

Factsheet 49

Social Fund, Advances of Benefit and Local Welfare Provision

June 2024 (Amended September 2024)

About this factsheet

The Social Fund is a scheme to help people with expenses that are difficult to meet from a low income and includes:

Winter Fuel Payments

Cold Weather Payments

Funeral Expenses Payments

Advances of Benefit are payments that partially replaced the discretionary Social Fund and include:

Short-term advances

Budgeting advances

Budgeting loans.

Local Welfare Provision schemes in England are discretionary and intended to either help people facing an unexpected crisis or to support vulnerable people to re-settle or stay in the community. There is a separate scheme for **Wales** called the Discretionary Assistance Fund (DAF)

The information in this factsheet is correct for the period June 2024 to May 2025. **The information in this factsheet applies to England and Wales**. Please contact Age Scotland or Age NI for information applicable to these nations. Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

1 What is the Social Fund?

The Social Fund is a Department for Work and Pensions (DWP) scheme to help you with expenses that are difficult to meet from a low income. It includes:

Winter Fuel Payments
Cold Weather Payments
Funeral Expenses Payments.

You qualify by meeting the conditions of entitlement laid down in law for each type of payment. If you are refused a payment, you have a right of appeal against the decision.

1.1 Winter Fuel Payments

From the winter of 2024/25, Winter Fuel Payments are paid to pensioner households on certain means-tested benefits to help with the cost of fuel.

You qualify if someone in your household has reached State Pension age by the end of the qualifying week and you (or your partner if you have one) receive Pension Credit (Guarantee Credit or Savings Credit); Universal Credit; income-related Employment and Support Allowance; Income Support; income-based Jobseeker's Allowance; or Child Tax Credit or Working Tax Credit with an award of at least £26 for 2024/25

The qualifying week is 16-22 September 2024. For the winter of 2024/25, you qualify if you were born on or before 22 September 1958.

You do not get a payment if, during the qualifying week, you:

live in a care home for the whole time from 24 June to 22 September 8 Tm0 g0 G6

1.3 Funeral Expenses Payment

You can get a funeral expenses payment towards the costs of someone else's funeral if:

you or your partner accept responsibility for the funeral and fall into one of the groups of eligible people to claim

you or your partner receive a qualifying benefit

the deceased was ordinarily resident in the UK when they died, and you claim within the time limits.

Responsibility for the funeral

If you are the partner of the person who has died, the DWP should accept you have good reason for taking responsibility for the funeral expenses.

If the person who died did not have a partner, you can be considered as a close relative or friend, but you cannot normally get a payment if there are closer relatives or other equally close relatives who are not receiving a qualifying benefit.

Qualifying benefits

You or your partner must receive one of the following benefits:

Pension Credit

Universal Credit

Income Support

income-based Jobseeker's Allowance

income-related Employment and Support Allowance

Housing Benefit

Working Tax Credit (that includes a disabled or severe disability element)

Child Tax Credit (that includes a child or disabled child element).

You cannot claim if you are subject to immigration control. The person who died must have bee-3(v)10(e)-reW*nBT/F.dinn8.94 596BT/F1b6(n)-3(t)6(in --3(th)-5(e)6(U(K)-2(d)-2)6(U(K)-2(d)-

If your application is refused because you do not receive a qualifying benefit, you can ask for that decision to be reconsidered once you receive a decision that a qualifying benefit has been awarded, as long as the award is backdated to cover the date you made your Funeral Expenses Payment claim. Otherwise, you must make a new claim within the six-month time limit from the date of the funeral.

Funeral Expenses Payments are usually paid direct to the funeral director unless you have already paid the bill.

1.4 Challenging a Social Fund decision

If your application for any of the above is refused, you can ask the DWP to reconsider its decision, known as a mandatory reconsideration. If you disagree with that decision, you can then appeal directly to HM Courts and Tribunals Service.

It is important to challenge a decision or get advice as quickly as possible because there are time limits that generally mean you must act .92 reW*71 01 Tm0.741 0 0.404 rgi

It is important to provide as much information as possible about your circumstances, including any health problems or disabilities.

If you move from a legacy benefit like ESA to UC in the last month, you are automatically treated as being in financial need by DWP.

Any advance payment is recovered by reducing subsequent payments of benefit until the advance has been repaid. If you take a UC advance in the first assessment period (calendar month) of your claim, the repayment period should be 24 months. Advances must be paid back within a specified period that is agreed when the advance is awarded. You can ask for an extension to a UC repayment period of three months in exceptional circumstances.

Action

If you need to apply for an advance, contact the office that administers the benefit you have applied for. If you need help, call Age UK Advice to find contact details for a local Age UK. In Wales, contact Age Cymru Advice.

2.4 Challenging a decision

You can ask the DWP to look at its decision again if it refuses your application. You can ask for a revision if you think the DWP has:

not looked at the right information before making its decision

You may not be able to claim for an item that has already been paid for. Do not commit yourself to paying for an item until you have checked whether you can get a loan or a grant. It is important to include all relevant information and explain why you need help.

Decision makers have guidelines to follow when considering an application, taking into account the urgency and priority of your needs and how much money is in their budget. You may not be able to appeal against a decision but you may be able to ask for it to be looked at again.

3.1 England

services delivered by the local authority

services delivered by other organisations for the local authority

grants

no interest loans

Credit Union loans

large household items, e.g. beds, fridges or cookers s cu

3.2 Household support fund (England only)

The Household Support Fund is intended to help people most in need, with payments towards the cost of food, water, and energy. You should contact your local authority as schemes are run locally.

4 Help from charities and benevolent funds

If you have checked you are getting all the benefits you are entitled to and you cannot get any, or enough, help from other sources highlighted in this factsheet, you could try charities and benevolent funds.

Grants from charities range from small amounts of money for food vouchers to large amounts for domestic goods like washing machines, cookers and fridges. Some may provide grants towards the cost of wheelchairs, housing adaptations or holidays for example. Some trust funds provide a small weekly or monthly allowance. Most charities do not provide large grants and you may want to apply to as many as possible.

Regular charitable payments are not usually taken into account as income for other benefits. One-off charitable payments only affect your benefits if they take your capital over certain levels.

There are many different charities and trusts in the UK ranging from those that consider helping anyone in need to those targeting particular groups. Occupational charities may assist if you worked in a particular trade or profession and sometimes help surviving partners and dependent children. Others focus on the armed services, particular religious groups, particular areas, or specific illnesses and disabilities.

There are various ways to finding the charities. An annual *Guide to Grants for Individuals in Need* is published by the Directory of Social Change and should be available at your local library. It provides information about more than 2,000 charities and many advice services. It has a chapter explaining how to make an application to a charity.

Before making a charitable application, it is useful to note as much of the following information as you can:

address

place of birth

age

marital status

family responsibilities

health problems

a breakdown of your income and expenditure

career and work history

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Gov.uk

www.gov.uk

Official website for government information and services. Includes information about State and private pensions.

Independent Case Examiner

www.gov.uk/government/organisations/independent-case-examiner Telephone 0800 414 8529

Acts as an independent referee if you feel that the Pension, Disability and Carers Service or Jobcentre Plus has not treated you fairly.

Jobcentre Plus

Telephone 0800 055 6688

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk 0800 169 65 65 Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice www.agecymru.org.uk 0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org 0808 808 7575

In Scotland contact

Age Scotland www.agescotland.org.uk 0800 124 4222

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The evidence sources used to create this factsheet are available on request. Contact resources @ageuk.org.uk

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