

Factsheet 48 ● April 2010

## Pension Credit

### About this factsheet

This factsheet covers Pension Credit (PC), a benefit with two parts: Guarantee Credit and Savings Credit.

- Guarantee Credit is designed to make sure that people over the minimum state pension age for women (rising this year from age 60) have a guaranteed level of income. It is worked out by comparing your income with the amount the Government thinks you need to live on. This amount is known as the standard minimum guarantee.
- Savings Credit is paid to people aged 65 and over. It is worked out by looking at the level of retirement provision you have made. It may be paid as well as guarantee credit.

The information in this factsheet is correct for the period April 2010 – March 2011. Benefit rates and other figures are expected to increase again in April 2011 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 offices for information specific to where they live – see section 18 for details.

For details of how to order other factsheets and information materials mentioned inside go to section 18.

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**Note:** Many local Age Concerns are changing their name to Age UK.

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# 1 Recent developments

- The basic rate for the standard minimum guarantee of Guarantee Credit for 2010/2011 is:

Single people	£132.60
Couples	£202.40

- Additional amount for severe disability:

Single people	£53.65
Couple where one person qualifies	£53.65
Couple where both people qualify	£107.30

- Additional amount if you are a carer: £30.05

- Savings Credit rates:

Threshold for single people	£98.40
Threshold for couples	£157.25
Maximum for single people	£20.52
Maximum for couples	£27.09

- From 2 November 2009 the lower capital disregard for Pension Credit and pensioner-related Housing Benefit (HB) and Council Tax Benefit (CTB) has increased from £6,000 to £10,000.
- Pension Credit (and State Retirement Pension) payments will be made fortnightly in arrears for new claimants who reach pensionable age after 6 April 2010. The date of payment is allocated according to your National Insurance Number.
- From 6 April 2010 the minimum age you can claim Pension Credit rises in line with the minimum women's state pension age. The change is gradual depending on birthdates. By April 2020 the minimum state pension age and the minimum age you can claim Pension Credit for all will be age 65. This incremental age change will also affect other benefits where entitlement depends on age.

If you reach age 60 during 2010 or 2011 the table below shows the first date you can claim Pension Credit.

<b>Date of 60th birthday if during 2010 – May 2011</b>	<b>Date you will be able to claim Pension Credit</b>
Up to 5 April 2010	Your 60th birthday
6 April 2010 to 5 May 2010	6 May 2010
6 May 2010 to 5 June 2010	6 July 2010
6 June 2010 to 5 July 2010	6 September 2010
6 July 2010 to 5 August 2010	6 November 2010
6 August 2010 to 5 September 2010	6 January 2011
6 September 2010 to 5 October 2010	6 March 2011
6 October 2010 to 5 November 2010	6 May 2011
6 November 2010 to 5 December 2010	6 July 2011
6 December 2010 to 5 January 2011	6 September 2011
6 January 2011 to 5 February 2011	6 November 2011
6 February 2011 to 5 March 2011	6 January 2012
6 March 2011 to 5 April 2011	6 March 2012

## 2 What is Pension Credit?

Pension Credit is a benefit designed to ensure that men and women over the minimum state pension age for women have a guaranteed level of income through the Guarantee Credit element. People over the age of 65 are rewarded with extra benefit if they have made some extra retirement provision through the Savings Credit element.

## 3 Qualifying conditions

To qualify for the benefit the following three conditions must be met.

- **Age:** To claim Guarantee Credit you will need to have reached the minimum state pension age for women (see table in section 1). To claim Savings Credit you must be over 65 years old.

- **Low income:** For Guarantee Credit your income must not be above the standard minimum guarantee. There are different figures for couples and for single people and extra amounts are allowed for some carers and some people with disabilities who live alone.

The amount of Savings Credit also depends on the level of your income and there is a cap on the amount you can receive. This is £20.52 for single people and £27.09 for couples.

- **Immigration requirements:** You must be present in Great Britain and not subject to immigration control. If you have recently come to the UK or you are an EEA citizen you may be subject to other tests to show that you now permanently reside in the UK. For more information contact a local advice centre such as your local Age UK/Age Concern or Citizens Advice Bureau.

## 4 **Income Support, Incapacity Benefit, Employment and Support Allowance, and Jobseeker's Allowance**

Income Support is paid to men and women under the state pension age for women who do not have to actively seek work – for example, carers and some people who cannot work due to illness and disability. People under pension age who are unable to work because of sickness or disability can claim Employment and Support Allowance or may receive Incapacity Benefit. People under pension age who are unemployed and actively seeking work can claim Jobseeker's Allowance.

If you receive Income Support and are approaching the minimum Pension Credit claim date (see Recent Developments above) you should receive a letter four months before the relevant date explaining that you will need to claim Pension Credit instead. Men can remain on Incapacity Benefit, Employment and Support Allowance or Jobseeker's Allowance until they are 65 and can choose whether to claim Pension Credit to top up the contribution based elements of these benefits when relevant or continue to claim the income related elements of these benefit instead. Women will need to claim their State Retirement Pension instead and can claim Pension Credit to top it up.

## 5 Other benefits for people receiving Pension Credit

If you get Pension Credit you may also get Council Tax Benefit and, if you pay rent, Housing Benefit. If you are entitled to Pension Credit then you may also be able to get help towards housing costs if you are an owner-occupier, through support for mortgage interest.

See section 9 *Housing costs* for more information.

## 6 Additional amounts paid

### 6.1 Severe disability

You or your partner can get the amount for **severe disability** if:

- you get Attendance Allowance, or the middle or higher rate of Disability Living Allowance (DLA) care component **and**
- no one is paid Carer's Allowance for looking after you **and**
- you live alone, **or** you can be treated as living alone (ie if the person you live with is registered blind, or also gets Attendance Allowance, or DLA middle or higher rate care component).

If your partner also receives Attendance Allowance (or the middle or higher level of the care component of DLA) and neither of you has a carer receiving Carer's Allowance you will receive the double rate. If one of you has a carer who is actually paid Carer's Allowance you will receive the single rate.

#### 'Living alone'

You can count as 'living alone' if you live with someone else also receiving Attendance Allowance or the middle or higher care component of Disability Living Allowance or someone who is registered blind.

You also count as living alone if you live with a voluntary worker paid for by a charity, a boarder or someone under 18.

You may also count as 'living alone' if you jointly occupy your home with someone who is either the co-owner with you or your partner, or jointly liable with you or your partner to make payments to a landlord. But if this person is a close relative this rule will **not** usually apply.

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**Action:** This is a complex area of law so if you need further information about whether you should be considered to be living alone, contact a local advice centre such as your local Age UK/Age Concern or Citizens Advice Bureau.

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## 6.2 Carers

You and/or your partner can get the amount for being a carer if:

- you are also getting Carer's Allowance, or
- you have claimed Carer's Allowance but it is not being paid because you are being paid State Retirement Pension or another benefit instead. In this case you are awarded an **underlying entitlement** to Carer's Allowance.

The carer addition will continue for eight weeks after you cease caring, for example if the person you cared for has died or has moved into a care home.

In some circumstances, where Carer's Allowance is being paid, a carer could receive an extra £30.05 a week through the carer addition but the person they care for might lose the severe disability addition (described above), which is worth £53.65. If you are not sure whether to claim Carer's Allowance seek advice first.

See Factsheet 55, *Carer's Allowance*, for more information.

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**Example:** Mrs Jones is 70 and looks after her husband who gets Attendance Allowance. She applied for Carer's Allowance in May 2009 and was sent a letter saying she fulfilled the conditions but she could not receive it on top of her pension and had been awarded an underlying entitlement. She showed this to the social security office and now gets the extra amount for carers within the Pension Credit.

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## 7 Working out how much Guarantee Credit you can claim

In this section we provide a step-by-step guide to what you need to do to see whether you will be eligible and, if you are, how much you will be able to claim. You may find it helpful to look at the examples provided to see how to work out parts of the calculation.

Guarantee Credit is worked out by comparing your income with the amount the Government thinks you need to live on. This amount is known as the standard minimum guarantee. This year the amount for single people is £132.60 per week and if you are a couple it is £202.40 per week.

If you add the standard minimum guarantee to any relevant extra amounts, (see Section 6 above) it equals the total amount you are due and is called the appropriate minimum guarantee. If you have any income, it is deducted from your appropriate minimum guarantee and what is left is the Guarantee Credit you can claim.

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**Action:** If you have various incomes or you feel that your calculation may be too complicated, you can call the Pension Credit Helpline on 0800 99 1234 (free call) or contact your local advice agency, for example, Citizens Advice Bureau.

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### Step 1: Work out your appropriate minimum guarantee

Your appropriate minimum guarantee is made up of the following:

- standard minimum guarantee for you (and your partner)
- additional amounts for severe disability, a carer and/or housing costs (see the table in section 1 for the additional amount figures).

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**Example:** Miss Johnston is a single person aged 62. She gets a State Pension of £112.35 but does not get any additional amounts for severe disabilities or caring. The amount of Guarantee Credit she will get is worked out here:

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Appropriate minimum guarantee	£132.60
Minus income	£112.35
Guarantee Credit	£20.25

## Step 2: What is your income?

Your capital/savings will not affect your Pension Credit unless it is over £10,000. Every £500 or part of £500 of savings/capital over £10,000 is assumed to give you a weekly income of £1 a week (referred to as 'assumed income'). This applies to you regardless of whether you are single or in a couple.

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**Action:** To check what capital counts towards this calculation see Factsheet 53, *Capital, income and means-tested benefits*.

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**Note:** Until 2 November 2009 the lower capital limit was £6,000.

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There are various types of weekly income that count towards this calculation including:

- pensions
- earnings
- income from annuities
- most social security benefits
- Working Tax Credit
- assumed income from savings
- rent from boarders or sub-tenants
- maintenance payments from a spouse or ex-spouse.

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**Note:** All income is assessed after deductions for tax and National Insurance contributions and half of any contribution to an occupational or personal pension scheme. If you receive income without tax deducted but are due to pay tax on it later, get advice from your local Age UK/Age Concern or Citizens Advice Bureau.

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Income disregarded (ignored) altogether includes:

- Attendance Allowance and Constant Attendance Allowance
- Disability Living Allowance
- Social Fund payments
- voluntary or charitable payments (for example payments from a friend or relative)
- the special War Widow/Widower's Pension of £78.48 for 'pre-1973 widows' (in addition to the £10 disregard for war widows and widowers outlined below).

Some parts of weekly income that do not count towards your income include:

- £5 of your earnings if you are single or £10 if you are a couple. A £20 disregard applies in special circumstances, such as if you or your partner are a carer or receiving certain disability benefits, or are registered disabled
- £10 War Widow's or Widower's Pension or a War Disablement Pension
- £20 of any payment from a sub tenant or boarder (lodger) and in the case of a boarder (lodger), half of any payment made above £20.

For Guarantee Credit, all your weekly income after any disregarded amounts is added together.

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**Example A:** Mr Preston does not have any savings. He has a State Pension of £115.25 and since this is taken into account in this calculation it will form part of his income.

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**Example B:** Mrs Bhatia has a State Pension of £115.25 and £11,026 in savings. Her savings would form part of her capital. Since it is 3 x £500 over £10,000, she would have a weekly, assumed income of £3. Adding this to her pension will equal to £118.25. This would be her weekly income.

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For more detailed information see Factsheet 53, *Capital, income and means-tested benefits*, on how to calculate this figure.

### Step 3: Deducting your income from your appropriate minimum guarantee (as calculated in step 1 and 2)

**Calculation:** Appropriate minimum guarantee – income =  
Guarantee Credit entitlement

**Example:** If Ms Darling's appropriate minimum guarantee is £186.25 (this figure includes a single person additional amount for severe disability of £53.65) and her income £106.20, then her weekly Guarantee Credit will be £80.05.

Appropriate minimum guarantee	£186.25
Minus income (AA not counted)	£106.20
Guarantee Credit	£80.05

## 8 Working out how much Savings Credit you can claim

For Savings Credit there is a limit to how much benefit you can receive. This is £20.52 for single people and £27.09 for couples.

Unlike Guarantee Credit, there are a few types of income that do not count as 'qualifying income' for the Savings Credit.

Below is the calculation for Savings Credit. You can follow the steps to check if you might be entitled to it.

### Step 1: Calculate your appropriate minimum guarantee

This is the same as for Guarantee Credit.

### Step 2: Work out your total income figure

This is the same as for Guarantee Credit except that there are a few types of income that will not be included in the income calculation for Savings Credit.

If you added the following to your income for the Guarantee Credit calculation, you should deduct them for this calculation:

- Working Tax Credit
- Employment and Support Allowance
- Incapacity Benefit
- contribution-based Jobseeker's Allowance
- Severe Disablement Allowance
- Maternity Allowance
- maintenance payments made by your spouse/civil partner or former spouse/civil partner.

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**Example:** Mr Singh's total weekly qualifying income is £160.60. This is made up of his State Pension of £105.25 and the rest is from his private pension. Because he is single and does not qualify for any extra amounts, his appropriate minimum guarantee is £132.60. Because his income is above his appropriate minimum guarantee he is not entitled to Guarantee Credit.

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### **Step 3: Compare the Savings Credit threshold with your qualifying income (the income that can be included in this calculation – see step 2)**

If your income is the same or less than the threshold amount that applies to you (see 'Recent developments' above) then you will not be entitled to Savings Credit.

If your income is higher than the threshold amount make a note of the difference for the next step.

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**Example:** Here we will compare Mr Singh's qualifying income of £160.60 with his Savings Credit single person threshold of £98.40 (for the calculation go to the next step).

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### **Step 4: Calculate 60% of the difference from the step 3**

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**Example:** The difference between £160.60 and £98.40 is £62.20 and 60% of this figure is £37.32. This is more than the maximum single Savings Credit figure of £20.52. Because of this, you should move to the next step. If this difference is equal to or less than £20.52 this will be your Savings Credit entitlement.

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## Step 5: Calculate 40% of your total income that exceeds your appropriate minimum guarantee and deduct from your minimum Savings Credit figure to get your Savings Credit entitlement

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**Example:** Forty per cent of the difference between Mr Singh's income of £160.60 and his appropriate minimum guarantee of £132.60 is £11.20 (that is 40% of 28). This £11.20 will then be deducted from his minimum Savings Credit figure of £20.52, which equals £9.32, and this will be his Savings Credit entitlement.

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### 8.1 Special one-off payment of Savings Credit

Some people who receive Savings Credit only, and also receive some non-qualifying income, may find that their Savings Credit has reduced since 2 November 2009, when the PC lower capital limit was increased (see section 1 'Recent developments'). DWP will automatically make a one-off payment of £40 to compensate people who may be affected. This payment will not be treated as income, and will be disregarded as capital for 12 months.

## 9 Housing costs

Your appropriate amount may also include an additional sum for certain housing costs, such as mortgage interest if you own your own home. (Payments towards rent and service charges for tenants can be covered by Housing Benefit.)

The amount of help may be restricted if your housing costs are considered to be excessive or you have a loan of more than the set limits.

- The upper limit is £200,000 for people who become entitled to Pension Credit after 5 January 2009 and within 12 weeks of them or their partner ceasing to be entitled to Income Support, Employment and Support Allowance or Jobseeker's Allowance and where that award included housing costs with the upper limit.
- The limit is £100,000 for other claimants.

If you are getting Pension Credit or have been getting it within the last 26 weeks, you will only be able to get help with the interest on a new loan in certain specific circumstances. You can get more information on these circumstances by contacting the Pension Service. Seek advice before taking out a loan.

Apart from the above restrictions, if you have reached the minimum Pension Credit age the housing costs that can be included are:

- mortgage interest if you are buying your home (but not the capital repayments, arrears or life insurance premiums linked to the loan)
- the interest on loans for certain home improvements and repairs
- ground rent for long leaseholders
- certain service charges.

Charges for alarm systems and wardens in sheltered housing, for example, are not covered because they are now covered by the Supporting People scheme, which also offers support to vulnerable people with:

- debt counselling
- life-skills training
- advice on paying bills
- provision of emergency alarms.

If you receive help with mortgage interest, this is normally paid directly to your lender. The amount is based on a standard interest rate and if this is less than your lender's rate you will need to make up the shortfall.

## 9.1 If you pay rent and/or Council Tax

If you receive Guarantee Credit you will be entitled to the maximum eligible amount of Housing Benefit and Council Tax Benefit. This will often pay all your rent (not including water rates or any heating charges) and Council Tax payments.

You may not get the full amount if non-dependants share your household or there are restrictions, for example because your rent is considered too high given your circumstances.

If you receive the Savings Credit but not the Guarantee Credit you may still get some help towards rent and Council Tax but not the full amount. This is because the Savings Credit is taken into account as income for the Housing Benefit/Council Tax Benefit calculation. But you will still be better off even though the overall gain may be quite small for some people.

If you make a claim for Pension Credit you should be asked if you also want to claim Housing Benefit/Council Tax Benefit. You will then be given a short three-page form, which means you don't have to give much of the same information to both the Pension Service and the local authority. If you claim Pension Credit over the phone the staff will fill out the Housing Benefit/Council Tax Benefit claim for you at the same time.

## 9.2 If you live in someone else's home

If you live in someone else's home, for example you live with your daughter and her family, your Pension Credit will be worked out in the normal way.

## 9.3 Boarders and hostel dwellers

If you live in a hotel, guest house, board and lodgings accommodation or a hostel, the Pension Credit will be worked out in the normal way. You will receive Housing Benefit to cover the rental element of your charges.

You will have to pay for meals, fuel, and other items not covered by Housing Benefit from your Pension Credit.

For more information see Factsheet 17, *Housing Benefit and Council Tax Benefit*.

## 10 Care homes and paying for care

People who have reached the minimum Pension Credit age living permanently in care homes may be entitled to Pension Credit.

Pension Credit will be taken into account as income when calculating your contribution towards the care home costs but up to £5.65; (£8.45 for a couple) of the Savings Credit will be disregarded.

For more information see Factsheet 10, *Paying for residential care* and other related factsheets on residential care.

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**Action:** If you wish to enter a care home, and you need financial support, contact your local authority. Your need for care will be assessed and a means test will be carried out and you will be encouraged to claim any benefits you are entitled to including Pension Credit.

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## 11 If you go into hospital

If you are receiving the severe disability addition as part of your Pension Credit this will normally stop after 28 days in hospital when your Attendance Allowance or Disability Living Allowance stops. The Carer premium may also stop but otherwise your Pension Credit will keep going all the time you are hospital.

## 12 If you go abroad

If you go abroad your Pension Credit stops after 13 weeks. This came into effect in October 2008.

## 13 How to claim Pension Credit

If you want to make a claim for Pension Credit there is a free telephone number you can use: 0800 99 1234; textphone: 0800 169 0133. Someone will help you apply over the phone and let you know what happens next, or if you prefer, you can ask to be sent a form to fill in. A home visit can be arranged if needed.

The line is open from 8am to 8pm Monday to Friday and 9am to 1pm Saturday. You can also download a claim form from the website: <http://www.direct.gov.uk> or get one from a local Pension Service outlet or some advice agencies.

You can now claim Housing Benefit, Council Tax Benefit and Pension Credit in a single phone call, without needing to sign a claim form. The Pension Service will take the necessary information and send it on to the relevant local authority.

You will be asked to provide evidence to support your claim within one month of making your claim. You could post a copy of it to the Pension Service. The evidence you will be asked to provide will be related to your current situation, eg income as shown in bank statements or future changes in circumstance, for example evidence that you are going through a divorce.

## 14 Backdating

Pension Credit can be backdated for up to three months as long as you have satisfied the entitlement conditions during that period.

You can claim Pension Credit up to four months before you have reached the minimum age for claiming Pension Credit (or age 65 for Savings Credit).

## 15 Changes of circumstances and reassessments

When you receive a letter about your Pension Credit award it will tell you whether an 'assessed income period' (AIP) has been set. If it has, this means that during the period stated (normally five years but it may be more or less) you will not need to tell the Pension Service if your 'retirement provision' changes. By retirement provision the Pension Service means income from sources such as pensions, annuities and savings.

People aged 80 or over who apply for Pension Credit will normally be given an indefinite AIP, and those whose assessed income period runs out after they reach 80 will not normally need to be reassessed. The indefinite AIP will not apply to someone aged 80 and over who is given a shorter AIP. But even if you are 80 years or over there are still some changes that will bring an assessed income period to an end (as described below).

Adjustments will be made for any regular increases to your State Pension and private pensions so the Pension Service will ask you about increases when you apply. For example, if your occupational pension increases each April in line with inflation the Pension Service will make an adjustment automatically.

Thus you don't need to report increases in your retirement provision (for example a lottery win) if you have an AIP. But if you get help with rent (Housing Benefit) and/or Council Tax Benefit and you receive only the Savings Credit part of Pension Credit you need to tell the local authority if your savings go over £16,000 – whether or not you have an AIP.

If your income goes down you can ask the Pension Service to look at your claim again. For example, if you have savings over £10,000 and spend some of this you may be entitled to more Pension Credit.

See Factsheet 53, *Capital, income and means-tested benefits* for more information on deprivation of capital and income.

Even if an assessed income period has been set there are still changes that you will need to report such as: getting married; being widowed; going into hospital; or starting to receive a new social security benefit.

An assessed income period will not be set if you are under 65 or in certain other circumstances (for example, if your spouse is under 60). In this case you will need to report changes in your retirement pension income as well as the other changes. An assessed income period may be set at a later date.

An assessed income period will also end before the planned date if:

- you start to be treated as a member of a couple
- you stop being treated as a member of a couple (for example if your partner dies or goes permanently into a care home, or you or your partner are in hospital for more than a year)
- you go permanently into a care home
- you stop getting a pension or annuity
- your entitlement to Pension Credit ends
- you or your partner reach the age of 65.

## 16 **Payment**

Pension Credit is a weekly benefit. You can be paid Pension Credit by direct credit transfer into a bank, building society or post office account. Payment by cheque is being phased out.

New claimants after 6 April 2010 may be paid fortnightly in arrears.

## 17 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)

### Disability and Carers Service

Responsible for administration of Carer's Allowance, Attendance Allowance and Disability Living Allowance.

Tel: 0845 7 12 34 56 (lo-call rate)

Website: [www.dwp.gov.uk/about-dwp/customer-delivery/disability-and-carers-service/](http://www.dwp.gov.uk/about-dwp/customer-delivery/disability-and-carers-service/)

### Pension Service (The)

For details of state pensions, including forecasts and how to claim your pension.

Tel: 0845 60 60 265 (lo-call rate)

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

## 18 Further information from Age UK

Visit the Age UK website, [www.ageuk.org.uk](http://www.ageuk.org.uk), or call Age UK Advice free on 0800 169 65 65 if you would like:

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

### Books from Age UK

We publish 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:

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#### Your rights to money benefits 2010–2011

All you need to know about the full range of benefits for the over 60s.  
£5.99

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To order this book visit [www.ageuk.org.uk/bookshop](http://www.ageuk.org.uk/bookshop) or to request a free books catalogue please call our book order line 0870 44 22 120 (lo-call rate).

## Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65

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

In Wales, contact:

Age Cymru: 0800 169 65 65

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

In Scotland, contact:

Age Scotland: 0845 125 9732

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

In Northern Ireland, contact:

Age NI: 0808 808 7575

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

## Support our work

Age UK 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 calls to Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 80 80 (8.30 am–5.30 pm) or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate)

## Legal statement

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207–221 Pentonville Road, London, N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009.

Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. 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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