



advice and support for older age

**Independent  
Age**

# Factsheet

## Disability benefits: Personal Independence Payment and Disability Living Allowance

Personal Independence Payment is a non means-tested benefit for people aged under 65 who have long-term physical or mental health problems. It is gradually replacing Disability Living Allowance.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit [www.independentage.org](http://www.independentage.org). Our free wise guides and factsheets can be download from the website and ordered by phone or via our online order form.



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# **1 Introduction to Personal Independence Payment and Disability Living Allowance**

Personal Independence Payment (PIP) is a benefit for people aged under 65 who have difficulties with daily living activities or mobility because of long-term physical disabilities or mental health problems.

PIP is replacing Disability Living Allowance (DLA). You can no longer make a new claim for DLA. If you're already receiving DLA, you may eventually be reassessed for PIP (see chapter 9 for more details) or you may be able to make a renewal claim, depending on your circumstances.

PIP and DLA aren't means-tested, which means they can be claimed regardless of your income and savings. They are tax-free, and not based on National Insurance contributions. They are paid by the Department for Work and Pensions (DWP).

You can spend the money on whatever you need; it doesn't have to be spent on your care needs. You do not need to have care workers, relatives or neighbours visiting you – you can claim even if you live by yourself and receive no outside help.

## 2 What is Personal Independence Payment (PIP)?

Personal Independence Payment (PIP) is a disability benefit for people under 65. It provides financial help for people who have difficulties with daily living activities or mobility because of a disability or long-term health problem.

You are free to spend the money in the way that suits you best – it doesn't have to be spent on care.

PIP has two parts:

- Daily living component
- Mobility component

You have to be under 65 to claim PIP, but you can still receive it after that age if you claimed it before you reached the age of 65, if you still qualify.

If you're over 65, you can't make a new claim for PIP (unless you have been invited to claim by the DWP because you were under 65 on 8 April 2013). You should claim Attendance Allowance instead (see our factsheet **Disability benefits: Attendance Allowance** ).

### Good to know



PIP has replaced DLA for anyone making a new claim. If you are already claiming DLA, see chapter 9 for more information.

### **3 Who can claim Personal Independence Payment?**

To qualify for Personal Independence Payment (PIP), you must:

- be under 65 (or have been invited to claim if under 65 on 8 April 2013)
- have had difficulties with daily living and/or getting around (see list of requirements below) for three months prior to claiming, and expect them to last for at least nine months after claiming
- meet the residency criteria (0345 850 3322, [gov.uk/pip/eligibility](http://gov.uk/pip/eligibility))

If you have a terminal illness, your claim will be fast-tracked under special rules to enable you to receive it as soon as possible (see chapter 5).

PIP can be claimed regardless of:

- whether you're working or not
- your income
- your savings

#### **Daily living activities test**

There are 10 daily living activities. To qualify for PIP, you are given a score for each activity depending on how much help you need with the activity. Your scores are added up and if you get enough points you are awarded PIP. The activities are:

- preparing or cooking a simple meal

- eating and drinking
- managing treatment (includes taking medication and monitoring changes in your condition)
- washing and bathing
- getting on or off or using the toilet, managing incontinence
- dressing or undressing
- communicating (includes speaking and hearing)
- reading and understanding signs, symbols and words
- engaging with other people
- making decisions about money

### **Mobility activities test**

The two mobility activities that are assessed are:

- planning and following a journey
- moving around outside

## 4 How much is Personal Independence Payment worth?

There are two different rates for each component of PIP. You may be able to receive one or both components.

<b>Daily Living Component</b>	<b>Weekly rate</b>
Standard if you have a limited ability to carry out daily living activities	£55.10
Enhanced if you have a severely limited ability to carry out daily living activities	£82.30

<b>Mobility Component</b>	<b>Weekly rate</b>
Standard if you have limited mobility	£21.80
Enhanced if you have severely limited mobility	£57.45 Plus access to the Motability scheme (see chapter 8)

## **5 How do you claim Personal Independence Payment?**

There are usually three steps to claiming Personal Independence Payment (PIP).

### **1. Start your claim**

Call the Department for Work and Pensions (DWP) on 0800 917 2222. You'll be asked for some basic details, including National Insurance number, bank details and doctor or health worker's name, so have those to hand.

You can ask for a paper claim form by writing to: Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton WV99 1AH.

### **2. Fill in the 'How your disability affects you' form**

If you meet all the criteria, you will then be sent a 'How your disability affects you' form (PIP2) by post. It comes with notes to help you fill it in.

The form asks questions relating to the daily living and mobility activities mentioned in chapter 3. It's important that you give as much information about your medical condition or disability as possible, and explain any difficulties you have managing the activities or the help that you need because of how you're affected.

You need to return the form within one month from the date it was sent to you.

### **3. Attend a face-to-face assessment**

Once your claim form has been assessed, you will usually be asked to attend an assessment with an independent



healthcare professional. This gives you the opportunity to explain your personal needs. Your GP may also be contacted for more details.

If you're not fit to travel to an assessment, you should mention this on your claim form and ask for an assessment to take place in your own home.

You'll get a letter telling you if you have been awarded PIP, and the rate that you are eligible for. This may take up to 11 weeks.

## **6 Filling in the form for Personal Independence Payment**

When filling in the 'How your disability affects you' form, give as much detail about your difficulties as possible. This will give the person assessing your claim a clearer picture of your problems. Try to provide additional information about your difficulties in the white box at the end of each question that applies to you.

If you have difficulties with any of the daily living activities listed in chapter 3, you may be able to claim the daily living component of Personal Independence Payment (PIP). The activities should be described in detail on the claim form.

### **Tips for filling in your form**

Describe any difficulties you have, such as:

- if you have problems preparing food, using a cooker or microwave
- needing supervision, help or prompting to eat
- needing supervision, prompting or assistance with medication or monitoring your health
- needing help, supervision, prompting or needing to use an aid to help with washing/bathing, using the toilet, dressing or undressing
- needing help to speak, hear or understand information
- if you can't read or understand signs, symbols or words
- if you have difficulties or need prompting to engage with others

- needing help or prompting to make financial decisions
  - if you can't plan or follow a route to another place without help
  - if you have physical difficulties walking
- Keep in mind that a medical condition alone will not entitle you to PIP. If you have a medical condition, you should give its medical name (if you know it), but most importantly you should explain how this affects your day-to-day life and what activities you experience difficulties with as a result of the medical condition.
  - You should answer as many questions as possible and put down as much detail as you can, even about things that you find embarrassing or that seem trivial.

### **Good to know**



Don't assume that the case manager (who makes the decision on your claim) understands how your condition affects you. You know your situation best.

- Include the time it takes you to do specific activities and how much help you need with them, even if there is no one to help you.
- Don't mention the help you need with household tasks such as cleaning the house, shopping or gardening. These are domestic tasks and won't be considered, and may distract from your personal care needs that do need to be considered.

- Ask people who know you well – such as family, friends or carers – for help to fill in the application form. Some people find that, as they have lived with their health problem for a long time, or their difficulties have increased over a prolonged period of time, the way they do things has become normal to them so it is easy to overlook or underestimate their problems. It can be useful to have someone else's view.
- Consider keeping a diary of the difficulties you have managing activities over the course of a week. You might find you forget about difficulties with things you don't do every day.
- Remember that the case manager is interested in what you can't do, not what you can do. If you struggle to do things, find them painful or it takes you a long time, you should emphasise this on the form.
- If there are things you avoid doing because they are difficult for you, put this on the form – for example, if it's difficult bending and reaching to put on and take off socks
- Some days you may be able to do more for yourself than other days, but it's important not to fill in the form as if it was one of your best days. Complete the form with details of the help you need on an average day, i.e. how you are most of the time.
- Explain what happens when you don't receive the care you need, especially if this has left you at risk or struggling to manage in the past. This information will help the case manager to understand your needs better.

- Give examples of your difficulties, such as when you have fallen or hurt yourself trying to do specific activities. It can be useful to include supporting letters from your GP or your consultant.



Provide your GP's contact details and permission to contact them or it may delay your claim.

Once you have filled in the claim form, you should send it back to the address given on the form.

You can ask your local Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)) for help completing the form.

### **Preparing for an assessment**

It's a good idea to get as much information as you can about the assessment before you attend. Citizens Advice has a useful guide to this at [citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-pip-claim/your-assessment/](http://citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-pip-claim/your-assessment/).

## **7 How long until I start receiving Personal Independence Payment?**

After your assessment, it can take up to 11 weeks for you to be told whether your claim has been successful.

### **If you have a terminal illness**

There are special rules to speed up applications for people who have a terminal illness (where their life expectancy is not expected to be more than six months). These claims should be dealt with within 15 days without the need for a medical examination.

You should ask your doctor or consultant to complete a DS1500 form, which provides the necessary information about your condition to be able to process your application under the special rules. You will also need to fill in some parts of the Personal Independence Payment (PIP) claim form and tick the box that says you are claiming under the special rules. You will automatically be awarded the enhanced rate of the daily living component of PIP. If you want to claim the mobility component of PIP, you will still need to fill in the mobility section of the claim form.

If you are caring for someone who is terminally ill but they don't know how seriously ill they are, you can claim on their behalf, but make sure you tell them that a claim for PIP has been made. This is because the DWP may need to contact them to verify their details; the decision will be sent to them; and payments will be made directly to them. There will be no indication on their award letter of their medical prognosis.

## **8 If you're turned down for Personal Independence Payment**

Many claims fail on first application but succeed on reconsideration or appeal, so don't give up. If your claim is refused, the reason for this should be explained in the decision letter. If you disagree with the decision or want a fuller explanation, follow the points below. It's a good idea to get advice first; ask Independent Age (0800 319 6789, [independentage.org](http://independentage.org)) or your local Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk))

- If you'd like more information about why you were turned down, contact the Department for Work and Pensions (DWP) and ask for an explanation of the decision. Their contact details should be on the decision letter.
- You can ask the DWP to send you the explanation in writing. They should do this within 14 days.
- If you're not satisfied with the explanation, ask for the decision to be reconsidered. To do this, you can ring or write to the DWP and ask for a 'mandatory reconsideration' – it's best to do this in writing, even if you ring them first. You'll need to do this within one month of the date of the decision letter, or within one month and 14 days of the date on the letter if you asked for a written explanation first. You should:
  - Explain why you think the decision is wrong, for example, that you've underestimated your disabilities and the care you need
  - Include any evidence you have to support what you are saying, such as a supporting statement from your doctor

You could ask for a copy of all the evidence they have used to make the decision, and ask them not to take any further

action until you have received all the evidence, read through it, and sent in your comments.

- Your case will be considered again, usually by a different person.
- You'll be informed of the outcome of the reconsideration in writing with a 'mandatory reconsideration notice'.

## **Appealing a decision**

You can only appeal once you've received a mandatory reconsideration notice. You have one month from the date shown on it to make an appeal.

To appeal:

- Get a [SSCS1 form](#) from HM Courts and Tribunals Service (0300 123 1142 or [Gov.uk](#)). When filling in the form, you might want to get support from an advice organisation, such as your local Age UK (0800 169 6565, [ageuk.org.uk](#)).
- Return the completed form with a copy of the mandatory reconsideration notice within one month. You should get an acknowledgement letter when it's been received.

You may be sent an enquiry form asking about your needs for the appeal hearing, which must be returned within 14 days or your appeal may be cancelled.

You'll be told the date of your appeal hearing in due course. The hearing will decide your appeal and it is best if you attend. You can also arrange for a representative to attend with you.



If your appeal or request for a mandatory reconsideration is successful, the DWP will backdate your award to the date of the original claim.

## **9 Disability Living Allowance**

### **Changes to Disability Living Allowance**

You can't make a new claim for Disability Living Allowance (DLA) as it's now been replaced by Personal Independence Payment (PIP), so if you are not already receiving DLA you should claim PIP instead (see chapter 2 for more information).

### **What is Disability Living Allowance?**

For people already getting it:

DLA provides extra money for people with long-term physical or mental health problems or disabilities. You must have claimed before the age of 65, but you can continue to receive it past this age. It has two components: the care component and the mobility component.

The care component is awarded to people who need regular help with personal care or need supervision. The mobility component is for people who have physical difficulties walking or need someone with them when they are outside in unfamiliar places.

If you're over 65 and don't already receive DLA or PIP, you should claim Attendance Allowance (see our separate factsheet).

### **How much is Disability Living Allowance worth?**

#### **Care component**

There are three weekly rates for the care component:

- Lower rate – £21.80
- Middle rate – £55.10

- Higher rate – £82.30

### **Mobility component**

There are two weekly rates for the mobility component:

- Lower rate – £21.80
- Higher rate – £57.45

### **How long will I keep my Disability Living Allowance for?**

PIP is gradually replacing DLA. If you're receiving DLA, this may eventually stop and you'll be invited to apply for PIP instead, depending on your age and circumstances. The Department of Work and Pensions (DWP) will tell you when to do this.

Generally, DLA is paid either for a fixed period or as an indefinite award.

#### **Indefinite awards**

If you were aged 65 or over on 8 April 2013, you will continue to receive DLA for as long as you remain entitled.

If you were under 65 on 8 April 2013 and receive DLA, you will eventually be reassessed for PIP (see chapter 1).

#### **Fixed period awards**

If you were 65 or over on 8 April 2013, you will continue to receive DLA for as long as you remain entitled and you can make a renewal claim when it ends.

However, you must make the renewal claim within one year of the previous award ending or you will have to apply for Attendance Allowance instead.

If you were under 65 on 8 April 2013 and your fixed period comes to an end before you reach 65, you will be reassessed for PIP.

If you were under 65 on 8 April 2013, have reached age 65 when your DLA fixed period ends and your PIP claim is unsuccessful, you will be considered for Attendance Allowance instead without having to make a fresh claim. However, you may be asked additional questions.



It's best not to apply for PIP until you're contacted by the DWP, because there's no guarantee you'll be awarded PIP and you risk losing your DLA. If you decide to apply for PIP, get advice first.

## **10 Examples of who can receive Personal Independence Payment or Disability Living Allowance**

- Miss Robinson is 63. She is unsteady on her feet, causing difficulties walking outdoors, and has experienced several falls. She also has arthritis affecting both hands. She has just been awarded Personal Independence Payment (PIP) as she is unable to prepare a meal for herself, and she needs help washing and bathing, dressing and undressing and has difficulties walking outdoors.
- Mr Philby is 64 and has arthritis of his hips, knees and feet. He has always been very independent but he is in severe discomfort when walking outdoors, has to stop and rest after short distances, and walks very slowly. He has been claiming Disability Living Allowance (DLA) for three years but as he is still under 65, he will receive an invitation from the DWP in due course to make a claim for PIP.
- Mr Hamilton needs regular renal dialysis at home. He needs help and supervision from his wife each time he has this treatment. He is 70 and has been receiving DLA for seven years. He will continue to get DLA rather than being invited to claim PIP, as he was over 65 on 8 April 2013 when PIP was introduced.

## **11 Using your benefit to lease mobility equipment**

If you receive the higher rate mobility component of Disability Living Allowance (DLA), the enhanced rate mobility component of Personal Independence Payment (PIP), Armed Forces Independence Payment or War Pensioner's Mobility Supplement, you may be able to exchange it (in full or part) to hire or buy a car, electric scooter or powered wheelchair through the Motability scheme. Contact Motability to find your nearest provider (0300 4564566, [motability.co.uk](https://www.motability.co.uk)).

### **Vehicle tax**

If you're receiving the highest rate mobility component of DLA, the enhanced rate mobility component of PIP, armed forces independence payment or war pensioners mobility supplement, you're also exempt from paying vehicle tax and should receive an exemption certificate. If you get the standard rate mobility component of PIP, you're entitled to a 50% reduction in vehicle tax.

For more information on mobility equipment, see our factsheet **Choosing disability equipment** (0800 319 6789, [independentage.org](https://independentage.org)).

## 12 How disability benefits affect your other benefits

Disability benefits won't reduce other income you receive from benefits. In many cases, being awarded PIP (or DLA on renewal) can mean you're entitled to a higher rate of benefits such as Pension Credit, Housing Benefit or Council Tax Support, or you suddenly become eligible to receive these benefits, especially if you live alone or with someone who also receives a disability benefit. This is because receiving this benefit can increase your 'appropriate minimum guarantee' – the minimum amount of money the government says you need to live on each week.

### To do



If you're awarded PIP (or receive DLA) and you're already receiving Pension Guarantee Credit, Housing Benefit or Council Tax Support, you should inform the Pension

Service and your Local Authority Housing Benefit and Council Tax Support office straight away.

### Benefits for carers

If you have a carer and you're awarded the daily living component of PIP, the middle rate or higher rate care component of DLA, Armed Forces Independence Payment, or Constant Attendance Allowance paid with the Industrial Injuries or War Pension schemes, your carer may be entitled to claim Carer's Allowance. But it's important to note that if your carer claims Carer's Allowance, it can affect both their benefits and yours, so it's a good idea to get advice before they make a claim. For further

information about Carer's Allowance and to obtain a claim form (DS700), contact the Carer's Allowance Unit on 0345 608 4321. You can read our free factsheet **Carers: what support is available?** (0800 319 6789, [independentage.org](http://independentage.org)).



## **13 If your care needs change**

### **If you're receiving Personal Independence Payment (PIP)**

If you currently receive the standard rate of PIP but your care needs have increased, you may be entitled to the enhanced rate. You should contact the Department for Work and Pensions and ask for your claim to be looked at again. You'll be asked to complete a form giving details of how your needs have changed.

You need to meet the criteria for the enhanced rate for three months before applying and for nine months after applying.



If you apply for your PIP to be looked at again, the case manager may look at your whole award and could decide to keep your existing rate, or stop your award completely.

For this reason you may wish to ask for advice before doing this. You can contact Independent Age (0800 319 6789, [independentage.org](http://independentage.org)) or your local Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)).

### **If you're receiving Disability Living Allowance (DLA)**

If you were aged 65 or over on 8 April 2013 (when PIP was introduced) and receive DLA, you'll continue to receive DLA. You will not be invited to claim PIP.

If you receive the lower or middle rate care component and your care needs increase, you can ask for your benefit to be looked at again and you may be awarded a higher rate.

If you were awarded the lower rate mobility component of DLA before the age of 65 it can continue to be paid after age 65, but you cannot be considered for the higher rate if your walking difficulties have increased unless you can prove that you met the qualifying conditions for the higher rate before the age of 65.

If you're under 65 and receive DLA, you'll eventually be invited to claim PIP. If you don't make a claim for PIP, your DLA will stop. If your needs change before this, and you ask for your DLA to be looked at again, you'll be invited to make a claim for PIP instead (see chapter 2). You should seek advice if this applies to you. For more information contact Independent Age (0800 319 6789, [independentage.org](http://independentage.org)).

## **14 If you go into hospital**

Your Personal Independence Payment (PIP) or Disability Living Allowance (DLA) will stop when you've been in an NHS hospital for 28 days. It will restart when you return home. You need to let the Department for Work and Pensions know if you go into hospital and then tell them when you're discharged. If you don't tell them, you may be overpaid and have to pay back the money you owe. If you go back into hospital after being at home for less than 28 days, the two (or more) hospital stays are added together and your disability benefit will stop after a combined total of 28 days. You'll still be paid for the days spent at home in between the hospital stays.

If someone receives Carer's Allowance for looking after you, their benefits will also be affected, so they should also let the relevant departments know.

If you're receiving the Severe Disability Addition as part of your Pension Credit, Housing Benefit or Council Tax Support award, you should let the Pension Service and/or your Local Authority Housing Benefit and Council Tax Support office know if your disability benefit is suspended or stops.

If you weren't already receiving PIP before going into hospital, you can claim PIP while you're in hospital. If you're awarded PIP, you won't receive a payment until you return home.

## 15 If you go into a care home

If you go into a care home, your disability benefit may continue or stop, depending on who pays your fees:

<b>Situation</b>	<b>Will I be paid Personal Independence Payment (PIP)/Disability Living Allowance (DLA)?</b>
If you receive help towards your fees from your local council	The daily living component of PIP/care component of DLA will stop after 28 days The mobility component of your PIP or DLA will continue
If you pay your own fees	Your PIP or DLA will continue
If the NHS pays your fees (NHS Continuing Healthcare)	The daily living component of PIP/care component of DLA will stop after 28 days The mobility component of your PIP or DLA will continue if you are in a care home, but stops if you are in a nursing home
If you have entered into a deferred payment arrangement with your council (where your care costs are covered while your property is being sold and then claimed back later)	Your PIP or DLA will continue

## **16 If you go abroad**

It's sometimes possible to continue to receive disability benefits when you go abroad, but this is a complicated area and you should seek advice from the Personal Independence Payment (PIP) helpline (0345 850 3322) or the Disability Living Allowance (DLA) helpline (0345 712 3456).

Generally speaking, you can keep claiming your disability benefit if you're going abroad for a temporary period up to 13 weeks.

If you go abroad temporarily for medical treatment, you may be able to receive PIP or DLA for up to 26 weeks. You should talk to the Department for Work and Pensions (DWP) in advance to discuss your situation.

### **Moving abroad**

You may be able to continue receiving the care component of DLA or the daily living component of PIP if you move to another country in the European Economic Area (EEA) or Switzerland. You will need to contact the DWP to check whether you qualify.

If you go abroad permanently to a non-EEA country, your disability benefit will stop.

For more information about benefits abroad, see our factsheet [Moving to and returning from abroad: benefits and services](#) (0800 319 6789, [independentage.org](http://independentage.org)).

## 17 Useful contacts



### **For Personal Independence Payment (PIP)**

Contact the PIP claims line (0800 917 2222, Textphone 0800 917 7777).

Or you can write to:

Personal Independence Payment New Claims Post Handling  
Site B Wolverhampton WV99 1AH

For more information about PIP, contact the helpline (0345 850 3322) or visit [gov.uk/pip](https://gov.uk/pip)

### **For Disability Living Allowance (DLA)**

Contact the DLA helpline (0345 712 3456, Textphone 0345 722 4433).

Or you can write to:

Disability Benefits Centre Warbreck House Warbreck Hill  
Blackpool Lancashire FY2 0YE

For more information about DLA, visit  
[gov.uk/dla-disability-living-allowance-benefit](https://gov.uk/dla-disability-living-allowance-benefit)

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email [advice@independentage.org](mailto:advice@independentage.org).

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- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email [supporters@independentage.org](mailto:supporters@independentage.org) or call our fundraising team on 020 7605 4288.



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