

assessment and funding



Who we are

Age Scotland is the national 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 where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



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.

The Age Scotland **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.

For information, advice and friendship



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



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

Care and support at home: assessment and funding

CONTENTS

Assessment for care and support at home	p1
What are community care services?	p2
How does the council decide who will qualify for help?	p3
How are your care needs assessed?	p4
Your care plan	p6
Reviewing your care plan	p7
Support for carers	p7
Further information and support for carers	p8
Paying for care and support at home	p9
Free Personal and Nursing Care	p9
Services that the council may charge for	p12
How charges are assessed	p13
Charges and disability-related benefits	p13
Charges and disability-related expenses	p14
Savings, capital and maximum charges	p15
Charges for respite care	p16
Information and reviews	p16

Self-Directed Support

The four Self-Directed Support options	p18
Who can receive Self-Directed Support?	p19
What will Self-Directed Support cost?	p19
Self-Directed Support and Carers	p20

Arranging your own care services

Home care agencies	p22
Employing someone yourself	p24
Making a contract with someone who is self-employed	p25
Buying equipment	p25
Dealing with emergencies	p26

If you disagree with a council decision

The social work complaints procedure	p28
--------------------------------------	-----

Social security benefits

p29

Who can help?

p30





Assessment for care and support at home

Most people want to live independently and safely in their own home for as long as possible. If you have mobility problems, care needs, are living with a condition like dementia or need help with everyday tasks, support may be available to help you at home. Financial help may be available towards your care costs too.

This guide explains how your council, or in some areas of Scotland such as Highland your local NHS, will assess whether you need care and support at home and whether you qualify for help towards the costs. The council will need to look at:

- your individual needs and circumstances, including what support you already have
- which of your needs the council can meet
- how much your care will cost, and whether you will need to pay for some of it yourself

What are community care services?

Community care services include:

- help with your personal care
- respite care (including temporary residential care in a care home)
- community alarms and telecare
- day care (going to a day centre for support)
- lunch clubs
- night sitting services (if you need care at night)
- equipment to help you with everyday tasks and keep you safe, for example handrails and shower seats
- delivery of frozen meals
- transport

Councils can provide services themselves or arrange for other organisations to provide care on their behalf. If you choose to manage your own care budget, you can make a contract with a private care provider, or employ someone yourself. See page 17 for more information about ways your care services and budget can be managed.

You may be offered temporary care services if you only need help for a short time, to prevent you needing to go into hospital or to support you after spending time in hospital. This is sometimes called intermediate or reablement care, and can involve support from both the council and the NHS.



How does the council decide who will qualify for help?

Each council sets its own eligibility criteria, which should be in line with the Scottish Government's guidance. This guidance is called the **National Standard Eligibility Criteria and Waiting Times for the Personal and Nursing Care of Older People 2015**.

If you 'appear to be in need' of community care services you should receive a care needs assessment.

The assessment should decide if the level of risk to your independence and wellbeing, without care services in place, is **critical, substantial, moderate** or **low**.

In most council areas, pressure on budgets means that only people assessed as having critical or substantial needs will receive services. However, councils should consider providing help for people assessed as having moderate and low needs if this could prevent their needs becoming more serious in the future.

If the council assesses that your care needs meet its eligibility criteria, it should provide you with services to meet those needs. The council cannot use a lack of funds as a reason for not meeting your needs.

The council must not discriminate between people's needs because of age, geographical location, gender, ethnicity, social class, sexuality, or for any other reason apart from the assessed risk to independent living and wellbeing.

The government guidance says that older people assessed as being at critical or substantial risk should have services in place to meet their assessed needs within 6 weeks of assessment, or more quickly if the situation is urgent. However, this does not always happen.

How are your care needs assessed?

You can contact your council's social work department for an assessment of your care needs, or your GP or hospital could refer you.

The assessment may be simple if you need something straightforward, such as a hand grab rail for the bath. A more detailed assessment will be needed if you need a lot of help or specialist support.

The assessment will usually happen in your home. If you have a carer, it can be useful if they are with you during the assessment.

The assessor will be a social worker, occupational therapist or someone else representing the social work department. They will talk to you about what you can do, what you would like to be able to do and what you have difficulty with. This could include:

- washing and bathing
- dressing and undressing
- getting up and going to bed
- eating and drinking
- getting around your home
- managing your medications
- housework and shopping
- social and cultural activities

They will ask about any care you already have in place. It is important to let them know if this help is not going to continue long term.



All councils and NHS Health Boards in Scotland have **Single Shared Assessments** so you should not need to be assessed separately for any nursing care you need in your home.

Before the assessment, think about any problems you face and what you find difficult. You could keep a diary of what you can and can't do, and whether you have good and bad days or your condition stays about the same.

If you are living with a particular condition, such as dementia, cancer or Parkinson's, you should be advised about how to access specialist support.

Your care plan

After the assessment your council will let you know what needs they think you have and what help they can offer. You should receive a care plan (or support plan), which will give details of your needs and the support that can be put in place to help you.

The care plan should include information about:

- the services that will be provided, who will arrange them and how much they will cost
- your needs and any risks that you may face
- why the services are being provided and how they will help you
- what will happen if there is an emergency
- the support you already have in place
- the date the care plan will be reviewed

Your care plan should give you and the council clear information about the help you will receive. If you are uncertain about anything, ask the person who drew up the care plan to include more detail.

You should be given the information in a format you can understand. This could include arranging for information to be translated, or produced in larger print.

The care you receive may include, for example, help with personal care, equipment or adaptations at home, and services to help any carers who help you. You could receive a package of different types of care including social care, nursing care, health services and housing services.

If the council decides you qualify for help, it should be put in place without an unreasonable delay. If there is a waiting list the council may suggest other help you could get until the new services begin. If you feel your wait has been unreasonable, you can make a complaint using the social work department's complaints procedure.



Reviewing your care plan

Your care plan should include a review date, however, you or your care provider can ask for a review at any time if your needs change.

After a review the council could decide that you no longer need the services you have had before, either because your needs have changed or because its own assessment rules have changed.

If your services are withdrawn or reduced, your council must tell you about your right to appeal using the complaints system.

Support for carers

A carer is anyone who provides, or intends to provide, unpaid help to someone who needs support due to illness or disability. This could include a family member, friend or neighbour.

If you are a carer you have the right to a Carer's Assessment. This should look at the support you need to manage your caring role and to look after your own health and wellbeing. Your needs should be set out in an **Adult Carer Support Plan** and services agreed could include practical help, emotional support and respite care.

Services provided to meet your assessed needs as a carer should be free of charge.

See Age Scotland's **Older carers guide** for more information.

Further information and support for carers

Carers Scotland

Offers general help and advice for all carers through its free Carers Line helpline. Carers Scotland is part of Carers UK.

Carers Line: **0808 808 7777**
www.carersuk.org/scotland

Carers Trust Scotland

The largest provider of comprehensive carer support services in Scotland. For details of local support:

Tel: **0300 772 7701**
www.carers.org/scotland

Coalition of Carers in Scotland

Website containing detailed information about your rights under the Carers (Scotland) Act

www.carersnet.org



Paying for care and support at home

Most people pay towards the costs of their care and support at home but in Scotland **Personal Care** and **Nursing Care** are free. For other help, each council has discretion about which services it will charge for, and what it will charge. Charges vary for similar services in different parts of Scotland.

Free Personal and Nursing Care

Personal care can include help with dressing, washing yourself, eating and drinking or getting around. It can also help if you need someone to watch over you to keep you safe, for example if you are unsteady on your feet, cannot see or hear very well, or do not remember things you need to do to stay safe.

Nursing care is medical care involving a qualified nurse, such as giving injections or managing pressure sores. If you need nursing care in your own home, this will be arranged and provided free by NHS Scotland, via your GP surgery.

Personal Care is defined in the Community Care and Health (Scotland) Act 2002. The full legislation is available at:

www.legislation.gov.uk/asp/2002/5/contents.

We have included an extract from the legislation on the following pages, which describes the Personal Care which councils should not normally charge for.

SOCIAL CARE NOT ORDINARILY CHARGED FOR

As regards the personal hygiene of the person cared for:

- shaving
- cleaning teeth (whether or not they are artificial) by means of a brush or dental floss and (in the case of artificial teeth) by means of soaking
- providing assistance in rinsing the mouth
- keeping finger nails and toe nails trimmed
- assisting the person with going to the toilet or with using a bedpan or other receptacle
- where the person is fitted with a catheter or stoma, providing such assistance as is requisite to ensure cleanliness and that the skin is kept in a favorable hygienic condition

where the person is incontinent:

- the consequential making of the person's bed and consequential changing and laundering of the person's bedding and clothing, and
- caring for the person's skin to ensure that it is not adversely affected

If the person requires medical treatment, assisting with medication, as for example by:

- applying creams or lotions
- administering eye drops
- applying dressings in cases where this can be done without the physical involvement of a registered nurse or of a medical practitioner
- assisting with the administration of oxygen as part of a course of therapy



As regards eating requirements, the preparation of, or the provision of any assistance with the preparation of, the person's food including (without prejudice to that generality):

- defrosting, washing, peeling, cutting, chopping, pureeing, mixing or combining, cooking, heating or re-heating, or otherwise preparing food or ingredients
- cooking, heating or re-heating pre-prepared fresh or frozen food
- portioning or serving food
- cutting up, pureeing or otherwise processing food to assist with eating it
- advising on food preparation, and
- assisting in the fulfilment of special dietary needs, but not the supply of food (whether in the form of a pre-prepared meal or ingredients for a meal) to, or the obtaining of food for, the person, or the preparation of food prior to the point of supply to the person

If the person is immobile or substantially immobile, dealing with the problems of that immobility.

With regard to the person's general well-being:

- assisting with getting dressed
- assisting with surgical appliances, prosthesis and mechanical and manual equipment
- assisting with getting up and with going to bed
- the provision of devices to help memory and of safety devices
- behaviour management and psychological support

If you think your council is not providing a service that is described as Personal Care free of charge, you can challenge this decision.

Guidance from the Convention of Scottish Local Authorities (COSLA) also recommends that councils should not normally charge for community care services for people who are terminally ill.

If you are 65 or over and you are assessed as needing extra support after a hospital stay, the additional services should be provided free of charge for up to 6 weeks. This is called reablement care and may include help with laundry, shopping and housework. An assessment should be carried out before you are discharged so that the support is in place when you return home.

Services that the council may charge for

Scottish Government guidance on charging varies according to the type of care that you need, and does not give specific examples of services that councils must provide or arrange. You are likely to have to pay for services which are not Personal Care or Nursing Care, such as help with housework and shopping. These services are sometimes referred to as **domestic assistance**.

Some councils provide care services themselves and some use care agencies to provide the services on their behalf. The charges and services available vary across Scotland.



How charges are assessed

Once your care needs have been agreed, the council will work out how much you can afford to pay for any services that are not classed as Personal Care or Nursing Care.

The Convention of Scottish Local Authorities (COSLA) gives guidance to councils about how they should work out charges, but councils can set their own rules for some costs so this guide provides general information. To find out about your council's rules you can ask them for a copy of their charging policy. This should also be available on their website.

The council will use its charging procedures to work out what it thinks is a reasonable amount for you to pay. You have the right to ask your council to reduce the amount you are being asked to pay, or waive it altogether, if the amount is not reasonable for you. However, the council does not have to agree to your request.

The council should take into account your income **after** you have met your housing and Council Tax costs. They may also consider disregarding water and sewerage costs, house insurance payments and other housing costs.

Charges and disability related benefits

When assessing what you can afford to pay, your council will want to know about any benefits you receive. These may include Personal Independence Payment, Disability Living Allowance and Attendance Allowance.

Councils cannot count the mobility components of Disability Living Allowance or Personal Independence Payment as income when working out what you have to pay. War Disablement pension, some War Pension additions and payments from the Armed Forces Compensation Scheme should also be fully disregarded.

Charges and disability-related expenses

Councils should take into account any extra costs that you have because of your condition or disability. You should explain these costs when you are being assessed. These costs could include:

- extra laundry, or special washing powder and conditioner if you have sensitive skin
- a community alarm
- any special diet you need
- special clothing or footwear, or extra wear and tear
- additional bedding
- extra heating costs
- gardening and household maintenance, if this is work you would normally have done yourself
- cleaning, if this is not part of your care plan
- any care needs not included in your care plan
- buying and maintaining equipment which helps you to manage your disability
- transport costs to get to appointments and to maintain social contacts

Other costs may be accepted, but these are usually decided on an individual basis. You need to explain your own costs to see if they can be taken into account.



Savings, capital and maximum charges

If you are over State Pension Age, guidance from the **Convention of Scottish Local Authorities** (COSLA) says that councils should ignore the first £10,000 of your savings. Where your savings are over £10,000, the council assumes that you have weekly **tariff income** of £1 for each £500 above £10,000. So if you have savings of £12,000 you would be assessed as having a weekly tariff income of £4.

If you are below State Pension age, only the first £6,000 of your savings will be ignored and the tariff income rate will be £1 per £250.

The value of your home is not counted as capital and should not be included in the council's calculations. If some of your savings have been earmarked for a specific item such as funeral costs or a repair to your home, you should explain this and ask if it can be ignored.

For a couple, the guidance states that the income and capital of the person who needs care should be taken into account, and that an estimate of the value of the care to the other partner could also be considered.

Charges for respite care

Periods of respite care (temporary care) are arranged by the council in a number of ways and in a variety of settings including daycentres, hospitals and care homes. Charges depend on the type of care you are assessed as needing. Respite care at home or in a day centre can be charged for, but respite care in hospital is free.

If respite care is provided in a care home for less than 8 weeks, the council can ask you to contribute towards the cost in one of two ways. They may apply the normal care home financial assessment to you straight away, or they can ask you to pay an amount they think is reasonable for the first 8 weeks. If you disagree with the amount you are being asked to pay you can use the council's complaints procedure.

If care is provided in a care home for more than eight weeks the council must carry out a formal financial assessment to work out the amount that you can afford to pay.

For more information see Age Scotland's guide **Care Homes: Funding**.

Depending on the length of each period of respite care in hospital, and how often these stays take place, entitlement to some social security benefits may be affected.

Information and reviews

Once a decision about your care needs has been made, you should be given clear information about your charges and how they are assessed. Charges should not be made until you have been told how much you will have to pay .

You have the right to ask for a review if you think the charges are not reasonable. The council should inform you of this right and should give you information about the complaints process.



Self-Directed Support

Self-Directed Support is intended to offer you choice and control over how your care is provided; this includes how it is delivered and how the budget that the council has worked out for you is managed.

If you manage your own budget, you can choose the types of support that would be most beneficial for you. For example, you might want to pay for help with housework or gardening, or you could use it to learn computer skills so you can keep in touch with family or shop online. You could also use the payment to keep up with things that are important to your wellbeing, such as being taken to the seaside or paying for transport to attend your place of worship.

The four Self-Directed Support options

You should be given a choice of four options for managing your care budget.

Option 1

You manage your own budget, which you can use to pay a care service or employ care workers. This is called a Direct Payment.

Option 2

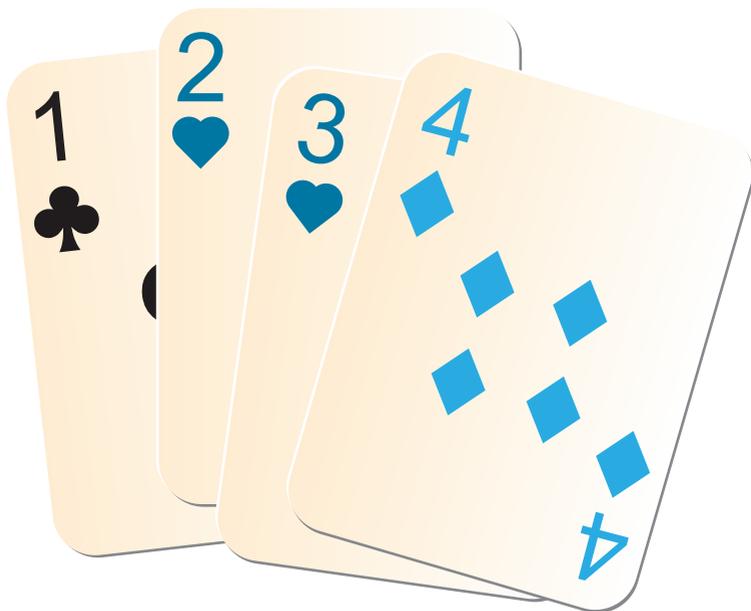
You choose the care provider and the council arranges and manages your care.

Option 3

The council chooses the care provider and arranges and manages your care.

Option 4

A mixture of the other options.





Who can receive Self-Directed Support?

If you have been assessed as needing care or support at home by your local council you should be offered the four Self-Directed Support options. Councils must treat everyone equally and must not discriminate between the different groups of people who can receive Self-Directed Support.

You might be able to receive Self-Directed Support even if you can no longer manage your finances. Payments can be made to someone who has Power of Attorney or Guardianship and can act on your behalf. If someone else is managing your Self-Directed Support for you, they should involve you in making decisions as much as possible.

For more information see Age Scotland's **Guide to Power of Attorney in Scotland**

If you are refused any of the Self-Directed Support options but believe that you should be offered them, you can use the council's social work complaints procedure to challenge the decision.

What will Self-Directed Support cost?

After your care needs assessment, the council's social work department will use their charging rules to work out if you need to contribute towards the cost of your services, and if so, how much you need to pay.

If you use Self-Directed Support Direct Payments to purchase Personal Care services that you have been assessed as needing, you should not have to pay a contribution towards these.

Self-Directed Support and Carers

If you provide or intend to provide unpaid support to a family member or friend with a long-term health condition or disability, you are a carer.

You have a right to be supported, both in your caring role and with taking care of your own health and wellbeing. You can ask the council to assess your needs as a carer, and provide you with an **Adult Carer Support Plan**.

The council must offer the Self-Directed Support options to carers. A contribution should not be required for services that meet your assessed needs as a carer.

Care Information Scotland

Tel: **0800 011 3200**

www.careinfoscotland.scot



Arranging your own care services

If you are arranging your own care, either because you are paying for it yourself, or because you have chosen Direct Payments under Self-Directed Support, there are a number of ways to do this. You could enter into a contract with a home care agency, or employ your own carers and buy equipment that will help you in your home. You will spend a lot of time with the carers who support you so it is important to plan and choose carefully.

You should check with your local council if you are not clear whether a service you want to arrange is covered by your care plan and budget. If you are arranging your own care and need help urgently, the council may be able to put temporary services in place whilst you are making your own arrangements.

Home care agencies

You may be able to buy home care services directly from your local council, from a private care agency or charity. Services provided by carers may include help with activities like bathing, getting in and out of bed, getting dressed, preparing a meal or collecting medication. The number of visits you arrange will depend on your needs and what you can afford within your budget.

To find a home care agency you could:

- Ask your local council for recommendations.
- Contact the Care Inspectorate for a list of agencies and their care service and inspection reports. Call them on **0345 600 9527** or see their website **www.careinspectorate.com**.
- Contact the UK Home Care Association for details of home care agencies that follow its code of practice. Call them on **020 8661 8188** or see their website **www.ukhca.co.uk**.
- Ask friends, relatives or neighbours if they have had good or bad experiences with local agencies.
- Search online or check your phone book for local agencies. Shop around to make sure you get the best deal and the service that is right for you. Always check that a service is properly registered with the Care Inspectorate: see **www.careinspectorate.com** or call **0345 600 9527**.
- Ask the agencies to send you a brochure and their price list or have a look on their website for details of the service they provide; most agencies will have standard contracts that you may be able to adapt to meet your needs.



You may want to check:

- Have they cared for anyone with similar needs to your own?
- Have their carers had specific training to understand the needs of people who are living with your medical condition?
- Have their carers had specific training to understand the needs of people who have your religious beliefs?
- What ongoing training do their care workers receive?
- Are the carers members of the PVG (Protecting Vulnerable Groups) scheme?
- What happens if your regular care worker is off sick or on holiday?
- How do you contact the agency in an emergency?
- Do the prices include VAT and travel costs?
- What do you have to pay if you need to cancel the contract at short notice?
- Do they charge extra for evenings or weekends?
- If you are unhappy with something, how do you make a complaint?

Once you have chosen an agency, they will work with you to agree a contract for your care package. This should give details of when they will arrive, what they will do, how long they will stay and any other relevant information. The contract should be reviewed every year, or more often if your needs change.

Employing someone yourself

You may want to employ someone to help you. You will have some legal responsibilities and it can take quite a bit of work to set up and maintain, but it gives you a lot of control over your care.

You will need to set up an employment contract, understand your responsibilities for health and safety, deal with Income Tax, National Insurance, pensions, sick pay and holiday pay, and arrange employer's liability insurance.

You should also ensure that anyone you employ has had the appropriate criminal record checks from Disclosure Scotland. You may be able to find a local support service or payroll company to do this for you - ask your council if they can recommend one.

A local support scheme may be able to offer you training or a payroll service which helps with the financial aspects of being an employer. HMRC can give advice to new employers about payments, deductions and pensions. You can call them on **0300 200 3211** or look on the **gov.uk** website for information for new employers.

The **Scottish Personal Assistant Employer's Network** (SPAEN) produces publications about employing your own carers. You can contact SPAEN for advice on **01698 250 280** or see their website **www.spaen.co.uk**.

In certain circumstances you may be able to employ a partner or relative if the council agrees that it is the best or only solution. This could be because of the nature of the care required, because of religious or cultural beliefs or because other care options are limited.

Bear in mind that employing a relative may change your relationship with them significantly. Becoming an employee may also affect their eligibility for any benefits they claim.



Making a contract with someone who is self-employed

You can use your Self-Directed Support payments to make a contract with a person who is self-employed. You should ask them about their training, experience and insurance and check they are registered with the Care Inspectorate.

It is not always clear whether someone is self-employed or could be considered to be employed by you, particularly if they only provide care for you. If you are making a contract with someone who is self-employed, ask them to produce proof such as documentation from HMRC to show that they are self-employed for tax purposes. You can find more information about the differences between being employed and self-employed at

www.gov.uk/employment-status/selfemployed-contractor.

Buying equipment

Self-Directed Support can be used to buy equipment or adaptations for your needs which would otherwise have been provided by your council. If you are choosing equipment, get advice to ensure that the equipment you are buying is safe, appropriate and that the price is reasonable.

Once you have bought the equipment, it will belong to you and you will be responsible for its care and maintenance. Ask your council whether it can help with maintenance costs.

You can find more information about equipment from Disability Information Scotland; call them on **0300 323 9961** or see their website **www.disabilityscot.org.uk**.



Dealing with emergencies

Whatever care services you arrange for yourself, there may be times when the arrangements break down. You should plan back-up arrangements in case you need emergency cover. You could discuss these with your council and ensure that effective back-up arrangements are included as part of your care plan.



If you disagree with a council decision

If you are not happy with a decision made by your council, such as the level of support you are assessed as needing, you can make a complaint.

You should ask the council for a written statement of its decision and the reasons for it. The council's response should include a contact number for complaints and should explain what you can do to challenge the decision.

A local Citizens Advice Bureau or advocacy service can help you with this if you are not sure how to explain what you think is wrong with the decision.

The Scottish Independent Advocacy Alliance has information about local advocacy services. You can call them on **0131 524 1975** or see their website **www.siaa.org.uk**.



The social work complaints procedure

Social work complaints follow a three-stage process:

Stage one – frontline resolution

You should make your complaint to the social work department, by telephone, email or letter, within six months of the time you become aware of the problem. They should respond within five working days. If you are not happy with their response you can ask them to move your complaint to stage two.

Stage two – investigation

Your complaint should be acknowledged within three working days. The council should investigate your complaint and give you a full response within twenty working days, unless they let you know that they need more time to look into it. If you are still not happy with the council's response, you can ask the Scottish Public Services Ombudsman to look at the decision.

Stage three – the Scottish Public Services Ombudsman

The Scottish Public Services Ombudsman (SPSO) can review decisions independently and make recommendations for actions that organisations are expected to carry out. These could include:

- asking the council to look at their decision again
- asking the council to change their decision
- recommending the council improve their services in a particular way
- recommending that the council apologises to you

You have 12 months to complain to the SPSO from the time you become aware of the problem. You can contact the SPSO on **0800 377 7330** or see their website **www.spsso.org.uk**.

You may also wish to discuss your complaint with your local councillor or MSP. If you do not know their contact details, call the Age Scotland helpline and we will find this information for you.



Social security benefits

You may be able to claim social security benefits to help meet the cost of the care and support you need at home. These include:

- **Personal Independence Payment** for people of working age who have a disability or long-term health condition who need help with daily living or mobility. Personal Independence Payment can continue to be paid after State Pension Age.
- **Disability Living Allowance** for people who have care or mobility needs. It used to be the main disability benefit for working age people, but it is no longer available for new claimants. Most people who claim Disability Living Allowance will eventually be assessed for Personal Independence Payment instead. Disability Living Allowance can continue to be paid after State Pension age.
- **Attendance Allowance** for people who are over State Pension age who need help with care or supervision during the day, during the night or both. If you do not already receive Disability Living Allowance or Personal Independence Payment you may be able to claim Attendance Allowance.
- **Carer's Allowance** is for people who are caring for someone for 35 or more hours a week; the person they care for must be receiving either Attendance Allowance, the middle or higher rate care component of Disability Living Allowance or the daily living component of Personal Independence Payment. It doesn't matter how much you have in savings but it can be affected by earnings and other benefits. If you claim Carer's Allowance this could reduce the benefits of the person you care for. If you receive Carer's Allowance and live in Scotland you will receive a 6-monthly payment of Carer's Allowance Supplement from Social Security Scotland too.

Call the **Age Scotland helpline** on **0800 12 44 222**, or see our **Benefits Maze** guide for more information.

Who can help?

Age Scotland helpline 0800 12 44 222

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

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**.

Citizens Advice Bureau (CAB)

Visit their website to find your local CAB: **www.cas.org.uk/bureaux**

Care Information Scotland

Information and advice about care in Scotland.

Tel: **0800 011 3200** / **www.careinfoscotland.scot**

Care Inspectorate

The regulator for all care services in Scotland, you can search their website for local services which can provide care at home.

Tel: **0345 600 9527** / **www.careinspectorate.com**

MECOPP

MECOPP provides information and advice to Black and Minority Ethnic community members, in English, Urdu, Punjabi, Bengali, Hindi, Nepali, Cantonese and Mandarin. They cover a range of topics including carers, rights, dementia and Self-Directed Support.

Tel: **0131 467 2994** / **www.mecopp.org.uk**

This information guide has been prepared by Age Scotland and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be 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.

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



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**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, 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, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



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 by visiting [**age.scot/roundup**](https://age.scot/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.



[**/agescotland**](https://www.facebook.com/agescotland)



[**@AgeScotland**](https://twitter.com/AgeScotland)



[**@age_scotland**](https://www.instagram.com/age_scotland)



[**/AgeScotland**](https://www.linkedin.com/company/AgeScotland)

Age Scotland is the national 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 where everyone can love later life.

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

Follow us on social media:



/agescotland



@AgeScotland



@age_scotland



/AgeScotland



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

