

Pensioners' guide – England and Wales

Making the most of government help and advice



Part of the Department
for Work and Pensions

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



There is a whole range of help and advice available through central and local government. This guide, covering England and Wales, is designed to point you in the right direction. (There is a separate guide for Scotland.) For example, you can find out about the Winter Fuel Payment, the 80+ Annual Payment and the Warm Front Scheme. These schemes (on pages 30 and 32) could help you keep out the cold in winter. The Pension Credit, on page 5, which replaced the Minimum Income Guarantee could mean you get extra money every week, including a reward for some savings and income in retirement. And free television licences, on page 46, will mean one less bill to worry about if you're aged 75 or over and have a television.

We have aimed to answer the questions you may have.

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

We have also included a range of phone numbers for organisations that will be able to offer you more information. Many of these calls will be free or charged at local rates (see page 56).

We are interested in your views on this guide. Please fill in the questionnaire on page 65 and return it to us using the freepost address. We regularly review the information in this guide, and it is available in other formats such as Welsh, Braille, large print and on audio tape.

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

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

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

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

As a customer's case moves from a social security office to a pension centre, The Pension Service will write to them giving the new contact details (see page 2).

From October 2003, The Pension Service introduced Pension Credit. This is a new entitlement that could mean extra money every week for people aged 60 and over. And for the first time, people aged 65 and over who have made modest financial arrangements for their retirement may also be rewarded (see page 5).

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

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Contact us


Contacting The Pension Service

- If The Pension Service has written to you explaining that a pension centre is now handling your case, you should call them on **0845 60 60 265**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 60 60 285**.)
- If you have not received a letter and you are paid by order book, you should contact your social security office. The address and phone number of your social security office will be in the phone book under **Social Security**.
- Or, if your State Pension is paid by Direct Payment phone Pensions Direct on **0845 301 3011**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 301 3012**.)

Contacting your Jobcentre, Jobcentre Plus or social security office

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

1 Money and tax



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

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

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

Getting more money

Basic State Pension

What is it?

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

Is it for me?

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

What do I do?

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

You can find out more in the leaflet **PM2 State pensions – Your guide**. You can get a copy by phoning **0845 7 31 32 33**. (A textphone service is also available for people who have

difficulties with their hearing or speech on **0845 604 0210**.) You can also get a copy from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Pension Credit

What is it?

Pension Credit was introduced on 6 October 2003. It is a new entitlement for people aged 60 and over and it replaces the Minimum Income Guarantee.

It provides a contribution towards a guaranteed level of income of at least **£105.45 a week for single people aged 60 and over** and at least **£160.95 a week for pensioner couples** (the person who applies for Pension Credit must be aged 60 or over). These amounts may be more if you have caring responsibilities, are severely disabled or have certain housing costs. For people aged 65 and over who have made modest financial arrangements for their retirement, Pension Credit may also provide a reward for some of their savings and income. This reward can be worth up to **£15.51 a week for a single person** or **£20.22 a week for a couple**.

There is no fixed limit to the amount of savings and investments you can have. If you have savings and investments over £6000 (£10,000 if you are in a care home), you will be treated as having an income from it of £1 a week for each extra £500 (or part of £500) over £6000. You do not have to pay tax on any Pension Credit payments you may receive.

Is it for me?

Pension Credit gives extra help to many people aged 60 and over. You may be one of them if:

- you are aged between 60 and 64 and your income is less than £105.45 a week if you are single, or your joint income is less than £160.95 a week if you have a partner; or
- you (or your partner) are aged 65 or over and your income is less than £144.25 a week if you are single, or £211.50 a week (if you have a partner).

These figures would include any income you are treated as having from your savings and investments. They are only a guide. If you are disabled, a carer, or have a mortgage or housing loan, you may be able to get Pension Credit even if your income is higher than this. Even if you were not entitled to Minimum Income Guarantee in the past, you may be eligible for Pension Credit.

What do I do?

You can apply by calling the Pension Credit application line on freephone **0800 99 1234**. The line is open from 8am to 8pm, Monday to Friday and from 9am to 1pm on Saturdays. A trained operator will fill in a claim form over the phone and send it to you to check and sign. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 169 0133**.)

When you call, you will need to have the following with you.

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

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

We will backdate any money due to you from the date you were first entitled for up to a maximum of 12 months.

There is more information in the leaflet, **PC1L Pension Credit – Pick it up. It's yours.** and on The Pension Service website at www.thepensionservice.gov.uk/pensioncredit

Direct Payment

What is it?

The way benefits and pensions are paid is changing. The normal method of payment is now directly into an account, although you will still be able to collect your cash at the Post Office® if you prefer. This gives you more choice about when, where and how you can collect your money.

Is it for me?

If you are still being paid by order book or girocheque, the Department for Work and Pensions will contact you some time before 2005 and give you information which clearly sets out your account options so you can decide which account is right for you.

What do I do?

You can contact the national Direct Payment Information Line on **0800 107 2000**. (A textphone service is also available for people who have difficulties with their hearing or speech on **0800 107 4000**.) The lines are open from 8am to 9pm from Monday to Friday, and from 9am to 5pm on Saturdays and Sundays.

Housing Benefit and Council Tax Benefit

Is this for me?

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

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

What do I do?

If you claim Pension Credit, you will automatically be sent a form to claim Housing Benefit and Council Tax Benefit. If you don't claim Pension Credit, you can get forms for Housing Benefit and Council Tax Benefit from your local council. If you want more information, get leaflets **GL16 Help with your rent** and **GL17 Help with your Council Tax**. You can get these from your local council, The Pension Service or your social security office (see page 2). For more information on claiming Pension Credit see page 5.

Community Care Grants from the Social Fund

Are these for me?

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

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

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

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

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

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

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

What are they?

You do not have to repay a Community Care Grant. You may be able to get a Community Care Grant to pay for one-off expenses if the payment:

- will help you to stay in your own home rather than go into care;
- will help you re-settle in your own home following a stay in care; or
- will ease exceptional pressure on you and your family.

You will not have to pay tax on any Community Care Grants you may receive.

What do I do?

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

If you want more information on Community Care Grants see leaflet **GL18 Help from the Social Fund** or leaflet **SB16 A guide to The Social Fund**. You can get these leaflets from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Budgeting Loans from the Social Fund

Are these for me?

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

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

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

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

What are they?

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

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

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

What do I do?

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

If you would like more information on Budgeting Loans, you can get leaflet **GL18 Help from the Social Fund** or leaflet **SB16 A guide to The Social Fund** from The Pension Service, Jobcentre, Jobcentre Plus office or your social security office (see page 2).

Crisis Loans from the Social Fund

Are these for me?

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

You will agree with your social security or Jobcentre Plus office urgently how and when you will pay back the loan.

What are they?

A Crisis Loan is an interest-free loan which is meant to help meet an immediate need in an emergency or as a result of a disaster. They are paid to prevent serious risk to the health and safety of you and your family.

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

What do I do?

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

If you want more information on Crisis Loans, see leaflet **GL18 Help from the Social Fund** or leaflet **SB16 A guide to The Social Fund**, which you can get from The Pension Service, Jobcentre, Jobcentre Plus office or social security office (see page 2).

Pensions and benefits for pensioners living abroad

Is this for me?

If you live abroad permanently, in certain countries you may get yearly increases in your state pensions. You may also be able to

continue getting Winter Fuel Payments if, having qualified for a payment in the UK, you move to another country that follows the European Community rules on social security. You may also get Bereavement Payment anywhere in the world if you are entitled to it (see page 55). In certain circumstances, you may also be able to get other benefits if you live outside the UK.

If you are going abroad temporarily, you may be able to continue getting your benefit entitlements for a limited period. Any pensions and benefits that you pay tax on will still be taxed if you live abroad. You will have to pay UK tax on your income from the UK (see page 21).

What do I do?

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

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

If you need any information when you are abroad, you can write to: International Pension Centre, Department for Work and Pensions, Tyneview Park, Newcastle upon Tyne, NE98 1BA, England, United Kingdom or email through The Pension Service website at www.thepensionsservice.gov.uk/contact

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

Disabled pensioners and their carers

Attendance Allowance – Phone 0800 88 22 00

Is this for me?

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

What is it?

It is an allowance you can get to help you with personal care – such as getting in and out of bed, or eating. Or, you may need someone to help you prevent accidents in the home. Awards are based on the care you need, not on the care you are actually getting.

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

What do I do?

You should get a claim form from your local disability benefits centre, The Pension Service or your social security office (see page 2).

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

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

Carer's Allowance – Phone 01253 856 123

Is this for me?

If you are looking after a severely disabled person for at least 35 hours a week, you could get Carer's Allowance. The disabled person must be getting Attendance Allowance or the equivalent rate of Disability Living Allowance for care needs, or Constant Attendance Allowance at the normal maximum or basic (full-day) rate or above, with an industrial injuries or war disablement benefit. You cannot get Carer's Allowance if you are in full-time education or if you earn above £79 a week after allowable expenses. You can find more details in leaflet **SD4 Caring for someone?**

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

If you are entitled to Carer's Allowance, even though it is not paid because you receive another benefit, you may qualify for the carer premium when income-related benefits such as Housing Benefit are assessed.

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

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

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

You will pay tax on any Carer's Allowance you may receive.

What do I do?

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

You can also get a claim form from The Pension Service or your social security office (see page 2).

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

Is this for me?

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

What is it?

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

The basic War Disablement Pension can also be topped up by a range of other allowances, for example because of your age, or care or mobility needs, or to compensate for loss of earnings.

What do I do?

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

You can also contact the War Pensioners' Welfare Service who give advice, guidance and practical help to war disablement pensioners and war widows or widowers and their dependants. For your nearest office, look in the phone book under **Veterans Agency** or **War Pensions Agency** or visit the Veterans Agency's website at: www.veteransagency.mod.uk This website also contains information on War Pensions and allowances as well as information which may be of interest to veterans, and links to other useful websites.

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

Is this for me?

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

What is it?

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

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

What do I do?

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

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

Is this for me?

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

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

What is it?

War Widows' or Widowers' Pension is a tax-free pension for surviving war widows or widowers of veterans whose death was caused by, or happened sooner because of, service in Her Majesty's Armed Forces.

What do I do?

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

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

Income tax

Age-related personal allowances

Is this for me?

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

What is it?

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

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

What do I do?

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

Married Couple's Allowance

Is this for me?

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

What is it?

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

What do I do?

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

Tax and pensioners living abroad – Phone +44 (0)151 210 2222

Is this for me?

If you're a pensioner and you go to live abroad, you will still have to pay UK tax on your income from the UK. But you may be entitled to claim a personal allowance (for more on personal allowances, see page 19). If you go to live in a country that has a **double taxation agreement** with the UK, you may be able to pay less tax.

What is it?

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

What do I do?

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

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

Taxable and non-taxable benefits and entitlements


You will pay tax on

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

You will not pay tax on

- Pension Credit
- Housing Benefit and Council Tax Benefit
- Budgeting Loans
- Crisis Loans
- Community Care Grant
- Attendance Allowance
- War Disablement Pension or War Widow(er)s' Pension
- Winter Fuel Payments and 80+ Annual Payments
- Cold Weather Payments
- Home Improvement Grants – Renovation grants, Disabled Facilities Grants, Home repair assistance and Low-cost loans
- Funeral Payments
- Bereavement Payments

2 Health and social services



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

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

NHS-funded nursing care in care homes –
Phone 0870 1555 455 (England)
or 029 2082 5295 (Wales)

Is this for me?

If you are in a care home that provides nursing care or are planning to go into one, whether or not you qualify for financial support from social services, you may be eligible for NHS-funded nursing care if you need care from a registered nurse.

What is it?

Anyone receiving financial support from social services for their care in a care home providing nursing care will have the care they need from a registered nurse paid for by the NHS. If you also

receive support from social services, they will be responsible for the other costs of care and for assessing the level of any financial contribution that you may need to make.

What do I do?

If you live in England, you can phone **0870 1555 455** for a free copy of the leaflet **NHS Funding Care in Nursing Homes – what it means for you**. The line is open from 8am to 6pm, Monday to Friday. Calls are charged at local rates. Or, you can contact your local Primary Care Trust directly. If you live in Wales, you can phone **029 2082 5295**. The line is open from 9am to 4pm, Monday to Friday. Or, you can contact your local health board directly.

NHS Direct – Phone 0845 46 47

Is this for me?

This is for anyone needing health advice or information.

What is it?

When you phone NHS Direct, a nurse will give you confidential advice and information. You can ring for advice if you are feeling ill and you are not sure what to do, or for health information on particular conditions such as diabetes and allergies. NHS Direct can also tell you where to find your nearest doctor, pharmacist, dentist or support group.

What do I do?

You can phone NHS Direct on **0845 46 47**. If English is not your first language, you can use a confidential translation service. Calls are charged at the local rate and, for patients' safety, all calls are recorded. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 606 4647**.)

For health advice and information on the internet visit www.nhsdirect.nhs.uk

Help with health costs

Is it for me?

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

If you're aged 60 or over, you can get **free NHS prescriptions and eye tests** (and dental examinations are free in Wales).

If you're also getting Pension Credit (see page 5), you and your partner may be able to get **free NHS dental treatment, free wigs and fabric supports**. You may also get vouchers towards the **cost of glasses or contact lenses and refunds** of necessary travel costs to hospitals for NHS treatment (including check-ups). If your partner is under 60, they may also get free prescriptions and eye tests.

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

What do I do?

You can find more details about getting help with health costs, and the NHS Low Income Scheme, in the leaflet **HC11 Are you entitled to help with health costs?** Or you can call the Health Costs Advice Line on **0845 850 1166**. Lines are open from 8am to 6pm, Monday to Friday.

You can get leaflet **HC11** from The Pension Service and social security offices (see page 2). You can also write to: Department of Health, PO Box 777, London SE1 6XH, or phone **08701 555 455**. The line is open 8am to 6pm, Monday to Friday.

You can also find details on our website at www.doh.gov.uk/nhscharges

Social services

Is it for me?

Social services can help you continue to live independently in your own home. If appropriate, they can also advise you on moving into sheltered housing or a care home.

What is it?

Social services are provided by your local council. They will discuss your needs with you and, if you are eligible, they will give you a care plan. This plan will set out details of the help you will receive. You may have to contribute to the cost of some services.

Social services can provide or arrange a range of services including delivering meals-on-wheels and home help, day care, respite care, support for carers, and temporary or permanent admission to a care home. Increasingly, social services professionals work closely with health professionals such as doctors and nurses in assessing your needs and planning your care.

What do I do?

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

Support for carers

Is this for me?

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

What is it?

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

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

What do I do?

Your local council's Social Services Department can tell you about your rights and what help is available. Ask your GP, GP practice, district nurse or health visitor to help you contact the council. You can also find more information for carers on the following websites.

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

A guide to disability rights and services

Is this for me?

The Government has produced **HB6 A Practical Guide for Disabled People or Carers**. This could be useful for anyone who has a disability or anyone who looks after a disabled relative or friend. It provides accurate, up-to-date information about your rights and the services you can use. It covers everything from money to holidays, and housing to leisure time.

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

What do I do?

For your free copy of the guide, you can phone the Department of Health's Publications Orderline on **08701 555 455**. The line is open 8am to 6pm, Monday to Friday. You can also write to: Department of Health, PO Box 777, London SE1 6XH.

A guide to Enduring Power of Attorney

Is this for me?

This could be for you if you want to choose who should deal with your financial affairs if you become mentally unable to manage them yourself.

What is it?

It is a legal process in which you decide to hand over, to someone of your own choice, the power to deal with your finances. They can use the power straight away if that is what you want, or you

can make it clear that they must only use the Enduring Power of Attorney if you become mentally unable to manage your affairs in the future.

If you do become mentally unable to manage your affairs, the person you have appointed will need to register the Enduring Power of Attorney with the Court of Protection. If there is no Enduring Power of Attorney, the Court of Protection would need to appoint someone (known as a receiver) to manage your financial affairs.

What do I do?

For your free copy of a guide to Enduring Power of Attorney and information on receiverships, you can phone the Public Guardianship Office on the customer literature line on **0845 330 2900**. The line is open from 9am to 6pm, Monday to Friday. You can also write to: Public Guardianship Office, Archway Tower, 2 Junction Road, London N19 5SZ.

Or you can visit our website at: www.guardianship.gov.uk

Standards in healthcare, social care and housing services

Are these for me?

These are for you if you use health, social care and housing services.

What are they?

Councils and local NHS organisations have published local charters to let people know what they can expect from health, social care and housing services. These charters are known as 'Better care, higher standards' charters.

What do I do?

Contact your local council to find out more about services in your area.

3 Home – keeping warm and home improvements

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



Keeping your home warm

Winter Fuel Payment – Phone 0845 9 15 15 15

Is this for me?

If you're aged 60 or over and normally live in England or Wales, this payment could be for you. (There are some exceptions. For example, if you have been in hospital for more than 52 weeks.) You may also be eligible for a Cold Weather Payment during cold spells (see page 31).

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

What is it?

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

their Winter Fuel Payment. This payment is called the 80+ Annual Payment.

What do I do?

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

Or, for more information, you can phone the Winter Fuel Payment helpline on **0845 9 15 15 15**. The line is open from 8.30am to 4.30pm, Monday to Friday. Calls are charged at the local rate. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 601 5613**.) You can also find out more on The Pension Service website at www.thepensionservice.gov.uk/winterfuel

Cold Weather Payment

Is this for me?

If you're getting Pension Credit (see page 5) or income-based Jobseeker's Allowance, this could be for you. This is different from a Winter Fuel Payment (see page 30) which you may also be eligible for.

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

What is it?

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

3 Home – keeping warm and home improvements

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

What do I do?

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

Warm Front Scheme –

Phone 0800 952 1555 (Eastern England, East Midlands and Yorkshire and Humber),
0800 316 2808 (for the rest of England) or
0800 316 2815 (Wales).

Is this for me?

If you're aged 60 or over, live in England and get a disability or income-related benefit, you may be eligible for a grant. This is the Home Energy Efficiency Grant of up to £2500. In Wales you may be able to get up to £2700.

What is it?

The Government's Warm Front Scheme could help you with heating and insulation improvements to your home.

What do I do?

If you live in Eastern England, East Midlands, Yorkshire or Humber, please phone **0800 952 1555**. Powergen Warm Front Ltd manages Warm Front in these areas. Eaga Partnership manages Warm Front in the rest of England – phone **0800 316 2808** to find out more about the scheme. Or if you live in Wales, phone **0800 316 2815**. These lines are open from 8am to 6pm, Monday to Friday.

Energy Efficiency Advice Centres

Is it for me?

Yes, the advice and support offered by the Energy Efficiency Advice Centres (EEACs) is freely available to everyone who is interested in energy efficiency and saving money on their fuel bills. There is a freephone number available to ring and an advisor will ask you a few questions about your home before they can advise you on the best options for your personal circumstances. They may also be able to give you information on grants and offers especially aimed at people who are 60 and over and who are receiving certain benefits.

What are they?

Energy Efficiency Advice Centres are local centres set up to offer you free, unbiased advice and support on how to make your home more energy-efficient and comfortable, and save money on your fuel bills.

What do I do?

To contact your local Energy Efficiency Advice Centre please phone **0800 512 012** (for England and Wales). Your call will be transferred automatically to your nearest centre. The call is free and all advice is provided free of charge.

Home improvements

- Disabled Facilities Grant
- Other help for repairs, improvements and adaptations
- Low-cost loans for homeowners

3 Home – keeping warm and home improvements

Are these for me?

If you are a homeowner or a private tenant, you may be able to claim help towards making repairs, improvements or adaptations to your home, and to help you keep your independence. Assistance is provided at the discretion of your local authority.

What are they?

Disabled Facilities Grants could help pay for necessary changes to your home – such as stair lifts – so that you can continue to live independently. If you have a disability, you may be able to get a grant. Your council will base this on your circumstances. Your income and savings will affect the level of grant you could get.

Local authorities also have wide discretionary powers to provide help towards repairs, improvements and adaptations. This assistance may take the form of a grant, a loan or releasing some of the value of your home, or more practical help such as information and advice on repairs.

Low-cost loans from the Home Improvement Trust may be available if you are living on a low income, or do not have savings or investments.

Important: If you want a Disabled Facilities Grant or other help towards repairs or improvements from your local authority, you should contact them before you start any work.

What do I do?

For more information on Disabled Facilities Grants and other help that your local authority may provide for repairs, improvements and adaptations, please contact your local authority or your local Home Improvement Agency.

If you are a homeowner or tenant of a private landlord, Home Improvement Agencies (sometimes known as 'Care and Repair' or 'Staying Put' agencies) will advise you on how to adapt, repair, improve and maintain your home. This includes a review of the housing options open to you, including whether you are entitled to any help, welfare benefits, technical matters and other support services which you may need to help you stay in your own home.

For details of your local Home Improvement Agency, please call Foundations on **01457 891 909** for England or Care and Repair Cymru on **029 2057 6286** for Wales.

The lines are open from 9am to 5pm, Monday to Friday.

For more information about low-cost loans for homeowners from the Home Improvement Trust, please call them on **0800 783 7569** for England and Wales. The line is open from 9am to 5pm, Monday to Friday.

Sheltered housing

Is this for me?

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

Schemes do vary from provider to provider, but they usually combine good-quality housing with security and the independence of 'your own front door'. Schemes often offer services such as a warden or resident manager, 24-hour alarm service, laundry services, shared areas and social activities. Some schemes, known as 'very sheltered' or 'extra care' housing schemes, offer personal care tailored to individual needs, on top of warden services.

3 Home – keeping warm and home improvements

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

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

What do I do?

To find out more about sheltered housing schemes in your area, contact your local council, housing associations and private retirement housing providers and arrange to visit some schemes.

Home safety

General safety in the home

Is this for me?

As you grow older, you may find things around the home cause you problems that didn't exist before. There are also things around the home that can be dangerous if you don't take care.

The Government has produced a range of leaflets to help you make sure that you are safe around your home. The leaflets cover topics such as: practical advice and simple steps that you can take to reduce the risk of falling on stairs; how to use your gas fire or other heating appliances in safety; and how to make sure your electric blanket is safe to use.

What do I do?

To get free copies of the leaflets, phone the Department of Trade and Industry publications orderline on **0870 1502 500**. The line is open 8.30am to 5.30pm, Monday to Friday. (A textphone service is also available for people who have difficulties with their hearing or speech on **0870 1502 100**.)

You can also find more information at:
www.dti.gov.uk/homesafetynetwork

Fire safety in the home

Is this for me?

Preventing fire in the home concerns everyone. But older people are at greater risk from fire than other groups in society. You can prevent fire by taking simple steps such as not leaving the stove unattended when you are cooking, taking care with electrical appliances and putting out cigarettes and candles properly.

You're twice as likely to die or be injured in a fire in the home if you haven't got a smoke alarm. A smoke alarm is the easiest way to alert you to the danger of fire, giving you precious time to escape. It's cheap, easy to get hold of and easy to fit. There's no excuse for not having one. Test your smoke alarms every week in line with the manufacturer's instructions to make sure they are working properly.

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

What do I do?

For advice or information, or to arrange a personal visit, contact the Community Fire Safety Officer at the **Fire and Rescue Service Headquarters** for your county or metropolitan area. You will find the address and number in the phone book.

You can also get fire safety advice and information on the internet by visiting: www.firekills.gov.uk

4 Learning

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



learndirect – Phone 0800 100 900

Is this for me?

learndirect is for all adults in England and Wales.

What is it?

learndirect is a free telephone helpline which can give you information and advice about all aspects of learning. Whether you're interested in computers, local history or business, or if you want to learn to read or write better, learndirect can help you find out more.

What do I do?

You can phone learndirect free on **0800 100 900** (including a textphone service for people who have difficulties with their hearing or speech). The line is open from 8am to 10pm, seven days a week. You can also visit our website at **www.learndirect.co.uk**

UK online centres – Phone 0800 77 1234

Are they for me?

UK online centres aim to help those with low or no information technology skills by providing an opportunity for people to use computers and have access to the internet. Approachable and experienced people are available to provide as much help as you need in a friendly and comfortable atmosphere.

What are they?

UK online centres give you the opportunity to experience the internet and gain new skills and knowledge at your own pace. They give you the opportunity to use computers and access the internet in a supportive and friendly atmosphere. Centres are here to help adults get to grips with information technology. If you have never used a computer before, are not sure about technology, or do not have access to a computer, there are over 6000 UK online centres to give you as much help as you need to get started. You can find centres in all sorts of places, like community centres, churches, schools, libraries, and some are even mobile. Currently UK online centres are available in England only.

What do I do?

For your nearest UK online centre, or for more information, you can phone the UK online centres helpline on **0800 77 1234**. The line is open from 8am to 10pm, seven days a week. You can also visit our website at **www.dfes.gov.uk/ukonlinecentres**

5 Legal services, crime and security



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

Legal

Assistance and information – Phone 0845 608 1122

Is this for me?

If you want advice on issues such as debt problems, welfare benefits, housing and immigration, the Community Legal Service can help.

What is it?

The Community Legal Service is improving public access to good-quality legal and advice services. At the heart of the Community Legal Service are local networks of service providers. These include advice bureaux, law centres, independent advice centres and local authority services.

People involved in the Community Legal Service actively aim to put you in touch with the right person quickly so that you get the right type of advice and information.

What do I do?

If you want to find your nearest Community Legal Service provider, you can phone the Community Legal Service directory line on **0845 608 1122**. The line is open seven days a week from 9am to 5.30pm. (A textphone service is also available for people who have difficulties with their hearing or speech on **0845 609 6677**.)

There are also a number of Community Legal Service Information Points that have been set up in local libraries, county courts and also from an increasing number of other sites. Each Community Legal Service Information Point holds a copy of the relevant regional directory of legal services as well as a range of leaflets giving basic information about common legal issues, such as debt, housing, consumer advice and employment.

The directory of legal services is also on the Community Legal Service's website at **www.justask.org.uk**

Crime and security

Bogus callers and con-type burglaries

Is this for me?

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

What do I do?

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

- Stop** before you open the door.
- Chain** put it on.
- Check** ask the caller for their identification – and check it – before letting them in. Use the phone number in the phone book, not on an identity card.

The Government has produced advice which is available from your local council, police station and Neighbourhood Watch group. For further information please visit our website at www.crimereduction.gov.uk/toolkits

The crime prevention officer at your local police station, or the community safety manager at your local council, may also be able to help. You will find their addresses and numbers in the phone book.

Neighbourhood Watch – Phone 020 7963 0160

Is this for me?

Anyone can get involved in a Neighbourhood Watch scheme.

What is it?

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

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

What do I do?

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

You can phone the National Neighbourhood Watch Association on **020 7963 0160**. The line is open from 8.30am to 5pm, Monday to Friday.

And you can find more information on the internet at www.neighbourhoodwatch.net

Victim Support – Phone 0845 30 30 900

Is this for me?

If you have been a victim of crime, this government-funded voluntary organisation can provide free confidential support, practical help and information.


If the police catch the person accused of the crime and the case goes to court, you can also get help from Victim Support's witness service.

What do I do?

If you have been a victim of crime and would like to talk to someone in confidence, you can phone the national support line on **0845 30 30 900**. The line is open from 9am to 9pm, Monday to Friday, from 9am to 7pm at weekends, and from 9am to 5pm on public holidays.

You can also phone your local Victim Support scheme. You will find their number in the phone book under Victim Support. Or, you can visit their website at www.victimsupport.org.uk

6 Travel and leisure



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

Travel

Cheaper bus fares scheme

What is it?

If you live in England

If you are aged 60 or over, your local council (or the Passenger Transport Executive in metropolitan areas) must provide a free pass allowing at least half-price bus fares in their area. Other local travel schemes to help you get out and about may also be on offer.

If you live in Wales

If you are aged 60 or over, your local council must provide a free pass which guarantees pensioners and people with disabilities free travel on local buses.

What do I do?

For more information about which schemes are available in your area, you should contact your local council or the Passenger Transport Executive. You can find the address and phone number in the phone book under **Local government**.

Half-price coach fares on long-distance journeys are also available across England and Wales – and into Scotland – to everyone aged 60 and over. The scheme includes scheduled coach services run by the National Express and by some smaller companies such as Berrys and Baker Dolphin. You can get details from the coach companies that take part in the scheme.

Driving licences – Phone 0870 240 0009

Is this for me?

If you're aged 70 or over, the Driver and Vehicle Licensing Agency has cut the fee for a three-year driving licence to £6.

What do I do?

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

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

Leisure

Free television licences for people aged 75 and over – Phone 0845 603 6999

Is this for me?

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

What is it?

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

What do I do?

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

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

Free admission to national museums and galleries – Phone 020 7211 6200

Is this for me?

Anyone can benefit from this.

What is it?

You can enjoy free access to permanent collections at most government-sponsored museums and galleries that used to charge. However, some branches of national museums and galleries still charge you to enter. You may also have to pay to get into special exhibitions within museums and galleries.

What do I do?

You can phone the Department for Culture, Media and Sport's enquiry line on **020 7211 6200** to find out which museums and galleries are in this scheme. The line is open from 10.30am to 12pm and 2.30pm to 4.30pm, Monday to Friday.

You can also find more information on our website at www.culture.gov.uk by clicking on museums and galleries.

7 Voluntary and paid work

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



Voluntary work –
Phone 0121 633 4555 (England)
or 029 2039 0477 (Wales)

Is this for me?

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

What is it?

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

Why me?

You have a range of skills and experiences that you have built up over your lifetime – skills that are invaluable to many organisations in your community. And they don't have to be the skills you gained from work. You will be good at other things as well. From helping people who find it difficult to get about with their shopping, or listening to school children read, to providing legal advice for a local charity, volunteers make a vital contribution to all aspects of community life.

So go on – have a go!

In England your local Volunteer Bureau can provide opportunities for older volunteers. To find out about your local bureau, you can phone the Volunteer Development England on **0121 633 4555**. Lines are open from 9am to 5pm, Monday to Friday.

In Wales you can phone the Retired and Senior Volunteer Programme **029 2039 0477**. You can also contact the Wales Council for Voluntary Action (WCVA) by email on **enquiries@wcva.org.uk** or by phoning **029 2043 1700**. Both lines are open from 9am to 5pm, Monday to Friday.

On the internet you can visit the National Database for Volunteering Opportunities at **www.Do-It.org.uk**

Paid work:

Jobcentre Plus provision – New Deal 50 plus and Work Based Learning for Adults

Is it for me?

If you are aged 50 or over and have been receiving a benefit (or Pension Credit) for the past six months or more, or your partner has been claiming for you, you may be eligible for the New Deal 50 plus programme.

What are they?

New Deal 50 plus offers one-to-one help with jobsearch from a New Deal Personal Adviser at a Jobcentre or Jobcentre Plus office. Customers may also be eligible for the 50 plus element of the Working Tax Credit when they start work or self-employment, and an in-work Training Grant of up to £1500.

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

What do I do?

To find out more about New Deal 50 plus, you should contact your Jobcentre or Jobcentre Plus office (see page 2).

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

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

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

National Minimum Wage

Is it for me?

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

What is it?

The National Minimum Wage is a guaranteed hourly rate to protect the pay of workers above the age of 18. From 1 October 2003, the National Minimum Wage for workers aged 22 and over is £4.50 an hour.

What do I do?

If you work and want more information about the National Minimum Wage, you should phone the helpline on **0845 600 0678**. The line is open from 8am to 6pm, Monday to Friday.

8 Losing a loved one

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



Making a will

Is it for me?

Anyone can make a will.

What is it?

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

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

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

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

What do I do?

If you are thinking of making a will, you may want to get the help of a lawyer or a voluntary organisation such as Citizens Advice or Age Concern.

Inheritance tax – Phone 0845 3020 900

Is this for me?

If your estate is currently worth more than a certain amount (£263,000 in 2004–2005), there may be inheritance tax to pay when you die.

What is it?

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

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

What do I do?

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

For more information you can phone the Probate and Inheritance Tax helpline on **0845 3020 900**. The line is open from 9am to 5pm, Monday to Friday.

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

Cruse Bereavement Care and a number of other organisations provide emotional support in times of bereavement (see page 62).

Funeral Payment

Is this for me?

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

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

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

What is it?

The Funeral Payment covers the cost of a burial or cremation fees, local authority fees, certain expenses in specific circumstances and up to £700 to pay for other costs, such as a coffin or flowers. The property and possessions of the person who has died and money from insurance policies, War Pensions Funeral Grants or pre-paid funeral plans may all affect the amount you might get.

What do I do?

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

Bereavement Payment

Is this for me?

If you're over State Pension age (currently 65 for men, 60 for women) you will not usually be able to get bereavement benefits. But if your husband or wife was not getting a State Pension, you may be able to get a Bereavement Payment. To be eligible, your husband or wife must have paid enough National Insurance contributions while they were working. Special rules apply if you do not live in the UK (see page 12).

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

What is it?

This is a £2000 lump sum to help you at the time of your husband's or wife's death.

What do I do?

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

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

Useful contacts

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

General

Help the Aged

Seniorline

Phone 0808 800 6565

For practical support to help older people live independent lives, such as free advice leaflets and a welfare rights advice line. It also offers a range of paid-for services and products tailored to meet the needs of those over 50.

Age Concern Information Line

Phone 0800 00 99 66

Provides wide-ranging information on issues affecting older people and their carers. It also provides details of local Age Concern groups.

The Royal British Legion

Legionline

Phone 0845 7 725 725

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

Citizens Advice

**Phone 0870 128 8080 or
020 7833 2181**

You can find the number of your local bureau in the phone book.

Counsel and Care

Phone 0845 300 7585

Advice for people over 60, their friends and families.

Money and tax – includes pensions, benefits, tax

Pension Credit Application Line
Phone 0800 99 1234
(Textphone 0800 169 0133)

To apply for Pension Credit.

Disability Benefits Enquiry Line
Phone 0800 88 22 00
(Textphone 0800 24 33 55)

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

Direct Payment Information Line
Phone 0800 107 2000
(Textphone 0800 107 4000)

For enquiries and information about Direct Payment.

Carer's Allowance Unit
Phone 01253 856 123
(Textphone 01772 899 489)

Veterans Agency Helpline
Phone 0800 169 22 77
(Textphone 0800 169 34 58)

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

Winter Fuel Payment Centre
(EEA residents only)
Phone +44 (0)29 20 42 8635

For details of the Winter Fuel Payment helpline for UK callers, see page 60.

International Pension Centre
Phone +44 (0)191 218 7777

For advice and information from the Department for Work and Pensions on benefits for people who live overseas. You can also contact us through our website at www.thepensionerservice.gov.uk/contact

Centre for Non-Residents
Phone +44 (0)151 210 2222
(Textphone +44 (0)151 472 6112)

For information on tax if you live abroad.

Occupational Pensions
Regulatory Authority (Opra)
The Pensions Scheme Registry
Phone 0191 225 6316

Provides a free pension-scheme tracing service.

The Pensions Advisory Service
(OPAS)
Phone 0845 601 2923

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

Health and social services

NHS Direct

Phone 0845 46 47

Health Publications Orderline

Phone 08701 555 455

For literature produced by the Department of Health.

NHS-funded nursing care in care homes

Phone 0870 1555 455 (England) or 029 2082 5295 (Wales)

For a free copy of the leaflet, 'NHS Funding Care in Nursing Homes – what it means for you'.

Health costs advice line

Phone 0845 850 1166

For advice on who is eligible for help with all health costs.

Public Guardianship Office

Phone 0845 330 2900

(Textphone 020 7664 7755)

The Public Guardianship Office provides financial protection services for clients who are mentally unable to manage their financial affairs.

Winter Warmth Advice Line

Phone 0800 085 7000

(Textphone 0800 085 7857)

Advice and information for older and vulnerable people on keeping warm and well during winter.

Information on benefits and grants for energy-efficiency improvements to the home. Call for a free copy of the Department of Health's winter guide 'Keep Warm, Keep Well'. (There is an interpreter to provide advice in your own language if you need this.)

Carers UK

Carers Line

Phone 0808 808 7777

The association provides information on benefits and how to access support services within your area.

DIAL UK

Phone 01302 310123

For advice and information on disability.

Disabled Living Foundation

Phone 0870 603 9177

For advice and information on equipment for everyday life.

Anchor Trust

Phone 0845 775 8595

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

Deafblind UK

Phone 0800 132 320

For people who are deaf and blind.

**Royal National Institute
of the Blind**

Phone 0845 766 9999

**Royal National Institute
for Deaf People**

**Phone 0870 60 50 123
(Textphone 0870 603 3007)**

Mencap

Phone 020 7454 0454

Mencap supports people with learning disabilities, their families and carers.

Home

Home improvements

**Home Improvement Agency
(HIA)**

**Phone Foundations
01457 891 909 (England)
or Care and Repair Cymru
029 2057 6286 (Wales)**

HIA will advise you, if you are a homeowner or tenant of a private landlord, on how to adapt, repair, improve and maintain your home.

Home Improvement Trust

Phone 0800 783 7569

You may be able to get a low-cost loan from the Home Improvement Trust if you are living on a low income or you do not have any savings or investments.

SANE

Saneline

Phone 0845 767 8000

For advice, support and information to sufferers of mental illness and their families, professionals and the general public.

**Nursing Home Fees Agency
(NHFA)**

Phone 0800 99 88 33

Free advice and information on getting and paying for care.

**Department of Trade
and Industry**

Publications orderline

**Phone 0870 1502 500
(Textphone 0870 1502 100)**

For a range of leaflets on how to make your home more secure.

Home safety

**Royal Society for the Prevention
of Accidents (RoSPA)**

Phone 0121 248 2000

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

Keeping warm in the home

Winter Fuel Payments
Phone 0845 9 15 15 15
(Textphone 0845 601 5613)

Winter Warmth Advice Line
Phone 0800 085 7000
(Textphone 0800 085 7857)

Gives advice on keeping warm and well during winter.

Warm Front Scheme
Phone 0800 952 1555 (Eastern England, East Midlands, and Yorkshire and Humber) or 0800 316 2808 (the rest of England) or 0800 316 2815 (Wales)

Learning

learndirect
Phone 0800 100 900
For information and advice about all aspects of learning.

Workers Educational Association (WEA)
Phone 020 8983 1515
Provides high-quality learning opportunities for all adults.

Sheltered Housing

Elderly Accommodation Counsel
Phone 020 7820 1343

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

The Advice, Information and Mediation Service (AIMS)
Phone 0845 600 2001

For information, legal advice and a dispute resolution service if you live in sheltered housing.

Emerging Role of Sheltered Housing
Phone 01992 513302

For the leaflet, 'Eight key questions and answers on sheltered housing'.

Shelterline

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

University of Third Age (U3A)
Phone 020 8466 6139

The U3A is a network of self-organised adult groups who enjoy learning. You can phone this number to find out more information including where and when your local group meets.

Legal services, crime and security

Legal services

Community Legal Service
Phone 0845 608 1122
(Textphone 0845 609 6677)
For information on good-quality legal and advice services.

Home security
Phone 0800 952 0600

Travel

Travel
Driver and Vehicle Licensing Agency
Phone 0870 240 0009

Crime and security

National Neighbourhood Watch Association
Phone 020 7963 0160

Victim Support
Phone 0845 30 30 900

Travel-line
Phone 0870 608 2 608
For information on all types of public transport in England, Wales and Scotland. The line is open from 7am to 9pm, seven days a week, not including Christmas Day, Boxing Day and New Year's Day.

Television, museums and galleries

Leisure

TV Licensing
Phone 0845 603 6999
For information on free television licences for those over 75.

Department for Culture, Media and Sport
Phone 020 7211 6200
Information on free admission to national museums in England.

Voluntary and paid work

Voluntary work

The Retired and Senior Volunteer Programme (RSVP)
Phone 020 7278 6601 (England)
or 029 2039 0477 (Wales)

Wales Council for Voluntary Action

Phone 029 2043 1700
For people in Wales interested in volunteering.

The Experience Corps

Phone 020 7981 2500
The Corps place volunteers in a number of different projects across the country.

REACH

Phone 020 7582 6543
Arranges voluntary places for experienced managers or professionals.

Paid work

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

Jobseeker Direct

Phone 0845 606 0234
(Textphone 0845 605 5255)
For information about Jobcentre services.

National Minimum Wage Information

Phone 0845 600 0678

Losing a loved one – making a will and bereavement benefits

Probate and inheritance tax
Phone 0845 30 20 900

Cruse Bereavement Care
126 Sheen Road
Richmond upon Thames TW9 1UR
Phone 0870 167 1677
www.crusebereavementcare.org.uk
Cruse offers free information and support and welfare advice to anyone who has been affected by death.

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

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

Pensioners' guide

FREEPOST

NAT 12444

Gerrards Cross

SL9 0BR.

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

Pensioners' guide – England and Wales

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

How useful do you think this guide is?

Very Quite Not very Not at all

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

Very Quite Not very Not at all

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

.....
.....

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

.....
.....

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

.....
.....

Where did you get this guide?

The orderline Website or internet The Pension Service
Social security office Jobcentre Plus Post office
Doctor's surgery Pharmacy Age Concern In the post
Help the Aged Citizens Advice Friend or family
Other (please give details)

Are you: male? female?

Are you: under 60? 60-64? 65-69? 70-74?
75 or over?

What is your full postcode?

Do you have any other comments?

No stamp
needed

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Part of the Department
for Work and Pensions

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

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

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

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

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

This guide is also available on the internet:

www.thepensionservice.gov.uk/retired

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The captions used in the guide are not the words of the people they appear next to.

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

