

Benefits Maze

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



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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 a benefit which is not included, please call the **Age Scotland helpline** on **0800 12 44 222** and speak to an adviser.

Your entitlement to a benefit could depend on a number of factors including:

- your 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. Other benefits 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 correct for the period April 2019 to March 2020. Benefit rates are expected to change again in April 2020 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.



Income benefits

State Pension

State Pension is a regular payment from the Government that most people can claim when they reach their State Pension age. It is based on your National Insurance contributions or National Insurance credits. In August 2019, State Pension age is 65 and 6 months for both men and women. It is increasing every month during 2019 and it will be 66 by October 2020 then 67 by 2028.

New rules for State Pension were introduced from April 2016. This affects people who reached their State Pension age after 5 April 2016 and applies to men born after 5 April 1951, or women born after 5 April 1953.

Check your own State Pension age by calling the **Age Scotland helpline** on **0800 12 44 222** or by using the calculator at **www.gov.uk**.

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 Government. There are two parts to Pension Credit: **Guarantee Credit** and **Savings Credit**

If you and your partner have reached State Pension age, **Guarantee Credit** will top up your income to a guaranteed minimum level, currently £167.25 per week if you are single and £255.25 if you are a couple. Until 15th May 2019 couples could claim Pension Credit if only one of them was State Pension age. Their claim can continue if they have a continuous claim for Pension Credit and/or pension age Housing Benefit.

These rates of Pension Credit may be higher if you receive

- Attendance Allowance
- The daily living element of Personal Independence Payment
- Disability Living Allowance middle or higher rate care components
- Carer's Allowance (and also if you have an underlying entitlement to Carer's Allowance but do not receive it because your State Pension is more than £66.15)
- Constant Attendance Allowance paid with a War pension or with Industrial Injuries Disablement Benefit or Armed Forces Independence Payment.

Savings Credit is extra money if you or your partner are State Pension age, have some savings or your income is higher than £144.38 for a single person and £229.67 for a couple.

If you qualify for Savings Credit you can get up to £13.72 per week if you are single and £15.35 if you are a couple.

Savings Credit cannot be newly claimed by people who reach their State Pension age after 5 April 2016.

To claim Pension Credit contact the **Pension Service** on **0800 99 1234**.

If you need help to complete the form call the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser. We can arrange for someone from the Department for Work and Pensions to visit you in your home to help complete the application.

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

Carer's Allowance

Carer's Allowance is a benefit for people who regularly spend at least 35 hours a week caring for a person who receives:

- Attendance Allowance at either rate
- Disability Living Allowance care component at the middle or higher rate
- Personal Independence Payment daily living component at either rate
- Armed Forces Independence payment
- Constant Attendance Allowance of £71.60 or more paid with an Industrial Injuries Disablement, War or Disablement pension under the War pension scheme.

It is payable at £66.15 per week and is taxable.

If you are working you cannot be earning more than £120 net per week.

Carer's Allowance has a complicated relationship with other benefits as it is treated as overlapping with some other benefits. This particularly affects people who receive a State Pension– call the **Age Scotland helpline** on **0800 12 44 222** for more information.

A claim for Carer's Allowance can also reduce the benefits of the person you are caring for so you should get advice before applying.

In Scotland people who receive Carer's Allowance also receive a 6 monthly top up payment of Carers Allowance Supplement which is paid automatically by Social Security Scotland. This will be £226.20 in December 2019.

To claim Carer's Allowance contact the **Carer's Allowance unit** on **0800 731 0297** and ask for a claim form or see **www.gov.uk**.

For more information see Age Scotland's **Carer's Allowance** guide.

Universal Credit

Universal Credit is the new means-tested benefit for people of working age who have a low income whether they are in or out of work. It is not dependent on your National Insurance contribution record and is not taxable. It is being rolled out to replace the following means tested benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- 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:

- be 18 or over
- be under State Pension age
- have a low income and capital below £16,000
- be present, habitually resident and have the right to reside in Great Britain
- not be in education
- accept a Claimant Commitment (what is expected of you in return for receiving Universal Credit).

Universal Credit has been gradually introduced since April 2013.

If you are already claiming one of the benefits which is 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. It is paid monthly in arrears calculated on your income the previous month or paid twice a month. You can choose to be paid twice a month if you live in Scotland.

For more information see Age UK's factsheet **Universal Credit**; the Age Scotland helpline can send you a copy.

Jobseeker's Allowance

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

There are two forms of Jobseeker's Allowance:

- **Contribution based Jobseeker's Allowance** depends on your National Insurance contribution record and it is paid at a flat rate of £73.10 for people aged 25 and over. It is paid for a maximum of 182 days in any one period of unemployment. The amount payable 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.

Employment and Support Allowance

Employment and Support Allowance is for people of working age who have limited capability for work due to ill health or disability. You will need a medical certificate from your GP before you can make a claim.

There are two main forms of Employment and Support Allowance:

- **“New Style”** Employment and Support Allowance entitlement depends on your National Insurance contribution record. It is normally paid for a maximum of 12 months if you are placed in the work related activity group.
- **Income related** Employment and Support Allowance is being replaced by Universal Credit.

Most new claimants aged 25 or over will receive the assessment rate of £73.10 per week for 13 weeks while undergoing an assessment process. Some people including those who have a terminal illness do not have to undergo the assessment process and go straight to the main phase.

In the assessment phase you will have a work capability assessment and take part in a work focused interview. The work capability assessment has two parts:

- a ‘limited capability for work assessment’ which decides whether you will be entitled to Employment and Support Allowance. It assesses your ability to carry out specific everyday activities, based on a points system.
- a ‘limited capability for work-related activity assessment’ decides whether you go into the work-related activity group or support group.

- The main phase of Employment and Support Allowance usually starts after 13 weeks and, depending on the outcome of the work capability assessment, you will be placed in one of two groups; the work related activity group or the support group.

If you are placed in the work related activity group you will be expected to meet work related conditions including attending work focused interviews and carrying out work related activity.

If you are placed in the support group you are not expected to undertake work related activity.

To claim “New Style” Employment and Support Allowance call **0800 055 6688** or see **www.gov.uk/employment-support-allowance/how-to-claim**.

Income Support, Working Tax Credit and Child Tax Credit

These benefits are gradually being replaced by Universal Credit.

If you receive Pension Credit and have dependent children, you can receive amounts for children as part of your Pension Credit claim if you do not already receive Child Tax 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 payable at a weekly fixed rate of £94.25 after 3 waiting days and can be paid for a period of sickness up to 28 weeks. It is not dependent on your National Insurance contribution record but you must be earning at least the lower earnings limit, which is £118 per week from April 2019. Statutory Sick Pay is taxable. Statutory Sick Pay is primarily the responsibility of employers and 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 benefits changed in April 2017.

Bereavement Support Payment is the benefit for people of working age whose spouse or civil partner died on or after 6th April 2017. The changes will not affect anyone who already receives bereavement benefits. Bereavement Support Payment is not taxable and will be disregarded when calculating means-tested benefits.

There will be 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 **Department for Work and Pensions Bereavement Service** on **0800 731 0469**, get a form from your local Jobcentre Plus, or see the website **www.gov.uk for more information.**



Disability related benefits

Attendance Allowance

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

If you have reached State Pension Age and do not already receive Disability Living Allowance or Personal Independence Payment you may be able to claim Attendance Allowance.

To qualify for Attendance Allowance you need to show that you need help with your personal care needs, such as getting washed and dressed, or supervision to keep you safe. Attendance Allowance is a benefit for someone who needs care, not a carer. A carer may be able to make a claim for Carer's 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.

It is important to explain on the claim form how your disability or long term health condition affects you day to day.

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.

Attendance Allowance is payable at 2 rates.

- a lower rate of £58.70 if you require help during the day or during the night
- a higher rate of £87.65 if you require 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**.

If you would need help to complete the form contact the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser. We can arrange for someone from the Department for Work and Pensions to visit you in your home to help complete the application.

For more information see Age Scotland's **Attendance Allowance** guide or **Dementia and Benefits** guide.



Personal Independence Payment

Personal Independence Payment is a benefit which can be claimed by people aged 16 to State Pension age who have a physical or mental disability. It is gradually replacing Disability Living Allowance for adults. It is tax free and is not means-tested, so you can apply regardless of how much income or savings you have.

A points-based system is used to assess your ability to perform a range of tasks relating to daily activities or mobility. Most people will have to attend a face to face meeting to assess which points apply to you.

Usually, to qualify for Personal Independence Payment you need to show that during the last 3 months you required help with either:

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

It also has to be likely that you will continue to require this help for the nine months following your claim.

There is no qualifying period if you are terminally ill.

Each component of Personal Independence Payment, the daily living and mobility components, is payable at two rates, a standard rate and an enhanced rate. You may receive either one or both components depending on the help you need.

The rates for the daily living component are £58.70 standard and £87.65 enhanced and for the mobility component £23.20 standard and £61.20 enhanced.

To claim Personal Independence Payment contact **The Personal Independence Payment claims line** on **0800 917 2222** (textphone **0800 917 7777**) or see **www.gov.uk/pip/how-to-claim**.

Disability Living Allowance

Disability Living Allowance is a benefit for people who have a physical or mental disability who need care or supervision or who have mobility problems. No new claims are being accepted for this benefit from people over the age of 16. You must now claim Personal Independence Payment instead.

Existing Disability Living Allowance claimants will be asked to claim Personal Independence Payment and will not have the option of continuing to claim Disability Living Allowance. If you are already getting Disability Living Allowance and had reached the age of 65 by 8th April 2013 the Government does not currently have any plans to reassess you for Personal Independence Payment.



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 as you cannot receive both.

The amount payable is equivalent to the enhanced rates of the daily living and mobility components of Personal Independence Payment.

Constant Attendance Allowance

If you receive a War Disablement Pension and your disablement is 80% or more, you may be entitled to Constant Attendance Allowance. If you already receive Attendance Allowance, Disability Living Allowance (care component) or Personal Independence Payment (daily living component), they will be reduced by the amount of any Constant Attendance Allowance you are awarded.

Industrial Injuries Disablement Benefit

Industrial Injuries Disablement Benefit is a benefit for people who have been injured in an accident at work or have contracted 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 £35.80 to £179.00 depending on the level of disablement. If you are assessed as 100% disabled, you may also qualify for extra allowances such as Constant Attendance Allowance or Exceptionally Severe Disablement Allowance.

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.

Help with housing and fuel costs

Housing Benefit

Housing Benefit (called Local Housing Allowance for private tenancies) is a means-tested benefit for people on 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 Pension Credit Guarantee Credit element you will automatically be passported to your Housing Benefit entitlement and the Pension Service should contact your local council about this. Most people of working age will now need to claim Universal Credit to help with their rent if they need to make a new claim.

Discretionary Housing Payment

If you receive Housing Benefit or Universal Credit (housing element for help with rent), but still have problems paying your rent you may be able to claim a discretionary housing payment. A claim for discretionary housing payment should be made to your local council and will be assessed on your need for further financial assistance to meet your housing costs.

Support with Mortgage Interest

If you receive certain means-tested benefits such as Pension Credit you may be eligible for help towards your housing costs including the interest on your mortgage or a loan for essential repairs or improvements to your home. This is available as a loan which is secured on your home.

Council Tax Reduction

Council Tax Reduction can help with the cost of council tax for people on low incomes. It is means tested, looking at your income and savings.

There is also a type of Council Tax Reduction called second adult rebate which you can claim 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, for example, Pension Credit Guarantee 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.

People not receiving a means-tested benefit should contact their local council to make a claim for Council Tax Reduction.

There are other ways of reducing your council tax too – the most common way is the 25% discount for people who live alone.

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

Winter Fuel Payment

A Winter Fuel Payment is an annual tax-free lump sum to help with heating costs. The age you will qualify is gradually increasing in line with State Pension Age. It is usually paid automatically but you may need to make a claim if you are not already claiming benefits and have not received a payment before.

If you need to make a claim contact the **Winter Fuel Payment helpline** on **0800 731 0160**.

You must claim before 31 March following the winter to which the payment applies.

Cold Weather Payments

You will qualify for a Cold Weather Payment if you receive certain means tested benefits including Pension Credit. It is paid if the average temperature over seven consecutive days is, or is forecast to be, zero degrees or less. Payment of £25 for each qualifying week is automatic and you do not need to apply.



Help with one off or urgent expenses

Scottish Welfare Fund

The Scottish Welfare Fund provides support to people who are living on a low income in the form of two grants, community care grants and crisis grants. As they are grants they do not need to be paid back.

A **community care grant** may be paid to assist you to live independently, either after a period in a care environment or to prevent you where possible from going into a care environment. It can also assist with easing exceptional pressure on you and your family.

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

Grants may be in cash or kind, including vouchers, fuel cards, or furniture.

Applications should be made to your local council and any award granted will depend on your eligibility and the severity of your situation.

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



Funeral Payment

At the time of writing help with funeral costs is available from the Department for Work and Pensions for people who are receiving certain means tested benefits such as Pension Credit.

From summer 2019 Social Security Scotland will be responsible for help with funeral costs through a Funeral Support payment. For more information see our Funeral Support payment guide, call the Age Scotland helpline for more information or contact **Social Security Scotland** on **0800 182 2222**.

Short Term Benefit Advance

A Short Term Benefit Advance is an advance of a benefit you have claimed and are waiting to receive and can be paid if you are in financial need. You cannot receive an advance of Attendance Allowance, Personal Independence Payment or some other benefits.

You need to ask the Department for Work and Pensions for the advance and explain why an advance is required; for example you have claimed a benefit and are waiting for a decision or that you have received a decision but are waiting for your payment.

You must also show that you are in financial hardship and do not have access to any other funds.

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 26 weeks.

The minimum award is £100 and the maximum amount payable is dependent on whether you are single, a couple or responsible for a child.

Any savings over £1,000, or £2,000 if you are aged 63 or over, will reduce the amount you could receive.

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 are in receipt of Pension Credit Guarantee 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 expense when travelling to receive treatment at an NHS setting

If you do not qualify on the basis of receiving a means-tested benefit, you may be entitled to help under the NHS low income scheme. To apply under this scheme you need to complete an HC1 form available from community pharmacies, GP practices, your local Citizens Advice Bureau or Jobcentre Plus.

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. To be eligible for assistance, 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.

Benefit decisions and appeals

Decisions about different benefits are made by different agencies: the Department for Work and Pensions administers most benefits, but payments including Tax Credits are administered by Her Majesty's Revenue and Customs (HMRC). Benefits including Housing Benefit and Council Tax Reduction and the Scottish Welfare Fund are administered by local councils and decisions about devolved benefits such as Funeral Support Payment are made by Social Security Scotland.

The rules around decisions, revisions and appeals are complex and have strict time limits. You normally only have around a month from a decision being made to ask for the decision to be looked at again, sometimes as a "mandatory reconsideration" and you have to do this before you can appeal. There are different procedures for appeals about War Disablement Pensions and Armed Forces Compensation Scheme payments and procedures will be slightly different for devolved benefits which are paid by Social Security Scotland.

If you want to appeal against any benefit decision you should quickly seek advice from the Age Scotland helpline or your local Citizens Advice Bureau or welfare rights office.

Changes of circumstances

If you are claiming benefits or tax credits and your circumstances change you should tell the agency which is paying you the benefits, as your entitlements may change.

Common examples are given below – you may be entitled to:

- **more benefit** – 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** – if you are receiving Pension Credit and your partner moves into a care home your Pension Credit will be assessed as a single person
- **different benefits** – 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 which means you are entitled to less of a benefit, or lose your entitlement, you will need to repay the amount you are overpaid and in some circumstances you could be investigated for fraud.

Devolution of Welfare Powers to Scotland

Under the Smith Commission agreement substantial elements of the welfare system are being devolved to Scotland.

The Scottish Government has consulted widely about how best to use its new powers and the Social Security (Scotland) Act 2018 came into force summer 2018.

Along with many other benefits, Universal Credit, State Pension and Pension Credit will remain reserved benefits delivered by the Department for Work and Pensions but in Scotland Universal Credit can be paid twice a month instead of once a month, and it is easier to arrange for part of your Universal Credit to be paid directly to your landlord.

Devolved welfare powers will include powers over:

- **Benefits for carers:** From Summer 2018, people in Scotland who receive Carers Allowance receive an automatic 6-monthly payment of Carers Allowance Supplement from Social Security Scotland. This will be £226.20 in December 2019.
- **Benefits for disabled people and those who are ill:** Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Industrial Injuries Disablement Benefit and Severe Disablement Allowance
- Cold Weather Payments, Funeral Payments, Sure Start Maternity Grants (now a Best Start Grant) and Winter Fuel Payments
- Discretionary Housing Payments (which can help with payment of rent)

Social Security Scotland

The Scottish Government has set up Social Security Scotland to deliver the devolved benefits. The Scottish Social Security principles are

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

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 or download copies from our website at **www.agescotland.org.uk**.

Citizens Advice Bureau (CAB)

You can find your local CAB by calling Citizens Advice Scotland on **0131 550 1000** (this number can give local contact details, not advice) or visiting their website **www.cas.org.uk/bureaux**.

Veterans Welfare Service

Help and advice to make a claim, request a review or submit an appeal. Call their helpline **0808 1914 2 18** or their Scottish regional welfare office on **0141 224 2709**.

Social Security Scotland

Social Security Scotland will deliver a number of devolved benefits. They are responsible for ensuring that they are managed correctly and fairly, delivering 11 different types of benefits to the 1.4 million people who rely on them.

Telephone **0800 182 2222**
www.socialsecurity.gov.scot

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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.

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