

# Benefits Maze

A GUIDE TO CLAIMING SOCIAL SECURITY BENEFITS AND GRANTS FOR OLDER PEOPLE IN SCOTLAND



# Who we are

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

**We have three strategic aims:**



**We help older people to be as well as they can be**



**We promote a positive view of ageing and later life**



**We tackle loneliness and isolation**

# How we can help

**We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.**

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



**Call us free on: 0800 12 44 222**  
**(Monday – Friday, 9am – 5pm)**



**Visit [agescotland.org.uk](https://www.agescotland.org.uk)**  
**to find out more.**

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# Introduction

This booklet has been prepared as a guide to help you untangle the maze of benefit, pension and social security entitlements and to give you an idea of the benefits you may be entitled to claim.

It does not include information about all benefits, just those most likely to be claimed by older people; if you need information about other benefits, please call the **Age Scotland helpline** on **0800 12 44 222** and speak to an adviser.

Your entitlement to a benefit could depend on:

- your age and sometimes your partner's age
- whether you are working
- whether you are retired
- if you have ill health or a disability
- whether you are a carer
- your income and sometimes your partner's income
- your savings
- your National Insurance contributions or credits
- your immigration status and how long you have lived in the UK
- if you were injured or disabled because of service in the armed forces, national service or reserve forces.



Some benefits provide support if you do not have enough to live on. Others provide additional help towards specific things such as:

- housing costs
- help if you have ill health or a disability
- support if you are a carer
- help with urgent or one-off expenses.

You may qualify for more than one benefit at the same time.

The information in this guide is for the period **April 2024 to March 2025**. Benefit rates are next expected to change in April 2025 but rules and figures sometimes change throughout the year.

If you have questions about whether you may qualify for a benefit or might be entitled to more money, contact the **Age Scotland helpline** on **0800 12 44 222** and speak with one of our advisers.

You can also use our online benefits calculator to see what you could be entitled to. Visit **[www.age.scot/benefitscalculator](http://www.age.scot/benefitscalculator)**.



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Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

# Income benefits

## State Pension

State Pension is a regular payment from the UK Government that most people can claim when they reach their State Pension age. The amount you will get is based on your National Insurance contributions or National Insurance credits. State Pension age is 66 for both men and women until May 2026. After this, it will be gradually increased to 67 by March 2028.

You can check your State Pension age using the online calculator at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age) or call the **Age Scotland helpline** on **0800 12 44 222**.

For more information see Age Scotland's **State Pension** guide.



## Pension Credit

Pension Credit is a means-tested benefit for older people who are living on an income below a level set by the Government. There are two parts to Pension Credit: **Guarantee Credit** and **Savings Credit**.

If you have reached State Pension age, **Guarantee Credit** will top up your income to a guaranteed minimum level, currently £218.15 per week if you are single and £332.95 if you are a couple. Both members of a couple need to be State Pension age to make a new claim.

These rates of Guarantee Credit may be higher if you receive

- Attendance Allowance
- The daily living component of Personal Independence Payment
- The daily living component of Adult Disability Payment
- Disability Living Allowance middle or higher rate care components
- Carer's Allowance or Carer Support Payment (or have received a letter saying you have an underlying entitlement to one of these benefits)
- Armed Forces Independence Payment.

**Savings Credit** can be claimed by some people who reached their State Pension age before 6 April 2016. Call the **Age Scotland helpline** on **0800 12 44 222** and ask for a benefit check to find out if you qualify.

To claim Pension Credit contact the **Pension Credit claim line** on **0800 99 1234**, or visit **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**.

If you need help to complete the form, call the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser. We will try to find someone locally who can help you complete the application.



For more information see Age Scotland's **Pension Credit** guide.



## Carer's Allowance or Carer Support Payment

Carer's Allowance and Carer Support Payment are for people who regularly spend at least 35 hours a week caring for a person who receives:

- Attendance Allowance
- Disability Living Allowance care component at the middle or higher rate
- Personal Independence Payment daily living component
- Adult Disability Payment daily living component
- Armed Forces Independence payment
- Constant Attendance Allowance of £88.70 or more paid with an Industrial Injuries Disablement Benefit or War Disablement Pension.

Carer's Allowance is being gradually replaced by Carer Support Payment in Scotland. To find out which benefit you need to apply for, visit the postcode checker at

**<https://postcodecheck.socialsecurity.gov.scot>**

or call the **Age Scotland helpline** on **0800 12 44 222**.

The amount you will receive if you are eligible is £81.90 per week and this is taxable. If you are working, you must earn no more than £151 take-home pay per week to receive the payment.

People in Scotland who receive Carer's Allowance or Carer Support Payment are also entitled to Carer's Allowance Supplement. This is paid automatically once every 6 months by Social Security Scotland.

Carer's Allowance and Carer Support Payment have a complicated relationship with some other benefits so you should get advice before applying. They are treated as overlapping with some benefits, for example State Pension. A claim for Carer's Allowance or Carer Support Payment can also reduce the benefits of the person you are caring for. Call the **Age Scotland helpline** on **0800 12 44 222** for more information.

To claim Carer's Allowance, call the **Carer's Allowance Unit** on **0800 731 0297**. For Carer Support Payment, call **Social Security Scotland** on **0800 182 2222**.

## Universal Credit

Universal Credit is the means-tested benefit for working age people who have a low income whether they are in or out of work. It is replacing:

- Child Tax Credit
- Housing Benefit for working age people
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Working Tax Credit.

Like the benefits it replaces, it includes some additional amounts for carers and for some people unable to work due to sickness or disability. It also includes help towards the costs of looking after children.

To claim Universal Credit you must:

- usually be 18 or over
- be under State Pension age
- have a low income and capital, of £16,000 or less
- be present, habitually resident and have the right to reside in the UK
- accept a Claimant Commitment (what is expected of you in return for receiving Universal Credit).

If you are already claiming one of the benefits being replaced by Universal Credit, you will eventually be moved onto Universal Credit.

You can claim Universal Credit online at

**[www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)**. It is usually paid monthly in arrears calculated on your income the previous month. People who

live in Scotland can choose to be paid twice a month instead.

The **Citizens Advice Bureau Help to Claim** service can help you to claim Universal Credit. Call **0800 023 2581**.

For more information see Age Scotland's **Universal Credit** guide or call the **Age Scotland helpline** on **0800 12 44 222**.

## Jobseeker's Allowance

Jobseeker's Allowance is a benefit for people who are Pension age, unemployed and available for work or work of more than 16 hours per week.

There are two forms of Jobseeker's Allowance:

- **Contribution-based or New Style Jobseeker's Allowance** depend on your National Insurance contribution record and are paid at a flat rate of £90.50 for people aged 25 and over. They are paid for a maximum of 182 days in any one period of unemployment. The amount you receive may be affected by any earnings, or by an occupational or personal pension.
- **Income-based Jobseeker's Allowance** is being replaced by Universal Credit.

To claim Jobseeker's Allowance contact your local **Jobcentre Plus** for advice or claim online at: [www.gov.uk/jobseekers-allowance/how-to-claim](http://www.gov.uk/jobseekers-allowance/how-to-claim).



## Employment and Support Allowance

Employment and Support Allowance (ESA) is for working age people who have limited capability for work due to ill health or disability. You will need a medical certificate, now called a Fit Note, from your GP before you can make a claim.

There are two main forms of ESA:

- **Contribution-based or New Style ESA** depend on your National Insurance contribution record.
- **Income-related ESA** is being replaced by Universal Credit.

Most people who make new claims for ESA will have an assessment phase of 13 weeks. A points-based assessment decides whether someone is well enough to work, or has either 'limited capability for work' or 'limited capability for work and work-related activity'.

If you qualify for ESA, you will move from the assessment phase to the main phase. The number of points on your assessment affects whether you need to do anything to prepare yourself for work in order to continue getting the benefit.

To claim New Style ESA, visit

**[www.gov.uk/employment-support-allowance/how-to-claim](http://www.gov.uk/employment-support-allowance/how-to-claim)**.

If you cannot apply online, call the **Jobcentre Plus** new claims helpline on **0800 055 6688**.

The number of points you receive when you are assessed will affect how long New Style ESA can be paid for.

## Income Support, Working Tax Credit and Child Tax Credit

These benefits are gradually being replaced by Universal Credit.

### Statutory Sick Pay

Statutory Sick Pay is the minimum amount an employer must pay an employee who is incapable of work due to an illness, disability or industrial injury. It is paid at £116.75 per week, normally after 3 waiting days, and can be paid for up to 28 weeks. It does not depend on your National Insurance contribution record but you must be earning at least the lower earnings limit, which is £123 per week. Statutory Sick Pay should be paid in the same way as your wages or salary; you may receive it as part of contractual sick pay from your employer.

### Bereavement Benefits

Bereavement Support Payment is the benefit for working age people whose spouse or civil partner has died.

There is an initial payment of £2,500 (£3,500 for people who have dependent children) and up to 18 monthly instalments of £100 (£350 for people with dependent children).

To claim Bereavement Support Payment contact the **Bereavement Service** helpline on **0800 151 2012** to apply by phone or to request an application form. You can also apply online or download an application form at [www.gov.uk/bereavement-support-payment/how-to-claim](http://www.gov.uk/bereavement-support-payment/how-to-claim).

# Disability related benefits

## Attendance Allowance

Attendance Allowance is a benefit for people who have reached State Pension age and have a physical or mental disability that means they need care or supervision. It is tax free and is not means-tested, so you can apply regardless of your income or savings.

If you already receive Disability Living Allowance, Personal Independence Payment or Adult Disability Payment when you reach your retirement age, these benefits will continue, so you will not need to claim Attendance Allowance.

To qualify for Attendance Allowance, you must show that you need help with personal care tasks such as getting washed and dressed, or constant supervision to keep you safe.

You don't need to be getting help already to show that you need it. If your daily personal care tasks are more difficult, slow, risky or painful because of your condition, you should explain this in your application. If someone is giving you support already, they may be entitled to Carer's Allowance if your Attendance Allowance claim is successful.

You must have needed care for 6 months before your award can begin, but you can make your claim earlier. If you are terminally ill, there is no qualifying period. If you qualify for Attendance Allowance, you can decide to spend the money you receive on anything you wish; you do not have to spend the money on paying for care.

Attendance Allowance has 2 rates:

- a lower rate of £72.65 for help during the day or the night
- a higher rate of £108.55 for help both day and night.

To claim Attendance Allowance contact the **Attendance Allowance helpline** on **0800 731 0122** or see **[www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)**.

If you need help to complete the application, Age Scotland offers a workshop called Attendance Allowance: completing the form. Call the **Age Scotland helpline** on **0800 12 44 222** for more information. Our advisers can also try to find someone local to you who can help you with the application.

For more information see Age Scotland's **Attendance Allowance** and **Benefits for people living with dementia** guides.

Attendance Allowance will begin to be replaced by Pension Age Disability Payment starting in autumn 2024. Call the **Age Scotland helpline** on **0800 12 44 222** for more information.



## Adult Disability Payment and Personal Independence Payment

Personal Independence Payment was the old working age disability benefit. In Scotland it is being replaced by Adult Disability Payment from Social Security Scotland. If you are working age and need to claim a disability benefit, you will claim Adult Disability Payment. If you currently receive Personal Independence Payment or Disability Living Allowance you will be moved onto Adult Disability Payment by 2025.

Adult Disability Payment is tax free and is not means-tested, so you can apply regardless of how much income or savings you have.

Adult Disability Payment uses a points-based system to assess your ability to perform a range of tasks relating to daily activities or mobility. You usually need to show that during the last 3 months you needed help with:

- daily living activities such as preparing food
- washing and bathing
- communicating
- mobility activities such as planning and following journeys, or
- moving around.

You must also expect to need help for at least nine months after your claim. There are no qualifying periods if you are terminally ill.

There are separate components for care and mobility needs, and each component can be paid at 2 different rates, depending on the help you need. The daily living component rate is £72.65 standard and £108.55 enhanced. The mobility component is £28.70 standard and £75.75 enhanced.

For more information, see our **Adult Disability Payment** guide or call **Social Security Scotland** on **0800 182 2222**.





## Industrial Injuries Disablement Benefit

Industrial Injuries Disablement Benefit is for people who have been injured in an accident at work or have an industrial disease. You can claim it if you are an employee but not if you are self-employed. The level of disability caused by your accident or industrial disease will be assessed by a Department for Work and Pensions doctor and expressed as a percentage. You usually have to be assessed as at least 14% disabled to receive any payment.

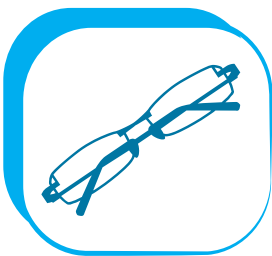
The rate of weekly benefit varies from £44.30 to £221.50 depending on the level of disablement you are assessed as having.

Industrial Injuries benefits are paid on top of other benefits such as contribution-based Employment and Support Allowance and Carer's Allowance but they are taken into account as income when calculating means-tested benefits.

Industrial Injuries Benefits are not taxable and do not depend on National Insurance contributions.

## Armed Forces Independence Payment

Service personnel and veterans awarded a Guaranteed Income Payment of 50% or more under the Armed Forces Compensation Scheme are eligible for Armed Forces Independence Payment. This is an alternative to Personal Independence Payment or Adult Disability Payment as you cannot receive both.

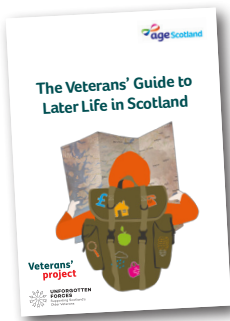




## Constant Attendance Allowance

If you receive a War Disablement Pension and your assessed level of disablement is 80% or more, you may be entitled to Constant Attendance Allowance. You may also be entitled if you receive Industrial Injuries Disablement Benefit and have been assessed by a medical examination as being 100% disabled.

If you already receive Attendance Allowance, Disability Living Allowance (care component) or Personal Independence Payment or Adult Disability Payment (daily living component), they will be reduced by the amount of any Constant Attendance Allowance you are awarded.



For information about the rights of older veterans see Age Scotland's **The Veteran's Guide to Later Life in Scotland**.

# Help with housing and energy costs

## Housing Benefit

Housing Benefit (called Local Housing Allowance for private tenancies) is a means-tested benefit for people who have a low income and modest savings to help with rent and some service charges. It can be paid to council, housing association and private tenants. Your entitlement to Housing Benefit may be restricted if you have more bedrooms than you are considered to need, and if other people live with you.

If you receive the Guarantee part of Pension Credit, the Pension Service should contact your local council to let them know you are entitled to Housing Benefit. Most working age people now receive help with rent through Universal Credit rather than Housing Benefit.

## Discretionary Housing Payment

If you receive Housing Benefit or Universal Credit housing costs element, or the amount of Housing Benefit you receive is reduced due to the Bedroom Tax or Benefit Cap, your rent, or the amount of Housing Benefit you receive is reduced due to the Bedroom Tax or Benefit Cap, you may be able to claim a Discretionary Housing Payment from your local council.

## Support for Mortgage Interest

If you receive certain means-tested benefits such as Pension Credit, you may be eligible for help towards the interest on your mortgage or loans taken out for essential repairs or improvements to your home. This help will be in the form of a loan that will be secured against your home.

For information, visit [www.gov.uk/support-for-mortgage-interest](https://www.gov.uk/support-for-mortgage-interest) or speak to a benefits adviser. You can search for one in your area at [www.advicelocal.uk](https://www.advicelocal.uk) or call the **Age Scotland helpline** on **0800 12 44 222**.

## Council Tax Reduction

Council Tax Reduction can help people who have a low income with the cost of Council Tax. It is means tested, so your entitlement will depend on your income and savings, and your partner's if this applies.

You can claim Council Tax Reduction Second Adult Rebate if you are liable for Council Tax and live with someone who is not your partner who has a low income.

If you receive certain means-tested benefits, such as the Guarantee part of Pension Credit, you will automatically be entitled to full Council Tax Reduction unless other people live with you. You will still be liable for your water and sewerage charges.

If you have a low income but do not receive a qualifying benefit, you can still apply for Council Tax Reduction by asking your council for a form to fill in, or by applying online on your council's website..

There are other discounts available on Council Tax too – the most common is the 25% discount for people who live alone.



Call the **Age Scotland helpline** for more information or see our **Council Tax and Council Tax Reduction** guide.

# Help with energy costs

## Winter Fuel Payment

A Winter Fuel Payment is an annual tax-free lump sum to help with heating costs. It is usually paid automatically to most people who are 66 or over.

If you need to make a claim contact the **Winter Fuel Payment helpline** on **0800 731 0160** before 31st March the following spring. You can also visit **[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)** for more information and to download a form to apply by post.

## Winter Heating Payment

Winter Heating Payment replaced the Cold Weather Payment that used to be made to people receiving Pension Credit if it was below freezing for a week. Winter Heating Payment is a one-off annual automatic payment of £58.75 from **Social Security Scotland**.

## Warm Home Discount

The Warm Home Discount is provided by participating electricity suppliers to some people on a low income in Scotland. To be eligible, you must meet certain specific criteria decided by your electricity supplier and the Warm Home Discount scheme. The discount amount is currently £150 which is applied directly to your energy bill if you qualify.

People who are getting the Guarantee part of Pension Credit on a qualifying date are automatically eligible if their supplier participates. Anyone in this situation should receive a letter confirming they will get the discount. Other people on a low income may also be eligible. If you think this might apply to you, contact your electricity supplier directly to see if they participate and to ask about their qualifying criteria. If you need further information and advice you can call **Advice Direct Scotland** on **0808 164 6000**, or the **Age Scotland helpline** on **0800 12 44 222**.

# Help with one-off / urgent expenses

## Scottish Welfare Fund

The Scottish Welfare Fund provides grants to people on a low income. These do not have to be repaid.

A **community care grant** may be paid to help you to live independently, often after a period in a care setting or to reduce the risk of you going into a care setting. It can also assist with easing exceptional pressure on you and your family.

A **crisis grant** may be paid to meet your immediate needs following a disaster or emergency, such as a fire or flood, to avoid damage or serious risk to the health and safety of you or your family.

The grant may be in the form of cash, vouchers, fuel cards, or household goods such as furniture.

You can apply to your local council, and they will consider your circumstances and the severity of your situation.



For more information see Age Scotland's guide **The Scottish Welfare Fund.**

## Funeral Support Payment

You may qualify for help with the cost of a funeral if you:

- are responsible for arranging and paying for the funeral of someone close to you
- receive a qualifying means-tested benefit such as Pension Credit and
- live in Scotland.

For more information call **Social Security Scotland** on **0800 182 2222**, see Age Scotland's **Funeral Support Payment** guide or call the **Age Scotland helpline** on **0800 12 44 222**.



## Short-Term Benefit Advance

A Short-Term Benefit Advance is an advance of a benefit you have claimed and are waiting to receive. It can be paid if you are in financial need.

You need to ask the Department for Work and Pensions for the advance and explain why you are in financial hardship.

A Short-Term Benefit Advance must be repaid, usually by regular deductions from your benefit.

## Budgeting Loan

A Budgeting Loan is a loan from the Department for Work and Pension's social fund to help with occasional expenses which are difficult to budget for. To be eligible, you must have been in receipt of a qualifying benefit such as Pension Credit for at least 6 months.

Loans are interest free and normally repaid by deductions from your benefit.

Budgeting loans have been replaced by budgeting advances for people who claim Universal Credit.

## Help with health costs

If you receive the Guarantee part of Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit, Income Support or you have a valid NHS tax credit exemption certificate, you will qualify for:

- free NHS dental treatment
- a voucher towards the cost of glasses or contact lenses
- a refund of reasonable expenses when travelling to receive NHS treatment.

If you are on a low income but do not receive a means-tested benefit, you can still apply to receive some help by completing an HC1 form. These are available from community pharmacies, GP practices, Jobcentre Plus, or you can download a copy from the **NHS Inform** website **[www.nhsinform.scot](http://www.nhsinform.scot)**.

People living in the council areas of Highland, Argyll and Bute, Western Isles, Orkney and Shetland can get help with the costs of travel to hospital for NHS treatment under the Highlands and Islands Travel Costs Scheme. You must have to travel at least thirty miles by land, or more than five miles by sea, to get to hospital. You can find out more from your local health board or hospital.

More information about help with health costs in Scotland is available at **[www.gov.scot/publications/hcs1](http://www.gov.scot/publications/hcs1)** or you can call the **Age Scotland helpline** on **0800 12 44 222**.





## What to do if things go wrong

Most claims for benefits and social security go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

You can either make a complaint or challenge the decision that was made. The exact process to follow differs between benefits.

### Complaints

If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

### Challenging a decision

If you think a decision about your benefit claim is wrong, you normally have a month from receiving the decision to ask for the decision to be looked at again. If that is not successful you can then ask to follow a more formal appeal process.

For detailed information, call the **Age Scotland helpline** on **0800 12 44 222**, see our **Challenging benefit decisions** guide, or visit the **Citizens Advice Scotland** website at **www.cas.org.uk**.



## Changes of circumstances

If you are claiming benefits or tax credits and your circumstances change, you should tell the agency that pays your benefit as this may affect your entitlement.

You may be entitled to:

- **more benefit** – for example, if you are receiving Pension Credit and are then awarded Attendance Allowance, you may be entitled to an increased amount of Pension Credit
- **less benefit** – for example, if you are receiving Pension Credit and your partner moves into a care home, your Pension Credit entitlement will be reduced
- **different benefits** – for example, if you start caring for someone who receives Attendance Allowance, you may become entitled to Carer's Allowance

If you do not report a change of circumstances and you get paid more than you are entitled to, you will need to repay the amount you are overpaid. In some circumstances, you could be investigated for fraud.

# Devolution of Welfare Powers to Scotland

The Scottish Government now has powers over some social security benefits that used to be controlled by the UK Government and paid by the Department for Work and Pensions. These social security benefits will now be paid by Social Security Scotland and are known as devolved benefits.

State Pension, Pension Credit, Universal Credit and some other benefits will continue to be paid by the Department for Work and Pensions. However, people claiming Universal Credit in Scotland can now ask to receive payments twice monthly instead of monthly, and for the rent part to be paid directly to their landlord.

Benefits now delivered by the Scottish Government include:

- **Benefits for carers:**
  - Since summer 2018, people in Scotland receiving Carer's Allowance have also received an automatic 6-monthly payment of Carer's Allowance Supplement
  - From autumn 2023, Carer's Allowance started to be replaced by a new Scottish benefit, Carer Support Payment
- **Benefits for people with a disability and those who are ill:**
  - Attendance Allowance, Adult Disability Payment and Child Disability Payment
- **Other benefits:**
  - Funeral Support Payments, cost-of-living assistance such as Winter Fuel Payments and Discretionary Housing Payments, and Best Start Grants (which have replaced Sure Start Maternity Grants)



Benefit changes most likely to affect older people are:

- Cold Weather Payments have been replaced by Winter Heating Payment
- Personal Independence Payment is being replaced by Adult Disability Payment
- Attendance Allowance will start to be replaced by Pension Age Disability Payment by 2025.



Age Scotland's **Benefit and pension changes** guide will be updated as information becomes available.

# Who can help?

## Age Scotland helpline **0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list. You can also download or order publications at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

## Citizens Advice Bureau (CAB)

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or details of your local bureau, or visit **[www.cas.org.uk](http://www.cas.org.uk)**.

## Veterans Welfare Service

The Veterans Welfare Service offers support to veterans and their families, including information about suitable benefits and assistance with claims. Call their helpline **0808 1914 2 18** or their Scottish regional welfare office on **0141 224 2709**.

## Social Security Scotland

Social Security Scotland is assuming responsibility for benefits previously governed centrally, as part of the devolution of Welfare Powers. For more information call **0800 182 2222** or visit **[www.socialsecurity.gov.scot/benefits](http://www.socialsecurity.gov.scot/benefits)**.

# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Text **AGESCOTGIVE** to **70085** to donate £5\*
- Complete the **donation form** and return by Freepost



### Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

\*Texts cost £5 plus one standard rate message

# Please donate today



Complete the form and return to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

## Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:

Home tel:  Mobile tel:

## I WOULD LIKE TO DONATE

£75  £50  £25  Other (£)

I wish to pay by (please tick):

MasterCard  Visa  CAF

CharityCard  Cheque  (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date  Security code

Date

I prefer not to receive a thank you acknowledgement for this donation

I would like information about leaving a gift in my Will

## I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland\*\* and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

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I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland\*\* to claim Gift Aid on my donations

I do not wish you to claim Gift Aid on my donations

Date

## Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on [contact@agescotland.org.uk](mailto:contact@agescotland.org.uk) or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescot.org.uk/age.scot/privacypolicy).

\*\*Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland.  
Registration Number: 153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

**Our vision is a Scotland which is the best place in the world to grow older.**

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## Let's keep in touch

### Contact us:

**Head office**  
0333 323 2400

**Age Scotland helpline**  
0800 12 44 222

**Email**  
info@agescotland.org.uk

**Visit our website**  
www.agescotland.org.uk



### Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at [agescot/roundup](https://www.agescotland.org.uk/agescot/roundup)



### Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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