

Are you retired or nearing retirement age?

These benefit changes might affect you:-



State retirement age – since November 2018, the retirement age for women has been 65, the same as men. It will now gradually increase for both men & women. Check when you will reach retirement age on -

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. Previous 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Disability Living Allowance – has been replaced by **Personal Independence Payment** for under 65s.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 are 19. You must inform the Tax Credits Office every year your child stays in education for CTC to continue.

Other changes which do not usually affect you over retirement age:-

Universal Credit – replacing many current **working-age benefits** with 1 monthly payment. Rolling out slowly across the country. Can affect you if you have a partner of working age.

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 financial inclusion on 01903 703 110.

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

Age UK Advice: 0800 678n1602

Turn2Us: 0808 802 2000