

# Benefit and Pension Changes

CHANGES TO BENEFITS,  
PENSIONS AND SOCIAL SECURITY



# 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://agescotland.org.uk)**  
**to find out more.**

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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.

# Introduction

This guide provides information for older people in Scotland about recent and future changes to benefits and social security. These include the gradual introduction of Universal Credit, and Social Security Scotland delivering more devolved benefits.

Benefit rates usually change in April at the start of the financial year.

This guide provides information on the changes most likely to affect older people. Age Scotland produces free benefits guides that are updated at least annually. Our current guides are:

**Benefits Maze** – an overview of benefits for older people

**State Pension**

**Pension Credit**

**Attendance Allowance**

**Carer's Allowance**

**Council Tax and Council Tax Reduction**

**The Scottish Welfare Fund**

**Funeral Support Payment**

**Universal Credit**

**What is a benefit check?**

**Challenging benefit decisions**

**Adult Disability Payment**



You can order copies through our website [www.agescotland.org.uk](http://www.agescotland.org.uk) or call the **Age Scotland helpline** on **0800 12 44 222** for advice about benefits or copies of our guides.



## State Pension age

The age you can start claiming your State Pension has increased over recent years and is now 66 for everyone. From 6 May 2026, State Pension age will start increasing again and will reach 67 by 6 March 2028.

The Government carries out regular reviews of State Pension age. The next review is planned to take place within two years of the next Parliament.

As well as being the age you can start claiming your State Pension, it is also the age you can start claiming Attendance Allowance and, for most people, Pension Credit.

To check your State Pension age (and your Pension Credit age) visit **[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)** or call the **Age Scotland helpline** on **0800 12 44 222**.

# State Pension

A new Single Tier State Pension was introduced for anyone who reached their State Pension age on or after 6 April 2016. The rules for this are not the same as the rules for people who qualified for their State Pension earlier. You usually need to have made or been credited with a minimum of 10 years' National Insurance contributions, and you need 35 years of contributions to receive the full amount.

The full rate is set at £221.20 in 2024/25, although many people will receive less than this amount.

If you have reached State Pension age and are on a low income, you may be entitled to Pension Credit, to top your income up to an amount set by the UK Government. For 2024/25, this amount is £218.15 for single people, or £332.95 for a couple.

If you receive a disability-related benefit, provide unpaid care for another person, are responsible for a child or children, or have certain housing costs such as occupancy or service charges, you may receive a higher amount of Pension Credit, or have an entitlement you wouldn't otherwise have had.

For a forecast of your State Pension see [www.gov.uk/check-state-pension](https://www.gov.uk/check-state-pension) or call the **Future Pension Centre** on **0800 731 0175**.



For more information see our **State Pension** and **Pension Credit** guides.



# Means-tested working age benefits

Universal Credit is the main means-tested benefit for people under State Pension age who have a low income. It was introduced in 2013 and is being rolled out to replace most means-tested benefits for people who are working age.

If you are claiming Child Tax Credit, Housing Benefit for working age people, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance, Income Support, or Working Tax Credit, you will eventually be moved onto Universal Credit instead.

Like the benefits it replaces, Universal Credit includes some additional amounts for carers, people unable to work due to sickness or disability, rent payments and the costs of looking after children.

You can claim Universal Credit online at **[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)**. It is usually paid monthly in arrears calculated on your income the previous month, but people in Scotland can receive Universal Credit payments twice a month instead and can ask for the rent part of their Universal Credit to be paid directly to their landlord.

Your local Citizens Advice Bureau can help you if you need support to claim Universal Credit. You can call one of their Help to Claim advisers on **0800 023 2581** or see their online information at **[www.cas.org.uk/helptoclaim](http://www.cas.org.uk/helptoclaim)**.



For advice about Universal Credit call the **Age Scotland helpline** or see our **Universal Credit** guide.



# Universal Credit and mixed-age couples

Until **15 May 2019** a “mixed-age” couple (where one person is working age and the other is State Pension age) were able to claim Pension Credit when the oldest reached their State Pension age.

The Welfare Reform Act 2012 included changes that mean a couple can now only make a new claim for Pension Credit when they are both State Pension age. If they need means-tested help before then, they will need to claim Universal Credit instead.

Couples who started claiming Pension Credit or pension-age Housing Benefit before 15 May 2019 will not be affected by this change if they continue to receive either of these benefits.

In a Universal Credit claim, the younger of the couple will be subject to “conditionality”, and will need to prove (for example) why they cannot work, that they are preparing for work, or that they are working but have reason to claim. The exact requirements will be specific to each claim.

Both Pension Credit and Universal Credit top up your income to levels set by the Government.

The weekly rate of Universal Credit is significantly lower than the rate of Pension Credit.

**Pension Credit** basic rate for a couple is £332.95 in 2024/25.

**Universal Credit** normal basic rate for a couple is £142.52 in 2024/25.

**Pension Credit** basic rate for a single person is £218.15 in 2024/25.

Many couples will not receive either Universal Credit or Pension Credit because the older of the couple will have a pension income that is too high.

## Help with rent

Housing Benefit (also called Local Housing Allowance when paid to private tenants) is a mean-tested benefit to help with rent. Housing Benefit is gradually being replaced by Universal Credit. This change has already happened in some areas of Scotland and will be completed by 2029.

You can only make a new claim for Housing Benefit if:

- you (and your partner, if you have one) have reached State Pension age
- you are part of a mixed-age couple, and one of you has been receiving Pension Credit since before 15 May 2019
- you live in temporary accommodation, or
- you live in sheltered or supported accommodation.

To find out if you are eligible for Housing Benefit, visit [www.mygov.scot/claim-housing-benefit](http://www.mygov.scot/claim-housing-benefit) or call the **Age Scotland helpline** on **0800 12 44 222**.

If you are already getting Housing Benefit, you will get a letter telling you about your options and what you need to do. If you are unsure what is best for you, speak to a benefits adviser. You can search for one in your area at [www.advicelocal.uk](http://www.advicelocal.uk) or call the **Age Scotland helpline** on **0800 12 44 222** and ask for a benefit check.

From around 2025, help with rent will be included in Pension Credit rather than through Housing Benefit for people who are State Pension age. Currently, Pension Credit includes some help with housing-related costs, but not with rent. See Age Scotland's **Pension Credit** guide for more information.



Since 15 May 2019, mixed-age couples (where only one person has reached their State Pension age) who rent their home from a council or housing association have been affected by the Bedroom Tax. This can reduce the amount of Housing Benefit you receive if you are considered to live in a home that is too large for your needs. However, the Scottish Government provides extra funding to councils, to help households affected by the Bedroom Tax, If you are in this situation, or you get help with your rent and are still struggling to meet your housing costs, you can apply for a Discretionary Housing Payment. Contact your local council for more information.

## Personal Independence Payment and Adult Disability Payment

Personal Independence Payment was the main disability benefit for people of working age in Scotland. It could be paid to people who:

- needed help with care
- needed supervision to keep them safe, or
- had mobility problems.

It is being replaced in Scotland by Adult Disability Payment, a new benefit that is paid by Social Security Scotland. This is part of a transfer of responsibility for some benefits to the Scottish Government, called Devolution of Welfare Powers (see page 9). More detailed information about Adult Disability Payment is provided in Age Scotland's **Adult Disability Payment** guide.

Anyone making a new claim should apply for Adult Disability Payment. People in Scotland who currently claim Personal Independence Payment will be moved onto Adult Disability Payment by 2025. They will not need to make a new claim and their payment will stay the same.





## Support for dependent children

As Child Tax Credit is phased out, Pension Credit and Universal Credit can include elements for dependent children. The weekly amounts for dependent children are:

|  |                   |
|--|-------------------|
| First child (if born before 6 April 2017)                              | £76.79 in 2024/25 |
| First child (if born on or after 6 April 2017) and subsequent children | £66.29 in 2024/25 |

Additional amounts are paid if a child is considered to be disabled.

If you receive payments for dependent children under 16 as part of your Pension Credit or Universal Credit, you should also be entitled to Scottish Child Payment from Social Security Scotland. Call them on **0800 182 2222** or visit **[www.mygov.scot/scottishchildpayment](http://www.mygov.scot/scottishchildpayment)** to find out more.

## Support for Mortgage Interest

People who own their own home and receive Pension Credit can get help paying interest on their mortgage, or on loans taken out for home improvement. This is called Support for Mortgage Interest. Since April 2018, this is available only as a loan secured against your home, that must be repaid with interest when your home is sold or transferred.

If you claim Pension Credit and need help to pay your mortgage, contact an independent advice agency for advice straight away. Visit **[www.mygov.scot/free-debt-advice](http://www.mygov.scot/free-debt-advice)** for a list of organisations who could help, or call the **Age Scotland helpline** on **0800 12 44 222**.

# Devolution of Welfare Powers

Under the Smith Commission agreement in November 2014, which looked at further devolution of powers to Scotland, certain benefits are being devolved to Scotland. The Scottish Government consulted widely about how best to use its new powers and passed the Social Security (Scotland) Act in April 2018.

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

It was agreed that Scottish Welfare Powers would include responsibility for the below benefits.

Benefits for carers, disabled people and those who are ill:

- **Attendance Allowance** - will be replaced by Pension Age Disability Payment
- **Carer's Allowance** - being replaced by Carer Support Payment
- **Disability Living Allowance** - replaced by Adult Disability Payment
- **Personal Independence Payment** - being replaced by Adult Disability Payment
- **Industrial Injuries Disablement Benefit** - will remain with DWP
- **Severe Disablement Allowance** - not open to new claims; existing claims will be paid by DWP

Other benefits:

- **Cold Weather Payments** - now Winter Heating Payment
- **Funeral Support Payment**
- **Sure Start Maternity grants** - now the Best Start Grant
- **Winter Fuel Payments** - will be replaced by Pension Age Winter Heating Payment for winter 2024-2025
- **Discretionary Housing Payments (help with payment of rent)**



## Social Security Scotland

Tèarainteachd Shòisealta Alba

The Scottish Government has set up **Social Security Scotland** to administer the new benefits and has said that devolved benefits are to be delivered with fairness, dignity and respect. The principles Social Security Scotland works to are:

- social security is an investment in the people of Scotland
- social security is itself a human right and essential to the realisation of other human rights
- the delivery of social security is a public service
- respect for the dignity of individuals is to be at the heart of the Scottish social security system
- the Scottish social security system is to contribute to reducing poverty in Scotland
- the Scottish social security system is to be designed with the people of Scotland on the basis of evidence
- opportunities are to be sought to continuously improve the Scottish social security system in ways that:
  - (i) put the needs of those who require assistance first, and
  - (ii) advance equality and non-discrimination,
- the Scottish social security system is to be efficient and deliver value for money.

The **Social Security Scotland Charter** explains how these principles will be delivered in practice. You can see the charter at [www.socialsecurity.gov.scot/about/our-charter](http://www.socialsecurity.gov.scot/about/our-charter) or you can call Social Security Scotland on **0800 182 2222** and ask for a copy.

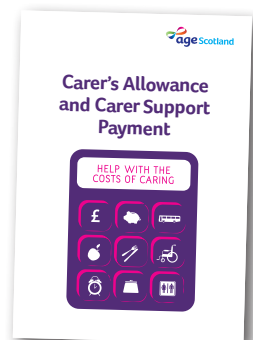


The Scottish Government set up **Social Security Experience Panels** of more than 2,400 people with recent experience of claiming benefits to advise about how Scottish benefits should work.

The Scottish Government is already using some of its new powers:

Since **summer 2018** people in Scotland who receive Carer's Allowance have received an automatic 6-monthly payment of **Carer's Allowance Supplement**.

Our **Carer's Allowance and Carer Support Payment** guide provides more information.





From **September 2019** people who receive a low-income benefit such as Pension Credit can apply for a **Funeral Support Payment** if they are responsible for arranging a funeral.

For more information see Age Scotland's **Funeral Support Payment** guide or the **Scottish Government** website at [www.mygov.scot/funeral-support-payment](http://www.mygov.scot/funeral-support-payment).

**Adult Disability Payment** is replacing Personal Independence Payment as the disability benefit for working age people.

For more information see Age Scotland's **Adult Disability Payment** guide or the Scottish Government website at [www.mygov.scot/adult-disability-payment](http://www.mygov.scot/adult-disability-payment)



The Scottish Government has also introduced a wide range of new benefits to support children and young people.

The other new benefits most likely to be claimed by older people are:

**2022: Winter Heating Payment** replaced Cold Weather Payments, as a one-off annual payment of £50 to people receiving a low-income benefit such as Pension Credit

**2023-2025: Carer Support Payment** is replacing Carer's Allowance

**Winter 2024-2025: Pension Age Winter Heating Payment** will replace the Winter Fuel Payment

**Autumn 2024: Pension Age Disability Payment** will start to replace Attendance Allowance.



## Useful organisations

### 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)**.

### Your local Citizens Advice Bureau (CAB)

You can contact the Citizens Advice helpline on **0800 028 1456** for advice or details of your local office, or visit **[www.cas.org.uk](http://www.cas.org.uk)**.

### Social Security Scotland

You can find information about Social Security Scotland on their website **[www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)** or call **0800 182 2222**.

# 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

*giftaid it*

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.

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.agescotland.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.



We are grateful to the Scottish Government for part-funding this publication

