

Information Sheet

29 Entitlements for the Over-60s

Help the Aged receives many enquiries from people who are not sure what help they can get when they reach 60. Most people are aware of the State Retirement Pension and bus passes, but there are other ways in which you could benefit. This information sheet outlines the main entitlements and concessions for the over-60s, and where to get further advice.

Contents

Income	page 2
Legal Aid	page 6
Health	page 7
Keeping warm	page 8
Maintaining and improving your home	page 9
Travelling	page 9
Entertainment, learning and leisure	page 10
Summary	page 12

This information sheet provides a basic guide to the sort of help you may be able to get when you reach the age of 60. Help the Aged produces a range of free advice leaflets and information sheets that go into far more detail. We mention specific titles throughout this information sheet. You can look at these on our website www.helptheaged.org.uk or you can get copies by writing to:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ

Income

Most people see changes to their income as they approach retirement and a drop in their income once they retire, so it is important to make sure you claim everything you are entitled to.

From the age of 50:

- The Department for Work and Pensions produces a free guide for people over 50 called *Are you over 50?* It provides information on flexible working, pensions and finances, benefits, staying fit and healthy, and advice on gaining new skills. To get a free copy, ring the Pension Service Leaflet Order Line on 08457 31 32 33 or download it from its website: www.thepensionservice.gov.uk

From the age of 60:

- Women are currently entitled to their State Retirement Pension at 60. The Government plans to equalise the State Retirement Pension age at 65 for both men and women. As this change will not start to be phased in until 2010, women born before April 1950 will not be affected. (The state retirement age will then gradually increase from 65 to 68 between 2024 and 2046. This will happen in stages. For more information see The Pension Service's leaflets *State pensions: Your guide (PM2)* or *Pensions for women: Your guide (PM6)*. You can get a copy from your local benefits office or pension centre. Or you can call The Pension Service on 08457 31 32 33 and ask for a copy.
- If you have a full National Insurance (NI) record your full basic pension is £95.25 a week. If you haven't paid enough NI contributions you may be

able to get a reduced pension. If you have paid into the State Earnings-Related Pension Scheme (SERPS) you could get more than the basic amount. In order to get any pension at all you usually need to have worked for at least 10 years.

- Married women who are not entitled to a retirement pension may be able to get the **Married Woman's Pension**, based on their husband's NI contributions. This is £57.05 if your husband gets the full basic pension.

For more information on the State Retirement Pension, see our free advice leaflet, *Questions on Pensions*.

- Currently, if you are 60 or over and on a low income with no or small savings you could get the guarantee credit part of **Pension Credit**. This benefit tops up your weekly income.

You can normally get guarantee credit if your weekly income is less than:

- £130 if you are single; or
- £198.45 if you are married, or a civil partner or live as a couple.

Guarantee credit should bring your income up to these amounts. You could get even more if you are a carer or are severely disabled. If you have savings of more than £6,000 (£10,000 if you live in a care home), the Department for Work and Pensions (DWP) will assume you have a weekly income of £1 for every £500 (or part of £500) you have. To claim Pension Credit call the DWP on **0800 99 1234**. If you are in Northern Ireland call **0808 100 6165**. The DWP will fill in the form for you over the phone. You won't need to check or sign anything – the application will be submitted straight away.

If your income is low you can claim **Council Tax Benefit**, which is normally paid by reducing the amount of Council Tax you have to pay. Some people can get all their Council Tax paid. Others get it reduced. For more information see our information sheet no. 8, *Council Tax*. To claim Council Tax Benefit you can get a claim form from your local council, by calling Jobcentre Plus on 0800 055 6688, or by downloading one from the Department of Work and Pensions website at www.dwp.gov.uk

- If you are a tenant with a low income you may be able to get help with your rent through **Housing Benefit**. You can get a claim form from the same places as a Council Tax Benefit claim form. In Northern Ireland, you may also get help with your rates. Go to your district Housing Executive office if you are a Housing Executive tenant, or to your local Rates Collection Agency office if you are a private tenant or an owner-occupier.
- If you get Pension Credit, Council Tax Benefit or Housing Benefit you could be eligible to claim a **Funeral Payment, Community Care Grant** or **Budgeting Loan** from the Social Fund.

If you would like to work out if you are entitled to any of the benefits mentioned before you apply, call **SeniorLine** on **0808 800 6565** (or **0808 808 7575** if you are in **Northern Ireland**) and one of our advice workers will be happy to work out your entitlement.

- If you have a disability and need help with personal care or have difficulty getting around, you could claim **Disability Living Allowance (DLA)**. It is divided into two parts called care component and mobility component. You can qualify for either or both components of DLA and there are different rates for each. The maximum DLA is £119.45 per week. You can only make a claim for DLA if you are under 65. **If you think you could be entitled it is important to claim before your 65th birthday.** If you claim after this you cannot get help with your mobility needs. To find out whether you may be entitled, see our free advice leaflet, *Claiming Disability Benefits*. To get a claim pack call the Benefits Enquiry Line free on 0800 88 22 00 (textphone: 0800 24 33 55) If you are in Northern Ireland call 0800 22 06 74.

From the age of 65:

- Men are entitled to their **State Retirement Pension** at 65. If you have a full National Insurance (NI) record your full basic pension is £95.25 a week. If you haven't paid enough NI contributions you may be able to get a reduced pension. If you have paid into the State Earnings-Related Pension Scheme (SERPS) or the State Second Pension you could get more than the basic amount. In order to get any pension at all you usually need to have worked for at least 10 years for women and 11 years for men, although you can 'buy back' missing years to claim more state pension if you wish. See our free advice leaflet, *Questions on Pensions*, for more

information.

- If you have modest savings, you may be able to get the savings credit part of **Pension Credit**. You can also claim the guarantee credit part of Pension Credit at 65, but the savings credit is only for those aged 65 and over (and for couples where one of you is at least 65). You may get some savings credit if your weekly income is:
 - more than £96 but less than £181 if you are single; or
 - more than £153.40 but less than £266.03 if you are married or a civil partner or live as a couple.

If you are very disabled or a carer you may get savings credit even if your income is higher than these amounts. These amounts include assumed income of £1 for every £500 (or part of £500) you have in savings over £6,000. For more information on Pension Credit, call **SeniorLine** on **0808 800 6565** (or **0808 808 7575** if you are in **Northern Ireland**).

- If you are 65 or over, have a disability and need help with personal care you could claim **Attendance Allowance** (unless you are already claiming Disability Living Allowance).

There are two rates of Attendance Allowance depending on the level of help you need:

- higher rate of £70.35 per week; or
- lower rate of £47.10 per week.

For more information on Attendance Allowance see our information sheet no. 3, *Attendance Allowance*. To get a claim pack call the Benefits Enquiry Line free on 0800 88 22 00. If you are in Northern Ireland call 0800 22 06 74.

- When you reach 65 your personal allowance for income tax increases from £6,035 to £9,490 if your income does not exceed £22,900 for the tax year. It is important to make sure that you are not paying too much tax. For more information see our free advice leaflet, *Check Your Tax*.

From the age of 75:

- Your personal allowance for income tax goes up to £9,890 when you reach 75 if your income does not exceed £21,800 for the tax year. See our free advice leaflet, *Check Your Tax*.

From the age of 80:

- If you get a State Retirement Pension you will receive an age-related addition of 25p a week.
- If you get no basic pension at all because you have not made enough NI contributions, you will get an over-80s pension at 80 of £57.05 a week. If you get some basic pension but it is less than £57.05 a week you will get over-80s pension to make up the difference.

See our free advice leaflet, *Questions on Pensions*, for more detail.

As a veteran:

If you are a veteran, or a family member of a former serviceman or woman, you could receive financial help. To find out about veterans' rights to financial and other types of support, contact the Service Personnel and Veterans Agency, Norcross, Thornton Cleveleys, Lancashire, FY5 3WP. Tel: 0800 169 2277 (textphone: 0800 169 3458). Web: www.veterans-uk.info

Legal Aid

If you are on a low income, you may be able to get **free legal help, also called Legal Aid**. This depends on which UK country you are living in, what your income is and the amount of savings you have.

- **England and Wales:** If you claim the guarantee credit part of Pension Credit, you will automatically qualify for free legal help. If you are on a low income, you might qualify for legal help. For more information contact Legal Services Commission's customer service telephone line: 0845 602 1400. Alternatively, visit its website www.legalservices.gov.uk where you can use a calculator to work out whether you can claim free legal help.

- **Scotland:** Free legal help depends on your income levels and also the amount of savings you have. If you have savings of over £1,639 you will not be entitled to free advice and assistance, but you will be entitled to civil legal aid – as long as your savings do not exceed £12,439. (If your savings are between £7,504 and £12,439 you will have to make a contribution to the cost.). If you receive the State Pension, you may qualify for legal help even if your savings are higher than this. For more information contact Scottish Legal Aid Board, 44 Drumsheugh Gardens, Edinburgh EH3 7SW. Call its helpline on 0845 122 8686. (If you have already submitted an application call its office directly on 0131 226 7061.) More information is also available on the Scottish Legal Aid Board’s website: www.slab.org.uk
- **Northern Ireland:** If you claim the guarantee credit part of Pension Credit, Income Support, Income-Based Jobseeker’s Allowance or Income-Related Employment and Support Allowance, you will automatically qualify for free legal help, known as the green form scheme. If you are on a low income, do not have capital over a certain limit and meet the income conditions you may qualify. For more information, contact the Northern Ireland Legal Services Commission, 2nd Floor, Waterfront Plaza, 8 Laganbank Road, Mays Meadow, Belfast BT1 3BN. Tel: 028 9040 8888. Or, visit its website www.nilsc.org.uk where there is more information about the income and capital conditions.

Health

From the age of 60:

From the age of 60 you will be entitled to the following:

- Free prescriptions from your GP.
- Free sight tests. Our free advice leaflet, *Better Sight*, gives information on eye care in later life.
- Free NHS chiropody through your GP. This can be hard to get. See our free advice leaflet, *Fitter Feet*, for practical advice on caring for your feet in later life.
- If you are in Wales or Scotland you are entitled to free dental check-ups.

In addition to the above, you may be able to get further help such as free dental treatment, vouchers for glasses, wigs, fabric supports, and travel to and from hospital if you are on a low income or get certain welfare benefits. For more information, see our information sheet no. 9, *Health Benefits*.

If you get the guarantee credit part of Pension Credit and your partner is under 60, they will also be entitled to full help with health costs. If you are unsure about what you are entitled to, see the Department of Health leaflet **HC11**, *Help with health costs*. This is available through doctors' surgeries, dentists and pharmacists, or call the Department of Health on 0870 155 54 55. You can also download it from its website at www.dh.gov.uk

Keeping warm

From the age of 60:

- Every household which includes someone aged 60 or over will get a **Winter Fuel Payment** this winter. The payment depends on the age of the people living there but in winter 2009–10 it is £250. It should be paid before Christmas and is sent automatically to most people. If you turn 60 on or before 27 September 2009, then you qualify for a Winter Fuel Payment. If you have not had a payment by the middle of December 2009 call the Winter Fuel Payment Helpline on 08459 15 15 15. When you reach 80 the Winter Fuel Payment goes up to £400.
- If you get Pension Credit you will automatically get an extra payment called a **Cold Weather Payment** for each week that the weather is very cold. This is £25 a week and is made for any period of seven days when the temperature is freezing or below.
- If you are on a low income you may be able to get a grant to make your home more energy-efficient. The measures that can be provided include things such as insulation, draughtproofing and even a new central heating system. The grants are mainly for people who get certain benefits. There are different schemes in each UK country:
 - England: **Warm Front**. Phone free on 0800 316 6011 for details.
 - Northern Ireland: **Warm Homes** and **Warm Homes Plus**. Phone free on 0800 181 667 for details.
 - Scotland: **Warm Deal** and **Central Heating Programme**.

- Phone free on 0800 316 6009 for details.
– Wales: **HEES** and **HEES Plus**. Phone free on 0800 316 2815.

From the age of 80:

- If you are aged 80 or over the Winter Fuel Payment for your household increases to £400. You have to be 80 on or before 27 September 2009 to qualify for winter 2009–10. For more information call the Winter Fuel Payment Helpline on 08459 15 15 15.

See our free advice leaflet *Keep Out the Cold* for more information on these grants and keeping warm.

Maintaining and improving your home

You may be entitled to help with repairing and adapting your home especially if you are disabled or are on a low income. The kind of help on offer depends on where you live and whether you're a homeowner or a tenant. For more information see our information sheet no. 4, *Home Repairs and Improvements*.

Travelling

From the age of 60:

- From the age of 60 you should get concessions or free travel on local public transport. There are different rules about concessionary fares for older people in the four UK countries:
 - In England you are entitled to free off-peak bus travel on local buses anywhere in England. If you live in London, you can apply for a Freedom Pass which entitles you to free travel at any time of day on the tube, bus, tram and DLR.
 - In Northern Ireland you can get a pass offering free travel on buses and trains in Northern Ireland.
 - In Scotland you are entitled to free local bus and long distance coach travel at any time of day.
 - In Wales you are entitled to free local bus travel in any area, at any time of day. You can also use it on some long-distance services.

You may have to apply for a card or pass to be eligible for free bus travel. Contact your local council to see what it offers.

- If you travel by train you can apply for either a Senior Railcard if you are 60 or over, or a Disabled Person's Railcard. You will qualify for a Disabled Person's Railcard if:
 - you are registered as visually impaired
 - you are registered as deaf or use an NHS hearing aid
 - you have epilepsy
 - you receive either Attendance Allowance, Disability Living Allowance, Severe Disablement Allowance, War Pensioner's Mobility Supplement or War Disablement Pension for 80% or more disability.

Once you've bought a railcard you can then buy most rail tickets at a reduced rate. You can get an application form and further details from main railway stations.

- If you are over 60, you can get fare reductions on trains in most parts of Europe. For more details contact Rail Europe Ltd, Rail Europe House, 34 Tower View, Kings Hill, West Malling, Kent ME19 4ED. Tel: 08705 84 88 48.
- Many coach companies offer discounts to older people. For example, National Express offers up to half price travel on most of its services if you are over 60 – all you have to do is book a 'routesixty' fare. There are some restrictions so contact National Express on 08717 81 81 81 to find out more.

For more information on getting about see our free advice leaflet *Staying Active and Independent*.

If you were born on or before 2 September 1929:

- You can get a free 10-year UK passport. For more information call the UK Passport Service Adviceline on 0870 521 0410 or you can get an application form from your post office.

Entertainment, learning and leisure

From retirement:

- The website www.oscaruk.co.uk lists many discounts and concessions available to people over 50, including days out, restaurants, entertainment and health and fitness.
- Many cinemas, theatres, galleries and museums offer concessions for retired people. They are all different and concessions may depend on what time you go, but look out for good deals locally.
- There are many opportunities to carry on learning when you are retired. For more information see our information sheet no. 25, *Leisure Ideas*. Often colleges and education centres offer concessions to older people or people on benefits. If you see a course you would like to do, ask the education provider whether you can get a discount on the fee. You may get a substantial reduction or be able to attend some courses for free.
- If you are over 60 you could get a concessionary TV licence for £7.50 if you live in certain types of accommodation (some sheltered housing schemes or care homes where the TV is not communal). To find out if your accommodation counts, contact:

The Concessionary Licence Centre
TV Licensing
Bristol BS98 1TL
Tel: 0800 328 2020

From the age of 75:

- If you or someone you live with is aged 75 or over you are entitled to a free TV licence for your main residence. You still have to apply for your free licence, which you can do by calling 0800 328 2020. You will need to have your National Insurance number and current TV licence number to hand. Your TV licence will need to be renewed every 3 years, rather than every year as it was previously. If you are aged 74 and you need to renew your TV licence you can get a short-term licence which is valid until the end of the month you turn 75. The application form for the short-term licence will come with your TV Licensing reminder (and in this case you will automatically get your free licence when you are 75).

From the age of 100:

- You can receive a telegram from the Queen for your 100th birthday. To get an application form write to the Anniversaries Office, Buckingham Palace, SW1A 1AA, at least six weeks before your birthday. Alternatively, you can download a form from www.royal.gov.uk The form, once filled in cannot be sent any earlier than three weeks before the birthday.

Summary

	What will I get?	What might I get if my income is low or I have a disability?
60 and over	<ul style="list-style-type: none"> • State Retirement Pension (women only at 60)* • a Winter Fuel Payment of £250 • free prescriptions • free sight tests • free chiropody through your GP • concessions or free travel on public transport • concessions at some cinemas, theatres, galleries and museums • reduction in fees for some college courses 	<ul style="list-style-type: none"> • guarantee credit part of Pension Credit • Council Tax Benefit • Housing Benefit • Funeral Payment • Community Care Grant • health benefits • grants to make your home more energy efficient • grants to repair or adapt your home • Disability Living Allowance • a concessionary TV licence if you live in certain accommodation • Free legal aid (legal help) if you claim the guarantee credit part of Pension Credit
65 and over	<ul style="list-style-type: none"> • State Retirement Pension (men)* • a more generous personal allowance for income tax** • 	<ul style="list-style-type: none"> • savings credit (and/or guarantee credit) part of Pension Credit • Attendance Allowance (unless you get Disability Living Allowance)

Continued...

	What will I get?	What might I get if my income is low or I have a disability?
75 and over	<ul style="list-style-type: none"> • free TV licence • a slightly more generous personal allowance for income tax** 	
78 and over	<ul style="list-style-type: none"> • free UK passport*** 	
80 and over	<ul style="list-style-type: none"> • an age-related addition of 25p to your State Retirement Pension • an over-80s pension for those who get no or little basic pension • your Winter Fuel Payment increases to £400 	
100 and over	<ul style="list-style-type: none"> • a telegram from the Queen 	

*providing you have made the necessary NI contributions

**providing your income does not exceed £22,900 that tax year

***this applies only if you were born on or before 2 September 1929

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our information sheets and advice leaflets by logging on to **www.helptheaged.org.uk**

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: **0808 800 6565**
Textphone: **0800 26 96 26**
9am to 4pm, Monday to Friday.

If you are in **Northern Ireland**, contact **SeniorLine** on **0808 808 7575**.

IS (NO) 29

Last revised: April 2009 (SV)

Next update: April 2010

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. 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 Northern Ireland, Age Cymru.