

Pensioners' guide

June 2013

This leaflet is no longer current.
You can find up to date information on GOV.UK



Department
for Work &
Pensions

Introduction

This guide is for people who have reached their State Pension age.

There are a lot of things to think about when you become a pensioner – from looking after your money and making ends meet, to keeping safe, warm and healthy. This guide tells you about the help and advice you can get from the government and local councils. It also includes phone numbers for a range of other organisations that may be able to help you.

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of June 2013. Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making financial decisions based on this leaflet.

Important information - Future changes to the State Pension

The government has published its plans to change the State Pension by replacing the present scheme with a simpler, single-tier State Pension. If the proposals are approved by Parliament, the government plans to introduce the new scheme in April 2016.

If you are already getting your State Pension, or will reach State Pension age before the single-tier State Pension comes in, you will continue to get your State Pension in line with the present rules.

You can find more information about these plans on the DWP website at: **www.dwp.gov.uk/single-tier-pension**

We also have a network of pension centres to help with your questions and claims. You can contact them by phone, by post or by email. Pension centres work with other organisations in your area, such as local councils and Age UK.

Changes to the State Pension age

Under the Pensions Act 2011 women's State Pension age will go up more quickly to 65 between April 2016 and November 2018. From December 2018 the State Pension age for both men and women will start to go up to reach 66 in October 2020.

These changes affect you if you're:

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

Under the present law the State Pension age will go up to:

- 67 between 2034 and 2036, and then
- 68 between 2044 and 2046.

However, the government has announced its intention to bring forward the date for increasing the State Pension age to 67. This change, if approved by Parliament, will affect everyone who was born between 6 April 1960 and 5 April 1969 inclusive.

The government is also considering how the State Pension age could better keep pace with changes in life expectancy in the future. This may mean that the timetable for increasing State Pension age to 68 could change.

The date you reach State Pension age will depend on when you were born. You can find out your State Pension age or look at the proposed changes to State Pension age on our website.



Go to:

www.gov.uk/calculate-state-pension

Pensions

State Pension

What is it?

There are 2 types of State Pension – basic and additional.

Basic State Pension – You can get a basic State Pension based on qualifying years of paid, treated as having paid or credited National Insurance contributions. The earliest you can get it is from State Pension age, but you don't get it automatically. You have to claim it.

The amount you may get depends on the number of 'qualifying years' of National Insurance contributions you have when you reach State Pension age.

Additional State Pension – The additional State Pension has also been called the State Second Pension since 2002. It gives particular help to people who earn lower wages, or cannot work as much as other people.

If you are a carer, or have a long-term illness or disability, you may be treated as having earnings at a set level, which may help you get some additional State Pension.

Contact us for more information on the additional State Pension.



Go to:

www.gov.uk/additional-state-pension



Or you can call us on:

0845 606 0265



Textphone:

0845 606 0285

Claiming your State Pension

You can get your State Pension when you reach State Pension age. You don't get your State Pension automatically – you have to claim it. However, you do not need to claim any additional State Pension you may be entitled to. This is paid automatically when you claim your State Pension.

If we have not invited you to claim 3 months before you reach State Pension age call us.



Phone: **0800 731 7898**
Textphone: **0800 731 7339**

Monday to Friday 8am to 6pm

Over 80s Pension

This is a State Pension for people aged 80 or over who have little or no basic State Pension.

If you think this may apply to you, call us.



Phone: **0800 731 7898**

Putting off claiming your State Pension

You may be able to get more State Pension in future years by putting off your claim until a time that suits you. This means either waiting before you claim your State Pension or choosing to stop claiming your State Pension for a while. This is called State Pension deferral.

The amount of extra money you get depends on how long you put off claiming your State Pension. There are 2 options:

- you can choose a one-off lump sum if you put off claiming for an unbroken period of at least 12 months, or
- you can choose to receive a higher weekly State Pension for the rest of your life.

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There are some circumstances in which you will not receive a higher weekly State Pension or a lump-sum payment; for example if since reaching State Pension age:

- you have received certain other benefits, or
- your partner has received other benefits, or
- someone else has received an increase of another benefit for you, or
- you have been in prison.



Find out more at:

www.gov.uk/browse/working

Extra help

There are 3 main types of extra help you can get. These are:

- benefits based on your income, such as Pension Credit
- help based on your age, such as Winter Fuel Payments and free prescriptions, and
- help if you have a disability, for example Attendance Allowance.

To apply you must have reached the qualifying age. This is gradually going up in line with the increase in the State Pension age for women to 65, and the further increase to 66 for both men and women. To find out the age at which you can apply go online.



Go to: www.gov.uk

Gender recognition

After April 2005, if you have a full Gender Recognition Certificate, your State Pension age and the amount of State Pension you can get may change.

You can find out more about how this may affect your State Pension from the gender recognition application form. See the section on the form called 'Guidance on benefits and pensions'.

You can find a copy of the form on the Gender Recognition Panel website.



Go to: **www.grp.gov.uk**

You can also ask the Gender Recognition Panel secretary:



Phone: **0300 1234 503**

Address:

PO Box 9300

Leicester

LE1 8DJ

Lasting Power of Attorney

A Lasting Power of Attorney is a legal document that allows you to choose somebody you trust to make decisions for you about your finance and property, or health and welfare.

For more information on Lasting Power of Attorney and appointing a deputy.



Go to: **www.publicguardian.gov.uk**

Email: **customerservices@publicguardian.gsi.gov.uk**



Phone: **0300 456 0300**

Monday to Tuesday 9am to 5pm

Wednesday 10am to 5pm

Thursday to Friday 9am to 5pm

Address:

Office of the Public Guardian

PO Box 15118

Birmingham

B16 6GX

Pension Tracing Service

The Pension Tracing Service is part of The Pension Service and helps people who have lost touch with their workplace or personal pensions.

Using information you provide we try to find the contact details for your scheme. You can then use this information to contact the scheme to see if you have any pension entitlement.

You can ask for a free pension trace by contacting the Pension Tracing Service.



Go to: **www.gov.uk/find-lost-pension**



Phone: **0845 600 2537**

Textphone: **0845 3000 169**



If you live outside the UK, please call

+44 191 215 4491

Monday to Friday 8am to 6pm

Address:

The Pension Tracing Service
The Pension Service
Tyne View Park
Whitley Road
Newcastle-upon-Tyne
NE98 1BA

Benefits based on your income

Pension Credit

What is it?

Pension Credit is a tax-free payment for people who live in Great Britain. That means England, Scotland or Wales. You may get Pension Credit whether you have paid National Insurance contributions or not.

The age you can get Pension Credit from is gradually going up to 66. This is in line with the increase in the State Pension age for women to 65 and the further increase to 66 for men and women. You can find out the date when you will reach the Pension Credit qualifying age online.



Go to: www.gov.uk/calculate-state-pension

There are 2 parts to Pension Credit: Guarantee Credit and Savings Credit. You may get 1 or both.

Guarantee Credit tops up your weekly income to a guaranteed minimum amount if you have reached the Pension Credit qualifying age.

Savings Credit is for people who are 65 or over and have saved some money towards their retirement, such as a pension.

You could get Pension Credit even if:

- you live with your grown-up family
- you own your home, or
- you get money from friends, family or charities.



For more information go to:
www.gov.uk/pension-credit

Budgeting Loan

A Budgeting Loan is a tax-free loan. No interest is charged but you do have to pay the loan back.

Budgeting Loans help you spread the cost of things you need to buy from time to time.

You may be able to have a Budgeting Loan if you or your partner have been getting a qualifying benefit (see page 20) for at least 26 weeks, or a payment on account for 1 of these benefits.



For more information go to:
www.gov.uk/browse/benefits

Housing Benefit and Council Tax reduction

Housing Benefit is to help people on a low income pay some or all of their rent.

A Council Tax reduction is to help people on a low income pay some or all of their council tax.

They can be paid to people in work as well as those out of work. The amount depends on your 'eligible rent' and council tax, your family size and how much income and capital (savings, investments and so on) you have.

Your local council deals with these, and you may be able to claim them even if you don't get other benefits.



For more information go to:
www.gov.uk

Cold Weather Payments

Cold Weather Payments are made automatically during periods of very cold weather to help towards extra heating costs if you are getting a qualifying benefit.



For more information go to:
www.gov.uk/browse/benefits

Disability help

Attendance Allowance

What is Attendance Allowance?

Attendance Allowance is a tax-free benefit for people aged 65 and over. It is to help you with the extra costs you may have because you are ill or disabled. The amount you get is based on the help you need, as a result of your disability or condition.

It is not 'means tested', so having savings or other income won't affect whether you can claim. It will not usually affect any other benefits you may be getting.

If you are already getting Disability Living Allowance you do not need to claim Attendance Allowance.



For more information go to:
www.gov.uk/browse/disabilities

Carer's Allowance

Carer's Allowance is a taxable benefit for people who are unable to work full-time because they are caring for a disabled person.

Carer's Allowance is for certain carers who look after a severely disabled person for at least 35 hours a week. The person you look after must be getting certain disability benefits for you to be able to claim Carer's Allowance.

For more information, call us.



Phone: **0845 608 4321**

Textphone: **0845 604 5312**

Guardian's Allowance

Guardian's Allowance is a tax-free payment for people who are bringing up other people's children. You don't have to be the child's legal guardian, but you must be getting Child Benefit for them.



For more information go to:

www.gov.uk



Phone: **0845 302 1464**

Monday to Friday 8.30am to 5pm

Child Benefit

Child Benefit is paid to people who are bringing up children under 16 and young people aged 16 to 19.

You can claim Child Benefit for a child or young person even if you are not their parent, as long as you are responsible for the child.



For more information go to:
www.gov.uk/child-benefit



Phone: **0845 302 1444**
Textphone: **0845 302 1474**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm

Child Tax Credit

Child Tax Credit supports families with children and young people aged 16 to 19. You can claim whether or not you are in work.



For more information go to:
www.hmrc.gov.uk/taxcredits



Phone: **0345 300 3900**
Textphone: **0345 300 3909**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm



If you would prefer to speak to us in Welsh
Phone: **0300 200 1900**

Monday to Friday 8.30am to 5pm

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Address:

Tax Credit Office

Preston

PR1 0SB

Help and support for veterans and their families

The Service Personnel and Veterans Agency is part of the Ministry of Defence and:

- manages the government's compensation schemes for people injured or bereaved due to service in the armed forces
- runs the Armed Forces Pension Schemes
- issues medals, and
- provides welfare support for veterans through a helpline, website and the Veterans Welfare Service.

It gives free information and advice on issues that concern all veterans and their families.

The Service Personnel and Veterans Agency can give help and advice on a wide range of subjects and can make sure your questions go to the right place.

Contact the Service Personnel and Veterans Agency if you are a veteran, or a relative of a veteran, and you need help.



For more information go to:

www.veterans-uk.info

Email: **veterans.help@spva.gsi.gov.uk**



Phone: **0800 169 22 77**

Textphone: **0800 169 34 58**

Monday to Thursday 8.15am to 5.15pm, Friday 8.15am to 4.30pm

Address:

The Service Personnel and Veterans Agency Helpline
Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP

Pensions and benefits for people who live abroad

You can usually get your State Pension paid anywhere you live. If you go to live abroad permanently when you are getting your State Pension, you will only get any increase in your basic State Pension or additional State Pension if you live in:

- a country that belongs to the European Economic Area
- Switzerland, or
- a country that has an agreement with the UK to allow these increases.

People who live abroad may be able to get State Pension and some other benefits. This can vary depending on the country they live in.

If you are going abroad temporarily, you may be able to get some of your benefits paid for a limited time. You should contact us to find out more.

You should get advice as soon as possible if you are getting a State Pension or benefits and are planning to go abroad.

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You can find out more about payment of UK State Pensions and benefits to people living abroad, or what happens to your benefits when you move to a particular country.



Go to: **www.dwp.gov.uk/international**

You can call us if you live outside the UK.



Phone: **+44 191 218 7777**

Textphone: **+44 191 218 7280**

Email:

tvp.internationalqueries@thepensionerservice.gsi.gov.uk

Address:

International Pension Centre
Department for Work and Pensions
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA
England

If your question is about Winter Fuel Payments abroad, write to:

Winter Fuel Payment Team
Room TC109
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA
England

If you are getting a UK State Pension or benefit while living abroad and want to know if you need to pay UK Income Tax, write to:

HM Revenue & Customs Centre for Non-Residents
St John's House
Merton Road
Bootle
L69 9BB
England

Working past State Pension age

Paid work

Reaching State Pension age doesn't mean you have to give up work, whether it is paid or voluntary. You can choose to keep on working while taking your State Pension, or delay your claim and be paid more pension later. The government also offers schemes and incentives to help you find work.

Volunteering

Many pensioners volunteer to help other people and their local community. There is a huge range of things you could do such as listening to children read and visiting people who are housebound.

Volunteering should not affect your Pension Credit or other benefits.



Find out more at:

www.gov.uk/volunteering

Income Tax

State Pension, Widow's Benefit, Widowed Parent's Allowance, Bereavement Allowance and Carer's Allowance are taxable and count as income when the amount of tax that you have to pay is worked out. Attendance Allowance, Disability Living Allowance, Christmas Bonus and Child Dependency Increases do not count as taxable income. We do not deduct income tax directly from your benefit or State Pension, unless you are getting a lump sum payment after putting off claiming your State Pension. If you complete a Self Assessment tax return and pay your tax direct to HM Revenue & Customs, you must tell them about any taxable benefits you get.



For more information go to:
www.hmrc.gov.uk/pensioners



Phone: **0300 200 3300**
Textphone: **0300 200 3319**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm

Jobcentre Plus help for people over 60

Some benefits (for example, Jobseeker's Allowance and Incapacity Benefit) stop when you reach State Pension age. But remember that, from April 2010, the upper age limit for some benefits will rise in line with the increase in women's State Pension age.

Many of the other services you can get through Jobcentre Plus have no upper age limit. These include:

- support from personal advisers
- using Jobpoints to search for job and learning opportunities, and
- access to a database of jobs on the internet.

If you get Pension Credit, you can take part in most back-to-work programmes and services.

Contact your Jobcentre or find out more online.



Go to: **www.gov.uk/browse/working**

Working Tax Credit

Working Tax Credit tops up the earnings of working people (whether employed or self-employed) on low incomes, including those who don't have children.



For more information go to:
www.hmrc.gov.uk/taxcredits



Phone: **0345 300 3900**
Textphone: **0345 300 3909**



If you are calling from abroad
Phone: **+44 2890 538 192**

Monday to Friday 8am to 8pm, Saturdays 8am to 4pm



If you would prefer to speak to us in Welsh
Phone: **0300 200 1900**

Monday to Friday 8.30am to 5pm

Address:

Tax Credit Office
Preston
PR1 4AA

Are you getting any of these 'qualifying benefits'?

Getting some benefits can allow you to apply for other useful help. Here is a list of the most common qualifying benefits:

- State Pension
- Income Support
- Incapacity Benefit
- Attendance Allowance
- Pension Credit
- Carer's Allowance
- Contributions-based Employment and Support Allowance (main phase)
- Disability Living Allowance
- War Widow's Pension
- War Disablement Pension (if you are over State Pension age)
- Widowed Mother's or Widowed Parent's Allowance
- Industrial Death Benefit, through a Widow's or Widower's Pension
- Long-term Incapacity Benefit
- Personal Independence Payment
- Jobseeker's Allowance
- Severe Disablement Allowance (transitionally protected)
- Unemployability Supplement or Constant Attendance Allowance paid under Industrial Injuries or War Pensions schemes
- Mobility Supplement.

Even if the benefit or allowance you get is not included in this list it is still worth checking to see if you qualify for any of the extra help.

Other help you may get

Some of these organisations can help you whether or not you are getting a qualifying benefit.

Help with heating your home

You could improve the heating and insulation in your home and make it more energy efficient.

You may be able to get a grant if you or your partner are a homeowner or a tenant of a private landlord and you are getting a qualifying benefit.

Go online to see if you may qualify for help.



Go to: **www.gov.uk**

Energy Saving Trust

There are different schemes depending on where you live.

England



Phone: **0800 316 2805**



Website: **www.warmfront.co.uk**

Scotland



Phone: **0800 512 012**



Website: **www.energyassistancepackage.com**

Wales



Phone: **0800 512 012**



Website: **www.nestwales.org.uk**

Age UK information line

Age UK provides a wide range of practical support and information on issues affecting older people and their carers. It also provides details of local Age UK groups.



For more information go to:
www.ageuk.org.uk



Phone: **0800 169 6565**

Disabled Facilities Grants

To help you to carry on living independently, local councils provide Disabled Facilities Grants that help pay for changes to your home, such as:

- stairlifts
- door widening
- ramps, and
- level-access showers.

Local councils can also help towards a wide range of repairs, improvements and changes. This help may include:

- a grant
- a loan, or
- freeing up some of the value of your home.

For more information on Disabled Facilities Grants and other help from your local council, contact your local Home Improvement Agency or your council.

Important: If you want a Disabled Facilities Grant or other help from your council towards repairs, improvements or changes, contact them before you start any work.

Home Improvement Agency (England)

If you are a homeowner or a tenant of a private landlord, the Home Improvement Agency will give you advice on how to adapt, repair, improve and maintain your home.



Phone: **0845 864 5210**

Monday to Friday 9am to 5pm

Home Improvement Trust

You may be able to get a low-cost loan from the Home Improvement Trust if you are living on a low income and you don't have any savings or investments.

Contact the Home Improvement Trust to find out about low-cost loans for homeowners.



Phone: **0800 783 7569**

Monday to Friday 9am to 5pm

www.gov.uk website

www.gov.uk has information from UK government departments on topics ranging from money and benefits to local NHS services.



Go to: **www.gov.uk**

Department of Health publications order line



Phone: **0300 123 1002**

Dial UK

For advice and information on having a disability.



www.dialuk.info



Phone: **01302 310 123**

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 4p a minute with a 15p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from abroad.

Calls to **03** numbers from BT land lines should cost no more than 4p a minute with a 15p call set-up charge. However, calls to 03 numbers are usually included in the cost of any call plan you may have, so ask your phone company if you will be charged for these calls.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

If you are concerned about the cost you can ask our operator to call you back.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

We're always looking for ways of improving our leaflets. If you have any comments or suggestions about this leaflet, email us at: **leaflet.feedback@dwp.gsi.gov.uk**

This email address is only used for leaflet feedback. We cannot answer questions about your pension or benefit.

This leaflet is no longer current.
You can find up to date information on GOV.UK

Table 1 – Benefits or services you may get if your age 60 and over.

Benefit or service	How to get it	Other information	For more details
Aged 60 and over			
Free prescriptions	Sign the declaration on the back of your prescription	Free in Scotland and Wales whatever your age	See NHS booklet HC11 – Help with health costs
Free NHS sight tests	Tell your optician you are 60 or over	You will still have to pay for your glasses or contact lenses	See NHS booklet HC11 – Help with health costs
Free local bus travel (England and Wales)	Your local council or Passenger Transport Executive must provide a free pass that allows you to travel for free on local bus services anywhere in England at off-peak times. There may be other travel concessions in your area	England and Wales only	Contact your local council or your Passenger Transport Executive. The address and phone number are in the phone book under 'Local government'
Winter Fuel Payments	Usually paid automatically when you reach qualifying age but you may have to claim the first time.	Tax-free lump sum	Go to: www.gov.uk/ winter-fuel-payment or phone: 0845 9 15 15 15. The line is open 8.30am to 4.30pm Monday to Friday. Textphone: 0845 601 5613

Aged 70 and over			
Re-applying for your driving licence	Your driving licence normally lasts until you are 70, when you will need to renew it. You don't have to pay to do this	The Driver and Vehicle Licensing Agency will send you a renewal form shortly before your driving licence is due to run out	Go to: www.gov.uk/browse/driving or phone the Driver and Vehicle Licensing Agency on: 0870 240 0009 (textphone: 01792 766 366). The line is open 8am to 8.30pm Monday to Friday, and 8am to 5.30pm on Saturday
Aged 75 and over			
Free passport	You have to apply	For everyone born on or before 2 September 1929	
Free TV licence	You have to apply	The person applying for the licence must be the one who is 75 or over. Once you have claimed it should renew automatically	For more information: <ul style="list-style-type: none"> • go to www.tvlicencing.co.uk • ring 0844 800 6779, or • write to: TV Licencing Bristol BS98 1TL

Important information about this leaflet

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This information is available in other formats on request



Phone: **0845 7 31 32 33**

Textphone: **0845 604 0210**

You can find more information about benefits and pensions online.



For benefits information go to:

www.gov.uk/browse/benefits



For pensions information go to:

www.gov.uk/browse/working/state-pension