

Zayed wins backdated benefits

Zayed¹ is in his 70s. He and his wife live in a privately rented flat. His wife's poor health prevents her working. He looks after her and also works part-time as a carer. Their low income was topped up by a small amount of Universal Credit.

Zayed reapplied for the State Pension because their Universal Credit would stop when his wife turned 66 -

State Pension Age. The DWP² said that neither of them would be eligible for a State Retirement Pension because they had not worked long enough in the UK. Zayed turned to Mushkil Aasaan, a local community organisation, for help. Mushkil Aasaan works in partnership with CAML in the GLA³ Cost of Living Crisis Prevention project.

In an appointment at Mushkil Aasaan, CAML's GLA Crisis Prevention Adviser helped Zayed check which benefits the couple were entitled to. The Adviser established that they were eligible for Housing Benefit and Council Tax Support. When his wife reached State Retirement Age, they would also be eligible for some Guaranteed Pension Credit and could apply for Attendance Allowance. CAML's Adviser supported Zayed to obtain a suitably detailed tenancy agreement from their Landlord and helped apply for these benefits.

Zayed was so relieved when he heard that his Housing Benefit and Council Tax Support applications were successful – he will get over £250 a week and back payments of over £3,000. This will cover most of their rent. Even better, they heard that they will also be awarded some Pension Credit now that Zayed's wife is 66 - although they will not receive the State Retirement Pension.

1 Names and some details have been changed to preserve confidentiality

2 Department for Work and Pensions

3 Greater London Authority

