

Benefits and social security: check your entitlements



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 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



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.

The Age Scotland **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.

For information, advice and friendship



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



Visit agescotland.org.uk
to find out more.

Benefits and social security: check your entitlements

Age Scotland's information guides provide general advice about benefits and social security, but sometimes you will need to know more detail about a benefit, how it is calculated, or how different benefits work together.

A benefit check from one of our friendly and expert helpline advisers can help you to make sure that you are not missing out.

The adviser can answer any questions you have, and will use a specialist computer program to work out what you may be entitled to. The benefit check is free and confidential; we won't give your information to anyone else.

Some benefits such as Attendance Allowance are not means tested, so you can claim them regardless of your income or savings. Other benefits such as Pension Credit are means tested, so to calculate these the adviser will need to know about you and your partner's income and savings.



We can give advice about entitlements including:

- **State Pension**
- **Pension Credit, including help with mortgage interest**
- **Council Tax Reduction and discounts**
- **Housing Benefit (help with rent)**
- **Disability related benefits: Attendance Allowance, Personal Independence Payment and Disability Living Allowance.**
- **Universal Credit and other working age benefits**
- **Lump sum payments from the Scottish Welfare Fund**
- **Funeral Support Payments**
- **Carer's Allowance and Carer's Allowance Supplement**
- **Help with NHS health costs for dental treatment, glasses or fares to hospital**

If you are thinking about claiming Carer's Allowance, we can advise you about how this may affect the benefits of the person you care for.

If you know your circumstances are going to change, it is a good idea to have a benefit check so you know what you will be entitled to in your new situation.

If you'd like to know a bit more about benefits and social security before you call us, the information guides on our website provide a lot of useful information.





What information will I need to give?

To give complete advice, the adviser will need information about both your personal and your financial situation. It will help if you can find accurate figures for your income and savings before you call. The adviser will need to ask you:

- your date of birth, and your partner's date of birth
- whether you or your partner have a disability, need care or supervision to stay safe, or have a terminal illness
- if you are working age, whether you are well enough to work
- whether you are a carer
- if you care for children
- if you have had a recent bereavement.

For means-tested benefits they will also need to know about:

- all your income and your partner's income – any benefits you receive, pensions, or income from work or self-employment
- all your savings and your partner's savings - this includes money in the bank, Premium Bonds or investments
- any property you own that you don't live in
- whether you own or rent your home, and how much you pay in rent, mortgage or service charges
- any childcare costs
- your Council Tax band
- the income of people who live with you who are not your partner.

We do not need your bank details and we will never ask for them.

How does it work?

Once you have answered the adviser's questions, they will use specialist benefit calculation software find out what benefits you are entitled to. The adviser will explain how much you are likely to receive, how often payments are made, and how to apply. Some claims can be backdated, and the adviser will explain this to you too.

If you need help to fill in any forms, we can let you know about local services that can help you.

You might want to have pen and paper handy so you can take a note of the benefit names and amounts the adviser tells you about, and any phone numbers you need to call to make a claim.

The adviser can send you a copy of the calculation, together with any of our information guides that explain more about the benefits you are entitled to.

How long will it take to receive any payments?

The time it takes to process a claim depends on the benefit you are claiming, which agency is processing your claim and whether they have all the information they need from you to make a decision.



What else can the Age Scotland helpline advise about?

We can advise you whether you qualify for:

- a Warm Homes Discount from your energy supplier
- a Winter Fuel Payment to help with winter heating costs
- help with the costs of care
- support because you are a carer
- energy efficiency measures from Scottish Government funding.

What if my claim is rejected?

If your claim for a benefit is rejected, please call our helpline quickly, as you normally have only one month to challenge a decision. The decision letter you receive will give reasons why your claim has been refused and you can discuss these with an adviser. If you need to dispute the decision, Age Scotland can tell you what you need to do to ask for the decision to be looked at again.

Call us today

The system of benefits and social security can be complicated and confusing, but the Age Scotland helpline can help you with all that. Don't miss out, call us today on **0800 12 44 222**.

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How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



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 **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, 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 Age Scotland to continue being there for vulnerable 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

Let's keep in touch



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 by visiting age.scot/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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Contact us:

Head office

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Email

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Visit our website

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