



PotteriesGold

Claim Your Pension Credit! And other Benefits for Older People

The start of a new financial year, when benefit rates change is a good time to **check your entitlement**, especially if you're retired.

While most working-age benefits went up by pennies, the **State Pension** and **Pension Credit**, to top up the income of older people, increased by several pounds per week.

Many people getting an old state pension and modest occupational pension, or who have savings, are entitled to Pension Credit, Housing Benefit and Council Tax Support.

If you were turned down when benefit rates were lower, or have never claimed, you could be missing out on a share of **£3.5 billion of pensioners' benefits unclaimed every year!**

SHOULD YOU CLAIM ATTENDANCE ALLOWANCE?

Not all benefits look at your income.

Attendance Allowance is a **disability benefit** for people over pension age. It's **not means-tested**, so it does not matter if you have savings or a good pension. If you don't **already get DLA or PIP**, maybe you could claim it?

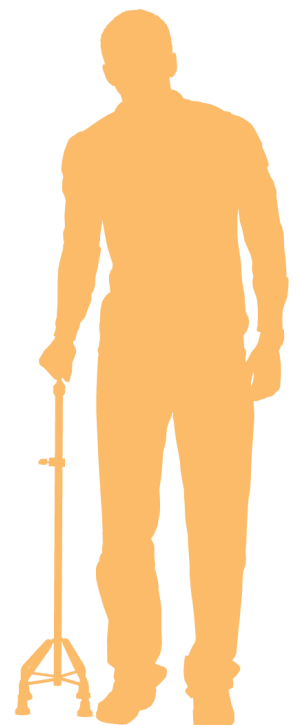
Do you need **help from another person** with things like washing and dressing, cutting up your food or moving about indoors safely?

Does someone need to be around to **keep an eye on you**, perhaps in case you fall, or forget something that could be dangerous?

If so, you might qualify for Attendance Allowance (AA). AA looks at the help you need, not the help you get, so you can qualify even if you don't have a carer.

It's **£60 per week** if you qualify for help during the day or just at night, or **£89.60** if you need **daytime and night-time support**.

Ask us for more advice!



PENSION CREDIT

This benefit can **top up your income** if you and your spouse or partner are both **over Pension Age** (66) and your income and savings give you less to live on than the Government thinks you need. **Savings under £10,000 are ignored** when working it out and there is **no upper savings limit**, although you are treated as having **£1 per week** for each £500 (or part of) you have over £10,000. A single person over pension age should have **at least £177.10 per week** to live on, and a couple at least **£270.30 per week**, but you may be **entitled to more** if you are **disabled** or a **carer**.

You can claim Pension Credit by calling the **Pension Credit Helpline 0800 99 12 34**.

Annette is 69. She has a **State Pension of £137.50 per week** and an **occupational pension of £75 per week**. She also has **£25,000 in savings**.

Annette didn't used to qualify for Pension Credit because her actual income and assumed income from savings was too high but, late last year, she had a stroke. Due to her **care needs** as a result of this, she recently qualified for **Attendance Allowance of £89.60 per week**.

Annette **lives alone** and **doesn't have a carer claiming benefits** for looking after her. Someone in these circumstances has their **Pension Credit worked out more generously**. A benefit check shows Annette is entitled to **£15.84 Pension Credit**. This means she can also get **help with her rent**, though **Housing Benefit**, and with her **Council Tax**.



FIND OUT MORE!

As you can see from Annette's case, working out Pension Credit isn't straight-forward. **Extra allowances** for some **disabled people and carers** can mean **more support** and, if you and your partner **retired before 6th April 2016**, your Pension Credit could include Savings Credit.

This Age UK calculator [Benefits and entitlements for pensioners and the elderly | Age UK](#) can help, or contact **Citizens Advice on 0800 144 88 48** for more advice.

If you are over pension age but your spouse or partner is not, you might not be able to claim Pension Credit and could have to look at working-age benefits like Universal Credit instead. Look out for a Potteries Gold leaflet for **'mixed age' couples**, coming soon!



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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