

# Benefits

For people over  
State Pension age

April 2024 – April 2025



Find out about the benefits you may be entitled to

## State Pension

State Pension can be paid when you reach State Pension age. The amount will depend on your National Insurance contribution record.

State Pension age for men and women is currently 66. It will rise to 67 between 2026 and 2028. Check your State Pension age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

You should receive a claim form about two months before you reach State Pension age.

**For more information contact the Pension Service on 0800 731 0469 (textphone 0800 731 0464 or Relay UK 18001 0800 731 0469) or see [www.gov.uk](http://www.gov.uk)**

## If you are on a low income

### Pension Credit

Pension Credit provides a basic income to cover living costs. You can claim when you reach State Pension age. It may be paid on its own or to top-up income that you already receive, like your State Pension. It is made up of two parts: **guarantee credit** and **savings credit**. You could be entitled to guarantee credit or savings credit or both.

**Pension Credit guarantee credit** ensures that no one lives on less than a set amount. Extra amounts are payable if you qualify for the severe disability addition, you are a carer, or you are responsible for a child.

The amount that you can be paid depends on your income and savings, including those of your partner if you have one.

### Standard minimum guarantee amounts (per week)

Single	£218.15
Couple	£332.95
Eldest or only child (born before April 2017)	£76.79
Child	£66.29
Disabled child lower rate	£35.93
Disabled child higher rate	£112.21
Severe disability addition	£81.50
Carer addition	£45.60

**Pension Credit savings credit** is an extra amount that may be paid to people who have non-benefit income and/or savings. It has closed for people reaching State Pension age on or after 6 April 2016. If you reached State Pension age before 6 April 2016 you can still get savings credit, if your circumstances allow, regardless of when you apply.

**To make a claim ring the Pension Credit claim line on 0800 99 1234 (textphone 0800 169 0133 or Relay UK 18001 0800 99 1234) or claim online at [gov.uk](http://gov.uk)**

Since 15 May 2019, couples are only able to make a new claim for **Pension Credit** or **Housing Benefit** when both members have reached State Pension age, unless limited exceptions apply.

## Housing Benefit

Housing Benefit helps pay for your rent if you are on a low income.

It may cover all or some of your rent depending on your income and savings, and your circumstances.

If you or your partner have savings over £16,000 you will not be able to get Housing Benefit unless you receive Pension Credit guarantee credit.

**To claim, contact your local council.**

## Council Tax Support

Council Tax Support helps pay for your Council Tax if you are on a low income.

It may cover all or some of your Council Tax depending on your income and savings, and your circumstances.

**To claim, contact your local council.**

**If you have personal care needs or difficulties with walking**

## Attendance Allowance

Attendance Allowance looks at the help you need with personal care or to keep safe. You have to be State Pension age or over when you first claim.

You do not have to receive help, it is enough to show that you have difficulty with activities like washing and dressing, moving around in your home or getting into bed.

Attendance Allowance does not look at problems you may have walking outdoors.

You cannot get Attendance Allowance if you are receiving Personal Independence Payment.

Attendance Allowance is paid at two rates. If you need support day and night the higher rate of £108.55 can be paid.

If you need support day or night you will receive the lower rate of £72.65.

**To get a claim form ring the Attendance Allowance unit on 0800 731 0122 (textphone 0800 731 0317 or Relay UK 18001 0800 731 0122). You can download a claim form from [www.gov.uk](http://www.gov.uk)**

**Pension Age Disability Payment** is due to replace new claims for Attendance Allowance in Scotland. For more details, see [www.mygov.scot](http://www.mygov.scot)

## Personal Independence Payment

Personal Independence Payment looks at your ability to manage:

- daily living activities and/or
- planning and following journeys and moving around.

You have to be under State Pension age when you claim. You can continue to receive it after you reach State Pension age.

**Adult Disability Payment** has replaced new claims for Personal Independence Payment in Scotland. For more details, see [www.mygov.scot](http://www.mygov.scot)

## If you are a carer

### Carer's Allowance

Carer's Allowance can be paid if you provide 35 hours of care a week.

The person you are caring for must be receiving a disability benefit:

- Adult Disability Payment (Scotland) daily living component
- Armed Forces Independence Payment
- Attendance Allowance
- Child Disability Payment (Scotland) middle or higher rate care component
- Constant Attendance Allowance
- Disability Living Allowance middle or higher rate care component
- Personal Independence Payment daily living component

You cannot get Carer's Allowance if you are in full-time education or earning more than £151 a week.

Carer's Allowance is paid at £81.90 per week. It overlaps with State Pension and some other benefits (which means you cannot usually be paid both at the same time).

If you receive a State Pension usually you will not get paid Carer's Allowance (unless your State Pension is a lower amount). You may receive increased amounts on other benefits including Pension Credit and Housing Benefit.

Claiming Carer's Allowance may affect the benefits of the person you care for. Seek advice before claiming.

**Carer Support Payment** is replacing new claims for Carer's Allowance in Scotland. A pilot is underway before full roll out in autumn 2024. For more information, visit [www.mygov.scot](http://www.mygov.scot).

A **Carer's Allowance Supplement** is paid twice yearly to residents in Scotland who are in receipt of Carer's Allowance or Carer Support Payment (Scotland) on specific dates. More details are available at [www.mygov.scot](http://www.mygov.scot)

**To make a claim contact the Carer's Allowance Unit on 0800 731 0297 (textphone 0800 731 0317 or Relay UK 18001 0800 731 0297). You can claim online or download a form from [www.gov.uk](http://www.gov.uk)**

## Other help

### Health costs (England only)

If you are aged 60 or over you can get free prescriptions and NHS eyesight tests. You can get help with other health costs such as dental charges and travel to appointments if you are on Pension Credit guarantee credit or you get an exemption with your tax credit award.

**You can also claim help under the Low Income Scheme by contacting the Health Costs Advice Line on 0300 330 1343 or [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk)**

### Funeral Help

A Funeral Expenses Payment (England and Wales) or a Funeral Support Payment (Scotland) helps cover the cost of a basic funeral. It will only be paid if you are accepted as responsible for the cost of a funeral. You must receive Pension Credit, Housing Benefit or other income-related benefits. Claim within 6 months of the funeral.

**Funeral Expenses Payment: contact the Bereavement Service on 0800 151 2012 (textphone 0800 731 0464 or Relay UK 18001 0800 151 2012) or download a claim form from [www.gov.uk](http://www.gov.uk)**

**Funeral Support Payment: contact Social Security Scotland by phone on 0800 182 2222 or apply online at [www.mygov.scot](http://www.mygov.scot)**

## Welfare Assistance Schemes

Local councils have discretionary schemes which may help you meet essential costs. Support can include household goods direct from a supplier or vouchers for food and fuel costs.

**To make a claim contact your local council.**

### Winter Fuel Payments

Winter Fuel Payments are yearly payments to help with heating bills, paid to households where someone is at least State Pension age in the qualifying week. You must receive a qualifying means-tested benefit to be entitled.

Most payments are made automatically between November and December.

**To check if you need to make a claim contact the Winter Fuel Payment Centre on 0800 731 0160 (textphone 0800 731 0176 or Relay UK 18001 0800 731 0160) or download a claim form from [www.gov.uk](http://www.gov.uk)**

### Pension Age Winter Heating Payment

(Scotland) is due to replace Winter Fuel Payment for Scottish residents in late 2025. For details, visit [www.mygov.scot](http://www.mygov.scot)

### Help with Council Tax

Your Council Tax bill may be reduced if you are entitled to a discount or you are disabled.

Some councils also have discretionary schemes to help with the cost of the bill if you cannot afford the payments.

**Contact your local council for more information.**

### More information

#### Local advice agencies

You can get information and advice from local advice and advocacy agencies such as AgeUK, Citizens Advice or a carer's centre.

**Information is also available from the following:**

#### Information, advice and support for older people

##### AgeUK

[www.ageuk.org.uk](http://www.ageuk.org.uk)

T: 0800 678 1602

#### Information and advice about caring

##### Carers UK

[www.carersuk.org](http://www.carersuk.org)

T: 0808 808 7777

#### Information and advice

##### Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

T: 0800 144 8848 (England only)

**The official government website provides information and access to online claim forms**

[www.gov.uk](http://www.gov.uk)

The information in this leaflet is for guidance only and is not an authoritative statement of the law.



Charity number: 1164225

With thanks to



September 2024