AFA Bitesize:
Pension Age Benefits

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20th August 2026

Aims of Today

- ü identify when someone might be able to claim a pension benefit
- ü help someone to start a claim
- ü explain the stages a claim
- ü identify when someone needs advice about their claim
- ü gather relevant updates on welfare benefits

Introductions

- Name and Organisation
- What are the issues you experience in your community?

Disclaimer

Although Citizens Advice Wandsworth trains volunteers to identify local residents in need of advice and refer residents to local services, no liability attaches to Citizens Advice for any assistance or service offered by other organisations.

Equally as volunteers , we are not training you to be advisers. The additional training helps us to better understand guest’s needs and refer them on to the right places for support, advice and further help.

How to contact CAW

Call our Adviceline: 0808 278 7833 (free number)
Opening times: 10am-4pm Monday to Friday

Fill in our online enquiry form
https://cawandsworth.org/contact-us/

Visit our Battersea or Roehampton offices.
Only if not possible to call/use the form

Contact one of our projects - Foodbanks, GP referrals, Macmillan

Be referred to CAW by one of our referral partners

Pension–age Benefits

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Advice First Aid

What is State Pension Age?

Currently 66 for men and women but will be rising to 67 between 2026 and 2028! If you are born after 6th March 1961, your state Pension age will be 67

Always best to check:

https://www.gov.uk/state-pension-age

Pension Credit

Key Points

- Pension Credit is a weekly benefit to boost your income.
- Pension Credit can be backdated for up to 3 months before you apply if you were eligible during that time.
- Up to £10,000 savings allowed without affecting entitlement

You'll also be eligible to:

- apply for a free TV license if you're aged 75 or over
- get help with NHS costs if you get the Guarantee Credit part of Pension Credit

How much will I get?

Pension Credit tops up your weekly income to :

- £238 if you're single
- £363.25 joint income if you are in a couple

You may get extra amounts if you have other responsibilities and costs.

What counts as Income?

INCOME: Earnings, State or private pension, Carers Allowance, If you have deferred state or private pensions the amount you would have gotten is used

NOT COUNTED : Attendance Allowance, Housing Benefit, Council Tax Reduction, PIP,

EXTRA TOP UPS: Severe Disability top up (Attendance Allowance) +£86.05 , Carer top up +£48.15, Responsible for a child +£69.98

How to Claim

1) claim online on GOV.UK (if you already claim State Pension and there aren't any children included in your claim)

2) Call the Pension Credit claim line on **0800 99 1234** and they can fill in the application for you over the phone (Mon to Fri, 8am-6pm).

Things to be aware of

- If you are not a UK national, the claim will take longer because Pension Credit will ask for immigration proof (share code) and any information about foreign pensions.
- Generally long processing times (8 to 11 weeks)
- You have to apply for state pension first

Attendance Allowance

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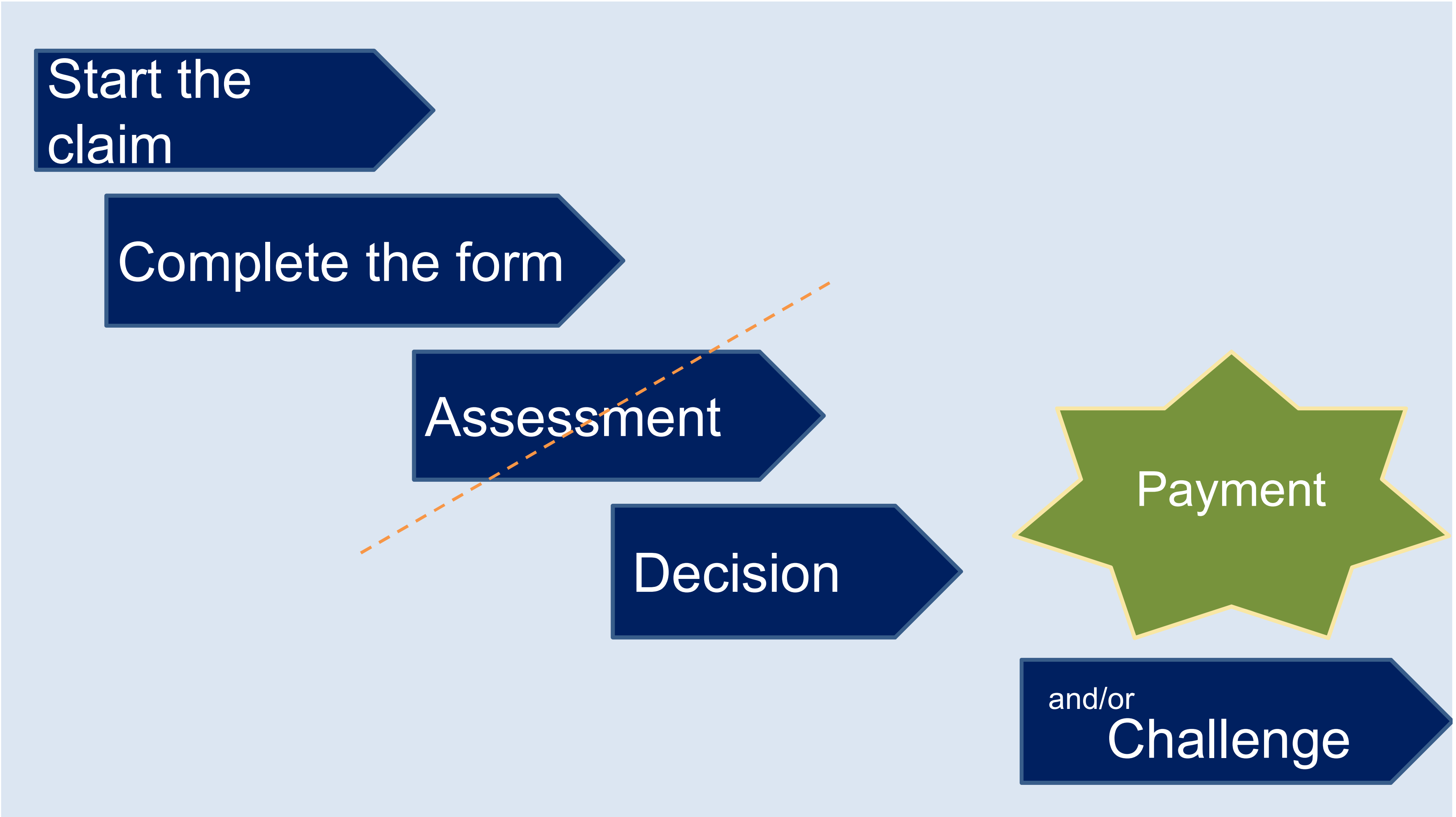
Start the claim
Complete the form
Assessment
Decision
Payment
and/or
Challenge

Key Points

- Pension age and above
- Non-means tested
- No Mobility aspect
- Help during the day OR night vs. help throughout day AND night
- End of life fast track option
- Cannot claim if in Local Authority paid care home
- Medical Evidence is key
- Assessment unlikely

Other benefits of getting AA:

- Additional Council tax reduction
- Carer can claim Carer’s Allowance/Carer Element/Carer premium (Pension Credit/Housing Benefit)
- Pension Credit (Getting Attendance Allowance means you’re allowed to earn more money than before without your benefits being affected)
- Benefit cap exemption

Attendance Allowance Weekly Rates

	Low	High
Rate	£72.65	£108.55

How to claim

Online or By Post

If by post – can download claim form at link below or call Attendance Allowance helpline 0800 731 0122

https://www.gov.uk/attendance-allowance/how-to-claim

Other Pensioner Support

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State Pension (new)

- You can claim the new State Pension when you reach State Pension age if you have at least 10 years of National Insurance contributions and are:
    - a man born on or after 6 April 1951
    - a woman born on or after 6 April 1953
- State Pension is taxable
- When you reach State Pension age, you won't have to pay National Insurance anymore, even if you keep on working.
- Full rate of the new State Pension is **£241.30 per week** in 2026/27
- You should get an invitation letter from the Pension Service 4 months before you reach State Pension age, explaining how to claim your State Pension.

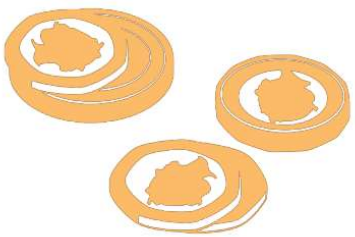
Winter Fuel Payments 2026/27

- Most eligible people get the Winter Fuel Payment automatically
  - Receive a letter in October/November saying how much
  - Paid in November/ December 2026.

- If your total income is over £35,000, HMRC will take your Winter Fuel Payment back. Your partner's income does not count towards your total.

- Eligibility
  - born on or before 27 June 1960
  - Not in hospital/prison during the week of 21 to 27 September 2026

- Amount
  - £100- 300 depending on circumstances
  - https://www.gov.uk/winter-fuel-payment/how-much-youll-get



Other help

1. If you're 75 or over and on Pension Credit, you're entitled to a free TV licence - https://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/aged-74-and-over-aud3

2. Older Person’s bus pass and railcard - https://www.gov.uk/apply-for-elderly-person-bus-pass

3. Everyone aged over 60 gets free prescriptions – https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/free-prescriptions-for-over-60s/

4. Budgeting Loan through Pension Credit (£100- £348 if single, £100- 464 if couple)

5. Warm Home Discount: If you receive Pension Credit or another means tested benefit, you might be entitled to a £150 reduction on your electricity bill

6. https://www.ageuk.org.uk/siteassets/documents/information-guides/ageukig43_more_money_in_your_pocket_inf.pdf

Mixed Age Couples

A mixed age couple is where one person is over State Pension age and the other person is under

Mixed age couples can only claim Universal Credit until they **both** reach State Pension age.

Money from State pension still counts as “Income” for Universal Credit calculations

https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/couples-benefits/

Other updates

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Crisis Fund- Wandsworth Council

Crisis vouchers /Community Care Grant >> Crisis Payment Scheme.

"We may award a crisis payment if you are facing a financial emergency that needs immediate action to prevent serious hardship"

This could include **not having enough money for:** Food , Heating or energy , Water , Accommodation , Essential household items, such as furniture or appliances

This could include **Financial emergencies :** lost income due to redundancy, unexpected costs due to accident/health emergency, lost income due to relationship breakdown/bereavement, fleeing domestic abuse, moving into permanent housing , etc

https://www.wandsworth.gov.uk/housing/benefits-and-support/crisis-support/

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(Discretionary) Housing Payments

Discretionary Housing Payments (DHPs) >> “Housing Payments”

Largely the same as before : “need additional financial support to meet Housing costs not met by their benefits.”

Length of awards : generally 13 or 26 weeks

WBC aim to make initial response within 10 working days of date of application

https://www.wandsworth.gov.uk/discretionary-housing-payments

https://www.wandsworth.gov.uk/media/mcubrke0/housing_payment_fund_policy.pdf

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Universal Credit

- 2 Child Limit has ended since 6 April 2026
  - This may affect people with the Benefit Cap
- LCWRA elements- lower and higher rate
  - Lower rate: £217.26 a month – new claims for LCWRA since April 2026, non "severe/life-long" condition,
  - Higher rate: £429.80 a month – existing claim before April 2026, severe lifelong health condition, nearing your end of life

Other Wandsworth Council changes…

- Wandsworth Council have scrapped the School Uniform Grants since July
  - https://uniformerly.co.uk/ - preloved school uniform website
- New Homeless Application process:
  - Call or fill in basic form and get call back by triage officer:
  - https://www.wandsworth.gov.uk/housing/worried-about-losing-your-home/how-we-can-help-homelessness/homelessness-application-process/

Any Questions?

Can you claim Attendance Allowance at the same time as Pension Credit/State Pension?

- Yes, Attendance Allowance is a disability benefit so the only criteria for it relates to health conditions, not finances or other circumstances.

Can you claim Private (Occupational) pension and state pension at the same time?

- Yes, your state pension entitlement is based on National Insurance Contributions not whether you get money from anywhere else. If you are getting a Private and state pension, it is unlikely you are entitled to Pension Credit as well as most likely you will above the threshold.
- Check Pension Wise for more information about state pension and private pensions

Thank You