



**Independent
Age**



Benefits when you reach State Pension age



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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Production: Independent Age

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Photography: Leanne Benson pp6, 15, 20, 39; Centre for Ageing Better pp11, 21, 25, 35, 38, 45; Lee Townsend cover, pp3, 9, 52

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Date of publication: April 2025

Next review date: April 2026

We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

When you reach State Pension age you may be able to get some benefits you couldn't before. You may lose some benefits you had been getting, and the amounts of others you get may change. This guide will explain how turning State Pension age affects different benefits.

There's lots of information in this guide, but you don't need to read it all at once. You can read any chapter on its own, or in any order.

Benefits can be complicated. To get advice, or to find out what you could be entitled to, call the Independent Age Helpline on **0800 319 6789**.



In this guide, you'll find references to our other free publications. You can order them by calling **0800 319 6789**, or by visiting **independentage.org/publications**.



1. The State Pension

The State Pension is a regular payment made by the government after you reach your State Pension age.

1. The State Pension

The State Pension can be a valuable foundation for your retirement income. You won't get it automatically, so make sure you claim it.

The amount you get will depend on your National Insurance (NI) record.

Who can get it?

To get the State Pension, you must have reached State Pension age. This is currently 66 and is gradually increasing. Your State Pension age could be higher or lower than this – it depends on your birthday.

On 6 April 2016 the State Pension rules changed to make the system simpler. This chapter covers the new State Pension, for those who reached their State Pension age on or after this date. You'll claim the new State Pension if you're:

- a woman born on or after 6 April 1953
- a man born on or after 6 April 1951.

“ Making a claim was amazingly easy and straightforward.



If you reached State Pension age before 6 April 2016, you'll claim under the old system.

Read our factsheet **Understanding your State Pension** for more information.

You can start your State Pension claim up to three months before you reach your State Pension age if you apply online, or four months if you apply by phone. If you qualify, you'll start getting your State Pension once you reach this age.



To do

Check your State Pension age at **[gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)** or by calling the Future Pension Centre on **0800 731 0175**.

1. The State Pension

How much will I get?

The full rate for the new State Pension is £230.25 a week for 2025/26, but not everyone will get this amount. It's a good idea to find out in advance how much State Pension you're likely to get.



To do

To get your free State Pension forecast, call **0800 731 0175** or visit **gov.uk/check-state-pension**.



How much State Pension you'll get depends on your NI record.



To do

To check your NI record, visit **gov.uk/check-national-insurance-record** or call the NI enquiry line on **0300 200 3500** to get your NI statement.

You may be able to increase your State Pension amount by adding to your NI record.

Read our factsheet **Understanding your State Pension** to find out more.

How to claim

You won't get your State Pension automatically. You can claim it by:

- applying online at **gov.uk/get-state-pension**
- calling the State Pension claim line on **0800 731 7898**
- contacting the International Pension Centre on **+44 (0)191 218 7777** if you've retired abroad.

1. The State Pension

You should get a letter at least three months before you reach your State Pension age that will tell you what to do. If you don't receive this letter, call the claim line (**0800 731 7898**).

Can I delay (defer) my State Pension?

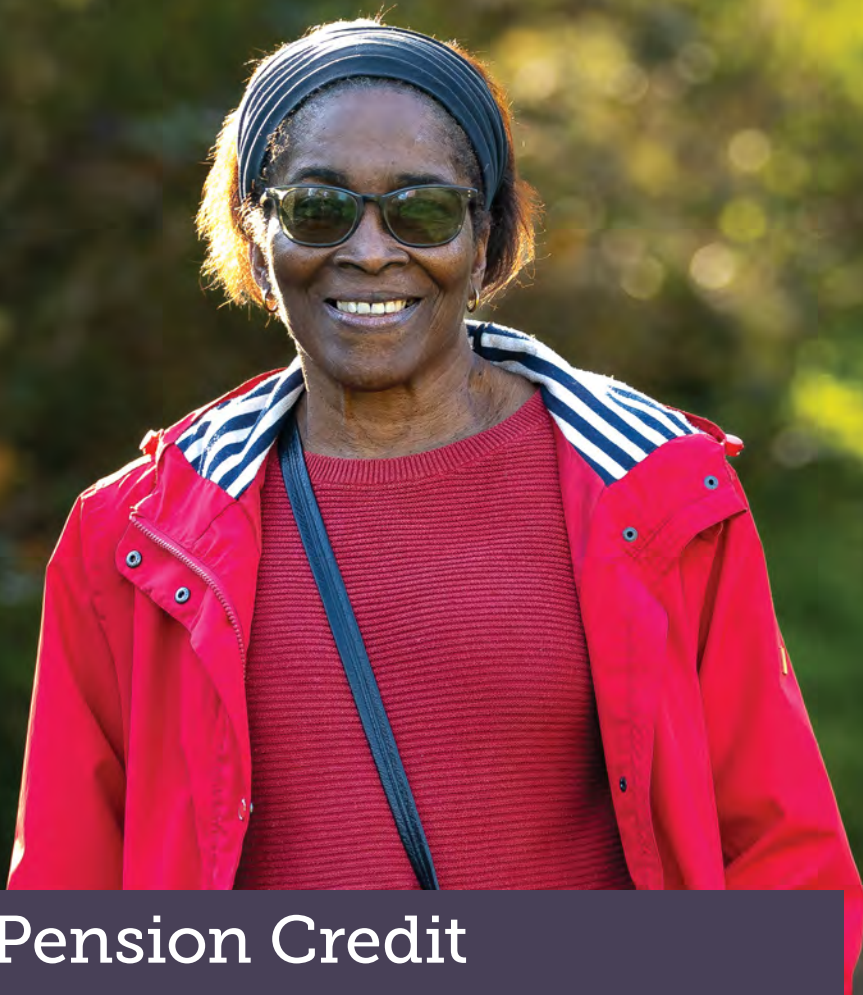
Yes, you can. To delay your State Pension, you don't need to do anything – just don't claim it.

When you do start claiming, your payment may be boosted by around 5.8% for each year you delay. You can't take this money as a lump sum.

Your State Pension won't be boosted if you're getting certain benefits. Deferring could reduce the amount of other benefits you get. If you're getting other benefits and want to defer your State Pension, you'll need to tell the Pension Service (**0800 731 0469**).

If you're thinking about delaying, it's a good idea to get independent financial advice. You can search for an independent financial adviser at:

- Unbiased (**0800 011 9671**, unbiased.co.uk)
- Society of Later Life Advisers (**0333 2020 454**, societyoflaterlifeadvisers.co.uk)
- MoneyHelper (**0800 011 3797**, moneyhelper.org.uk/retirement-adviser-directory).



2. Pension Credit

Pension Credit is extra money you can get if you're over State Pension age and your income is low. It may act as a passport to other benefits.

2. Pension Credit

There are two types of Pension Credit: Guarantee Credit and Savings Credit. You can only claim Savings Credit if you reached State Pension age before 6 April 2016. This chapter just looks at Guarantee Credit.



To find out more about Savings Credit, read our factsheet **Pension Credit**.

Who can get it?

You can get Pension Credit if you're over State Pension age and your income is less than the minimum amount the government says you need to live on. For 2025/26, this is £227.10 for a single person and £346.60 for a couple. This amount could be higher if you're disabled, a carer, are responsible for children or have certain housing costs.

If you're in a couple and only one of you is over State Pension age, you may need to claim Universal Credit instead of Pension Credit (see **page 16**). If you think this may affect you, call our Helpline on **0800 319 6789** to speak with an adviser.

You can still get Pension Credit if you have savings, but savings, investments or other capital of more than £10,000 will reduce the amount you can get. For every £500 (or part of £500) you have above £10,000, it's assumed you have an extra £1 of weekly income.

“ Pension Credit has made a big difference to myself and my husband. We now have enough to live on without too much scrimping.



2. Pension Credit

How much could I get?

The amount of Pension Credit you get will depend on your circumstances, but it's always worth checking if you qualify.

Pension Credit tops up your weekly income to:

- £227.10 for a single person
- £346.60 for a couple (married, in a civil partnership or living together).

These are the rates for 2025/26. You might be able to get more than this if you're disabled, a carer, are responsible for children or have certain housing costs.

If you get Carer's Allowance or Carer Support Payment (see **page 47**), or you have an underlying entitlement to one of these benefits (see **page 48**), you can get a Carer's Addition. This means £46.40 a week is added to the minimum level of income you're entitled to.

You may be able to get a Severe Disability Addition of £82.90 a week if all the following apply:

- you receive a qualifying disability benefit
- no one is claiming Carer's Allowance or Carer Support Payment for looking after you

- you live alone, or with someone who isn't counted for these calculations (for example, because they are severely sight impaired or claiming certain disability benefits).



These rules are complex, so call our Helpline on **0800 319 6789** for more information. Or try our online benefits calculator at **independentage.org/benefits-calculator** to find out how much you could get.

If you get Pension Credit, you may qualify for other benefits, including:

- the Winter Fuel Payment, or an increased Pension Age Winter Heating Payment if you're in Scotland
- Cold Weather Payments, or a Winter Heating Payment in Scotland, and the Warm Home Discount Scheme
- help with housing costs and Council Tax
- help with NHS costs, including free dental treatment and help towards travel costs for NHS treatment
- vouchers towards glasses or contact lenses.

2. Pension Credit

When you're 75 or over, you can also apply for a free TV licence.

Getting Pension Credit sometimes means you can get cheaper rates for your water, broadband or phone contract. Contact your provider to find out what they offer.

How do I claim?

To apply for Pension Credit, call the claim line on **0800 99 1234** or apply online at **gov.uk/pension-credit/how-to-claim**.

You can apply for Pension Credit up to four months before you reach State Pension age. You can apply after you reach this age too. When you apply, you can ask for your Pension Credit to be backdated by up to three months, if you qualified during that period.

“ I'd advise other people to apply for Pension Credit. There must be a lot of people entitled to it who just don't know they are.



3. Working-age benefits

If you're receiving Universal Credit, it will usually stop when you reach State Pension age. Some other benefits related to work and bereavement will stop too.

3. Working-age benefits



Benefits rules can be complicated if you're part of a couple and only one of you is over State Pension age. If this applies to you, call our Helpline on **0800 319 6789** to speak to an adviser.

Universal Credit

Universal Credit is a benefit for working-age people who aren't working or are on a low income. It combines several older benefits into a single monthly payment.

You won't usually be able to get Universal Credit if you've reached State Pension age and

- you're single, or
- your partner has also reached State Pension age.

Your Universal Credit is worked out on a monthly basis. This is called an assessment period. Your payments will stop at the end of the assessment period in which you turn State Pension age.

If you're in a couple and only one of you has reached State Pension age, you may still be able to get Universal Credit. Any pensions the older partner claims will be treated as income, so the amount of Universal Credit you get will go down, but you won't be worse off overall.



To do

In most cases, your Universal Credit will end when you reach State Pension age. If it doesn't and you think it should have, contact Universal Credit through your online account or by calling **0800 328 5644**.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is extra money you can get from the government if you're under State Pension age and looking for work.

Employment and Support Allowance

Employment and Support Allowance (ESA) is money you can get if you're under State Pension age and have a disability or health condition that affects how much you can work.

3. Working-age benefits

Income Support

Income Support is a benefit for people under State Pension age and on a low income. It's been replaced by Universal Credit for most people.



To do

JSA, ESA and Income Support should stop automatically when you reach State Pension Age. If you keep getting payments, contact Jobcentre Plus on **0800 169 0310** or write to the Jobcentre Plus office that pays your Income Support.

Bereavement benefits

Bereavement Support Payment is money you might be able to get if your partner has died and you're under State Pension age.

You'll usually get a lump sum and 18 monthly payments. You won't be able to receive any payments after you reach State Pension age.



To do

If you're paid Bereavement Support Payment by mistake, call the Bereavement Service on **0800 151 2012**.

Widowed Parent's Allowance (WPA) is a weekly payment for people who have lost a partner. It's been replaced by Bereavement Support Payment – but, if you already get it, you'll continue to do so until you reach State Pension age, or no longer qualify for another reason.



To do

If you keep getting WPA after turning State Pension age, call Dover Benefit Centre on **0800 151 2012**.



I'm relieved that I'm getting what I'm entitled to.

3. Working-age benefits



Good to know

If you're under State Pension age, Citizens Advice can support you with your benefits. Visit **citizensadvice.org.uk** or call

- **0800 144 8848** in England
- **0800 028 1456** in Scotland
- **0800 702 2020** in Wales.





4. If you keep working

Continuing to work after turning State Pension age can give you extra income. But it can affect your entitlement to some benefits like Pension Credit.

4. If you keep working

You usually won't have to pay National Insurance once you've reached State Pension age.

You can claim your State Pension (see **chapter 1**) at the same time as working, but you might have to pay tax on it if your total taxable income is over your tax-free allowance. This is £12,570 for most people.

You can choose to delay getting your State Pension (see **page 8**) while you're still working.

How does working affect my benefits?

Working can affect your entitlement to means-tested benefits like Pension Credit (see **chapter 2**). This is because the amount of income you get from working may affect whether you qualify. Call our Helpline on **0800 319 6789** to speak to an adviser if you need more information.

“ My husband is nearly 70 and he still works.

Working Tax Credit

Working Tax Credit can top up your income if you're working but your earnings are low. It's being replaced by Universal Credit and you can't usually make a new claim for Working Tax Credit.

If you're getting Working Tax Credit when you reach State Pension Age, you'll receive a letter inviting you to claim Universal Credit (see **page 16**) instead. This is an exception to the rule that people over State Pension age can't claim Universal Credit.

What if I get sick?

If you're employed and too ill to work, your employer will usually have to pay you Statutory Sick Pay (SSP). You can get SSP whatever age you are.

You can get £118.75 a week for up to 28 weeks, but you won't be paid for the first three days. Your contract might say you're entitled to occupational sick pay as well, meaning you'll get more than this in total.

4. If you keep working

To get SSP you must:

- be employed and have done some work for your employer
- have been ill for at least three days
- earn at least £125 a week on average (this is the rate for 2025/26).

To claim SSP, tell your employer you're ill within the deadline they set, or within seven days if they haven't set a deadline.

You'll have to give your employer proof if you're ill for more than seven days in a row (including non-working days). This is called a fit note and should be from a medical professional like a doctor, nurse or physiotherapist.



To do

If you don't think you've been paid the right amount of SSP, talk to your employer. If this doesn't solve the problem, call HMRC's Statutory Payment Dispute Team on **0300 322 9422**.



5. If you have a disability or long-term health condition

If you're sick or disabled, there's financial help available.

5. If you have a disability or long-term health condition

This chapter looks at the different disability benefits you might get. Each has its own rules about turning State Pension age.

If you're getting a disability benefit when you turn State Pension age, you can often keep getting it. If you don't already get a disability benefit, you should claim Attendance Allowance, or Pension Age Disability Payment (PADP) in Scotland (see **page 29**).

Personal Independence Payment and Adult Disability Payment

Personal Independence Payment (PIP) is a benefit that can help with extra living costs if you have a disability or long-term health condition. Adult Disability Payment (ADP) is a similar benefit that is replacing PIP in Scotland.

If you currently get PIP or ADP, you'll be able to keep getting it after you reach State Pension age, as long as you still qualify. You won't be able to make a new claim for PIP or ADP after reaching State Pension age unless you're getting Disability Living Allowance (DLA) or Scottish Adult DLA (see **page 28**).

There are two parts to PIP and ADP:

- daily living part – if you need help with everyday activities
- mobility part – if you need help with getting around.

There's a lower and a higher weekly rate for each part, depending on your level of difficulty:

	Lower rate	Higher rate
Daily living	£73.90	£110.40
Mobility	£29.20	£77.05

These are the rates for 2025/26.

If you'll be turning State Pension age soon, it's usually best to apply for PIP or ADP rather than waiting to claim Attendance Allowance or PADP (see **page 29**). This is because these benefits do not have a mobility part. For more advice, contact our Helpline (**0800 319 6789**, helpline@independentage.org).

To claim PIP, call the new claims line on **0800 917 2222**. Claim ADP online at mygov.scot/adult-disability-payment/how-to-apply or by calling Social Security Scotland on **0800 182 2222**.

5. If you have a disability or long-term health condition

Disability Living Allowance

DLA is a benefit for people who have difficulty walking and/or looking after themselves.

Adults can't apply for DLA anymore because it's being replaced by PIP and ADP.

You can sometimes continue to receive DLA after reaching State Pension age, but most people in England and Wales will eventually be moved over to PIP. If you live in England or Wales and were born before 9 April 1948, you can continue to get DLA. If you were born on or after this date, you might be invited to claim PIP instead.

If you live in Scotland and get DLA, you'll be moved to a similar benefit called Scottish Adult DLA. You'll get the same amount, but it will be paid by Social Security Scotland. You can choose to apply for ADP instead, but make sure you get advice about whether this is the best choice for you.



Read our factsheet **Managing your disability benefits over State Pension age** to find out more.

Attendance Allowance and Pension Age Disability Payment (PADP)

Attendance Allowance is extra money you can get if you have a disability or long-term health condition. This includes hidden disabilities like mental health conditions or dementia. You can only claim once you've reached State Pension Age.

PADP is replacing Attendance Allowance in Scotland.

You may be able to claim either benefit if:

- you have care needs, or need supervision to keep you safe (it doesn't matter whether or not you get the help – it's the need that matters)
- you've had support needs for at least six months.

You can't get Attendance Allowance or PADP at the same time as receiving PIP, ADP, DLA or Scottish Adult DLA.

There are two weekly rates. Which you get depends on how much help or supervision you need:

- £73.90 if you need help either during the day or at night
- £110.40 if you need help both during the day and at night, or if you're terminally ill.

These are the rates for 2025/26.

5. If you have a disability or long-term health condition

To apply for Attendance Allowance, call the Attendance Allowance helpline on **0800 731 0122** to ask for a form. You can also download a form from **gov.uk/attendance-allowance/how-to-claim**.

To claim PADP, call **0800 182 222** to ask for a form, or apply online at **mygov.scot/pension-age-disability-payment**.



Good to know

If you ask for a form over the phone, your claim will start from the date of your call rather than the date you return the completed form. This could be a difference of a few weeks' worth of payments, so call up for the form if you can.

Attendance Allowance and PADP are based on your needs, so include as much detail on the form as you can.

Our advisers can help you fill in the form over the phone. Book an appointment by calling **0800 319 6789** or emailing **helpline@independentage.org**.



You can also get support from your nearest Citizens Advice, and they may be able to arrange a face-to-face appointment with you (**citizensadvice.org.uk**). Call:

- **0800 144 8848** in England
- **0800 028 1456** in Scotland
- **0800 702 2020** in Wales.

Industrial Injuries Disablement Allowance and Constant Attendance Allowance

You might be able to claim Industrial Injuries Disablement Allowance (IIDB) if you became ill or disabled because of your work or an employment training scheme.

You can get IIDB at the same time as getting PIP, DLA, Attendance Allowance, ADP, Scottish Adult DLA or PADP.

You can claim at any age. If you got IIDB before reaching State Pension age, you'll continue to get it after turning State Pension age. You can't claim if you were self-employed when the accident or event happened.

5. If you have a disability or long-term health condition

Your level of disability will be assessed on a scale up to 100%. The higher your percentage, the more you'll get. The maximum is £225.30 a week. This is the 2025/26 rate.

To claim, call Barnsley IIDB Centre on **0800 121 8379** and ask for a form, or download a form from **gov.uk/government/publications/industrial-injuries-disablement-benefit-claim-forms**.

Constant Attendance Allowance

If you're assessed as 100% disabled when you apply for IIDB, and you need daily help from another person, you can claim Constant Attendance Allowance (CAA) too.

Although they sound similar, CAA is different to Attendance Allowance.

There are different rates, depending on how much care you need. The highest rate is £180.40 a week.

You'll be considered for CAA at the same time as you're assessed for IIDB.

Getting CAA might reduce the amount of PIP, ADP, DLA, Scottish Adult DLA, Attendance Allowance or PADP you receive.

If my needs change

If your care needs increase, you may be able to claim a higher rate of your disability benefit.

If you ask for your claim to be looked at again, the decision maker could decide to keep your existing rate, increase or reduce it, or stop your award completely.

It's a good idea to get advice first. Contact our Helpline (**0800 319 6789**, helpline@independentage.org), or Citizens Advice if you're under State Pension age (see **page 31**).

You must also report if your condition improves. If you don't, you could get a penalty and have to pay back any money you've been overpaid.

If you're getting PIP or ADP

If you receive the lower-rate daily living part of PIP or ADP, it's possible to move up to the higher rate once you've reached State Pension age. However, you won't be able to get the mobility part for the first time after reaching State Pension age or to move from the lower-rate mobility part to the higher rate.

5. If you have a disability or long-term health condition

If you're getting DLA or Scottish Adult DLA

If you live in England or Wales and were born on or after 9 April 1948, you'll be invited to apply for PIP instead of DLA when you report a change in your care needs.

If you live in England or Wales and were born before 9 April 1948, you can continue to get it after reporting a change. You can apply for higher rates if your care needs increase. However, once you reach State Pension age, you usually won't be able to get the mobility part for the first time, or get a higher rate of it.

If you get Scottish Adult DLA, you can apply for higher rates if your care needs increase. But you won't usually be able to get the mobility part for the first time, or get a higher rate of it, after reaching State Pension age.



The rules for DLA are complicated. To find out more, read our factsheet **Managing your disability benefits over State Pension age** or contact our Helpline (0800 319 6789, helpline@independentage.org).

If you're getting Attendance Allowance or PADP

If you receive the lower rate of Attendance Allowance or PADP, you may be able to move to the higher rate if:

- you now have care needs during both the day and night, or
- you're terminally ill.

If you're getting IIDB

If you receive IIDB and your condition changes, you might be able to get a higher rate.



5. If you have a disability or long-term health condition

Reporting a change

To report a change, use the contact details below listed for the benefit you receive.

Personal Independence Payment (PIP)	0800 121 4433
Adult Disability Payment (ADP)	0800 182 2222
Disability Living Allowance (DLA)	0800 121 4600 (if you were born on or after 9 April 1948) 0800 731 0122 (if you were born before 9 April 1948)
Scottish Adult DLA	0800 182 2222
Industrial Injuries Disablement Benefit (IIDB)	0800 121 8379
Attendance Allowance	0800 731 0122
Pension Age Disability Payment (PADP)	0800 182 2222

Will claiming a disability benefit affect my other benefits?

Getting a disability benefit might mean you're entitled to a higher rate of other benefits like Pension Credit (see **chapter 2**), Housing Benefit (see **page 40**) or Council Tax Reduction (see **page 43**). Or you could qualify for these benefits when you didn't before.

This is because receiving a disability benefit can increase the minimum amount of money the government says you need to live on.

You may be able to get a Blue Badge to help with parking. Contact your local council to apply.



To find out more about Blue Badges, read our factsheet **Help with getting around**.

“ Everything's gone up... The Attendance Allowance, all being well, will definitely help.

5. If you have a disability or long-term health condition

If you get a disability benefit and a friend or family member cares for you, they might be able to get Carer's Allowance, or Carer Support Payment in Scotland (see **page 47**). It's a good idea to get advice before they make a claim, because it could reduce other benefits they're claiming and could also reduce yours. If you or your carer are over State Pension age, contact our Helpline on **0800 319 6789** to speak to an adviser.





6. Help with housing costs

If you're on a low income you could get help with paying your rent and Council Tax.

6. Help with housing costs

Housing Benefit

Housing Benefit is money to help you pay all or part of your rent if you're on a low income.

Most people under State Pension age can't make a new claim for Housing Benefit, unless they live in supported, sheltered or temporary housing. This is because it's being replaced by Universal Credit.

If you're already claiming Housing Benefit when you turn State Pension age, you may be able to continue getting it, depending on your circumstances. The amount of Housing Benefit you get could go up or down. You'll need to update your council on your finances.

You can make a new claim if you've reached State Pension age.

If you live with a partner, only one of you needs to claim. You can claim if:

- you've both reached State Pension age, or
- one of you has reached State Pension age and has been claiming Pension Credit for you as a couple without a break since at least 15 May 2019.

Housing Benefit is means-tested, so whether you qualify for it depends on how much money you have. You won't usually be able to get it if you have more than £16,000 in savings. But if you get Guarantee Pension Credit (see **chapter 2**), you can get Housing Benefit regardless of the money you already have.

How much will I get?

If you get Housing Benefit, how much you get will depend on:

- your household income
- any benefits you get
- the amount of rent you pay, as well as costs like ground rent or service charges
- whether you're a council, housing association or private tenant
- where you live
- who you live with
- the number of rooms you have.



Read our factsheet **Housing Benefit** for more information about who can claim and how much you'll get.

6. Help with housing costs

How to claim

Housing Benefit is paid by your local council. Contact them to apply. You can find their contact details at **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)**.

If you're also claiming Pension Credit, you can tell the Pension Service (**0800 99 1234**) that you want to apply for Housing Benefit at the same time. They should send details of your Housing Benefit claim to your council.

If my circumstances change

There are likely to be changes to your finances and benefits as you turn State Pension age. Make sure you update your council about all these changes.

“ Without Housing Benefit, it is impossible for me to pay my rent.

Council Tax Reduction

Council Tax Reduction – also called Council Tax Support – helps people on a low income to pay their Council Tax. It could cover your whole Council Tax bill.

There are different rules if you've reached State Pension age. Local councils set their own rules for working-age people. The pension-age rules are the same everywhere and are usually more generous.

If you're already getting Council Tax Reduction, make sure you tell your council when you reach State Pension age so you can claim under the pension-age rules.

You'll have to claim under the working-age rules if you or your partner gets any of these benefits:

- Universal Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support.

6. Help with housing costs

How much will I get?

If you get Pension Credit, you can get the maximum amount of Council Tax Reduction. This could be a 100% reduction.

If you don't get Pension Credit, Council Tax Reduction is means-tested. This means the council will look at your income and capital to work out whether you qualify and how much you get. You won't qualify if you have more than £16,000 in capital.

How to claim

It's paid by your local council, so contact them to claim. Find their contact details at **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)**.



There are other ways to save on your Council Tax. For example, if you live alone you're entitled to a 25% discount. Read our guide **Council Tax** to find out more.



7. If you care for someone

You could get help if you care for a child or someone with a disability.

7. If you care for someone

If you care for a child

You can get Child Benefit if you're responsible for a child who's under 16, or under 20 if they're in approved education or training.

You can claim Child Benefit at any age.

You'll get £26.05 a week for the oldest child and £17.25 a week for each younger child. These are the rates for 2025/26.

Claim online at **account.hmrc.gov.uk/child-benefit/make_a_claim/recently-claimed-child-benefit** or by calling **0300 200 3100**.

Guardian's Allowance

If you look after a child whose parents have died, or who has one remaining parent, you could get Guardian's Allowance.

This is £22.10 a week and you can get it on top of Child Benefit.

To claim, download a form from **gov.uk/guardians-allowance/how-to-claim**.

If you care for someone with a disability

If you care for someone with a disability or long-term health condition for at least 35 hours a week, you could get up to £83.30 a week through Carer's Allowance, or Carer Support Payment if you're in Scotland. This is the rate for 2025/26.

You may qualify for Carer's Allowance or Carer Support Payment if:

- you care for someone for at least 35 hours a week
- your average weekly net earnings are £196 or less
- you're not studying for more than 21 hours if you're a student and claiming Carer's Allowance. For Carer Support Payment, you can apply even if you're studying full time.

For you to qualify for Carer's Allowance or Carer Support Payment, the person you care for must receive one of these disability benefits:

- Attendance Allowance
- Pension Age Disability Payment
- Personal Independence Payment (the daily living part)
- Disability Living Allowance (the middle or higher rates of the care part)

7. If you care for someone

- Scottish Adult Disability Living Allowance (the middle or higher rates of the care part) – in Scotland only
- Adult Disability Payment (the daily living part) – in Scotland only
- Constant Attendance Allowance (at or above the normal maximum rate, with Industrial Injuries Disablement Benefit; or, at or above the basic full day rate, with a War Disablement Pension)
- Armed Forces Independence Payment
- Child Disability Payment (the middle or highest care component rate) – in Scotland only.

You can get Carer's Allowance or Carer Support Payment whether you're above or below State Pension age. However, if you're getting more than £83.30 in State Pension, or certain other benefits, you'll be told you have an underlying entitlement.

This means that although you won't be paid a carer's benefit, you could get extra money with the benefits you're already claiming or qualify for a benefit for the first time.



Read our factsheet **Underlying entitlement to carers' benefits** to find out more.

How will a carer's benefit affect other benefits?

If you get a carer's benefit or have an underlying entitlement, you could get a Carer Addition with Pension Credit, worth £46.40. You might also get more Housing Benefit and Council Tax Support, Income Support, Job Seeker's Allowance or Employment and Support Allowance.



If you're awarded Carer's Allowance or Carer Support Payment, this could reduce or stop any means-tested benefits of the person you care for. They could stop getting a severe disability premium or addition paid with their benefits, such as Pension Credit. Make sure to check with the person you're caring for before you apply for a carer's benefit.

The impact of claiming a carer's benefit on other benefits – both yours and those of the person you care for – can be complicated. Call our Helpline for advice on **0800 319 6789** or email **helpline@independentage.org**.

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How to claim

To claim Carer's Allowance, call the Carer's Allowance Unit on **0800 731 0297** to ask for a claim form, or download one from **gov.uk/government/publications/carers-allowance-claim-form**. You can also apply online at **gov.uk/carers-allowance/how-to-claim**.

You can backdate your claim by up to three months as long as you met the qualifying conditions during this time.

To claim Carer Support Payment, call Social Security Scotland on **0800 182 2222** to ask for a form, or download one at **mygov.scot/carers-support-payment-application-form**. You can also apply online at **mygov.scot/carers-support-payment/how-to-apply**.

You can backdate your claim by 13 weeks if you met the qualifying conditions during this time, or longer in some circumstances.



Read our guide **Benefits for carers** to find out more about Carer's Allowance and Carer Support Payment.

Checklist

Check your State Pension age. This is when you can start claiming the State Pension, and when rules around lots of other benefits change. Visit **gov.uk/state-pension-age** or call the Future Pension Centre on **0800 731 0175**.

Get your free State Pension forecast to help you plan your finances for retirement. Call **0800 731 0175** or visit **gov.uk/check-state-pension**.

Get a free benefits check. You have nothing to lose and potentially lots to gain. Call Independent Age (**0800 319 6789**) or try our online benefits calculator (**independentage.org/benefits-calculator**).

Apply for Pension Credit if you're not already getting it. Call the Pension Service on **0800 99 1234** to make a claim over the phone.

If you have a disability or long-term health condition, apply for a disability benefit – see **chapter 5**. They aren't means-tested, so your income and savings aren't taken into account.



Eudette's story

I worked for years for British Gas in customer services. After that I found a job as a teaching assistant, and then helped out with kids with learning difficulties. I was a single parent for most of my kids' lives.

When the pandemic came my mental health suffered and I had problems with my back too. I was on PIP [Personal Independence Payment], which I still get. Applying was pretty straightforward.

When I retired in February 2023, my Universal Credit stopped, so I was told to apply for Housing Benefit. The council sent someone round to sit in my house and fill in the form for me, and said I'd probably be entitled to Pension Credit as well. So, I phoned up about that. At first I was told I didn't qualify.

I phoned up Independent Age and went through a benefits check with someone at the Helpline. He told me I was eligible for Pension Credit, and that I would get around £0.64 per week. I knew from Martin Lewis on TV, with Pension Credit it doesn't matter how much money it gives you, it opens the door to other benefits and dental care and so on.

I applied again and my Pension Credit was backdated. Getting Pension Credit means I got £200 for the Winter Fuel Payment this year. It's helpful because I'm at home all the time and can't deal with the cold very well as it makes the pain in my back worse. I also get Housing Benefit and Council Tax Reduction.

Getting these benefits makes a huge difference. I don't know how I'd cope if I didn't have them.

“ I phoned up Independent Age and went through a benefits check with someone at the Helpline.

About Independent Age

No one should face financial hardship in later life.

Independent Age is the national charity focused on improving the lives of older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



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