

Age Maze

Your guide to later life in Scotland 2023



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 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 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
to find out more.

Contents

Money matters	p1
Equality and human rights	p10
Housing options	p14
Health and care services	p18
Travel	p25
Employment issues for older people	p27
Legal and end of life issues	p28
Enjoy later life	p30
Information and advice	p32

Age Scotland knows that growing older doesn't come with a manual. Later life can bring changes and new opportunities in your life; you may need to know about organisations and services which are unfamiliar to you. The Age Maze points you towards the information and organisations that are there to help you.

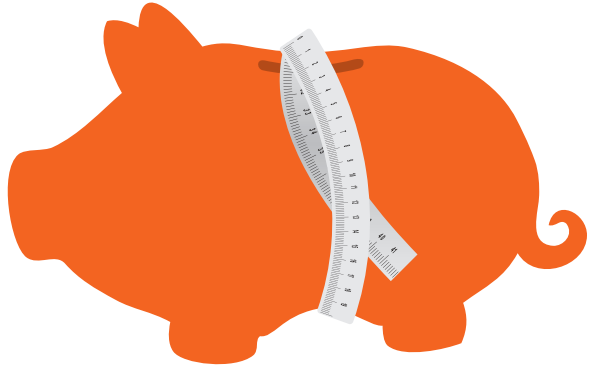
March 2023 edition

The Age Scotland Helpline can provide information and advice, relevant leaflets or the details of an organisation that could help you if there is anything else you need to know. Call 0800 12 44 222.

This booklet is intended as a guide only and is not a full and definitive statement of the law.

Age Scotland produces leaflets which explain issues in more depth than this guide. Call Age Scotland's helpline on 0800 12 44 222 for copies of leaflets and a list of our current Age Scotland publications or order copies through our website www.ageuk.org.uk/scotland/information-advice/publication-order-form.

Money matters



When you retire, your financial situation is likely to change and you may need to adjust your budgeting habits. This is the perfect time to check that you have a good grip on your finances.

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 rate of interest available
- your spending - list everything you spend money on, prioritise your essential expenditure and make sure all your outgoings are under control. Age Scotland's **Money Matters** guide includes a budgeting sheet to help you look at how to balance your budget.

You should:

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



If you are spending more than your income or you have debts that are hard to manage, call the **Age Scotland helpline** on **0800 12 44 222** or your local **Citizens Advice Bureau** to discuss your options.

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 an online budgeting tool.

Call **0800 138 7777** (money) or **0800 011 3797** (pensions) or visit **www.moneyhelper.org.uk/en**.

Income Tax

If you pay Income Tax, check you are paying the right amount. You can get expert advice from the **Tax Help for Older People** website at **<https://taxvol.org.uk>** or call them on **01308 488 066**. Scottish Income Tax is explained on the Scottish Government website **www.gov.scot**.

Money matters planning

If you have a fixed retirement income, it is important to plan for the costs you may face in later life. Common problems faced by older people are:

- the costs of maintaining or repairing your home
- pressure from family members for a gift or loan of money which 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.

Personal pensions

People can access their 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.

Free and impartial guidance is available from **MoneyHelper**. It is important to get advice to make the right decisions for you – this will depend on your age, income, how much tax you would have to pay and the possible effect on means-tested benefits and means-tested contributions towards the costs of your care.

You can contact MoneyHelper on **0800 011 3797** or visit **www.moneyhelper.org.uk/en/pensions-and-retirement**.

If you are 50 or over you can book a free appointment with their Pension Wise guidance service **www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment**.



Consumer rights

If you have a fixed income every penny is precious. You need to get value for your money and sort out any problems if what you buy isn't up to scratch.

Anything you purchase should be:

- of satisfactory quality
- fit for its purpose
- matching its 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 your money back?
- complain to the trader or service provider, ideally in writing so you have a note of the date. They may be able to sort the problem out quickly
- keep your evidence tidy - this could be paperwork, photographs, letters, emails or witness statements or a diary of your problems and conversations.

Contact **advice.scot** for advice about your consumer rights.
Call **0808 800 9060** or see their website **<https://advice.scot>**.



Benefits and social security

The social security system exists to provide support but the rules for claiming can be complicated. Our benefit guides and advice from the Age Scotland helpline can help you to claim what you are entitled to.

The benefits system changes frequently. The Scottish Government now has the power to deliver some that are important to older people. These new benefits are delivered by Social Security Scotland. Our guide to **Benefit and pension changes** explains what is changing.

You can contact **Social Security Scotland** on **0800 182 2222** or see their website **www.socialsecurity.gov.scot**.

The main benefits claimed by older people are:

State Pension

You can claim your State Pension at your State Pension age. This is 66 until May 2026, and will reach 67 by March 2028.

To find out your own State Pension age call the **Pension Service** on **0800 731 7898** or use their online calculator at **www.gov.uk/state-pension-age**.

Your State Pension is based on National Insurance contributions or credits. The amount you receive depends on how many years you have worked, your contributions and sometimes the contributions of your husband, wife or civil partner. If you do not want to claim your pension when you reach 66, you can defer it and receive a higher amount later on.

You can ask for a forecast of your State Pension through the GOV.UK website **www.gov.uk/check-state-pension**.

If the Pension Service has not contacted you by about three months before your 66th birthday, you should contact them to make a claim for your State Pension.

Age Scotland's **State Pension** guide explains more.



Pension Credit

Pension Credit is a means-tested benefit for people who are living below an income level set by the government, called the **minimum guarantee**. You can claim if you live in the UK, have a low income and modest savings and have reached your State Pension age.

If you are a couple, you both need to be State Pension age before you can make a new claim for Pension Credit unless you are already receiving pension-age Housing Benefit. You are classed as a couple if you are living with your spouse or civil partner, or living with someone as if you are married or in a civil partnership.

Pension Credit can give you access to help with mortgage interest costs in the form of a loan secured on your home.

Pension Credit has two elements:

Guarantee Credit - If your income is below the minimum guarantee, 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.

Pension Credit and other help

Claiming Pension Credit can help you to qualify for help to pay your Council Tax and rent, and also help with health costs such as glasses, dental treatment and travel to hospital.

If you do not qualify for Pension Credit you may still qualify for partial help towards 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**.

Attendance Allowance

You can claim Attendance Allowance if you are 66 or over and have a physical or mental disability which means that you need care or supervision. It is not means-tested so you can apply regardless of how much income or savings you have.

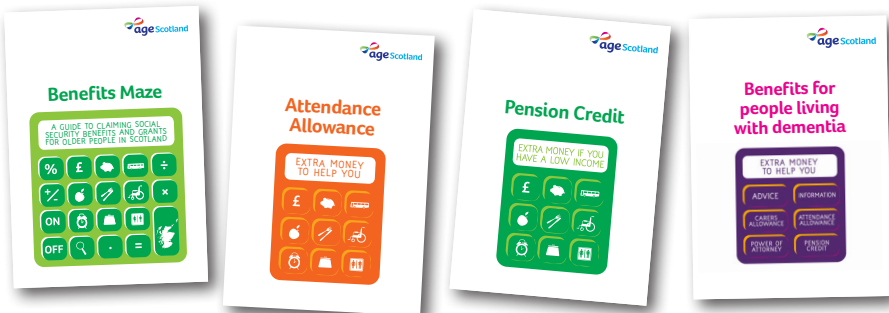
Attendance Allowance is paid at two rates: a lower rate if you have daytime or night-time care needs and a higher rate if you have both day time and night-time care needs.

You do not need to actually have a carer, but you will need to explain why you need help.

You must have needed help for at least six months before you claim (unless you are terminally ill). If you receive an Attendance Allowance award, you can use the benefit to pay for whatever you need; no-one will ever ask how you spend the money.

You can get an Attendance Allowance claim form by calling **0800 731 0122** or by visiting **www.gov.uk/attendance-allowance/how-to-claim**.

See our guides **Benefits Maze**, **Attendance Allowance**, **Pension Credit** and **Benefits and Dementia** for more information.



Winter Fuel Payments

A Winter Fuel Payment is an annual tax-free lump sum to help people aged 66 or over with heating costs. It is usually paid automatically, but if you are not clear about your entitlement, call **0800 731 0160** or visit **www.gov.uk/winter-fuel-payment/how-to-claim**.

Carer's Allowance

Carer's Allowance is a benefit for people who care for someone who receives Attendance Allowance or the relevant rate of one of the working-age disability benefits such as Personal Independence Payment or Adult Disability Payment. You must be providing care for 35 or more hours a week.

Carer's Allowance 'overlaps' with State Pension so you will not receive any Carer's Allowance unless you have a low State Pension. It may be worth making a claim though, as claiming can increase the amount of means-tested benefits you receive, but may also affect the benefits of the person you care for.

See our **Carer's Allowance** guide or call the **Age Scotland helpline** on **0800 12 44 222**.

You can claim Carer's Allowance online at **www.gov.uk/carers-allowance/how-to-claim**.

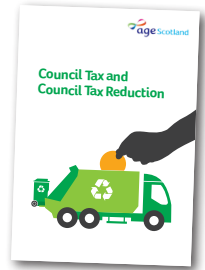


Housing Benefit

You can claim Housing Benefit from your council to help pay your rent. They will need to know about your income and savings, your rent, the size of your home, the circumstances of your family and who else lives with you.

Council Tax Reduction

You can claim Council Tax Reduction from your council to reduce your Council Tax. They will need to know about your income and savings, the circumstances of your family and who else lives with you. There are also discounts that can reduce your Council Tax bill - for more information see our **Council Tax and Council Tax Reduction** guide.



The Scottish Welfare Fund

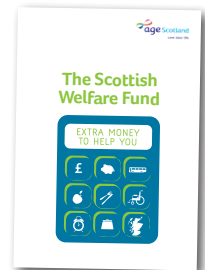
The Scottish Welfare Fund is operated by your local council. There are two types of grant:

Crisis Grants provide a safety net in the event of a disaster or emergency.

Community Care Grants help people who are leaving care or who need help to live independently.

Grants from the Scottish Welfare fund do not have to be repaid.

See our guide to the **Scottish Welfare Fund**.



Funeral Support Payments

If you are responsible for a funeral and receive a benefit like Guarantee Pension Credit you may qualify for help with funeral costs.

See the **Social Security Scotland** website www.socialsecurity.gov.scot or call **0800 182 2222**.

Our **Funeral Support payment** guide explains who qualifies and how to claim.



Equality and human rights



Your rights do not diminish as you get older, but unfortunately some older people find that other people make assumptions about them and treat them differently because of their age or a long-term condition or disability.

The legislation to protect people from unfair treatment includes the Equality Act 2010 and Human Rights legislation.

Discrimination happens when someone makes an assumption about you because of your age (or another “protected characteristic”) and treats you differently because of it.

You may need to point out that someone’s assumptions about you are not true; you may need information and advice to decide whether to take further action.

The Equality Act 2010

The Equality Act 2010 provides some legal protection against being treated differently on the grounds 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 or, for specialist advice, contact the **Equality Advisory Support Service** discrimination helpline on **0808 800 0082** or see their website **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 had a bad press at times, but they are important principles and are rights which 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.

These are rights which you may have taken for granted throughout your life, but if you need help from other people and other services as you become older it is useful to be aware of these rights and where you can get advice if they are not respected.

Human rights might seem rather remote but they do 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.

Scotland has a Human Rights Action Plan which you can find on the **Scottish Human Rights Commission** website at www.scottishhumanrights.com.



Housing options



Most people plan for money matters in retirement, but it is a good idea to think about your future housing too.

Where do you want to live? What type of home do you want? Are you living with a disability that makes managing stairs difficult?

Early planning can avoid having to move in a hurry later on.

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

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

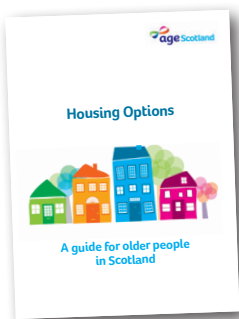
Staying in your own home has obvious benefits. You are surrounded by a lifetime's collection of possessions and memories, you may have friends and family nearby to help, you may have a garden, and you can keep any pets living with you. Being familiar with your home environment can be particularly important if you have a visual impairment or dementia.



If you are 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 neighbours friendly, indifferent, or a problem?
- do you have a good relationship with regular local carers?
- do you have family or friends nearby for company and support?
- if you become unwell, who will be nearby to help you?

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



See Age Scotland's
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** and ask to speak to our specialist energy adviser.

You can also contact **Home Energy Scotland** on **0800 808 2282** for advice about heating and insulating your home, saving energy and cutting costs, and energy efficiency offers and grants.

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

If you need help with repairs or adaptations contact **Care and Repair Scotland** on **0141 221 9879** or see www.careandrepairsotland.co.uk for contact details of your local service.

You should feel secure in and around your home; call **101** and ask to speak to your local Police Scotland Crime Prevention Officer if you would like advice on home security. The **Scottish Fire and Rescue Service** may be able to visit to carry out a fire safety check, just call **0800 0731 999**.

On your doorstep

If you are worried about bogus callers (who may pretend to be from the local council, gas, water or electricity companies or police) and other forms of doorstep crime, remember to:

- put on the door chain when you answer the door to a stranger
- ask for an identification card
- check the identification, ask the caller who they represent, then find the number in the phone book (not the number the caller gives you) to check they are genuine
- if you suspect a bogus caller, contact the police straight away.



For more information see Age Scotland's **Older homeowners'** and **Avoiding scams** guides.

Health and care services



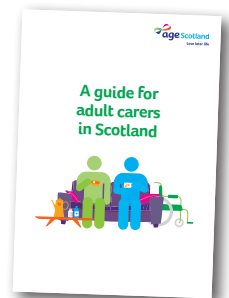
Care at home

If you think you need support to live comfortably and safely at home, contact your council's social work department for an assessment of your needs. In the Highlands contact NHS Highland instead of the council. The council may not carry out the assessment itself; a health professional may do this instead.

The council's social work department should assess what help you need. This may be equipment or adaptations in your home, home care support, or providing funding so you can arrange your own care.

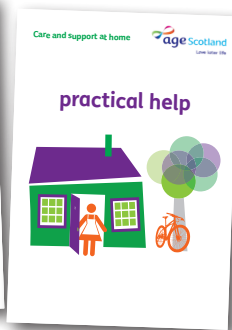
You should have a copy of your care plan. If you have a carer, they also have the right to ask the council for support through an Adult Carer Support Plan. Our **Adult Carers** guide explains your rights.

Your council is likely to have a waiting list for a care needs assessment; if you need help because you are at risk, make sure the social work department knows that you need urgent help.



In Scotland, if your council has agreed that you need personal care at home, this will be free. Free personal care includes:

- help with washing yourself
- assistance in managing continence
- help with eating, managing and preparing a specialist diet (such as pureeing foods)
- assistance to move around indoors
- help with simple medical treatments, for example changing dressings or applying creams.



You can find the full list of what counts as personal care in our guide **Care and support at home: assessment and funding** and information about the help that may be available in **Care and support at home: practical help**.

Self-directed Support

Once the social work department has agreed that you need care in your home and assessed your care needs, you should be offered options for arranging and paying for your care:

Option 1 - Take a Direct Payment

You will manage all your own budget and have full control over your support at home. The local council will decide how much money you qualify for and you could, for example, pay a care service directly or employ your own care staff.

Option 2 – Choose your care

You choose the care provider you want and the local council arranges and manages your care and your budget.

Option 3 – Council manages your care

The council arranges and manages your care.

Option 4 – A mixture of all the above

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

Caring for someone else

You may be looking after another person, such as your husband, wife, partner, parent or another relative. You may not consider yourself to be a carer and think you are just helping your family, but you are entitled to an Adult Carer's Assessment from your local council which will look at what support would help you, and you may be entitled to claim Carer's Allowance.

Carers Scotland provides support for carers:

Carers Scotland

Tel: **0808 808 7777** / www.carersuk.org/scotland



For more information, see our leaflets **Care and support at home: assessment and funding**, **Care and support at home: practical help** and **Adult Carers guide**.

Care homes

If you think you may need to move in to a care home, ask your local social work department to carry out an assessment of your care needs. They will assess whether you need to move into a care home, or whether you could stay at home if you had more support. Most people living in care homes in Scotland will be entitled to payment for free personal and nursing care. 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 what you need to pay towards your care.

Our care home leaflets look at choosing a care home, health and wellbeing living in a care home, issues for friends and family, and funding.



Health questions

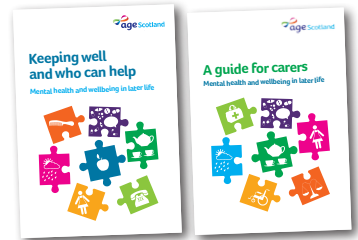
As you get older, you may need help from health services you didn't need to know about before. You or someone you care about might need help because you are managing a long-term condition, have had a new diagnosis or have experienced family problems or bereavement. If you are worried:

- make an appointment to see your GP; worrying doesn't help
- don't be conned by adverts or unqualified "experts" offering expensive cures or equipment
- don't be embarrassed to ask for help; whatever the problem, the health service will have seen it before
- ask someone to come with you to an appointment if you think it will help you.

Mental health

If you are struggling with low mood, worrying all the time, or have problems sleeping, speak to your GP. They will be able to provide or refer you for help which may include medication, talking therapy or other services. If you would prefer to talk anonymously about any issue or worry, email the **Samaritans** day or night on **jo@samaritans.org** or call them on **116 123**.

For information about mental health see Age Scotland's publications about mental health and wellbeing: **Keeping well and who can help** and **Mental Health- A guide for carers**.



Dementia

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

Age Scotland has a range of publications about dementia and can give advice about ways to plan for your future such as Power of Attorney. Call the Age Scotland helpline on **0800 12 44 222**.

Health information

To find out more about your health problems and your rights before contacting your GP (you might want to know what sort of questions you should be asking) you can get professional advice from:

NHS24: Tel: **111** or online at **www.NHS24.scot**.

NHS Inform: Tel: **0800 22 44 88** or online at **www.nhsinform.scot**.

If you are not happy with your medical treatment and want to find out your rights, contact your local **Citizens Advice Bureau**. They can put you in contact with the **Patients Advice and Support Service (PASS)** who can tell you about your rights and help you to complain. See **www.cas.org.uk/pass** or call **0800 917 2127**.

Abuse of an older person

Abuse can happen to anyone. If you are experiencing, or know somebody who is experiencing any form of abuse, please contact the Age Scotland helpline to find out what help and support is available or see the Age Scotland guides **Staying safe from abuse** and **Worried an older person is being abused?**



Loneliness

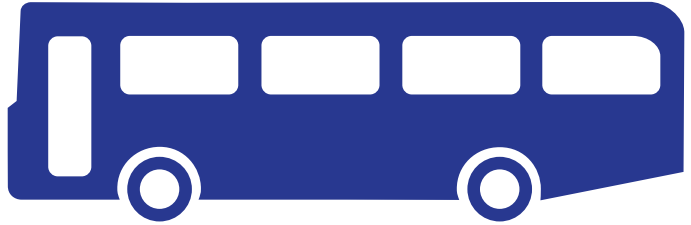
Loneliness is a problem for many older people in Scotland. Loneliness can damage physical and mental health and seriously affects your quality of life, but there are opportunities and support services which can help.

Age Scotland's Community Development Officers support member groups around Scotland who provide a range of services, from Men's Sheds to lunch clubs and befriending services. Many of these groups only exist because of the dedication and commitment of older volunteers.

Call the **Age Scotland helpline** for a chat, or for information and advice, on **0800 12 44 222**.



Travel



National Entitlement Card

If you live in Scotland and are 60 or over or considered by the scheme to be disabled, you qualify for free bus travel in Scotland. You usually apply to your local council. You can get detailed information from **Transport Scotland** on **0141 272 7100** or at **www.transport.gov.scot**.

Community transport

Where available, community transport services can ensure that you enjoy as much social independence as possible, take part in new opportunities and access services.

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

Blue Badge scheme

If you qualify for a Blue Badge because you or a passenger have severe mobility problems, you can park in some places where parking is not usually allowed, so you can park nearer where you need to go.

You can apply for a badge from your local council and find information about who qualifies at www.mygov.scot/apply-blue-badge.

RADAR key scheme

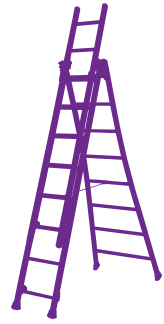
The RADAR key scheme lets you have access to locked public toilets in shopping centres, pubs, shops and bus and train stations. RADAR keys are for people who need the toilet facilities due to their disability or health condition.

Disability Information Scotland can let you know where you can buy a key locally. You can call them on **0300 323 9961** or see their website www.disabilityscot.org.uk.

Rail travel

You can buy a Senior Railcard which can reduce the cost of rail fares if you are 60 or over. Call **0345 3000 250** for more information or see their website www.senior-railcard.co.uk.

Employment issues for older people



Most of the employment issues for older people are the same as those for people of any age, such as contracts, wages, rest breaks and holidays.

Older workers often have to balance the demands of different generations within their families and managing long-term health conditions or disabilities.

Your employer should not normally treat you differently because of your age or force you to retire at a specific age (although a few specific jobs do have a set retirement age). Some employers have excellent procedures and offer support, discounts and other help to their employees after they retire; other employers just do the minimum they legally have to.

If you have a problem at work or a query about your rights, responsibilities and options, you can get advice from your local Citizens Advice Bureau or the **Advisory, Conciliation and Arbitration Service** (ACAS). Their advice is free and confidential and they will not contact your employer unless you want them to.

An employment adviser will need to know what paperwork you have from your employer, what evidence you have, whether you have told your employer about the problem and what you want to happen. Don't delay in seeking help as there is normally a three month time limit for taking legal action.

ACAS: Tel: **0300 123 1100** / **www.acas.org.uk**.

Age Scotland's **Older workers** guide explains your basic rights.



Legal and end of life issues



Staying in control

In Scotland, when somebody becomes incapable of managing their finances or making decisions about their welfare, the Adults with Incapacity (Scotland) Act 2000 provides protection for them. The legislation gives people the opportunity to plan ahead and make sure that their wishes are known, even if in future they can no longer make decisions for themselves.

Power of Attorney

A Power of Attorney is a legal document which lets you give someone else the authority to make specific decisions about your life if you need help or lose the ability to make decisions for yourself. The person who gives permission is known as the **granter** and whoever agrees to act on that persons behalf is the **attorney**. There are two main types of Power of Attorney:

Continuing Power of Attorney allows you to appoint someone to look after your property and financial affairs and could include the powers to manage bank accounts or sell a house. You can choose whether this power starts straight away or only if you lose the ability to make decisions yourself.

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

For more information see our **Guide to Power of Attorney in Scotland**.



Wills and estates

Your Will lets everyone know your wishes for after your death.

You can write your Will yourself, but it is safer to use a solicitor as problems can arise after your death if there are mistakes or if the Will is not entirely clear.

If you decide to use a pre-printed form for your Will, check that 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 and it is a good idea to review and update it if your family changes, particularly if you get divorced, get married, enter into a civil partnership, or have children. You can make minor changes to your existing Will but you should get legal advice to ensure that the changes you wish to make are very clear.



For more information
see our guide **Making your Will**.

Enjoy later life



Keeping active

Retirement may bring opportunities to be more active, get more exercise and meet new people.

Exercise can help you to stay active, independent and healthy, and can make you happier, and it's never too late to start.

Choose an activity that's right for you, and exercise with a friend so you can encourage each other. You could try a fitness class, walking, cycling or volunteer gardening. You can look after your strength, balance and bone health with activities like Tai Chi and dancing.

To find out what's on locally, look in your local library or leisure centre or contact one of the national organisations below.

There are Scotland-wide organisations which can help:

Cycling is a great way to get out and about. Call **Cycling Scotland** on **0141 229 5350** or see their website **www.cyclingscotland.org**.

Paths for all promotes walking for health and the development of path networks in Scotland. Call them on **01786 641 851** or see their website **www.pathsforall.org.uk**.

Call the Age Scotland helpline and we will help you to find out what opportunities are available locally.



Lifelong learning

For many people, retirement offers the perfect opportunity to study. You may always have wanted to take a course in a favourite subject, learn more about a new topic or have skills you can share with others.

Learning can be very flexible, for example there may be classes available during the day, in the evening, part-time, weekend, online or as distance learning.

Popular adult education classes include photography, languages, computing and cookery.

For information about courses in your area, contact local libraries, your council and colleges.

University of the Third Age (U3A) - U3A in Scotland is the umbrella group for all U3As within Scotland which work to promote learning and creative possibilities. It can provide information about groups in your area.

Tel: **020 8466 6139**

<https://u3asites.org.uk/scotland/home>



Information and advice



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.

We produce over 70 publications that provide more detail about the issues in this guide. Call us on 0800 12 44 222 for a copy of our publications list or download / order copies from our website **www.agescotland.org.uk**.

Citizens Advice Bureaux are members of Citizens Advice Scotland and provide local information and advice services throughout Scotland.

Call **0800 028 1456** for advice or for details of your local bureau or see their website **www.citizensadvice.org.uk/scotland/about-us/get-advice-s**.

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

Tel: **0800 800 4444**
<https://scotland.shelter.org.uk>

Money Helper provides guidance about money matters including benefits, budgeting, tax and pensions.

Tel: **0800 138 7777** (money) / **0800 011 3797** (pensions)
www.moneyhelper.org.uk/en

Care Information Scotland provides a telephone and online service providing information about care services for older people living in Scotland.

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

Disability Information Scotland provides disability information by phone and through their website

Tel: **0300 323 9961**
www.disabilityscot.org.uk

Social Security Scotland

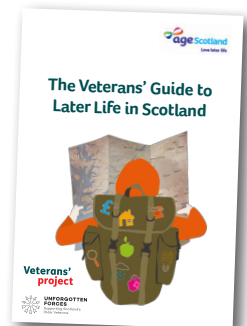
Helpline: **0800 182 2222**
www.socialsecurity.gov.scot

Unforgotten Forces (care of Age Scotland).

If you have served in HM Armed Forces you may be entitled to additional support and opportunities.

Call the Age Scotland helpline **0800 12 44 222** or see our **Veterans guide to later life** to find out more.

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 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 which is the best place in the world to grow older.

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:



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@age_scotland



/AgeScotland



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