

AVAILABLE SUPPORT FOR PENSIONERS FROM DWP AND LOCALLY, AND HOW BEST TO ACCESS IT.

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Overview

What benefits are available to pensioners (and what benefits are not.) see following slides

- Benefits cap – £384.62 per week, rising in April 2023 to £423.45 (couple/single parent); £257.69 rising to £283.72 (single adult.)
- Benefits cap doesn't apply to pension-age people unless they are in a partnership with someone under pension age.
- Many benefits calculators online. Possibly the best and most comprehensive is provided by Turn2Us: <https://benefits-calculator.turn2us.org.uk/>

Calculating Benefits

Information You Will Need

With thanks to
Turn2Us

- Details of all your income. This will include benefits, tax credits, earnings from employment, State Retirement Pension and occupational pensions
- If you are married, in a civil partnership or living with someone as a couple, you will need details of your partner's income as well. This is because your benefit entitlement will be assessed as a couple
- Details of how much money you have in savings, investments and other capital
- How much your annual Council Tax bill is and whether you get any discounts, reductions or exemptions
- Details of your rent, service charges, mortgage payment
- Information about anyone else living with you, such as grown-up children. Are they in employment or on benefits? What is their income?
- Whether anyone receives Carer's Allowance for looking after you or anyone else in your household

State Pensions

(Dependent on National Insurance Contributions)

- 1 Basic State Pension: for people reaching State Pension Age before 5 April 2016. Maximum £141.85 per week (plus extra 35p [wow!] after you turn 80.), Rising to £156.18 in April 2023 if you paid 30 years National Insurance contributions/credits. Reduced by 1/30th for each year's shortfall of National Insurance Records. Also includes £10 Christmas Bonus per year. Not means-tested. Taxable if you have other income.
- NB State Pension Underpayments – mainly affects women who retired before 2016 whose pensions were linked to their husbands. The DWP is gradually rectifying these, but it could be December 2023 at least before all mistakes are rectified, and they still haven't identified every case.
- 2 New State Pension: for people reaching State Pension Age on or after 6 April 2016. Maximum £185.15 per week if you paid 35 years' National Insurance contributions/credits. Rising to £203.85 in April 2023 Can get more if you defer your pension. Reduced by 1/35th for each year's shortfall of National Insurance Records. Also includes £10 Christmas Bonus per year. Not means-tested. Taxable if you have other income.

Pension Credit

- **Pension Credit:** for older people on low income. If you have a partner, you usually have to wait until you are both over State Pension Age. Means-tested. Not taxable.
- NB Pension Credit is a “gateway benefit” giving right to claim for e.g., housing benefit, council tax discount, support for mortgage interest, help with NHS dental treatment, glasses and hospital transport costs, and – for the over-75s – a free Television Licence.
- Standard Minimum Guarantee: this amounts to: Single: £182.60
Couple: £270.30 (£135.15 each)
- Savings Credit component can top up amount for those who retired before 6th April 2016.
- £10 annual Christmas Bonus
- Very complex eligibility criteria – application form over 20 pages long. Best to apply by phone. 0800 99 1234 Textphone: 0800 169 0133
- New claims can only be backdated up to 3 months
- 10.1% increase announced in Autumn Statement to take effect in April 202

Schemes Accessible to Pensioners

- Winter Fuel Payment: normally £100-£200 but this year includes second Pensioner Cost of Living Payment of an extra £300. Basic payment increases to £150-£300 when you turn 80. Not means-tested. Not taxable.
- Attendance Allowance: for people who have had care needs for at least six months. Does not cover mobility needs. Lower rate £61.85 (care day OR night) If you are awarded it, it could increase some other benefit payments. Apply with application form. Higher rate £92.40 (care day AND night). Not means-tested. Not taxable.

Other Benefits Pensioners Can Apply For

Benefits not affected by pension age, and which you can claim:

- [Child Benefit](#) Not means-tested. Taxable. HMRC
- [Carer's Allowance](#) Not means-tested. Taxable. DWP
Carer's Allowance Unit £69.70 a week if you care for someone with a disability and on relevant benefit for at least 35 hours per week
- [Guardian's Allowance](#) If you look after a child not your own. Not means-tested. Not Taxable. HMRC
- [Statutory Sick Pay](#) For PAYE working pensioners if sick. Not means-tested. Taxable. Paid by employer

Other Benefits Pensioners Can Apply For /cont.

Benefits claimable if income low enough:

- [Housing Benefit](#) Means-tested. Not taxable. Administered by local council. If applicable, ask if they can also help with service charges.
- [Council Tax Support](#) Means-tested. Administered by local council.
- [Discretionary Housing Payment and/or Hardship Payment](#) Short-term help – apply to local council
- [Support for Mortgage Interest](#) Loan. Interest payable. DWP
- [Working Tax Credit](#) (new claims not allowed, existing claims can continue) Means-tested. Not taxable. HMRC
- [Child Tax Credit](#) (new claims not allowed, existing claims can continue) Means-tested. Not Taxable. HMRC
- [Help With Health Costs](#) e.g., prescriptions, sight tests, dental treatment, travel to NHS appointments. Administered by NHS

Other Benefits Pensioners Can Apply For /cont.

Benefits claimable if income low enough: /cont.

- Cold Weather Payment £25 per 7-day period of very cold weather between 1 November and 31 March. Paid automatically to people receiving Pension Credit or Support for Mortgage Interest.
- Warm Home Discount Scheme Discount applied directly to electricity (or sometimes gas) bill. Applications re-opening November 2022 for winter 2022-2023. Eligible if you receive Guarantee Credit element of Pension Credit or have low income AND high energy costs. You generally get a letter if you are eligible.
- Discount on Royal Mail Redirection Service People in receipt of Pension Credit and/or housing Benefit are eligible for reduced rates.
<https://www.royalmail.com/receiving/redirection/concessions>

Benefits Pensioners Cannot Make New Claims For

NB existing claims or claims to continue claiming on same basis (i.e., now new health conditions, changes of circumstance) are possible.

- Disability Living Allowance (DLA)
- Adult Disability Payment
- Personal Independence Payment (PIP)

Benefits
Pensioners
Cannot
Access

Income-related Jobseeker's Allowance (JSA)

Income-related Employment and Support Allowance (ESA)

Income Support

Universal Credit

New Style JSA

Contributory/New Style ESA

Armed Forces – Benefits, Pensions, Medical Costs.

Benefits for War Widows/Widowers – might be entitled to War Widow's or Widower's Pension
<https://www.gov.uk/war-widow-pension#:~:text=Further%2oinformation-,Overview,an%2oilness%2oor%2oinjury%2olater.>

War Disablement Pension for people injured or disabled while serving.
<https://www.gov.uk/guidance/war-pension-scheme-wpsIncome Support>

Medical Costs for War Pensioners – if you need medical treatment as a result of disability acquired while serving.
<https://www.gov.uk/government/publications/war-pension-scheme/war-pension-scheme-what-you-need-to-know>

Energy and Water

Priority Services Register

Energy Priority Services Register: All people of pension age eligible. Contact your energy provider to get put onto the register. This gives you access to:

- Information in an accessible format
- Notice of planned power cuts or water supply issues
- Identification schemes where company staff give you a password, so you know the call is genuine
- Nominee schemes where they send your bills to a family member or carer of your choice
- Priority support in an emergency
- Help with meter readings

Energy and
Water

Priority
Services
Register

/cont.

- A similar scheme exists for **water**, ensuring priority help to customers with mobility and other challenges or a medical need for water. All pensioners can apply. To apply to Thames Water click here:
<https://www.thames-psr.org/>

Energy Providers with Hardship Funds

- British Gas Energy Support Fund - NB you can apply even if you are with another provider.
<https://britishgasenergytrust.org.uk/grants-available/>
- Scottish Power Hardship Fund -
<https://community.scottishpower.co.uk/t5/Help-paying-your-bill/Hardship-Fund/ta-p/53>
- Ovo Energy Fund -
<https://www.ovoenergy.com/help/debt-and-energy-assistance>
- E.ON Energy Fund - <https://www.eonenergy.com/for-your-home/saving-energy/need-little-extra-help/energy-fund>
- E.ON Next Energy Fund - NB This fund can help with paying bills or replacing electrical items. - E.ON Next Energy Fund (eonnnextenergyfund.com)

Energy Providers with Hardship Funds /cont.

- EDF Energy Customer Support Fund - sign up to their priority services register to apply for a grant on the EDF energy website: <https://www.edfenergy.com/PSR>
- Bulb Energy Fund (web page still exists, but probably you need to apply to Octopus after being transferred - <https://citizensadviceplymouth.org.uk/bulb-energy/>
- Octopus 'Octo Assist Fund' - <https://octopus.energy/blog/struggling-to-pay/>
- Shell Energy Support Fund - <https://help.shellenergy.co.uk/hc/en-us/articles/360001044218-I-m-struggling-to-pay-my-bill-What-should-I-do->
- If your energy supplier is not listed, try contacting them directly. If they can't help you can try British Gas Energy Trust (see above) who consider applications from customers of other companies.

Energy:

What Else Can You Do?

- You should also:
- Contact your energy supplier to ensure they put you on the best deal
- If you aren't happy then consider switching suppliers. As well as getting a better deal, you should be able to get e.g. gifts, discounts, vouchers, cashback.
- **Fuel Vouchers** - councils can help you access these if you can't afford to top up your prepayment meter.
- **Smart Meters** – depending on your circumstances these may or may not be good idea. For the pros and cons of smart meters see:
https://www.themoneyedit.com/household-bills/energy/smart-meters-vs-standard-meters?utm_term=B3FB9087-079A-4409-AA2F-C1FoECoC77DE&utm_campaign=EF773A19-E4FA-44D6-B74B-BE1D7451415B&utm_medium=email&utm_content=3F737920-8018-441D-9FB8-1ACAF9CB6380&utm_source=SmartBrief

Thames Water: Help With Water Costs

- **Water Help** – for low-income families, subject to eligibility checks, you could get up to 50% discount on the entire water bill. Total household income (including most benefits but excluding disability benefits) must be below £20,111
- **Water Sure** – for people on a water meter who find it hard to save water (e.g., medical condition, large family).

More information and application forms are here:

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Water Meters – contact Thames Water if you want one installed. If this is impossible, request an Assessed Household Charge tariff.

Thames Water contact freephone 0800 009 3652 8 a.m. to 8 p.m. Mon-Sat 8. a.m. to 1 p.m. Sat.

Website www.thameswater.co.uk – contact us section of website is <https://www.thameswater.co.uk/contact-us>

To weigh up the pros and cons of water meters see: <https://www.citizensadvice.org.uk/consumer/water/water-supply/paying-your-water-bill/changing-to-a-water-meter/>

Food – Help With Costs

- Food banks – you need a referral from Citizens Advice, GP, Social Worker, Housing Association.
- Community Food Projects, Free meals, Community Lunch Clubs. Check local council websites etc. for information, and search online. Check noticeboards at community centres, GP surgeries, etc..
- OLIO phone App – free app connecting neighbours with each other, and connecting volunteers with businesses. Aims to give surplus food away for free, rather than being left to go off or be thrown away. More info at [OLIO – The #1 Free Sharing App \(olioex.com\)](https://olioex.com)
- Too Good to Go phone App – search and apply for “magic bags” of unsold food at cheap price from participating businesses, then go and collect them at the agreed time. More info at: <https://toogoodtogo.co.uk/en-gb/>

Internet and Phone

- **Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.**
- They're delivered in the same way as normal packages, just at a lower price. Look at available tariffs, eligibility criteria for each, etc.. here:
- <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>
- It is also a good idea to shop around for cheapest deals for mobile phone deals. SIM-free deals if you have a device are cheapest, but there are bargains to be had with contracts. Lots of advice here:
- <https://www.moneysupermarket.com/mobile-phones/>

Freedom Card – free travel on public transport in London

- **Freedom Pass** – free travel on buses, tube, overground, DLR, tram etc.. Currently not valid between 4:30 and 9:00 a.m. in London (COVID hangover restriction)
- Apply via London Councils
<https://www.londoncouncils.gov.uk/services/freedom-pass/older-persons-freedom-pass/apply>
- NB The rose symbol on your Freedom Pass means **you can travel free on local buses all over England**. Use your Freedom Pass outside London between **9:30** and **23:00** on weekdays and anytime on weekends and public holidays.

Transport Costs

Other Ways to Reduce Fares

- **Senior Railcard** – 30% reduction on fares. 1-year card costs £30, 3-year card £70 (£20 saving).
https://www.thetrainline.com/trains/great-britain/railcards/senior-railcard?gclid=Cj0KCQiA37KbBhDgARIsAlzce17Ruo5t9fvlaQIUcjBJ7H91SMkopf4Ht-LIWtG50WwFM6sJj8BoQQgaAuJ3EALw_wcB&gclsrc=aw.ds
- **Senior Coachcard** (National Express) 30% savings, plus £15 day returns on Tuesdays, Wednesdays and Thursdays.
<https://www.nationalexpress.com/en/offers/coachcards/senior>

Debt

- National Debtline:
https://nationaldebtline.org/fact-sheet-library/making-the-most-of-your-money-ew/?gclid=CjwKCAiAvK2bBhB8EiwAZUbP1O75_4tAkQS-J-_Y_4INreDbXg1GedTFssrdGPL8iLLhQrdDmSyhlxoCFiEQAvD_BwE
- StepChange
https://simpledebthelp.co.uk/?gclid=CjoKCCQiApb2bBhDYARIsAChHC9vXQApOQPtVtVwoBVT5e2PCxW4lOxvf1kcogBLQHY9f6gIYW_KHZ_QaAkcYEALw_wcB

Funds for Repairs for
home owners:

Freehold
Shared Ownership
Leasehold etc.

- You can apply for a government grant for housing repairs if you are a homeowner:
<https://www.gadlegal.co.uk/news/conveyancing-and-property/sinking-funds-for-leasehold-properties>
- Leaseholders should check if they are paying into a sinking fund – if so they should be eligible for up to 100% of costs for repairs. More information here:
<https://www.gadlegal.co.uk/news/conveyancing-and-property/sinking-funds-for-leasehold-properties>

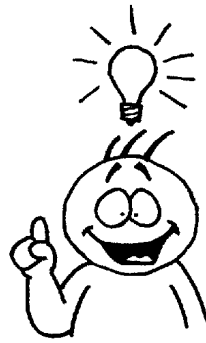
Money-Saving Tips from Martin Lewis

- Money-Saving Tips :
<https://www.moneysavingexpert.com/shopping/chat-tips-gold/>
- Energy-Saving Tips:
<https://www.moneysavingexpert.com/utilities/energy-saving-tips/>
- Cost of Living Crisis Help Page:
<https://www.moneysavingexpert.com/budgeting-debt-help/>
- Summary of Changes in Chancellor's Autumn Statement Thursday 17th November 2022:
<https://www.moneysavingexpert.com/news/2022/11/autumn-statement-2022-budget-tax-benefits-rise-inflation/>

Pensioner
Poverty –
Support
Available

Peter
Murphy

Wise Age



Any Questions?

Surviving the Cost of
Living Crisis,
Inflation,
Austerity 2.0, Energy
Crisis. Ukraine War,
Pandemic Hangover