



Could I be entitled to benefits 2025?

This guide describes the main benefits for disabled adults who live in Scotland. Social security entitlements can provide financial support for people who may be on a low income, looking after children, unemployed, unable to work, disabled, 66 or over, or who are carers.

Social security systems are a bit of a maze. You may need to make claims to several different agencies for different types of benefit. Benefits may be

- Means-tested and have rules about your income and savings
- Based on your situation (being disabled)
- Based on your National Insurance contributions or National Insurance credits

Don't be put off claiming your entitlements by negative things you see in the media; many people miss out on what they are entitled to because of stigma.

Advice about benefits

If you are at all unsure about your rights, it is a good idea to have a benefits check. You can do this:

- At your local Citizens Advice Bureau here <https://www.cas.org.uk/cta/find-your-local-cab>
- Online at the Turn2us website here <http://benefits-calculator.turn2us.org.uk/AboutYou>
- Online at the Age Scotland website here <https://www.agescotland.org.uk/information-advice/cost-of-living/benefit-calculator>

Call us on **0300 323 9961** and we will help you to find a local benefits advice service.

Benefits for people who are disabled

The benefit systems for people who are “unfit for work” and those who are “disabled” do not link together very well. Depending on your disability or health problem you may be classed as “unfit for work” or “disabled” or both.

Benefits for people who are “disabled” are not means tested; the rules are not interested in how much income or savings you have and no-one will ever ask what you spend the money on. Most disability benefits can provide support if you need help with care, someone keeping an eye on you to keep you safe, and if you have mobility problems.

Receiving Disability benefits can entitle you to extra amounts of means tested benefits. Some rates of disability benefits can entitle you to a Blue Badge or disabled person's bus pass.



Disability benefits in Scotland are changing. The old disability benefits were

- Disability Living Allowance for adults or children (DLA)
- Personal Independence Payment (PIP)
- Attendance Allowance

These were (and some still are) paid by the Department for Work and Pensions (DWP). See here for details <https://www.gov.uk/browse/benefits>

Disability benefits are now mostly delivered by Social Security Scotland <https://www.socialsecurity.gov.scot/benefits>. The new disability benefits are:

- Child Disability payment for disabled children – this has replaced Child Disability Living Allowance. See here <https://www.mygov.scot/child-disability-payment>
- Adult Disability Payment for disabled working-age people – this replaces Personal Independence Payment. Adult Disability Payment continues past State Pension Age if you are receiving it then. See here <https://www.mygov.scot/adult-disability-payment>
- Pension Age Disability Payment is for people whose disability starts, or deteriorates to the point where they need care, after State Pension age. It is replacing Attendance Allowance. See here <https://www.mygov.scot/pension-age-disability-payment>

If you are receiving one of the old disability benefits, you will be transferred onto one of the new Scottish benefits. You will receive letters about this and you will not need to make a new claim.

Disability benefits are not connected to your rights to help from your council if you need care, equipment or adaptations to your home. To find out more call our helpline on 0300 323 9961.

Benefits for people who are not well enough to work

The main benefits for people who are not well enough to work are:

- Statutory Sick Pay for people who are employed and satisfy the rules to qualify. See Here <https://www.gov.uk/statutory-sick-pay>
- New Style Employment and Support Allowance for people who have enough National Insurance contributions. See here <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>



- Universal Credit for people who have a low income and savings under £16,000 (their partner's income, capital and circumstances are counted too). See here <https://www.gov.uk/universal-credit>

There is a “work capability assessment” process for both New Style Employment and Support Allowance and Universal Credit. See here <https://www.citizensadvice.org.uk/scotland/benefits/universal-credit/if-youre-sick-or-disabled/getting-universal-credit-if-youre-sick-or-disabled/>

. The assessment decides whether you are:

- Able to work
- Unwell or disabled, but able to take some steps to be ready for work (Limited capability for work)
- Very unwell, or you have a disability that means you are not expected to take steps to look for work (Limited capability for work and work related activity)

Universal Credit

Universal Credit is a benefit for people who have a low income. It is means tested and takes into account the income, savings and circumstances of yourself and your partner. It is worked out by adding together allowances for living costs, children, childcare, being a carer, being very unwell, and help with rent.

Universal Credit is replacing the old benefits:

- Income Support
- Income based (means tested) Jobseekers Allowance
- Income related (means tested) Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit
- Housing Benefit (for most working age people)

If you are receiving one of those benefits, you will soon have to claim Universal Credit instead. Your old benefit will stop. If you are not sure what to do when you get a letter about this, seek expert benefits advice quickly. See here

https://www.cas.org.uk/helptoclaim?gclid=EAlaIqObChMlitLC-6qehAMVPaloCR0hFwHgEAAAYASAAEgIvhvD_BwE

You can find out how to apply here: <https://www.gov.uk/universal-credit>

Benefits for carers in Scotland

The main benefit for carers in Scotland is Carer Support Payment. See here <https://www.mygov.scot/carers-support-payment> You can qualify if you care for someone for 35 or more hours a week, you do not earn too much, and the person



you care for receives one of the benefits listed here <https://www.mygov.scot/carer-support-payment/who-can-apply>

The Scottish Government also pays Carer's Allowance Supplement to most people in Scotland who receive Carer Support Payment. See here <https://www.mygov.scot/carers-allowance-supplement>

Get benefits advice before claiming Carer Support Payment as it can sometimes reduce the benefits of the person you care for. See here <https://www.mygov.scot/carer-support-payment/effect-on-other-benefits>

Carer's benefits are not connected to carer's rights to help from their local council. To find out more call our helpline on 0300 323 9961.

Benefits for older people

You can claim your State Pension when you are 66. You may be able to claim Pension Credit at 66, but if you have a younger partner you cannot claim Pension Credit until they reach their State Pension age. From 6 May 2026, State Pension age will start to increase and will reach 67 by 6 March 2028.

State Pension

The amount of your State Pension will depend on the National Insurance contributions you have paid or been credited with when you reach State Pension age. You can check your State Pension age here <http://www.gov.uk/state-pension-age> and find out more about State Pension on the Age Scotland website here <https://www.ageuk.org.uk/scotland/information-advice/benefits/state-pension/>

Pension Credit

Pension Credit is extra money to help you cover your costs if you (and you partner if you have one) are 66 or over and living on a low income. Pension Credit tops up your income to a level set by the government. You may be able to receive additional Pension Credit if you are a carer or receive a disability related benefit.

You can find out how to claim Pension Credit here https://www.gov.uk/pension-credit?utm_source=bing&utm_medium=cpc&utm_campaign=01980778_DWP_Pensions_Paid%20Search_SE_GCS-Y_Pensions%20Credit%20Exact&utm_term=pension%20credit&utm_content=Pensions%20Credit%20Exact_Claim

Age Scotland has information about Pension Credit here <https://www.ageuk.org.uk/scotland/information-advice/benefits/pension-credit/>



Other help

Rent: Usually included in the Universal Credit calculation. If you do not receive Universal Credit (for example because you are over State Pension age) you may be able to claim housing benefit from your council to help with your rent costs.

Council Tax: Citizens Advice Scotland has an online tool you can use to see if you may qualify for help: See here <https://www.checkmycounciltax.scot/home>

Health costs: <https://www.nhsinform.scot/care-support-and-rights/health-rights/access/health-costs/help-with-health-costs/>

Funeral costs: <https://www.mygov.scot/funeral-support-payment>

Lump sum payments: <https://www.mygov.scot/scottish-welfare-fund>

Information last updated on **31st January 2025**. Please note that information may be subject to change. All information is provided in good faith but Disability Information Scotland does not endorse any product or service referred to within this resource.

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