

**Factsheet 56 June 2009**

## **Benefits for people under State Pension age**

### **About this factsheet**

This factsheet provides brief information about benefits and other sources of financial help for people under State Pension age (currently 60 for women and 65 for men).

Where Age Concern can provide further information about the benefits mentioned, this is signposted. If not, contact your local Citizens Advice Bureau or one of the useful organisations at the back of this factsheet for more information.

The information in this factsheet is correct for the period April 2009 – March 2010. Benefit rates and other figures are expected to increase again in April 2010 but rules and figures sometimes change during the year.

The information given in this factsheet is applicable in England and Wales. Different rules may apply in Northern Ireland and Scotland. Readers in these nations should contact their respective national Age Concern organisations for information specific to where they live – see page 21 for details.

For details of how to order other Age Concern factsheets and information materials mentioned inside go to page 20.

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## Recent developments

- Employment and Support Allowance was introduced as the main benefit for new claimants unable to work through sickness or disability on 27 October 2008. See section 4.2 for details.

### 1 Main benefits

Some of the benefits listed here you can claim as an individual. These benefits are usually based on your national insurance (NI) contribution record and are called contributory benefits. Your entitlement to these benefits is not affected by the circumstances of your partner (if you have one); nor is it usually affected by any savings, capital or other income you have.

Other benefits listed here are means-tested. This means that you have to claim as a couple if you have a partner living with you. A partner means your wife, husband, civil partner or someone you live with as part of a couple. Your income and savings will be added together when working out if you are entitled to benefit.

You may need to get further advice if you are living with a person who is not your 'partner'.

### 2 Where to apply for benefits

- The Government department with overall responsibility for benefits is the Department for Work and Pensions (DWP).
- Most benefits for people of working age are administered by local Jobcentre Plus offices.
- Disability Living Allowance and Carer's Allowance are dealt with by The Pensions, Disability and Carers Service.
- Housing Benefit and Council Tax Benefit are administered by local authorities.

For details of your local offices check in the telephone book under Jobcentre Plus, social security office, Pension Service or Disability and Carers Service.

Tax Credits are administered by Her Majesty's Revenue and Customs (HMRC). For more information call the Tax Credits Helpline on 0845 300 3900.

## 3 Jobseeker's Allowance

You can claim Jobseeker's Allowance (JSA) if you are unemployed. There are two sorts of JSA:

- contribution-based JSA, which is based on your NI contribution record;
- income-based JSA, which is means-tested.

Both elements of JSA are taxable.

### 3.1 Qualifying for JSA

To qualify for JSA you must be:

- under State Pension age (if you are a man aged 60–64 you would normally be better off claiming Pension Credit instead);
- unemployed or working for less than 16 hours a week;
- capable of and available for work;
- actively seeking work.

When you sign on you will meet a personal adviser and discuss what you are taking to look for work. This will become part of your 'Jobseeker's Agreement'. If your adviser feels you have not kept to the terms of this agreement or are not actively seeking work you can be sanctioned and your benefit can be reduced.

The level of job-search activity you have to pursue increases the longer you are on JSA. From October 2009 people who have been on JSA for a year or more will be referred to a new employment programme, called the flexible New Deal, which may involve mandatory work-related activities.

### 3.2 Contribution-based JSA

Contribution-based JSA is only paid for a maximum of 26 weeks. The rate for people aged 25 or over is £64.30. There is no extra money for dependants.

In general, income and savings are not taken into account for contribution-based JSA, but if you have an occupational or personal pension your JSA will be reduced by the amount by which your pension is more than £50 (so if your pension is £114.30 per week or more you will not be paid any contribution-based JSA).

### 3.3 Income-based JSA

Income-based JSA can be paid on top of contribution-based JSA, or on its own, if you don't have enough NI contributions or you have already received contribution-based JSA for 26 weeks.

There are some extra rules for income-based JSA:

- you must have no more than £16,000 savings (if you have a partner their savings will be added to yours). If you have savings over £6,000 they will be assumed to provide you with a weekly income of £1 per week for every £250 over £6,000;
- your partner must be unemployed or working for less than 24 hours a week;
- your income must be less than your applicable amount (see below).

Couples may have to make a joint claim and both partners need to be actively seeking work and have entered into a Jobseeker's Agreement. This does not apply if your partner cannot work because s/he is disabled or a carer or are already working between 16 and 24 hours a week.

Income-based JSA is calculated by working out your applicable amount. This includes a personal allowance (paid at the single or couple rate) plus any premiums you might be entitled to. Premiums are paid if any special circumstances apply to you or your partner, such as whether you get any disability benefits or if you are a carer. If you have a mortgage, or you pay service charges for your property, your applicable amount may also include a weekly amount to cover these housing costs. If your income is less than your applicable amount you will be entitled to benefit.

If you receive income-based JSA you will be automatically entitled ('passport') to maximum Housing Benefit and Council Tax Benefit.

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#### Action

To claim JSA contact your local Jobcentre Plus office.

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## 4 **Employment and Support Allowance and other payments for sickness**

The main benefit for people who are unable to work because of sickness or disability is Employment and Support Allowance (ESA). It was introduced on 27 October 2008, and for new claimants replaced Incapacity Benefit and Income Support on the grounds of incapacity.

This section includes information on ESA, as well as Incapacity Benefit, Income Support and Severe Disablement Allowance. People who are employed and have been sick for less than six months would normally get Statutory Sick Pay from their employer.

### 4.1 **Occupational and personal pensions**

Your contributory ESA and Incapacity Benefit may be reduced if you have an occupational pension of more than £85 a week. For every £1 of pension more than £85, you will lose 50 pence of benefit.

### 4.2 **Employment and Support Allowance**

There are two types of ESA. Contributory ESA is paid if you have enough recent NI contributions. Income-based ESA is for people who do not have enough contributions to receive contributory ESA, or for people receiving contributory ESA but whose ESA is not enough to live on.

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#### **Important!**

ESA is taxable.

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To qualify for Employment and Support Allowance you must:

- have a limited capacity for work; and
- be under State Pension age when your period of incapacity began.

When you reach State Pension age you will no longer be entitled to ESA and should claim your State Pension.

When you first claim ESA you will begin a 13-week assessment period. During this time you will have a medical examination to establish whether you should be put into the support group or the work-related activity group (see below) at the end of the assessment period.

During the assessment phase you will receive the single rate of the basic personal allowance if you are claiming contributory ESA. If you are claiming income-based ESA you will receive either the single or the couple rate of ESA personal allowance plus any premiums you might be entitled to.

After the assessment phase you will be put into either the support group or the work-related activity group and you will receive the extra component for that group (note that there is no couple rate of either component).

The most severely disabled people will be put in the support group. If you are put into this group you will not have to engage in work-related activities and will receive a higher rate of benefit.

If you are in the work-related activity group you will have a series of meetings with a personal adviser and will be offered support to consider what work you may be able to do in the future. If you do not comply with these meetings, or do not take part fully, your benefit could be reduced.

#### **4.2.1 Contributory ESA**

To receive contributory ESA you must normally have paid enough National Insurance contributions in one of the last three tax years. If you have recently been receiving Carer's Allowance contributions paid more than three years ago may enable you to qualify. Some young people may qualify for ESA without needing to satisfy the contribution conditions if their disability began before the age of 25.

#### **4.2.2 Income-based ESA**

This may be paid if you are under 60, have a limited capacity for work and either you do not have enough National Insurance contributions to get contributory ESA or your contributory ESA is not enough to live on. (If you are over 60 you can claim Pension Credit rather than income-based ESA.)

The weekly rates of Employment and Support Allowance for people over 25 are:

- **Basic personal allowance**

Single (contributory and income-based ESA)	£ 64.30
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Couple (income-based ESA only)	£100.95
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- **Work-related activity component**  
(paid after assessment period)

£ 25.50
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- **Support component**  
(paid after assessment period)

£ 30.85
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Income-related ESA is calculated by working out your applicable amount. This includes the personal allowance (paid at the single or couple rate), the work-related or support component, plus any other any premiums you might be entitled to. Premiums are paid if any special circumstances apply to you or your partner, such as whether you get any disability benefits or if you are a carer. If you have a mortgage, or you pay service charges for your property, your applicable amount may also include a weekly amount to cover these housing costs. If your income is less than your applicable amount you will be entitled to benefit.

If you receive income-related ESA you will be automatically entitled ('passport') to maximum Housing and Council Tax Benefit.

#### 4.2.3 The medical tests for ESA

When you initially claim ESA you will need to supply a medical certificate from a doctor. During the 13-week assessment phase the DWP will assess your capacity for work. There are three medical tests for ESA:

- 1 **Limited capacity for work:** this is the test that determines whether you will be entitled to ESA. It assesses your ability to carry out specific everyday activities. There is a points system to assess these problems. You have to score at least 15 points to be assessed as having a limited capacity for work.
- 2 **Limited capacity for work-related activity:** this test decides whether you will go into the work-related activity group or the support group.
- 3 **Work-focused health-related assessment:** this assessment is only done for people in the work-related activity group. It looks at the sort of activities you can do and what help you might need to get back into work.

## 4.3 Statutory Sick Pay

Most people who are employed but off work for a short period due to sickness are entitled to Statutory Sick Pay (SSP). This is administered and paid by employers. SSP is paid at a flat rate of £79.15 per week. You may be entitled to more sick pay under the terms of your employment contract.

If you are receiving SSP but it is not enough to live on you may be able to claim Income Support as well (see below).

If you are unable to work because of sickness but not entitled to SSP, for example because you are self-employed, you may be entitled to ESA.

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### Attention!

Statutory Sick Pay is taxable.

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## 4.4 Incapacity Benefit

Incapacity Benefit (IB) has been abolished for new claimants but it can continue to be paid to people who were receiving it before 27 October 2008 as long as they fulfil the conditions.

At State Pension age IB will stop and you can claim your State Pension.

## 4.5 Severe Disablement Allowance

This has been abolished for new claimants but it can continue to be paid to people who were receiving it before 5 April 2001, as long as they fulfil the conditions. You can continue to receive Severe Disablement Allowance after State Pension age – seek advice if you are considering this.

## 5 Disability Living Allowance

You can claim Disability Living Allowance (DLA) if you are under 65 and you have care or mobility needs because of a disability. It is not affected by your savings, income or your partner's circumstances (if you have one).

DLA is not means-tested and is not taxable. If you receive DLA the amount of other benefits you are entitled to may be increased.

See Age Concern's Factsheet 34, *Attendance Allowance* and Factsheet 52, *Disability Living Allowance*.

## 6 **Carer's Allowance**

You can claim Carer's Allowance (CA) if you are looking after someone who receives Attendance Allowance or DLA care component (at middle or higher rate). If you work you cannot earn more £95 a week (after the deduction of certain expenses).

Carer's Allowance may not be payable if you are getting certain other benefits, but means-tested benefits may be paid at a higher rate if you are entitled to CA. Sometimes the person you care for may lose money if you claim CA so seek advice before you make a claim. See also Age Concern's Factsheet 55, *Carer's Allowance*.

## 7 **Bereavement benefits**

If your husband, wife or civil partner dies you may be able to claim one of the following bereavement benefits:

- Bereavement Allowance paid to people aged 45 or over, paid for up to 52 weeks
- Widowed Parent's Allowance for people with dependent children, paid with no time limit.

There is also a £2,000 lump sum Bereavement Payment.

Entitlement to bereavement benefits is based on the NI contribution record of the person who has died, unless they died as a result of an industrial accident or prescribed industrial disease.

If you are over pension age you can only get the lump sum Bereavement Payment if your husband, wife or civil partner had not reached pension age or started drawing their State Pension.

## 8 **Industrial Injuries Scheme**

If you have been injured at work you can claim Industrial Injuries Disablement Benefit. Industrial injuries benefits are paid on top of other benefits such as ESA, IB or CA, but they are taken into account as income when calculating means-tested benefits.

The level of disability caused by your accident or industrial disease will be assessed by a DWP doctor and expressed as a percentage. You have to be assessed as at least 20% disabled to receive any payment.

The weekly benefit for 100% disablement is £143.60. If you are awarded Disablement Benefit at the 100% rate, you may also qualify for extra allowances such as Constant Attendance Allowance or Exceptionally Severe Disablement Allowance.

Industrial injuries benefits are 'no fault' benefits so you do not have to show negligence by anyone. If you also want to claim compensation from your employer you should take legal advice.

## 9 **War Pensions**

If you have been disabled through service in the armed forces you can claim a pension or compensation payments. There are also some pensions payable to war widows/widowers.

For more information contact the Veterans Agency helpline on 0800 169 2277 (free call).

## 10 **Working Tax Credit**

Working Tax Credit (WTC) is a cash top-up payment for people in work. It can be claimed whether you are employed or self-employed. Whether you receive WTC, and if so how much, will depend on your circumstances and your income.

To qualify for WTC you must be:

- normally living in the UK;
- working for at least 16 hours a week (if you do not qualify for the 'disability element' or the '50 plus element', or if you do not have dependent children, you must work for at least 30 hours a week).

To qualify for the 50-plus element you must be aged 50 or over and returning to work for at least 16 hours a week after coming off certain benefits. The 50-plus element is only paid for 12 months.

To qualify for the disability element you must have a disability that puts you at a disadvantage in getting a job, and you must receive, or have recently stopped receiving, an incapacity or disability benefit (such as ESA or DLA).

WTC is not taxable. It is administered by HMRC and the assessment of income and savings is done on a yearly basis. For the tax year 2009/2010 any WTC you receive will be an estimated amount based either on your previous year's income or an estimate of your current income. Your award will only be finalised after April 2010 when your actual income for 2009/2010 is known.

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### Action

For more information or a claim form, contact your local Tax Enquiry Centre or ring the Tax Credits Helpline on 0845 300 3900.

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## 11 Child Benefit and Child Tax Credit

You can claim Child Benefit if you are responsible for a child under 16 or young person under 20 who is studying for more than 12 hours a week at school or college. You and the child for whom you are claiming must be present and ordinarily resident in the UK.

Child Benefit is £20.00 per week for your oldest child and £13.20 for each other child. Your income and savings do not affect the amount of Child Benefit you receive.

You can get Child Tax Credit if you have a dependent child or young person and you (and your partner if you have one) have a low enough income. You do not have to be working to get CTC.

Child Tax Credit has a number of elements. All the elements that apply will be included in your maximum annual CTC, but the amount of CTC you will receive depends on your income. Once an annual amount has been calculated you will be paid CTC four-weekly.

The elements and the yearly amounts are:

Family element, for all eligible families	£ 545
Child element, for each child in the family	£2235
Baby addition, if you have a child under one	£ 545
Disabled child element, for each child on DLA or registered blind	£2670
Severely disabled child element, for each child on the highest rate care component of DLA	£1075

You can have a family income of over £50,000 per year and still be entitled to some CTC. Child Benefit and CTC are not taxable, and they are administered by HMRC.

## 12 **Income Support**

Income Support (IS) is a means-tested benefit. It can be claimed by people who don't have to sign on as available for work and who are not entitled to ESA. Lone parents with a child under 12, carers and people receiving IB or SDA are the most common examples of people who can claim IS.

Income Support is calculated in a similar way to income-based JSA and income-related ESA. Your applicable amount (including premiums and housing costs) is compared with any income you actually have coming in.

If you receive IS you will be passported to maximum Housing and Council Tax Benefit.

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## Action

To claim contact your local Jobcentre Plus.

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### 13 Housing Benefit and Council Tax Benefit

Housing Benefit and Council Tax Benefit are means-tested benefits administered by local authorities.

You may be able to claim Housing Benefit (HB) if you are a tenant or if you are liable to pay rent.

You may be able to claim Council Tax Benefit (CTB) to help with the cost of your Council Tax bill. It doesn't matter whether you are a tenant or an owner-occupier.

There are some common rules. To receive either HB and CTB you must:

- have less than £16,000 savings (unless you are over 60 and receive guarantee pension credit); and
- receive a 'passporting benefit' such as income-based JSA, income-related ESA or Income Support ; or
- have a low income (it does not matter whether you are working or not).

The calculation for HB and CTB is similar to other means-tested benefits. If you are not automatically entitled to HB or CTB your income is compared to your applicable amount (based on your circumstances and including any premiums if relevant), and the amount of benefit you are entitled to is calculated. The amount you receive therefore depends on your income, your applicable amount and the level of your weekly rent or council tax bill.

The amount of HB or CTB you receive may be reduced if you have another adult (not your partner) living with you. This is called a non-dependent deduction. No non-dependent deduction will be made if you are registered blind or you get DLA care component or Attendance Allowance.

## 13.1 Housing Benefit

You normally cannot receive HB if:

- you are a student (unless you are disabled);
- you live with your landlord;
- you rent a property from your ex-partner (seek advice if this applies).

Sometimes the local authority may refuse to pay HB if they believe your tenancy is 'contrived' or not 'on a commercial basis'. This may happen if you rent from a family member – seek advice if this applies. Many claims are allowed if circumstances are explained properly.

If you are a council or housing association tenant your rent is assumed to be reasonable for HB purposes. If you are a private tenant the amount of rent that HB will cover is determined by the rate of the Local Housing Allowance (LHA) for a property of the size you need. The size of accommodation you need is based on the number of people in your household and their age. Rent officers in each local authority are responsible for setting local rates of LHA. Local authorities publish the rate of rents for different size properties so you can find out how much they will pay before taking up a tenancy.

If there is a shortfall between your rent and the amount of HB you receive you can ask the local authority to consider making a Discretionary Housing Payment (DHP) to make up the difference. Seek local advice if you need to apply for a DHP.

Some support services for vulnerable or disabled people in sheltered housing are funded by local authority Social Services departments under a system called 'Supporting People', and not paid through Housing Benefit.

See Age Concern's Information Sheet 19, *Supporting people – paying for supported accommodation*.

## 13.2 Council Tax Benefit

If you are liable for Council Tax you can claim CTB.

If you cannot get Council Tax Benefit because you have more than £16,000 savings or your income is too high, you may be able to get 'second adult rebate'. This may reduce your Council Tax bill if you live with someone (not your partner) who has a low income.

## 14 The Social Fund

The Social Fund provides lump sum cash payments to cover extra expenses that are difficult to meet from your weekly income. They include:

- help with the cost of arranging a funeral;
- community care grants to help people live independently at home – for example they can be for beds, cookers, removal costs or certain travel costs;
- budgeting loans that can help with an item that you cannot afford – but these have to be repaid from your weekly benefit ;
- crisis loans that may be available in an emergency or crisis – these have to be repaid and any income and savings available are taken into account.

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### Important!

Don't make any arrangements until you have checked to see whether you can get any help.

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Funeral payments are made to people getting income-based JSA, income-related ESA, Income Support, Pension Credit, HB or CTB and some tax credits.

To receive a community care grant or budgeting loan you must be entitled to income-based JSA, income-related ESA, Income Support or Pension Credit.

Savings of more than £500 are taken into account for community care grants and £1,000 for budgeting loans. There are no capital limits for funeral payments.

You don't need to be getting any benefits to apply for a crisis loan.

Funeral payments are paid according to set rules but the other Social Fund payments described above are discretionary so not everyone who applies can receive them.

See section 17 for details of help from the Social Fund towards heating costs.

## Other sorts of help

### 15 Help with house repairs

If you get income-based JSA, Income Support or income-related ESA a community care grant or budgeting loan might help with the cost of minor repairs or decoration.

Local authorities have a general power to help with improving living conditions. The sort of help they can provide includes adaptation or improvement of living conditions by providing a grant, a loan, materials or any other form of assistance. This is a discretionary scheme and gives priority to vulnerable and older people. Each local authority must have a published policy describing the sort of help it offers.

Disabled Facilities Grants cover a variety of improvements and adaptations intended to make life easier for someone with a disability. These grants are administered by local authorities and subject to an assessment of income and savings.

### 16 Help with health costs

Most treatment from the NHS is free, but there are charges for:

- prescriptions;
- dental treatment;
- sight tests and the cost of glasses;
- travel costs to hospital.

If you get a means-tested benefit such as Income Support, Income-based JSA or income-related ESA you should get full help with these costs. If you get Tax Credits you may qualify if your annual income is below a set amount. HMRC will send you a certificate if you qualify under this route.

If you don't get these benefits but have a low income and less than £16,000 savings you may still get some help by filling in form HC1. Ask your dentist, optician, etc, before paying for treatment. There may be other ways of getting help with health costs if, for example, you have certain medical conditions. See Age Concern's Factsheet 61, *Help with health costs*, for further information.

## 17 Fuel bills and other costs

There are no extra weekly payments to cover costs such as fuel bills, water rates or telephone charges.

The following payments from the Social Fund can help towards heating:

- a Cold Weather Payment of £8.50 is paid in weeks when the weather is especially cold. (You have to be getting Income Support, income-based JSA or income-related ESA and be responsible for a child under five or a disabled child of any age);
- in some circumstances people may be able to get assistance from social services for some telephone costs.

See Age Concern's Factsheet 1, *Help with heating*, and Information Sheet 22, *Information about telephones*.

## 18 Council Tax

Council Tax is based on the value of a property and, to some extent, the people who live there. All domestic properties are allocated a band depending on their value and one bill is sent to each household.

Your bill may be reduced by the different systems of discounts, reductions and benefits. The Council Tax Benefit system, which is based on savings and income, has been mentioned earlier. Other reductions, such as the 25% discount for living alone, are not related to income or savings.

Age Concern's Factsheet 21, *Council Tax* explains the system in England in some detail (but please note that the Council Tax Benefit section only applies to people over 60). The rules in Wales, Scotland and Northern Ireland are different.

## 19 Useful organisations

### ● **Benefit Enquiry Line**

Government-run information line about benefits for people with disabilities, carers and representatives.

Tel: 0800 88 22 00 (free call), textphone: 0800 24 33 55 (free call)

Website: [www.direct.gov.uk/disability-money](http://www.direct.gov.uk/disability-money)

### ● **Carers UK**

National charity working on behalf of carers. Offers wide range of information on carers' rights and sources of help and contact details for local carers' support groups.

Tel: 0808 808 7777 (free call)

Website: [www.carersuk.org](http://www.carersuk.org)

### ● **Citizens Advice Bureau**

National network of free advice centres. Depending on available resources may offer benefits check and help filling forms.

Tel: 020 7833 2181 (for local contact details only – not telephone advice)

Website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### ● **Direct Gov**

The official Government website for information for citizens.

Website: [www.direct.gov.uk/en/index.htm](http://www.direct.gov.uk/en/index.htm)

### ● **Disability and Carers Service**

Responsible for administration of Carers Allowance, Attendance Allowance and Disability Living Allowance

Tel: 0845 7 12 34 56

Website: [www.dwp.gov.uk/lifeevent/benefits/dcs/](http://www.dwp.gov.uk/lifeevent/benefits/dcs/)

- **Jobcentre Plus**

Provides help and advice on jobs and training for people who can work and financial help for those who cannot. The Social Fund is administered by Jobcentre Plus.

Tel: 0800 055 6688 (free call)

Textphone: 0800 023 4888

- **Pension Service (The)**

The Pension Service provides impartial UK government information on state and private pensions. It is part of the Department for Work and Pensions.

Tel: 0845 6060265

Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

## 20 **Further information about Age Concern**

Visit the Age Concern website, [www.ageconcern.org.uk](http://www.ageconcern.org.uk), or call our national Information Line on 0800 00 99 66 (free call) if you would like:

- to order copies of any of the Age Concern information materials mentioned in this factsheet
- to request information in large print
- further information about our full range of information products
- contact details for your nearest local Age Concern.

### **Books from Age Concern**

Age Concern publishes a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

*Your rights to money benefits 2009/10. All you need to know about the full range of benefits for the over 60s.* £5.99 (available June 2009)

To order this book, or to view our full range of books, please visit our website [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop) or call our book order line 0870 442 2120.

## **Age Concern and Help the Aged**

Age Concern England and Help the Aged have joined together to form Age UK, a single charity dedicated to improving the lives of older people.

## **Age Concern and Help the Aged across the UK**

To find out more about Age Concern and Help the Aged's work in Northern Ireland, Scotland and Wales, contact:

Age Concern Northern Ireland

Tel: 028 9032 5055

Website: [www.ageconcernni.org](http://www.ageconcernni.org)

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites: [www.olderpeoplescotland.org.uk](http://www.olderpeoplescotland.org.uk)

[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)

Age Concern Cymru

Tel: 029 2043 1555

Website: [www.accymru.org.uk](http://www.accymru.org.uk)

## **Support our work**

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through our national freephone helpline – the Age Concern Information Line 0800 00 99 66.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (national call rate, Monday to Friday 9.15am–5pm) or visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

## **Legal statement**

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

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