

Factsheet

Extra help with essential costs if you're on a low income

If your income is low, it can be hard to meet unexpected essential costs. You might be able to get help with some of these expenses from your local council, the government's Social Fund or a charity grant.

This factsheet explains some of the options, whether you might qualify and how to apply.



Call free on **0800 319 6789**
Visit **independentage.org**

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 6.30pm) or email us at advice@independentage.org.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit independentage.org or call us on **0800 319 6789**.

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

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1. Extra help if you're on a low income

If you're living on a low income, it can be hard to budget for emergency or unexpected costs, such as a broken-down washing machine, home repairs or a funeral.

The good news is that you may qualify for a one-off grant, loan or other type of help, depending on your income or what benefits you claim. This factsheet looks at what help you might be able to get and how to apply for it.



Good to know

It's a good idea to check if you qualify for any benefits. You could be missing out on extra money you're owed. Try our online calculator at independentage.org/benefit-calculator or call our Helpline on **0800 319 6789** to arrange a free benefits check.

2. Council help with unexpected costs

If you need help in an emergency, ask your local council if they have a Local Welfare Assistance Scheme in England (or Scottish Welfare Fund in Scotland). These are designed to provide help with unexpected or emergency expenses to people on a low income.

In Wales, you'll need to apply to the Discretionary Assistance Fund by calling **0800 859 5924** or visiting gov.wales/discretionary-assistance-fund-daf.

Schemes vary from area to area and not all councils run them. Some councils use the money allocated for this to support local projects, such as food banks, credit unions and homelessness prevention schemes. In some areas you may be able to apply directly to the council for help, which is usually in the form of:

- vouchers
- food parcels
- pre-payment cards
- furniture
- white goods.

You can't usually get cash.

You're not automatically entitled to help, so contact your local council to find out what's available and whether you qualify.

Your council will also know what other help may be available in your area, such as:

- food banks
- community hubs that provide hot food
- vouchers for fuel
- places to get second-hand furniture.

How do I find out more?

To find out what help is available in your area, contact your local council. You can find their contact details in the phone book or on [gov.uk/find-local-council](https://www.gov.uk/find-local-council).

For help applying for local welfare assistance, speak to an organisation such as

Citizens Advice:

0800 144 8848 in England

0800 702 2020 in Wales

0800 028 1456 in Scotland

citizensadvice.org.uk

Age UK:

0800 169 6565 in England

0300 303 4498 in Wales

0800 124 4222 in Scotland

ageuk.org.uk

If you're turned down

The council should write to you to tell you whether they will give you this help, and explain their decision. The decision letter should explain how to ask for the decision to be looked at again, and how long you have to do this.

However, these schemes are discretionary, so you can't appeal if you're turned down.

If you've been turned down, get advice from an organisation such as Citizens Advice– see contact details above. They may be able to persuade the council to offer you assistance, or help you find other sources of support.

3. Short-term benefit advances

If you're waiting for your first payment of a benefit and you're in urgent financial need, you can apply for an interest-free, short-term benefit advance. However, you do have to pay this back. If you qualify, you'll usually get the advance the same day or the next working day.

You can ask for an advance if you have recently applied for:

- Pension Credit
- State Pension
- Carer's Allowance
- Jobseeker's Allowance (JSA)
- Income Support
- Employment and Support Allowance (ESA)
- Universal Credit.

How do I apply?

Depending on the benefit you've applied for, call:

- Pension Credit or State Pension – **0800 731 0469**
- Carer's Allowance – **0800 731 0297**
- Income Support, Employment and Support Allowance or Jobseeker's Allowance – **0800 169 0310**
- Universal Credit – **0800 328 5644** or apply through your online account or by contacting your local Jobcentre Plus.

How much money you get will depend on your circumstances.



Remember

Think carefully about how repayments will affect your future income before you take out a benefit advance. You'll have to repay the advance – some money will be taken from your benefit each week until it is paid back.

If you're turned down

You can ask for the decision to be looked at again. Contact the office that made the decision. They should tell you how to do this and how long you have. You can't appeal against the refusal to award a short-term benefit advance.



To do

If you're on a low income or have a disability, there may be extra money you can claim. If you haven't already done so, make sure you're claiming all the benefits you're entitled to. Call our Helpline on **0800 319 6789** to arrange a benefits check or try our online benefits calculator (independentage.org/benefit-calculator).

4. Budgeting Loans and Budgeting Advances

A Budgeting Loan is an interest-free loan to help with essential one-off expenses that are difficult to budget for, including:

- furniture and household equipment, such as a cooker or washing machine
- clothes and footwear
- rent in advance
- moving costs
- essential travel expenses within the UK
- home improvements, maintenance or security
- funeral costs.

You can apply for a Budgeting Loan if you or your partner have been getting one of the following benefits for at least six months, either consecutively or with breaks of no more than 28 days:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA).

If you've moved from Universal Credit to Pension Credit, any time that you were claiming Universal Credit will count towards the six months.

If you get Universal Credit, you'll have to apply for a Budgeting Advance instead of a Budgeting Loan.

What might I get?

The smallest amount you can ask for is £100. You can get up to:

- £348 if you're single
- £464 if you're part of a couple
- £812 if you have a child.

The amount also depends on whether you:

- can pay the loan back
- have any savings over £1,000 (or £2,000 if you or your partner are 63 or over)
- have any other Budgeting Loans.

You normally have to repay the loan within two years. The repayments will come from your benefits.

You can't owe the Social Fund more than £1,500.

How do I apply?

Apply online ([gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply)), or complete form SF500, which you can:

- download from [gov.uk/government/publications/budgeting-loan-claim-form](https://www.gov.uk/government/publications/budgeting-loan-claim-form)
- pick up from your local Jobcentre Plus office ([gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus))
- request by calling **0800 169 0140**.

Your claim can take between 7 and 21 days, depending on whether you apply online or by post. It's usually quicker if you apply online.

If your claim is successful, you must accept the loan offer before you can get the money. You can do this online or by post.

You'll get your money within 7 days if you accept online or within 21 days if you accept by post.

If you get Universal Credit, you can apply for a Budgeting Advance. You can apply through your online account, by calling **0800 328 5644** or by contacting your nearest Jobcentre Plus.

If you're turned down

You can ask for the decision to be looked at again. To do this, you must write to the benefit office that made the decision within 28 days of the date on the decision letter, explaining why you think the decision was wrong.

You will then receive a reviewed decision. If you're still unhappy, you can ask an Independent Case Examiner to investigate. You must have asked the benefit office to review the decision before you can do this. You can find out more from [gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review](https://www.gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review) or by calling **0800 414 8529**.



Good to know

You will have to repay any Budgeting Loans, Budgeting Advances and short-term benefit advances (**chapter 3**) you receive. You don't have to repay Funeral Expenses Payments (**chapter 5**), Cold Weather Payments (**chapter 6**) or Winter Fuel Payments (**chapter 6**).

If you're struggling to repay a loan or advance, call the DWP Debt Management contact centre on **0800 916 0647**.

5. Help towards the cost of a funeral

If you're on a low income and responsible for paying for a funeral, you may qualify for a Funeral Expenses Payment. In Scotland, this is known as a Funeral Support Payment.

Who can claim?

You can claim a Funeral Expenses Payment if you or your partner receive one of the following benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- the disability elements of Working Tax Credit
- Housing Benefit
- Child Tax Credit
- Universal Credit.

You might also qualify if you're getting a Support for Mortgage Interest loan.

You can still make a claim if you've applied for one of these benefits and you're waiting for a decision.

You must have had a close relationship with the person who died – for example, they may have been your partner. If they were a close relative or friend, the Department for Work and Pensions (DWP) will check whether you're the most appropriate person to pay for the funeral or whether another relative (who isn't receiving one of the benefits listed above) could pay instead.

You must make a claim within six months of the funeral.

You don't have to repay a Funeral Expenses Payment, but any money left from the estate of the person who died may be used to repay it.

What can I claim for?

The Funeral Expenses Payment can help to pay for:

- burial or cremation costs, including the cost of the doctor's certificate
- a return journey to arrange or go to the funeral
- the reasonable cost of moving the body within the UK, for the part of the journey over 50 miles
- up to £1,000 (£1,010 in Scotland) for other funeral expenses, such as a coffin, flowers or funeral director's fees
- death certificates and other documents.

If the person who died had a pre-paid funeral plan, you will only get £120 (£123.25 in Scotland) for items not covered by the plan. The amount you get may also be affected if they had an insurance policy.



Good to know

The amount you get from a Funeral Expenses Payment varies, but usually won't cover the full cost of even a simple funeral.

You will have to pay any extra costs yourself. You may be able to apply for a Budgeting Loan or a Budgeting Advance to help with the cost as well.

How do I claim?

You can claim by calling the Bereavement Service helpline on **0800 731 0469**. To claim by post, complete form SF200, which you can download from [gov.uk/funeral-payments/how-to-claim](https://www.gov.uk/funeral-payments/how-to-claim).

In Scotland, you can claim online or download a claim form at mygov.scot/funeral-support-payment/how-to-apply. Or you can claim by calling Social Security Scotland on **0800 182 2222**.

The Funeral Expenses Payment is usually paid directly to the funeral director. If they've already been paid, the money will be paid into your account.

If you're turned down

You can appeal if you disagree with the decision, but you must ask for a mandatory reconsideration first, unless the decision letter tells you that you can appeal straightaway. You must do this within one month of the date of the decision.

It's a good idea to get advice – speak to Independent Age (**0800 319 6789**) or your local Citizens Advice (**0800 144 8848**, in England, **0800 702 2020** in Wales or **0800 028 1456** in Scotland; citizensadvice.org.uk).

See our factsheet [What to do if you disagree with a benefits decision](#) for more information.



Good to know

Our factsheet [What to do after a death](#) has more advice on how to pay for a funeral and keep the costs down.

6. Help with heating costs

Winter Fuel Payment

Winter Fuel Payment is an annual payment to help with heating costs during winter. You may qualify for a payment in winter 2022/23 if you've reached State Pension age by the qualifying week. This is the week beginning on the third Monday in September. You can check your State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) to find out when you qualify.

If you qualify, you'll receive a Winter Fuel Payment automatically if you or your partner get State Pension or certain other benefits. You should get the payment by mid-January. If you don't, contact the office that pays your benefits.

If you qualify but don't get it automatically because you aren't getting any benefits such as State Pension, you'll need to make a claim by calling the Winter Fuel Payment helpline on **0800 731 0160**. You only need to claim once and then payments will be made every year as long as your circumstances don't change. You'll get between £100 and £300 depending on your age and who you live with.

You may still be entitled to receive a Winter Fuel Payment if you live in Switzerland or certain EEA countries and get a State Pension.

Cold Weather Payments

Cold Weather Payments help people on a low income with increased heating costs when it's very cold. You may qualify if you or your partner receive Pension Credit, certain other means-tested benefits or a Support for Mortgage Interest loan.

You'll get an extra £25 each time the average temperature in your area has been, or is predicted to be, 0°C (32°F) or below for seven days in a row between 1 November and 31 March.

You don't need to make a claim as payments are made automatically. If you don't receive your Cold Weather Payment, contact the Pension Service on **0800 731 0469** or your local Jobcentre Plus ([gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus)). If you receive Universal Credit, contact their helpline instead on **0800 328 5644**.

Winter Fuel Payment and Cold Weather Payments won't affect your other benefits.



To do

See our guide **Winter wise** for more information about looking after yourself in winter.

Call us on **0800 319 6789** to arrange a free benefits check, or use our online benefits calculator at independentage.org/benefit-calculator.

Help with energy bills

If you're having problems paying your energy bills, some energy companies have grants or trusts that can help. You can apply to them even if you're not their customer. Contact your own supplier first to find out if they have grants available. You could also try the following:

- British Gas Energy Trust, which helps people with gas or electricity debts (**0121 348 7797**, britishgasenergytrust.org.uk). You must get debt advice from a recognised organisation before you apply (see **chapter 7** or visit britishgasenergytrust.org.uk/fuel-and-money-advice)
- Charis Grants, which can direct you to organisations that can help with energy debts (**01733 421 021**, charisgrants.com/individuals). If you're on certain benefits, you may also be able to get funding from Charis Grants to pay for white goods, such as a washing machine or cooker

- Simple Energy Advice, which has an online energy grants finder and advice about energy efficiency (**0800 444202**, simpleenergyadvice.org.uk). In Scotland, contact Home Energy Scotland (**0808 808 2282**, homeenergyscotland.org)
- Local Energy Advice Partnership (LEAP), is a free energy and money saving advice service (**0800 060 7567**, applyforleap.org.uk). You may qualify for help if you're on a low income or certain benefits, or you have a health condition or disability
- NEA's Warm and Safe Homes Advice Service (WASH) (**0800 304 7159**, nea.org.uk/wash-advice), which provides free advice and support.



Good to know

You may qualify for a £140 discount on your electricity or gas bill if you receive Guarantee Pension Credit or you're on a low income. Contact your energy supplier or the Warm Home Discount Scheme to find out more (**0800 731 0214**, gov.uk/the-warm-home-discount-scheme).

If you're struggling to pay your energy bills because of rising energy costs

If you're struggling to pay your energy bills due to rising costs, contact your energy supplier to see what support they can offer. Take a look at our Saving money on energy webpage for more information and tips – independentage.org/saving-money-on-energy.

7. Debt advice

If you're having debt problems, you can get free specialist advice from the National Debtline (**0808 808 4000**, nationaldebtline.org) or Stepchange (**0800 138 1111**, stepchange.org). It's never too early or too late to get help with debts, and these charities will offer confidential, practical help. You can also contact your local Citizens Advice (**0800 144 8848** in England, **0800 702 2020** in Wales or **0800 028 1456** in Scotland; citizensadvice.org.uk).

You can also search for free debt advice agencies in your area on the MoneyHelper website (moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator).

If you're facing repossession or eviction, you should get advice as soon as possible. Contact Shelter (**0808 800 4444**, shelter.org.uk, scotland.shelter.org.uk in Scotland, sheltercymru.org.uk in Wales) or the organisations above for specialist debt advice.

Money worries can make you feel stressed and anxious, which in time may affect your mental health. If you need advice, contact Mind (**0300 123 3393**, mind.org.uk) or the Scottish Association for Mental Health (**0344 800 0550**, samh.org.uk) if you live in Scotland. You can also use the online Mental Health and Money Advice service (mentalhealthandmoneyadvice.org).



To do

Make sure you're claiming all the benefits you're entitled to. Contact our Helpline (**0800 319 6789**) to arrange a free benefits check or use our online benefits calculator (independentage.org/benefit-calculator).

8. Grants from charities

Before you apply

Most charities will only help if you're already receiving all the benefits you're entitled to. Some charities won't contribute towards the cost of items or services that should be provided by your council, the NHS or a government scheme.

Before you make an application, make sure you do the following, if applicable:

- check if there are any benefits you can claim – use our online benefits calculator (independentage.org/benefit-calculator) or call our Helpline (**0800 319 6789**) to arrange a benefits check
- check what assistance your local council or the Social Fund can provide (see [chapters 2–6](#))
- get debt advice (see [chapter 7](#))
- if you need money towards work on your home, apply for any other sources of funding, such as council or government grants. You should also check whether your landlord should be paying for the work or if home insurance will cover any damage. See our factsheet [Paying for home maintenance and repairs](#) for more information
- if you're applying for disability equipment, check whether your local council can help. If they can't, your doctor or occupational therapist should provide details of why you need the equipment and why it isn't provided by your local council. See our factsheet [Adapting your home to stay independent](#) for more information.

What sort of help could I get from a charity?

There are many charities that provide different types of help if you can't get support elsewhere.

You may be able to get:

- a small one-off payment or voucher for things like food or clothes
- larger amounts for household goods, such as a cooker or washing machine
- a one-off grant to cover an emergency or unplanned expense
- a grant towards a holiday or respite care
- disability equipment and aids
- help towards housing maintenance, repairs or removal costs
- travel costs.

Charities won't pay for items that are considered luxuries, foreign holidays, legal fees or debt.

Most charities will need proof, such as a receipt, to show that you've used the grant as intended.



Good to know

Some charities offer small regular weekly or monthly grants to help with ongoing expenses. This shouldn't affect any benefits you are claiming, but it's a good idea to let your benefit office know so there won't be any problems with your benefit in the future.

You may be able to get small regular payments to help pay a top-up towards your care home fees, but this is rare. See our factsheets [Paying care home fees](#) and [Paying care home top-up fees](#) or call our Helpline if you have a question about care home fees (**0800 319 6789**).

Finding the right charity to apply to

Charities, benevolent funds and trusts have specific criteria for who they will help. Some charities will only consider applications from certain areas of the country, or from people of particular age groups or backgrounds. You may have to provide quite detailed information about yourself when you apply.

Turn2us can help you find a charity to apply to. Call them on **0808 802 2000** or use their online grant search tool at grants-search.turn2us.org.uk.

There are often books with details of charities in the reference section of local libraries too, such as the annual Guide to Grants for Individuals in Need published by the Directory of Social Change.

Most charities support people in financial need who have something in common, such as:

- a profession, trade, job or industry
- religion or faith
- membership of a society, club or trade union
- a medical condition, illness or disability
- living in or coming from a specific geographical area.

Many funds also help the dependents of the people they support, such as partners or children.

You may not think you're eligible for a grant, but you might be surprised by how you could qualify. For example, vegetarians can apply to Vegetarian for Life, retired hairdressers can apply to the Hair and Beauty Charity and anyone who was a member of the Unite Union can apply to their benevolent fund.

Depending on the charity you apply to, you may be asked for information about your education, employment history, social situation or background. If you can't remember all the details of your work history, you can ask HM Revenue and Customs (HMRC) for a record (**0300 200 3500**, gov.uk/get-proof-employment-history).

For details of organisations that may be able to support you if you have a long-term health condition, see our guide [Living well with long-term health conditions](#). For example, Macmillan Cancer Support can make small payments to help people with costs related to living with cancer ([0808 808 0000](tel:0808 808 0000), macmillan.org.uk).

If you served in the armed forces, including National Service, or the Merchant Navy, you or your family may qualify for support from:

- the Soldiers, Sailors and Airmen's Families Association (SSAFA) ([0800 260 6767](tel:0800 260 6767), ssafa.org.uk)
- the Royal British Legion ([0808 802 8080](tel:0808 802 8080), britishlegion.org.uk)
- the Royal Air Force Benevolent Fund (RAFBF) ([0300 102 1919](tel:0300 102 1919), rafbf.org)
- Seafarer Support ([0800 121 4765](tel:0800 121 4765), seafarersupport.org).



Good to know

Most charities only have the resources to provide small grants. If you're trying to raise a large amount of money, you may need to apply to several charities at the same time. There are hundreds of charities out there, so it's worth doing some research.

How to apply

Each charity will have its own application process. Contact your chosen charity to ask them how to apply.

You may have to apply through an application form or online form, or by writing a personal letter. In some cases, you may have to apply through an intermediary. The charity will say if this is the case. An intermediary may be a GP, a social worker, an advice worker or an organisation, such as a disability charity, for example.

The charity may ask for evidence that you've been turned down for other sources of funding, such as the local council, government schemes or other charities that might be more suitable.

Some charities have case workers or welfare officers who will handle your application. They may be able to help you apply to other charities, especially if the charity can't fund the full amount you need.

You can also get help to apply through organisations such as Turn2us (**0808 802 2000**, turn2us.org.uk) or Citizens Advice (**0800 144 8848** in England, **0800 702 2020** in Wales or **0800 028 1456** in Scotland; citizensadvice.org.uk), or other advice organisations that work with people in financial need.

When to apply

Charities set their own timetables for processing applications and awarding grants. Some charities have committees who meet to process applications, which may mean it takes longer to get a decision. If you need funding urgently, look for charities that process applications and make decisions quickly.

If you're turned down, you don't normally have any right to appeal. Being eligible doesn't mean you'll automatically get help. You may be turned down due to limited funding, even though you meet the charity's criteria, although this means you may be able to apply again to the same charity in the future.

Charities don't have to help you and, if they provide regular payments, can review or withdraw this help at any time. However, they should write to let you know about any changes to your payments.

9. Food banks

Food banks provide emergency boxes of food to people in need. They may also offer personal hygiene items, such as toilet paper, soap and other toiletries, and pet food. Some food banks run advice sessions to help you access other support and they may offer hot meals as well.

How to get help

To get help from a food bank, you'll need a voucher or a letter from a professional, such as your GP, or an organisation like Citizens Advice. Ask your local food bank where you can get a voucher. They should be able to put you in touch with the organisations they work with.

Food banks are run by the charity Trussell Trust (**01722 580 180**, trusselltrust.org/get-help/find-a-foodbank) and a number of other smaller organisations. You can use the Independent Food Aid Network map to find them (foodaidnetwork.org.uk/independent-food-banks-map) or contact your local council.

Your local council should be able to give you information about places that offer free food in your area, including food banks, soup kitchens and community hubs. You can find their contact details in the phone book or at gov.uk/find-local-council.

If you're struggling to make ends meet, make sure you're claiming all the benefits you're entitled to. Use our online benefits calculator (independentage.org/benefit-calculator) or call our Helpline (**0800 319 6789**) to arrange a benefits check.

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The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

How did we do?

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Contact us

Call **0800 319 6789**

Email advice@independentage.org

Visit independentage.org