

Welfare benefits

Many older people do not claim all of the benefits that they are entitled to, even though the additional income could make a significant difference to your quality of life.

There are two main types of benefits: means-tested and non means-tested.

Means-Tested Benefits

Means-tested benefits are dependent upon your finances and only available if you qualify for them.

These benefits include [Pension Credit](#), [Housing Benefit](#), [Universal Credit](#) and [Council Tax Benefit](#). Even if you do not qualify for the full benefit, you may be able to claim some help. [Universal Credit](#) is replacing a number of working-age means-tested benefits.

If you qualify for a means-tested benefit you might then be entitled to receive other support, such as help with health costs. See our section on [Help with health costs](#) for further information.

Non Means-Tested Benefits

Non-means tested benefits do not depend on your finances but on other factors such as disability and care needs. Examples of these benefits include [Personal Independence Payment](#), (which has now replaced [Disability Living Allowance](#) for under-65s) and [Attendance Allowance](#) (for over-65s).

For further information, see our [Benefits](#) category, which gives details of each individual benefit and how you can get help to apply for them.

Where can I get benefits advice?

It can be useful to speak with someone about the benefits you may be entitled to and how they may impact upon your other benefits. A local independent advice service can help guide you through the process such as;

- [Citizens Advice Newcastle](#) – provide advice to anyone in Newcastle
- [Newcastle Welfare Rights Service](#) – provide advice to people in priority groups including those over 65. They have [self help material](#) on their website.
- [Search Newcastle](#) give benefits advice to older people in the West of Newcastle

There are more benefit advice services available across Newcastle. Read the '[Where to get benefit advice](#)' booklet.

Problems with benefits and tax credits

[Citizen's Advice](#) provide information on benefits and tax credits and on [Challenging a decision](#) or [Appeals](#).

Benefit Cap

If you are of working age and get benefits like Income Support, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Housing Benefit, Child Tax Credit or Universal Credit, the government may limit (cap) the amount of weekly benefit for you and your family to the following new benefit cap amounts:

- £385 per week for couples with or without children, and for single people with children
- £258 per week for single people without children

The government's benefit cap means that your Housing Benefit or Universal Credit is reduced.

It may be worth reading the Newcastle City Council leaflet: [Benefit cap – ways to help you improve your financial situation](#), which includes more details about the cap, some of the exemptions and many things you can do to improve your financial situation.

Newcastle City Council and Your Homes Newcastle (YHN) are targeting support to households to help them to increase their income or reduce their expenditure, including advice on exemptions, benefit entitlement, budgeting, debt, employment and housing, as follows:

- YHN tenants can contact the YHN Benefit cap team by 'phone on 0191 278 8754 or email benefitcap@yhn.org.uk
 - Non YHN tenants, such as private or housing association tenants, can contact Newcastle City Council's Active Inclusion Newcastle Unit by phone on 277 1707 or email activeinclusion@newcastle.gov.uk
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Other Useful Information

- You may be eligible for free NHS prescriptions if you receive Income Support; Income-based Jobseeker's Allowance; Income-related Employment and Support Allowance. Use the [NHS BSA eligibility checker](#).
- [Newcastle & Gateshead Centre Against Unemployment – TUC](#) are a trade union based centre. Volunteers provides advice on a wide range of subjects including welfare rights (tribunal representation), employment, industrial benefits (redundancy counselling service) and asylum rights advice.
- [Turn2us](#) helps people in financial need gain access to welfare benefits, charitable grants and

other financial help.

- [entitledto](#) is an online benefit calculator that can help you determine whether you are receiving the right amount of benefits.
- [Newcastle University Students Union](#) help their students and prospective students with housing and benefits advice.
- [Telephones article](#) on Information Now has details of a more affordable telephone service if you are in receipt of certain benefits for example, Pension Credit, Income Support, Universal Credit or Jobseeker's Allowance.
- You can apply for a [Budgeting Loan](#) if you are in financial difficulty and are eligible.
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Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: <http://citizensadvice-newcastle.org.uk/>

Telephone: 0191 229 2750

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Department for Work and Pensions

Website: <https://www.gov.uk/government/organisations/department-for-work-pensions>

Telephone: 0800 731 0469

Turn2us

Email: info@turn2us.org.uk

Website: www.turn2us.org.uk

Telephone: 0808 802 2000

Address: Unit 9, CF15 7QQ

Tyne & Wear Centre Against Unemployment

Email: enquiries.twcau@gmail.com

Telephone: 0191 580 0186

Address: Commercial Union House , NE1 6QE

entitledto

Email: info@entitledto.co.uk

Website: www.entitledto.co.uk

Telephone: 0191 580 0186

Search Newcastle

Email: info@searchnewcastle.org.uk

Website: www.searchnewcastle.org.uk

Telephone: 0191 273 7443

Address: St Margaret's Church, NE15 6AR

Newcastle University Student Union – Student Advice Centre

Email: student-advice-centre@ncl.ac.uk

Website: nusu.co.uk/sac

Telephone: 0191 239 3979

Address: Level 0, NE1 8QB

Related Articles

[Council Tax Support](#)

[Attendance Allowance](#)

[Disability Living Allowance \(DLA\)](#)

[Pension Credit](#)

[Telephones](#)

[Dealing with debt](#)

[Getting advice about your finances](#)

[Universal Credit](#)

[Personal Independence Payment \(PIP\)](#)

[How to challenge a benefit decision](#)

[Looking after someone](#)