

# Research & Campaigns Bulletin

## September 2024

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## How to ease financial crisis for older people

Recent announcements about the Winter Fuel Payment have worried many older people. So, how can we help?

### Pension Credit

Many eligible pensioners across BCP are still not claiming Pension Credit. **Encourage family, friends and those you work with to check now!** Eligibility can be worth up to £3,900 a year, and ensures continued receipt of the Winter Fuel Payment.

### Attendance Allowance

You may be eligible for Attendance Allowance if you **are starting to struggle with every day tasks, self care, or have an illness/disability** making it difficult for you to look after yourself. You could get either £72.65 or £108.55 a week depending on your needs.

### Energy Costs

The **Warm Home Discount scheme** will continue to offer a discount to eligible pensioners. **LEAP (Local Energy Advice Partnership)** offer advice on how to reduce bills, help with replacing broken appliances and condemned boilers. The fuel bank foundation can offer energy vouchers for pre-payment meters.

### Other Household Costs

The **Household Support Fund** will continue into 2025, with new rounds opening soon. **Blue badge, senior rail cards and bus passes** can help with travel costs. Cheaper tariffs and discounts are available for services like **broadband, water and sewage.**

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## How we helped our client Janet, 82

Janet came to see us when we were operating a drop in clinic at a local church. She was there for a weekly knitting and social activities group.

Janet has mobility issues, and was struggling to cope within her home, which had become too much for her. Janet's partner had died suddenly, leaving her grief stricken, and with financial problems. She was also the only remaining carer and guardian for her young teenage grandchild.

Janet was only receiving the state pension. She had never heard of Pension Credit, but after a benefit check, we discovered she was eligible and helped her to apply, giving her an extra £218.15 per week income. Because of her role as guardian for her grandchild, she was also eligible for the Young Person Premium element of Pension Credit which was an extra £76.79 per week in her case. Janet then also became eligible for Council Tax Support. Her mobility issues meant that she was able, with our help, to claim Attendance Allowance at the higher rate of £108.55 per week.

Janet lives in a rural area and her mobility scooter was not fit for purpose. We applied to the Hospital Saturday Fund for a grant for a more appropriate mobility scooter so that Janet was safely able to visit local groups and friends for support. Friends of the Elderly assisted Janet with a grant for some small home repairs and mobility adaptations which were desperately needed for her to move about her home safely.

Janet told us that it was a huge relief to not have to worry about how to feed her grandchild and pay her bills. She now feels more able to grieve for her partner.

\*Names and some details have been changed to protect anonymity.

Citizens Advice BCP's information and advice is available to everyone - whoever they are, whatever their problem.

We can be contacted via [adviceline on 0808 2787 939](tel:08082787939), or via the 'Get Advice' page on our website.

