

BENEFITS AT STATE PENSION AGE FACTSHEET

As we get into our 60s most of us begin to think about claiming our private or employment pensions and want to know when we'll be able to draw our State Pension.

Currently, the State Pension age is 66 for both men and women in the UK, but it depends on when you were born. For people reaching State Pension age now, it remains age 66 but for those born after 5 April 1960, the age has increased to 67, and will eventually be 68.

Many of you ask how getting your State Pension affects the benefits you're already receiving, and those you might be eligible for in the future.

This factsheet outlines -

- the benefits that stop from State Pension age
- the benefits you can continue to get from State Pension age
- the benefits you can still apply for after you reach State Pension age.

Q Will my benefits change once I reach State Pension Age?

A Yes. When you reach State Pension age, it is likely that your benefits may change. You will continue to receive some benefits, but other benefits will stop. You will be able to make a new claim for some benefits but not others. We have tried to make this complicated information as simple as possible, but always contact the Trust if you need further advice or information.

Benefits that continue after State pension age

Q Which benefits can I still be paid after I reach State Pension age?

A You can continue to receive the following benefits even if you are over State Pension Age as long as your income is low enough.

Remember that any grants, or savings from grants, you receive from the Thalidomide Trust are not counted as income, or capital, when your income is calculated as part of the benefits process. You'll still have to include them in your application, but they won't be considered as part of working out what you get. We can give you a letter confirming this if you need it. It's also a good idea to keep your Trust income in a separate bank account from any other income to make things easier.

- **Carer's Allowance** - a benefit for people who regularly spend at least 35 hours a week caring for a disabled person. You don't have to be related to that person or be living with them.
- **Guardian's Allowance** – a benefit you can apply for if you are looking after a child who is not your own.

- **Statutory Sick Pay** – money paid to you by your employer if you are sick, and unable to work.
- **Housing Benefit** - help with rent and some other housing costs – it does not include mortgage costs. If you're already getting Housing Benefit you can carry on receiving it, including if you move if you (and your partner if you have one) are both over state retirement age. However, you can't make new claims unless they are for certain types of accommodation (supported, sheltered and temporary accommodation).
- **Council Tax Support** - help with your council tax payments in England, Scotland and Wales. In Northern Ireland you have to pay rates instead of council tax.
- **Support for Mortgage Interest** – a loan towards paying the interest payments on your mortgage or other home-buying loans, repairs and home improvements.
- **Child Benefit** – a benefit paid to parents and other people who are responsible for bringing up a child. We know that some of you are still bringing up children and there are no specific age rules for the person making the claim.


If you're getting **Working Tax Credit** or **Child Tax Credit** you can carry on receiving them. You can't, however, make new claims for these benefits.

Working Tax Credit is money provided to boost the income of working people who are on a low income. It does not matter whether you are working for someone else or are self-employed. Working Tax Credit is classed as income when working out your entitlement to most other means-tested benefits, such as Housing Benefit. Someone who has been receiving working tax credit since before 1 February 2019 can continue to receive it if their circumstances do not change.

Child Tax Credit is paid to help people with the costs of bringing up a child. It is being replaced by Universal Credit so only some people can still claim Child Tax Credit.

Benefits that stop when you reach State Pension age

Which benefits stop when I reach State pension age?

 If you are claiming any of the following benefits, they will stop being paid to you once you reach State Pension Age because they will be replaced by your State Pension -

- Contributory/New Style Employment and Support Allowance
- Income-related Employment and Support Allowance
- New Style Jobseeker's Allowance
- Income Support

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- Universal Credit (unless you claim as a couple, and one of you is under pension age).
- Bereavement Support Payment
- Widowed Parent's Allowance

Q So, exactly what can I get after I reach State Pension age?

A You will continue to receive PIP or ADP if you already claim it. You will start to get your State Pension and depending on your income you may be eligible for Pension Credit and you may be eligible for Attendance Allowance (if you don't get PIP).

Q Which benefits am I unable to claim after I reach State Pension age?

A There are a number of benefits you cannot claim if you were not already receiving them before you reached State Pension Age.

For example, you cannot claim Universal Credit as a single person from State Pension age, but if you're in a couple, you can claim it jointly if one of you is under pensionable age.

A really important benefit affected by reaching State Pension age is Personal Independence Payment (PIP) or Adult Disability Payment (ADP) in Scotland. You cannot make a new claim after state retirement age.

We strongly advise beneficiaries to consider applying for PIP or ADP before they reach State Pension age and preferably as soon as possible. Get in touch with us for more information.

Q How does reaching State Pension Age affect PIP and ADP?

A If you're already getting PIP or ADP when you reach State Pension age, you cannot get an increase in the mobility element of it. If you get the PIP standard mobility element you can continue, but you cannot claim for the enhanced rate.

If you only receive the daily living element of PIP or ADP, you cannot claim for the mobility element after pension age at all - either at the standard or the enhanced rate.

You **can**, however, be awarded an increase in the daily living element from standard to enhanced after state pension age, if your needs change.

Q Can my payments be renewed?

A If your PIP or ADP review date falls after you reach State Pension age, you can apply for renewal, as long as you are claiming for the same health conditions.

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After you reach State Pension age you will get a 'light touch' review every 10 years if you have previously been given the enhanced rate for both daily living and mobility, and your needs are expected to stay the same or increase. The review will take place even if you have been given an 'indefinite' award with no specific review date.

Q What About Disability Living Allowance (DLA)?

A Those of you still receiving Disability Living Allowance (DLA) will, at some point, be asked to move to PIP or ADP. If you are still receiving DLA when you reach State Pension age, you can make a new claim for PIP or ADP which means that you could be eligible for both the daily living and mobility elements.

This is the only circumstance where you can make a new claim for PIP or ADP after reaching State Pension age. You cannot make a new claim for Disability Living Allowance (DLA), Adult Disability Payment or Personal Independence Payment (PIP) once you have reached State Pension age. Instead, you will be able to claim Attendance Allowance which is paid at the same rate for the daily living ('care') element but does not have a mobility element.

Benefits you can apply for (even if you haven't before) when you reach State Pension age

Q Which benefits can I claim after I reach State Pension age?

A You can claim the following after you reach State Pension age:

State Pension

Your State Pension is a state benefit paid regularly by the government. Most people can claim it when they reach State Pension age. Your State Pension age depends on when you were born. It is 66 years of age for those of you born before 5 April 1960. For those of you born after 6 April 1960 your State Pension Age is 67.

The amount of State Pension you'll get depends on how many 'qualifying' years of National Insurance payments you have. This includes National Insurance contributions that you pay when you are working and contributions that are credited to you when you are unable to work. It is a good idea to check your National Insurance record and get an estimate of how much State Pension you could get (a State Pension Statement) as you may be able to make up any missing years or gaps. This will ensure you qualify for the maximum State Pension. The maximum State Pension for the 2023/23 tax year is £203.85 per week.

You can check your State Pension on the government website www.gov.uk/check-state-pension

If you need help to understand whether you are getting all your state pension, contact the Trust and we can help you.

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Q Do I get my State Pension automatically when I reach pensionable age?

A No. You will not get your State Pension automatically - you have to claim it. You should get a letter no later than two months before you reach State Pension age, telling you what to do. If you have not received an invitation letter, but you are within three months of reaching your State Pension age you can still make a claim.

Q How do I claim my pension?

A The quickest way to claim your State Pension is to apply online. Visit www.gov.uk/new-state-pension where you'll also see how to claim by post or telephone as well, and what proof you will need.

Q What if I don't qualify for the full State Pension?

A If you don't receive the full amount of state pension you may be eligible for Pension Credit

Pension Credit is a means-tested benefit for people on a low income who have reached the Pension Credit qualifying age.

Pension Credit has two parts - Guarantee Pension Credit and Savings Pension Credit.

You may be able to get one or both parts depending on your circumstances.

Guarantee Pension Credit tops up your weekly income if your income is low. It tops your income up to just over £200 a week if you are single and £300 if you are a couple (2023 figures)

Savings Pension Credit is an extra payment to reward people who have prepared for their retirement by having some savings or income. You can have up to £10,000 of savings without this affecting Pension Credit, after that, every additional £1,000 of savings is counted as an extra £1 of income a week.

You can claim Pension Credit whether or not you are still working.

You do not need to have paid any national insurance contributions.

Q I didn't claim or qualify for PIP or ADP before I reached retirement age, but now my needs have increased. Is there any help available?

A Yes, you may be able to claim Attendance Allowance www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs34_attendance_allowance_fcs.pdf

Attendance Allowance is money for people at pension age or over who have care needs. You may have care needs if you need help with activities of daily living, such as getting dressed, going to the toilet or having someone to look after you so you do not hurt yourself.

It could include help outside the home.

It does not matter if no one actually gives this help, as long as you can show you need it.

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Attendance Allowance does not cover mobility needs.

To claim Attendance Allowance, you must have needed help with your care for at least six months. (If you're terminally ill, you can make a claim straight away.)

Attendance Allowance is paid at two different rates (in the same way and at the same rate as the daily living element of PIP). It is non-means-tested with how much you get depending on the level of care that you need because of your disability. In most cases, you do not have a face-to-face assessment for Attendance Allowance.

This factsheet has been produced with the help of Disability Rights UK. If you would like more information about their work visit www.disabilityrightsuk.org

For advice or help relating to any of the benefits described above call the Trust's Health and Wellbeing Team on 01480 474074.