

Guide to Benefits for Older People

Horsham Matters Resource Guide

State Pension

The State Pension is the main government payment for people who have reached pension age. It's based on your National Insurance contributions over your working life. To get the full amount, you usually need around 35 years of contributions. Even if you don't have a full record, you may get a partial pension. The State Pension is paid every four weeks directly into your bank account.

If you are due to reach your state pension age in the next four months, you can apply for your state pension. To apply you can:

- **Claim online:** <https://www.gov.uk/get-state-pension> (You will need an invitation code, which will be sent to you from the DWP)
- **Claim by phone:** Call the Pension Service on 0800 731 7898 (Mon-Fri 8am-6pm)
- **Claim by post:** You need to phone the Pension Service to get a State Pension claim form posted to you. Send your completed form to: Pension Service 8, Post Handling Site B, Wolverhampton, WV98 1AF.

Key points:

- Full pension depends on contribution history.
- Can be claimed even if you keep working past pension age.
- Couples with one older partner: only the person at state pension age qualifies, but their income may affect other household benefits, such as UC.
- Check eligibility and forecast your pension via government website: <https://www.gov.uk/check-state-pension>

Workplace and Private Pensions

Besides the State Pension, many people have workplace pensions (provided by your employer) or private pensions (personal savings plans). You can usually start taking these at a certain age, and some let you take part early, though that may reduce your overall payout.

Key points:

- Workplace pensions often include employer contributions - don't miss them.
- Private pensions are flexible but may affect other benefits if income rises.
- In mixed-age couples, only the older partner can usually access pensions, but the income can affect means-tested benefits like Pension Credit and Universal Credit.

3. Pension Credit

Pension Credit is a means-tested benefit for people who have reached State Pension age and have a limited income. Pension Credit is separate from your regular State Pension. There are two components:

- **Guarantee Credit** -which ensures your income reaches a minimum level
- **Savings Credit**- which rewards those who have saved during their working life. This component is only available to those who reached State Pension age before April 2016

Your Guarantee Credit entitlement may increase if you:

- Are a carer
- Have a severe disability
- Have certain housing costs, such as service charges
- Are responsible for a child or young person who usually lives with you.

To claim Pension Credit, you can either:

- **Claim online** (if you claim State Pension and you don't care for any children or young people): <https://apply-for-pension-credit.service.gov.uk/start>
- **Claim by phone:** Call the Pension Credit claim line on 0800 99 1234 (Mon- Fri 8am-6pm).

Key points:

- Household income matters for couples, even if one partner is younger.
- Claiming Pension Credit can also qualify you for other benefits, like help with health costs, housing costs, household fuel cost and council tax reductions.
- It's worth checking regularly, as eligibility can change if income or savings fluctuate.
- Disability benefits are not included in the Pension Credit calculation

Mixed-Age Couples

If you are a couple where one partner is older and has reached State Pension age and the other younger (below State Pension age), benefits can be trickier.

If you are on a low income and need financial support with living costs and housing, as a mixed age couple you can only apply for Universal Credit (UC) for financial support. The younger person will be the lead claimant. You will not be able to apply for Pension Credit.

With UC:

- Household income counts – UC is a means-tested benefit, your State Pension is deducted in full (pound for pound) from your UC award.
- Age-specific benefits only apply to the older partner.

- Once the younger person reaches State Pension age, you can then apply for Pension Credit.

Free Older Persons Bus Pass

For those who have reached State Pension age, you can apply for a Free Bus Pass from the County Council. West Sussex County Council offer a five-year bus pass offering free travel on weekdays 9.30am-11.00pm and all day on weekends and bank holidays.

You will need to apply either by:

- **Online:** <https://westsussex.mybuspass.co.uk/>
- **By post:** download and complete an application form and post to - West Sussex Bus Pass, PO Box 212, Waterlooville, Hants, PO7 6ZN.
https://www.westsussex.gov.uk/media/bhip0xdv/encts_older_persons_application.pdf

Remember: If you need additional guidance with benefits for older people, speak with a member of our support team at Horsham Matters for a referral to an advisor.

Call or WhatsApp: 0300 124 0204

Email: support@horshammatters.org.uk

Alternatively, your local Age UK branch can provide advice and support suited to your needs: <https://www.ageuk.org.uk/westsussexbrightonhove/our-services/>

Helpful Links:

Horsham Matters – Support: <https://www.horsham-matters.org.uk/get-help-now/>

Easy to read New State Pension – GOV UK: <https://www.gov.uk/government/publications/easy-read-new-state-pension>

Easy to read Pension Credit – GOV UK: <https://www.gov.uk/government/publications/easy-read-pension-credit>

Benefits calculator: <https://www.entitledto.co.uk/>

DWP Challenge a decision: <https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp>

Horsham District Council (HDC), Council Tax Support: <https://www.horsham.gov.uk/council-tax-and-benefits/council-tax/council-tax-support-discounts-and-exemptions>

HDC – Apply for a Blue Badge: <https://www.horsham.gov.uk/parking/disabled-parking/apply-for-a-blue-badge>

WSCC older persons free bus pass: <https://www.westsussex.gov.uk/roads-and-travel/travel-and-public-transport/bus-travel/bus-passes-and-discounts/free-older-persons-bus-pass/>

WSCC Household Support: <https://www.westsussex.gov.uk/leisure-recreation-and-community/household-support-fund/>

Age UK, Horsham: <https://www.ageuk.org.uk/westsussexbrightonhove/activities-and-events/horsham-district/>

Carers Support West Sussex: <https://www.carerssupport.org.uk/>

Prevention Assessment Team: <https://www.sussexcommunity.nhs.uk/patients-and-visitors/services/prevention-assessment-team>