

Benefits Maze

A GUIDE TO CLAIMING SOCIAL SECURITY BENEFITS AND GRANTS FOR OLDER PEOPLE IN SCOTLAND



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

Contents

Income benefits

State Pension and Pension Credit	p3
Carer's Allowance	p5
Universal Credit	p6
Jobseeker's Allowance	p7
Employment and Support Allowance	p8
Income Support, Working Tax Credit and Child Tax Credit	p9
Statutory Sick Pay	p9
Bereavement Benefits	p9

Disability related benefits

Attendance Allowance	p10
Adult Disability Payment and Personal Independence Payment	p12
Armed Forces Independence Payment	p13
Constant Attendance Allowance	p13
Industrial Injuries Disablement Benefit	p14

Help with housing and fuel costs

Housing Benefit and Discretionary Housing Payment	p15
Support for Mortgage interest	p16
Council Tax Reduction	p16
Help with energy costs	p17

Help with one off or urgent expenses

Scottish Welfare Fund	p18
Funeral Payment	p18
Short Term Benefit Advance	p19
Budgeting Loan	p19

Help with health costs

What if things go wrong?

Changes of circumstances

Devolution of welfare powers to Scotland

Who can help?



Introduction

This booklet has been prepared as a guide to help you untangle the maze of benefit, pension and social security entitlements and to give you an idea of the benefits you may be entitled to claim.

It does not include information about all benefits, just those most likely to be claimed by older people; if you need information about other benefits, please call the **Age Scotland helpline** on **0800 12 44 222** and speak to an adviser.

Your entitlement to a benefit could depend on:

- your age and sometimes your partner's age
- whether you are working
- whether you are retired
- if you have ill health or a disability
- whether you are a carer
- your income and sometimes your partner's income
- your savings
- your National Insurance contributions or credits
- your immigration status and how long you have lived in the UK
- if you were injured or disabled because of service in the armed forces, national service or reserve forces.

Some benefits provide support if you do not have enough to live on. Others provide additional help towards specific things such as

- housing costs
- help if you have ill health or a disability
- support if you are a carer
- help with urgent or one off expenses.

You may qualify for more than one benefit at the same time.

The information in this guide is correct for the period **April 2023** to **March 2024**. Benefit rates are expected to change again in April 2024 but rules and figures sometimes change throughout the year.

If you have questions about whether you may qualify for a benefit or might be entitled to more money contact the **Age Scotland helpline** on **0800 12 44 222** and speak with one of our advisers.



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.

Income benefits

State Pension

State Pension is a regular payment from the UK Government that most people can claim when they reach their State Pension age. It is based on your National Insurance contributions or National Insurance credits. State Pension age is 66 for both men and women until May 2026, when it will gradually increase to 67 by March 2028.

Check your own State Pension age by calling the **Age Scotland helpline** on **0800 12 44 222** or by using the calculator at **www.gov.uk**.

For more information see Age Scotland's **State Pension** guide.



Pension Credit

Pension Credit is a means-tested benefit for older people who are living on an income below a level set by Government. There are two parts to Pension Credit: **Guarantee Credit** and **Savings Credit**.

In this guide we use **Pension Credit** to mean **Pension Credit Guarantee Credit**.

If you and your partner have reached State Pension age, **Guarantee Credit** will top up your income to a guaranteed minimum level, currently £201.05 per week if you are single and £305.85 if you are a couple. If you are a couple you both need to be State Pension age to make a new claim.

These rates of Pension Credit may be higher if you receive

- Attendance Allowance
- The daily living component of Personal Independence Payment
- The daily living component of Adult Disability Payment
- Disability Living Allowance middle or higher rate care components
- Carer's Allowance (and also if you have an underlying entitlement to Carer's Allowance but do not receive it because your State Pension is more than £76.75)
- Constant Attendance Allowance paid with a War Pension or with Industrial Injuries Disablement Benefit or Armed Forces Independence Payment.

Savings Credit can be claimed by some people who reached their State Pension age before April 2016. Call the **Age Scotland helpline** on **0800 12 44 222** and ask for a benefit check to find out if you qualify.

To claim Pension Credit contact the **Pension Service** on **0800 99 1234**.

If you need help to complete the form call the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser. We will try to find someone locally who can help to complete the application.



For more information see Age Scotland's **Pension Credit** guide.

Carer's Allowance

Carer's Allowance is a benefit for people who regularly spend at least 35 hours a week caring for a person who receives:

- Attendance Allowance
- Disability Living Allowance care component at the middle or higher rate
- Personal Independence Payment daily living component
- Adult Disability Payment daily living component
- Armed Forces Independence payment
- Constant Attendance Allowance of £83.04 or more paid with an Industrial Injuries Disablement, War or Disablement Pension under the War Pension scheme.

It is £76.75 per week and is taxable.

If you are working you cannot be earning more than £139.00 net per week.

Carer's Allowance has a complicated relationship with other benefits as it is treated as overlapping with some other benefits. This particularly affects people who receive a State Pension– call the **Age Scotland helpline** on **0800 12 44 222** for more information.

A claim for Carer's Allowance can also reduce the benefits of the person you are caring for so you should get advice before applying.

In Scotland people who receive Carer's Allowance also receive a 6 monthly top up payment of Carers Allowance Supplement which is paid automatically by Social Security Scotland.



To claim Carer's Allowance contact the **Carer's Allowance unit** on **0800 731 0297** and ask for a claim form or see **www.gov.uk**.

For more information see Age Scotland's **Carer's Allowance** guide.

Universal Credit

Universal Credit is the means-tested benefit for working age people who have a low income whether they are in or out of work. It is replacing:

- Child Tax Credit
- Housing Benefit for working age people
- Income related Employment and Support Allowance
- Income based Jobseeker's Allowance
- Income Support
- Working Tax Credit.

Like the benefits it replaces, it includes some additional amounts for carers and for some people unable to work due to sickness or disability. It also includes help towards the costs of looking after children.

To claim Universal Credit you must:

- be 18 or over
- be under State Pension age
- have a low income and capital below £16,000
- be present, habitually resident and have the right to reside in Great Britain
- not be in education
- accept a Claimant Commitment (what is expected of you in return for receiving Universal Credit).

If you are already claiming one of the benefits is being replaced by Universal Credit, you will eventually be moved onto Universal Credit.

You can claim Universal Credit online at www.gov.uk/apply-universal-credit. It is paid monthly in arrears calculated on your income the previous month. You can choose to be paid twice a month if you live in Scotland.

The **Citizens Advice Bureau Help to Claim** service can help you to claim Universal Credit. Call **0800 0232581**.

For more information see Age Scotland's **Universal Credit** guide or call our helpline on **0800 12 44 222**.



Jobseeker's Allowance

Jobseeker's Allowance is a benefit for people who are under State Pension age, unemployed and available for work or working less than 16 hours per week.

There are two forms of Jobseeker's Allowance:

- **Contribution based or 'new style' Jobseeker's Allowance** depends on your National Insurance contribution record and it is paid at a flat rate of £84.80 for people aged 25 and over. It is paid for a maximum of 182 days in any one period of unemployment. The amount you receive may be affected by any earnings, or by an occupational or personal pension.
- **Income based Jobseeker's Allowance** is being replaced by Universal Credit.

To claim Jobseeker's Allowance contact your local **Jobcentre Plus** for advice or claim online at:

www.gov.uk/jobseekers-allowance/how-to-claim.

Employment and Support Allowance

Employment and Support Allowance is for working age people who have limited capability for work due to ill health or disability. You will need a medical certificate, now called a “fit note”, from your GP before you can make a claim.

There are two main forms of Employment and Support Allowance:

- **Contribution based or ‘new style’** Employment and Support Allowance depends on your National Insurance contribution record.
- **Income related** Employment and Support Allowance is being replaced by Universal Credit.

Most people who make new claims for Employment and Support Allowance will have an assessment phase of 13 weeks. A points based assessment looks at whether someone is either well enough to work, has ‘limited capability for work’ or ‘limited capability for work related activity’.

If you qualify for Employment and Support Allowance you will move from the assessment phase to the main phase. The number of points you qualify for affects whether you have to do certain things, such as prepare yourself for work or have interviews about looking for work, to continue to qualify for the benefit.

To claim ‘new style’ Employment and Support Allowance call **0800 055 6688** or see **www.gov.uk/employment-support-allowance/how-to-claim**.

The number of points you receive when you are assessed will affect how long ‘new style’ employment and support allowance can be paid for.

Income Support, Working Tax Credit and Child Tax Credit

These benefits are gradually being replaced by Universal Credit.

Statutory Sick Pay

Statutory Sick Pay is the minimum amount an employer must pay an employee who is incapable of work due to an illness, disability or industrial injury. It is paid at £109.40 per week, normally after 3 waiting days and can be paid for up to 28 weeks. It does not depend on your National Insurance contribution record but you must be earning at least the lower earnings limit, which is £123 per week from April 2023. Statutory Sick Pay should be paid in the same way as your wages or salary; you may receive it as part of contractual sick pay from your employer.

Bereavement Benefits

Bereavement Support Payment is the benefit for working age people whose spouse or civil partner has died.

There is an initial payment of £2,500 (£3,500 for people who have dependent children) and up to 18 monthly instalments of £100 (£350 for people with dependent children).

To claim Bereavement Support Payment contact the **Department for Work and Pensions Bereavement Service** on **0800 731 0469**, get a form from your local Jobcentre Plus, or see the website **www.gov.uk** for more information.



Disability related benefits

Attendance Allowance

Attendance Allowance is a benefit for people who have reached State Pension age who have a physical or mental disability which means they need care or supervision. It is tax free and is not means-tested, so you can apply regardless of how much income or savings you have.

If you already receive Disability Living Allowance, Personal Independence Payment or Adult Disability Payment when you reach 66 they will continue so you will not need to claim Attendance Allowance.

To qualify for Attendance Allowance you need to show that you need help with your personal care needs, such as getting washed and dressed, or supervision to keep you safe. You do not have to have a carer, you just need to explain why you need help and support. If you have a carer they may be entitled to Carer's Allowance if your Attendance Allowance claim is successful.

You can decide to spend the money you receive on anything you wish; you do not have to spend the money on paying for care.

It is important to explain on the claim form how your disability or long term health condition affects you day to day.

You must have needed care for 6 months before your award can begin but you can make your claim earlier. If you are terminally ill, there is no qualifying period.

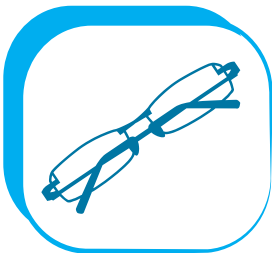
Attendance Allowance has 2 rates:

- a lower rate of £68.10 for help during the day or the night
- a higher rate of £101.75 for help both day and night.

To claim Attendance Allowance contact the **Attendance Allowance helpline** on **0800 731 0122** or see **www.gov.uk/attendance-allowance**.

If you need help to complete the form contact the **Age Scotland helpline** on **0800 12 44 222** and we will try to find someone local who can help you to complete the form.

For more information see Age Scotland's **Attendance Allowance** guide or **Dementia** and **Benefits** guides.



Adult Disability Payment and Personal Independence Payment

Personal Independence Payment was the old working age disability benefit. In Scotland it is being replaced by Adult Disability Payment from Social Security Scotland. If you are working age and need to claim a disability benefit you will claim Adult Disability Payment. If you currently receive Personal Independence Payment or Disability Living Allowance you will be moved onto Adult Disability Payment by summer 2024.

Adult Disability Payment is tax free and is not means-tested, so you can apply regardless of how much income or savings you have.

Adult Disability Payment uses a points-based system to assess your ability to perform a range of tasks relating to daily activities or mobility. You usually need to show that during the last 3 months you needed help with either:

- daily living activities such as preparing food
- washing and bathing
- communicating
- mobility activities such as planning and following journeys or moving around.

You must also expect to need help for at least nine months after your claim. There are no qualifying periods if you are terminally ill.

There are separate components for care and mobility needs, and each component can be paid at 2 different rates, depending on the help you need. The daily living component rate is £68.10 standard and £101.75 enhanced. The mobility component is £26.90 standard and £71.00 enhanced.

For information on Adult Disability payment see our **Adult Disability Payment** guide or call **Social Security Scotland** on **0800 182 2222**.



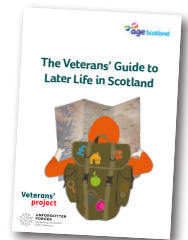
Armed Forces Independence Payment

Service personnel and veterans awarded a Guaranteed Income Payment of 50% or more under the Armed Forces Compensation Scheme are eligible for Armed Forces Independence Payment. This is an alternative to Personal Independence Payment or Adult Disability Payment as you cannot receive both.

Constant Attendance Allowance

If you receive a War Disablement Pension and your disablement is 80% or more, you may be entitled to Constant Attendance Allowance. If you already receive Attendance Allowance, Disability Living Allowance (care component) or Personal Independence Payment or Adult Disability Payment (daily living component), they will be reduced by the amount of any Constant Attendance Allowance you are awarded.

For information about the right of older veterans see Age Scotland's **Veterans guide to later life**.





Industrial Injuries Disablement Benefit

Industrial Injuries Disablement Benefit is for people who have been injured in an accident at work or have an industrial disease. You can claim it if you are an employee but not if you are self-employed. The level of disability caused by your accident or industrial disease will be assessed by a Department for Work and Pensions doctor and expressed as a percentage. You usually have to be assessed as at least 14% disabled to receive any payment.

The rate of weekly benefit varies from £41.52 to £207.60 depending on the level of disablement.

Industrial Injuries benefits are paid on top of other benefits such as contribution-based Employment and Support Allowance and Carer's Allowance but they are taken into account as income when calculating means-tested benefits.

Industrial Injuries Benefits are not taxable and do not depend on National Insurance contributions.

Help with housing and energy costs

Housing Benefit

Housing Benefit (called Local Housing Allowance for private tenancies) is a means-tested benefit for people who have a low income and modest savings to help with rent and some service charges. It can be paid to council, housing association and private tenants. Your entitlement to Housing Benefit may be restricted if you have more bedrooms than you are considered to need, and if other people live with you.

If you receive Pension Credit the Pension Service should contact your local council to let them know you are entitled to Housing Benefit. Most working age people will now receive help with their rent through Universal Credit not Housing Benefit.

Discretionary Housing Payment

If you receive Housing Benefit or Universal Credit (housing element for help with rent), but still have problems paying your rent you may be able to claim a Discretionary Housing Payment from your local council.



Support for Mortgage Interest

If you receive certain means-tested benefits such as Pension Credit you may be eligible for help towards your housing costs including the interest on your mortgage or a loan for essential repairs or improvements to your home. This is available as a loan which is secured on your home.

For information speak to a benefits adviser or see the Government website www.gov.uk/support-for-mortgage-interest.

Council Tax Reduction

Council Tax Reduction can help people who have low incomes with the cost of Council Tax. It is means tested, looking at your and your partner's income and savings.

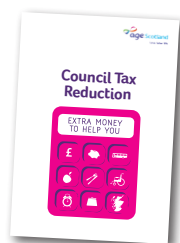
You can claim Council Tax Reduction Second Adult Rebate if you are liable for Council Tax and live with someone who is not your partner who has a low income.

If you receive certain means-tested benefits, for example, Pension Credit, you will automatically be entitled to full Council Tax Reduction unless other people live with you. You will still be liable for your water and sewerage charges.

If you do not receive a means tested benefit like Pension Credit, ask your council for a form to claim Council Tax Reduction

There are other ways of reducing your council tax too – the most common way is the 25% discount for people who live alone.

Call the **Age Scotland helpline** for more information or see our **Council Tax and Council Tax Reduction** guide.



Help with energy costs

Winter Fuel Payment

A Winter Fuel Payment is an annual tax-free lump sum to help with heating costs. It is usually paid automatically to most people who are 66 or over.

If you need to make a claim contact the **Winter Fuel Payment helpline** on **0800 731 0160** before 31st March the following spring.

Winter Heating Payment

Winter Heating Payment has replaced the Cold Weather Payment that used to be made to people receiving Pension Credit if it was below freezing for a week. Winter Heating Payment is a one-off annual automatic payment of £50.00 from **Social Security Scotland**.

Help with one off / urgent expenses

Scottish Welfare Fund

The Scottish Welfare Fund provides support to people who are living on a low income; the grants do not have to be repaid.

A **community care grant** may be paid to help you to live independently, either after a period in a care setting or to reduce the risk of you going into a care setting. It can also assist with easing exceptional pressure on you and your family.

A **crisis grant** may be paid to meet your immediate needs following a disaster or emergency, such as a fire or flood, to avoid damage or serious risk to the health and safety of you or your family.

Grants may be in cash or kind, including vouchers, fuel cards, or furniture.

You can apply to your local council, and they will consider your circumstances and the severity of your situation.

For more information see Age Scotland's guide **The Scottish Welfare Fund**.

Funeral Support Payment

You may qualify for help with the cost of a funeral if you:

- are responsible for arranging and paying for the funeral of someone close to you
- receive a qualifying means tested benefit such as Pension Credit and
- live in Scotland.

For more information call **Social Security Scotland** on **0800 182 2222**, see Age Scotland's **Funeral Support Payment** guide or call the **Age Scotland helpline** on **0800 12 44 222**.



Short Term Benefit Advance

A Short Term Benefit Advance is an advance of a benefit you have claimed and are waiting to receive and can be paid if you are in financial need.

You need to ask the Department for Work and Pensions for the advance and explain why you are in financial hardship.

A Short Term Benefit Advance must be repaid, usually by regular deductions from your benefit.

Budgeting Loan

A Budgeting Loan is a loan from the Department for Work and Pension's social fund to help with occasional expenses which are difficult to budget for. To be eligible you must have been in receipt of a qualifying benefit such as Pension Credit for at least 26 weeks.

Loans are interest free and normally repaid by deductions from your benefit.

Budgeting loans have been replaced by budgeting advances for people who claim Universal Credit.

Help with health costs

If you receive Pension Credit, income based Jobseeker's Allowance, income related Employment and Support Allowance, Universal Credit, Income Support or you have a valid NHS tax credit exemption certificate you will qualify for:

- free NHS dental treatment
- a voucher towards the cost of glasses or contact lenses
- a refund of reasonable expenses when travelling to receive NHS treatment.

If you do not receive a means-tested benefit you can still receive some help if you have a low income. You need to complete an HC1 form, you can get one from community pharmacies, GP practices, Jobcentre Plus or download a copy from the NHS Inform website **www.nhsinform.scot**.

People living in the council areas of Highland, Argyll and Bute, Western Isles, Orkney and Shetland can get help with the costs of travel to hospital for NHS treatment under the Highlands and Islands Travel Costs Scheme. You must have to travel at least thirty miles by land, or more than five miles by sea, to get to hospital. You can find out more from your local health board or hospital.



What to do if things go wrong

Most claims for benefits and social security go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

There are different processes for different benefits, but there are usually complaints and appeals processes.

Complaints

If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

Challenging a decision

If you think a decision about your benefit claim is wrong, you normally have a month from receiving the decision to ask for the decision to be looked at again. If that is not successful you can then ask to follow a more formal appeal process.

For detailed information call the **Age Scotland helpline** on **0800 12 44 222** or see the Citizens Advice Advice for Scotland website **www.citizensadvice.org.uk/scotland**.



Changes of circumstances

If you are claiming benefits or tax credits and your circumstances change you should tell the agency which is paying you the benefits, as your entitlements may change.

You may be entitled to:

- **more benefit** – if you are receiving Pension Credit and are then awarded Attendance Allowance you may be entitled to an increased amount of Pension Credit
- **less benefit** – if you are receiving Pension Credit and your partner moves into a care home your Pension Credit will be assessed as if you are a single person
- **different benefits** – if you start caring for someone who receives Attendance Allowance, you may become entitled to Carer's Allowance

If you do not report a change of circumstances which means you are entitled to less money, or lose your entitlement, you will need to repay the amount you are overpaid and in some circumstances you could be investigated for fraud.

Devolution of Welfare Powers to Scotland

The Scottish Government is now using its powers to pay some social security benefits to people in Scotland. These are paid by Social Security Scotland.

State Pension, Pension Credit, Universal Credit and some other benefits will continue to be paid by the Department for Work and Pensions.

Devolved welfare powers include powers over:

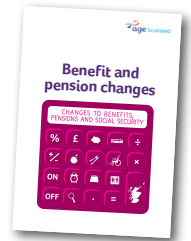
- **Benefits for carers:** from Summer 2018, people in Scotland who receive Carer's Allowance receive an automatic 6-monthly payment of Carer's Allowance Supplement from Social Security Scotland
- From autumn 2023 Carer's Allowance will start to be replaced by a new Scottish benefit, Scottish Carer's Assistance
- **Benefits for disabled people and those who are ill:** Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Industrial Injuries Disablement Benefit and Severe Disablement Allowance
- Cold Weather Payments, Funeral Payments, Sure Start Maternity Grants (now a Best Start Grant) and Winter Fuel Payments
- Discretionary Housing Payments (which can help with payment of rent).



Benefit changes most likely to affect older people are:

- Cold Weather Payments have been replaced by Winter Heating Payment
- Personal Independence Payment is being replaced by Adult Disability Payment
- Attendance Allowance will start to be replaced by Pension Age Disability Payment by 2025.

Age Scotland's **Benefit and pension changes** guide will be updated when we have 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 / order copies from our website at **www.agescotland.org.uk**.

Citizens Advice Bureau (CAB)

You can call Scotland's Citizens Advice Helpline on **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**.

Veterans Welfare Service

Help and advice to make a claim, request a review or submit an appeal. Call their helpline **0808 1914 2 18** or their Scottish regional welfare office on **0141 224 2709**.

Social Security Scotland

Social Security Scotland are delivering new benefits including Funeral Support Payment, Carers Allowance Supplement and Adult Disability Payment.

Telephone **0800 182 2222**
www.socialsecurity.gov.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:



/agescotland



@AgeScotland



@age_scotland



/AgeScotland



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

