

# Easy Guide to Benefits for the 60+

2015/16



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## Introduction

The **Easy Guide to Benefits for the 60+** has been produced by the Lottery funded, Older People Services Development Project which is run by Trust, Hanover (Scotland) and Bield Housing Associations.

The guide explains the most commonly received benefits in straightforward, easy to understand language. This will help older people and their families / carers know if they are entitled to these benefits and which ones they are eligible to apply for.

This publication is a general guide to benefits and is not a full and authoritative statement of the law or an alternative to seeking benefits advice from a reputable advice service or government agency. We have made every effort to ensure that the information in the guide is correct at the date of publication. It is reviewed regularly. You are advised to check all figures and rates of payment prior to making an application.

Further information can be obtained from the Department of Work and Pensions or local advice centres such as the Citizens Advice Bureau.

## The Welfare Reform Act 2012

The UK government has proposed changes to benefits and tax credits, which has claimed will save £18 billion a year. Some changes have already begun with many other changes planned over the next few years.

The majority of changes will only affect you if you are of 'working age', with fewer changes for those entitled to receive Pension Credits.

You do not need to do anything right now, as DWP or The Pension Service will contact you directly if your benefits are going to change. This may not happen until 2017.

## State Pension

### What is it?

State Pension is a regular payment you can claim when you reach State Retirement Age, and is awarded on the basis of the National Insurance Contributions (NIC) or credits accrued during your working life.

To qualify for basic State Pension at least one of the following must apply to you during your working life:

- You were working and paying National Insurance
- You were getting certain benefits, e.g. for unemployment, sickness
- You were a parent or carer and claiming certain benefits or credits
- You have a spouse or civil partner whose National Insurance contributions cover you
- You were paying voluntary National Insurance contributions.

To get the full basic pension you need 30 years' worth of contributions or credits. These are your qualifying years. If you have fewer than 30 years your State Pension will be paid at a reduced rate.

### State Pension Age

The State Pension Age (SPA) is the earliest age you can draw your State Pension and is defined by your date of birth.

Currently the SPA for men is 65, however for those born after 6th December 1953 this will gradually increase to 68 years.

For women the SPA is rising and will continue its gradual rise until equalising with men's SPA.

To check your SPA you can use the State Pension Age Calculator on the GOV.UK website [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

### I didn't pay enough National Insurance (NI) contributions; am I still entitled to a State Pension?

Many people who have children or care for others are eligible for NI Credits. NI credits can help protect your State Pension entitlement for years when you were not working or your earnings were low and were receiving a qualifying benefit, e.g. Child Benefit for a child under 12, Carer's Allowance, Working Tax Credits.

A woman who has never worked may be able to receive a pension through her husband's contributions if he has made any. She will be able to claim the married women's pension when her husband reaches state pension age.

If you aren't receiving any State Pension because you aren't sure if you qualify you should still claim to avoid missing out.

## How much will I receive?

The table below provides details of this year's State Pension rates. Even if you have fewer than 30 qualifying years you may still get a reduced amount.

### Basic State Pension (per week)

Based on your own or your late spouse's NI contributions	£115.95
Based on your spouse's NI contributions	£69.50
Non-contributory Over 80 pension	£69.50

## How do I apply?

You will be sent an invitation to apply for State Pension four months before you reach pensionable age. If you haven't received your invitation three months before you reach pensionable age contact the State Pension claim line on **0800 731 7898** and request a claim pack.

# Pension Credit

## What is it?

Pension Credit (PC) is an income-related benefit that provides, or contributes to, a guaranteed level of income.

PC is an entitlement for people having reached Pension Credit qualifying age. If you're aged 65 or over you may also be entitled to Savings Credit which is a reward for having savings or a second pension.

The 'PC qualifying age' is gradually going up in line with the increase in the State Pension age for women to 65 and the further increase to 66 for men and women.

## How do I qualify?

You may qualify for PC if your income is lower than the levels set by the government which are:

A single person, income per week	£151.20
A couple, income per week	£230.85

If you apply for PC you must be at the qualifying age. It doesn't matter if your partner is under the qualifying age. To find out your qualifying age you can visit [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

You must also be a permanent resident in the UK to qualify.

You may still be able to claim PC if your weekly income is more than the standard amount but you or your partner is disabled, a carer or have certain housing costs.

## What happens if I have savings?

Savings under £10,000 are disregarded. Savings over £10,000 are taken into account at the rate of £1 per week income for every £500 of savings. For example, a couple with £14,000 savings would find their entitlement to Guaranteed Pension Credit reduced by £8 per week.

## How much will I receive?

Pension Credit is calculated in two stages.

### Stage 1: Guarantee Credit

This guarantees everyone who qualifies an income up to the standard amount:

- £151.20 per week for a single person
- £230.85 per week for a couple.

### Stage 2: Savings Credit

If you are aged 65 or over you could be rewarded for saving for your retirement, e.g. a second or private pension, by up to:

- £14.82 per week for a single person
- £17.43 per week for a couple.

You should only use the amounts shown as a guide. The rules for benefits mean that your individual circumstances may affect the amount you get. So you won't always be able to calculate the exact amount you'll get by using these figures. Another way to check your entitlement is to use this handy online calculator [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator).

You may be entitled to up to 3 months back dated payments if you could have claimed earlier. If you pay any kind of maintenance or factoring bills for the property you live in, PC may take this into account and may increase your award to contribute towards this cost.

## Can I receive PC if I get other allowances?

If you receive Attendance Allowance (AA) or Personal Independence Payment (PIP) (previously known as Disability Living Allowance (DLA)), this is not counted as income for PC purposes. You may be able to receive extra benefit if you're living alone and nobody receives Carer's Allowance for you.

	Single Person Per week	Couple Per week
<b>Basic Guarantee Credit</b>	<b>£151.20</b>	<b>£230.85</b>
One person in receipt of AA, PIP or DLA middle or higher rate of Care	<b>£223.05</b>	<b>£230.85</b>
Two people in receipt of AA, PIP or DLA middle or higher rate of Care	-	<b>£354.55</b>

If you receive Guarantee Pension Credit you will automatically be entitled to full Housing and Council Tax Benefit. This application will be completed at the same time as your Pension Credit form. If you're already getting PC you can apply for Housing and/or Council Tax Benefit by giving your local council a copy of your PC award letter.

## How can I apply?

You can contact the Pension Credit application line on free phone **0800 99 1234** to request help with applying or speak to your local benefit advisory centre.

## Attendance Allowance (AA)

### What is it?

AA is an entitlement to help you fund assistance if you find everyday tasks such as dressing and washing yourself difficult, or if you need personal supervision to ensure that you're safe.

Examples of assistance required:

- Help with personal care such as washing and toileting
- Help with eating or dressing
- Help with mobility
- Help with medication
- Help with communication
- Help with other personal care tasks
- Health or disability conditions, which mean that you require help with personal tasks.

You may be able to apply through the special rules if you have a terminal illness. Your application needs to be supported by a statement (DS1500) from your doctor or consultant which confirms that you are terminally ill. In these circumstances no qualifying period applies, which means you should apply straightaway.

You can receive AA even if you live on your own and no one is giving you the care or supervision that you need.

AA is paid whatever your income, savings or other benefits. Receiving the benefit could mean extra PC, Housing Benefit and/or Council Tax assistance.

### Can I apply?

You can apply if you are:

- 65 or over and have had difficulties with the tasks mentioned for more than 6 months. This is also called the qualifying period
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days
- terminally ill.

### How much will I receive?

AA is paid at two different rates, high and low depending on how the illness or disability affects you.

Higher Rate £82.30 per week

Lower Rate £55.10 per week.

To qualify for the higher rate, you need to show that you require frequent care and/or supervision throughout the day and the night. If you are terminally ill you will qualify for the higher rate.

To qualify for the lower rate, you need to show that you require care/supervision only during the day or only during the night.

### How can I apply?

You can apply by phoning the Disability Benefits Centre for an application pack on **0345 605 6055**.

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and the 'Return By' date. In order to get the benefit from the date it was requested, the form must be returned within the stated six weeks.



# Personal Independence Payment (PIP)

## What is it?

PIP has replaced DLA. No new claims for DLA are accepted.

PIP is a benefit for people who have a long-term health condition or disability and have difficulties with activities related to 'daily living' and/or mobility.

PIP has two parts, the **Daily Living Component** and the **Mobility Component**. Each component consists of Enhanced and Standard rates. You can receive one component or both, i.e. between £21.80 and £139.75 pw, depending how your conditions affect you.

PIP can only be claimed by those aged under 65, although once awarded it can continue beyond the age of 65.

You can receive PIP even if no one is giving you the care or supervision that you require.

PIP is paid whatever your income, savings or other benefits.

## Can I apply?

You can apply if you are:

- under 65 and have had difficulties with mobility and/or care tasks for more than 3 months
- needing that level of help for the next nine months after your claim
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days.

In order to qualify for PIP you will have to score a certain number of points in an activities test, an assessment carried out by an agency on behalf of the DWP, covering the following activities:

### Daily Living Difficulties

- Preparing food and drink
- Eating and Drinking
- Managing Treatments or monitoring a health condition
- Washing and Bathing
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating
- Reading
- Engaging socially
- Making financial decisions.

### Mobility Difficulties

- Planning and following a journey
- Moving around.



## How much will I receive?

Weekly rate	Daily Living Component	Mobility Component
Standard rate	£55.10	£21.80
Enhanced rate	£82.30	£57.45

Your rate will be regularly reassessed to make sure you're getting the right support.

## I am currently receiving DLA, what do I need to do?

If you're currently receiving DLA and you're between the ages of 16 and 64 you will be moved onto PIP if you satisfy the rules for the new benefit. And you will have to make a new claim for PIP.

You don't need to do anything; DWP will write to you. This process will take place for all existing claimants under the age of 65 between 2015 and 2017. You may be asked to apply earlier if you have any change of circumstances in your health/disability.

If you pass the PIP activities test you will be awarded it straight away and will be transferred from DLA to PIP immediately; there will be no loss of benefit.

If you're over the age of 65 from the date the benefit was introduced (April 2013) and currently receive DLA then you will continue to receive DLA as normal and will not be asked to fill in a new claim for PIP.

## How do I apply?

A new claim for PIP can be made by contacting the Disability Centre for an application pack on **0800 917 2222**.

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and the 'Return By' date. In order to obtain benefit from the date it was requested, the form must be returned within the stated one month.

## Help with completing the forms

You can get help and advice about completing the lengthy claim forms for PIP or AA from experienced advisers at the Citizens Advice Bureau.

# Universal Credit (UC)

## What is it?

UC is a new benefit which will gradually replace the following means tested benefits:

- child tax credit
- housing benefit
- income related employment and support allowance
- income based jobseeker's allowance
- income support
- parts of the social fund
- working tax credit.

UC aims to simplify the current benefit system in order to remove barriers to you getting into and staying in work.

## How do I qualify?

To claim UC you must:

- be aged between 18 and pension credit age
- be a permanent resident in the UK
- not be in education
- have accepted a claimant commitment.

If you have a partner you can make a joint claim for UC. If one of you doesn't meet any of the above conditions they will be ignored and you'll be treated as a single person for the purposes of calculating the UC maximum amount. But both you and your partner's savings/capital, income and earnings will be taken into account.

If one of you is over pension credit age both of you will have to claim UC unless either of you was already receiving pension credit when UC is introduced.

## How much will I receive?

You will be awarded a UC maximum amount based on your level of income and other family circumstances. This will include elements such as help with your housing cost and childcare costs too.

Normally your UC will be paid into your bank account monthly in arrears, as a lump sum, to cover both living and housing costs. You can no longer ask the council to pay the rental element (formerly housing benefit) directly to your Landlord.

In exceptional circumstances you may be paid more frequently, or alternative payment methods may be arranged. This is only if you can't manage your affairs or if alternative payments are needed to safeguard the rest of your family.

If your circumstances change in the middle of your pay month, e.g. if your earnings go up or down, this change will apply to the whole month.

## How can I apply?

UC is being introduced in phases in certain areas, and to people with specific circumstances, i.e. no children and no housing cost. It is hoped that this benefit will be available to all UK residents by 2016 and the benefits mentioned above will stop.

If you're receiving any of the above benefits, you don't need to do anything as the DWP will get in touch to let you know when you'll be moved to the new benefit. This may not happen until 2017.

If you're under PC age and don't receive any of the above benefits and need to make a new claim, you will have to check if UC is available in your area. This can be done through [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit).

## Benefit Cap

There's a limit on the total amount of benefit that most people aged 16 to 64 can get. This is called the benefit cap.

### Benefits that are affected

The cap applies to the total amount that the people in your household get from the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the support component)
- Guardian's Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension you started getting before 9 April 2001)

### How much is the benefit cap?

The level of the benefit cap per week is:

£500 • for couples (with or without children living with them)  
• for single parents whose children live with them.

£350 • for single adults who don't have children, or whose children don't live with them

This may mean the amount you get for certain benefits will go down to make sure that the total amount you get isn't more than the cap level.

# Council Tax Reduction Scheme (CTR) in Scotland

## What is it?

CTRS is the new name for Council Tax Benefit. The CTRS is assistance towards paying your council tax bill whether you rent, own your home, or live rent-free. Depending on your circumstances you may receive full Council Tax reduction help, so all of your bill would be paid for you. Partial Council Tax reduction help means part of it would be paid for you and you would pay the balance.

If you receive the Guarantee part of Pension Credit you are automatically entitled to full help from the council tax reduction scheme.

## Can I apply?

People on low income who pay council tax may be entitled. The introduction of PC means many more people of pension age now qualify for Council Tax help for the first time. You don't have to be receiving PC or other benefits to be eligible. It may be best to apply for Pension Credit first as if this is awarded, you automatically qualify for council tax help.

The upper savings limit of £16,000 still applies unless Guarantee Pension Credit is in payment. This means that if you have savings of more than £16,000 you will not be eligible for Housing Benefit or Council Tax Reduction help. However if you are in receipt of Guarantee Pension Credit, the upper limit of £16,000 does not apply.

## How do I apply?

You can claim through your local council. Complete and return the forms to your local council, with your Pension Credit award letter, if you have one. If you are not in receipt of Pension Credit you can still apply for council tax help; the forms are available from your local council.

## Other Discounts

If you don't qualify for full Council tax help, you may be entitled to the 25% reduction for single person households. Also if you are disabled you may be able to get further help. For more information contact your local council.



## Housing Benefit after October 2016

Housing Benefit may be replaced by Housing Credits and transferred to either UC or PC.

All benefits, including Housing Credit, will be paid as one Benefit

- UC for working age tenants from 2016
- Pension Credit for tenants of Pension Credit Age from 2017.

However if you live in 'exempt accommodation' (sheltered, supported or housing with care) or any type of housing where a housing support service is provided, you will continue to have your rent paid by the local authority as normal in the short term. If your Housing Benefit is paid directly to your landlord then this will also continue.

In future, Housing Credit payments will be paid into the applicant's bank account for them to pay their rent directly to their Landlord. It will not be paid as a separate benefit.

### What do I need to do?

You don't need to do anything. The DWP or The Pension Service will contact you directly when your Housing Benefit is to be moved in line with your other benefits. This may not happen until after 2017.

## Other Available Benefits and Services

There are many other services and benefits available for the 60+. A brief overview will be given in this section.

### Carer's Allowance (CA)

To receive CA you must:

- be spending at least 35 hours a week without pay caring for someone who is receiving AA, PIP or DLA higher or middle rate of Care
- be aged 16 or over
- not in Full Time education or studying more than 21 hours per week
- not earn more than £110 per week.

#### Carers Over State Pension Age

If you receive PC and you look after someone who is receiving AA, PIP or DLA - Care component at middle or higher rate, you may be entitled to a carer premium which will be added to your PC.

Overlapping benefits rules prevents the payment of some benefits together. If you're entitled to, but are not actually paid CA because of these rules, you will receive the carer premium added to your Pension Credit and the person being cared for will keep their severe disability premium. For the overlapping benefit rule to apply, you must have a State Pension of more than the CA benefit. It's possible that an award of CA could reduce your other benefits, so you should seek advice before making an application

#### Contact

You can claim Carer Allowance online at:

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

or by post:

CA Unit, Palatine House, Lancaster Road, Preston PR1 1HB

or by telephone: **0345 608 4321**

## Winter Fuel Payment (WFP)

### What is it?

Winter Fuel Payment or Winter Fuel Allowance is an annual payment to help with heating costs, made to households with someone over PC age. It is worth up to £300 per winter.

### How much will I get?

It depends on your circumstances. It is £200 per household if both you and your partner are under 80. If you, your partner or both are aged 80 or over, it will be £300. The amount is per household. If you don't have a partner, you will get the full amount. Otherwise, you and your partner will share the total.

If you're receiving a State Pension or any other benefits then you will receive the payment automatically. But if you've reached the qualifying age and don't receive a State Pension or any other benefits then you will need to apply. You can still apply for Winter Fuel Payments even if you don't receive any benefits.

The qualifying age for WFP is gradually going up in line with the increase in the State Pension age for women to 65 and the further increase to 66 for men and women. If you have already received the Winter Fuel Payment in a previous year you will not be affected.

### Contact

Telephone: **08459 15 15 15**

Textphone: **0845 601 5613**

or by post:

Winter Fuel Payment Centre, Mail Handling Site A, Wolverhampton  
WV98 1LR



## Cold Weather Payment

### What is it?

Cold Weather Payments are made to household who are getting certain benefits when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days.

You may get a Cold Weather Payment if you're getting these benefits: Pension Credit, Income Support, Income-based Jobseekers' Allowance, Income-related Employment and Support Allowance or Universal Credit.

### How much will I get?

You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March.

After each period of very cold weather in your area, you should get a payment within 14 working days. It's paid into the same bank or building society account as your benefit payments.

### How do I apply?

You don't need to apply. If you're eligible to get a Cold Weather Payment, you'll be paid it automatically.

## Help with Health Costs

People living in Scotland are entitled to free NHS prescriptions and sight tests. And if you receive the Guarantee Pension Credit then you will also be entitled to:

- Free NHS Dental treatment
- NHS wigs and fabric support
- A voucher towards the cost of glasses or contact lenses
- Refunds of necessary travel costs to receive NHS treatment under the care of a consultant for you or your partner.

You can receive help with fares or other travel expenses for yourself and anyone who needs to travel with you if you are incapable of getting to hospital on your own. You can also get help if you need to accompany a child. The cost covered is normally that by the cheapest method of transport available. If you cannot use public transport because of your disability you can claim the cost of taxi fares or the cost of car fuel (you should get the agreement of the hospital first and be in receipt of Guarantee Pension Credit).

### Contact

For more information contact: NHS Business Services Authority  
**0845 850 1166** or your local GP Surgery.

## The Scottish Welfare Fund (SWF)

### What is it?

The Scottish Welfare Fund is a new scheme which has replaced Community care grants and Crisis Loans for essential items and expenses from the social fund. The scheme is now run by your local council with assistance from the Scottish government.

The fund is intended to:

- provide a safety net in an emergency when there is an immediate threat to health and safety (Crisis Grants)
- enable independent living or continued independent living, preventing the need for institutional care (Community Care Grants).

A grant can be awarded in case of crisis to meet expenses that have arisen as a result of an emergency or disaster, in order to avoid serious damage or serious risk to the health or safety, to you or your family. An award can also be made to support independent living such as to:

- help establish yourself in the community following a period of care where circumstances indicate that there is an identifiable risk you may not be able to live independently without this help
- help you remain in the community rather than going into care where circumstances indicate that there is an identifiable risk of you not being able to live independently without this help
- help you set up home in the community, as part of a planned resettlement programme, following an unsettled way of life
- help you or your family facing exceptional pressures and who lack the resources to meet irregular costs to provide a safe and secure environment for your children
- help you to care for a prisoner or young offender on release on a temporary licence.

The grants do not need to be paid back. The grants are intended to meet a one off need rather than on-going expenses.

### Can I apply?

To qualify you must normally be receiving Pension Credit or Income Support (if not, however, you can still apply if you have a low income) or be due to leave institutional or residential care within 6 weeks of your application to the Scottish Welfare Fund and be likely to get one of these benefits when you leave.

### How do I apply?

To claim contact your local council office.

# Home Energy Efficiency Programmes for Scotland (HEEPS): Cashback Scheme

## What is it?

The new HEEPS: Cashback Scheme is an opportunity for householders to claim back some of the costs involved in installing energy efficiency measures in their property, such as a new boiler or loft insulation.

The cash back funding will make it much cheaper to install energy efficiency measures in the home, to make it cosier and help to reduce energy bills.

## Who is eligible?

Properties in council tax bands A-C are eligible for the scheme, whether they are owned or rented.

## What is on offer?

Householders can now apply for cashback for installing the following energy efficiency measures:

- £500 towards a new A-rated boiler
- £400 to install insulation e.g. cavity wall or loft
- £4,500 for solid wall insulation (max. of 75% of the install cost)
- £300 towards other measures such as draft proofing or heating controls.

## How to apply

Please contact Home Energy Scotland for more information and to apply

Telephone: **0808 808 2282**

Email: [advice@se.homeenergyscotland.org](mailto:advice@se.homeenergyscotland.org)

Text: 'Warm' to **81025** for a call back





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