



Love later life



**"Check in, Cash out"**

**CAMPAIGN PACK**

**Boosting awareness  
and take-up of social  
security for older  
people**



**[www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)**

*Introduction*

# CHECK IN, CASH OUT

Thank you for supporting Age Scotland's social security uptake and awareness campaign – "Check in, Cash out"

We want to raise awareness of the financial support available to older people in Scotland and help more people claim what they are entitled to.

This pack outlines what the campaign is about; why the issue is important; how Age Scotland can help; and how you can get involved to help us ensure no older person misses out on the financial support they are entitled to.

[www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)

## 40%

*of eligible pensioners are missing out on Pension Credit support*

## £332m

*in Pension Credit support goes unclaimed in Scotland every year*



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*Check in, Cash out*

# ABOUT THE CAMPAIGN

**Every year hundreds of millions of pounds in vital financial support goes unclaimed by older people in Scotland. Our "Check in, Cash out" campaign aims to raise awareness and increase take-up of the social security support available to help older people live well.**

Around 150,000 pensioners (14%) in Scotland live in relative poverty after housing costs. And 120,000 are living in persistent poverty, which means that they have been in relative poverty for at least three of the last four years.

It is hugely frustrating that these levels remain so high and that there has been no significant progress on reducing them. Ending pensioner poverty requires action on all fronts – governments, local authorities, public services, charities and all who work with and support older people should be looking at how they can help people access every penny that they are entitled to.

We're encouraging older people to check in to see if they may be entitled to cash out by contacting our free, confidential 0800 12 44 222 helpline and using our free information guides.

People working with or supporting older people can use the contents of this pack to boost awareness of the available social security by prompting discussions, sharing resources, promoting the positive impact of claiming, and direct people to Age Scotland for entitlement checks and more information.

In addition to pointing people towards these sources of information and advice, we will "spotlight" a range of individual payments and themes in more depth throughout the year such as Pension Credit, Council Tax Reduction, older carers, Attendance Allowance, household energy use and support with bills, and looking out for older family and friends.

# KEY MESSAGES

**Getting the language right and being clear on how people can be supported is vital. It can help to beat the perceived stigma associated with claiming, portray social security in a positive light, and encourage more older people to take action.**

- People over the age of 50 can find out what they are entitled to and get support to claim it by calling Age Scotland's helpline on 0800 12 44 222
- People should be encouraged to find out about the financial support they are entitled to. Social Security is here to help.
- It's always worth checking for entitlement to Social Security, especially if circumstances have changed recently, or if it has been a while since it was last checked.
- People shouldn't feel embarrassed about social security or looking for financial support. Older people make a vast contribution to society, the economy, and their local community. They have contributed to a system that is here to help them if they need it.
- Often the word "benefit" carries a negative stereotype. Using "social security" can be a helpful way to counter this.

**The audience for this campaign is older people themselves (both of State Pension age and older workers), carers, family members, services that support older people, and national and local government**

## SOCIAL SECURITY SPOTLIGHTS



Throughout this campaign, we will feature individual benefits and financial support with more focused promotion as "spotlights". These will run for two months at a time.

- Pension Credit: February and March
- Council Tax Reduction: April and May
- Older carers: June and July
- Attendance Allowance: August and September
- Energy: October and November
- Looking out for older family and friends: December and January

# WHY THIS IS IMPORTANT

**In later life, it can be difficult to increase income or move out of poverty due to factors like ill health, caring responsibilities, or no longer being in employment.**

The latest Scottish Government statistics show that 150,000 Scottish pensioners live in poverty – of which 120,000 are classed as living in persistent poverty. This has remained stubbornly high for a number of years.

While there are a range of social security payments available to help older people, hundreds of millions of pounds worth of support is not being claimed and missed every year in Scotland.

## There are many reason why people don't make claims

- a lack of awareness of the available financial support
- thinking that they are ineligible
- perceptions and stigma associated with “benefits” or claiming money
- feeling they are managing or coping fine, or that money is better used to help others
- not knowing how to claim and what is involved in that process
- an unwillingness or uneasiness to allow the government into their financial affairs
- digital exclusion
- not knowing where to find advice or support
- not enough joined-up communication and cross-referral between government agencies and local authorities meaning that people have to make multiple claims

**We are campaigning to boost awareness and increase uptake while working to change the narrative about social security to ensure it is perceived positively.**

Claiming the financial support they are entitled to can make a huge difference to an older person’s quality of life, health and wellbeing. It may mean they don’t have to choose between heating their home or buying essentials. It can mean they are lifted out of poverty, eat healthier and have better mental wellbeing.

It is always worth checking for entitlement to financial support, especially if circumstances have recently changed.

# SOCIAL SECURITY FOR OLDER PEOPLE: OVERVIEW

There are various social security payments available for older people depending on their income and circumstances. Most of these are administered by the UK Government or your local authority, but in the coming years more will become the responsibility of the Scottish Government.

Entitlement to social security could depend on a range of factors including:

- a person's age (and sometimes their partner's age)
- whether they are working or retired
- if they have ill health or a disability
- if they are a carer
- their income (and sometimes their partner's income)
- their savings

Some social security benefits can “passport” the recipient towards additional help towards specific things, such as:

- housing costs
- help if you have ill health or a disability
- support if you're a carer
- help with urgent or one off expenses
- reducing bills such as council tax and utilities



## PENSION CREDIT

Find out more at  
[www.age.scot/  
PensionCredit](http://www.age.scot/PensionCredit)

Pension Credit is one of the most underclaimed means of social security support for older people. It is estimated that 40% of eligible pensioners on low incomes are missing out. That means £332m of financial support is going unclaimed by 123,000 older households in Scotland.

Nearly two-thirds (64%) of those who do claim it are women. Claiming Pension Credit also “passports” the recipient to other financial support which can make a big difference – such as Housing Benefit, Council Tax Reduction, Cold Weather Payments, a free TV licence if you are over the age of 75, and help with health costs.

If everyone who was eligible for it knew about it and claimed, pensioner poverty in Scotland would drop dramatically.

# WHAT IS AVAILABLE FOR OLDER PEOPLE

## **Pension Credit**

A means-tested benefit for older people who are living on a low income. There are two parts to Pension Credit: Guarantee Credit and Savings Credit.

Guarantee Credit, for example, tops up your weekly income to a guaranteed minimum level. From April 2021 it is £177.10 if you're single or £270.30 if you're a couple. These rates may be higher if you have a severe disability, are a carer or have certain housing costs. Claiming it can also mean you are eligible for further support such as council tax reduction, housing benefit, and help with energy bills and health costs. If you are over 75 it entitles you to a free TV licence.

So, it can be worth much more than the original state pension top up.

## **Winter Fuel Payment**

An annual tax-free lump sum to help with heating costs. It is usually paid automatically, but you may need to make a claim if you are not already claiming social security and have not received a payment before.

## **Cold Weather Payment**

A £25 per week payment for people receiving means-tested social security such as Pension Credit which is paid if the average temperature over seven consecutive days is, or is forecast to be, zero degrees or less.

## **Carer's Allowance**

A benefit for people who regularly spend at least 35 hours a week caring for a person who receives Attendance Allowance or another disability payment. If you are working you cannot be earning more than £128 net per week. Carer's Allowance "overlaps" with some other payments, including the State Pension, so you should seek advice before claiming.

## **Attendance Allowance**

Help for those who have reached State Pension age and have a physical or mental disability which means that they need help with personal care or supervision.

## **Housing Benefit**

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.

## **Council Tax Reduction**

A means-tested benefit which can help with the cost of council tax for people on low incomes. If you are eligible for this, you could also be entitled to Pension Credit.

## **Universal Credit**

A means-tested benefit for people of working age who have a low income whether they are in or out of work. You must be under State Pension age to claim.

**Find out more by calling our helpline on 0800 12 44 222 or visit [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)**

# HOW AGE SCOTLAND CAN HELP

We know the complicated social security landscape can put people off. We're here to help. We're encouraging people to use our free helpline, information guides, and training to find out more about what is available and how to access it.

**The Age Scotland Helpline is a free, confidential phone service for older people, their carers and families. Our advisers can provide information and advice and can perform a social security entitlement check.**

They can help people to claim if they are missing out. The team can also signpost or refer callers to a specialist or local service where these are available.

In 2020, our helpline identified £493,350 of unclaimed social security for older people who called us, but this will be the tip of the iceberg.

To check for social security entitlement, callers will need to tell us about (for the applicant, and for their partner):

- their income
- which social security payments they currently receive
- how much rent or mortgage and council tax they are paying
- any savings they have
- if they live alone or with other people
- whether they have any health conditions or a disability

**Call us on 0800 12 44 222  
Monday-Friday, 9am to 5pm.**

### Free information guides

We produce a wide range of free information guides and publications which include all of the social security benefits for older people.

These guides are published on our website to read and download. Paper copies can be ordered and posted out for free by calling our helpline on 0800 12 44 222, emailing us at [publications@agescotland.org.uk](mailto:publications@agescotland.org.uk), or by ordering online at [www.age.scot/order-guides](http://www.age.scot/order-guides)

Explore the full range of social security information guides at [www.age.scot/benefitguides](http://www.age.scot/benefitguides)

### Learn more about social security

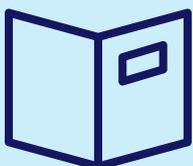
Age Scotland's training team delivers free two-hour virtual sessions which provide an overview of means-tested and non-means-tested social security for people over State Pension age.

These sessions give useful information for older people and those who support them. They are free to attend and take place via Zoom. All you need to take part is a device which has an internet connection. We hope to provide similar sessions in-person when public health restrictions allow.

Find out more at [www.age.scot/benefitsworkshop](http://www.age.scot/benefitsworkshop)



**Call the Age Scotland Helpline for a benefit entitlement check on 0800 12 44 222**



**Get free copies of Age Scotland's social security information guides at [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut) or by calling the helpline on 0800 12 44 222**



**Learn more about the available financial support for older people with Age Scotland training sessions [www.age.scot/benefitsworkshop](http://www.age.scot/benefitsworkshop)**

# HOW TO SUPPORT THE CAMPAIGN

It is vital to reach as many older people as possible so that they can be better informed about the social security available to them, how to access it, who can support them, and challenge the perceived stigma associated with benefits.

To achieve this we are looking for partners to promote this campaign and the routes older people can use to get support. We are also looking for older people to share their stories of the positive impact of receiving social security.

## Request a campaign materials pack

This is available for free and includes leaflets, posters, information guides and other resources for distribution in your area or the groups you work with.

You could use the materials pack to host an event or a discussion about the campaign, either online or face to face when possible.

**Order a free pack at [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut) or by calling the Age Scotland helpline on 0800 12 44 222**

## Newsletters, local media, blogs, and websites

We would be grateful if you could promote the campaign through your own communications channels such as newsletters, emails and websites.



## Share on social media

Sharing our posts about the campaign on Twitter or Facebook will really help us spread the word.

Supporting images and graphics can be found at [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)

When you create your own social media posts, please tag us in so we can interact and share them.

Twitter and Facebook  
[@agescotland](https://twitter.com/agescotland) and Instagram  
[@age\\_scotland](https://www.instagram.com/age_scotland)

You can use the poster at the back of this pack for your own social media photos.

## Share stories and case studies

One of the most powerful ways of raising awareness and encouraging older people to take action to check if they are entitled to social security is hearing from others who have done so.

If we are able to demonstrate the positive impact the extra financial support has made to people's lives we will have more of a chance of convincing every older person to check in to see if they could be entitled to cash out.

We're looking to speak to older people whose lives have been changed for the better by making sure they are claiming every penny they are entitled to. We'd love to share their stories in our campaign. We can make the case study anonymous if preferred.



If you or someone you know would like to share your story with us or if you think you could help us to reach older people who could feature in our campaign, get in touch with us at [campaigns@agescotland.org.uk](mailto:campaigns@agescotland.org.uk)

**We will support them through the process and make them feel comfortable about their involvement. They will be in control and able to withdraw from being part of it at any time.**

I didn't realise just how much Pension Credit was worth. I'm glad I checked! It will make a real difference to me.

Things have changed recently and I've now discovered that we should be getting more in housing benefit and council tax reduction.

I think very few folk are actually aware of what they are entitled to and are missing out. They need to know!

I'm going to talk to my parents about whether they are getting all of the social security they are entitled to.



# SOCIAL MEDIA COPY EXAMPLES

You can get access to supporting images and graphics to go with social media posts at [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)

Please tag Age Scotland in on posts and use [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut) and [#CheckInCashOut](https://www.instagram.com/agescotland) as space allows so we can share your content.



Did you know £332m of pension credit support is left unclaimed in Scotland? Don't miss out on money you or a family member are entitled to. Call the @agescotland helpline for a free entitlement check today on 0800 12 44 222 #CheckInCashOut [www.age.scot/checkincashout](http://www.age.scot/checkincashout)



Worried about your finances? You're not alone. Check you or a family member are not missing out on additional financial support today by calling the @agescotland helpline on 0800 12 44 222 for a free entitlement check #CheckInCashOut [www.age.scot/checkincashout](http://www.age.scot/checkincashout)



Struggling to find straightforward information on social security? Use @agescotland's free information guides today to see if you might be entitled to some extra cash [www.age.scot/checkincashout](http://www.age.scot/checkincashout) #CheckInCashOut



Every year, millions of pounds of financial support goes unclaimed by older people in Scotland. If you think you or a family member could be missing out, call the @agescotland helpline for a free entitlement check today on 0800 12 44 222 #CheckInCashOut [www.age.scot/checkincashout](http://www.age.scot/checkincashout)



If your financial circumstances have changed, make sure you're not missing out on extra support. Call @agescotland's helpline for a free entitlement check today on 0800 12 44 222 #CheckInCashOut [www.age.scot/checkincashout](http://www.age.scot/checkincashout)



Does worrying about the application process stop you claiming the financial support you're entitled to? @agescotland's helpline team can help you apply. Don't miss out on what you're due, call them today on 0800 12 44 222 #CheckInCashOut [www.age.scot/checkincashout](http://www.age.scot/checkincashout)

# NEWSLETTER COPY EXAMPLE

We can help with template content or provide something specific to your needs such as local news releases with supporting comments from Age Scotland. Just contact our media team for anything more bespoke at [communications@agescotland.org.uk](mailto:communications@agescotland.org.uk)



Age Scotland's "Check in, Cash out" campaign is seeking to raise awareness and take-up of social security among older people.

The charity is encouraging older people to check in to see if they could be entitled to cash out by contacting its free helpline on 0800 12 44 222 or using its free information and advice guides.

While there are a range of social security payments available to help older people, millions of pounds worth of support is not being claimed every year in Scotland. Consequently, many older people are missing out on money which could make a big difference to their quality of life, health, and wellbeing.

Age Scotland's campaign aims to tackle some of the barriers preventing people from claiming – which include lack of awareness, stigma, digital exclusion and not knowing where to find advice.

The campaign is encouraging people to contact the Age Scotland Helpline for a free entitlement check to find out what support is available for them and to get help claiming it. The charity is also urging people to use its free information and advice guides to find out more about social security or attend one of its free two-hour training sessions.

In addition to pointing people towards these sources of information and advice, the charity will "spotlight" several individual payments and themes in more depth throughout the year in the long-running campaign.

Check in to see if you or a family member could be entitled to cash out by calling Age Scotland's Helpline on 0800 12 44 222 (Monday – Friday, 9am to 5pm) or visiting [www.age.scot](http://www.age.scot) to read Age Scotland's free information and advice guides.

# HOST A DISCUSSION EVENT

Our campaign materials pack will include resources to help you host a discussion or event about "Check in, Cash out", either online or face-to-face when restrictions allow. You could facilitate a general discussion, or focus on one of the spotlights using the information guides from Age Scotland.

We hope these discussions will give participants a better understanding of the social security available to older people, prompt them into getting an entitlements check from Age Scotland, get them talking about the barriers people face to receiving it and identify ways these could be overcome.

If people are better informed about this topic then they will feel more confident about talking to their friends and family about it, encouraging them to take action too.

You can signpost people to Age Scotland's helpline, information and advice guides and free training sessions.

## Ideas to prompt a discussion

- Have you ever checked to see what social security you might be entitled to?
- What do you think are the main barriers to older people taking up the social security they are entitled to?
- What have you learned from this information guide? Is there anything you are now going to do?
- How do you think more older people can be made aware of the support available to them?



# GET IN TOUCH AND FIND OUT MORE

As Scotland's national charity supporting people over the age of 50, Age Scotland works to improve older people's lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.



Our campaigns team can be contacted at [campaigns@agescotland.org.uk](mailto:campaigns@agescotland.org.uk) or on 0333 323 2400 for additional information about the "Check in, Cash out" campaign or to request a campaign materials pack.

**Find out more at [www.age.scot/CheckInCashOut](http://www.age.scot/CheckInCashOut)  
#CheckInCashOut**

**Age Scotland's helpline is available on  
0800 12 44 222  
Monday to Friday, 9am to 5pm**



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Twitter: @agescotland | Facebook: /agescotland  
Linkedin: Age-Scotland | Website: [www.agescotland.org.uk](http://www.agescotland.org.uk)

Age Scotland is a registered charity (#SC010100), and company limited by guarantee (#153343), in Scotland at the above address.



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**Check  
in**



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