



Your guide to key Welfare Benefits for older adults

PRODUCED IN ASSOCIATION WITH

JUST.

About My Care Consultant



My Care Consultant (MCC) helps those in need of care to navigate the complex social and health care system, to understand the value of professional financial, legal and property management advice and helps facilitate access to such advice. In doing this, MCC seeks to establish a clear pathway, a joined-up approach and to be an independent 'first port of call' in meeting the often complicated and frequently urgent needs that many older people have.

With a deep understanding of the intermediary market, MCC also works closely with financial advisers by providing independent technical and marketing support and consultancy, and by encouraging and supporting participation in the long-term care market. MCC offers practical information and guidance regarding non-regulated care advice and helps advisers combine this with regulated 'paying for care' advice. As a result, advisers can develop comprehensive propositions that better meet the full needs of their clients.

MCC is an Affiliate member of SOLLA, a Dementia Friend, an Affiliate of the Consumer Duty Alliance and an adopter of the Charter of the Financial Vulnerability Taskforce.

MCC is the creator and owner of Care Box (a technical and business development resource for financial advisers and support staff) and My Care Hub (a self-navigation service in respect of care for carers and those in need of care).

About Just

JUST.

We are Just. We're here to help you achieve a better later life.

At Just we recognise that everyone's retirement needs are different. You may want a regular income with the security of knowing that it's guaranteed to be paid for life. Maybe you are looking for peace of mind and want to make arrangements for future care costs. Or perhaps you want to access the money tied up in your property to spend on home improvements or holidays. It could even be a combination of these things.

Here at Just, we're proud to be one of the UK's leading providers of retirement financial solutions. And that's why we believe we can help you.

Whatever your situation, it's important that you are aware of the benefits that you are entitled to in retirement and know how to claim them. As a result we're pleased to support this guide to key social security benefits for older adults.

Preface

At the time of writing the cost-of-living crisis has brought into sharp focus the importance of Social Security Benefits for many people and families in the UK. Despite this, evidence suggests that cash-strapped pensioners are continuing to miss out on thousands of pounds of extra income because they are not claiming all that they are entitled to in terms of both means-tested and non-means-tested State Benefits.

The UK welfare state is intended to help families when they fall upon hard times - something that can happen to anyone. This guide is designed to help older people (or their families) wherever they live in the UK, to understand how the benefit system works, what key benefits are available, what the eligibility criteria are, and how to access whatever benefits they may be entitled to.

There are many different benefits, each with their own regulations, and some with complex rules relating to very specific circumstances. As a result, this guide is not intended to be a definitive list of all possible benefits available. Rather, it focusses on those that are most relevant to people who are at or above state pension age.

An overview of the benefits discussed in this guide

Non-means-tested benefits	
Attendance Allowance	For these benefits your capital assets and savings are ignored, and your eligibility to receive them is not linked to your National Insurance Contributions
Disability Living Allowance/ Personal Independence Payment	
Carer's Allowance	
Means-tested benefits	
Pensions Credit: Guaranteed Credit and savings credit	These benefits require your "means" to be investigated – i.e. you will only receive them if your income and/or savings and capital are found to be low enough. *Some discounts and reductions are based on who is resident in the property
Housing Benefit	
Council Tax support*	
Bereavement Benefits	These benefits are based on your National Insurance Contributions. They ignore your capital and income, and have certain basic conditions that must be met.
State Retirement Pension	

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How the UK State Benefit System works

1. How the UK State Benefit system works

It can be important to understand the basics around how the UK Benefit system works when looking at specific benefits and entitlement. Given the impact of Devolution, it can also be something of a moving picture.

The devolved nature of UK State Benefits:

The Department for Work and Pensions (DWP) has overall responsibility for much of the benefits system across the UK.

Local authorities administer Housing Benefit, and since April 2013 in England they have also been responsible for their own Council Tax Reduction schemes and local welfare assistance schemes (national schemes also exist in Scotland and Wales).

In Northern Ireland, benefits are entirely devolved (where the term “transferred” is used) and they are all the responsibility of the Department for Communities (with the exception of HMRC benefits and tax credits). By long-standing convention, however, Northern Ireland maintains “parity” with the social security, child maintenance, and pension systems as they are determined by the DWP for England.

In Scotland, The Scotland Act 2016 gives the devolved Scottish Parliament and Government power over and responsibility for benefits falling within certain categories, which include disability and carer benefits. They also have the power to top-up reserved benefits and create other new social security benefits. At the time of writing (June 2023), several benefits are still in the process of being transferred from the DWP to Social Security Scotland.

In Wales, almost all benefits are managed by and are the responsibility of the DWP with the exception of some discretionary housing payments.

Further general information and details about the different systems across the UK can be sourced here:



Benefits in England – <https://www.gov.uk/check-benefits-financial-support>

Benefits in Northern Ireland – <https://www.nidirect.gov.uk/campaigns/guide-benefits>

Benefits in Scotland – <https://www.mygov.scot/browse/benefits>

Benefits in Wales – <https://www.gov.uk/check-benefits-financial-support>

Means-tested and non-mean-tested benefits and capital limits

All social security benefits fall into one of two main categories:

1. **Means-tested benefits** – these require a full financial assessment to determine whether you are eligible for the benefit in question.

OR

2. **Non means-tested needs-based benefits** – which do not require a full financial assessment, and are instead related to your specific circumstances (for example if you are disabled, bereaved or caring for someone else). Some of these benefits are intended as

The qualifying dates for the first Cost of Living Payment are between 26/01/2023 to 25/02/2023. So to receive this payment, you must have been in receipt of your qualifying benefit (or later found to have been entitled to it) between these dates. The qualifying periods for the later Cost of Living Payments in 2023/24 have not been announced at the time of writing (June 2023).

None of these payments are taxable and they will not count towards the benefit cap or affect your benefit entitlement.

Disability Payments

The 2023/24 Disability Cost of Living Payment will be made during summer 2023 to recipients of the following non-means-tested disability benefits.

- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)
- Attendance Allowance (AA)
- Adult Disability Payment (which is replacing PIP in Scotland)
- Child Disability Payment (which is replacing DLA for children in Scotland)
- Armed Forces Independence Payment
- War Pension Mobility Supplement

Cost of Living Payments

Cost of Living Payments should be paid automatically – without the need for the person to make an application – into the same bank, building society or credit union account into which they receive their DWP benefit or tax credit.

Council Tax

The amount someone has to pay for council tax can be subject to a reduction via:

1. Discount/reduction
2. Exemption
3. Support
4. Rebate

Council Tax discounts/reductions

Full Council Tax rates are based on at least two people living in a property.

- If you live alone, you're entitled to a 25% reduction regardless of your financial situation.

Not everyone is counted for Council Tax purposes. This means you will be treated as living alone (so you will be entitled to a 25% discount) if you only live with people who are disregarded, for example:

- ✓ severely mentally impaired
- ✓ a full-time student
- ✓ a long-term hospital patient
- ✓ a live-in carer/care worker

- you have a physical disability (including sensory disability, for example blindness), a mental disability (including learning difficulties), or both
- your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety
- you have needed that help for at least 6 months (unless you might only have 6 months or less to live)

You must also:

- be in Great Britain when you claim - there are some exceptions, such as members and family members of the armed forces
- have been in Great Britain for at least 2 of the last 3 years (this does not apply if you are a refugee or have humanitarian protection status)
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands
- not be subject to immigration control (unless you're a sponsored immigrant)

How much might I get (2023/2024)?

Attendance Allowance is paid weekly at 2 different rates - the one you get depends on the level of help you need.

Rate	Level of support you need
Lower rate - £68.10 per week	Frequent help or constant supervision during the day, or supervision at night
Higher rate - £101.75 per week	Help or supervision throughout both day and night, or a medical professional has said you might have 6 months or less to live

How to claim and find out more



You can find out more about how to claim here:

<https://www.gov.uk/attendance-allowance/how-to-claim>

What about Scotland?

Attendance Allowance is due to be replaced with Pension Age Disability Payment in Scotland as part of the process of devolution of disability and carer benefits from the DWP to Social Security Scotland. The Scottish Government has proposed that the eligibility rules for both will remain largely the same as for PIP and Attendance Allowance, with benefit rates also aligned. Claimant transfers are due to be completed by 2025.

Bereavement Support Payment

What is it?

This is a payment payable to both widows and widowers, if their deceased husband, wife or civil partner had made sufficient N.I. contributions. Claimants must be under pension age. From February 2023, payments were extended to unmarried couples with children:

- Widowed Parent's Allowance - if you already get this, your payments will continue until you are no longer eligible
- Bereavement Allowance (previously Widow's Pension)
- Bereavement Payment

Who is eligible?

To be eligible, when your partner died you must have been:

- under State Pension age
- living in the UK or a country that pays bereavement benefits
- Your partner must have **either**:
 - a) paid National Insurance contributions for at least 25 weeks in one tax year since 6 April 1975
 - OR
 - b) died because of an accident at work or a disease caused by work

When your partner died you must have been married or in a registered civil partnership together.

If you were married or in a registered civil partnership with the person who died, you could claim Bereavement Support Payment if your partner died in the last 21 months, but you might get less than the usual 18 monthly payments. You must claim within 3 months of your partner's death to get the full amount.



On 25 January 2023 MPs voted to change eligibility criteria for bereavement benefits meaning cohabiting parents and their children will also be able to get support from the 9th February 2023 onwards. Under this change, newly bereaved cohabiting parents will be able to claim on behalf of their grieving children. Families who were previously denied these benefits from 30 August 2018 onwards will also be able to claim for retrospective payments.

For further details see: <https://www.gov.uk/government/publications/the-bereavement-benefits-remedial-order-2022-explanatory-memorandum>

How much might I get (2023/2024)?

If you were getting Child Benefit when your partner died (or did not claim it but were entitled to it), you will get the higher rate. This is made up of:

- a first payment of £3,500
- up to 18 monthly payments of £350

If you were not entitled to Child Benefit, you'll get the lower rate unless you were pregnant when your partner died. This is made up of:

- a first payment of £2,500
- up to 18 monthly payments of £100

You must claim within 12 months of your partner's death to get the first, lump sum payment. If you claim after this time, you will only get the monthly payments.

How to claim and find out more



You can find out more about how to claim here:

<https://www.gov.uk/bereavement-support-payment/how-to-claim>

What about Scotland?

Bereavement Support Payment is not a devolved benefit. It applies to those living in Scotland and is administered by the DWP

Carer's Allowance

What is it?

Carer's Allowance is a weekly payment to someone who has undertaken the care of a family member or friend for at least 35 hours a week. This payment is classed as taxable income.

Who is eligible?

You may be eligible for Carer's Allowance if you, the person you care for, and the type of care you provide meet certain criteria.

The person you care for must already get one of these benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment
- Child Disability Payment - the middle or highest care rate
- Adult Disability Payment - daily living component at the standard or enhanced rate

You need to spend at least 35 hours a week caring for this person. This can include things like:

- helping with washing, cleaning and cooking
- taking the person you care for to a doctor's appointment
- helping with household tasks, like managing bills and shopping

In addition, all of the following must apply:

- you must be 16 or over
- you must spend at least 35 hours a week caring for someone
- you must have been in England, Scotland or Wales for at least 2 of the last 3 years (this does not apply if you're a refugee or have humanitarian protection status)

- you must normally live in England, Scotland or Wales, or live abroad as a member of the armed forces (you might still be eligible if you're moving to, or already live in, an EEA country or Switzerland)
- you must not be in full-time education
- you must not be studying for 21 hours a week or more
- you must not be subject to immigration control
- you must be earning £139 or less a week after tax, National Insurance and expenses

How much might I get (2023/2024)?

Carer's Allowance is £76.75 per week.

For each week you get Carer's Allowance you'll automatically get National Insurance credits.

If you're entitled to Carer's Allowance, you may be able to receive a **Carer Premium** (called a **Carer Addition** for people of State Pension age) or **Carer Element** if you receive Universal Credit. This is extra money paid within any means-tested benefits you may already claim.

Remember:

You **must** tell the person you are providing care for, or their legal representative, **before** you claim Carer's Allowance. When you claim Carer's Allowance, the person you provide care for may stop getting any severe disability premium they get with their:

- Income Support
- Income-related Jobseeker's Allowance
- Housing Benefit
- Employment and Support Allowance
- If they get extra Pension Credit for severe disability, it will also stop.

How to claim and find out more



You can find out more here including how to make a claim:

<https://www.gov.uk/carers-allowance>

What about Scotland?

The Scottish government introduced the **Carers Allowance Supplement** backdated to April 2018. It is paid twice yearly and is calculated using the formula "Jobseeker's Allowance minus Carer's Allowance, multiplied by 26 weeks".



You can find out more about the supplement here:

<https://www.mygov.scot/carers-allowance-supplement>

Both Carer's Allowance and the Carer's Allowance Supplement are due to be replaced by a new combined benefit in Scotland called Carer's Assistance. Under current plans at the time of writing, existing Carer's Allowance claimants in Scotland will transfer to Carer's Assistance between late 2023 and 2025. Carer's Assistance will initially mirror Carer's Allowance (plus

the supplements), but the Scottish Government intends to consult on longer term changes in due course.

Constant Attendance Allowance

If you receive Constant Attendance Allowance as part of your award for Industrial Injuries Disablement Benefit or as part of your War Pension then you cannot also be paid Attendance Allowance or Disability Living Allowance care component.



You can find out more about Constant Attendance Allowance here:

<https://www.gov.uk/constant-attendance-allowance>

Disability Living Allowance (DLA)

Disability Living Allowance has been replaced by Personal Independence Payment. There are no new claims for DLA for adults, however if you were born on or before 8 April 1948 and in receipt of DLA you will continue to receive it (for the length of the award and providing you still meet the qualifying criteria) and it can be upgraded as needs change providing the qualifying period and criteria are met.

For those under age 16 DLA is available for new claims in England and Wales. In Scotland those who have yet to reach State Pension Age can claim Adult Disability Payment.



You can find out more about DLA here: <https://www.gov.uk/dla-disability-living-allowance-benefit>

Personal Independence Payment (PIP)

What is it?

Personal Independence Payment (PIP) is a non means tested, tax-free benefit that can help with extra living costs if you have both:

- a long-term physical or mental health condition or disability
- difficulty doing certain everyday tasks or getting around because of your condition

Who is eligible?

You can get Personal Independence Payment (PIP) if all of the following apply to you:

- you are 16 or over
- you have a long-term physical or mental health condition or disability
- you have difficulty doing certain everyday tasks or getting around
- you expect the difficulties to last for at least 12 months from when they started.

You must also be under State Pension age if you've not received PIP before. You can get PIP even if you're working, have savings or are getting most other benefits.

There are 2 parts to PIP:

- a daily living part - if you need help with everyday tasks

- a mobility part - if you need help with getting around

Whether you get one or both parts and how much you get depends on how difficult you find everyday tasks and getting around. If you might have less than 6 months to live, you'll automatically get the daily living part. Whether you get the mobility part depends on your needs.

How much might you get (2023/2024)?

- The daily living part is £68.10 (standard) or £101.75 (enhanced)
- The mobility part is £26.90 (standard) or £71.00 (enhanced)

If the DWP decision maker decides that your ability to carry out each part is limited, you will get the standard rate. If it's **severely** limited, you will get the enhanced rate.

PIP and terminal illness rules

People with a terminal illness will automatically receive the daily living component enhanced rate and will not have to satisfy the required period condition for the mobility component. PIP will generally still be payable if the claimant is terminally ill and in a hospice. You can find out more here: <https://www.gov.uk/pip/claiming-if-you-might-have-12-months-or-less-to-live>

What happens if a claimant is in a care home or hospital?

People in care homes (unless self-funding) **or** in hospital **or** in accommodation provided as aftercare under S117 Mental Health Act, can only receive PIP daily living component for 28 days, then payment will be suspended.

PIP mobility component can continue to be paid in care homes **or** in accommodation provided as aftercare under S117 Mental Health Act, but it will be suspended after 28 days in hospital. This can adversely affect those who use their higher rate mobility award to use the Motability scheme.

PIP can continue to be paid when someone is receiving NHS fully funded healthcare if the person is still living in their own home. However, if the NHS fully funded healthcare is provided within a care home, the PIP rules follow those for people in a care home.

How to claim and find out more

You can find out more about how to claim here:

<https://www.gov.uk/pip/how-to-claim>



What about Scotland?

Personal Independence Payment is being replaced with Adult Disability Payment in Scotland as part of the process of devolving disability and carer benefits to Social Security Scotland. The Scottish Government has proposed that the eligibility rules for both benefits will remain largely the same as for PIP, with benefit rates also aligned. Social Security Scotland has been phasing in this change from June 2022 and at the time of writing is expecting to complete the transition by the summer of 2024.

impact negatively when the Local Authority carries out a financial means-test to work out how much of the person's home care will be paid for by the Local Authority.

As a rule of thumb, someone over state pension age who is not retaining more than £10,000, should not be affected. However benefit entitlement is not always straightforward, and the impact of Equity Release will depend on personal circumstances.



If you are considering using Equity Release to pay for better Residential Care

Be aware that where someone is permanently in a care home (or about to move into one) and wants a better room or better quality of care home than their local authority is prepared to pay for, the usual way to secure additional funding is via what is known as a 'third party top-up' paid for by a family member, friend or charity.

If the local authority has disregarded the person's residential property during their financial assessment (for example, because a spouse continues to live there), Equity Release can in theory be considered in order to release money to use to pay the top up for their choice of care home or additional service. However it's important to be aware that any money released in this way may impact negatively on any means-tested benefits as well as the amount that the local authority are prepared to contribute.

Professional advice should be sought in such cases to avoid any unintended consequences.

An elderly man and woman are sitting at a table, looking at a tablet together. The man is leaning over the woman's shoulder, pointing at the screen. The woman is holding the tablet. They are both smiling and appear to be engaged in a conversation. The background is a bright, indoor setting, possibly a living room or a community center.

Finding out about your benefit entitlement

5. Finding out about your benefit entitlement

Benefit calculators

There are a number of independent, free, and anonymous benefits calculators that you can use to check what you might be entitled to. They will give you an estimate of:

- the benefits you could get
- how much your benefit payments could be
- how your benefits will be affected if you start work or increase your hours
- how your benefits will be affected if your circumstances change - for example, if you have a child or move in with your partner

Examples of commonly used calculators include:

<https://benefits-calculator.turn2us.org.uk/>

<https://www.betteroffcalculator.co.uk/>

<https://www.entitledto.co.uk/>

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/>

<https://www.moneyhelper.org.uk/en/benefits/benefits-calculator>

You should treat your results as a helpful estimate to help you figure out what you could be claiming. However these calculators cannot guarantee your eligibility for any benefit or tax credit, so please contact the relevant (government/local authority) department to confirm your entitlement.

Online information

Age UK produce a number of detailed guides and factsheets in respect of benefits. You can locate them here: <https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/>

Money Helper is the consumer-facing arm of the Money & Pension Service, an organisation sponsored by the Department for Work and Pensions whose purpose is to ensure that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

Go to <https://www.moneyhelper.org.uk/en/benefits>

If you live in Northern Ireland - <https://www.nidirect.gov.uk/articles/understanding-benefits-system>

If you live in Scotland - <https://www.socialsecurity.gov.scot/benefits>

If you live in Wales - <https://www.gov.wales/welfare-benefits>

APPENDIX A

Senior Concessions

There are a number of concessions that apply to older people and can help with the overall cost of living. These concessions vary dependent upon age, circumstances and where a person lives. This appendix summarises some of the more common concessions.

Help with health costs

NHS prescriptions

- NHS prescriptions in Scotland, Wales and Northern Ireland are free for all ages
- NHS prescriptions in England are free to those aged 60 or over.

Travel concessions

- There are various concessions, discounts and other schemes that allow older people to travel free or at a reduced cost. For example:
 - Bus travel
 - In England - you can get a bus pass for free travel when you reach the State Pension age. If you live in London, you can travel free on buses, tubes and other transport when you're 60, but only within London.
<https://www.gov.uk/apply-for-elderly-person-bus-pass>
 - In Scotland - If you are over 60 or have a disability, you could be eligible for free bus travel to get around Scotland and your local area. You can access this via the National Entitlement Card, your pass to free bus travel in Scotland.
<https://www.transport.gov.scot/concessionary-travel/60plus-or-disabled/>
 - In Wales – you can get a bus pass when you reach age 60
<https://www.gov.uk/apply-for-elderly-person-bus-pass>
 - Rail travel
 - In England, Scotland and Wales a Senior Rail card offers a 33% discount on rail travel is available to those aged 60+
<https://www.railcard.co.uk/>
 - In Northern Ireland, free bus and rail travel is available to all aged 60 or over and who have been resident in Northern Ireland for a minimum of three months. Senior citizens resident in Northern Ireland can get an all- Ireland free travel at the age of 65.
<https://www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel>
- If you have substantial mobility problems or a disability, you might qualify for free parking through the Blue Badge scheme.

The activities for daily living are:

1. Preparing food
2. Taking nutrition
3. Managing therapy or monitoring a health condition
4. Washing and bathing
5. Managing toilet needs or incontinence
6. Dressing and undressing
7. Communicating verbally
8. Reading and understanding signs, symbols and words
9. Engaging with other people face to face
10. Making budgeting decisions

The mobility activities are:

1. Planning and following journeys
2. Moving around

What other benefits can you get if you claim Attendance Allowance?

Any level of Attendance Allowance can increase your entitlement to Pension Credit, Housing and Council Tax Benefits, and some health benefits.

Can I get Carer's Allowance for looking after my parents?

Whether you are eligible to claim (or receive) Carers Allowance will depend on the benefits your parents receive, how many hours you spend caring and whether you also earn a wage and if so, how much. Claiming Carer's Allowance may affect other benefits your parents receive.

What's the difference between carer's allowance and carer's assessments?

Carer's Allowance is only available for those of working age (ie you can't claim it if you are receiving State Pension) and is about providing financial support for informal carers. A Carer's Assessment is available to any informal carer regardless of their means and is more focused on identifying practical support that could help them perform their caring role.

Will I still get my State Pension if I start living in a residential home?

You will still get your Basic State Pension or your New State Pension if you move to live in a care home. However, if your care home fees are paid in full or part by the local authority, NHS or out of other public funds, you may have to use your State Retirement Pension to pay a contribution to the cost of care. You should always be left with a weekly personal expenses allowance.

What's the difference between Bereavement Allowance and Bereavement Support Payment?

Bereavement Support Payment is a benefit paid to widows, widowers, surviving civil partners or cohabiting partners who are bereaved on or after 6 April 2017. It replaces Bereavement Allowance, Widowed Parent's Allowance and Bereavement Payment for people whose partner died on or after 6 April 2017.

APPENDIX C

Capital limits for means tested benefits

When it comes to means-tested benefits, your income and capital must be below a certain amount for you to be eligible to claim. This limit is an estimate of the minimum amount you would need to live on, and it is set by the government. Each benefit has its own specific eligibility criteria which your income and capital must meet if you are to successfully claim that benefit. If your income and capital are greater than this amount then you may not be able to receive that benefit, or you may receive a reduced amount.

For example, there is no formal upper capital limit for claiming Pension Credit, but you may receive a reduced amount if you have more than £10,000 in capital. For every £500 or part of £500 of capital over £10,000 that you have, you'll be treated as if you have a further 'deemed income' of £1 a week. This is added to any other actual income you receive, such as a pension, in order to determine whether you are eligible for Pension Credit payments, and if so, how much they will be.

The following table shows the main capital limits for the key means-tested benefits:

Benefit Type	Eligible Age	Lower Limit	Upper Limit	Tariff Income
Pension Credit	Qualifying Age for receiving State Pension (or older)	£10,000	None	£1 per £500 over 10k
Housing Benefit for those on Guaranteed Credit	Qualifying Age for receiving State Pension (or older)	£10,000	None	£1 per £500 over 10k
Housing Benefit for those on Savings Credit only	65 +	£10,000	£16,000	£1 per £500 over 10k
Housing Benefit for those not on Pension Credit at all	Qualifying Age for receiving State Pension (or older)	£10,000	£16,000	£1 per £500 over 10k

SAMPLE EXTRACT

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