

15 Government Benefits Most Retirees Never Claim

Worth 1000s of pounds each year for households that qualify.

INCOME SUPPORT

1. Pension Credit

Weekly income top-up

Tops up weekly income to £238 (single) or £363.25 (couple). Around 880,000 eligible households do not claim it - and claiming unlocks several other benefits automatically.

2. Housing Benefit

Varies by rent and income

Helps low-income retirees in rented accommodation cover their rent. Pension Credit claimants may receive Housing Benefit automatically. Apply through your local council.

3. Support for Mortgage Interest

Loan covering interest payments

A government loan that covers mortgage interest payments for homeowners receiving qualifying benefits. Repaid when the property is sold. Does not cover capital repayments.

CARE & DISABILITY

4. Attendance Allowance

Up to £5,959 per year

For those over State Pension age needing help with personal care or supervision. Around 1.5 million eligible people have never applied. Does not depend on whether someone lives alone.

5. Personal Independence Payment

Up to £10,119 per year

For those under 65 with a long-term health condition or disability affecting daily living or mobility. Must be claimed before reaching State Pension age. Widely under - claimed among those approaching retirement.

6. Carer's Allowance

£86.45 per week

For those providing at least 35 hours of care per week to someone on a qualifying disability benefit. Many family carers do not claim because they assume caring for a parent informally does not count.

7. Carer's Credit

Protects your State Pension

A National Insurance credit for carers who do not qualify for Carer's Allowance. Fills gaps in your NI record so your State Pension is not reduced by years spent caring. Claimed through HMRC.

8. Social Care Direct Payments

Varies by care needs assessment

If your local authority assesses you as needing social care, you may receive direct payments to arrange your own care rather than having it provided for you. Many eligible people never request an assessment.

9. Disabled Facilities Grant

Up to £30,000

A means-tested grant from your local council to fund home adaptations - ramps, stairlifts, level-access showers, and wider doorways. Helps people remain in their own home as needs change.

ENERGY & HEATING

10. Winter Fuel Payment

£200 to £300 per year

Annual payment to help with heating costs. From 2024/25, restricted to those receiving Pension Credit or other means-tested benefits. Previously automatic - many no longer receive it without claiming Pension Credit first.

11. Warm Home Discount

£150 off energy bills

A one-off annual discount applied directly to electricity bills. Most Pension Credit (Guarantee Credit) recipients are now added automatically. Around 3 million households benefit each year.

12. Cold Weather Payment

£25 per qualifying cold spell

Should be paid automatically when the temperature in your area is at or below zero degrees Celsius for seven consecutive days. Available to those on Pension Credit and certain other qualifying benefits.

COUNCIL TAX & HOUSING

13. Council Tax Reduction

Up to 100% off the bill

Low-income retirees may pay nothing or a significantly reduced amount. Eligibility and amounts vary by local authority. Pension Credit claimants often qualify automatically. Apply directly to your local council.

14. Discretionary Housing

Varies by local authority

An additional payment from your local council if Housing Benefit does not cover your full rent and you are struggling to make up the difference. Must be applied for separately it is not automatic.

15. Single Person Council Tax Discount

25% off council tax

Anyone living alone - or with people who are disregarded for council tax purposes - is entitled to a 25% reduction. Many widowed or separated retirees do not apply after a change in circumstances.