



# A Guide to Providing Information & Benefit Support

## At a glance:

Many residents are missing out on financial support that they are entitled to. Community and town councils can help by encouraging everyone to check what benefits they could claim—whether it's help with pension credit, housing, energy bills, childcare, or income top-ups.

### IMPACTS:

#### Financial Strain

Public Health Wales survey shows 94% of respondents across Wales reported increases in living costs; 43% said their financial situation had worsened in just six months; three-in-five households have cut non-essentials and utilities; families cut back on meals and brands to save money; about 50% of younger adults in Wales used food banks and many are forced to reduce heating; 68% worry about heating, 70% report living in colder homes

#### Mental Health & Well-being

Over half of Welsh residents report their mental health worsened due to cost-of-living pressures; ; 40% can't afford transport; 32% lose connectivity (phone/internet); 50% cut social time

## Why should you do it?

**Local support** works best for people who are isolated or left out. It's more trusted, personal, and easier to reach.

**Good advice** helps people get more money for food, rent, and bills.

Councils don't need to be experts. They can support or link people to the **right help**.

## Challenges:

Getting residents to claim the benefits they're entitled to can be difficult. Stigma, low awareness, complicated application forms, and digital access issues all play a role. Many people simply don't know they're eligible—or they may feel uneasy about asking for help.

To reach those who are vulnerable or isolated, support needs to be targeted, trustworthy, and easy to access.

## Key Opportunities & Solutions



### Providing information and advice

Councils can build trust and better connect with residents by using familiar local places—like libraries, town halls, and community centres—as support hubs. By actively identifying vulnerable groups, such as older adults, carers, disabled people, and single parents, councils can make sure those most at risk of missing out on benefits get the help they need.

Community networks are a great way to reach these groups.

Warm hubs and welcoming spaces like food banks or lunch clubs can be ideal spots to offer advice or direct people to the right support.



### Working with partners

Establishing referral pathways, partnerships and working with organisations like Citizens Advice, Age Cymru, or Shelter Cymru to provide outreach sessions or regular drop-in clinics in community spaces allows people to access services and support locally.



### Signposting

Councils can host links and information on their council website and provide noticeboard space for posters and information on how to access services



### Offering digital access

Providing access to computers and Wi-Fi in community venues can help residents make online claims and use support tools like the Turn2us Benefits Calculator.

Councillors can act as local champions for benefit take-up and tackle stigma around claiming support.

Partner with local Community Connectors who can put residents in touch with support

Social Housing Providers have advisors who can assist their tenants to access their entitlements

# Useful Information

## Powers

Powers & justifications can differ, councils should consider their specific circumstances.

For advice & guidance, councils may wish to contact their One Voice Wales Development Officer.  
[admin@onevoicewales.wales](mailto:admin@onevoicewales.wales)

## Pension Credit Opens the Door to More Support

Older people who are entitled to claim Pension Credit may also qualify for additional benefits, such as the Winter Fuel Payment, Cold Weather Payment, and help with housing or council tax.

The Older People's Commissioner for Wales strongly urges individuals, community organisations, local authorities, and the Welsh Government to actively raise awareness about Pension Credit—encouraging eligible older people to claim what they're entitled to.

The **Pension Credit Promise** encourages groups to take action—from sharing information to directly guiding people through applications—to reduce stigma and ensure older people know their rights

## Age Cymru Information Guides Age Cymru Help with the Cost of Living Crisis

**Citizens Advice** helps people understand their rights and provides support to claim the benefits they are entitled to.

## Independent Age Toolkit to Increase Pension Credit Uptake

- ➡ Use online benefit calculators (Turn2Us, EntitledTo, MoneyHelper) to identify potential entitlements.
- ➡ Contact local advisers through Advicelink Cymru, DAP Wales, Citizens Advice, or your council's welfare team.
- ➡ Apply for discretionary funds like the Household Support Fund or Discretionary Assistance Fund when in hardship.
- ➡ Seek help with complex claims or appeals via DAP Wales, law centres, or disability-specific services.
- ➡ Upgrade household efficiency (boiler, insulation) via Warmer Wales or NEST to reduce energy bills.

## Existing Services & Projects:

<b>Caia Park Community Council</b> operates a free, confidential advice service for its community and have supported residents to claim £1,578,777 in benefits	<b>Cwmaman Town Council</b> hold their Community Fridays where they have created a one-stop hub so residents can access support and advice from partner organisations within their community..	<b>Mumbles Community Council</b> hold a support cafe with coffee and cake and invite a different support or advice service so residents can access information in an informal setting.
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# Funding Information & Potential Opportunities

## The National Lottery Community Fund

Older People's Fund: Offers funding for community-based initiatives that support older people.

One Voice Wales offer a training module on 'Making effective grant applications'

## Want to Find Out More?

For more information on the One Voice Wales Cost-of-Living Crisis project contact the team at:

# What Benefits are available?

*Useful Information for your website or print & share*

There are a range of benefits available to residents in Wales to help with money, housing, health, and daily living costs

## Universal Benefits (UK-Wide)

These are available to all UK residents, including people living in Wales:

**Universal Credit:** A payment for people who are unemployed, on a low income, or unable to work. This benefit has replaced six previous benefits like Jobseeker's Allowance and Housing Benefit.

**Pension Credit:** For people aged 66 or older to top up their income if it's below a certain threshold.

**Jobseeker's Allowance (JSA):** For people looking for work and actively seeking employment.

**Income Support:** A benefit for those on low income who are not working or looking for work (for example, parents, carers, or those unable to work).

### **Disability Benefits:**

Personal Independence Payment (PIP): For those aged 16 to 64 who have a disability or long-term health condition.

Disability Living Allowance (DLA): For those under 16 who have a disability.

Employment and Support Allowance (ESA): For those who are ill or disabled and unable to work.

**Child Benefit:** A monthly payment to families with children.

**Carer's Allowance:** For those who care for someone with a disability or long-term illness.

## Wales-Specific Benefits and Services

The Welsh Government has devolved powers in areas such as health, education, housing, and transport, and has introduced additional support for residents:

**Welsh Government's Discretionary Assistance Fund (DAF):** Provides emergency support to help with unexpected costs, such as buying essential items or covering expenses in times of hardship.

**Council Tax Reduction:** The Welsh Government offers a scheme to reduce the cost of Council Tax for low-income households in Wales.

**Help with Paying for Energy:** The Welsh Government provides support to those who struggle to pay their energy bills through schemes like the Winter Fuel Payment and Cold Weather Payments.

**Housing Assistance:** Includes grants and loans for home improvement, including support for adapting homes for people with disabilities.

**Free School Meals:** Available for eligible primary and secondary school children in Wales from families receiving certain benefits.

**Healthy Start Vouchers:** For low-income families with children under 4, these vouchers provide help towards buying healthy food.

### **Support for Older People**

**Free Bus Pass:** Available for people aged 60 and over, allowing free travel on local buses.

### **Support for Disabled People**

**Access to Work:** Provides grants for people with disabilities to help with costs related to getting or keeping a job, such as special equipment or transport.

**Assistive Technology Grants:** Welsh Government support to help people with disabilities access technology that supports them in daily life.

### **Support for Students and Education**

**Welsh Government Learning Grants:** For students in further and higher education, helping with tuition fees and living costs.

**Post-16 Education Support:** For those in post-16 education who have special educational needs or require extra support.

### **Housing and Homelessness Support**

**Rent and Mortgage Support:** This includes rent rebates, housing benefit, and support through Universal Credit for housing costs

**Homelessness Services:** Support for those at risk of homelessness, including emergency accommodation and housing assistance.

### **Additional Support for Families**

**Flying Start:** A Welsh Government program offering free childcare and support services to families with children under 4 in specific areas of Wales.

**The Childcare Offer for Wales** provides eligible parents with 30 hours of free childcare per week for up to 48 weeks a year

**Tackling Poverty and Inequality:** Several initiatives are in place to reduce poverty, including help with buying school uniforms, support for low-income families, and other community-based assistance.

### **Other Support Services**

**Debt Advice Services:** The Welsh Government provides access to free debt advice for residents facing financial difficulties.

**Rural Affairs Support:** Specific financial assistance for people living in rural areas of Wales, including farming support.

**Advicelink Cymru** is a Welsh Government-funded service operated by Citizens Advice. It offers free, confidential, quality-assured welfare benefits advice for residents of Wales—including Personal Independence Payment, Carer's Allowance, Pension Credit, debt, housing, employment and more.

For older people, **Age Cymru** offers advice on Pension Credit, Attendance Allowance, Disability Living Allowance / PIP, Bereavement Support, and assistance with pensions, housing and council tax support. They also offer a benefits calculator to check potential entitlements.