

# Benefits Bulletin

## Missing Pensioner Benefits....

31<sup>st</sup> October 2024

Issue **9** [2024]

## 1. Introduction

1.1: This Benefits Bulletin has been produced to raise awareness about Pension Credit, Attendance Allowance and the Winter Fuel Payment.

1.2: What seems clear is that this year's Winter Fuel Payment will only be paid to those who are getting Pension Credit (or some other 'qualifying benefit' - see 4. Winter Fuel Payment for more details) and so it is even more important for those who are missing out on this benefit to apply and without delay.



1.3: What is more difficult is understanding who is entitled to Pension Credit. In 2. Pension Credit we look to explain how Pension Credit entitlement is assessed and provide a 'Quick Guide: Pension Credit Calculator' to enable you to work things out in the majority of cases and advise on what to do in more complex cases.

**Welfare Rights Service  
Benefits Helpline**

**07966 292321**

Monday to Friday 10.00 am - 12.00 noon

[wrs.benefitshelpline@wolverhampton.gov.uk](mailto:wrs.benefitshelpline@wolverhampton.gov.uk)

**Citizens Advice  
(Dudley and Wolverhampton)**

**0808 278 7919**

Monday, Tuesday and Thursday  
9.30 am - 3.30 pm

[EmailAdviceCADudleyandWolverhampton@udleycabx.org](mailto:EmailAdviceCADudleyandWolverhampton@udleycabx.org)

The Welfare Rights Service and Citizens Advice working in conjunction to increase the take-up of Pension Credit and Attendance Allowance amongst Wolverhampton residents.

Anyone wanting more information about any of the topics / issues covered in this Benefits Bulletin should get in touch.

1.4: We have included information in this Benefits Bulletin on Attendance Allowance because we are seeing lots of cases where people are either missing out on Attendance Allowance or, because of the way the rules surrounding Pension Credit operate, are only entitled to Pension Credit were they to successfully apply for Attendance Allowance.



1.5: We hope that by sharing information surrounding the rules on Attendance Allowance entitlement that more people will be encouraged to apply.

1.6: Now that not all pensioners will be eligible for the Winter Fuel Payment, we have set out details of those who should still qualify. See 4. Winter Fuel Payment for more details.

## 2. Pension Credit

2.1: It is estimated that 880,000 pension age households are missing out on an average of £3,600 per year in Pension Credit.

2.2: At this time when most people are finding it difficult to make ends meet it seems odd that so many pensioners are missing out on money to which they are entitled.



2.3: Pension Credit is designed to provide pensioners with a minimum amount of money to live off. It works to top-up a person's income should it be below a certain threshold.

2.4: The Pension Credit threshold amount is:

- **£218.15 per week** for a **SINGLE PERSON**
- **£332.95 per week** for a **COUPLE**.

2.5: In some cases where a person (and/or their partner) receives one of the following 'disability benefit':

- Attendance Allowance
- Personal Independence Payment (daily living component)
- Disability Living Allowance (care component)

then the Pension Credit threshold amount allowed can be much greater.

2.6: If someone is getting one of these benefits and deemed to be living alone (even if they are actually living with other people) and no one is being paid Carer's Allowance or extra Universal Credit for looking after them then, put simply, they are treated as being severely disabled and awarded the 'severe disability additional amount' which can be worth £81.50 per week (single person) or £163.00 per week (couple) in extra Pension Credit.

2.7: What is more, if a person is claiming Carer's Allowance (even if they are not actually paid any Carer's Allowance because of the amount they receive in State Retirement Pension) they can be awarded a 'carer's additional amount' which can be worth an extra £45.60 per week or twice this amount in the case of a couple who are both claiming Carer's Allowance.

2.8: It is therefore easy to see that if someone is getting a 'disability benefit' and/or claiming Carer's Allowance that they may still have an income way in excess of their relevant Pension Credit threshold and still qualify.

2.9: The rules can be quite complex so the best thing would be for someone who receives a 'disability benefit' (or has a partner who does) and/or Carer's Allowance, to make further enquiries to make sure they are not missing out.

2.10: If a person would like to do a quick check to see if they might qualify, then all they need do is complete the Quick Guide: Pension Credit Calculator opposite.

2.11: All they need do is list and add up their income (and that of their partner should they have one) and comparing the total to the appropriate Pension Credit threshold figure for them.

2.12: The important thing to remember here is that any of the following benefits:

- Housing Benefit
- Council Tax Support
- Attendance Allowance
- Personal Independence Payment
- Disability Living Allowance
- Child Benefit
- Child Tax Credit

are not counted as part of a person's income.

2.13: Some people wrongly assume that they cannot claim Pension Credit if they have savings. This is not the case. Whilst it is true that a person may not be able to apply for some benefits if they have savings above a certain level, this is not necessarily the case with Pension Credit. A person can, depending on their circumstances, have a significant amount of savings and still qualify.



2.14: Here 'savings' includes money held in a bank, building society or Credit Union. It also includes the value of any shares or investments. It can also include a second property but not such things as jewellery, a car or caravan. Do seek further information and advice as necessary.

Quick Guide: Pension Credit Calculator		
Person's Threshold Figure (See 2.4 above)		
<b>A.</b> Enter the person's Weekly Pension Credit Threshold figure	£	
Person's / Partner's Income		
Income (Weekly)	Person	Partner
State Retirement Pension	£	£
Work / Occupational Pension	£	£
Private Pension	£	£
Carer's Allowance	£	£
Industrial Injuries Disablement Benefit	£	£
Housing Benefit	N/A	N/A
Council Tax Support	N/A	N/A
Attendance Allowance	N/A	N/A
Personal Independence Payment	N/A	N/A
Disability Living Allowance	N/A	N/A
Child Benefit	N/A	N/A
Child Tax Credit	N/A	N/A
Tariff Income from Savings: See 2.13 to 2.17 for more information.	£	£
Note: If it is a couple then simply add together all the amounts in both columns.		
<b>B.</b> Enter person's / couple's total Weekly Income figure	£	
<b>A. minus B =</b> Person's Pension Credit Entitlement	£	

2.15: Under Pension Credit a person can have up to £10,000 in savings (or joint savings with their partner) without it impacting on their Pension Credit entitlement.

2.16: If a person has savings above £10,000 (or joint savings above this amount if they have a partner) then they are not disqualified from applying for Pension Credit. All that happens is that they are treated as having an assumed, so called, 'tariff income' of £1.00 per week for every £500 above £10,000.

2.17: If a person has savings (or joint savings) above £10,000, then simply count the number of £500 they have above £10,000 and for each one treat them as having a 'tariff income' of £1.00 per week income.

**Example 1:** Anna has savings of £7,600. This would in no way affect her Pension Credit entitlement.

**Example 2:** Joshua has savings of £12,500. He would be treated as having a tariff income of £5.00 per week.

**Example 3:** Jill and Pete have joint savings between them of £15,500. They will be treated as having a tariff income of £11.00 per week



2.18: If part of a person's income is paid four weekly, then all they need do to find the actual weekly amount is to divide the overall amount paid by 4 (weeks).

2.19: If someone receives an income that is paid monthly then all they need do to find the weekly amount is to multiply the overall amount paid by 12 (months) and then divide the balance by 52 (weeks).

2.20: The following examples will give you some insight as to how Pension Credit works.

## Case Study 1:

John is a pensioner. His assessed total income is £173.40 per week. He gets a State Retirement Pension of £147.20 per week plus a Works Pension of £26.20 per week.

Pension Credit Threshold	£218.15
Less	
John's Total Income	£173.40
Equals	
Pension Credit Entitlement	£44.75

John is entitled to Pension Credit of £44.75 per week.

If John were to be responsible for paying the council tax, then he would also be entitled to Council Tax Support (see this [LINK](#)) from the Council towards this. If he lived in rented accommodation, then he would be entitled to Housing Benefit (see this [LINK](#)) from the Council to help him with his rent.

## Case Study 2:

Priya and Habib are pensioners. The couple's assessed total income is £301.50 per week. Priya receives a State Retirement Pension of £102.50. Habib receives a State Retirement Pension of £175.60 and a Private Pension of £23.40.

Pension Credit Threshold	£332.95
Less	
Couple's Total Income	£301.50
Equals	
Pension Credit Entitlement	£31.45

Priya and Habib are entitled to Pension Credit £31.45 per week. If Priya and Habib were to be responsible for paying the council tax, then they would also be entitled to Council Tax Support (see this [LINK](#)) from the Council towards this. If the couple lived in rented accommodation, then they would be entitled to Housing Benefit (see this [LINK](#)) from the Council to help them with their rent.



# Mixed Aged Couples

2.21: Since **14<sup>th</sup> May 2019** ‘mixed aged couples’ have been prevented from applying for Pension Credit unless both members have reached State Pension Age (i.e. they are both age 66 or over). The only real exception to this is where the couple are getting, so called, ‘Pension Age Housing Benefit’ to help them pay their rent on the basis that at least one of the couple has reached State Pension Age.



2.22: If someone is a member of a mixed-age couple and managing on a low income but unable to apply for Pension Credit due to this rule, then they should enquire about Universal Credit.

2.23: Universal Credit is a benefit that is designed to provide people of ‘working age’ with a minimum income to live off.

To get the Winter Fuel Payment this year, people of Pension Age will need to be getting Pension Credit (or another ‘qualifying benefit’) to qualify. See 4. Winter Fuel Payment.

2.24: Should someone like more information and support on whether they qualify then they can contact the Welfare Rights Service or Citizens Advice (Dudley and Wolverhampton). See the front page for the contact details.

Note: A person will be considered to be of ‘pension age’ if they are aged 66 or over.

2.25: A person can, alternatively, use the Pension Credit Calculator on this [LINK](#) to see if they qualify and contact the Pension Service directly on 0800 99 1234 (or go to this [LINK](#)) to find out more about Pension Credit and make a telephone application. If they want they can make an application online using this [LINK](#).

## 3. Attendance Allowance...

3.1: If a person of ‘pension age’ (aged 66 or over) is not in good health and they are not already claiming:

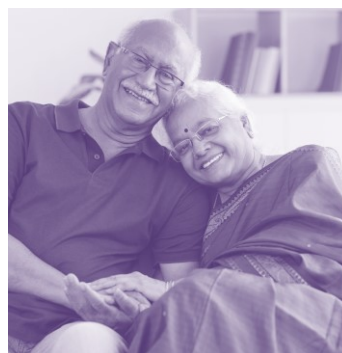
- Personal Independence Payment; or
- Disability Living Allowance

then they should see if they qualify for Attendance Allowance.

3.2: Attendance Allowance is a benefit that is available to people who by reason of poor physical health or mental health or general frailty:

- need someone to support them with their personal care; and/or
- need someone to supervise / watch over them in order to keep them safe.

3.3: The support needed could be with things like washing, dressing, toileting, moving around, getting in and out of bed, engaging with other people and making sense of things.



3.4: a person might need supervision or watching over if they have a propensity to fall or they lose consciousness or are forgetful or they get confused.

3.5: It is not enough for a person to simply need help with domestic tasks like shopping, laundering and housework.

3.6: Attendance Allowance may also be claimed by those who may be considered to be 'terminally ill' - because their life expectancy is less than 12 months (it was formerly six months).

3.7: Attendance Allowance entitlement is not dependent upon a person's income or savings. A person could be very well off and still be eligible to Attendance Allowance.

3.8: Attendance Allowance is paid at two rates:

- £108.55 per week - higher rate
- £72.65 per week - lower rate.

Which amount is paid depends on the type and level of support / supervision and watching over a person needs. If someone is terminally-ill, then they will get the higher rate.

3.9: It is not known just how many people do not claim Attendance Allowance. However, it is understood that the level is quite high.

3.10: A person may talk to someone from the Welfare Rights Service or Citizens Advice about their / their partner's entitlement to Attendance Allowance.

## 4. Winter Fuel Payment

4.1: As things stand the Winter Fuel Payment for 2024 will only be available to those who are of 'pension age' and who are receiving a 'qualifying benefit' (see below) at some point during the period 16<sup>th</sup> September 2024 to 22<sup>nd</sup> September 2024.

4.2: By 'qualifying benefit' we mean:

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

- Child Benefit / Working Tax Credit.

4.3: In the case of Universal Credit, a person will be treated as getting this benefit providing they have reached 'pension age' even though their partner has not.

4.4: Those who have entitlement to Pension Credit should know that a claim for Pension Credit can be backdated for up to 3 months providing throughout the relevant backdated period the person met the relevant qualifying conditions (e.g. they were of 'pension age').

4.5: If someone meets the conditions for Pension Credit and believe that their claim should be backdated then they need to ask for this.

4.6: The ability to backdate a claim means that people can apply for Pension Credit up to 21<sup>st</sup> December 2024 and providing that their claim is fully backdated, qualify for the Winter Fuel Payment.

4.7: The Winter Fuel Payment should normally be paid automatically. If someone does not get their payment, then they have up to 31<sup>st</sup> March 2025 to apply. Please see this [LINK](#) to obtain a copy of the Claim Form.

4.8 If anyone has a query about the Winter Fuel Payment then they may also contact the Winter Fuel Payment Centre directly on 0800 731 0160.

4.9: Please see this [LINK](#) for more information about the Winter Fuel Payment.



Welfare Rights Service  
Specialist Support Team  
City of Wolverhampton Council  
[WRS@wolverhampton.gov.uk](mailto:WRS@wolverhampton.gov.uk)