

Aged 65 or over?

You might be able to increase your income:



Working over 65 – you can still work over 65; there is no age at which you have to retire. You can get your state pension & work if you like.

State Pension – pension age is currently 65 for men & rising to 65 for women. You have to claim your pension; it is not paid automatically.

You can choose to “defer” your state pension until a later date & may get more money if you do this. But deferring your pension can affect you claiming benefits.

Pension Credit – tops up your income to an amount the government say you need to live on. If your total weekly income (not including Disability Living Allowance, PIP or Attendance Allowance) is below £159.35 per week for a single person or £243.25 for a couple then you should claim Pension Credit on 0800 99 1234.

Housing Benefit & Council Tax Benefit – help with your rent, some service charges & Council Tax for people on a low income. You claim this from your local council.

Remember if you live alone you should get a 25% discount on your Council Tax.

Winter fuel payments – still available for everyone getting state pension. Should be paid to you automatically. These will only change for those who live abroad.

Warm Home Discount Scheme – a payment offered by some energy companies to help people on low incomes or with certain health issues to pay winter gas & electric bills. Ask your supplier if they offer this & if you are eligible.

Attendance Allowance – for people 65 & over with health issues & difficulty looking after themselves. Claim on 0345 605 6055. It doesn't count as income for other benefits & can entitle you to more money on some other benefits!

If you get Disability Living Allowance – this has been replaced by **Personal Independence Payment (PIP)** so you might be reassessed for PIP or Attendance Allowance instead.

Carers Allowance – if you are caring for someone who gets middle rate or higher rate care DLA, daily living PIP or Attendance Allowance you might be able to claim Carers Allowance. However you can't usually get paid it as well as state pension but claiming for it can entitle you to extra Pension Credit.

NB claiming Carers Allowance might affect the benefits of the person you care for!

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.

Working Tax Credit – if you are 65 & over working 16 hours per week or more & on a low income you might be able to get Working Tax Credit.

For more info on Tax Credits call 0345 300 3900.

Please remember you must always tell all the benefits offices about any changes to your income or circumstances!

Other sources of information are:

Citizens Advice Bureau: 08444 771 171

Age UK Advice: 0800 678 1174

Turn2Us: 0808 802 2000