

Is someone you know missing out?

You could help an older person claim extra money.

With everyday costs going up, it's more important than ever for older people to claim what they're entitled to.

Here are some tips for frontline workers, volunteers, family or friends to talk to someone about boosting their income.



Two key benefits for people over State Pension age are:

Pension Credit

- Extra money from the government to top up retirement income.
- You may qualify if your income is less than £182.60 a week (for a single person) or £278.70 a week (for a couple) – more if you have a disability or care for someone else.
- It's worth applying even if you have savings.
- Even a small amount of Pension Credit can open the door to help with Council Tax, rent and other costs.

Attendance Allowance

- Extra, tax-free money if you have a long-term disability or health condition.
- You may be able to claim if you need help with personal care or need someone with you to keep you safe.
- Your income and savings are not considered.
- You can spend the money however you want.

See our free guides for more information: Pension Credit (independentage.org/get-advice/pension-credit-guide) and Attendance Allowance (independentage.org/get-advice/attendance-allowance).

Here are some talking points to start a conversation about benefits:



What's on the menu tonight?



Are you managing with food prices going up?



Are you worried about rising energy bills?



So much is online now – can I help you get anything sorted?



Did you know a third of older people who qualify aren't claiming Pension Credit?



Have you checked if you qualify?



Is there anything around the house you need help with?



What would make that easier?



Are you still able to do things you enjoy?



Helping someone to claim

Some older people may not claim what they're entitled to because they don't know what's available or don't think they'll qualify. Or they may think claiming is too long and complicated.

You can help by explaining the benefits and offering to help them make a claim.

Remember:

- it can be difficult for someone to ask for help
- stress that it's an entitlement, not charity
- it can be upsetting to talk about help to manage personal care – let them know that you understand and take breaks if needed
- use their words as much as possible and check they're happy with what you've written
- respect their privacy.



Practical tips

- **Read all the instructions** before you help them fill in the online or paper form.
- **Ask for a form in an alternative format if you need to** – like large print or braille.
- **Ask them to get everything ready that you'll need:**

their National Insurance number

their bank details.

for Pension Credit:

proof of all their income

proof of savings and investments

details of their housing costs.

for Attendance Allowance:

their GP details

information about medication and any treatment they're having.



To fill in the Attendance Allowance form:

- **ask them to keep a diary** for a week of how often they could have done with some help and how long things took to do
- **describe one or two things they've struggled to do** – ask them what happened, where it was, who was there and what happened next
- **allow lots of time** – do it in stages if it's difficult or tiring
- **try to be in a private place** – the questions are very personal
- **encourage them to give as much detail as possible** and not to downplay their difficulties.

More information

You can find out more about benefits at independentage.org/get-advice/money/benefits.

See if you qualify at independentage.org/benefit-calculator or call **0800 319 6789** for a free, confidential benefits check.

Make a claim through the Department for Work and Pensions:

Pension Credit claim line **0800 99 1234**
gov.uk/pension-credit/how-to-claim

Attendance Allowance helpline **0800 731 0122**
gov.uk/attendance-allowance/how-to-claim.



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