couple – and still receive some benefit. These amounts could be much higher if you are severely disabled, a carer, or a homeowner with a mortgage or service charges.

Savings

There is no savings limit but if you have over £10,000 this will reduce the amount you receive.

How to claim Pension Credit

You can claim both parts of Pension Credit (Guarantee Credit and Savings Credit) by calling the Pension Service on **i** 0800 99 1234 (0808 100 6165 in Northern Ireland). They will ask you questions over the phone and fill the form in for you.

Alternatively, you could ask them to send you an application form to fill in at home. For help filling in the form, contact your local Age UK/Age Concern*, Citizens Advice Bureau **i** or advice agency. In Northern Ireland you can also contact Advice NI (see page 29).

Pension Credit can only be backdated for up to three months, so make a claim as soon as you think you become entitled to it.

If there are any changes to your circumstances, e.g. if your capital or your income increases or decreases, you must let the Pension Service know. If you don't, it could mean that you have been paid too much or too little Pension Credit.

Claiming Pension Credit can help you qualify for other benefits, so it is worth applying even if you are only entitled to a small amount.

**what
next?**

For more information about Pension Credit, see our free factsheet, *Pension Credit*.

*Many local Age Concerns are changing their name to Age UK

Housing Benefit

Housing Benefit helps pay your rent if you are a tenant.

If you get Guarantee Credit, you may get your rent paid in full. If you don't get Guarantee Credit but have a low income and no more than £16,000 in savings, you may still get some help.

What help you receive depends on your income, savings, who you live with and how much rent you pay. You may get more Housing Benefit if you receive a disability or carer's benefit.

Housing Benefit does not cover water rates, fuel bills or some service charges such as charges for meals, even if they are included in your rent.

Local Housing Allowance

If you rent from a private landlord, your Housing Benefit will be worked out according to the Local Housing Allowance for where you live. This is based on the area you live in, and the number and mix of people who live in your home.

If your rent is lower than the Local Housing Allowance, you can keep any excess benefit, up to £15 a week. If your rent is higher than the allowance, you will have to pay the difference. Try asking your landlord to reduce the rent, or think about moving to a cheaper property.

You can find out the Local Housing Allowance rates set in your area from your local authority Housing Benefit department. In Northern Ireland, contact the Northern Ireland Housing Executive.



Discretionary Housing Payments

If you get Housing Benefit or Council Tax Benefit and still find it difficult to pay your rent or council tax, you can apply for Discretionary Housing Payments. Contact your local authority to see whether you qualify. In Northern Ireland, contact the Northern Ireland Housing Executive.



Support for Mortgage Interest

If you own your own home, you cannot claim Housing Benefit. However, you may be able to claim Support for Mortgage Interest as part of Guarantee Credit. Contact the Pension Service helpline for more information (see page 8).

Making a claim

To claim Housing Benefit, ask your local council for a form. Remember you can apply for Housing Benefit at the same time as applying for Pension Credit. Housing Benefit can only be backdated for up to three months, so it's important to claim it as soon as possible.

If there are any changes in your circumstances, such as someone coming to live with you, someone moving out, or your rent increasing, you must let your local authority know. If you don't, it could mean you are paid too much or too little in benefits.



If you live in Northern Ireland, there is a different system for getting help with housing costs.

When you apply for Housing Benefit, you will also be assessed for Rate Relief. If you're on a low income you may qualify for a reduction in your rates. Alternatively, if you own your own home you may qualify for the Rates Deferment Scheme. This allows people over Pension Credit age to postpone paying their rates until after their death, when they are deducted from the sale of their home.

- i** If you are a Housing Executive tenant, contact the Northern Ireland Housing Executive on 03448 920 902. If you rent from a private landlord or have a mortgage, contact Land & Property Services (see page 30).

what next?

For more information on Discretionary Housing Payments and Housing Benefit (including the calculation used to work out what you are entitled to), see our free factsheet, *Housing Benefit and Council Tax Benefit*.

'I thought my income was too high to get any benefits but I was able to get some help with my Council Tax and rent. Thank goodness I checked.'



‘The adviser I talked to thought I might be able to get Attendance Allowance and arranged a home visit.’

Mary, 67, has severe angina and was struggling with day-to-day activities.

‘I get a lot of pain and breathlessness if I try to walk too far. I have to take tablets now for my thyroid problem and my arthritis, and I was getting very confused about what to take when.

‘I telephoned my local Age Concern and explained the problems I was having and asked if they could give me any help. The adviser I talked to thought I might be able to get Attendance Allowance and arranged a home visit.

She helped me to fill out the claim forms and explained that because I’m disabled and live alone, I should be able to get extra Pension Credit too.

‘About four weeks later I started to get Attendance Allowance and the extra Pension Credit. It’s made such a difference to my life. I can now get taxis to the supermarket and to visit friends. I have also bought a special dispenser for my tablets and I can keep my place nice and warm now without having to worry so much about paying the bills.’



Council Tax Benefit/ Second Adult Rebate

You may qualify for Council Tax Benefit to reduce the amount of Council Tax you need to pay.

If you get Guarantee Credit, you will usually get your Council Tax paid in full.

If you don't get Guarantee Credit, but have a low income and no more than £16,000 in capital, you may still get some help towards your Council Tax. What help you receive depends on your income, savings, whom you live with and how much Council Tax you pay. You may get more Council Tax Benefit if you receive a disability or carer's benefit.

Second Adult Rebate can help you if you share your home with someone on a low income who is not jointly liable with you to pay the Council Tax, and who does not pay rent to you. This is not affected by the level of your income or savings.

If you qualify for both Council Tax Benefit and Second Adult Rebate, the local authority will pay the one that gives the higher level of benefit.

-  In Scotland, water and sewerage charges are also included in your Council Tax bill, but Council Tax Benefit only covers the Council Tax element. However, a new scheme gives you up to 25 per cent off the water and sewerage charges if you receive full Council Tax Benefit. Your local authority should do this automatically – contact them if it does not.

Council Tax Benefit can only be backdated for up to three months, so it's important to claim it as soon as possible.

Other ways to reduce your Council Tax

There are a couple of other ways to potentially reduce your Council Tax.

Disability Reduction scheme

If you live in England, Wales or Scotland and are disabled you may get a reduction through the Disability Reduction scheme. It often, but not always, means your home will need to have been specially adapted. For more information, contact your local council.

- i** In Northern Ireland a different reduction scheme applies, called the Disabled Person's Allowance. For more information call Land & Property Services (see page 30). There is also a Lone Pensioner Allowance (LPA) that can help pay your rates if you're aged 70 or over and living on your own (although there are some exceptions to this). For more information, call Land & Property Services.

The discount scheme

You can apply for a discount if your property is empty or only one adult lives there. You may even qualify for a discount if there are other people living in your home, because some people aren't counted when working out the number of people in your home (for example, a carer who is not your partner).

what next?

For more information, see our free factsheet, *Housing Benefit and Council Tax Benefit*.

To claim Council Tax Benefit, Second Adult Rebate, the discount scheme or the Disability Reduction scheme, ask your local council for a form. Remember you can apply for Council Tax Benefit at the same time as applying for Pension Credit.

Help with health costs

If you receive the Guarantee Credit part of Pension Credit, you automatically qualify for help towards health costs. You will get:

- free NHS dental treatment
- free prescriptions
- an eye test once a year
- a voucher towards the cost of glasses or contact lenses
- help with costs of travelling to hospital for NHS treatment if you are referred by a consultant, doctor or dentist
- free NHS wigs and fabric supports.



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

If you are not eligible for the Guarantee Credit part of Pension Credit but have a low income and no more than £16,000 in savings, you may still get some help towards health charges through the NHS Low Income Scheme.

what next?

For more information about the NHS Low Income Scheme, see our factsheet, *Help with health costs*, or visit the NHS Choices website at www.nhs.uk (in Wales, visit www.wales.nhs.uk).



For more information about help with health costs and the NHS Low Income Scheme, call Help with Health Costs on 0845 850 1166 or visit www.nhs.uk/healthcosts (in Wales, visit www.wales.nhs.uk; in Scotland, visit www.scotland.gov.uk; in Northern Ireland, visit www.nidirect.gov.uk). You may also like to order a copy of leaflet HC11, *Help with health costs*, from the NHS forms line on 0845 610 1112.

*Everyone aged 60 or over
in England and Scotland,
and everyone in Wales and
Northern Ireland, is eligible
for free NHS prescriptions.*



Social Fund Payments

The Social Fund provides various types of financial aid for people on a low income who need help with extra expenses. Generally you can only apply if you receive certain benefits (including Pension Credit) but there are some exceptions.

Community Care Grants

These help people live independently at home. They can be for things like beds, cookers, washing machines, removal costs or some travel costs.

Budgeting Loans

These help with the cost of expensive essential items, but you will need to repay them out of your weekly benefits. You can get between £100 and £1,500.

Crisis Loans

These can be paid if you need help because of an emergency or a disaster, such as a fire or flood. You do not have to receive any benefits to apply.

Funeral Payments

These help towards the cost of a funeral. You can apply if you receive Pension Credit, Housing Benefit or Council Tax Benefit. Find out more in our free information guide *When someone dies*, our free factsheet, *Planning a funeral*, and our free *LifeBook*.

Savings of over £1,000 count towards Community Care Grants, and savings of over £2,000 count towards Budgeting Loans. Savings are also taken into account for Crisis Loans. There are no savings limits for Funeral Payments.

**what
next?**

Find out more about keeping warm in winter in our free information guide, *Winter wrapped up*.

Extra money for your heating costs

If you have reached Pension Credit age, or receive certain benefits, you will get extra money to help you in winter.

Winter Fuel Payment

Most households that include someone over Pension Credit age will receive a Winter Fuel Payment each year to help towards increased fuel bills. Most people will be paid this benefit automatically without having to make a claim.

If you haven't had a Winter Fuel Payment before, do not receive any benefits, or only receive Housing Benefit, Council Tax Benefit or Child Benefit, you will need to make a claim.

The amount you receive depends on your age. In 2010–11, if you're aged 60 before 6 July 2010, you will receive £250. When you reach 80 the Winter Fuel Payment increases – in 2010–11 it will be £400. You will sometimes get less if you live with other people who also qualify.

what next?

For more information and to make a claim, call the Winter Fuel Payment Helpline on 08459 15 15 15.

Cold Weather Payment

If you get Pension Credit or certain other benefits, you will get a Cold Weather Payment when the weather is very cold. When the average temperature in your area is freezing or below for seven days in a row, you will automatically receive a payment of £25.

what next?

Find out more about keeping warm in winter in our free information guide, *Winter wrapped up*.

Disability benefits

If you have a disability and have difficulty getting about, or with personal care such as dressing or washing, you might be eligible for help through the Disability Living Allowance (DLA) or Attendance Allowance (AA).

Neither benefit is means-tested so you can claim regardless of whatever savings or income you have. They may increase the amount of any means-tested benefits you receive, such as Pension Credit.

Disability Living Allowance (DLA)

DLA is divided into two components. You can claim one component or both, depending on your disability.

Care component

To claim, you must have difficulty with things like washing, dressing and eating, or need someone to keep an eye on you to make sure you are safe. It doesn't matter if you are actually getting the help you need or not. There are three weekly rates depending on how much help you need.

Highest	£71.40
Middle	£47.80
Lowest	£18.95

Mobility component

To claim you must have difficulty walking outdoors. There are two weekly rates depending on your level of difficulty.

Higher **£49.85**

Lower **£18.95**

You have to claim before you are 65 but DLA can continue after that age.

Attendance Allowance (AA)

If you're over 65 and need help with your personal care, you can claim Attendance Allowance. There is no mobility component to Attendance Allowance. There are different weekly rates depending on how your disability affects you.

Higher rate **£71.40**

Lower rate **£47.80**

Making a claim

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

For help filling in these forms, contact your local Age UK/ Age Concern, Citizens Advice Bureau or advice agency.

**what
next?**

For more information, see our free factsheets, *Attendance Allowance or Disability Living Allowance*, and our information guide, *Advice for carers*.

Making an application for disability benefits

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

- Describe any accidents or falls you have had.
- Explain the effects of all your disabilities and health conditions, and how they interact with each other.
- 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.
- Give plenty of information in your own words about your personal circumstances. Don't worry if you need to repeat yourself.

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

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

What if the application is turned down?

If your application is turned down, ask an advice agency like Age UK/Age Concern about whether you should challenge the decision. Look at all the common needs (below, to page 25); did you miss any out?

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

Common care needs to include

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

Washing, bathing and looking after your appearance

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

Going to the toilet

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

Getting dressed or undressed

Do you need help with fastenings, shoelaces and buttons or to recognise if your clothes are on inside out?

Mealtimes

Do you need help reading cooking instructions and use-by dates; using the cooker, microwave and other kitchen equipment such as knives; eating and drinking?

Help with medical treatment

Do you need help to identify your tablets; to read and understand instructions about taking medication; to manage diabetes; to recognise if your condition deteriorates; to adjust your hearing aid?

Getting around indoors

Do you need help to navigate stairs; to get up from a chair; to get in and out of bed; to move safely from room to room?

Communicating

Do you need help to understand or hear people, or to be understood by them; to answer the phone; to read and write letters?

Supervision

Do you need someone to watch over you in case you have a seizure; to give you medication for angina or asthma attacks; to help calm you down after a panic attack?

Common mobility needs to include

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

Walking

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

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

The form will ask how far you can walk without severe discomfort. If you experience severe discomfort whenever you walk, you can answer '0'.

If you find it hard to work out the distance you can walk, write down the number of steps you can take and how long it would take you.

Guidance or supervision

Do you need help to cope with kerbs; to cross roads safely; to avoid getting lost; to read bus numbers and timetables, or identify train platforms?

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

Carer's Allowance

The main welfare benefit for carers is Carer's Allowance. To qualify for Carer's Allowance you must:

- spend at least 35 hours a week caring for a disabled person
- be caring for someone who receives either the highest or middle rate of Disability Living Allowance care component, Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Benefit or War Disablement Pension
- not be in full-time education or earning more than £100 a week.

Carer's Allowance is paid at £53.90 a week. If your State Pension is more than £53.90 a week, you will not be paid Carer's Allowance but you should be awarded an 'underlying entitlement'. If you get Carer's Allowance or have been awarded an underlying entitlement you will qualify for a carer premium which will be added to any means-tested benefit you claim, such as Pension Credit, Housing Benefit or Council Tax Benefit. It will increase the amount you get.

However, claiming Carer's Allowance can mean any income-related benefits that the person you care for receives are reduced. Check whether this is the case before making a claim.

For more detailed information, see our free factsheet, *Carer's Allowance*. Your local Age UK/Age Concern may be able to help with your claim.

Call the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55) from anywhere in the UK to request a claim form.

-  If you live in England, Scotland or Wales, you can also request a form from the Carer's Allowance Unit (see page 29) or make a claim online at www.dwp.gov.uk/carersallowance. In Northern Ireland, you can request a form from the Disability and Carers Service (see page 30).**

***If you get Carer's Allowance
or have been awarded an
underlying entitlement you
will qualify for a carer premium.***

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org.uk

Many local branches of Age UK/Age Concern can give you a free benefits check.

We also produce *LifeBook*, a free and simple way to record your details, contacts, and the location of important documents. It is available both as a booklet and computer-based version. Call 0845 685 1061 for more information.

Advice NI

Free advice about managing your money and bills for people in Northern Ireland.

Tel: 028 9064 5919 (national rate)

Email: info@adviceni.net

www.adviceni.net/Advice/freemoney.cfm

Benefits Enquiry Line

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

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

www.direct.gov.uk

Carer's Allowance Unit

Tel: 0845 608 4321

Textphone: 0845 604 5312

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

Carers UK

Information for carers including information about benefits.

Tel: 0808 808 7777

Email: adviceline@carers.org

www.carersuk.org

Citizens Advice Bureau (CAB)

National network of free advice centres. For details of your local CAB call 020 7833 2181 (this number gives local contact details only, not advice).

www.citizensadvice.org.uk for local CAB details

www.adviceguide.org.uk for online information

Directgov

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

www.direct.gov.uk

www.In Northern Ireland, visit www.nidirect.gov.uk

Disability and Carers Service

Tel: 08457 123 456

In Northern Ireland, call:

Disability Living Allowance: 028 9090 6182

Attendance Allowance: 028 9090 6178

Carer's Allowance: 028 9090 6186

Help with Health Costs

Tel: 0845 850 1166

www.nhs.uk/healthcosts

Jobcentre Plus

Provides information and services like benefits, loans and grants, and help with finding a job. Find your nearest centre at www.direct.gov.uk/en/Employment/Jobseekers/

Benefits claim line: 0800 055 6688

Textphone: 0800 023 4888

Land & Property Services

Land & Property Services is the agency responsible for mapping, land registration, rating and valuation. In Northern Ireland, contact them to find out more about ways to reduce your rates

Helpline: 0845 300 6360

Textphone: 0845 300 6361

www.lpsni.gov.uk

NHS Choices

Provides information about health conditions, treatments and services.

www.nhs.uk

In Wales, visit www.wales.nhs.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. Thank you.

Personal details

Title:	Initials:	Surname:
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Address:
Postcode:

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

Your gift

I would like to make a gift of: £

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

Card payment

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

(Maestro only)

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

Gift Aid declaration

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



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

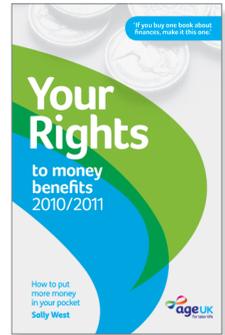
Age UK publishes a range of books on issues relevant to people as they get older. Browse our online bookshop at www.ageuk.org.uk/bookshop

Your Rights to money benefits 2010/2011

Sally West

Updated each year after the Budget, this book contains comprehensive details on the benefits you may be entitled to in retirement, including:

- pensions and retirement
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- benefits and financial support for disabled people and their carers
- other types of financial support.



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Perk up your pension

Pensions Advisory Service

This book translates the jargon, explains how the different types of pension plans available work and outlines what help you can expect from the state. The book also sets out what choices are available to you and where you can get more help or information.



Paperback £5.99

What should I do now?

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

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

The following Age UK information guides may be useful:

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

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

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



*Many local Age Concerns are changing their name to Age UK.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207–221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8802 08/10