BENEFITS:

Taken from Money Martin Lewis website: [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Benefits were increased by 6.7% last week (some relating to pensions by 8.5%), impacting the incomes of millions of people, including many who are in work. The increase also means some, at the edges of thresholds, will be eligible who weren't before (as you can now earn a higher amount before you lose benefits). As it's estimated millions are missing out on what they're entitled to, it's worth checking.

Last year, think tank Policy in Practice estimated the scale at which people were missing out, and we then added our own info on who can claim each under-claimed benefit. The numbers have likely gone up further since the uprating last week, but we don't have updated figures, so we'll use last year's again below to see if we can help get you what you're due...

1. **UNIVERSAL CREDIT - 1.25 MILLION miss out on an average of up to £10,000 a year.**The catch-all monthly benefit to support those of working age (with low or no income) with living & housing costs. Who's likely missing out?Households with lower incomes, up to roughly £35,000/yr, though if you've kids, high childcare costs and rent, it could be £60,000. If you've checked before, check the Benefits calculator again as Universal Credit rates have gone up.
2. **ATTENDANCE ALLOWANCE - 1.1 MILLION pensioners miss out on at least £3,778 a year.**This is a non-means-tested benefit giving a fixed payout of either £3,778/yr or £5,644/yr to cover some of the costs of providing help for those who need it. Who’s likely missing out? Those who've needed help over six months, day or night, with daily living (such as washing and eating) or supervision (someone to watch you if you're a danger to yourself or others). It's common for those with Parkinson's, dementia, terminal illness, blindness, learning difficulties and more.  
     
   See our full Attendance Allowance help guide, which has had many successes including this one from Patricia: "Dear Martin, thank you for telling us about the Attendance Allowance. My husband has inoperable cancer, which has spread. I help him with medications and with daily tasks. I sent off all the letters three weeks ago, yesterday we received three weeks' higher rate [£5,644/yr] into our bank account. I rang the DWP helpline to see if it was an error, but they said it's correct as he has terminal cancer. The extra £100 a week makes a huge difference to make life easier for him!"
3. **COUNCIL TAX SUPPORT (not N Ireland) - up to 3 MILLION miss out on £1,000+ a year.**Every council runs its own scheme, so what you get depends on where you live, but it can cut your council tax bill by up to 100%. Who's likely missing out?If you qualify for means-tested benefits such as Universal Credit or Pension Credit, you're often due this, but it's not automatic, YOU MUST APPLY, which is why so many miss out. See our Council tax discounts guide.
4. **CARER'S ALLOWANCE - 500,000 carers miss out on up to £4,000 a year.**This is a specific payment for some who act as unpaid carers - whether for a family member, spouse, child, or even someone you're not related to. You must care for someone who usually gets Attendance Allowance, or some on personal independence payment or disability living allowance; spend 35+ hours a week helping with everyday tasks such as washing or cooking; and earn under £151/wk or have a low state pension. Check using our Benefits calculator.
5. *PS: If you care for someone for less than 35hrs a week, you may be entitled to carer’s credit, which helps build National Insurance years for your state pension (it's back-claimable too, so click the link to read more).*
6. **PENSION CREDIT - 850,000 pensioner households miss out on £3,900 a year.** Pension Credit tops up your income. On average it's worth £3,900/yr, but claim even if you're only due 50p, as its SUPERPOWER is to qualify you for extra benefits such as council tax reduction and free TV licences. Who's likely missing out? Tough to say, but it's worth a check if you're of state pension age and have a weekly income below £235 (£350 if you're a couple, both of state pension age).
7. **HOUSING BENEFIT - 250,000 pensioners miss out on an average £5,000 a year rent help.** For eligible under-66s, support for housing costs is part of Universal Credit, but not for those of state pension age.Who's likely missing out?Renters [eligible for Pension Credit](https://clicks.moneysavingexpert.com/f/a/HKMStft5F1kX-UNapZ-Acw~~/AAAHagA~/RgRoAV5pP4QFAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS9zYXZpbmdzL3BlbnNpb24tY3JlZGl0Lz91dG1fc291cmNlPU1TRV9OZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX3Rlcm09MTYtQXByLTI0LTQ0ZWQxYjcxM2Y2NGE1ZDkyODQtNjYxZWQ2NWVlODJlYjY4NjQ3MjRiNDZkNGY2MDVmYjUmc291cmNlPUNSTS1NU0VUSVAtNDRlZDFiNzEzZjY0YTVkOTI4NCZ1dG1fY2FtcGFpZ249bnQtYmlnbm90ZS1vbmUmdXRtX2NvbnRlbnQ9MTIjcXVhbGlmeVcFc3BjZXVCCmYUadkeZi-oGHxSFmd3eW5lZG9yYW5AeWFob28uY28udWtYBAAAAPI~), for instance, on a relatively low income. When you [apply for Pension Credit](https://clicks.moneysavingexpert.com/f/a/732Rn4m1slJUdlJFbyjK1w~~/AAAHagA~/RgRoAV5pP4QEAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS9zYXZpbmdzL3BlbnNpb24tY3JlZGl0Lz91dG1fc291cmNlPU1TRV9OZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX3Rlcm09MTYtQXByLTI0LTQ0ZWQxYjcxM2Y2NGE1ZDkyODQtNjYxZWQ2NWVlODJlYjY4NjQ3MjRiNDZkNGY2MDVmYjUmc291cmNlPUNSTS1NU0VUSVAtNDRlZDFiNzEzZjY0YTVkOTI4NCZ1dG1fY2FtcGFpZ249bnQtYmlnbm90ZS1vbmUmdXRtX2NvbnRlbnQ9MTMjaG93ZG9pVwVzcGNldUIKZhRp2R5mL6gYfFIWZ3d5bmVkb3JhbkB5YWhvby5jby51a1gEAAAA8g~~), you can usually apply for Housing Benefit at the same time. If you already get Pension Credit, [apply with your council](https://clicks.moneysavingexpert.com/f/a/QN1NPLROtW3pqag-Wwlwlw~~/AAAHagA~/RgRoAV5pP4QMAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS9zYXZpbmdzL3BlbnNpb24tY3JlZGl0Lz91dG1fc291cmNlPU1TRV9OZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX3Rlcm09MTYtQXByLTI0LTQ0ZWQxYjcxM2Y2NGE1ZDkyODQtNjYxZWQ2NWVlODJlYjY4NjQ3MjRiNDZkNGY2MDVmYjUmc291cmNlPUNSTS1NU0VUSVAtNDRlZDFiNzEzZjY0YTVkOTI4NCZ1dG1fY2FtcGFpZ249bnQtYmlnbm90ZS1vbmUmdXRtX2NvbnRlbnQ9MTQjaG91c2luZ2JlbmVmaXRXBXNwY2V1QgpmFGnZHmYvqBh8UhZnd3luZWRvcmFuQHlhaG9vLmNvLnVrWAQAAADy).
8. **FREE SCHOOL MEALS - 250,000 families miss out on £650 a year worth.** A cooked meal served to eligible under-18s during the school day. Who's likely missing out? Many new Universal Credit (UC) claimants with very low, or no, income (who don't realise you can only apply once you've had your first UC payment), and others who don't know they must re-register at the start of every year for each child. See [Free school meals](https://clicks.moneysavingexpert.com/f/a/hq1c6XjoYInJwcNl8q_8LQ~~/AAAHagA~/RgRoAV5pP0T_aHR0cHM6Ly93d3cubW9uZXlzYXZpbmdleHBlcnQuY29tL2ZhbWlseS9mcmVlLXNjaG9vbC1tZWFscy8_dXRtX3NvdXJjZT1NU0VfTmV3c2xldHRlciZ1dG1fbWVkaXVtPWVtYWlsJnV0bV90ZXJtPTE2LUFwci0yNC00NGVkMWI3MTNmNjRhNWQ5Mjg0LTY2MWVkNjVlZTgyZWI2ODY0NzI0YjQ2ZDRmNjA1ZmI1JnNvdXJjZT1DUk0tTVNFVElQLTQ0ZWQxYjcxM2Y2NGE1ZDkyODQmdXRtX2NhbXBhaWduPW50LWJpZ25vdGUtb25lJnV0bV9jb250ZW50PTE1VwVzcGNldUIKZhRp2R5mL6gYfFIWZ3d5bmVkb3JhbkB5YWhvby5jby51a1gEAAAA8g~~) for more info and how to apply.
9. **WATER SOCIAL TARIFFS - 5.7 MILLION households miss out on £160 a year.**Every water company (in Eng & Wales) has a [social tariff scheme](https://clicks.moneysavingexpert.com/f/a/seZXpWWa_ZD--vZgbRAQRg~~/AAAHagA~/RgRoAV5pP4QKAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS91dGlsaXRpZXMvY3V0LXdhdGVyLWJpbGxzLz91dG1fc291cmNlPU1TRV9OZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX3Rlcm09MTYtQXByLTI0LTQ0ZWQxYjcxM2Y2NGE1ZDkyODQtNjYxZWQ2NWVlODJlYjY4NjQ3MjRiNDZkNGY2MDVmYjUmc291cmNlPUNSTS1NU0VUSVAtNDRlZDFiNzEzZjY0YTVkOTI4NCZ1dG1fY2FtcGFpZ249bnQtYmlnbm90ZS1vbmUmdXRtX2NvbnRlbnQ9MTYjd2F0ZXJoZWxwVwVzcGNldUIKZhRp2R5mL6gYfFIWZ3d5bmVkb3JhbkB5YWhvby5jby51a1gEAAAA8g~~) for those on low incomes (each with its own definition). Who's likely missing out? Fewer than 2 in 10 who are eligible get help, with nearly £1 billion in unclaimed support. Read [water social tariffs](https://clicks.moneysavingexpert.com/f/a/GJTSCv7JsWNop7XGNRqoNA~~/AAAHagA~/RgRoAV5pP4QKAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS91dGlsaXRpZXMvY3V0LXdhdGVyLWJpbGxzLz91dG1fc291cmNlPU1TRV9OZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX3Rlcm09MTYtQXByLTI0LTQ0ZWQxYjcxM2Y2NGE1ZDkyODQtNjYxZWQ2NWVlODJlYjY4NjQ3MjRiNDZkNGY2MDVmYjUmc291cmNlPUNSTS1NU0VUSVAtNDRlZDFiNzEzZjY0YTVkOTI4NCZ1dG1fY2FtcGFpZ249bnQtYmlnbm90ZS1vbmUmdXRtX2NvbnRlbnQ9MTcjd2F0ZXJoZWxwVwVzcGNldUIKZhRp2R5mL6gYfFIWZ3d5bmVkb3JhbkB5YWhvby5jby51a1gEAAAA8g~~) for firm-by-firm info.
10. **BROADBAND SOCIAL TARIFFS - 5.3 MILLION households miss out on a £20+ a month discount.**Social tariffs are discounted broadband deals offered by some firms to people on Universal Credit, Pension Credit and sometimes other means-tested benefits. Who's likely missing out? Only 3% of those eligible have signed up, so if you're on Universal Credit especially, check it out. Our [broadband comparison](https://clicks.moneysavingexpert.com/f/a/OuDrcKp_Ejfir2pmp_A_9A~~/AAAHagA~/RgRoAV5pP4QUAWh0dHBzOi8vd3d3Lm1vbmV5c2F2aW5nZXhwZXJ0LmNvbS9jb21wYXJlLWJyb2FkYmFuZC1kZWFscy8_ZmVhdHVyZT1zb2NpYWx0YXJpZmZzJnV0bV9zb3VyY2U9TVNFX05ld3NsZXR0ZXImdXRtX21lZGl1bT1lbWFpbCZ1dG1fdGVybT0xNi1BcHItMjQtNDRlZDFiNzEzZjY0YTVkOTI4NC02NjFlZDY1ZWU4MmViNjg2NDcyNGI0NmQ0ZjYwNWZiNSZzb3VyY2U9Q1JNLU1TRVRJUC00NGVkMWI3MTNmNjRhNWQ5Mjg0JnV0bV9jYW1wYWlnbj1udC1iaWdub3RlLW9uZSZ1dG1fY29udGVudD0xOFcFc3BjZXVCCmYUadkeZi-oGHxSFmd3eW5lZG9yYW5AeWFob28uY28udWtYBAAAAPI~) shows them alongside the cheapest mainstream deals - just tick the 'social tariffs' box (if your current firm doesn't offer one, you can move firm, providing you're out of contract).