

## Are you retired or nearing retirement age?

### These benefit changes might affect you:-



**State retirement age** – by November 2018, the retirement age for women will be 65, the same as men. Check when you will reach retirement age on -

[www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension) or call Turn2us on 0808 802 2000.

**Single tier pension** – from April 2016 a flat rate state pension for new claimants. It will be more than the current weekly guarantee Pension Credit. Current claimants' pensions will not change. You need 35 years of National Insurance contributions to get the full pension otherwise you get a reduced amount.

**Winter fuel payments** – these have only changed for those who live abroad.

**Disability Living Allowance** – has been replaced by **Personal Independence Payment** for under 65s. Those under 65 receiving DLA will eventually be reassessed for PIP instead.

If you are over 65 and receiving DLA, you may eventually be assessed for PIP or Attendance Allowance instead.

**Child Tax Credit** – if you have a child in full time education (not university level) you can receive Child Tax Credit and Child Benefit until they reach 20. You must inform the Tax Credits Office every year your child stays in education for CTC to continue.

### Other welfare changes which do not currently affect you over retirement age:-

**Universal Credit** – replacing many current working-age benefits with 1 monthly payment. Rolling out slowly across the country.

**Benefit cap** – restricts the benefit income those of working age can receive.

**Bedroom tax** – reduces Housing Benefit for working-age people with spare bedrooms.

Some of these changes may eventually affect people over state pension age so you may want to deal with any money worries & consider moving to a smaller property.

For further information and advice contact Jan & Jo on 01903 703 110.

**Other sources of information are:** Citizens Advice Bureau: 08444 771 171

Age UK Advice: 0800 678 1174

Turn2Us: 0808 802 2000