

# Age Maze

Your guide to later life in Scotland



# Who we are

**Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

**We have three strategic aims:**



**We help older people to be as well as they can be**



**We promote a positive view of ageing and later life**



**We 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.

Our **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.



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



**Visit [agescotland.org.uk](https://agescotland.org.uk)**  
**to find out more.**

# Contents

Money matters	p1
Housing options and home security	p11
Equality and human rights	p14
Employment issues for older people	p17
Travel	p18
Care and support	p20
Health and wellbeing	p24
Legal and end of life issues	p27
Enjoying later life	p30
Information and advice	p32

## Introduction

We know that growing older doesn't come with a manual. Later life can bring changes, challenges and new opportunities. This guide covers topics affecting people in later life and provides details of services that can help.

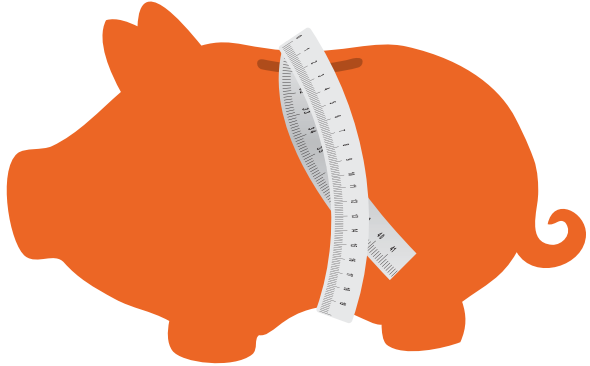
For further advice or information, you can call the **Age Scotland helpline** on **0800 12 44 222**. We offer free and confidential advice for older people in Scotland and their relatives and carers.

A telephone interpretation service is available.

This information guide has been prepared by Age Scotland and contains general advice only. It should not be relied upon as a basis for any decision or action, nor used as a substitute for professional advice. Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

# Money matters



Your financial situation is likely to change if you retire. Before retiring it is a good idea to review your finances and plan for the costs you may face in later life. You may need to adjust your budgeting habits, especially if you will have a fixed retirement income.

You should look at:

- your income, including pensions, annuities and any benefits you are entitled to claim
- your savings and investments; check that you are getting the best interest rates available
- your spending - list everything you spend money on and check that your retirement income will cover your current spending habits. If you are unsure where to start, you can find a simple budgeting sheet in our **Money Matters** guide.

You should also:

- check your bank statements regularly to make sure you know what all the payments are for
- review contracts when they are due for renewal to make sure you are getting the best deals on things like insurance policies, energy bills and telephone and broadband packages
- make a list of any money you owe: overdrafts, credit cards, loans.



Advice is available if you are spending more than your income or you have debts that are hard to manage. **Citizens Advice Bureau** has a **Money Talk Team** that provides free advice and resources for anyone living in Scotland. Call **0800 028 1456** or visit **[www.moneytalkteam.org.uk](http://www.moneytalkteam.org.uk)**.

If you want to make sure you are managing your money well, contact **MoneyHelper**. They offer clear, unbiased information and advice about pensions, saving, borrowing and budgeting and have an online budgeting tool.

Call **0800 138 7777** (money) or **0800 011 3797** (pensions) or visit **[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**.

## Tax advice

It is a good idea to check you are paying the right amount of tax. This is to make sure you don't have any unexpected tax bills later on.

You can get expert advice from:

- **Tax Help for Older People**: visit **[www.taxvol.org.uk](http://www.taxvol.org.uk)** or call **01308 488 066**
- **Tax Advice Scot**, provided by Advice Direct Scotland: visit **[taxadvice.scot](http://taxadvice.scot)** or call **0800 756 3381**

## Later life money problems

Common money problems faced by older people include:

- managing the costs of maintaining or repairing your home
- pressure from family members for a gift or loan of money that you cannot afford
- giving away money or property and later finding that this affects entitlement to benefits or help with the costs of care.

Call the **Age Scotland helpline** on **0800 12 44 222** if you want to know more about managing these issues.

## Personal pensions

People can access their personal pension savings and make choices about how to use them from the age of 55.

You can take up to a quarter of your pension savings tax free and can choose whether to buy an annuity, withdraw funds at different times or combine these options.

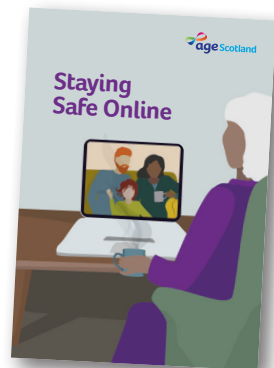
**MoneyHelper** offers free and impartial guidance on pensions. They can help you make the right decision for you based on your age, income, taxes and the possible effect on your future eligibility for benefits. This could include means-tested help towards care costs.

You can contact MoneyHelper on **0800 011 3797** or visit **[www.moneyhelper.org.uk/pensions-and-retirement](http://www.moneyhelper.org.uk/pensions-and-retirement)**.

If you are 50 or over you can book a free appointment with their **Pension Wise** service **[moneyhelper.org.uk/pension-wise](http://moneyhelper.org.uk/pension-wise)**.

## Staying safe online

The internet is increasingly being used by fraudsters to carry out scams and other types of fraud online. There are things we can do to protect ourselves and reduce the chances of losing money this way. It is also important to know what to do if it does happen. See our **Staying Safe Online** guide for more information.





## Consumer rights

Getting good value from every purchase is especially important if you have a fixed income.

Anything you buy should:

- be of satisfactory quality
- be fit for its purpose
- match its product description.

If you are not happy with goods or services and you want to complain:

- think about the outcome you want: do you want an apology, a repair or a refund?
- complain directly to the trader or service provider, ideally in writing so you have a record of your complaint. They may be able to sort the problem out quickly
- gather evidence that supports your complaint - this could be photographs of the faulty product, emails to the trader, or a diary of problems and phone conversations.

If you are not satisfied with the outcome of your complaint, you can contact **advice.scot** for advice about your consumer rights. Call **0808 800 9060** or visit **www.advice.scot**. A telephone interpretation service is available.



## Benefits and social security

The social security system aims to support people who need help with the cost of living. However, the rules can be complicated. Our benefit guides and the Age Scotland helpline can help you understand your entitlements.

The benefits system also changes frequently. Our **Benefit and Pension Changes** guide explains the recent changes.

The main benefits claimed by older people are:

### State Pension

You can claim this when you reach State Pension age, which is gradually increasing from 66 and will reach 67 by March 2028.

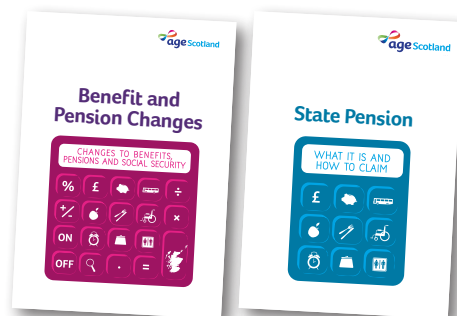
To find out your State Pension age call the **Pension Service** on **0800 731 0469** or visit **[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)**.

Your State Pension amount is based on your National Insurance contributions and credits, and sometimes those of your spouse or civil partner. You can choose to delay claiming your State Pension and receive a higher amount later.

Visit **[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)** for a forecast of your State Pension, or call the **Future Pension Centre** on **0800 731 0175**.

Around three months before you reach State Pension Age, the Pension Service should send you a letter inviting you to claim. You should contact them if you do not receive this.

See Age Scotland's **State Pension** guide for more information.





## Pension Credit

Pension Credit is a means-tested benefit for people who have reached State Pension age and have a low income. You must live in the UK and have only modest savings to qualify.

Couples living together must make a joint claim. You must both reach State Pension age before claiming, unless one of you already claims pension-age Housing Benefit.

Pension Credit has two elements:

**Guarantee Credit** - If your income is below a level set by the Government, Guarantee Credit makes up the difference

**Savings Credit** can increase your income if you have some savings and reached your State Pension age before April 2016.

## Additional financial help

If you receive Pension Credit you may also qualify for other financial support, such as:

- help paying your Council Tax and rent
- help with health costs such as glasses, dental treatment and travel to hospital
- access to cheaper mobile and broadband contracts, called **social tariffs**.

You may also be entitled to a loan to help you pay the interest on your mortgage. This loan will be secured against your home.

If you do not qualify for Pension Credit but have a low income, you may still qualify for partial help towards some of these costs. Call the Age Scotland helpline for more information.

To claim Pension Credit, contact the **Pension Service** on **0800 99 1234** or see their website **[www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim)**.



## Pension Age Disability Payment

You can claim Pension Age Disability Payment if you have reached State Pension age and require frequent care or supervision due to a physical or mental disability or health condition.

Pension Age Disability Payment is paid by Social Security Scotland and is non-means tested. This means you can claim it regardless of your income, savings or capital.

There are two rates: a lower rate if you need care either in the daytime **or** at night, and a higher rate if you need both daytime **and** nighttime care. You do not need to have a carer to apply; the award is based on the help you ideally need, not the help you are getting.

You will need to describe your current difficulties to explain why you need help. If you have good days and bad days, make sure you include how things can be at their worst. You must have needed help for at least six months before you claim, unless you are terminally ill. If your claim is successful, you can choose how to spend the money.

Our **Pension Age Disability Payment** guide provides more information. Call the **Age Scotland helpline** on **0800 12 44 222** or visit **[age.scot/information](https://www.age.scot/information)**.





## Pension Age Winter Heating Payment

Pension Age Winter Heating Payment has replaced Winter Fuel Payment in Scotland. It is an annual tax-free lump sum from Social Security Scotland to help with heating costs. Most payments are made automatically, starting in November. There are different rates depending on whether you receive certain benefits, your age, your partner's age and who you live with.

To be eligible, you must have reached State Pension age by the end of the qualifying week in September. During that week, you must have been living in either Scotland or a qualifying country abroad. There are some exclusions for people who were in residential care, hospital or custody.

If your annual taxable income is over £35,000, your payment will be reclaimed as income tax. To opt out of receiving it, call **Social Security Scotland** on **0800 182 2222**.

The Social Security Scotland eligibility checker can tell you if you qualify, and how much you should get. Visit **[mygov.scot/pension-age-winter-heating-payment-eligibility-checker](https://mygov.scot/pension-age-winter-heating-payment-eligibility-checker)** or call the **Age Scotland helpline** if you do not use the internet.



## Carer Support - the Scottish carer benefit

You may be eligible if you provide care for at least 35 hours a week to someone receiving a disability benefit, such as Pension Age Disability Payment, or the daily living component of Adult Disability Payment.

Carer Support is managed by Social Security Scotland and replaces Carer's Allowance. It 'overlaps' with State Pension, which means you may not receive a payment if your State Pension is too high. If you are working, you will only get a payment if your take-home earnings are below a certain amount. In either case, it may still be worth making a claim as it could increase the amount you get from other benefits.

If you do receive Carer Support Payment, you will also get Scottish Carer Supplement. If you care for another person who receives a disability benefit, for at least 20 hours a week, you could be entitled to the Carer Additional Person Payment.

Claiming Carer Support may reduce the benefits of the person you care for. A free benefit check can advise you. Call the **Age Scotland helpline** on **0800 12 44 222** to book.

## Housing Benefit

If you have reached State Pension age, you may be able to claim Housing Benefit from your local council if you need help paying your rent. They will need to know about your income and savings, your rent, the size of your home, your family circumstances and who else lives with you.

If you are under State Pension age, you may be eligible for the housing element of Universal Credit instead. See our **Universal Credit** guide for more information.



## Council Tax Reduction

You may be eligible for a reduction, discount or exemption on your Council Tax. This could lower your Council Tax bill to zero in some cases. You will need to tell your local council about your income and savings, your family circumstances and who lives with you. For more information see our **Help with Council Tax** guide.

## The Scottish Welfare Fund

Managed by your local council, this provides one-off help to people on a low income in difficult situations. There are two types of grant:

- **Crisis Grants** can help in the event of a disaster or emergency.
- **Community Care Grants** help people who are leaving care or who need help to live independently.

See our **Scottish Welfare Fund** guide for more information or visit [www.mygov.scot/scottish-welfare-fund](http://www.mygov.scot/scottish-welfare-fund).

## Funeral Support Payment

Help towards paying for a funeral you are responsible for arranging, if you claim certain benefits. See the **Social Security Scotland** website [www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot) or call **0800 182 2222**.

A telephone interpretation service is available.

See our **Funeral Support Payment** guide for more information.



# Housing options and home security



When planning for retirement, it is a good idea to think about your future housing. Planning ahead gives you time to think about what would be best for you.

What area would you like to live in? What type of home do you want and need? Are you living with a disability that makes managing stairs difficult?

Your housing options will depend on your financial situation, the care and support you need (or expect to need) and the housing available in the area where you want to live.

Options for moving to another property may include downsizing, buying dedicated retirement housing, renting sheltered accommodation, moving in with family or moving into a care home.

Get advice from a solicitor if you are considering making serious legal decisions about property, such as transferring ownership of a property or investing in jointly owned property.

You may want to stay in your current home; you know the area, may have friends and family nearby, and will keep a familiar home environment. This can be particularly important if you have a visual impairment or dementia.



When thinking about your housing options, ask yourself:

- how easy is it for you to get to services such as shops, banks, doctors, dentists, opticians and chemists?
- can you get out and enjoy leisure and social opportunities?
- are there good transport links?
- how would you manage if you were no longer able to drive?
- are you more at home in a rural or urban environment?
- are your neighbours friendly, indifferent, or a problem?
- do you have an established relationship with carers that you would like to continue?
- do you have family or friends nearby for company and support?
- if you become unwell, who will be nearby to help you?

See our **Housing Options** guide for more information.

## **Energy advice**

If you want to know more about managing your energy bills and keeping warm at home, call the **Age Scotland helpline** on **0800 12 44 222**.

You can also contact **Home Energy Scotland** on **0800 808 2282** for advice about heating and insulating your home, how to save energy to cut costs and energy efficiency offers and grants. Translated information is available on request or by visiting **[www.homeenergyscotland.org/resources](http://www.homeenergyscotland.org/resources)**.

If you are over 60, or vulnerable, ask to join your energy supplier's **Priority Services Register**. This will ensure that your supplier knows you may need help if there is a power cut. To report a power cut call **105**. To report a gas emergency call **0800 111 999**.



## Help to keep your home safe

Dealing with repairs promptly and installing appropriate adaptations can help keep you safe at home. If you are 50 or over, or you receive certain benefits, **Care and Repair Scotland** can help with this. For details of your local service visit [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk) or call the **Age Scotland helpline** on **0800 12 44 222**. Translated information is available on request.

If you would like advice on keeping your home safe and secure for peace of mind, call **101** and ask to speak to your local **Police Scotland Crime Prevention Officer**. They can advise you on the best home security options for you.

To check if your home is fire safe, the **Scottish Fire and Rescue Service** offer free Home Fire Safety Visits. Call **0800 0731 999** or visit [hfsv.firescotland.gov.uk](http://hfsv.firescotland.gov.uk).

## On your doorstep

You may sometimes get bogus callers who pretend to be from the local council, gas, water or electricity companies or the police. Others might ask you to sign up to a product or service that is fake, unnecessary or overpriced. Remember to:

- put on the door chain when you answer the door to a stranger
- ask for an identification card
- find a number in the phone book for the company on their ID card and call it to check they are genuine
- if you suspect a bogus caller, contact the police straight away by calling 101, or call 999 if you feel you are in danger.

For more information see our **Older homeowners'** and **Avoiding Scams** guides.



# Equality and human rights



Some people find they are treated differently by others as they get older. This is often due to people making assumptions about them based on their age. This kind of treatment is discrimination.

Discrimination can sometimes be resolved simply by pointing it out. If this does not help, there are laws to protect people from discrimination. These include the Equality Act 2010 and the Human Rights Act 1998.

## The Equality Act 2010

The Equality Act 2010 provides some legal protection against being treated differently because of:

- age
- disability
- gender reassignment
- marriage or civil partnership (in employment only)
- pregnancy and maternity
- race
- religion or belief
- sex or sexual orientation.

The Equality Act protects people from being discriminated against by employers, banks and businesses, health and care providers, landlords, education providers and local authorities.

If you believe you are experiencing discrimination, call the **Age Scotland helpline** for information about your options. You can also contact the **Equality Advisory & Support Service** for specialist advice. Call their discrimination helpline on **0808 800 0082** or visit **[www.equalityadvisoryservice.com](http://www.equalityadvisoryservice.com)**.

## The Human Rights Act 1998

Your Human Rights should be respected by public bodies such as the government, courts, local authorities and the NHS. Human Rights have been criticised by the media at times, but they are important principles and are rights that most people would want. They are:

- the right to life
- freedom from torture and inhuman or degrading treatment
- the right to liberty and security
- freedom from slavery and forced labour
- the right to a fair trial
- no punishment without law
- respect for your private and family life, home and correspondence
- freedom of thought, belief and religion
- freedom of expression
- freedom of assembly and association
- the right to marry and start a family
- protection from discrimination in respect of these rights and freedoms
- the right to peaceful enjoyment of your property
- the right to education
- the right to participate in free elections.



You may have taken these rights for granted throughout your life. However, Human Rights have a real and significant impact on older people's lives, including:

- protection against age discrimination at work
- a rights-based approach to developing care and hospital standards
- maintaining quality of life for people who are living with dementia.

The **Scottish Human Rights Commission** has developed a National Human Rights Action Plan. Its vision is a Scotland where everyone can live with human dignity. This is available online at **[www.snaprights.info](http://www.snaprights.info)**. If you cannot get online and would like a copy sent to you, call the **Age Scotland helpline** on **0800 12 44 222**.

# Employment issues for older people



Older workers have a lot to offer employers. Despite this, some older people face discrimination at work. For example, they may be treated disrespectfully, excluded from conversations and meetings, or overlooked for training, development or promotion opportunities.

An employer should not treat you differently because of your age or force you to retire at a specific age (although there are exceptions in certain professions). You should also not be asked to retire due to poor health.

Older people are more likely to be living with long-term health conditions or disabilities than younger workers. Employers must make reasonable adaptations to support anyone in this situation to continue working.

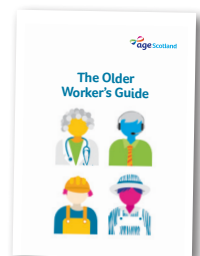
For free and confidential advice about your rights, contact your local **Citizens Advice Bureau** or the **Advisory, Conciliation and Arbitration Service** (ACAS). They will not contact your employer unless you ask them to.

ACAS may ask to see your employment contract and any evidence of how you've been treated. They will also ask if you've spoken to your employer about the issue and what you'd like to see happen.

If you want to take legal action, for example after an unfair dismissal, you must start your claim within three months, so contact ACAS as soon as possible.

**ACAS:** Tel: **0300 123 1100** / **[www.acas.org.uk](http://www.acas.org.uk)**.

Our **Older Worker's Guide** explains your basic rights.



# Travel



## National Entitlement Card

People living in Scotland who are 60 or over are entitled to free bus travel in Scotland via the National Entitlement Card scheme. You may also qualify if you are considered by the scheme to be disabled.

You can apply online at **getyournec.scot** or by contacting your local council. For more information and local council contact details, contact **Transport Scotland** on **0141 272 7100** or visit **transport.gov.scot**.

## Community transport

Where available, community transport services can provide opportunities to socialise and to access local services.

Your local council may also operate a **Dial-a-Bus** or **Dial-a-Ride** service. This type of transport is useful if you have problems with mobility as you will be picked up near your house and taken directly to where you want to go.



## Blue Badge scheme

A Blue Badge allows people with severe mobility problems to park in some places where parking is not usually allowed. This enables them to park closer to where they need to go.

Information about who qualifies for a Blue Badge and how to apply is available at [www.mygov.scot/apply-blue-badge](http://www.mygov.scot/apply-blue-badge). You can also contact your local council for more information or to ask for a paper application form.

## RADAR key scheme

The RADAR key scheme is for people who need frequent access to toilet facilities due to a disability or health condition. A RADAR key provides access to locked public toilets in shopping centres, pubs, shops and bus and train stations.

Contact [Disability Information Scotland](http://www.disabilityscotland.org.uk) to find out where you can buy a key locally. Call **0300 323 9961** or visit [www.disabilityscot.org.uk](http://www.disabilityscot.org.uk).

## Rail travel

If you are 60 or over, you can buy a Senior Railcard to get discounted rail fares. Call **0345 3000 250** for more information or visit [www.senior-railcard.co.uk](http://www.senior-railcard.co.uk).

# Care and support



## How to get care

If you think you need care and support to live safely and comfortably, ask for a care needs assessment from your local council (or NHS Highland if you live in the Highlands).

Visit [www.careinfoscotland.scot/find-my-council](http://www.careinfoscotland.scot/find-my-council) to find the right contact details or call the **Age Scotland helpline** on **0800 12 44 222**.

There is usually a waiting list for assessments so it is a good idea to ask before your needs become urgent. If you feel you are at risk without care and support, make this clear when you ask for an assessment.

A health or social care professional will ask questions to find out what help you need. This may be equipment or adaptations in your home, carers visiting you at home, or a community service such as a day centre. In some cases, they may recommend you move into residential care (a care home or nursing home).

You will be given a care plan that details the support and care recommended for you. Your care plan, and any other information you are given, should be provided to you in a format and language that you can understand.

## Free personal and nursing care

In Scotland, any personal or nursing care your assessment finds you need should be paid for by the local authority. A care plan could also include other types of support, such as help with shopping, cleaning or gardening. There may be a charge for some of these services.

For care and support at home or in the community, you should be offered options for arranging and paying for your care. This is called **Self-Directed Support**. See the next page for more information.

If you are advised to move into residential care, the local authority will pay the personal and nursing care costs of the home. Depending on your income and capital, you will need to pay towards other costs such as accommodation and living costs, sometimes known as ‘hotel costs’. The social work department will carry out a financial assessment to work out how much you need to pay.

**Care Information Scotland** provides advice and information on the social care system for people who need care or look after someone else. Call **0800 011 3200** or visit **[www.careinfoscotland.scot](http://www.careinfoscotland.scot)**. A telephone interpretation service is available.

A document called **National Care Standards - Support Services** provides information about the standards that must be met by day care services. Translations in Bengali/Bangladeshi, Gujarati, Hindi, Polish, Punjabi and Urdu are available. Search ‘National Care Standards Support translations’ at **[www.gov.scot/publications](http://www.gov.scot/publications)**.

## Self-directed Support

You should be offered the opportunity to choose from the options below how your care and support will be arranged. Your local authority should pay for any personal and nursing care in your care plan. You will likely have to contribute towards other services.

---

### Option 1 – You are given a budget (Direct Payment)

You are given a budget for any personal and nursing care in your care plan (and any other services the council has agreed to pay for). You will have full control over how you use your budget to pay for your care. For example, you could pay a care agency to arrange carers, or you could employ your own care staff independently.

### Option 2 – You choose your care, the council arranges it

You choose the type of care you would like and the council manages the arrangements for you.

### Option 3 – The council chooses and arranges your care

The council chooses, arranges and manages your care.

### Option 4 – A mixture of the above

You can choose different options for different parts of your care plan.

---

Call the **Age Scotland helpline** on **0800 12 44 222** for advice about Self-directed Support.



If you are not offered these options and would like to be, contact your social worker if you have one, or the person who wrote your care plan.

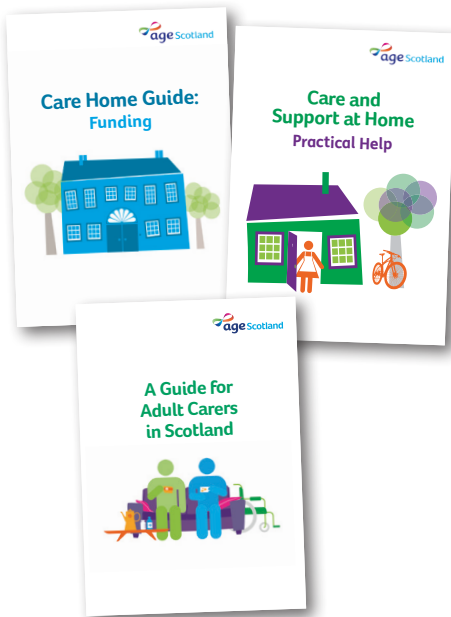
## Caring for someone else

Do you look after someone, such as a partner, parent, relative or friend? You may not consider yourself to be a carer, but you may be entitled to an Adult Carer Support Plan. Ask your local authority how to apply.

A health or social care professional will need to ask you questions to find out what support you might benefit from. In some situations, you may be entitled to claim financial help, such as Carer Support Payment.

**Carers Scotland** offers information and advice for carers and can provide details of local carer support organisations.

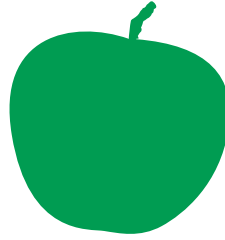
Call **0808 808 7777** or visit **[www.carersuk.org/scotland](http://www.carersuk.org/scotland)**.



For more information, see our range of guides covering:

- **Care and Support at Home**
- **Care Homes**
- **Unpaid Carers in Scotland**

# Health and wellbeing



Taking care of our health and wellbeing as we get older can help us to enjoy a better later life. Our guide **Health and Wellbeing in Later Life** provides ideas on small changes that can help you stay at your best for longer.

Getting health issues seen to quickly is a good way to take care of ourselves. Whatever the problem, don't be embarrassed to ask for help; the health service will have seen it before.

Be cautious about trusting information you read on the internet and beware of adverts or unqualified 'experts' offering expensive cures or equipment. There is no substitute for professional advice.

If you are worried about new symptoms, it is best to make an appointment as soon as possible. Spending time worrying can cause other symptoms, making it difficult to uncover the real problem. You could ask someone to go with you if you feel that would help.

## Health information

If you have a non-urgent question about health or health services, you can get professional advice from:

**NHS24:** call **111** or visit **[www.NHS24.scot](http://www.NHS24.scot)**.

**NHS Inform:** call **0800 22 44 88** or visit **[www.nhsinform.scot](http://www.nhsinform.scot)**.

A telephone interpretation service is available. Visit **[www.nhsinform.scot/translations](http://www.nhsinform.scot/translations)** for factsheets in other languages.

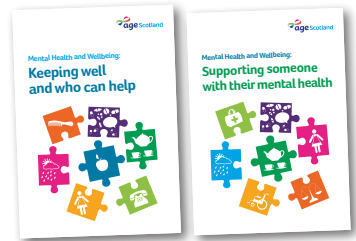
If you are not happy with your medical treatment and want to know your rights, contact the **Patients Advice and Support Service (PASS)**. See **[www.pass-scotland.org.uk](http://www.pass-scotland.org.uk)** or call **0800 917 2127**.



## Mental health

If you have low mood, are worrying all the time, or have problems sleeping, speak to your GP. They may suggest medication, talking therapy or other services. To talk anonymously about any issue or worry, call the **Samaritans** day or night on **116 123**.

For more information see our **Mental Health and Wellbeing** guides.



## Dementia

If you are worried about your memory or are having problems with thinking, language or understanding, speak to your GP.

Age Scotland has a range of publications about dementia and can provide advice about planning for the future, including setting up Power of Attorney. Call our **helpline** on **0800 12 44 222**.

## Abuse of an older person

Abuse can happen to anyone. If you or an older person you know is experiencing any form of abuse, you can call the charity **Hourglass** on their 24-hour helpline: **0808 808 8141**. They provide discreet, confidential advice on abuse of older people. Visit **[www.wearehourglass.scot](http://www.wearehourglass.scot)** to find out more.

Our guides **Staying safe from abuse** and **Worried an older person is being abused?** also provide more information.



## Loneliness

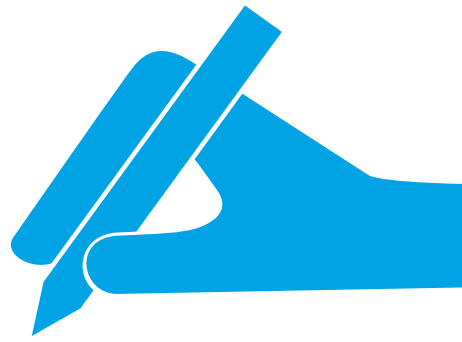
Loneliness is a problem for many older people in Scotland. It can damage physical and mental health and affect quality of life, but help is available.

Age Scotland offers weekly **Friendship Calls**, providing support and companionship to older people in Scotland. One of our team of volunteers will call you at a weekly time slot convenient to you, ready with a listening ear for a friendly and informal chat. Call the **Age Scotland helpline** on **0800 12 44 222** for more information.

Our advisers also offer a **Friendship Line** service as part of the **Age Scotland helpline**. Call weekdays from 9am - 5pm on **0800 12 44 222** for a friendly chat.



# Legal and end of life issues



The Adults with Incapacity (Scotland) Act 2000 protects people in Scotland who become unable to make independent decisions about their finances and welfare. The legislation ensures decisions taken on their behalf are made in their best interest and consider their wishes.

It also enables you to legally record your own wishes. This ensures they are known by anyone caring for you in future in the event you are unable to express them at the time.

This section provides information about the different legal documents you can use to do this.

## Power of Attorney

A Power of Attorney is a legal document. It lets you give another specific person (or people) the power to make certain decisions about your life if you become unable to make them yourself. The person giving the power is the granter and the person they are giving the power to becomes the attorney. There are two main types of Power of Attorney:

**Continuing Power of Attorney** gives your attorney(s) powers to look after your financial affairs. This could include your bank accounts or the sale of a property. You can choose for powers to start straight away or only if you become unable to manage.

**Welfare Power of Attorney** enables the attorney to make decisions about your health and welfare but only if you become unable to do so yourself.

For more information, see our **Power of Attorney** and **Being an Attorney** guides.

## Wills and estates

Your Will records your wishes about what will happen after your death. Even if you write your Will yourself it will be legally binding, but it is safer to ask a solicitor to either write or check your Will. They can make sure it is clear and there are no mistakes, to reduce the risk of problems arising after your death.

If you use a pre-printed form for your Will, check it applies to Scotland, as the rules in England and Scotland are very different.

You can change your Will at any time, for any reason, as long as you have the mental capacity to do so. For example, you may want to update your Will if you get married or divorced, enter or leave a civil partnership, or have children. Get legal advice to make sure any changes to your Will are clear.

Age Scotland partners with free Will writing services. They can guide you through drafting your Will online, in person or over the phone, and have it checked by a legal firm.

For more information, visit [age.scot/freewillservice](https://age.scot/freewillservice) or call the **Age Scotland helpline** on **0800 12 44 222**.

## Future Care Planning

In Scotland, the process of thinking about, discussing and writing down your wishes about medical care is called future care planning. It can be particularly helpful for people who know their health may soon get worse, or people who care for someone else.

You can write down things about yourself, your life and your wishes that you would like medical professionals to know. It can then be added to your electronic health record.

There are also two types of documents you may want to create that have a more specific purpose. These are an advance directive and an advance statement.



## Advance directives

If you have strong views about receiving certain medical treatments that could prolong your life, you can record these views in an **advance directive**. You should sign this and ask for it to be attached to your medical records so healthcare professionals know your wishes if you cannot communicate them at the time. An **advance directive** is not legally binding, but it ensures your preferences are known when doctors are deciding on the best treatment for you.

## Advance statements

People with a mental disorder, including dementia, can make an **advance statement** about treatments they would or would not want to receive. This must be referred to by health professionals if treatment decisions need to be made when the person does not have mental capacity to agree to them.

An **advance statement** must be made during a time when the person has the mental capacity to understand their treatment options. It should be witnessed and signed by a health or social professional and reviewed regularly to make sure it is still relevant.

For more information on recording your wishes, see Age Scotland's guides **Power of Attorney in Scotland**, **Making your Will** and **Planning for your future healthcare**.



# Enjoying later life



## Keeping active

It is important to find opportunities in later life to stay active - socially, mentally and physically. This will help you to stay healthy and independent, and to enjoy later life.

Finding activities you enjoy and are right for you will help you stay motivated. Taking part with a friend or in a group can also help. Social connection is also good for your health and wellbeing.

You could try a fitness class, a walking or cycling group, or volunteering at a community garden. Activities like Tai Chi, yoga and dancing are good for strength, balance and bone health. This can help you maintain the ability to bend, reach, lift things and dress yourself as you get older.

Your local library or leisure centre may have details of activities in your area. You can also call the **Age Scotland helpline** on **0800 12 44 222** for help finding activities local to you.

There are also Scotland-wide organisations that offer support if you want to stay active:

**Walking Scotland** promotes walking for health for people in Scotland of all abilities. It trains volunteers to lead health walks in Scotland and supports communities to maintain their local paths. For details of guided health walks near you, or to volunteer, visit **walkingscotland.org.uk** or call the **Age Scotland helpline**.

**Cycling Scotland** offers training for people new to cycling or wishing to improve their skills and confidence. They also train experienced cyclists to lead group rides. Visit **www.cycling.scot** or call the **Age Scotland helpline**.

## Brain health

Learning new skills is good for your brain health. Retirement can offer the perfect opportunity to take a course in a subject you have always wanted to study or to try a new craft or hobby.

**u3a** (formerly **University of the Third Age**) is a nationwide collection of charities offering special interest groups for people no longer in full time work. The many local branches offer volunteer-led groups exploring new ideas, skills and topics. For details of your local u3a, visit **[www.u3a.org.uk](http://www.u3a.org.uk)** or call the **Age Scotland helpline** on **0800 12 44 222**.

If you are still working full time, there may be courses offering flexible options such as classes in the evenings, at weekends, or online. Your local libraries, colleges and council should have information about courses in your area.



# Information and advice



## **Age Scotland helpline 0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice, to older people and their relatives and carers.

If you need an interpreter, simply call the helpline and state the language you need, e.g. Polish or Urdu. Stay on the line for a few minutes and we will do the rest.

You can also call the helpline for a copy of our publications list or any of our guides. To read, download or order guides online, visit **[www.age.scot/information](http://www.age.scot/information)**.

**Advice Direct Scotland** provides advice about your consumer rights. **0808 800 9060 / [www.advice.scot](http://www.advice.scot)**

A telephone interpretation service is available.

**Care and Repair Scotland** can help you with home repairs or adaptations if you are 50 or over, or you receive certain benefits. Visit **[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)** or call the Age Scotland helpline on **0800 12 44 222**. Translated information is available on request.

**Care Information Scotland** provides advice and information about the social care system for people who need care or look after someone else.

**0800 011 3200 / [www.careinfoscotland.scot](http://www.careinfoscotland.scot)**

A telephone interpretation service is available.

**Citizens Advice Scotland** has a network of local bureaux providing advice and information about your rights and the support available to you. For advice or details of your local bureau call **0800 028 1456** or visit **[www.cas.org.uk](http://www.cas.org.uk)**.

**Disability Information Scotland** provides disability information by phone and on their website.

**0300 323 9961 / [www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)**

**Home Energy Scotland** provides advice about heating and insulating your home, how to save energy to cut costs, and energy efficiency offers and grants.

**0808 808 2282 / [www.homeenergyscotland.org](http://www.homeenergyscotland.org)**

Translated information is available on request or by visiting **[www.homeenergyscotland.org/resources](http://www.homeenergyscotland.org/resources)**.

**MoneyHelper** provides guidance about money matters including benefits, budgeting, tax and pensions.

**0800 138 7777** (money) / **0800 011 3797** (pensions)

**[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**

**NHS Inform** provides non-emergency information about health conditions and health services in Scotland.

**0800 22 44 88 / [www.nhsinform.scot](http://www.nhsinform.scot)**

A telephone interpretation service is available. Visit **[www.nhsinform.scot/translations](http://www.nhsinform.scot/translations)** for factsheets in other languages.

**Shelter Scotland** provides independent advice and advocacy on housing issues in Scotland.

**0800 800 4444 / [scotland.shelter.org.uk](http://scotland.shelter.org.uk)**

**Social Security Scotland** is responsible for providing many welfare benefits in Scotland.

**0800 182 2222 / [www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)**

A telephone interpretation service is available.

**Unforgotten Forces:** if you have served in HM Armed Forces, you may be entitled to additional support and opportunities. See our **Veterans guide to later life** to find out more.

**0800 12 44 222** (Age Scotland helpline)

**[www.unforgottenforces.scot](http://www.unforgottenforces.scot)**

# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



### 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**
- ▶ Complete the **donation form** and return by Freepost



### Fundraise

Whether it's having a bake sale or running a marathon, 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, your legacy will help us to continue being there for older people for generations to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

# Please donate today



Complete the form and return by Freepost to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

## Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

## I WOULD LIKE TO DONATE

£75  £50  £25  Other (£)

I wish to pay by (please tick):

MasterCard  Visa  CAF

CharityCard  Cheque  (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date  Security code

Date

I prefer not to receive a thank you acknowledgement for this donation

I would like information about leaving a gift in my Will

## I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

*giftaid it*

I want Age Scotland\*\* and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland\*\* to claim Gift Aid on my donations

I do not wish you to claim Gift Aid on my donations

Date

## Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on [contact@agescotland.org.uk](mailto:contact@agescotland.org.uk) or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

\*\*Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: SC153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR

**Age Scotland is the Scottish 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 which is the best place in the world to grow older.**

.....

## Let's keep in touch

### Contact us:

**Head office**  
0333 323 2400

**Age Scotland helpline**  
0800 12 44 222

**Email**  
info@agescotland.org.uk

**Visit our website**  
www.agescotland.org.uk



### 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 at [agescot/roundup](https://www.agescotland.org.uk/agescot/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.



We are grateful to the Scottish Government for part-funding this publication

