



Care
Navigators

LATER LIFE BENEFITS

2025/26



Later Life Benefits

What are Later Life benefits?

The Department of Works and Pensions (DWP) refers to 'Later Life' benefits as - State Pension, Pension Credit, Housing Benefit and Winter Fuel Payment but there are many other benefits, including disability related ones that may apply to people who are over pensionable age. This guide will refer to the benefits that may apply to someone who is over the State Pension age as 'Later Life' benefits.

In May 2024, 23.6 million people claimed some combination of DWP benefits, of these: 13.1 million were of State Pension Age.

Other benefits that may apply to 'later life' include:

- Council Tax Support/Exemptions
- Utility Bill Support
- Bereavement benefits
- Grants
- Health costs
- Carer benefits
- Local Assistance
- Cold Weather Payments
- Industrial Injuries

Disability Benefits

Disability spending was 12.2% of the £39.1 billion total welfare spend in Great Britain in 2023-24. The Office of Budgetary Responsibility forecast disability benefit spending to increase to £58.1 billion in 2028-29.

Disability benefits spending refers to Disability Living Allowance (DLA), Personal Independence Payment (PIP) and Attendance Allowance (AA).

4.2 million people were claiming either Personal Independence Payment (PIP) or Disability Living Allowance (DLA) at February 2023 and **1.6 million** were claiming Attendance Allowance (AA)

- 3.0 million - PIP
- 1.2 million - DLA
- 1.6 million – AA

Later Life Benefits

Sometimes things happen that we can't plan for. The benefit system is a support for those who have experienced difficulties, whether financial or circumstantial. Welfare benefits are split into two main categories and are either means tested, when a full financial assessment will be required or non-means tested, when your finances are not assessed. Some of the non-means tested benefits are dependent on a national insurance contribution record.

This table puts the main benefits into a category and has colour coded them as follows;

- Means tested
- Non-Means Tested - Non-Contribution Based
- Non-Means Tested – Contribution Based

 <p>Families</p> <p> Child Benefit Child Tax Credit Guardians Allowance Maternity Grant Maternity Allowance Statutory Paternity/Maternity/Adoption Pay Widowed Parents Allowance Free school meals/milk Universal Infant Free School Meals Healthy start scheme </p>	 <p>Work</p> <p> Job Seekers Allowance Employment Support Allowance Working Tax Credit Universal Credit Incapacity Benefit (no new claims) State Retirement Pension Statutory Sick Pay </p>
 <p>Health</p> <p> Attendance Allowance Disability Living Allowance (no new claims) Personal Independence Payment Carers Allowance Statutory Sick Pay Industrial Injuries Disablement Benefit Bereavement Allowance Bereavement Payment Winter Fuel Payments </p>	 <p>Low Income</p> <p> Pension Credit Universal Credit Income Support Local Emergency support Budgeting advance/loans Housing Benefit/costs Council Tax support/reduction/exemption Cold weather payments Funeral Payments Health costs – prescription, dental costs, eye tests/glasses, travel to hospital, wigs Boiler Grant Loft and cavity wall insulation grants </p>

Later Life Benefits

Attendance Allowance (AA) – 0800 731 0122

Attendance Allowance is a tax free, non-means tested benefit for someone who suffers from an illness/disability and has care and/or supervision needs.

To qualify you must be over state pension age when applying and have had a need for at least 6 months and expect to have needs for at least another 6 months.

There are **special rules** for people with a short life expectancy, when the qualifying period does not apply. Attendance Allowance may be awarded at one of two rates;

- 1) Higher rate £110.40 – if the need is through the Day **and** Night
- 2) Lower rate £73.90 – if the need is through the Day **or** Night

Please see our more detailed 'Claiming Attendance Allowance' guide and if you would like help to complete a form, watch the video on how to fill in an Attendance Allowance form or [make an appointment](#) to see how we can help.

Disability Living Allowance (DLA) – 0800 121 4600

Disability Living Allowance has been replaced by Personal Independence payment for people aged between 16 and 64 yrs. There are **no new claims for DLA**, however someone who was already 65 years old on the 8th April 2013 and in receipt of DLA will continue to receive it (for the length of the award and providing they still meet the qualifying criteria) and it can be upgraded providing the qualifying criteria are met.

Personal Independence Payment (PIP) - PIP Claim line 0800 917 2222

PIP is non-means tested and non-taxable benefit for people who are 16 years or over with a long-term physical or mental health condition or disability that affects their ability to do daily living tasks.

It replaced DLA for working age claimants and has two parts; Daily Living Component and Mobility Component which can be upgraded as needs change, providing the qualifying period and criteria are met.

PIP is dependent on you meeting the 'Descriptors' of the benefit. If you would like some help to complete a form or appeal a benefit decision we offer a 10 minute free fact find appointment and you can use our free PIP descriptors information sheet in the library to help you get an idea of the criteria of this non-means tested benefit.

Carers Allowance – 0800 731 0297

A **non-means tested, taxable benefit** payable for those who look after someone receiving a qualifying disability benefit such as Attendance Allowance/DLA Care component at the middle or high rate/ PIP daily living at either rate.

You do not have to be related to, or live with, the person that you care for but will be aged 16 or over, spend at least 35 hours a week caring and not earn over £196.00 per week after deductions.

Later Life Benefits

Pension Credit – 0800 99 12 34

Pension Credit is a **means tested, non-taxable** benefit for people over the qualifying age which is in line with the Women's State retirement age. Entitlement varies depending on the circumstances. It has no savings/capital upper limit, although over £10k will be given an assumed income of £1 for every £500 or part of.

Please [book an appointment](#) online if you would like a benefit check to see if you should be claiming Pension Credit or any of the other welfare benefits.

Other Benefits

These are just a few of the many benefits often left unclaimed;

- Funeral Payments
- Council Tax reduction scheme/Council Tax exemption
- Employment Support Allowance
- Health Related Costs
- Industrial Injuries Disablement Benefit
- Utility discounts/vulnerable person support

Council Tax Support

Because Council Tax reduction/support/benefit is usually means tested for it to apply as non-means tested support it has to be based on a property or person being exempt.

Disregarding a person or providing a discount to a household situation rather than applying a financial assessment to an individual. One of the more common exemptions is for someone who is moving into a care/nursing home when the property is exempt or for someone living at home with a 'severe mental impairment' when the person is exempt.

This is one of the most under claimed benefits and can make one of the biggest differences. [Please read our article here](#) or [make an appointment](#) for a benefit check to understand your full benefit entitlement.



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