

Pensioners' guide – Scotland

Making the most of government help and advice



Part of the Department
for Work and Pensions

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There is all sorts
of help out there.
It's a question of
knowing where
to find it.

There is a whole range of help and advice available through central and local government. This guide, covering Scotland, is designed to point you in the right direction. (There is a separate guide for England and Wales.) For example, you can find out about the Winter Fuel Payment and the Warm Deal. These schemes (on pages 36 and 38) could help you keep out the cold in winter. The Pension Credit, on page 6, could mean you get extra money every week, even if you have savings. And free television licences, on page 53, will mean one less bill to worry about if you're aged 75 or over and have a television.

We have aimed to answer the questions you may have.

- What help is out there?
- Is it for me?
- What do I need to do?
- Where can I get more information?

We have also included a range of phone numbers for organisations that will be able to offer you more information. Many of these calls will be free or charged at local rates (see page 62).

This guide went to press in April 2005. Changes to the law after that date may affect some of the rules explained here. In particular, the Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way we treat same-sex couples.

When that happens, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a

If you want to know what's what and who to go to, this guide is a good place to start.

married couple. Same-sex couples who are living together as if they were civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.

We are interested in your views on this guide. Please fill in the questionnaire on page 73 and return it to us using the Freepost address. We regularly review the information in this guide, and it is available in other formats such as Welsh, Braille, large print and audio tape.

The Scottish Executive has a website for older people which has a number of useful links. Visit www.scotland.gov.uk/olderpeople

The Government is committed to improving the service provided for today's and future pensioners. The Department for Work and Pensions has set up The Pension Service to provide a service tailored to their needs.

The Pension Service has a network of pension centres to make the best use of technology to deal with queries, and process claims accurately and efficiently. Customers can contact pension centres by phone, by post or through the internet.

Pension centres are supported by local services working in the community, delivered in partnership with local authorities and voluntary-sector organisations.

Find out more about **The Pension Service** on our website at www.thepensionservice.gov.uk

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Contact us

Contacting The Pension Service

- You can call The Pension Service on **0845 60 60 265**.
(A textphone service is also available for people who have difficulties with their hearing or speech on **0845 60 60 285**.)
- If your State Pension is paid by Direct Payment, phone Pensions Direct on **0845 301 3011**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 301 3012**.)

Contacting your Jobcentre, Jobcentre Plus or social security office

- The address and phone number for your Jobcentre, Jobcentre Plus or social security office will be in the phone book under **Social Security** or **Jobcentre Plus**.

1 Money and tax



Making ends meet can be a worry. A little bit extra can make a difference.

As long as they hold your current address, The Pension Service should have sent you an invitation to claim your State Pension before you reached State Pension age (currently 60 for women, 65 for men). This age will be made equal at 65 for both men and women from 6 April 2020. We will phase in the change from 60 to 65 for women over a 10-year period from 2010 to 2020.

If you didn't get an invitation to claim, and you have paid or have been credited with National Insurance contributions, you could still be entitled to a State Pension. (Credited means that the Government has added some contributions to your National Insurance record for you.) You should contact The Pension Service or your social security office (see page 2). Or contact us through our website at www.the.pensionservice.gov.uk/contact

Getting more money

Basic State Pension

What is it?

This pension could be for you if you have paid, been treated as having paid, or been credited with National Insurance contributions for a certain number of years during your working life. The amount of State Pension you receive will depend on the number of years of contributions you have built up. You must normally have 10 or 11 years' contributions to get a minimum basic State Pension.

Is it for me?

You can get the basic State Pension when you reach State Pension age (currently 60 for women, and 65 for men) and if you meet the qualifying conditions.

What do I do?

The Pension Service will usually send you an invitation to claim your State Pension four months before you reach State Pension age. So it is important that you tell The Pension Service, Jobcentre, Jobcentre Plus office or your social security office if you have changed your address. If you have not been invited to claim three months before you reach State Pension age, get in touch with the Retirement Pension Teleclaims Service by phoning **0845 300 1084**. The line is open from 8am to 8pm Monday to Friday, except public holidays, and from 9am to 1pm on Saturdays. All calls will be charged at local call rates.

You can find out more in the leaflet **PM2 State pensions – Your guide**. You can get a copy by phoning **0845 7 31 32 33**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 604 0210**.) You can also get a copy from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Putting off your claim to State Pension

What is it?

People have always been able to earn extra State Pension by putting off claiming their State Pension, either when they reach State Pension age, or by deciding to stop claiming it for a while. The amount of extra money you can earn depends on how long you put off claiming your State Pension. From April 2005 you could get around 1% extra State Pension for every five weeks you put off claiming – this means an extra 10.4% if you put off claiming for a year. It is paid on top of your normal weekly State Pension when you eventually do claim.

This option was introduced in April 2005 as an alternative to a higher weekly State Pension for people who put off claiming for at least 12 months. You can choose a one-off lump sum based on the amount of normal weekly State Pension you would have received, plus interest added each week and compounded. This means that you will earn interest on the interest added on each week, as well as on the amount of weekly State Pension. The interest rate is broadly equivalent to a yearly interest rate of 2% above the Bank of England base rate. You also get your State Pension when you eventually do claim it, paid at the normal rate.

Is it for me?

You must first decide whether to claim your State Pension as soon as you reach State Pension age or whether to put off claiming it for a while. If you decide to put off claiming your State Pension, when you do eventually claim you then need to choose which option will suit you best.

The main difference between the two choices you will have if you put off claiming your pension is that extra State Pension will give you a higher weekly State Pension for life from when you do

claim it (although the normal rules on paying State Pension apply). However, the lump-sum payment is a one-off payment and you will get your normal State Pension once you do claim it. The choice is yours and will depend on your circumstances and wishes.

Whatever you decide to do, when you put off claiming your State Pension you need to think carefully about your options. It is a good idea to discuss it with someone you can trust, with an independent financial adviser or with organisations which represent pensioners. (If you are thinking about getting independent financial advice, don't forget that you may have to pay for this.)

What do I do?

You will not have to tell us if you want to put off taking your State Pension. We have produced a guide with further information about putting off claiming your State Pension. You can get this guide '**Your State Pension Choice – pension now or extra pension later: a guide to State Pension Deferral**' by phoning **08457 313233** or by visiting our website at **www.thepensionservice.gov.uk**

Pension Credit – Freephone 0800 99 1234

What is it?

Pension Credit is an entitlement for people aged 60 and over living in Great Britain, which could top up your weekly income to a guaranteed minimum level. And, if you have saved towards your retirement, you could receive extra money too.

Over 3 million people are receiving extra money. You could join them. So make sure you're not missing out.

If you qualify for Pension Credit, we may be able to backdate any money you are entitled to for up to a maximum of 12 months. Some people have received as much as £1000.

Even if you live with your grown-up family or you own your own home, you may still be eligible for Pension Credit. And it may mean that you get help with your Council Tax.

Even if you only qualify for a small amount of Pension Credit, it may mean that you get help with other things like Housing Benefit and Council Tax Benefit.

Is it for me?

If you or your partner are aged 60 or over, you are likely to be entitled to Pension Credit if your income is less than:

- £109.45 a week for single people; and
- £167.05 a week for couples.

If either you or your partner are aged 65 and over and have modest savings investments or income (such as a second pension), you could get extra money as well, up to **£16.44 a week if you are single** or **£21.51 for couples**.

What's more there is no fixed limit to the amount of savings and investments you can have. If you have savings and investments over £6,000 (£10,000 if you are in a care home), you will be treated as having an income from it of £1 a week for each extra £500 (or part of £500) over £6,000.

This means you still may be able to apply even if your income is up to:

- £151 a week for single people; and
- £221 a week for couples.

These figures would include any income you are treated as having from your savings and investments and are only a guide. If you are severely disabled or a carer, or have a mortgage or housing loan, you may be able to get Pension Credit even if your income is higher than these amounts.

You do not have to pay tax on any Pension Credit payments you may receive.

What do I do?

Find out more by calling Freephone **0800 99 1234**. The line is open from 8am to 8pm Monday to Friday, and from 9am to 1pm on Saturdays. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 169 0133**.)

A trained operator can fill in an application form over the phone and will send it to you to check and sign. If you would prefer, you can ask someone else to call on your behalf or arrange for a member of staff from The Pension Service to visit you to help you apply.

When you call it would be helpful if you have the following information.

- Your National Insurance number.
- Information about any money you have coming in.
- Information about your savings.
- Details of the account you would like to use to receive Pension Credit payments.

(If you have a partner, you will need to have the same information about them.)

There is more information in the leaflet **PC1L Pension Credit** and on The Pension Service website at www.thepensionsservice.gov.uk/pensioncredit

TaxHelp for Older People

What is it?

TaxHelp for Older People (TOP) is a scheme set up and run by the Chartered Institute of Taxation with Age Concern Scotland to provide free advice on personal tax to older people who cannot afford to pay for help.

Is this for me?

TOP is available to help older people over 60 and on incomes of below £15,000 who have tax problems.

What can I do?

Interviews are held by appointment and in private with a qualified tax professional. You can call **0845 125 9732** and ask for TaxHelp for Older People or write to TOP at **PO Box 28059, Edinburgh EH16 6YZ**.

Age Related Payments 2005

£200 payment

Is this for me?

If you are aged 65 or over and normally live in the UK, this payment could be for you. (There are some exceptions. For example, if you have been in hospital for more than 52 weeks.)

You will not have to pay tax on any Age Related Payment you may receive.

What is it?

A payment of up to £200 for 2005/2006 is being made to help with Council Tax bills for people aged 65 or over who do not receive the guarantee element of Pension Credit.

What do I do?

Most payments will be made automatically before Christmas 2005 along with any Winter Fuel Payment to which you are entitled. If you do not receive the payment with your Winter Fuel Payment, or do not normally receive a Winter Fuel Payment, please contact the Winter Fuel Payment Centre, Southgate House, Cardiff Central, Royal Mail, Cardiff CF1 1HZ, or phone **029 2042 8106** to find out if you are eligible and how to claim.

£50 payment

Is this for me?

If you are aged 70 or over and normally live in the UK, this payment could be for you. (There are some exceptions. For example, if you have been in hospital for more than 52 weeks.)

You will not have to pay tax on any Age Related Payments you may receive.

What is it?

A £50 payment for 2005/2006 to help with living expenses for people aged 70 or over who receive the guarantee element of Pension Credit.

What do I do?

The payments will be made automatically before Christmas 2005 along with any Winter Fuel Payment to which you are entitled. If you do not receive the payment with your Winter Fuel Payment, please contact the Winter Fuel Payment Centre, Southgate House, Cardiff Central, Royal Mail, Cardiff CF1 1HZ, or phone **029 2042 8106**.

Direct Payment

What is it?

We normally pay State Pension and Pension Credit straight into an account. This is the safest way to pay you and lets you choose how and when you get your money. You can use a bank or building society. There are arrangements with some banks and building societies so that you can collect cash from some of their accounts at your Post Office branch. The Post Office also provides a bank account that we can pay benefits and entitlements into. With this account you can only collect your money in cash from Post Office branches during opening hours.

What do I do?

For more information on how you get your money, you can contact The Pension Service on **0845 60 60 265**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 60 60 285**.)

Housing Benefit and Council Tax Benefit

Is this for me?

If you are on a low income, you may be able to get help to pay for your rent and Council Tax bills. You do not have to be getting any other benefits. Your local council pays Housing Benefit and Council Tax Benefit. How much you can get will depend, among other things, on your income and savings and how much rent and Council Tax you are currently paying.

You do not pay tax on any Housing Benefit and Council Tax Benefit you may receive.

What do I do?

If you claim Pension Credit, you will automatically be sent a form to claim Housing Benefit and Council Tax Benefit. If you don't claim Pension Credit, you can get forms for Housing Benefit and Council Tax Benefit from your local council. If you want more information, get leaflets **GL16 Help with your rent** and **GL17 Help with your Council Tax**. You can get these from your local council, The Pension Service or your social security office (see page 2). For more information on claiming Pension Credit see page 6.

If you have a severe disability, you should contact your local council for more information about the help you can get. You can get more information in the leaflet **Council Tax in Scotland: a guide for people who have special needs and their carers**. You can get the leaflet from local council offices or local advice centres. You can also write to Council Tax Enquiries, The Scottish Executive, Area 3-J, Victoria Quay, Edinburgh EH6 6QQ.

Or you can visit the website at www.scotland.gov.uk/library

Community Care Grants from the Social Fund

What are they?

Community Care Grants are payments for one-off expenses. You do not have to pay tax on a Community Care Grant or repay the grant.

Are these for me?

You can apply for a Community Care Grant if you need help to:

- stay in your own home;
- return to your own home from a place where you have been getting care;
- ease exceptional pressures on you or your family;

- care for a prisoner or young offender released from custody on temporary licence;
- set up home as part of a planned resettlement; or
- meet certain travel expenses.

You will need to be getting Pension Credit or likely to get Pension Credit when you move following a stay in care. If you're a carer, you can sometimes apply as well. The conditions for applying are varied, so you should check with The Pension Service or your social security office (see page 2).

You can claim a Community Care Grant for things like furniture, cookers, carpets, clothes, a bed, bedding and so on. You cannot claim a Community Care Grant for things such as medical items, phones, gas or electric, or things social services can provide.

The following is an example of a person's need which may be met by a Community Care Grant.

The carpet in Mrs A's living room is very old and is threadbare where she walks on it the most. She has difficulty walking and has tripped on the carpet several times.

Mrs A might be able to get a grant for a new carpet.

What do I do?

You should contact The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

If you want more information on Community Care Grants, you can get leaflet **GL18 Help from the Social Fund** from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2). Or, you can get **A guide to The Social Fund**,

which you can find at www.dwp.gov.uk/advisers/ifpa/techguides/2004/sb16_apr.pdf

Budgeting Loans from the Social Fund

Are these for me?

These loans could be for you if you have been getting Pension Credit and have been receiving:

- Pension Credit for at least 26 weeks; or
- Income Support or income-based Jobseeker's Allowance (or payment on account of one of these benefits) for at least 26 weeks; or
- a combination of these benefits for at least 26 weeks.

The amount you can borrow will depend on your personal circumstances, how long you have been getting benefits and how many people are in your household. The amount you could borrow also depends on the amount of Budgeting Loans you already have.

You will usually repay the loan out of your Pension Credit entitlement. Once you have sent your application to The Pension Service, it will be referred to your Jobcentre, Jobcentre Plus office or social security office who will consider your application. You will need to agree with them how and when you will pay the loan back.

What are they?

Budgeting Loans are interest-free and are meant to help spread the cost of one-off expenses over a longer period. You can get a Budgeting Loan if you need help to buy items such as furniture, household goods, clothes, shoes, or expenses such as rent, removal costs or home improvements, or help with hire purchase and other debts.

The amount you can borrow will depend on your personal circumstances, for example, how long you have been getting benefits and how many people are in your household.

You will not pay tax on any Budgeting Loans you may receive.

What do I do?

You should contact The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

If you would like more information on Budgeting Loans, you can get leaflet **GL18 Help from the Social Fund** from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2). Or, you can get **A guide to The Social Fund**, which you can find at

www.dwp.gov.uk/advisers/ifpa/techguides/2004/sb16_apr.pdf

Crisis Loans from the Social Fund

Are these for me?

You don't have to be getting any social security benefits to apply for a Crisis Loan. Crisis Loans may help you if you need a specific item or you need short-term help with living expenses. For example, there may be a fire or you may lose money through a robbery or burglary and need something to live on until you get your next pension.

Before you get any money you will have to agree with your social security or Jobcentre Plus office how you will pay the loan back.

What are they?

A Crisis Loan is an interest-free loan which is meant to help meet an immediate need in an emergency or as a result of a disaster.

They are paid to help prevent serious risk to the health and safety of you and your family.

You will not have to pay tax on any Crisis Loans you may receive.

What do I do?

You should contact The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

If you want more information on Crisis Loans, see leaflet **GL18 Help from the Social Fund**, which you can get from The Pension Service, Jobcentre, Jobcentre Plus office or social security office (see page 2). Or, you can get **A Guide to The Social Fund**, which you can find at www.dwp.gov.uk/advisers/ifpa/techguides/2004/sb16_apr.pdf

Pensions and benefits for pensioners living abroad

Is this for me?

If you live abroad permanently, in certain countries you may get yearly increases in your state pensions. You may also be able to continue getting Winter Fuel Payments if, having qualified for a payment in the UK, you move to another country applying the European Community rules on social security. You may also get Bereavement Payment anywhere in the world if you are entitled to it (see page 61). In certain circumstances, you may also be able to get other benefits if you live outside the UK (see page 25).

If you are going abroad temporarily, you may be able to continue getting your benefit entitlements for a limited period. Any pensions and benefits that you pay tax on will still be taxed if you live abroad. You will have to pay UK tax on your income from the UK (see page 25).

What do I do?

You should get advice from The Pension Service as soon as possible if you are getting state pensions or benefits and planning to go abroad. You should contact The Pension Service or your social security office (see page 2).

If you want to know more about how the Government pays UK state pensions and benefits to people living abroad, and to find out which countries are involved, please see the leaflet **GL29 Going abroad and social security benefits**. You can get this leaflet from The Pension Service or your social security office (see page 2).

If you need any information when you are abroad, you can write to: International Pension Centre, Department for Work and Pensions, Tyneview Park, Newcastle upon Tyne, NE98 1BA, or email: TVP-IPC-Customer-Care@thepensionservice.gsi.gov.uk

If your question is about Winter Fuel Payments abroad, you should write to: Winter Fuel Payment Centre, Southgate House, Cardiff Central, Royal Mail, Cardiff, Wales, CF91 1ZH.

Disabled pensioners and their carers

Attendance Allowance – Phone 0800 88 22 00

Is this for me?

You can claim Attendance Allowance if you are aged 65 or over and have needed help looking after yourself for at least six months. If you are under 65, you may be able to claim Disability Living Allowance.

What is it?

It is an allowance you can get to help you with personal care – such as getting in and out of bed, or eating. Or, you may need someone

to help you prevent accidents in the home. Awards are based on the care you need, not on the care you are actually getting.

You will not pay tax on any Attendance Allowance you may receive.

What do I do?

You should get a claim form:

- from your local disability benefits centre, Jobcentre Plus office, social security office, or The Pension Service;
- by phoning the Benefit Enquiry Line 0800 88 22 00; or
- sending in the prepaid tear off from leaflet **DS702 Attendance Allowance** (see page 2).

You can get help filling in your claim form by calling **0800 88 22 00**. The line is open from 8.30am to 6.30pm, Monday to Friday and from 9am to 1pm on Saturdays. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 24 33 55**.)

You can also call this number for general information on disability benefits.

Carer's Allowance – Phone 01253 856 123

Is this for me?

If you are looking after a severely disabled person for at least 35 hours a week, you may be able to claim Carer's Allowance. The disabled person must be getting:

- Attendance Allowance;
- the middle or highest rate for care needs with Disability Living Allowance; or

- Constant Attendance Allowance at the normal maximum or basic (full-day) rate or above, with an industrial injuries or war disablement benefit.

You cannot get Carer's Allowance if you are in full-time education or if you earn above £82 a week (from April 2005) after allowable expenses. You can find more details in leaflet **SD4 Caring for someone?**

Your basic State Pension and some other benefits may affect whether your Carer's Allowance can be paid.

If you claim Carer's Allowance and meet the qualifying conditions, but it cannot be paid because you get another benefit, you may still have access to the extra amount for caring in Pension Credit, or the carer premium in the income-related benefits such as Housing Benefit and Council Tax Benefit.

Some disabled people who get income-related benefits or Pension Credit also get a severe disability premium or an extra amount for severe disability. If you are entitled to Carer's Allowance, the disabled person may lose their severe disability premium or extra amount for severe disability. Check whether the person you look after gets any of these benefits or Pension Credit.

If the person you are caring for dies, you may be able to get Carer's Allowance for up to eight weeks afterwards. This will depend on other normal Carer's Allowance rules. The carer premium in the income-related benefits or extra amount for caring with Pension Credit also continues for eight weeks in these circumstances.

There is no upper age limit for claiming Carer's Allowance.

You must pay tax on Carer's Allowance.

What do I do?

If you think Carer's Allowance may apply to you, claim straight away. If you want a claim form or more information, you can phone **01253 856 123**. The line is open from 9am to 5pm Monday to Thursday, and from 9am to 4.30pm on Fridays. (A textphone service is also available for people who have difficulties with their hearing or speech on **01772 899 489**.)

You can also get a claim form from The Pension Service or your social security office (see page 2). Or make a claim on-line at www.dwp.gov.uk/lifeevent/benefits/carers_allowance.asp

War Disablement Pension – phone the Veterans Agency's free helpline on 0800 169 22 77.

Is this for me?

If you have been injured or disabled during a war, or as a result of your service in Her Majesty's Armed Forces, you may be entitled to a War Disablement Pension under the War Pensions Scheme.

What is it?

A War Disablement Pension is a tax-free pension for anybody who has been injured or disabled during a war or as a result of wartime activity or their service in Her Majesty's Armed Forces.

You may be able to receive a range of other allowances with the basic War Disablement Pension if you meet certain conditions (for example, care or mobility needs).

What do I do?

If you think you may be entitled to claim a War Disablement Pension, you can phone the Veterans Agency's free helpline on

0800 169 22 77. (A textphone service is available for people who have difficulties with their hearing or speech on **0800 169 34 58.**) The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Friday. If you are calling from overseas, dial **+44 1253 866043.**

You can also contact the War Pensioners' Welfare Service who give advice, guidance and practical help to war disablement pensioners and war widows or widowers and their dependants. For your nearest office, look in the phone book under **Veterans Agency** or visit the Veterans Agency's website at **www.veteransagency.mod.uk**

This website also contains information on War Pensions and allowances as well as information which may be of interest to veterans, and links to other useful websites.

Child Tax Credit and Working Tax Credit

Child Tax Credit (CTC) and Working Tax Credit (WTC) were introduced in April 2003. CTC supports families who have at least one child, whether or not the adults in the family are in work. It is paid on top of Child Benefit. WTC provides support for working people on low incomes, including people who do not have children. If you would like to find out more about tax credits, you can phone the Tax Credits Helpline on **0845 300 3900** or visit **www.inlandrevenue.gov.uk/taxcredits** The Child Benefit Helpline is **0845 601 8040** or visit **www.inlandrevenue.gov.uk/childbenefit/**

Veterans' issues – phone the Veterans Agency's free helpline on 0800 169 22 77.

Is this for me?

The Veterans Agency uses the term 'veteran' to mean anyone who has served in Her Majesty's Armed Forces – regardless of whether they served in war or during peacetime, or were volunteers, reservists or National Servicemen.

What is it?

As well as running the War Pensions Scheme, the Veterans Agency also provides information and advice on any issues of concern to veterans and their families through its free helpline.

On top of the help the Government provides, there are many long-standing ex-service charities that provide help for veterans. Some charities have a national network of voluntary welfare caseworkers, others specialise in areas such as employment, housing and helping veterans with mental or physical disabilities. The Veterans Agency can also provide help and advice on a wide range of subjects and can send your enquiries to the appropriate organisation.

What do I do?

If you are a veteran, or a relative of a veteran, and you need help, you can phone the Veterans Agency's free helpline on **0800 169 22 77**. (A textphone service is available for people who have difficulties with their hearing or speech on **0800 169 34 58**.) The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from overseas, dial **+44 1253 866043**.

War Widows' or Widowers' Pension – phone the Veterans Agency's free helpline on 0800 169 22 77.

Is this for me?

If your husband's or wife's death was as a result of service in Her Majesty's Armed Forces or a war, you may qualify for a War Widows' or Widowers' Pension under the War Pensions Scheme. You may also be able to get extra allowances or help with funeral costs.

A War Widows' or Widowers' Pension may stop if you remarry or live with a new partner, but it may start again if the new marriage or relationship ends.

What is it?

War Widows' or Widowers' Pension is a tax-free pension for surviving war widows or widowers of veterans whose death was as a result of service in Her Majesty's Armed Forces.

What do I do?

If you think you may be entitled to claim a War Widows' or Widowers' Pension, you can phone the Veterans Agency's free helpline on **0800 169 22 77**. (A textphone service is available for people who have difficulties with their hearing or speech on **0800 169 34 58**.) The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from overseas, dial **+44 1253 866043**.

You can also contact the War Pensioners' Welfare Service for advice, guidance and practical help. For your nearest office, look in the phone book under **Veterans Agency** or **War Pensions Agency** or visit the Veterans Agency's website at www.veteransagency.mod.uk

Income tax

Age-related personal allowances

Is this for me?

When you reach 65 you may get an age-related personal allowance. This allowance increases when you reach 75.

What is it?

A personal allowance is the amount of income you can receive without having to pay tax. Everyone with an income gets a personal allowance. However, if you are aged 65 or over, as long as your income is below a certain limit, your tax-free allowance will be more generous. Your income could include pensions, salary and interest on savings.

It doesn't matter what age you are. If your income is more than your allowance, you will have to pay income tax.

What do I do?

You do not have to claim the personal allowance – you should get it automatically. Your tax office will know your date of birth if you have filled in a tax return or a claim form. If you have not done this and you are 65 or over, you should tell your tax office your date of birth.

Married Couple's Allowance

Is this for me?

If you're married and either you or your husband or wife were born before 6 April 1935, you can claim Married Couple's Allowance.

What is it?

Married Couple's Allowance reduces the amount of income tax a married couple has to pay. The amount you get depends on your ages and the husband's total income from all sources. This allowance is given in terms of tax.

What do I do?

If you or your husband or wife are not getting the allowance and you think you may be eligible, contact your tax office.

Tax and pensioners living abroad –

Phone +44 (0)151 210 2222

Is this for me?

If you're a pensioner and you go to live abroad, you will still have to pay UK tax on your income from the UK. But you may be entitled to claim a personal allowance (for more on personal allowances, see page 24). If you go to live in a country that has a **double taxation agreement** with the UK, you may be able to pay less tax.

What is it?

Double taxation agreements can mean that if you are living abroad you may pay less income tax in the UK. How much tax you will have to pay will depend on your personal circumstances.

What do I do?

You can get a wide range of leaflets on income tax from the Inland Revenue. You may find leaflet **IR121 Income tax and pensioners** especially useful. You can get copies of this leaflet by phoning the Inland Revenue leaflet orderline on **0845 9000 404** between 8am and 10pm seven days a week (closed on Christmas Day). For more information you can visit the Inland Revenue website at www.inlandrevenue.gov.uk

If you live abroad, you can phone the Centre for Non-Residents on **+44 (0)151 210 2222**. The line is open from 7.30am to 5pm Monday to Friday.

Taxable and non-taxable benefits and entitlements

You will pay tax on

- State Pension
- Occupational pension
- Carer's Allowance (previously known as Invalid Care Allowance)

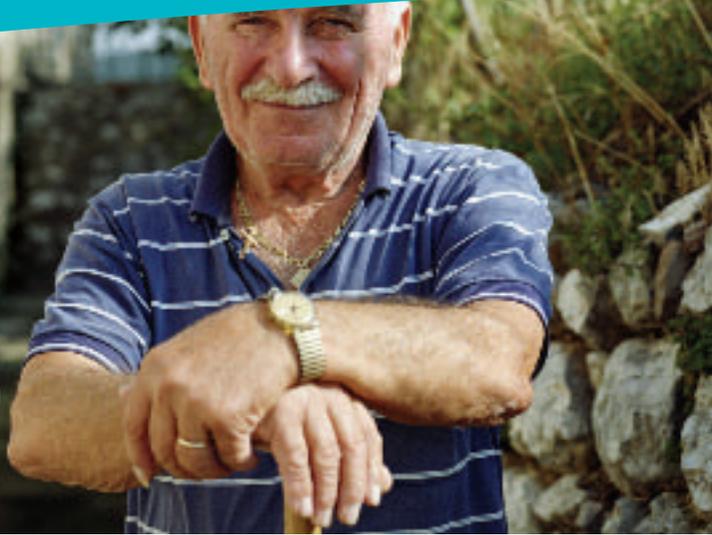
You will not pay tax on

- Child Benefit
- Child Tax Credit
- Working Tax Credit
- Pension Credit
- Housing Benefit and Council Tax Benefit
- Budgeting Loans
- Crisis Loans
- Community Care Grant
- Attendance Allowance
- War Disablement Pension or War Widows' or Widowers' Pension
- Winter Fuel Payments
- Cold Weather Payments

- Disabled Facilities Grant and help with home repairs and improvements given by local authorities
- Funeral Payments
- Bereavement Payment.

2 Health and social services

It's good to know that if I am feeling poorly, there's someone I can turn to.



If you are disabled or a carer, you can find information about extra money you may be able to get in the section titled '**Money and tax**'.

Free personal and nursing care –
NHS 24 (Scotland) 08454 24 24 24

Is this for me?

If you live in a care home and are 65 or over

There will be no charge if your costs are already being paid by the social work service.

People aged 65 or over who have enough money to pay for their own care and have been assessed by their local authority as needing personal care are entitled to £145 a week. People who have also been assessed as needing nursing care are entitled to £210 a week.

If you decide to receive the £145, you will no longer be eligible to receive Attendance Allowance or the care component of Disability Living Allowance. If you have been receiving either of these benefits and you decide to receive the £145, you must let the Department for Work and Pensions know by phoning **08457 12 34 56**.

If you live at home

If you think you need personal care, you should ask your local authority to carry out a care needs assessment. You will not have to pay for any personal care you are assessed as needing. If you are already receiving services which include personal care, the local authority will not charge for the personal care part after 1 July 2002.

What do I do?

For general information and a copy of our leaflet **Free Personal and Nursing Care from 1 July 2002 – What does it mean for you?** phone **NHS 24 (Scotland) on 08454 24 24 24**. You can also find copies at your doctor's surgery or library.

To discuss your needs and to apply for free personal or nursing care (or both), you should contact your local social work services. For your nearest office look in the phone book under **Local government**.

Help with health costs

Is it for me?

If you're aged 60 or over, you could be entitled to help with various health-related costs.

If you're aged 60 or over, you can get **free NHS prescriptions and eye tests**.

If you're also getting the guarantee element of Pension Credit (see page 6), you and your partner may be able to get **free NHS dental treatment, free wigs and free fabric supports**. You may also get vouchers towards the **cost of glasses or contact lenses and refunds** of necessary travel costs to hospitals for NHS treatment (including check-ups). If your partner is under 60, they may also get free NHS prescriptions and eye tests.

If you have savings of £12,000 or less, you can claim through the **NHS Low Income Scheme** for help with various health-related costs. If you live permanently in a care home, you can claim help through the scheme, even if you have savings of up to £20,000 (2004/2005).

What do I do?

You can find more details about getting help with health costs, and the NHS Low Income Scheme, in the booklet **HCS1 Are you entitled to help with health costs?** You can get this booklet from community pharmacies, GP practices, Citizen Advice Scotland offices, Jobcentre Plus offices, local authority's one-stop shops.

You can also write to Scottish Executive Health Department, St Andrew's House, Edinburgh EH1 3DG. Or, phone the Scottish Executive Health Department on **0845 7 741 741**. The line is open from 8am to 5pm Monday to Friday.

You can also find details on the Department of Health website at **www.doh.gov.uk/nhscharges**

NHS 24 – 08454 24 24 24

Is this for me?

NHS 24 is a new telephone health advice and information service for Scotland, providing you with help and support if you are feeling unwell or are looking for information about a health matter or health services.

What is it?

NHS 24 provides advice and help from experienced nurses when you, or someone you look after, are unwell. The nurse will ask you about your symptoms and advise you on what to do next, such as caring for yourself at home or visiting a doctor, a chemist or an accident and emergency unit. Where appropriate, the nurse can also arrange for a doctor to visit you at home.

Health information advisers can give you information on illnesses and conditions, healthy living, health services, and local and national support and voluntary groups.

What do I do?

You can phone NHS 24 on **08454 24 24 24**. Calls are charged at local rate and the line is open 24 hours a day, every day of the year. (A textphone service is also available for people who have difficulties with their hearing or speech on 18001 08454 24 24 24.) For more information about NHS 24, you can visit the website at www.nhs24.com

Social Work Department

Is it for me?

The Social Work Department can help you continue to live independently in your own home. If appropriate, they can also

advise you and support you in moving into sheltered housing or a care home.

What is it?

Services are provided by your local authority's Social Work Department. They will discuss your needs with you and, if you are eligible, they will give you a care plan. This plan will set out details of the help you will receive.

The Social Work Department can provide a range of services including a home help, and equipment and housing adaptations to help you live independently.

What do I do?

For more information, you should contact your local authority's Social Work Department. You can find the address and phone number in the phone book under **Local government**. Your doctor's surgery, local advice centre or library may also be able to help.

Support for carers

Is this for me?

Do you look after someone who is ill or disabled, or someone who could not manage without your help? Do you help someone with washing, eating or dressing? Do you collect medicines for people and make sure they take them on time? Do you collect benefits or pensions for someone, pay their bills or help them manage their money? You may not see yourself as a carer. You may feel that you are simply looking after your partner, child, relative or neighbour. Even so, help is available.

What is it?

You and the person you look after may both be able to get help from your local council or the NHS. They have information on

benefits and other help that is available, including the support you can get to help you take a break from caring. You may also be able to get help with household tasks or adaptations to your home to make caring easier. You can ask your local council to carry out a community care assessment with the person you care for to find out what help they need. As their carer, you will also get a chance to say what you feel they need.

You can also ask your council for a separate carer's assessment of your own situation at any time. This will help you find out about the support you can get to help you continue caring for as long as you want to.

What do I do?

Your local council's Social Work Department can tell you about your rights and what help is available. Ask your GP, GP practice, district nurse or health visitor to help you contact the council.

You can also call NHS 24 (Scotland) **08454 24 24 24** for information about help and carer support centres in your area.

You can also find more information for carers on these websites.

- www.carersonline.org.uk
- www.carers.org

A guide to disability rights and services

Is this for me?

The Government has produced **HB6 A Practical Guide for Disabled People or Carers**. This could be useful for anyone who has a disability or anyone who looks after a disabled relative or friend. It provides accurate, up-to-date information about your

rights and the services you can use. It covers everything from money to holidays, and housing to leisure time.

The guide covers services provided by central and local government and voluntary organisations such as Age Concern and the Royal Association for Disability and Rehabilitation (RADAR).

What do I do?

For your free copy of the guide, you can phone NHS 24 (Scotland) on **08454 24 24 24 at any time of the day or night**. (A textphone service is also available for people who have difficulties with their hearing or speech on 18001 08454 24 24 24.) You can also write to Scottish Executive Community Care Division, Area 2 East Rear, St Andrew's House, Edinburgh EH1 3DG. You can also phone the Scottish Executive on **0131 244 5403**. The line is open from 9am to 5pm Monday to Friday.

Protecting your affairs when you are unable to make decisions for yourself – The Adults with Incapacity (Scotland) Act 2000

Is this for me?

This is for you if you want to give someone else the power to look after your welfare, property and financial affairs, in case you cannot do it for yourself in future.

What is it?

The Adults with Incapacity (Scotland) Act 2000 was introduced on 2 April 2001. Under the Act there are a number of ways that other people can take decisions for adults who are assessed, by a doctor, to lack the ability to make decisions for themselves or who cannot pass on their decisions.

You can also hand over a decision-making power ('the power of attorney') to another person in case your illness gets worse in the future. This could include decisions about your property, finances and personal welfare.

What do I do?

You can get more information about the 'power of attorney' from a solicitor. You can also phone the Office of the Public Guardian on **01324 678 300**. The line is open from 9am to 5pm Monday to Friday. You can also write to the Office of the Public Guardian at: Hadrian House, Callendar Business Park, Callendar Road, Falkirk FK1 1XR, or visit the website at www.publicguardian-scotland.gov.uk

3 Home – keeping warm and home improvements

It's good to know that there is help with things like keeping my home warm and home improvements.



Keeping your home warm

Winter Fuel Payment – Phone 08459 15 15 15

Is this for me?

If you're aged 60 or over on or before 25 September 2005, and normally live in Scotland, this payment could be for you. (There are some exceptions. For example, if you have been in hospital for more than 52 weeks.) You may also be eligible for a Cold Weather Payment during cold spells (see page 37).

You will not have to pay tax on any Winter Fuel Payments you may receive.

What is it?

A Winter Fuel Payment of up to £200 provides help towards the extra costs of keeping warm in winter. Eligible people aged 80 and over may also be entitled to an extra amount of up to £100.

What do I do?

The Pension Service will make most payments automatically before Christmas each year but some people will need to claim. Contact The Pension Service or your social security office (see page 2) to find out if you are eligible and whether you need to claim. Ask for a Winter Fuel Payment leaflet (**WFPL1**).

Or, for more information, you can phone the Winter Fuel Payment helpline on **08459 15 15 15**. The line is open from 8.30am to 4.30pm Monday to Friday. Calls are charged at the local rate. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 601 5613**.) You can also find out more on The Pension Service website at www.thepensionservice.gov.uk/winterfuel

Cold Weather Payment

Is this for me?

If you're getting Pension Credit (see page 6) or income-based Jobseeker's Allowance, this could be for you. This is different from a Winter Fuel Payment (see page 36) which you may also be eligible for.

You will not pay tax on any Cold Weather Payments you may receive.

3 Home – keeping warm and home improvements

What is it?

A Cold Weather Payment helps towards your extra heating costs when there is a spell of cold weather in your area.

The Department for Work and Pensions will automatically pay you when the **average** temperature is recorded as, or is forecast to be, 0°C or below over seven days in a row at a given weather station.

What do I do?

You do not need to do anything to get your payment. The Pension Service, Jobcentre, Jobcentre Plus office or your social security office will let you know, through local publicity, that a payment is on the way.

Warm Deal – Phone 0800 072 0150

Is this for me?

If you're aged 60 or over and get a disability or income-related benefit, you may qualify for a package of home-insulation measures worth up to £500. If you're aged over 60 but not getting benefits, you can get a lower grant of up to £125.

What is it?

The Scottish Executive's Warm Deal will insulate your home against the cold. The £500 grant package includes measures like cavity-wall insulation, loft, tank and pipe insulation, draughtproofing and advice on energy.

What do I do?

To find out more, you can phone free on **0800 072 0150**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 072 0156**.)

The lines are open from 8am to 5.30pm Monday to Friday. Or you can also write to: Eaga Partnership, Freepost SCO 4421, Edinburgh EH6 0BR.

You can also find details on Eaga's website at www.eaga.co.uk/scotland

The Central Heating Programme – Phone 0800 316 1653

Is this for me?

If you're aged 60 or over and own your home or rent your home from a private landlord, and you don't have a central-heating system or you have a system which is broken and cannot be repaired, you may be eligible.

If you are over 80 and have a central-heating system that does not heat the main living rooms in your home, or if your central heating is not very efficient, you may also be eligible.

What is it?

The free package includes a central-heating system and a range of home-insulation measures similar to those offered under Warm Deal (see page 38). You will also receive advice on how to use the system and get the best use of energy and budgeting. The Scottish Executive estimates that, on average, these measures can save householders between £300 and £350 on fuel bills each year.

What do I do?

If you are a homeowner or private tenant, you should contact Eaga Partnership on **0800 316 1653**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 072 0156**.) The lines are open from 8.30am to 5.30pm Monday to Friday. You can also write to them for an application form at Eaga Partnership, Freepost, SCO 4421, Edinburgh EH6 0BR.

You can also find details on Eaga's website at www.eaga.co.uk/scotland

Home improvements

Care and Repair

Is this for me?

If you are a homeowner aged 60 or over, you could benefit from the Care and Repair scheme. You could also benefit if you have a disability or you are a crofter. The help is targeted at people in greatest need, particularly those living alone or in unsatisfactory conditions, in poor health, or with a physical disability.

You will not pay tax on any of these grants.

What is it?

The Care and Repair scheme provides advice and help for homeowners so they can repair, improve or adapt their homes and stay comfortably in their community.

Care and Repair in Scotland will supervise the work to your home. Project staff will:

- give advice;
- recommend local tradesmen;

- help you access funding (usually grants from local councils); and
- organise major renovation work.

A number of projects include small repair services, including handyman schemes that carry out very small repairs that might otherwise be expensive.

What do I do?

If you want to find out more about Care and Repair in your area, you should contact your local authority's housing department. You can also phone the Care and Repair Forum on **0141 221 9879**.

The line is open from 9.30am to 4.30pm Monday to Friday.

Or you can write to them at Care and Repair Forum, 236 Clyde Street, Glasgow G1 4JH, or email them at

forum@care-repair-scot.org.uk

Improvements and Repair Grants System

Is this for me?

If you are a homeowner or a private tenant, your local council may be able to help you with the cost of improving, adapting or repairing your home.

In most cases it is up to the local council to decide whether to give a grant. But there are some circumstances in which the council must award a grant. For example, they may do this if they have served an improvement order, or if the house doesn't have a fixed bath or shower. The amount of grant available to you will depend on your income and on the type of work that needs to be done.

You will not have to pay tax on these grants.

What do I do?

Your local council is responsible for handling the grant scheme and will be able to give you more information about what help may be available in your area.

Retirement sheltered housing

Is this for me?

Sheltered housing may be for you if you are aged 60 or over and you want to live in a home that has been designed specifically for an older person's needs. Whether you are single or a couple, wanting to rent or buy, sheltered housing could be an option.

Schemes do vary from provider to provider, but they usually combine good-quality housing with security and the independence of 'your own front door'. Schemes often offer services such as a warden or resident manager, 24-hour alarm service, laundry services, shared areas and social activities.

Increasingly, local authorities are also able to provide many of the warden services which would be available in sheltered housing to homeowners or tenants in their own homes. They do this through 'floating support' services provided under the Supporting People programme. Where this support is available, it would mean that you do not need to move into sheltered housing to receive regular visits from a support worker. The support worker could:

- offer advice on claiming benefits;
- help you deal with your gas, electricity, phone and other bills; and
- offer other practical support to help you live in your own home longer.

You can get information about local Supporting People services from your local Supporting People Team. This may be part of your local council or your county council. Contact details are on the Supporting People website at www.spkweb.org.uk

If you decide to rent or buy, you will need to pay a service charge to cover all services, including administration and maintenance costs.

You may be entitled to Housing Benefit or Pension Credit, and will be told about this when you apply. This could help you with some of the service charges. For more information on Housing Benefit and Pension Credit, see the section titled '**Money and tax**'.

What do I do?

To find out more about sheltered housing schemes in your area, contact your local council, housing associations and private retirement housing providers and arrange to visit some schemes. Or, phone the Elderly Accommodation Counsel on

020 7820 1343 or visit their website at www.housingcare.org

This contains a database of sheltered accommodation throughout the United Kingdom. For advice on sheltered housing, you can phone the Retirement Housing Advice Service (INNIS) on **0131 220 6347**. The line is open from 2pm to 4.30pm on Mondays, and from 9.30am to 1pm on Tuesdays.

Home safety

Fire safety in the home

Is this for me?

Preventing fire in the home concerns everyone. But older people are at greater risk from fire than other groups in society. You can prevent fire by taking simple steps such as not leaving the stove unattended when you are cooking, taking care with electrical appliances and putting out cigarettes and candles properly. You're twice as likely to die or be injured in a fire in the home if you haven't got a smoke alarm. A smoke alarm is the easiest way to alert you to the danger of fire, giving you precious time to escape. It's cheap, easy to get hold of and easy to fit. There's no reason not to have one. Test your smoke alarms every week in line with the manufacturer's instructions to make sure they are working properly. If you are buying a new smoke alarm, consider a 10-year alarm which comes with a sealed battery that doesn't need changing (you replace the whole alarm after 10 years). But don't forget that all types of alarms need to be tested once a week.

You can get personal advice, free of charge, on preventing fires in your home from your local fire and rescue service. Firefighters will also be willing to visit your home to help you make sure that you are safe. Some fire and rescue services will also fit smoke alarms or they will check the position of your alarms to make sure they are in the best place in your home to help prevent false alarms.

What do I do?

For advice or information, or to arrange a personal visit, contact the Community Fire Safety Officer at the Fire and Rescue Service Headquarters for your local fire authority. You will find the address and number in the phone book under 'Fire'.

You can also get fire safety advice and information on the internet by visiting www.dontgivefireahome.com

4 Learning

Just because
I'm getting older,
it doesn't mean
I'm not interested
in learning
new things.



learndirect scotland – Phone 0808 100 9000

Is this for me?

learndirect scotland is for all adults in Scotland.

What is it?

Among the services provided by *learndirect scotland* is a free telephone helpline which can give you information and advice about all aspects of learning, including the different types of funding. Whether you're interested in computers, local history or business, or if you want to learn to read or write better, *learndirect scotland* can help you find out more.

What do I do?

You can phone *learndirect scotland* free on **0808 100 9000**. The line is open from 7.30am to 11pm Monday to Friday, and from 9am to 6pm on Saturdays and Sundays. You can also visit our website at www.learndirectscotland.com or *learndirect scotland* learning centre.

5 Legal services, crime and security



I want to be safe
and secure in
my own home.

Legal

Legal advice and information

Is this for me?

This is for you if you want to find legal help on issues such as debt problems, welfare benefits, housing and immigration.

What do I do?

Your local solicitor will be able to give you advice. You may be entitled to help through the legal aid scheme. However, you may have to make a small contribution towards your legal costs.

You can also contact your local Citizens Advice, law centre, independent advice centre or local council.

Crime and security

Bogus callers and con-type burglaries

Is this for me?

Bogus callers who may be any age and appearance, male or female, aim to trick or worry you into leaving your house or into letting them in by making up stories. They may pose as water- or gas-board workers, council workers or police officers, so they can steal money or property from your home. You can prevent this type of crime if you take precautions.

What do I do?

To reduce the risk of becoming a victim of this crime, remember the following three steps.

Stop before you open the door.

Chain put it on.

Check ask the caller for their identification – and check it – before letting them in. Use the phone number in the phone book, not on an identity card.

The crime prevention officer at your local police station, or the community safety manager at your local council, will be able to provide you with general information and advice on crime prevention and community safety. You will find their addresses and numbers in the phone book.

Neighbourhood Watch

Is this for me?

Anyone can get involved in a Neighbourhood Watch scheme.

What is it?

Neighbourhood Watch is one of the biggest crime prevention initiatives ever. It is a scheme that allows local people to help the police cut crime. It also encourages people to be good neighbours and brings communities closer together.

Each scheme is led by a volunteer co-ordinator who gets their neighbours together to discuss how they can make their streets a safer place to live. They keep in close touch with local police to share information and advice.

What do I do?

You can contact your local police station. You will find the address and number in the phone book.

You can find more information on the internet at
www.neighbourhoodwatch.uk.com

Victim Support Scotland – Phone 0845 603 9213

Is this for me?

If you have been a victim of crime, you can contact Victim Support Scotland. You can do this even if you have not reported the crime to the police. Victim Support Scotland will also be able to put you in touch with other organisations who can help you.

What is it?

Victim Support Scotland provides practical and emotional support to victims of crime through its local victim services. This can be in a way which suits you – by home visits, office appointments or

over the phone. If you have to go to the Sheriff or High Court – either as a victim or a witness – Victim Support Scotland also provides a Witness Service. As well as emotional support, the service provides general guidance about what to expect at court.

What do I do?

If you have been a victim of crime, you should report this to your local police station. You can find their number in the phone book. With your permission, the police will automatically give your name to the local victim service and a member of staff or a volunteer will contact you. All contact with Victim Support Scotland services will be confidential.

You can contact Victim Support Scotland even if you do not report the crime to the police. Local victim service numbers are given in the phone book under 'Victim Support'. Or, you can phone Victim Support Scotland's helpline on **0845 603 9213**. The line is open from 9am to 4.30pm Monday to Thursday, and from 9am to 4pm on Fridays.

You can contact the Witness Service either through the local victim service or by contacting the Sheriff or High Court where the case you are involved in is being heard.

To find out more about Victim Support Scotland's services, you can visit their website at www.victimsupportscotland.co.uk
To find out more about the Scottish Criminal Justice system, visit www.scottishvictimsofcrime.co.uk

6 Travel and leisure

I want to get around more cheaply and make the most of my leisure.



Travel

Free local bus travel from October 2002

Is this for me?

This could be for you if you are 60 or over. (Disabled people who hold a local concessionary travel pass will also be covered by the arrangements.)

What is it?

If you have a concession card, you can benefit from free local bus travel within existing concessionary travel scheme boundaries, as long as you travel outside the morning peak hours. However, some local authorities offer concessionary travel within the morning peak period.

What do I do?

For more information, you should contact your local council or Strathclyde Passenger Transport Executive. You can find the address and phone number for your local council in the phone book.

Passport – Phone 0870521 0410

Is this for me?

If you were 16 years old or older at the end of World War II (that is, you were born on or before 2 September 1929), you are eligible for free standard 32-page 10-year passports.

What do I do?

For more information, you can call the UK passport adviceline on **0870 5210 410**. This national advice line provides a single point of contact and is available 24 hours a day seven days a week. (A textphone is also available for people who have difficulties with their hearing or speech on **0870 2408090**.)

Driving licences – Phone 0870 240 0009

Is this for me?

If you're aged 70 or over, the Driver and Vehicle Licensing Agency will not charge you a fee for a three-year driving licence.

What do I do?

The Driver and Vehicle Licensing Agency will send you a renewal form shortly before your driving licence is due to end. People aged 70 and over must reapply for a driving licence and fill in a questionnaire every three years to make sure they are medically fit to drive.

For more information, you can phone the Driver and Vehicle Licensing Agency on **0870 240 0009**. The line is open from 8am to 8.30pm Monday to Friday, and from 8am to 5.30pm on Saturdays. (A textphone service is also available for people who have difficulties with their hearing or speech on **01792 78 27 87**.)

Leisure

Free television licences for people aged 75 and over –

Phone 0845 603 6999

Is this for me?

If you're aged 75 or over, you are entitled to benefit from a free television licence.

What is it?

The Government will pay for your television licence if you are aged 75 or over and have a television. The scheme is run by TV Licensing.

What do I do?

If you want more information on the scheme, you can phone the TV Licensing information helpline on **0845 603 6999**. The line is open from 8am to 9pm Monday to Friday, and from 8.30am to 2pm on Saturdays.

You can also find details on Ceefax, and the website at www.tvlicensing.co.uk

Free admission to national museums and galleries

Is this for me?

Anyone can benefit from this.

What is it?

You can enjoy free access to the Royal Museum and the Museum of Scotland. The National Galleries of Scotland also do not charge for you to see their permanent collections.

If you are of State Pension age, you may also be able to get money off entrance fees to temporary and other exhibitions at the National Museums and the National Galleries of Scotland.

What do I do?

For more information, you can phone the National Museums of Scotland on **0131 247 4422** or the National Galleries of Scotland on **0131 624 6200**.

You can also find more information on these websites.

- www.nms.ac.uk
- www.nationalgalleries.org

7 Voluntary and paid work

Whether you want to help others, keep active, make friends, or just carry on working, help is at hand.



Voluntary work

Is this for me?

You can do voluntary work at any age. Even if you give an hour or two a week, it can make a real difference.

What is it?

Whether you want to help children learn to read, or help in arts, sports or the environment, there could be an opportunity locally just right for you. Your skills and experience will make a real difference whatever you decide to do. And for you, volunteering can help you keep active, meet people and have fun.

What do I do?

Your local Volunteer Centre can provide opportunities for older volunteers. The number of your local Centre will be in the phone book. Or, you can find out about local volunteering opportunities at www.volunteerscotland.org.uk

Paid work: Jobcentre Plus services

Is it for me?

If you are aged 60 or over and receiving Pension Credit, Jobcentre Plus has a number of programmes to help you find work.

What help is available?

All Jobcentre Plus services are available. For example, New Deal 50 plus offers one-to-one help with looking for work from a New Deal Personal Adviser at a Jobcentre or Jobcentre Plus office.

You may also be eligible for the 50 plus element of the Working Tax Credit when you start work or become self-employed, and an in-work Training Grant of up to £1,500.

The Work-Based Learning for Adults programme is for people who want to improve their skills or add new skills to help them find a job. Contact your local Jobcentre or Jobcentre Plus office to find out more.

What do I do?

To find out more about Jobcentre Plus services, you should contact your Jobcentre or Jobcentre Plus office (see page 2).

You can also phone the New Deal information line on **0845 606 2626**. The line is open from 7am to 11pm seven days a week. (A textphone service is available for people who have difficulties with their hearing or speech on **0845 606 0680**.)

Or you can visit the New Deal website at www.newdeal.gov.uk

You can also visit the Jobcentre Plus website at www.jobcentreplus.gov.uk

National Minimum Wage

Is this for me?

If you do paid work, you will be entitled to at least the National Minimum Wage.

What is it?

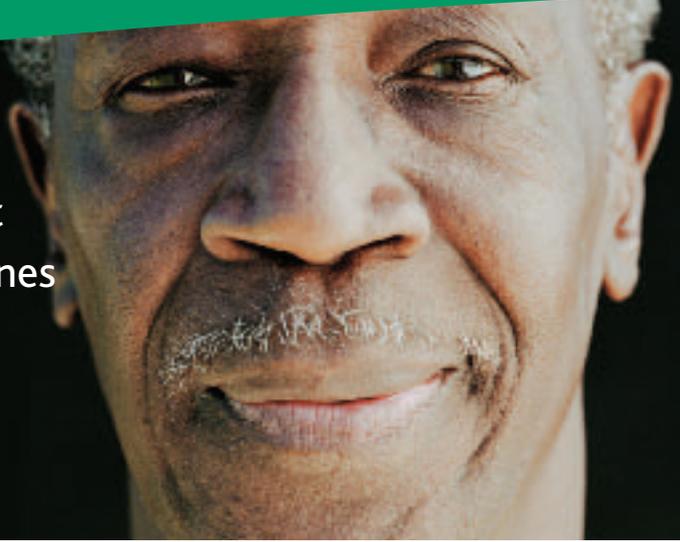
The National Minimum Wage is a guaranteed hourly rate to protect the pay of workers. From 1 October 2004 the National Minimum Wage for workers aged 22 and over is £4.85 an hour. This will increase to £5.05 an hour in October 2005.

What do I do?

If you work and want more information about the National Minimum Wage, you should phone the helpline on **0845 6000 678**. The line is open from 8am to 6pm Monday to Friday.

8 Losing a loved one

It'd be nice to know that your loved ones will be okay when you're gone.



Making a will

Is it for me?

Anyone can make a will.

What is it?

You don't have to make a will, but experts may advise you to do so.

By making a will you will be able to set out who is to benefit from your property and possessions ('your estate') after your death. It will also help make sure that your estate, after any taxes and debts have been paid, is passed on as you want. You may need legal advice if you want your share of any jointly-owned assets to be inherited by someone who is not the other joint owner.

You can choose the people who are responsible for passing on your estate. These people are called executors, and you can appoint executors by naming them in your will. The courts can also appoint other people to be responsible for doing this job.

If you do not make a will, your estate will be passed on according to a scheme laid down in law. Who is entitled under this scheme (which is designed to reflect the wishes of the average person) will depend on which relatives survive you, if any.

What do I do?

You can phone the Scottish Executive Civil Law Division on **0131 244 2193** for the leaflet **Rights of Succession**. This explains what happens if someone has died without making a will. If you are thinking of making a will, you may want to ask for the help of a lawyer or a voluntary organisation such as Citizens Advice or Help the Aged. You should check that any will-making service makes Scottish wills for people living in Scotland.

What to do After a Death in Scotland is another Scottish Executive leaflet that you may find helpful if someone close to you dies. You can phone the Scottish Executive on the number above for a copy. Your local citizens advice bureau may also be able to give you a copy.

Inheritance tax – Phone 0845 30 20 900

Is this for me?

If your estate is currently worth more than a certain amount (£275,000 in 2005/2006), there may be inheritance tax to pay when you die.

What is it?

Your estate includes: everything owned in your name; your share of anything jointly owned; assets held in trust from which you get a benefit; and gifts you make within the seven years before your death.

There will probably be no inheritance tax to pay on things such as gifts to UK charities, business or agriculture assets and small gifts. It is unlikely that your husband or wife will have to pay inheritance tax on anything you pass on to them.

What do I do?

The Inland Revenue has a wide range of leaflets that give more details.

For more information you can phone the Probate and Inheritance Tax helpline on **0845 30 20 900**. The line is open from 9am to 5pm Monday to Friday.

You can also get details on the Inland Revenue website at **www.inlandrevenue.gov.uk**

Cruse Bereavement Care and a number of other organisations provide emotional support in times of bereavement (see page 61).

Funeral Payment

Is this for me?

If you are getting Pension Credit, Housing Benefit, Council Tax Benefit or certain other benefits, you could get help to pay for a simple funeral of a partner, a close relative or a close friend. This is paid through the Social Fund.

If the person who died was a war pensioner, you may also be able to get help from the Veterans Agency with the cost of a basic funeral if you are responsible for paying the funeral account. You don't have to be getting benefits to claim. However, if you claim for a Funeral Payment, this could affect how much you get from the Veterans Agency. For more information and advice phone free on **0800 169 22 77**.

You will not have to pay tax on any Funeral Payments you may receive.

What is it?

The Funeral Payment covers the necessary cost of burial or cremation fees, local authority fees, certain expenses in specific

circumstances and up to £700 to pay for other costs, such as a coffin or flowers.

The property and possessions of the person who has died and money from insurance policies, War Pensions Funeral Grants or prepaid funeral plans may all affect the amount you might get.

What do I do?

You can make a claim on form **SF200**. You can get a claim form and more information from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Bereavement Payment

Is this for me?

If you're over State Pension age (currently 65 for men, 60 for women), you will not usually be able to get bereavement benefits. But if your husband or wife was not getting a State Pension, you may be able to get a Bereavement Payment. To be eligible, your husband or wife must have paid enough National Insurance contributions while they were working. Special rules apply if you do not live in the UK (see page 16).

You will not pay tax on any Bereavement Payments you may receive.

What is it?

This is a £2,000 lump sum to help you at the time of your husband's or wife's death.

What do I do?

The time for claiming Bereavement Payment for deaths on or after 1 April 2003 has been extended to 12 months. This time limit used to be three months. If you think you may be eligible, fill in the claim form as soon as possible after the death.

You can find out more about state pensions, or get a Bereavement Payment claim form, from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Useful contacts

You will not need to pay for the costs of phone calls which begin with **0800** or **0808**. You will pay local rates for numbers which begin with **0845**. If you phone from a mobile phone, charges may vary depending on your network provider. You may have to pay national call rates for other numbers depending on where you live.

General

Age Concern Scotland

Phone 0800 00 99 66

Provides written information on issues affecting older people and their carers.

Phone 0131 220 3345

For details on local Age Concern groups.

Help the Aged Seniorline

Phone 0808 800 6565

For free advice to older people, their relatives, carers and friends on welfare and disability benefits, community and residential care and other issues that concern older people.

The Royal British Legion Legionline

Phone 0845 7 725 725

Provides information for the ex-service community and their dependants.

Citizens Advice Scotland

Phone 0131 550 1000

Your local Citizens Advice provides free independent and confidential advice. You can find the number of your local citizens advice bureau in the phone book.

Counsel and Care

Phone 0845 300 7585

Advice for people over 60, their friends and families.

Alzheimer's Scotland – Action on Dementia

Phone 0131 243 1453

For free advice, help and support on issues relating to dementia.

The Scottish helpline for Older People

Phone 0845 125 9732

For confidential and independent information for older people and their relatives, and those people who care for or work with them.

Money and tax – includes pensions, benefits, tax

Pension Credit Application Line

Phone 0800 99 1234

(Textphone 0800 169 0133)

To apply for Pension Credit.

Disability Benefits Enquiry Line

Phone 0800 88 22 00

(Textphone 0800 24 33 55)

For advice and information on benefits for disabled people and their carers.

Carer's Allowance Unit

Phone 01253 856 123

(Textphone 01772 899 489)

Veterans Agency Helpline

Phone 0800 169 22 77

(Textphone 0800 169 34 58)

For general advice and help filling in claims for war pensions.

Winter Fuel Payment Centre

(EEA residents only)

Phone +44 (0)29 20 42 8635

For details of the Winter Fuel Payment helpline for UK callers, see page 36.

International Pension Centre

Phone +44 (0)191 218 7777

Email: TVP-IPC-Customer-Care@thepensionservice.gsi.gov.uk

For advice and information from the Department for Work and Pensions on benefits for people who live overseas.

Centre for Non-Residents

Phone +44 (0)151 210 2222

(Textphone +44 (0)151 472 6112)

For information on tax if you live abroad.

Pension Tracing Service

Phone 0845 600 2537

Provides a free pension-scheme tracing service.

The Pensions Advisory Service

Phone 0845 601 2923

For help with a problem, complaint or dispute with a private or occupational pension arrangement.

Health and social services

NHS 24 (Scotland)

Phone 0845 4 24 24 24

(Textphone 18001 0845 4 24 24 24)

For information on a range of health-related subjects.

Carers UK

Carers Line

Phone 0808 808 7777

Provides information on benefits and how to access support services within your area.

Carers Scotland

Phone 0141 221 9141

Provides free information and advice on the issues affecting, and the services needed by, carers in Scotland.

Direct Payments Scotland

Phone 0131 558 3450

Offers advice on direct payments in Scotland.

DIAL UK

Phone 01302 310123

For advice and information on disability.

Disabled Living Foundation

Phone 0870 603 9177

For advice and information on equipment for everyday life.

Anchor Trust

Phone 0845 775 8595

Advice and help for physically or mentally disabled older people. They provide various types of support.

Office of the Public Guardian

Phone 01324 678300

Deafblind Scotland

Phone 0141 777 6111

For people who are deaf and blind.

Scottish Consortium for Learning Disability

Phone 0141 418 5420

Brings together, develops and passes on information and advice to people with learning disabilities. It helps people with learning disabilities and their carers to become trainers, research champions (people with learning disabilities who work with researchers and research funders to speed up on the issues that people with learning disabilities think are important in research) and advisers.

Royal National Institute of the Blind Scotland

Phone 0131 311 8500

Royal National Institute for Deaf People Scotland

Phone 0141 554 0053

(Textphone 0141 550 5750)

ENABLE Scotland
Phone 0141 226 4541

Promotes the welfare of people with learning difficulties and promotes mutual help and support among their carers, and encourages research and services.

SANE
Saneline
Phone 0845 767 8000

National mental health helpline for advice, support and information to sufferers of mental illness and their families, professionals and the general public. The helpline is open from 12 noon to 2am every day.

Home

Home improvements
Care and Repair Scotland
Phone 0141 221 9879

For advice and help on improvement and repairs for homeowners.

Home safety
Royal Society for the Prevention of Accidents (RoSPA)
Phone 0121 248 2000

RoSPA is a registered charity that provides information and advice on safety issues within the home.

Keeping warm in the home
Winter Fuel Payments
Phone 08459 15 15 15
(Textphone 0845 601 5613)

Warm Deal
Phone 0800 072 0150

Central Heating Programme
Phone 0800 316 1653

Sheltered Housing
Elderly Accommodation Counsel
Phone 020 7820 1343

For detailed information on all forms of accommodation for older people across the UK.

Retirement Housing Advice Service (INNIS)
Phone 0131 220 6347

For advice and information on issues to do with sheltered housing or retirement housing.

Emerging Role of Sheltered Housing
Phone 01992 513302
For the leaflet 'Eight key questions and answers on sheltered housing'.

Shelterline
Phone 0808 800 44 44
A 24-hour national housing helpline.

Learning
learndirect scotland
Phone 0808 100 9000
For information and advice about all aspects of learning.

Legal services, crime and security

Legal services

Scottish Legal Aid Board
Phone 0131 226 7061

Law Society of Scotland
Phone 0131 226 7411

Crime and security

Your local police phone number is in the phone book.

Victim Support Scotland
Phone 0845 6039 213

Advocacy Safeguards Agency
Phone 0131 524 9380

Advice on quality independent advocacy (helping someone speak up for themselves by offering information and support) for everyone who needs it in Scotland.

Travel

Travel

Driver and Vehicle Licensing Agency
Phone 0870 240 0009

Traveline Scotland
Phone 0870 608 2 608
www.traveline.org.uk

For information on all types of public transport in Scotland, England and Wales. The line is open from 7am to 10pm seven days a week, not including Christmas Day, Boxing Day, New Year's Day and 2 January.

Television, museums and galleries

Leisure

TV Licensing
Phone 0845 603 6999

For information on free television licences for those over 75.

National Museums of Scotland
Phone 0131 247 4422

National Galleries of Scotland
Phone 0131 624 6200

For information on free admission and concessionary charges.

Voluntary and paid work

Voluntary work

The Retired and the Senior Volunteer Programme (RSVP)
Phone 0131 622 77 66

Places volunteers in a number of different projects across the country.

Scottish Business in the Community Senior Executive Programme

Phone 0131 442 2020

Arranges voluntary places for retired professionals.

Paid work

New Deal 50 plus
Phone 0845 606 2626
(Textphone 0845 606 0680)

Jobseeker Direct

Phone 0845 606 0234
(Textphone 0845 605 5255)

For information about Jobcentre services.

National Minimum Wage Information

Phone 0845 600 0678

Losing a loved one – making a will and bereavement benefits

Probate and inheritance tax
Phone 0845 30 20 900

The Queen and Lord Treasurer's Remembrancer Department
Phone 0131 247 2693

Handles the estate of someone who has died who has no relatives and has not left a will.

Cruse Bereavement Care
126 Sheen Road
Richmond upon Thames TW9 1UR
Phone 0870 167 1677

www.crusebereavementcare.org.uk

Cruse offers free information, support and welfare advice to anyone who has been affected by death.

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We are interested in your views on this Pensioners' guide.
Please fill in the questionnaire on the page opposite.

If you have any other comments on this guide, we would like to hear from you. Please write to us at:

Pensioners' guide
Freepost NAT 12444
Gerrards Cross
SL9 0BR.

Or email us at: comments@dwp.gsi.gov.uk

Pensioners' guide – Scotland

We are interested in your views on this guide. Please fill in this questionnaire and return it to the Freepost address provided.

How useful do you think this guide is?

Very Quite Not very Not at all

How easy is it to find the information you want in this guide?

Very Quite Not very Not at all

Which sections of this guide did you find most useful and why?

.....
.....

Which sections of this guide did you find least useful and why?

.....
.....

Would you improve the guide in any way? If so, how?

.....
.....

Where did you get this guide?

The orderline Website or internet The Pension Service

Social security office Jobcentre Plus Post office

Doctor's surgery Pharmacy Age Concern In the post

Help the Aged Citizens Advice Friend or family

Other (please give details)

Are you: male? female?

Are you: under 60? 60–64? 65–69? 70–74?

75 or over?

What is your full postcode?

Do you have any other comments?

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Part of the Department
for Work and Pensions

We would like to thank Age Concern and Help the Aged for their help in developing this guide.

This guide will be reviewed regularly. It gives general guidance only and should not be treated as a complete statement of the law.

For more copies of this guide, or the one for England and Wales, you can phone 0845 6 065 065.

A textphone service is also available for people who have difficulties with their hearing or speech on 0845 6 064 064.

You can get copies of this guide in other formats by phoning one of the numbers above.

This guide is also available on the internet:
www.thepensionservice.gov.uk/retired

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April 2005

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SCOTTISH EXECUTIVE



General enquiries 0845 60 60 265
(textphone users call 0845 60 60 285)
www.thepensionservice.gov.uk