

Pension Credit: Don't Miss Out!



Campaign Briefing

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Summary

- > People of old age face a harsh winter with Ofgem predicting a 10% increase in household energy bills. This, coupled with limited income, will push many into fuel poverty.
- > Pension Credit offers assistance to older Scots, providing up to £3,900 per year to help cover living costs. Yet, a staggering 880,000 eligible individuals are missing out on this vital support. This means £1.7 billion of unclaimed funds is available.
- > Pension Credit is a means-tested benefit, so the amount people receive depends on their circumstances. It can help with living costs beyond income and offers help with housing costs, dental care, council tax, and even a free TV license for those over 75. With the rising cost of living, it's essential retirees explore this option.
- > The Winter Fuel Payment, worth up to £300, is available to eligible pensioners. However, recent changes mean only those receiving Pension Credit or other specific low-income benefits qualify. This will affect around 900,000 older Scots.
- > To qualify for this year's Winter Fuel Payment, retirees must claim before the 21st of December. Pension Credit can be backdated up to three months, and it also grants access to the Warm Home Discount and the Winter Heating Payment.
- > Applying for Pension Credit can be done online, by phone, or with a paper form. For those needing extra support, Citizens Advice Bureaux offer free, confidential guidance throughout the application process. Our expert advisors can help clients understand their eligibility and do a benefit check to determine if clients qualify for additional assistance.
- > Raising awareness of Pension Credit can encourage more people to check their eligibility, access this valuable benefit, and improve their financial well-being. Additionally, understanding the connection to the Winter Fuel Payment and other assistance can help individuals navigate rising energy costs.