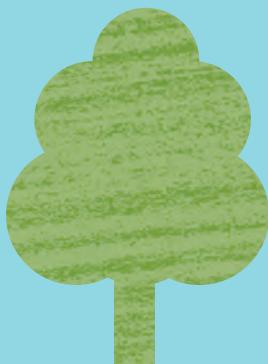
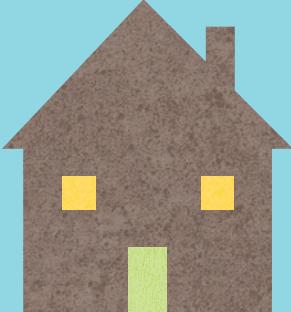
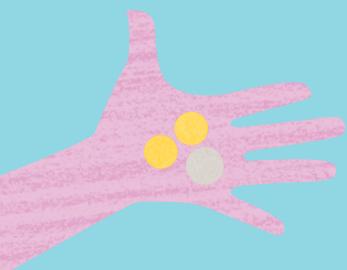
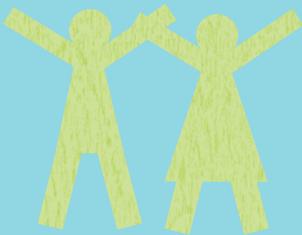


Advice for later life

Support and entitlements for over-65s



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advice and support for older age
**Independent
Age**



advice and support for older age

**Independent
Age**

Founded over 150 years ago, Independent Age is a growing charity that provides regular, friendly contact, practical advice and a campaigning voice to speak up on matters that are important to older people.

You can speak to one of our advisers for free and impartial advice on benefits, staying independent at home, NHS services, care homes, loneliness and other issues. Contact our advice team on **0800 319 6789**.

Lines are open Monday to Friday, 8am-8pm, and Saturday to Sunday, 9am-5pm. Alternatively, you can email them at **advice@independentage.org**.

This is the revised edition of **Advice for later life**, updated in April 2016.

To order more copies, call **0800 319 6789**, email advice@independentage.org or visit our website independentage.org.

The information in this book is up-to-date and accurate at the time of publication. We do not accept any liability resulting from its use. The inclusion of other organisations and charities does not constitute an endorsement and is provided for reference.

Independent Age would like to thank those who shared their personal views and experiences with us for inclusion in this Wise Guide.

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Edited by Sally Cox, on behalf of Independent Age.

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The Wise Guide series

1. **Advice for later life** - support and entitlements for over-65s
2. **Extra help at home** - essential advice for over-65s to live independently
3. **Healthy, happy, connected** - support and advice for older people living alone
4. **Choosing a care home** - support and advice to get the best from your move
5. **Your health and the NHS** - helping you get the care you need as you get older

Hello. I'm delighted that you're reading this because here at Independent Age we believe there's lots of information regarding support and entitlements that older people need but don't always get, causing them to miss out on additional income, extra help and other perks.



This book draws on the knowledge that the advice team at Independent Age has gained over many years of advising older people. We've tried to make it as jargon free as possible because we think that much of the information available to older people today is dense and difficult to read. So you'll find lots of 'top tips' and nuggets of advice (but always with links to where you can get more detail if you need it).

I'd love to know what you think of this Wise Guide. Please write to me at the address on the back cover or email me at janet.morrison@independentage.org. We will use your feedback to help us plan for changes to our publications in the future.

Warmest wishes

A handwritten signature in black ink that reads "Janet".

Janet Morrison
Chief Executive, Independent Age

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Chapter One

How to boost your income

One in five pensioners miss out on hundreds of pounds' worth of benefits they could claim. Does this apply to you? You may be surprised. It'll only take five minutes to read this chapter and you have everything to gain and nothing to lose by finding out.

Why people don't claim:

- the system is complicated
- there are long forms
- they think they'd only be a few pounds better off
- they're too proud
- they have savings and think this disqualifies them.

Benefits don't arrive automatically. You have to claim them, and 'if you don't ask, you don't get'.

The importance of claiming Pension Credit

If you do only one thing as a result of reading this book, apply for Pension Credit. Claiming a small amount of Guarantee Pension Credit can make you eligible for extra money as part of several other benefits.

There are two types of Pension Credit – Guarantee and Savings.

What is Guarantee Pension Credit?

It is extra money to top your weekly income up to a minimum level decided by the government. Go to

the online State Pension Age calculator gov.uk/calculate-state-pension or call the Pension Service on **0800 99 1234** to find out what age you will qualify, as it depends on your date of birth. It's called Guarantee Pension Credit because it guarantees you a minimum weekly amount to live on. Currently, that amount is £155.60 for singles and £237.55 for couples. The amounts may be much more if you're disabled, have caring responsibilities or certain housing costs such as mortgage interest payments.

Elsie's story

Elsie lives on just £2 a week less than the government's recommended minimum. She told us: "It's not worth filling out all those forms for the price of a coffee every week." We told her that once she gets Guarantee Pension Credit, she's in line for many other benefits. It's like belonging to a special club with many perks.

Savings and investments up to £10,000 don't count. If you have more, then for every £500 (or part of £500) of savings you have above £10,000, you'll be assessed as having an additional £1 in income, which will reduce your entitlement.

The perks you get when you're on Guarantee Pension Credit:

- you may not have to pay Council Tax
- you don't pay for NHS dental treatment and you can claim help towards the cost of glasses or contact lenses and claim travel costs to and from hospital appointments
- you get a £25 cold weather payment when the weather falls below 0°C for seven consecutive days – you can also get these payments if you get Pension Savings Credit (see below)
- if you own your home, the Pension Service may be able to help you with service charges, ground rent, mortgage interest and interest on home maintenance loans
- if you rent your home, your council could help you with rent and service charges in the form of Housing Benefit. New rules are expected to be introduced in 2017 which will see pensioners gradually being moved from Housing Benefit to a Housing Credit, paid by the Pension Service as part of Guarantee Credit, so it will become even more important to claim Pension Credit
- if you're caring for someone for at least 35 hours a week, you may be able to claim Carer's Allowance and get an additional £34.60 a week
- If you're disabled, you may also qualify for a Severe Disability Addition, worth £61.85 a week.

As you can see, membership of the Guarantee Pension Credit club is a very good thing! You have nothing to lose by applying and everything to gain.

What is Savings Credit?

Savings Credit is for people aged 65 and over who have made provision for their retirement in the form of savings or a private or occupational pension.

Savings Credit has been limited since 6 April 2016 and you can't make a new claim if you reach State Pension age after that date. However, if you reached State Pension age before 6 April 2016, you can still make a claim for Savings Credit after that date. If you're part of a couple you may be able to make a claim after that date, depending on your circumstances.

Did you know... anyone on a low income who has savings may be able to claim back money in tax breaks. Ask your bank or building society for a R40 form or fill out a self-assessment form and send it to HM Revenue & Customs.

How to apply for Pension Credit

Call the Pension Service on **0800 99 1234 (0808 100 6165** in Northern Ireland) and ask them to assess you over the phone. Have your National Insurance number and ALL income and savings details handy. They'll assess you for both types of Pension Credit, fill out the forms and post them to you to check, sign and return. They may be able to visit you at home if you find using the phone difficult or are housebound. Our advice service (**0800 319 6789, advice@independantage.org**) can advise on Pension

Credit, or see our factsheet Pension Credit (**0800 319 6789, independentage.org**).

Attendance Allowance – The benefit for rich and poor alike

Attendance Allowance is extra money you can claim if you have difficulty managing your personal care, such as washing and dressing yourself, taking medication or getting around your home. Or you may need someone with you to remind you to do things or to make sure you are safe. The amount of income or savings you have isn't taken into account.

You must have needed help for at least the last six months to qualify. If you're terminally ill, you'll qualify immediately. You'll need your GP or consultant to sign a DS1500 form for you to send with your application form and it will be processed faster than a normal claim.

The application form is long so get expert help from Age UK (**0800 169 65 65, ageuk.org.uk**) or Citizens Advice (**0344 411 1444 in England, 0344 477 2020 in Wales, citizensadvice.org.uk**) to fill it in correctly and increase your chances of a successful application.

Our top tip

Don't say you are more capable than you are because your claim may fail. Often people adapt or change the way they do things so they can stay independent, and after a while their new way of managing becomes normal to them. This means it's important to explain how you manage, so:

- stress any difficulty you have with washing, dressing, climbing stairs, getting in and out of chairs, going to the toilet, getting up at night. The difficulty can just be that it takes you a long time to do these things. If some days are better than others, describe an average day. Mention tasks you avoid because you can't do them without help or encouragement, and any hearing or sight problems you have. For instance, you may no longer wear certain clothes because you have difficulties doing up buttons or zips
- mention any recent falls, doctor's visits, operations or deterioration in your health and any medication you take
- do you need someone with you because you are forgetful, unsteady on your feet or get panic attacks?

Did you know... around 30% of people eligible for Attendance Allowance don't claim.

Many claims fail on first application but succeed on reconsideration or appeal so don't give up.

Attendance Allowance is paid at £55.10 a week at the lower rate (if you need help either during the day OR night), or £82.30 at the higher rate (if you need help during the day AND night).

Getting Attendance Allowance? Tell the Pension Service and your local council's Housing Benefit department. You may be entitled to a Severe Disability Addition included in your claim(s) for Pension Credit, Housing Benefit and/or Council Tax Support – this is worth an extra £61.85 per week. See our factsheet **Disability Benefits: Attendance Allowance** for more information ([0800 319 6789](tel:08003196789), independentage.org).

Extra money if you're a carer

If you care for someone else for at least 35 hours a week, consider applying for Carer's Allowance. First get a benefits check for you and the person you care for from the Carers UK Advice Line ([0808 808 7777](tel:08088087777)) or Independent Age ([0800 319 6789](tel:08003196789)) to find out if it's in both your interests to claim, as getting Carer's Allowance could reduce the benefits of the person you care for.

If your State Pension is more than £62.10 a week, you won't be paid Carer's Allowance but you may be given an underlying entitlement to Carer's Allowance. This entitles you to a Carer Addition worth £34.60 extra a week. It is added when calculating other benefits like Pension Credit,

Housing Benefit and Council Tax Support. Find out how to claim in **chapter 11**. You can find more information about services for carers in our factsheet **Carers – What support is available (0800 319 6789, independantage.org)**.



Extra money for urgent expenses

You may be able to apply for grants from your local council or they may be able to direct you to local organisations who can supply things like white goods, such as refrigerators, or furniture. Contact them directly to find out what provision is available as it will vary from area to area. You may be able to apply to the DWP for a Budgeting Loan if you receive certain benefits. See our factsheet **Local welfare assistance schemes and the Social Fund** for more information (**0800 319 6789, independantage.org**).

For information on claiming extra money for rent, service charges and Council Tax, see **chapter 2**.



Maggie and Elizabeth's story

Maggie and Elizabeth are widowed sisters in their late 80s. They share a house. Elizabeth is bent over with arthritis and virtually housebound. Maggie is very deaf. They look after each other; Maggie helps Elizabeth to dress and bathe, for example, and Elizabeth helps Maggie, for instance by waving when she hears the phone or doorbell ring.

They both claim Guarantee Pension Credit which boosts their income by £26.40 a week each.

Because they both need help during the day and night, they each qualify for Attendance Allowance, at the higher rate of £82.30 each a week. Because they look after each other for more than 35 hours a week, they each qualify for a Carer Addition, which means they get an extra £34.60 added to their Pension Credit. They both also qualify for a Severe Disability Addition, worth an extra £61.85 added to their Pension Credit.

Before claiming these additional amounts on their Pension Credit, their individual weekly income was:

Retirement pension	£129.20
Pension Credit	£26.40
Attendance Allowance	£82.30
Total	£237.90

After the inclusion of the Carer Addition and the Severe Disability Addition, their Pension Credit

continued...

increases to £122.85 per week, bringing their total weekly income to £334.35 each.

This means they are each £96.45 a week better off than they would have been, had they not claimed.

These amounts don't include any Housing Benefit or Council Tax Support, which would be paid on top of this.

Asking a charity to help

There are a lot of charities who offer assistance, so this is worth looking into. Many help people who worked in a certain industry, live in a certain area, or have a particular health problem.

How to find a charity

- Visit turn2us.org.uk or call their free confidential helpline on **0808 802 2000**.
- Ask at your library or Citizens Advice to look at Charities Digest.
- Contact Charity Search (**0117 982 4060**, charitysearch.org.uk).
- In Northern Ireland, you can find a list of charities through CommunityNI (**028 9087 7777**, communityni.org).

"My late husband did National Service. Because I have a services connection, SSAFA Forces Help (0800 731 4880, ssafa.org.uk) were able to help me."

Glynnis, 79, Margate

"If charities can't assist you themselves, they usually 'know a man who can', so it's worth enquiring. Some charities struggle to give their money away!"

Emma, Independent Age

Worried you are paying too much tax?

"We help older people who cannot afford to pay for professional tax advice. If you have an annual income of less than £20,000 and you are worried that you are not paying the right amount of tax, or you are nervous about contacting HMRC, please do get in touch (<0845 601 3321 or 01308 488066, taxvol.org.uk>)."

Carol Pavely, Tax Help for Older People



Chapter Two

Help on the home front

Like to cut your bills and make running your home easier? In this chapter, we share our insider knowledge on everything from help to pay your mortgage, to help to pay for your pet's operation.

Help towards your housing costs

The Pension Service on **0345 60 60 265** may be able to help towards mortgage interest payments if you are a homeowner with a mortgage, ground rent, service charges and interest on certain home maintenance loans. Ask them to check if you qualify for Guarantee Pension Credit and to send you a housing costs claim form.

Have you considered renegotiating your mortgage terms? Visit unbiased.co.uk.

If you are in mortgage arrears, see [chapter 7](#)



Did you know... 21% of homeowners retiring in 2015 still owed money on their mortgage.

Help if you can't pay your rent and service charges

Contact Citizens Advice (citizensadvice.org.uk) to ensure your rent and the service charges are fair. You may qualify for Housing Benefit. The Housing Benefit department of your local council can help with your rent including service charges, but they will take your

savings and income into account. If you receive any Housing Benefit and you're still finding it difficult to pay your rent, you could apply to your local council for a Discretionary Housing Payment. If you are in rent arrears, see [chapter 7](#).



Should you release money tied up in your home?

Considering equity release? There are usually better ways of raising money, including a bank loan. The charity FirstStop ([0800 377 70 70](tel:08003777070), firststopcareadvice.org.uk) can give you free, impartial advice on this. Don't make any decisions without getting advice. Visit unbiased.co.uk or contact Citizens Advice (citizensadvice.org.uk).

Nine ways to pay less Council Tax

The rules and criteria for Council Tax Support will vary depending on where you live, but it's worth finding out about the following:

1. If you're getting Guarantee Pension Credit (see [chapter 1](#)), you may get full Council Tax Support.
2. You should pay less if your savings and investments are under £16,000 and you get Savings Credit, if you're on a low income, or if you're entitled to a Carer's Addition or Severe Disability Addition.
3. If your home has been adapted or is larger than it would otherwise be because someone with a disability lives there – for example, to give them room to use a wheelchair indoors – you may get a reduction in your bill.



4. If you live with someone on a low income who is not jointly liable with you to pay the Council Tax and doesn't pay rent to you, you may be entitled to a discount called a **Second Adult Rebate**. Savings don't matter but the second adult's income will affect the discount you get.
5. If you live alone, you'll be entitled to 25% off your bill and you may be able to get this backdated.
6. If your home is empty (eg because you've moved in with a relative, or you're in hospital or a care home) you may not have to pay Council Tax.
7. If you live with people who are not counted for Council Tax purposes, including some students and carers, you may get 25% off your bill.
8. You may be eligible for a discount if you or someone in the house has a severe mental impairment, including dementia, and receives either Attendance Allowance, the middle or higher rate care component of Disability Living Allowance or the daily living component of Personal Independence Payment.
9. If you're on a low income, you may be able to get help to pay your Council Tax by applying for a Council Tax Reduction.

Read our factsheet **Council Tax Support and Housing Benefit** for more information (**0800 319 6789, independentage.org**).

Can't claim any discount and struggling to pay?
Ask your local Citizens Advice to check you're in

the right band. Or ask your council for advice. In Northern Ireland, contact the rebate section of your rates collection agency.

"It's up to you to ask for money off. The council can't be expected to know your son's moved out so you're now living on your own."

Mary, Brighton

Keeping warm – grants, money and special tariffs

For information about grants and deals for older people, including free insulation and money for heating improvements, contact the Energy Saving Trust (**0300 123 1234, energysavingtrust.org.uk**). Other sources of advice are your council, Citizens Advice (**citizensadvice.org.uk**), the Home Heat Helpline (**0800 33 66 99, homeheathelpline.org.uk**), the charity Shelter's free housing advice helpline (**0808 800 4444, shelter.org.uk**), and, if you live in housing association or council housing, your housing officer.

Extra money in winter

If you have reached the qualifying age for Pension Credit, whatever your income, you are entitled to a **Winter Fuel Payment**. The qualifying age for

Pension Credit is increasing so check this at gov.uk/state-pension-age or call the Pension Service on **0800 99 1234**. If you already get State Pension or other benefits, you should receive the money automatically before Christmas. If not, you'll need to contact the Winter Fuel helpline on **0345 915 1515** to claim your first payment.

An extra £25 when it's unusually cold

If you get an income-related benefit such as Pension Credit, you'll automatically receive a Cold Weather Payment of £25 per week when the temperature falls below 0°C for seven days in a row.

Help with energy efficiency changes

If you get Pension Credit or certain other benefits and you own or privately rent your home, you may get help with insulating your home or repairing or replacing your boiler. Contact the Energy Saving Advice Service (**0300 123 1234**, energysavingtrust.org.uk) to find out if you're eligible and for energy efficiency advice.

If your heating or water bills are unusually high...

If you get Pension Guarantee Credit or you're on a low income, you may qualify for a **Warm Home Discount** from your energy supplier. This is a discount of around £140 on your electricity bill (this amount may change in 2016/17). Call the number on your bill to find out if your supplier is participating in the scheme. If you're disabled or vulnerable, you can ask your gas or electricity supplier to put you on the Priority

Service Register. This is a list of people who may need extra care and attention if their gas or electricity are cut off. You should not be cut off between 1 October and 31 March if you're a pensioner living alone.

If you are in arrears with your heating, water, electricity or gas bills, see pages 60-61 for help.

Our top tip

You may be able to save money on your water bills by switching to a water meter. This means you only pay for the water you use, rather than paying a set price per year which is based on how big your home is. Switching won't be cheaper for everyone, but is worth looking into if you don't use that much water.

The Money Advice Service can give you more information about this, and on the steps you could take to change gas and electricity suppliers to cut your bills (**0300 500 5000**, moneyadviceservice.org.uk).

Did you know... our Being Winter Wise guide has lots of tips for preparing for and getting through a cold snap (0800 319 6789, independantage.org).

Help with small household repairs

Need to replace a washer or change a light bulb? If you live in a housing association property, there may be a handy person. If not, the British Legion – for ex-service people and their families only (**0808 802 8080, britishlegion.org.uk/can-we-help**) and some local Age UKs offer a handy person service to fit better locks, change smoke alarm batteries or do light gardening. Some council social services or housing departments also run a handy person service. If they can't help directly, both Age UK and your council may keep a list of reliable traders and Home Improvement Agencies (see page 28).

“Don’t buy from people who just turn up at the door. A cowboy roofer took me to the cleaners.”

Frank, Nottingham

See our factsheet **Housing – Paying for the maintenance of your home** for more information (**0800 319 6789, independentage.org**).

Grants for larger home improvements

Your council can advise on grants and loans, help you apply, and give advice to ensure work is of a

good standard. The organisation Foundations can put you in touch with local Home Improvement Agencies (HIAs), which exist to help older people stay in their own homes. If you need a stairlift or walk-in shower, you may be eligible for a Disabled Facilities Grant. An occupational therapist from the council will visit you to assess your needs before the grant is approved and, depending on your savings and income, you may have to contribute to the cost of any improvements. HIAs can also advise on general maintenance and repairs in the home and tell you what grants are available.

To find an HIA in England, contact Foundations (**0845 864 5210**, findmyhia.org.uk).

In Wales, call Care & Repair Cymru (**029 20 674 830**, careandrepair.org.uk).

In Scotland, Care & Repair Scotland (**0141 221 9879**, careandrepairscotland.co.uk).

In Northern Ireland, contact the Fold Housing Association (**02890 428314**, foldgroup.co.uk).

Our factsheet **Adapting your home to stay independent** has more information about Disabled Facilities Grants (**0800 319 6789**, independenrage.org).

"If you get Pension Credit, you may be able to apply for a budgeting loan to help pay for essential home improvements. Contact your local Jobcentre Plus to find out more, or visit gov.uk/budgeting-loans"

Dominic, Independent Age

"Check with your buildings insurance company BEFORE having work done."

Neil, Cardiff

Pay less for telephone, insurance and pets

"If you're a low telephone user, it can be cheaper to buy mobile, landline and broadband services all from one provider. Age UK can help you compare telephone packages."

Jane, Independent Age

"Insurance policies marketed at over-50s aren't necessarily cheaper. We use an insurance broker. The market is very competitive and if you find a cheaper quote, your broker or existing insurer will usually match it."

Ted, 80, Salford

Looking after every member of the family

If you receive benefits or are on a low income and can't afford your dog or cat's treatment, these organisations can help:

- PDSA (**0800 731 2502**, pdsa.org.uk). Ask about their PetAid Request Service
- Tailwaggers Club Trust, PO Box 1008, Maidenbower, Crawley RH10 7PY (tailwaggersclubtrust.com)
- in Scotland, contact the Dog Aid Society (**0131 668 3633**, dogaidsociety.com).



Chapter Three

Getting out and about

Whether it's for an hour at the supermarket or a week in Spain, there's plenty of help if you're less mobile.

The benefit you need to claim before you're 65

Our top tip

Personal Independence Payment (PIP) is the benefit for long-term disabled people under 65 which you can claim regardless of savings or income. It has a mobility component paid at two different rates, depending on the sort of help you need.

Getting the higher rate may entitle you to an outdoor electric wheelchair, scooter, buggy or even a car through the Motability Scheme – see pages 33-36 – **and it will continue to be paid after you are 65 as long as you continue to qualify.**

If you think you may be eligible, it's important to claim PIP before your 65th birthday. Attendance Allowance, the equivalent benefit for over-65s, does NOT have a mobility component, so you could lose out on extras like a car!

Our advice service can advise on disability benefits, call **0800 319 6789**, or email advice@independentage.org.

Getting around on foot

Would you feel more stable with a Zimmer frame, walker, rollator or other aid? Your GP can refer you to an occupational therapist who will assess your needs and explain how to use equipment. The factsheet **Choosing Walking Equipment** from the Disabled Living Foundation (**0300 999 0004**, dfl.org.uk) gives you a good idea of what is available. Try before you buy at one of the country's 50-plus Disabled Living Centres. Contact Disability Rights UK for details of your nearest centre (**0300 555 1525**, disabilityrightsuk.org/membership/our-current-members). Also an organisation called Rica (**020 7427 2460**, rica.org.uk) regularly consumer-tests mobility aids.

The NHS provides certain mobility aids, or you can buy them from specialist companies like Patterson Medical (**0844 873 0035**, pattersonmedical.co.uk). Buy only from industry standard-qualified staff and product specialists. You'll find second-hand equipment on websites like themobilitymarket.co.uk (**0161 788 8676**).

See our factsheet **Choosing disability equipment** for more information (**0800 319 6789**, independantage.org).

Did you know... if you're not confident going out alone, an Age UK volunteer may be able to accompany you to the shops or to your GP surgery.

Wheelchairs, scooters and buggies

The NHS can lend you a wheelchair. Your GP, hospital consultant or social services can refer you to the nearest NHS wheelchair centre where they'll assess your needs.

NHS wheelchairs can be self-propelling or electric; usually only severely disabled people qualify for electric wheelchairs.

Our top tip

Find out your wheelchair clinic's criteria for granting wheelchairs. If frequency of outings is a factor, emphasise how often you go out.

To hire or buy

You can borrow or hire wheelchairs short-term from the British Red Cross (**0844 871 1111, redcross.org.uk**). Try out wheelchairs at a Disabled Living Centre to find the right one for you. Your chair should be stable, comfortable and easy to manoeuvre. If you need to carry it by car, choose a lightweight one. Get expert advice.

Battery-powered scooters and buggies

What's the difference? Scooters can be dismantled, buggies generally can't. Class 2 types of buggy or scooter are for use on pavements only and can travel at up to 4mph; Class 3 types are also for road use and

can travel at up to 8mph. You need a tax disc – free from the Driver and Vehicle Licensing Agency (DVLA) – for the faster type.

You can't get a scooter or buggy on the NHS; if you can't afford to buy or hire, a charity (see pages 18, 57) may be able to help with the cost.

Before you buy, read Rica's factsheet **Choosing a mobility scooter** (**020 7427 2460, rica.org.uk**). Your supplier should belong to the British Healthcare Trades Association (**020 7702 2141, bhta.net**).

If you're receiving the higher rate mobility component of Disability Living Allowance (DLA), or Personal Independence Payment (PIP), you can use it to get a scooter or buggy through the Motability scheme (**0300 456 4566, motability.co.uk**).

"You don't have to insure a mobility scooter or buggy even if you are using it on the road, but it's wise to insure yourself against injury or accident."

Victoria, Independent Age

The Shopmobility service – free or at a small charge – lends scooters, wheelchairs and other aids to help less mobile people use town centres (**0844 414 1850, shopmobilityuk.org**).

By car

You must renew your driving licence when you are 70 and every three years after that. You must tell the DVLA (**0300 790 6806**) if you develop a medical condition which affects your ability to drive. A leaflet from the post office or gov.uk/browse/driving tells you which conditions apply.

Did you know... if you want to check your driving is still up to standard, you can pay for an assessment with the Institute of Advanced Motorists (0300 303 1134, iam.org.uk) or The Royal Society for the Prevention of Accidents (0121 248 2000, rospa.com).

Stay with an insurer who knows your driving record as age may make switching difficult, although new guidelines state that any insurer who won't offer cover because of your age must refer you to an alternative provider who can meet your needs. Some car hire companies impose an age limit of 70 or 75 so check before you travel.

Want to adapt your own car or buy a more suitable one?

Start with the Forum of Mobility Centres (**0800 559 3636**, mobility-centres.org.uk). If you get the higher rate mobility component of DLA or the enhanced mobility component of PIP, you can use your

allowance to lease a new car through the Motability scheme. Their Managed Adaptations Programme enables you to adapt a car to suit your needs. And if you no longer wish to drive, you may nominate someone else to drive you.

You can apply for an exemption from car tax if you get the higher rate mobility component of DLA or the enhanced rate mobility component of PIP, or for a 50% discount if you get the standard rate mobility component of PIP.

Can't walk far from your car?

The Blue Badge parking scheme lets people with severe mobility problems park free at meters, in pay-and-display bays and for three hours on single and double yellow lines. It is recognised in all EU countries. Contact your local council for more details.

Taxis

In London, by law, black cabs must be accessible by everyone; elsewhere, accessibility policies vary. Contact your local council for details of any community transport services. There are also wheelchair-accessible Dial-a-Ride minibuses that you book like any other taxi.

By bus or coach

In Scotland, Wales and Northern Ireland, your over-60s bus pass allows free travel at any time. In England, the eligible age to qualify for free bus travel is increasing with women's State Pension

age. Contact your council for details. Also, London's Freedom Pass allows free travel at any time. And, for those who love to travel further, National Express's Senior Coachcard for those aged 60 or over will give you a third off on standard fares for just £10 a year.

By train

Look for concessions for less mobile and older rail travellers on nationalrail.co.uk or call **0844 871 4036**. A **Senior Railcard** (£30 a year) gives you a third off most standard and first-class rail fares.

A **Disabled Person's Railcard** (£20 a year) – for people claiming disability benefits or registered blind – gives you and a companion a third off fares. If you don't have a railcard and are a wheelchair user, or are blind and travelling with someone, you can get a third off certain fares.

If you need help to travel by train, contact the company you'll be travelling with. Contact National Rail enquiries if you are unsure (**03457 48 49 50**).

"We got a concession on the train even though we don't have railcards. It's worth asking."

Ken and Doreen, Dover

By air

Major airports should offer assistance for people with limited mobility. Some budget airlines have restrictions, for example, easyJet won't carry wheelchairs weighing more than 60kg in one piece.

Need accessible transport and assistance on the bus, coach, plane or train?

Give plenty of notice to the transport provider.

Holidays for less mobile people

Tourism for All (**0845 124 9971**, tourismforall.org.uk)

Enable Holidays (**0871 222 4939**, enableholidays.com)

Revitalise (**0303 303 0145**, revitalise.org.uk)

Too expensive? Perhaps a charity can help (see pages 18, 57).

Accessible toilets

Travelling can be stressful if you're not sure where the nearest loo is. Contact Disability Rights UK or visit their online shop (**020 7250 8181**, disabilityrightsuk.org) for details of the National Key Scheme which gives access to more than 8,000 accessible UK toilets.



Chapter Four

Keeping in touch

Thanks to modern technology, you need never feel isolated because of age. The internet is a great way to keep in touch and your telephone can be adapted for poor sight or hearing.

Our top tip

Tell your telephone company you're older (or disabled) and ask what concessions they can offer.

If you can't see well or have trouble dialling, you may be able to get Directory Enquiries and/or operator-assisted calls cheap or even free.

Premium rate phone services

Did you know... numbers starting 09, 0871, 0873 and 118 are premium rate services and cost more to call than regular numbers. Mobile text short codes (five or six digits long) beginning with 5,6,7 or 8 may also cost more. These numbers are often used to enter competitions.

Our top tip

If you're asked to call or text a premium rate number, check the cost first and make sure you know how your number may be used. If you have an issue with a premium rate service, complain to the company which runs the service or your phone network. If that doesn't work, contact Phonepay Plus (**0300 30 300 20, phonepayplus.org.uk**) which regulates premium rate services.

If you're visually impaired

There are telephones available with bigger buttons and larger spacing, or even talking mobiles. Contact the Royal National Institute of Blind People (RNIB) for further information (**0303 123 9999, rnib.org.uk**). You can also ask your phone company for bills in braille or large print format.

If you're hard of hearing

Action on Hearing Loss (**0808 808 0123, actiononhearingloss.org.uk**) can advise on louder ringers, textphones and the Minicom system. British Telecom (BT – **0800 800 150, bt.com**) offers a free BT ToneCaller for the hard of hearing, elderly or disabled.

For detailed advice on suitable telephone equipment, call the Disabled Living Foundation or see the useful factsheets on their website (**0300 999 0004, dlf.org.uk**). You may qualify for social services

help, in which case a community occupational therapist or sensory specialist can assess your needs and provide the equipment.

Not all mobile phones are small and fiddly. Your network provider or local mobile phone shop can advise older or disabled customers on the best mobile for their needs.

To keep in touch in an emergency, consider a community alarm scheme (see pages 50-51).

Dealing with annoying sales calls

"I stopped annoying sales calls by registering free with the Telephone Preference Service (0345 070 0707, tpsonline.org.uk)."

Greeta, 65, Swansea

Our top tip

Many cold calls come from abroad, so unless you need to receive international calls, ask your phone provider to block calls from international numbers (you may be charged for this).

Our top tip

Automatic dialling systems – rather than malicious callers – cause most silent calls where there is nobody on the end of the line. Your phone company should have a nuisance calls bureau which can offer advice, or contact SilentCall-Gard on **0800 954 9046, silentgard.com**.

The internet

It's easier than you think to go online and once you do, you'll wonder how you managed before.

Ten things to do online

- 1. shop and have goods delivered**
- 2. contact friends and family and exchange photos**
- 3. order prescriptions and have them delivered**
- 4. pay bills and check your bank balance**
- 5. book train, air and theatre tickets**
- 6. join special interest groups**
- 7. make new friends through social networking**
- 8. find out more about a hotel or holiday destination before you book**
- 9. look up facts for a tricky crossword**
- 10. research your family tree**

Age UK produce useful information about making the most of the internet. They can also provide details of computer and internet training courses available in your area (**0800 169 65 65, ageuk.org.uk**).

Like to have a go on the internet – free or at a low cost – with expert help on hand? Get started at one of 6,000-plus UK Online centres countrywide. Call **0800 77 1234** or visit ukonlinecentres.com to find your nearest centre. They are for beginners of any age with any disability.

Did you know... 42% of adults aged 65 years and over use a computer every day.

Choosing the right computer

AbilityNet (**0800 269 545** or **01926 312 847**, abilitynet.org.uk) has information about how to choose a computer, including where to find second-hand equipment. They can also advise on adaptations for deaf, visually impaired and disabled users. If you are visually impaired, also try the British Computer Association of the Blind (**0845 643 9811**, bcab.org.uk).

Did you know... you can find out about internet security at getsafeonline.org.

Food shopping by phone

Sainsbury's will take your telephone order and deliver for a small fee (**0800 328 1700**). You'll need to give your postcode and pay with a debit or credit card.

Wiltshire Farm Foods (**0800 773 773**, wiltshirefarmfoods.com) and Oakhouse Foods (**0333 370 6700**, oakhousefoods.co.uk) deliver frozen

meals nationwide to private customers, most of whom are over 70.

Human help to stay in touch

Our top tip

Many organisations have volunteers who'll help in your home. Eg, RNIB volunteers can assist partially sighted people with home technology like microwaves. Action on Hearing Loss runs **Hear to Help** projects (**0800 808 0123**, actiononhearingloss.org.uk) which show you how to get the best from your hearing aid, and Age UK volunteers help with everyday tasks like filling in forms.

Gadgets to help with tasks

There are lots of **gadgets** which aid communication, from magnifiers and pocket binoculars, to recumbent spectacles which allow you to read or watch TV while lying flat! Check out the Disabled Living Foundation's factsheet **Communication and vision equipment** (**0300 999 0004**, dlf.org.uk).

Some help comes free through the NHS or social services if you have trouble seeing clearly, hearing or speaking.

"I couldn't afford the magnifier I needed, so a charity called The Florence Nightingale Aid in Sickness Trust ([020 7998 8817](tel:02079988817), fnaist.org.uk) helped me."

Mitsuko, 91, London

Hearing aids

Today's hearing aids are sophisticated and many can be customised to suit your type of hearing loss. The NHS can lend you both analogue and digital hearing aids – contact your GP for more information.

Did you know... other conditions, such as a wax build-up, can cause hearing loss? Such conditions are treatable and you may not need a hearing aid. If you do, your GP will refer you to your local audiology department.

You can wear a hearing aid behind one or both ears, or use a 'body-worn' aid which incorporates a small box you carry in your pocket. It takes time to get used to these, and your audiologist may recommend that you build up your use gradually and in different situations, from one-to-one conversations to TV viewing and crowded rooms.

The T-setting on modern hearing aids allows you to use 'induction loops' which reduce background noise to help you hear more clearly. You can have a domestic loop in your home and many public places like banks and theatres also have them.

You can also buy hearing aids privately but anyone you buy from should be registered with the Health Professions Council. If you're tempted to buy from abroad, it's important to ask what help would be provided if you needed adjustments or repairs.

Keeping up with digital TV

When there are new digital TV channels, you'll need to re-tune to get them. Call **0345 650 5050** or visit [**digitaluk.co.uk**](http://digitaluk.co.uk).



Chapter Five

Safe and secure at home

How to avoid falls

Falls are a big problem, affecting one in three people over 65 every year, but there are plenty of precautions you can take to avoid them.

Eat healthily and take regular exercise

Ask your local council about tai chi, swimming and other classes specifically for older people. Gardening and housework will also help you to keep fit.

Did you know... most serious home accidents happen on the stairs or in the kitchen.

Care on the stairs and in the bathroom:

- make sure your stairs are well lit and have rails or banisters
- replace worn carpets
- avoid highly polished floors and loose rugs
- wear close-fitting slippers with good treads
- avoid putting things on the stairs to 'take up later'
- always leave the bathroom/toilet door unlocked
- use a non-slip mat and handrail in the bath and shower.

Caution in the kitchen:

- wipe up spills immediately to avoid slips
- keep items you use regularly within easy reach.

Having trouble preparing meals or doing the housework? Contact your local social services and ask for an **assessment**. The **community occupational therapist** will advise on helpful equipment. The Disabled Living Foundation (**0300 999 0004, dlf.org.uk**) can also advise on equipment such as handrails, automatic lights and kettle tippers.

Our top tip

Home Improvement Agencies assist older, vulnerable people to repair and adapt their homes. Advice is free; you'll have to pay for any work done but they will tell you about grants that may be available (see page 28).

What to do if you have a fall

For every two people who fracture a hip in later life, one never regains the same level of mobility, so don't take risks.

If you have a fall:

- stay calm
- if you're unhurt, look for something firm to hold on to and use this to slowly get to your feet again
- then sit down and rest
- if you're injured, call for help as soon as you can. If you have a pendant alarm or a mobile phone, use this to alert someone. In the meantime try to get comfortable, stay warm, and shift position every half hour or so until help arrives.

If you have had several falls or fear a fall, ask your GP to refer you to an NHS Falls Clinic. You should get a consultation with a falls prevention nurse who will talk to you about any concerns you have, test your balance, recommend foot care and make sure you stay as fit as possible.

"Avoiding exercise during snow or ice is the worst thing you can do if you're worried about falling. Maintain your fitness with regular exercise – on your living room carpet if necessary – otherwise you'll be more prone to a fall when the weather improves."

Danni, Independent Age

How to feel safer at home

Most burglaries are opportunist crimes. Don't be an easy target:

- even though it sounds obvious, don't forget to lock front and back doors whenever you go out, even if only for a few moments
- fit a locking chain and spyhole on your front door, and consider an alarm for total peace of mind. Locking chains allow people with a key – such as your cleaner – to get in
- if in doubt about unexpected callers, keep them out. Gas, electric, and water companies can give meter

readers and engineers a password so you know they are genuine. Ask the caller for their identity pass so you can call and check that they are who they say they are.

- if you're out after dark, leave a light or radio on in the sitting room. Plug timers will automatically turn on lamps at set times, if you're going to be away from home for a few days
- get advice from the Crime Prevention Officer at your local police station. Some areas have schemes to help older people
- call Age UK Advice on **0800 169 65 65** and ask for their guide **Staying Safe**
- Age UK's handyperson service (**0800 169 65 65**) will fit locks and also offers a household repair service.

"After the council fitted a grab rail by the steps to my front door, it became obvious to burglars a doddery old person lives here! So my grandson painted the rail the same brown as the brickwork."

Monika, 90, Hackney

Help in an emergency

Many councils run community alarm schemes. For a small fee, you get a panic button, usually on a pendant or wristband, so you can contact an emergency operator if you have a fall, are taken

ill, or suspect a break-in. The operator will phone a nominated friend, relative or the emergency services. Age UK has been running its alarm scheme for 30 years but try your council first. If you can't find a local scheme, ask the Telecare Services Association (01625 520 320, telecare.org.uk/consumers-and-carers).

Avoiding scams

Scams are schemes to con you out of your money or possessions. They can come by phone, post or email, or in the guise of an 'antiques expert', for example, knocking on your door. Over half of the people scammers target are over 55. You can get advice about fraud from Action Fraud (0300 123 2040, actionfraud.police.uk).

Scammers may offer you investment opportunities. They may claim to be psychics with amazing – or alarming – news. Common email scams come from foreigners who claim to have huge sums of money they want to transfer to Britain, offering you a share. Prizes in lotteries for which you never bought a ticket are another ploy. **If you choose to make new friends online, be wary of anyone who asks you to send them money. They may not be who they say they are.**

"Never send money to individuals or companies you have never heard of without taking independent advice. Never reveal your bank or credit card details unless you are absolutely sure who you're dealing with."

Barbara, Independent Age

Fire prevention

Most fire deaths in the home involve older people.

Cut your risk by:

- never smoking in bed or anywhere you're likely to doze off. Smoking causes almost half of fire deaths
- getting free advice from your local Fire and Rescue service. Ask for a home fire safety visit
- installing and maintaining smoke alarms. Age UK's handyperson service will do this for you
- never drying clothes near a fire or heater or putting things on top of a heater to dry
- making sure your electric wiring is safe and you don't overload sockets. Your local Home Improvement Agency (see page 28) will recommend a qualified electrician.





Chapter Six

Changing circumstances

Whether you are unexpectedly single in later life, have had to retire early to care for your partner or are remarrying, this section is for you. There's plenty of support if you know where to look.

If you're divorced or separated

You'll need to consider finances carefully. Contact the Pension Service (**0345 606 0265**, gov.uk/contact-pension-service). They can advise you on whether you can use your ex-spouse's National Insurance record to increase your State Pension, and help you find out if you are now eligible to claim additional benefits, such as Pension Credit, Housing Benefit and Council Tax Support.

"I had counselling with the charity Relate (**0300 100 1234**, relate.org.uk) before and after I was divorced, and they also gave me lots of practical advice."

Anna, Durham

If you're remarrying

Congratulations. That's wonderful news, but don't forget the practical side:

- your new husband or wife's income, savings and investments will count when it comes to assessing you for benefits based on savings and income. So if you get Pension Credit, Housing Benefit or Council Tax Support, tell the Pension Service and your Local Authority Housing Benefit Department that you've remarried
- if you receive maintenance (for yourself as opposed to children) from your ex-spouse, this will stop when you remarry. It can also stop if you live with another person as their partner
- if you belong to a company pension scheme, you may want to change the nominated beneficiary. This is the person who receives any benefits from the scheme when you die.

Bereavement – where to find support

Cruse Bereavement Care is a counselling service for bereaved people and also offers advice, information and practical support (**0844 477 9400**, crusebereavementcare.org.uk).

Information to help with the practical side

What to do after someone dies is a booklet available from the government, which offers practical information. It's available from GP surgeries, your local Citizens Advice service, or you can download a

copy from [gov.uk](#). Most local councils run a **Tell Us Once** service and will contact different government departments for you to inform them about the death. Age UK's **Planning a funeral, When someone dies** and **Bereavement** guides and Factsheet 14 **Dealing with an estate** ([0800 169 6565](tel:08001696565), ageuk.org.uk) are very helpful.

Letting people know

If the person who died received a State Pension or other benefits, you need to tell the providers of those payments. Do this with just one call to the Department for Work and Pensions (DWP) bereavement service.

They will:

- tell each service and cancel all claims
- tell you if you can claim any money towards the funeral or bereavement benefits and help you apply for these over the phone or you can download a claim form from [gov.uk](#)
- tell you if you can inherit part of your late spouse's or civil partner's State Pension to increase your own State Pension
- tell you about any other benefits you may now be able to claim.

Call **0345 606 0265** or **0345 606 0275** (Welsh) and select the option '**If you are calling to tell us about someone who has died, or check what help might be available following a bereavement**'. Have the deceased person's NI number handy.

"If your partner has died, check whether there are any insurance policies that pay out after a death. You may also be able to inherit some of your late spouse's or civil partner's occupational pension, if they had one. If you weren't married or in a civil partnership, there is still a chance you may be entitled to something. Contact your late partner's pension provider to find out more."

Gill, Independent Age

If you're on your own again, for whatever reason
It's a good idea to make a new will. Age UK has a useful section on its website called **How to adjust to living alone** (**0800 169 65 65, ageuk.org.uk**).

If you've had to retire early

A stroke, accident or illness can change your life overnight. Have you had to retire early or has your partner given up work to look after you? You may be able to claim Personal Independence Payment if you're under 65, or Attendance Allowance if you're 65 or over. Your partner might be able to claim Carer's Allowance (see page 96 for contact details). It's worth having a benefits check, as there could be other benefits you're entitled to which would boost your income. Call our advice service on **0800 319 6789** or email **advice@independentage.org**.

Our top tip

Get in touch with a charity or benevolent fund. They may be able to provide money, equipment, grants, information and emotional or practical support. Eg, if you or your partner has Parkinson's, you could contact Parkinson's UK (**0808 800 0303, parkinsons.org.uk**).

Look up charities and benevolent associations through Turn2us (**0808 802 2000, turn2us.org.uk**) or Charity Search (**0117 982 4060, charitysearch.org.uk**).

If you need equipment to manage at home, contact the social services department of your council. They can arrange for a social worker or occupational therapist to assess your needs.

When circumstances change suddenly, it's easy to fall behind with payments and money you owe. If you're deep in debt and wonder how you're ever going to get clear, see **chapter 7**.





Chapter Seven

How to get out of debt

If you're over 60 and in debt, you're not alone. A study by Scottish Citizens Advice said of this growing phenomenon: "Pensioners have often struggled to live on their relatively small incomes but many are now faced with the prospect of trying to finance large debts at the same time"

"When you have debt, the worst mistake you can make is not to open letters, or to throw mail into a cupboard. People also try to borrow their way out, from family or from companies which offer to 'consolidate your debts'. By robbing Peter to pay Paul, you're paying interest on interest. It's far better to call in specialised help."

Gilly, experienced debt counsellor

What a debt counsellor can do for you:

- separate your **priority debts** like rent, mortgage and Council Tax (for which there are serious consequences if you don't pay such as eviction, or seizure of possessions), from your **non-priority debts** such as credit cards, catalogues, bank loans or overdrafts (which have less serious consequences for non-payment)

- contact the people you owe money to, explaining why you can't pay immediately
- work out how much money you need to live on
- negotiate affordable repayments with the people you owe.

Creditors who bombard you with letters and phone calls are not necessarily the people you should pay first. Harrassment by debt collectors is illegal; if you are being harassed, contact your local council's trading standards department.

Organisations that can help if you're in arrears

Our top tip

Most utility companies have trust funds – money set aside to help customers who are in hardship and unable to pay. For example, if you're unable to pay your Thames Water rates, the Thames Water Trust Fund (**0800 111 4680, twtf.org.uk**) might make a grant to meet them and, at their discretion, can also help with grants towards your other essential household bills or priority debts.

The Anglian Water Assistance Fund (anglianwater.co.uk), British Gas Energy Trust – you don't need to be a British Gas customer to apply for this (britishgasenergytrust.org.uk) and EDF Energy Trust (edfenergytrust.org.uk) are others who might be able to help depending on where you live. For an

application form for any of these, call **01733 421060** or email **admin@charisgrants.com**. Alternatively, Citizens Advice and other advice agencies can also help you get the right form and fill it in.

Our top tip

If you are in debt and you or your spouse have worked in the civil service, you may be able to get help from the organisation For You By You (**0800 056 2424, foryoubyyou.org.uk**) – formerly the Civil Service Benevolent Fund.

John and Yvonne's story

John, 63, was looking forward to his retirement in two years. His mortgage would be paid off and he would have more time to go fishing. He had the shock of his life when he received a summons to appear in court to explain how he was planning to pay £18,000 of debt secured against his house.

Breaking down in tears, John's wife, Yvonne, 65, confessed that the summons was her fault. She'd felt very isolated after their two grown-up sons left home and as John became increasingly deaf, she was depressed about the future. To cheer herself up, she'd taken out two loans of £7,000 each and

continued...

another of £4,000 with a local credit agency. She'd decorated the boys' rooms, bought new clothes and a new carpet. But on her part-time job, and despite borrowing from her sister, it became impossible to keep up the payments and she was more than three months in arrears.

The loans were mortgages with charges against the house. The couple risked losing their home if they couldn't pay. Their only option was to sell up or work for 10 more years. Desperate, they approached Citizens Advice for help.

Debt counsellor Gilly said: "People bring us all their unopened envelopes. We make a list of their priority bills like mortgage or rent, Council Tax, fuel, water, TV licence and magistrate's court orders or fines. They can usually pay these out of their income. If there's been a redundancy, a relationship breakdown or the main breadwinner has lost their ability to work, we explain this to the creditors. Non-priority debts are things like store cards, catalogues and credit cards. We tell the credit card companies what has happened and agree on a schedule to pay the debt off."

John and Yvonne's case went to court and the judge ruled that £10,000 should be written off because the lenders had been guilty of irresponsible lending. John and Yvonne gradually paid off the remaining £8,000 and kept their home.

Where to find free debt advice

Your local Citizens Advice (**0344 411 1444 in England, 0344 477 2020 in Wales, citizensadvice.org.uk**) can offer advice in person and over the phone. In England and Wales, visit adviceguide.org.uk, in Scotland cas.org.uk and in Northern Ireland, citizensadvice.co.uk.

Step Change is a charity which provides free, independent, impartial and realistic support to people in debt (**0800 138 1111, stepchange.org**).

National Debtline gives free, confidential advice over the phone (**0808 808 4000, nationaldebtline.org**).

Payplan provides a free debt management service to people with debt problems (**0800 280 2816**, or for cheaper calls from a mobile phone, call **0207 760 8980, payplan.com**).

For free and confidential community legal advice and where to find your nearest specialist debt adviser in England or Wales, contact Civil Legal Advice (**0345 345 4345, gov.uk/civil-legal-advice**).

Money Advice Scotland (**0141 572 0237, moneyadvicescotland.org.uk**) can direct you to your nearest source of free impartial debt and money advice in Scotland.

If you are in Northern Ireland call **0800 917 4607** for an appointment with an adviser at Debt Action NI (debtaction-ni.net).



Chapter Eight

Keeping fit, healthy and happy

You've heard about taking exercise and eating sensibly, but did you know a good social life is also important for mental and physical wellbeing? Aim for some human contact every day, even if it's just chatting to the postman or phoning a friend.

Getting the best from a visit to your doctor

Make a list of what you want to ask and if it helps, take someone with you. If you speak and move slowly or are hard of hearing, book a double appointment and ask the doctor to print out any information or instructions. If you're not clear what any of your medication is for or what its possible side effects are, ask your GP or pharmacist to explain. Review your regime regularly, mentioning any supplements and complementary medicines.

"I joined the laryngectomy club at the hospital where I have check-ups. People with the same health problem give you expert tips."

Michael, 85, Ashford

Help with health costs

The NHS Low Income Scheme

If you don't get Guarantee Pension Credit and struggle to pay for the dentist, glasses or travel to hospital, you may qualify for help to meet these costs via the NHS Low Income Scheme. You and/or your partner must be on a low income or have savings/investments of under £16,000 (or £23,250 if you live permanently in a care home).

To apply for the Low Income Scheme, you'll need to complete form HC1, available at NHS hospitals, chemists, surgeries, or the NHS helpline on **0300 330 1343**. Don't be put off by all the pages – many won't apply to you and can just be left blank but get help to fill out the form if necessary.

If you need help making a claim or you have any questions about the scheme, call **0300 330 1343** to speak to an adviser. They can also fill in the form for you over the phone and then post it to you to check and sign.

You should then receive a HC2 or HC3 certificate which gives details of what help you are entitled to, or a letter explaining why you don't qualify.

Prescriptions

Prescriptions are free in England if you're 60 or over.

Eye tests

National Health Service (NHS) eye tests are free if you're aged 60 or over. Check it's an NHS test and covers things like glaucoma, diabetic screening

and eye pressure. Have a test every two years, or every year if you're over 70. You don't have to buy your glasses at the optician's where your eyes were tested; you can ask for your prescription and go elsewhere. If you can no longer visit an optician unaccompanied, ask for a free NHS sight test at home by calling the Outside Clinic (**0800 85 44 77**, outsideclinic.co.uk).

If you get Guarantee Pension Credit, you can get optical vouchers towards the costs of glasses or contact lenses – take along your benefit letter as proof.

If you qualify for partial help with health costs through the NHS Low Income Scheme, take your HC2 or HC3 certificate with you (see Help with Health Costs, above).

Hearing tests

If you're over 60 and can't get to the doctor's without help, you are entitled to a free NHS hearing test at home. Ask your GP for details.

Dental care

You can get free NHS dental treatment if you're receiving Guarantee Pension Credit. You may also be able to get help through the NHS Low Income Scheme. To find an NHS dentist in England, call NHS 111 ([111, nhs.uk](http://111.nhs.uk)). In Wales, call NHS Direct Wales (**0845 46 47**, nhsdirect.wales.nhs.uk). In Scotland, call NHS 24 ([111, nhs24.com](http://111.nhs24.com)).

Extra money for personal care

If you need help with personal care, or need supervision to avoid hurting yourself or others, you could qualify for extra money in the form of Attendance Allowance – see pages 13, 14, 85, 92.

Our top health tips

Exercise

It protects your joints by keeping muscles strong, and improves balance, confidence and mood. If you use a wheelchair, investigate pool-therapy programmes designed for older wheelchair users as well as exercises you can do in your chair. Your GP can advise you.

Eat little and often, drink plenty of fluids and get five fruit and veg a day

Arthritis Care's free booklet **Healthy Eating** has great advice – call **0808 800 4050** or visit arthritiscare.org.uk.

Stop smoking

You're twice as likely to give up for good if you use a nicotine replacement therapy like patches or tablets, and four times as likely if you use NHS support with stop-smoking medicine. Speak to your GP, visit nhs.uk/smokefree or call the helpline **0800 022 4332**.

The charity Quit can also help you stop smoking (**020 7553 2100**, quit.org.uk).

Did you know... smokers are at increased risk of age-related macular degeneration (eye disease).

Keep your weight within the normal range

If you are overweight, your health will benefit if you lose just ten per cent of your weight. If you're less mobile and have a computer, can you join an online slimming club?

"Most people would rather take pills or have an operation than do the one thing that would make a difference – lose weight!"

Knee replacement surgeon

Socialise

One study found that loneliness and isolation are as great a threat to health as smoking and a bigger threat than obesity. Sharing your troubles with a good listener reduces stress. Could you develop a telephone friendship with someone you call regularly, listening to and supporting each other? Independent Age offers regular calls and visits. Call our advice service on **0800 319 6789** to find out more.

If you're over 75 and would love more company, ring the charity Contact the Elderly. They may be able to take you to a privately-hosted tea party one Sunday a month (**0800 716 543**, contact-the-elderly.org.uk).

The Royal Voluntary Service (**0845 608 0122**, royalvoluntaryservice.org.uk) runs community centres and lunch clubs across England, Scotland and Wales.

If you live alone, order our Wise Guide **Healthy, Happy, Connected** for more tips on ways to socialise (**0800 319 6789, independentage.org**).

Are you depressed?

If you often feel unusually anxious, tired or unable to concentrate, or have uncharacteristic bursts of being irritable and upset, you may be depressed. Ask your GP about depression; it's common in older people and drugs aren't the only treatment.

Help with incontinence

Frightened to go out in case you lose control of your bowels or bladder? Ask your GP to refer you to a specialist continence nurse. If you feel embarrassed, call the Bladder and Bowel Foundation helpline in confidence on **0845 345 0165** or call **0161 607 8219** for details of your nearest NHS continence advisory service. It's worth attending to this problem because many older people fall when rushing for the loo!

Managing pain

Severe pain can also curb your desire to go out and socialise. If you can't cope, ask your GP to review your tablets or refer you to a pain clinic or ask the British Pain Society (**020 7269 7840, britishpainsociety.org**) for information on pain clinics. If your pain is from arthritis, the charities Arthritis Care (**0808 800 4050, arthritiscare.org.uk**)

and the National Rheumatoid Arthritis Society (**0800 298 7650**, nras.org.uk) can offer advice.

Catherine's story

"I'm 92 and go to the pictures with younger friends once a week. I love it! I've got severe osteoarthritis and couldn't do it without painkillers. On film days, I've got my pain-management programme down to a T. Two hours before I get up, I take two painkillers, then another two before leaving home and two on my return from the film. I don't take strong painkillers on non-cinema days to avoid side effects but learning what works for me means I don't have to give up altogether. Thinking of my day out keeps me going all week."



Chapter Nine

Going into hospital

Going into hospital? This is not the time to be fretting about how you'll get there, or how you'll cope at home afterwards. Just concentrate on getting better. Here are our tips on what to look out for before, during and after a hospital stay.

Choosing where to be treated

Did you know... you can choose to be treated at any hospital in England offering the treatment you want provided it meets NHS standards and budgets. So if the location isn't convenient, the waiting time is long, or you're concerned about the hospital's reputation, talk to your GP and decide together. You can compare hospitals on the NHS Choices website, which includes patients' ratings and comments (nhs.uk/Service-Search).

"I needed a mastectomy. My daughter, who lives in Surrey, found out that the Royal Marsden in Surrey is a centre of excellence for cancer treatment and they also offered breast reconstruction. So I decided to have my operation there even though I live in Cornwall. At home, my only option would have been a mastectomy by a general surgeon. It wasn't ideal having the operation so far away because for five years I had follow-up appointments in London. But I don't regret it. I had good care and saw more of my grandchildren."

Anthea, 71, Newquay

Most people choose the nearest hospital. If you decide to go out of your area, consider travel costs, where you'll recuperate and whether you can get after-care closer to home.

What to take with you – and what not to take

Age UK has a useful information guide **Going into hospital (0800 169 6565, ageuk.org.uk)**.

Don't forget your usual medicines and tell the nurses what pills you're taking.

Don't take credit cards, large amounts of cash, or jewellery with high cash or sentimental value. Some

hospitals have a safe you can lock valuables in – get a receipt if you do this. Even better, don't take valuables.

"My friend was worried about who was going to look after her dog. The Cinnamon Trust charity (**01736 757900**, cinnamon.org.uk) is brilliant. They specialise in helping older people with pets."

Kitty, 77, Liverpool

Our top tip

If you live in Scotland, the Pet Fostering Service Scotland (**0844 811 9909**, pfss.org.uk) may be able to look after your pet while you're in hospital.

Getting to hospital and help with travel costs

If you have a medical need for it, the hospital will send a non-emergency ambulance or taxi. If you or your partner receives Guarantee Pension Credit and you can't arrange for a relative or friend to take you to hospital and can't afford a taxi, you can claim your travel costs back through the Healthcare Travel Costs Scheme. Take your benefit letter to your appointment.

If you're on a low income, you could apply for help through the NHS Low Income Scheme (**0300 330 1343**, nhs.uk/nhsengland/healthcosts/pages/travelcosts.aspx).

You can also claim travel costs for someone to come with you if your doctor says you need an escort. To claim the refund, take your travel receipts, appointment letter plus proof you receive benefits, or low income certificate to the hospital office. Reception will tell you where this is.

If you live in an area with little or no public transport, there may be a Volunteer Drivers' Scheme where volunteers drive people to hospital appointments. Ask your council.

Another source of transport is your local British Red Cross branch (**0844 871 1111**, redcross.org.uk). Give plenty of notice. They'll ask you to contribute to costs if you can.

Depending on your savings and income, Macmillan Cancer Support may also be able to help with the costs of parking and travel to hospital for cancer treatment by way of a means-tested/discretionary grant request. (**0808 808 0000**, macmillan.org.uk). Or see if there's another charity which can help (see page 57).

If you have no relatives, take a friend to speak up for you. And if you're returning to an empty house, make this very clear to the hospital social worker or discharge team. See pages 78-79 about home from hospital help.

What happens with your benefits while you're in hospital

"I didn't realise Attendance Allowance stops if you're in hospital for more than 28 days. I was in for three months. Good job my son told the Disability Benefits Centre – or I would have owed them the money back."

Joyce, 81, Stockport

You will have to pay back any benefits accidentally overpaid. So when you go into hospital, tell the Disability Benefits Centre (**0345 605 6055**) if you receive Attendance Allowance (AA), or call **0345 712 3456** if you receive Disability Living Allowance (DLA) or **0345 850 3322** for Personal Independence Payment (PIP).

If your AA, DLA or PIP stops, tell the Pension Service (**0345 60 60 265**) if you receive Pension Credit and the local council's Housing Benefit department (number in the phone book) if you receive Housing Benefit or Council Tax Support, as it could affect the amount of Pension Credit or Housing Benefit and Council Tax Support you get. If someone looking after you claims Carer's Allowance, they should phone **0345 608 4321** and tell the Carer's Allowance Unit that your AA, DLA or PIP has been stopped because you're in hospital.

Did you know... Pension Credit may continue to be paid for up to 52 weeks while you're in hospital. This will depend on your circumstances. Contact our advice service for more information (0800 319 6789, advice@independentage.org)

Home from hospital

The hospital is responsible for your care for up to six weeks after you return home. They should arrange whatever is necessary for you to manage at home – perhaps a grab rail by your doorstep, a commode, crutches, or a district nurse to change your dressings. After that, social services will take over if you still need help.

Our top tip

Don't turn down the practical help offered by the hospital – known as a 'care package' – unless you're sure you can manage on your own or have someone there who is happy to help you. It's better to stay in the system or you could find yourself back in the queue if you need help later on. You'll be assigned a 'care manager' and it's reassuring to have someone you can phone if you have any concerns.

Other organisations which may offer free home-from-hospital help are:

- your local branch of the British Red Cross (local number in the phone book, or **0844 871 1111**, redcross.org.uk)

- Age UK (**0800 169 65 65**, ageuk.org.uk).

Assistance ranges from stocking the fridge and collecting your prescriptions, to keeping you company and paying bills. Availability varies from area to area.

"We found the Royal Voluntary Service (**0845 608 0122**, royalvoluntaryservice.org.uk) wonderful. A volunteer visited every day for six weeks after Jack came out and even walked our dog."

Moira and Jack, Hastings

If you're not well enough to go home

If you're not well enough to go home because you need full-time nursing or residential care, contact our advice service (**0800 319 6789**, advice@independentage.org), read our Wise Guide Choosing a Care Home or our factsheet Care home fees – paying them in England for useful information (independentage.org).



Chapter Ten

Finding help at home

If you can't manage personal care tasks like washing, dressing, getting in or out of bed and feeding yourself, contact social services. They are listed in the phone book under the name of your council. They can provide home carers and other support. Depending on your income and other assets, most local councils now expect you to make a contribution towards the cost of your care at home. But don't let this put you off asking in the first place.

Arranging a 'care needs assessment'

Make a list of your difficulties and the help you need, being as specific as possible:

- I need help to shower
- I'm struggling to dress myself
- I can no longer cook for myself safely
- I often forget to take my medication.

Then phone social services and ask for a **FREE community care needs assessment**. A professional will come to your home and assess what help you need. It's important you are clear with them about the difficulties you have – don't 'gloss over' them or pretend you can manage – they are there to help you!

Even if you plan to arrange and pay for care independently, you should still get an assessment.

The social worker may have suggestions and solutions you hadn't thought of, plus good local contacts.

"I didn't qualify for help with 'personal care' like washing but I have a medical condition that makes me fall easily. I wasn't confident going to the shops alone so social services provided a shopper. I wouldn't have got this if I hadn't told them."

Arthur, Worthing

For more information about what happens at a care needs assessment, read our factsheet **Assessment and services from your local council in England (0800 319 6789, independantage.org)**.

If you're entitled to care from social services

Some people find the home carers provided by social services excellent. Others end up never seeing the same person twice, having carers arriving late or people they don't like. You can choose to have a personal budget instead: social services will tell you how much money you can have to meet your assessed needs, and you spend your personal budget on carers or services that you choose yourself.

Another option is to top up the care social services provide with some private care.

Personal budgets and direct payments – what's the difference?

Your personal budget is the amount of money that the council has worked out is needed to meet your care needs. You can decide what to spend the budget on as long as it meets your assessed needs outlined in your Care and Support Plan. You can ask the council to manage the money for you, or you can take direct payments. With direct payments, you're given the money (it is paid into a separate account) to buy in the care you are assessed for. There are other options too so it's best to get in touch with social services to find out more or you can contact our advice service (**0800 319 6789, advice@independentage.org**).

What's the advantage of personal budgets and direct payments?

You get to choose your care or the carer to suit your needs. If you employ someone yourself using direct payments, you can dismiss them if it doesn't work out. You can decide on the hours you want them and the terms.

How to find good carers

Contact independent living schemes. They're usually run by disabled people for disabled people and tend to know reliable local people including support brokers*. Disability Rights UK (**0300 555 1525, disabilityrightsuk.org**) can give you details of independent living schemes in your county.

***Did you know... just as you can use a travel agent to find you the best holiday, so you can use a support broker to find the best carer for you.**

A support broker helps you make the most of your personal budget. Find contact numbers for brokers in your region on the National Brokerage Network website, nationalbrokeragenetwork.org.uk.

If you employ a carer yourself, rather than through an agency, you'll have to complete paperwork such as public liability insurance, pay as you earn (PAYE) and National Insurance (NI). You can ask someone else to complete this for you, such as:

- your broker
- a trusted friend or relative who has Lasting Power of Attorney
- social services
- a direct payment support service.

Ask an independent living scheme or your council for recommendations. Disability Rights UK (see page 83) can also advise.

Did you know... you're usually not allowed to employ a relative as your carer unless they live at a different address. In exceptional circumstances – for example if there are language difficulties or where only a family

member can perform the caring role – you may use direct payments or personal budgets to employ a relative. But the relationship between you must be set down in a formal contract.

If you go through an agency instead, you can find good home care agencies through the Care Quality Commission (**03000 61 61 61, cqc.org.uk**), which regulates and inspects all care providers in England. See below for useful contacts in other parts of the UK.

Paying for care in your home

When the social worker comes to assess your care needs, they should offer you a separate financial needs assessment. This will decide whether the council will pay for some or all of your care, or whether you'll need to pay for it yourself. Whatever the decision, remember that if you need it, you can claim Attendance Allowance however much money you have. You can then use it to help pay for care, though it probably won't cover everything. See page 13 for more information about claiming Attendance Allowance.

Different conditions apply in Wales, Scotland and Northern Ireland.

Useful contacts – arranging and paying for care

- Wales: Disability Wales (**029 2088 7325, disabilitywales.org**).

- **Scotland:** Update, Scotland's disability information service (**0300 323 9961**, update.org.uk).
The Silver Line and Age Scotland Helpline
0800 4 70 80 90.
Care Information Scotland (**08000 113 200**,
careinfoscotland.co.uk) provides information about care services for older people in Scotland.
- **Northern Ireland:** the Centre for Independent Living, Belfast (**02890 648546**, cilibelfast.org) will tell you about independent living centres in your area.

Do you need help overnight?

The NHS or social services can usually provide night carers only if you need pain-relieving care because you are terminally ill. If your safety is at risk because of dementia, contact the Alzheimer's Society for advice (**0300 222 1122**, alzheimers.org.uk). Overnight care can be expensive but if you need it, ask your support broker or care manager to help you plan how to pay for it.

Alternatively you could get a live-in companion through Homeshare and still receive care in the day if necessary. There are schemes in Cumbria, Bristol, East Sussex, Manchester and London (**0151 227 3499**, sharedlivesplus.org.uk/homeshare).

Do you need special equipment to stay in your home?

A powered bath seat, stairlift or grab rails? Ask social services to send an occupational therapist to assess your needs and work out how your home can be adapted.

Margaret's story

Margaret, 77, lives alone. After her hip replacement, the hospital found her a carer to help her wash, dress and shop for the first six weeks after she came home. They monitored her recovery. Sadly, Margaret didn't become mobile enough to wash and dress herself or manage her own shopping and cleaning, so her social worker suggested getting a permanent carer. Margaret wasn't sure. She'd found that the care agency that had sent her help so far couldn't guarantee the same person each time, which she found unsettling.

Margaret's social worker suggested she try a personal budget instead. It'd mean she would be able to plan the help she needed with the assistance of a support broker. The broker would tell her what her weekly budget was, and she would employ them to sort everything out. When Margaret realised this meant she'd be able to choose her own carer, she felt more enthusiastic. She was still nervous about becoming an employer though, as it sounded very complicated.

The social worker explained that most people feel the same, but there are ways to pass the responsibility on to someone else. One option was for social services to hold her money for her and spend it for her as a personal budget.

continued...

Or she could set up all the arrangements with a payroll company via a direct payment. Margaret said she'd be happy for the council to manage her carer for her and worked with their support broker to advertise for a carer to do the hours she required within her budget.

Six months later, Margaret and her carer are good friends and because there was money left over within her budget for socialising, her carer also accompanies her to church and to the library.

Our Wise Guide **Extra Help at Home** has lots of useful information about how to get the right care for you and stay independent at home (**0800 319 6789, independenrage.org**).



Chapter Eleven

When you're a carer

You might not think of yourself as a carer. But if you look after your spouse, partner, family member or friend – whether they live with you or not – you have a right to extra help.

There are six million UK carers – a third of them over 65.

So you're not alone. Carers save the UK economy around £87 billion a year by looking after people who would otherwise have to go into hospital or a care home. Looking after someone can be lonely and exhausting. So it's really important to look after yourself or you may not be able to continue your caring duties. Eat well, try to take daily exercise, and get enough sleep.

Support and help for carers

The person you're looking after has the right to a community care needs assessment from social services (see page 81). People like you who help them have the right to a carer's assessment. You can get this before you start caring, while you are caring, and whether or not the person you look after gets social services' help. It doesn't matter how much help you provide – you are entitled to a carer's assessment to see what support you might need.

How to arrange a 'carer's assessment' for yourself

Contact social services. Think about what you do for the person, and what human help, equipment or arrangements would make life easier. Such as:

- having a shower or bath hoist so you don't have to lift them in and out of the bath
- a home help so you don't have to spend so much time changing beds and cleaning
- a carer so you can go out on your own
- a break so you can catch up with friends, interests or sleep
- an emergency care plan for peace of mind should anything happen to you.

What happens after they assess you?

If you qualify for support, social services should give you a 'care plan' explaining the services, aids and equipment they can offer. If the council decides to charge you for any of this support, they should also carry out a financial assessment to work out what you can claim free, and what you have to pay for. They cannot charge you for any services which are for the person you care for, rather than to support you directly. The council provides some services themselves; they sub-contract others to private or charitable organisations. They may also offer you a personal budget or direct payments – see [chapter 10](#) – which will allow you to buy your own support.

See our factsheet **Carers – What support is available** for more information about the carer's assessment



and the types of help which might be available to you (**0800 319 6789, independentage.org**).

Where to meet other carers

Carers UK and Carers Trust are organisations set up for carers. The Alzheimer's Society, the Stroke Association and Arthritis Care also support carers of people with a specific condition or illness.

Many organisations have carers' groups which give you a chance to meet other people in the same situation. Carers Trust (**0844 800 4361, carers.org**) runs carers' centres nationwide and offers practical, flexible personal support, sometimes free, depending on where you live. They have schemes in England and Wales and there are sister organisations in Scotland and Northern Ireland.

Carers UK campaigns for more rights and better support for carers and offers advice and support on all aspects of caring. They have an online forum on their website (**0808 808 7777, carersuk.org**).

How to arrange time off from caring

Social services may offer alternatives to replace the care you provide as part of your care plan. It could be:

- a day centre for one or more days a week for the person you care for
- domiciliary care, which means someone comes to your home to look after the person you care for while you have a break
- a longer period of care in a care or nursing home so that you can have a holiday.

Social services may pay some or all of the cost, depending on the savings and income of the person you care for. If they need nursing care, the NHS should pay towards it.

Help with the costs of caring

Carer's Allowance is the main benefit available to carers. You may be eligible if you are caring for a disabled person for at least 35 hours a week, during the day or at night. The person you care for must receive Attendance Allowance, the middle or higher rate care component of Disability Living Allowance, or any rate of the daily living component of Personal Independence Payment. If they are not already claiming a disability benefit, make sure they do so before you apply.

Before applying, phone our advice service on **0800 319 6789** and ask for a benefit check for you and the person you look after – sometimes their benefits can be reduced if you are awarded Carer's Allowance. If you decide to apply for Carer's Allowance, phone the Carer's Allowance Unit on **0345 608 4321** and ask for a Carer's Allowance form. If your State Pension is over £62.10 a week, a letter will come back saying you have been awarded but can't be paid Carer's Allowance because you get a State Pension. It will then say you have an 'underlying entitlement' to Carer's Allowance. This may help you to get extra money from Pension Credit, Housing Benefit or Council Tax Support so make copies of this

document and send one to the Pension Service and one to your council's Housing Benefit department.

Our top tip

It's very important to keep the letter turning you down for Carer's Allowance. Most people throw it away. Big mistake. Even though you cannot be paid Carer's Allowance, this letter confirms you're entitled to an additional amount when your other benefits are calculated.

Michael's story

Retired nurse Rita, 80, had become very confused with no short-term memory and she was disorientated about place and time and needed supervision. Her husband, Michael, 75, looked after her full-time – not easy, because he had speaking problems himself following an operation to remove his larynx. A friend told him Rita should claim Attendance Allowance but he was very reluctant, because Rita had £20,000 in savings and Michael had a good company pension. "We don't need money" was his view. However, their daughter persuaded them to apply and they used the extra money to send the sheets to a laundry, pay a gardener to mow the grass and buy pub lunches to give Michael a break from cooking.

Useful organisations

Throughout this book, we have suggested you seek advice from Citizens Advice. To get the best out of Citizens Advice and other advice services, we suggest:

- find out if you can book an appointment or if you just have to drop in and wait
- be patient and persistent if you're trying to get through on the phone
- take a friend with you if it helps
- take food, drink and a newspaper in case you're in for a long wait
- arrive early if you can
- ask when they're least busy, and go then
- take every piece of paperwork relevant to the problem
- phone first or check on their website to find out their opening hours to save yourself a wasted journey.

We have mentioned Age UK throughout the book. Here are the contacts in your area:

- Age UK Advice (**0800 169 65 65**, ageuk.org.uk)
- Wales: Age Cymru (**0800 022 3444**, ageuk.org.uk/cymru)
- Scotland: Age Scotland (**0800 4 70 80 90** – Silver Line Scotland helpline, ageuk.org.uk/scotland)
- Northern Ireland: Age NI (**0808 808 7575**, ageuk.org.uk/northern-ireland).

The contacts in this book are mainly for England and Wales. Assume the organisations don't cover Scotland and Northern Ireland unless we have specifically said so. Most will be glad to supply details of equivalent organisations where you live.

Who does what

Department for Work and Pensions		
The Pension Service pays:	Carer's Allowance Unit pays:	Disability Benefits Centre pays:
<ul style="list-style-type: none">• State Pension• Pension Credit• Carers Premium• Severe Disability Premium• Housing costs for homeowners	<ul style="list-style-type: none">• Carer's Allowance	<ul style="list-style-type: none">• Attendance Allowance (AA)• Disability Living Allowance (DLA)• Personal Independence Payment (PIP)
0800 99 1234	0845 608 4321 (0800 220 674 N. Ireland)	AA: 0345 605 6055 DLA: 0345 712 3456 PIP: 0345 850 3322 (0800 220 674 N. Ireland)

<p>Your local council pays:</p>	<p>Your council's social services or social care department provides practical help:</p>
<ul style="list-style-type: none"> • Housing Benefit • Council Tax Support and other housing costs for tenants 	<ul style="list-style-type: none"> • care needs assessments • carers' assessments • occupational therapy assessments
<p>Look for address or number in your phone book</p>	<p>Look for address or number in your phone book</p>

We hope you've found this Wise Guide useful.

It is full of tips and advice gathered from the people who work at Independent Age, our volunteers and older people with whom we work. To order more copies, call us on **0800 319 6789**.

We'd love to hear your ideas and thoughts. Please write to us at: **Independent Age, 18 Avonmore Road W14 8RR**, phone us on **020 7605 4294** or email comms@independentage.org. Thank you.

If you need any of this information in another format (such as large-print or Braille), please call us on **0800 319 6789** or email advice@independentage.org

Supporting Independent Age

If you have found this helpful and would like to support our work, there are lots of ways you can help:

- get fit - run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

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

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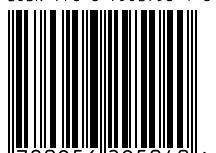
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