

KEYWORD

State Benefits

A guide to finding out what state benefits you're entitled to



There is a wide range of state benefits available. If you're struggling to make ends meet or your income could do with a boost, claiming all the benefits you're entitled to can make a big difference.

Who's entitled to benefits?

Your right to benefits will depend on your individual circumstances or those of your household. For example, you may be entitled to benefits if you are sick, lose your job, are on a low income, have children, are over 60, have a disability, become a carer or are recently bereaved.

What help is available

The benefits system can seem daunting but there is plenty of help available. This ranges from online benefits calculators, which will tell you what benefits you might qualify for, to expert advisers who you can talk to for help and advice. You may also be entitled to help from your local authority with your housing costs or Council Tax.

As well as state benefits, there are also grants available from charitable organisations for people on a low income and other types of help such as schemes and grants to help towards your energy costs, water bills and energy efficiency measures.

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Pensions and state benefits

Some state benefits are means-tested. This means the amount you get and whether you qualify at all depends on how much income and capital (savings and investments) you have.

Means-tested benefits include:

- **Employment and Support Allowance (income-related)**
- **Housing Benefit**
- **Income Support**
- **Jobseeker's Allowance (income-based)**
- **Universal Credit**
- **Pension Credit**

It's important to understand that the decisions you make about taking money from your pension pot may affect your entitlement to these benefits.

If you are below state pension age, the money you take out of your pension will count towards your income or capital. That means if you take money out of your pension, it may mean you receive less in means-tested benefits, or are not able to claim them. The amount left in your pension pot won't count towards your income or capital.

If you are over state pension age, it's more complicated. The government expects you to use the money in your pension to support yourself. So even if you leave your pension pot untouched, it can still be taken into account when working out if you're entitled to means-tested benefits. And if you only take a small income from your pension pot, your entitlement to benefits may not be based on this amount but on an amount that the government thinks you could have taken. This is called your 'notional income'.

You can find out more about how taking money from your pension may affect the benefits you're able to claim at pensionwise.gov.uk/en/benefits and citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot/

Find out what you're entitled to

You can find benefits calculators at:

turn2us.org.uk/ or call the helpline on **0808 802 2000**
entitledto.co.uk/
betteroffcalculator.co.uk/free

To use the calculators, you'll need accurate information about your:

- savings
- income, including your partner's (from payslips, for example)
- existing benefits and pensions (including anyone living with you)
- outgoings (such as rent, mortgage, childcare payments)
- Council Tax bill

You can check what grants you might be entitled to at:

grants-search.turn2us.org.uk/

You can find out about the different benefits available at:

gov.uk/browse/benefits

The decisions you make about taking money from your pension pot may affect your entitlement to benefits.



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