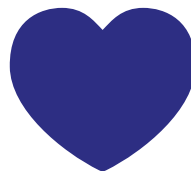
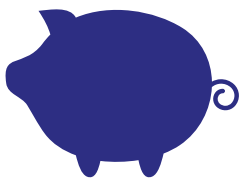
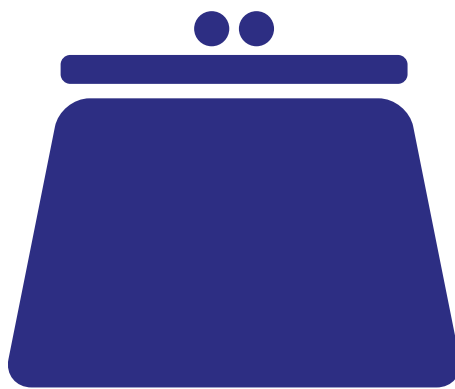


Information and Advice Toolkit

.....
An adviser's guide to Age UK resources
.....



Information and Advice toolkit

We're Age UK and our vision is a society in which people age well.

Age UK have made this toolkit to support you as an adviser. It contains general information on a wide range of topics relevant to older people.

The toolkit is divided into sections which cover life events and what else matters to the older person (what other changes they want to make to different areas of their life). Each section contains cards which may relate to your client's situation.

The cards include:

- Questions and scenarios to consider.
- Age UK information and advice resources.
- Age UK webpages and digital resources.
- Details of resources and organisations.

We aim to make sure that the information is as up to date and accurate as possible, but certain areas are subject to change from time to time.

For Age UK's most up-to-date list of guides and factsheets, visit ageuk.org.uk/publications.

We would love to hear your suggestions for how we can improve the toolkit through changes or adding in new content that would be useful to you. Please email AdviceUnit@ageuk.org.uk with your thoughts.

Thank you for using the *Information and Advice toolkit* and we hope you find it helpful.

Date of publication: December 2023

Nothing in this toolkit should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Users of this toolkit should be aware that the Age UK guides and factsheets referred to in the toolkit also contain a disclaimer similar to this disclaimer and that advisers and their organisations should not use the Age UK guides or factsheets as a substitute for the provision of specific advice in any individual case.

The Age UK network includes the charity, its trading companies and national partners (Age Cymru, Age Scotland and Age NI). We also work closely with local Age UKs. For further details on how your data is used and stored by the Age UK network go to www.ageuk.org.uk/help/privacy-policy. Age UK is a registered charity in England and Wales (1128267). ID205057 12/23

Contents

Life events

1 Bereavement and death

- Card 1** Your client's partner has died
- Card 2** Your client's carer has died
- Card 3** Someone your client cared for has died
- Card 4** A close relative or friend of your client has died
- Card 5** Your client wants to put their affairs in order

2 Divorce, separation and relationship breakdown

- Card 6** Your client is separating, divorcing or dissolving a civil partnership
- Card 7** Your client is thinking of separating, divorcing or dissolving a civil partnership
- Card 8** Your client's relationship with their children is breaking down

3 Health

- Card 9** Your client has been diagnosed with (or may be concerned about) dementia
- Card 10** Your client is having problems with their eyesight
- Card 11** Your client is worried about falling or has had a fall
- Card 12** Your client has a terminal illness
- Card 13** Your client is feeling isolated or lonely

4 Care and community care

Card 14 Your client is going into hospital

Card 15 Your client's carer is going into hospital

Card 16 Your client is coming out of hospital

Card 17 Your client is finding it increasingly difficult to look after themselves

Card 18 Your client is thinking about moving into a care home

Card 19 Your client is (or is becoming) a carer

Card 20 Your client is finding it increasingly difficult to look after their partner

Card 21 Your client's partner is thinking about moving into a care home

5 Housing

Card 22 Your client is losing their home

Card 23 Your client needs practical help and support to stay in their home

Card 24 Your client wants to move to more suitable housing

Card 25 Your client has moved recently and needs help establishing their home

Card 26 Your client is taking over the management of the household

6 Managing your money

Card 27 Your client is approaching retirement

Card 28 Your client is being made redundant

Card 29 Your client is struggling to cope on a reduced income

Card 30 Your client is struggling to manage their debts

What else matters to the older person

7 Money

- Card 31** Your client wants to boost their income
- Card 32** Your client wants to continue working after reaching State Pension age
- Card 33** Your client wants to put their finances in order
- Card 34** Your client wants to manage their money better

8 Feeling well and enjoying life

- Card 35** Your client wants to feel fit and healthy in body and mind
- Card 36** Your client wants to keep (or be more) physically active
- Card 37** Your client wants to live well with a long-term condition
- Card 38** Your client wants to study or learn new skills
- Card 39** Your client wants to make a positive contribution
- Card 40** Your client wants a more active social life
- Card 41** Your client wants more social interaction
- Card 42** Your client wants a new relationship
- Card 43** Your client wants to travel
- Card 44** Your client wants help with accessing transport

9 Housing and the home

Card 45 Your client wants to stay in their own home

Card 46 Your client wants to move to a new home

Card 47 Your client wants to move to another area

Card 48 Your client wants to move abroad

10 Accessing or receiving care

Card 49 Your client wants to understand their future care options

Card 50 Your client wants to arrange better care and support at home

Card 51 Your client wants to find a good care home

Card 52 Your client wants more help and support as a carer

1 Bereavement and death



This chapter includes five cards (Card 1 to Card 5) covering bereavement and death. Here is a list of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.

Age UK resources

Factsheets

- FS72** *Advance decisions, advance statements and living wills*
- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS55** *Carer's Allowance*
- FS8** *Council and housing association housing*
- FS21** *Council Tax*
- FS14** *Dealing with an estate*
- FS65** *Equity release*
- FS6** *Finding help at home*
- FS63** *Finding private rented accommodation*
- FS43** *Getting legal and financial advice*
- FS61** *Help with health costs*
- FS17** *Housing Benefit*
- FS76** *Intermediate care and reablement*
- FS44** *NHS services*
- FS7** *Making a will*
- FS48** *Pension Credit*
- FS91** *Pension Freedom and benefits*
- FS87** *Personal Independent Payment and Disability Living Allowance*
- FS27** *Planning for your funeral*
- FS78** *Safeguarding older people from abuse and neglect*
- FS49** *Social Fund, Advances of Benefit and Local Welfare Provision*
- FS19** *State Pension*

Information guides and leaflets

- IG49** *Attendance Allowance*
- IG13** *Advice for carers*
- IG32** *Bereavement*
- IG52** *Carer's Allowance*
- IG54** *Council Tax Support*
- IL6** *Equity release*
- IG23** *Getting help at home*
- IG08** *Housing options*
- IL8** *How to be an executor*
- IG44** *In the driving seat*
- IG43** *More money in your pocket*
- IG50** *Pension Credit*
- IG21** *Power of attorney*
- IG30** *Save energy, pay less*
- IG01** *Staying safe*
- IG03** *When someone dies*
- IG31** *Wills and estate planning*

Webpages

- [Free bus pass and transport concessions](#)
- [Getting started on the internet](#)
- [How to adjust to living alone](#)
- [Income and tax](#)

Miscellaneous

- [Age UK Advice](#)
- [Online Benefits Calculator](#)
- [Age UK telephone friendship services](#)
- [LifeBook](#)

The Age UK information guide **IG32 Bereavement** describes the grieving process. It highlights the need to be sensitive to the feelings that people experience at different stages following the loss of someone close to them. The need for sensitivity can affect the timing of when it may be possible or appropriate to discuss some issues with a client who is grieving. You may sometimes need to consider whether it might be better to make a follow-up call at a later date to check whether you can offer any further help.

Other resources

- Advicelocal
advicelocal.uk/find-an-adviser
Details of independent advice organisations in local Council Tax areas.
- Do IT
www.do-it.org
Volunteering made easy – national database of volunteering opportunities.
- Free Wills Month
www.freewillsmoth.org.uk
- GOV.UK: Estimate your Income Tax for a previous year
www.gov.uk/check-income-tax
- GOV.UK: What to do when someone dies: step by step
www.gov.uk/when-someone-dies
- Patient Advice and Liaison Service (PALS)
www.nhs.uk/common-health-questions/nhs-services-and-treatments/what-is-pals-patient-advice-and-liaison-service/
Offers confidential advice, support and information on health-related matters.
- Probate and Inheritance Tax helpline
0300 123 1072
- Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
- SOLLA (Society of Later Life Advisers)
0333 2020 454
www.societyoflaterlifeadvisers.co.uk
Directory of SOLLA-accredited financial advisers with expertise on finances in later life and funding elderly care.

- Volunteering page of NCVO (National Council for Voluntary Organisations)
www.ncvo.org.uk/ncvo-volunteering
Find the nearest centre for volunteering opportunities.

Who to tell when someone dies

When someone dies, the following people may need to be informed:

- family, friends and neighbours
- utilities – gas/electricity/water/telephone
- employer and trade union
- pension provider
- insurance companies (life/car/home)
- banks and/or building societies
- Royal Mail – get post redirected, if appropriate
- social services, including Direct Payments section, if relevant
- GP, dentist, optician and anyone else providing medical care
- any other carers and/or home helps, etc
- the Pension Service
- Disability and Carers' Service
- Jobcentre Plus – for working-age benefits
- landlord or mortgage provider
- local deliveries – newspapers, milk, etc.

Most local authorities offer the **Tell Us Once service** which notifies the following government organisations in one go:

- HM Revenue and Customs (HMRC)
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions
- the local council
- the Passport Office.

If the local authority doesn't offer the Tell Us Once service, your client will need to contact these departments directly.

Card 1

Bereavement and death

Your client's partner has died

If your client's partner was also their carer, see **Card 2**. Or if your client is feeling isolated or lonely, see **Card 13**.

Funeral arrangements

Does your client need advice on who to inform about their partner's death?

- See guide **IG03** *When someone dies* for a list of people and organisations to notify after a death.

Does your client need help with funeral arrangements?

- See guide **IG03** *When someone dies* for advice on how to get the medical certificate(s), register the death and obtain permission for a burial or cremation.
- See factsheet **FS27** *Planning for your funeral* for information on how to arrange a funeral.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details on how to get help with funeral costs if your client receives means-tested benefits.

Sorting out their affairs

Did your client's partner leave a will?

- See factsheet **FS14** *Dealing with an estate* for information about settling the estate, duties of personal representatives and what happens if the person who died left no will.
- See guide **IL8** *How to be an executor* if your client is the executor of the estate.
- The **Probate and Inheritance Tax** helpline (**0300 123 1072**) also gives advice.

Does your client now need to make or update their will?

- See guide **IG31** *Wills and estate planning* for advice on making or updating a will.

Does your client need legal advice?

- See factsheet **FS43** *Getting legal and financial advice* for help with finding and paying for legal advice.

Private pensions and insurance

Did your client's partner have a co-occupational or private pension?

- Your client should consider contacting their partner's pension provider in case they might be entitled to payment(s).
- If the death was unexpected and the person who died had life insurance, your client should contact the insurance company to check whether any payment is due.
- See factsheet **FS91** *Pension Freedom and benefits* if your client's partner had a defined benefit pension scheme.

Welfare benefits

Does your client receive Carer's Allowance?

- See factsheet **FS55** *Carer's Allowance* for more on what happens to this benefit following the death of the person being cared for.

Does your client receive a State Pension?

- See factsheet **FS19** *State Pension* for information on whether your client's pension benefits might change.

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age, including bereavement benefits.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Card 1

Bereavement and death

- There are also individual factsheets covering the most relevant benefits:
FS48 *Pension Credit*
FS87 *Personal Independence Payment and Disability Living Allowance*
FS34 *Attendance Allowance*
FS17 *Housing Benefit*
PIP is replacing DLA.

Managing money

Is your client finding it difficult to manage their finances?

- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See our webpages on *Income and tax* for information on taxation for older people.
- See guide **IG03** *When someone dies* for information about financial help for bereaved people.

Housing options

Does your client pay Council Tax?

- See guide **IG54** *Council Tax Support* for information on discounts for people living alone, and **FS21** *Council Tax* for more detailed information.

Is your client worried about safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Does your client need help with day-to-day practical tasks?

- You could find out whether there is a Handy person scheme in their area or other local organisations that may be able to help with housework, shopping and gardening.

Is your client thinking about moving home?

- See guide **IG08** *Housing options* for details of different options including downsizing, moving in with family, renting, moving to sheltered housing or to a care home.

Care at home

Does your client need support to continue living independently?

- See guide **IG23** *Getting help at home* and factsheet **FS6** *Finding help at home* for details of the support available and how to access it.
- Options may include providing meals at home; helping with personal care, equipment and adaptations; or providing a personal alarm.

Emotional support and social wellbeing

Does your client need help dealing with their loss?

- See guide **IG32** *Bereavement* for details of organisations that offer counselling and advice to people who are grieving.
- You could find out whether there is a local befriending service, whereby a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship services on **0800 434 6105**.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.
- See our webpages on *How to adjust to living alone* for information on emotional support and finding new interests.

Card 2

Bereavement and death

Your client's carer has died

The carer may have been your client's partner, another family member or someone else. If your client is feeling isolated or lonely, see **Card 13**.

Funeral arrangements

Does your client need advice on who to inform about their carer's death?

- See guide **IG03** *When someone dies* for a list of people and organisations to notify.

Does your client need help with funeral arrangements?

- See guide **IG03** *When someone dies* for advice on how to get the medical certificate(s), register the death and obtain permission for a burial or cremation.
- See factsheet **FS27** *Planning for your funeral* for information on how to arrange a funeral.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details on how to get help with funeral costs (if your client receives means-tested benefits).

Was your client's carer also their partner?

- See **Card 1** for information on dealing with an estate after a death, benefits and other financial matters, and managing on their own.

Care at home

Does your client need help and support to continue living at home?

- See guide **IG23** *Getting help at home* for details of support services to help people retain their independence.
- Options may include help with personal care, meals at home and other domestic tasks, special equipment and adaptations, day care and transport.
- See factsheet **FS6** *Finding help at home* for information on arranging private care and support.

Is your client concerned about how to pay for services?

- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.
- **Card 17** gives sources of information on local authority care services, payments and charges.

Does your client need information or help with health services?

- They should contact their GP or the local Patient Advice and Liaison Service (PALS).
- See factsheet **FS44** *NHS services* for details of help available.
- Options may include home visits from the district nurse, health visitor, chiropodist or other services.

Does your client need immediate support?

- See factsheet **FS76** *Intermediate care and reablement* for information about services available to avoid unnecessary admissions to hospital or premature admission to long-term residential care.

Housing options

Is your client worried about whether they can stay in their current home?

- Your client may need advice about their right to remain in the home. Age UK Advice (**0800 169 65 65**) may be able to help.

Is your client's current home no longer suitable for them?

- See guide **IG08** *Housing options* for potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.

Card 2

Bereavement and death

- See **Cards 22** and **24** for further information, advice and options around moving home.

Does your client pay Council Tax?

- See guide **IG54 Council Tax Support** for information on discounts for people living alone, and **FS21 Council Tax** for more detailed information.

Is your client worried about safety?

- See guide **IG01 Staying safe** for advice on staying safe at home, out and about and online.

Does your client need help with day-to-day practical tasks?

- You could find out whether there is a Handyperson scheme in their area or if there are other local organisations that could help with housework, shopping or gardening.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43 More money in your pocket** for information on the range of benefits available for people over State Pension age, including help with heating costs.
- There are also individual factsheets covering the most relevant benefits:
 - FS48 Pension Credit**
 - FS87 Personal Independence Payment and Disability Living Allowance**
 - FS34 Attendance Allowance**
 - FS17 Housing Benefit**PIP is replacing DLA.
- GOV.UK - Apply for Council Tax Reduction www.gov.uk/apply-council-tax-reduction Official Government website with tool for finding local Council Tax Support schemes.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Is your client eligible for help with their health costs?

- See factsheet **FS61 Help with health costs** for details of who qualifies for free health services and information on the NHS Low Income Scheme.

Emotional support and social wellbeing

Does your client need help dealing with their loss?

- See guide **IG32 Bereavement** for details of organisations that offer counselling and advice to people who are grieving.

Is your client feeling lonely?

- You could find out whether there is a local befriending service whereby a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See our webpages on *How to adjust to living alone* for suggestions on how your client could meet other people and develop new interests.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport and communications

Is it difficult for your client to get around?

- See guide **IG44 In the driving seat** for information about driving safely in later life.
- See our webpages on *Free bus pass and transport concessions* for details of travel concessions for older people and for disabled people.

Card 3

Bereavement and death

Someone your client cared for has died

If the person your client cared for was their partner, see **Card 1**.

Funeral arrangements

Does your client need advice on who to inform about the person's death?

- See guide **IG03** *When someone dies* for a list of people and organisations to notify.

Does your client need help with funeral arrangements?

- See guide **IG03** *When someone dies* for advice on how to get the medical certificate(s), register the death and obtain permission for a burial or cremation.
- See factsheet **FS27** *Planning for your funeral* for information on how to arrange a funeral.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details on how to get help with funeral costs (if your client receives means-tested benefits).

Sorting out the affairs of someone who has died

Did the person that your client cared for leave a will?

- See factsheet **FS14** *Dealing with an estate* for information about settling the estate, duties of personal representatives and what happens if the person who died left no will.
- See guide **IL8** *How to be an executor* if your client is the executor of the estate.
- The **Probate and Inheritance Tax** helpline (**0300 123 1072**) also gives advice.

Does your client now need to make or update their will?

- See guide **IG31** *Wills and estate planning* for advice on making or updating a will.

Does your client need legal advice?

- See factsheet **FS43** *Getting legal and financial advice* for help with finding and paying for legal

advice.

Is your client sorting out the home and possessions of the person who's died?

- If they need any help with this, some local charities may be willing to collect clothes, furniture and other items to be donated.

Did the person who died have any special aids or equipment?

- Any NHS or disability equipment should be returned to where it came from.
- If they had a Motability car or scooter, this may need to be returned.
- If they had a Blue Badge, this should be returned to the local council.

Welfare benefits

Does your client receive Carer's Allowance?

- See factsheet **FS55** *Carer's Allowance* and guide **IG13** *Advice for carers* for information on what happens to this benefit following the death of the person being cared for.

Is your client getting all the benefits they are entitled to?

- Your client's entitlement to some other benefits could also change because they are no longer a carer.
- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age, including bereavement benefits.

Card 3

Bereavement and death

- There are also individual factsheets covering the most relevant benefits:
FS48 Pension Credit
FS87 Personal Independence Payment and Disability Living Allowance
FS34 Attendance Allowance
FS17 Housing Benefit
PIP is replacing DLA.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Managing money

Is your client finding it difficult to manage their finances?

- See guide **IG30 Save energy, pay less** for information on reducing heating bills, getting the best energy deal and home insulation.
- See our webpages on [Income and tax](#) for information on taxation for older people.

Housing options

Does your client want to stay in their own home?

- Your client may need advice about their right to remain in the home. Age UK Advice (**0800 169 65 65**) may be able to help with this.

Is your client thinking about moving home?

- See guide **IG08 Housing options** for details of different options including downsizing, moving in with family, renting, moving to sheltered housing or to a care home.
- See **Card 24** for further information, advice and options around moving home.

Does your client pay Council Tax?

- See guide **IG54 Council Tax Support** for information on discounts for people living alone, and **FS21 Council Tax** for more detailed information.

Emotional support and social wellbeing

Does your client need help dealing with their loss?

- See guide **IG32 Bereavement** for details of organisations that offer counselling and advice to people who are grieving.

Is your client feeling lonely?

- You could find out whether there is a local befriending service whereby a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See guides **IG56 Your mind matters** or **IG24 Healthy living** for information on looking after mental wellbeing.
- See our webpages on [How to adjust to living alone](#) for suggestions on how your client could meet other people and develop new interests.
- Your client could contact their local Volunteer Centre or search the online [Do IT](#) database for information on local volunteering opportunities.

Card 4

Bereavement and death

A close relative or friend of your client has died

If the person who died was your client's partner, see **Card 1**. If the person who died was your client's carer, see **Card 2**. If your client is feeling isolated or lonely see **Card 13**.

Funeral arrangements

Does your client need advice on who to inform about their relative or friend's death?

- See guide **IG03** *When someone dies* for a list of people and organisations to notify.

Does your client need help with funeral arrangements?

- See guide **IG03** *When someone dies* for advice on how to get the medical certificate(s), register the death and obtain permission for a burial or cremation.
- See factsheet **FS27** *Planning for your funeral* for information on how to arrange a funeral.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details on how to get help with funeral costs (if your client receives means-tested benefits).

Sorting out their affairs

Did the relative or friend of your client leave a will?

- See factsheet **FS14** *Dealing with an estate* for information about settling the estate, duties of personal representatives and what happens if the person who's died left no will.
- See guide **IL8** *How to be an executor* if your client is the executor of the estate.
- The **Probate and Inheritance Tax** helpline (**0300 123 1072**) also gives advice.

Does your client now need to make or update their will?

- See guide **IG31** *Wills and estate planning* for advice on making or updating a will.

Does your client need legal advice?

- See factsheet **FS43** *Getting legal and financial advice* for help with finding and paying for legal advice.

Is your client sorting out the home and possessions of the person who's died?

- If they need any help with this, some local charities may be willing to collect clothes, furniture and other items to be donated.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- Your client's entitlements to benefits could be affected by any change in their circumstances following the death of their close relative or friend.
- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs. Also, see guides **IG49** *Attendance Allowance*, **IG50** *Pension Credit* and **IG52** *Carer's Allowance* for information about these benefits and how to claim them.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age, including bereavement benefits.
- There are also individual factsheets covering the most relevant benefits – **FS48** *Pension Credit*, **FS87** *Personal Independence Payment and Disability Living Allowance*, **FS34** *Attendance Allowance* and **FS17** *Housing Benefit*. PIP is replacing DLA.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Card 4

Bereavement and death

Managing money

Is your client finding it difficult to manage their finances?

- See our webpages on [How to adjust to living alone](#) for advice on how your client could review their financial situation.
- See guide **IG30** [Save energy, pay less](#) for information on reducing heating bills, getting the best energy deal and home insulation.
- See our webpages on [Income and tax](#) for information on taxation for older people.

Housing options

Does your client want to stay in their own home?

- Your client may need advice about their right to remain in their home. Age UK Advice (**0800 169 65 65**) may be able to help with this.

Is your client thinking about moving home?

- See guide **IG08** [Housing options](#) for details of different options including downsizing, moving in with family, renting, and moving to sheltered housing or to a care home.
- See **Card 24** for further information, advice and options around moving home.

Does your client pay Council Tax?

- See guide **IG54** [Council Tax Support](#) for information on discounts for people living alone, and **FS21** [Council Tax](#) for more detailed information.

Emotional support and social wellbeing

Does your client need help dealing with their loss?

- See guide **IG32** [Bereavement](#) for details of organisations that offer counselling and advice to people who are grieving.

Is your client feeling lonely?

- You could find out whether there is a local befriending service where a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See guides **IG56** [Your mind matters](#) or **IG24** [Healthy living](#) for information on looking after mental wellbeing.
- See our webpages on [How to adjust to living alone](#) for suggestions on how your client could meet other people and develop new interests.
- Your client could contact their local Volunteer Centre or search the online [Do IT](#) database for information on local volunteering opportunities.

Transport and communications

Is it difficult for your client to get around?

- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support and keeping in touch with family and friends online.
- See our webpages on [Free bus pass and transport concessions](#) for information on ways your client could meet their travel needs.
- See guide **IG44** [In the driving seat for information about driving safely in later life](#).

Card 5

Bereavement and death

Your client wants to put their affairs in order

This card can be used when your client wants to sort out their affairs (financial and/or health related) in readiness for later life. It can also be used when your client has received a serious health diagnosis and matters need to be sorted out more urgently.

Planning for end of life

Does your client want to make plans for the end of their life?

- See guide **IG51** *Thinking about end of life* for the steps your client can take to plan for the end of their life, and how they can make their wishes and treatment preferences known.

Making plans for health and finances during lifetime

Does your client need help with managing their finances?

- See guide **IG21** *Power of attorney*, which includes suggestions on managing finances if your client may not yet want or need a power of attorney.
- Options include someone else temporarily operating bank accounts and organising the collection of benefits income for the client.

Does your client need more formal help with managing their finances and/or their health and care in the future?

- See factsheet **FS22** *Arranging for someone to make decisions on your behalf* for information on how to plan for the future with a lasting power of attorney.
- There are two types of lasting power of attorney: one for financial decisions; the other for health and care decisions.
- See guide **IG21** *Power of attorney* for help with making decisions about health, welfare or finances. This includes advice about power of attorney, but also what to do if someone no longer has the capacity to make a lasting power of attorney (or already has an Enduring Power of Attorney).

- See factsheet **FS78** *Safeguarding older people from abuse and neglect* for information about mental capacity, human rights and equalities.

Has your client made an advance decision or advance statement?

- See factsheet **FS72** *Advance decisions, advance statements and living wills*, which explains the law on advance decisions and advance statements.
- An advance decision is legally binding and allows someone to specify which treatment they would refuse in future. An advance statement is not legally binding and allows a person to say how they would like to be looked after and cared for.

Making arrangements for your client's wishes after death

Has your client made a will?

- See factsheet **FS7** *Making a will* for details of what needs to be thought about before making a will – including advice on how to ensure that a will is effective and that exact wishes are carried out.
- See guide **IG31** *Wills and estate planning* for practical advice about making and updating a will, including valuing the estate and choosing executors.
- **Free Wills Month** is a scheme supported by several charities and offers free wills for people aged 55 or over.
- The **Probate and Inheritance Tax** helpline (**0300 123 1072**) also gives advice.

Card 5

Bereavement and death

Making advance arrangements for a funeral

Does your client want to make advance plans for their funeral?

- See factsheet **FS27** *Planning for your funeral* for information about making funeral arrangements. This includes details on the range of pre-paid funeral plans and buying burial plots, as well as advice about cremation and organ donation.

Welfare benefits

Does your client know which benefits they may be able to claim?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age, including bereavement benefits.
- There are also individual factsheets covering the most relevant benefits:
 - FS48** *Pension Credit*
 - FS87** *Personal Independence Payment and Disability Living Allowance*
 - FS34** *Attendance Allowance*
 - FS17** *Housing Benefit*PIP is replacing DLA.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Does your client want more advice on financial planning for later life?

- The *SOLLA (Society of Later Life Advisers)* can assist with finding an accredited adviser with specialist knowledge of financial needs in later life, including care funding and Inheritance Tax, as well as savings and investments, and equity release.
- See **Card 33** for information about putting finances in order.

Housing options

Is your client considering the need for a move at some point?

- See guide **IG08** *Housing options* for details of different options including downsizing, moving in with family, renting, moving to sheltered housing or to a care home.
- See **Card 24** for further information, advice and options around moving home.

Does your client want to release finance from their current home?

- See guide **IL6** *Equity release* for information for homeowners who want to release cash from the value of their home, without having to move.
- See factsheet **FS65** *Equity release* for more information about different types of equity release schemes, such as lifetime mortgages and home reversion schemes.

Locating documents and useful information

Is your client concerned about whether documents can be found when needed?

- The Age UK *LifeBook* is a booklet in which people can write down important information about their life – including useful contacts, the location of important legal documents and details of finances. This can provide invaluable assistance for family members or friends should someone become unwell, or following their death.

2 Divorce, separation and relationship breakdown



This chapter includes three cards (Card 6 to Card 8) covering divorce, separation and relationship breakdown. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of other resources that you may need to draw on or refer clients to.

Age UK resources

Factsheets

- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS2** *Buying retirement housing*
- FS29** *Finding, choosing and funding a care home*
- FS8** *Council and housing association housing*
- FS21** *Council Tax*
- FS63** *Finding private rented accommodation*
- FS43** *Getting legal and financial advice*
- FS1** *Help with heating costs*
- FS17** *Housing Benefit*
- FS7** *Making a will*
- FS48** *Pension Credit*
- FS87** *Personal Independence Payment and Disability Living Allowance*
- FS12** *Planning your retirement: money and tax*
- FS78** *Safeguarding older people from abuse and neglect*
- FS49** *Social Fund, Advances of Benefit and Local Welfare Provision*
- FS64** *Specialist housing for older people*
- FS19** *State Pension*
- FS35** *Tenancy rights – rent*
- FS68** *Preventing evictions*

Information guides and leaflets

- IG49** *Attendance Allowance*
- IG52** *Carer's Allowance*
- IG54** *Council Tax Support*
- IG24** *Healthy living*
- IG08** *Housing options*
- IG44** *In the driving seat*
- IG02** *LGBT+*
- IG45** *Looking after your money*
- IG43** *More money in your pocket*
- IG50** *Pension Credit*
- IG21** *Power of attorney*
- IG30** *Save energy, pay less*
- IG01** *Staying safe*
- IG31** *Wills and estate planning*
- IG56** *Your mind matters*

Webpages

- [Free bus pass and transport concessions](#)
- [Getting started on the internet](#)
- [How to adjust to living alone](#)
- [Income and tax](#)

Miscellaneous

- [Age UK Advice](#)
- [Online Benefits Calculator](#)
- [Age UK's telephone friendship service](#)
- [LifeBook](#)

Other resources

- Advicelocal
[advicelocal.uk/find-an-adviser](https://www.advicelocal.uk/find-an-adviser)
Details of independent advice organisations in local Council Tax areas.
- Civil Legal Advice
0345 345 4 345 (Advice line)
www.gov.uk/civil-legal-advice
For access to free and confidential legal advice where people are eligible for legal aid.
- GOV.UK - Apply for Council Tax Reduction
www.gov.uk/apply-council-tax-reduction
Official Government website with tool for finding local Council Tax Support schemes.
- Do IT
doit.life/volunteer
Volunteering made easy – national database of volunteering opportunities.
- GOV.UK
www.gov.uk
Official Government website, providing information on public services such as benefits, jobs, pensions and health services.
- HMRC Tax Calculator, 'Estimate your Income Tax for a previous year'
www.gov.uk/check-income-tax
- Men's Advice Line
0808 801 0327
www.mensadviceline.org.uk
A confidential helpline offering support, information and practical advice to men experiencing domestic violence.
- NCVO (National Council of Voluntary Organisations)
www.ncvo.org.uk
National organisation that helps potential volunteers identify their nearest Volunteer Centre where they can find local volunteering opportunities.
- National Domestic Violence helpline
0808 2000 247
www.nationaldomesticviolencehelpline.org.uk
Provides support, information and advice to women experiencing domestic violence. It can make emergency referrals to temporary accommodation.
- Refuge
0808 2000 247 (see helpline above)
www.refuge.org.uk
Provides emergency accommodation and support for women and children experiencing domestic violence. Some refuges are for women from specific cultural backgrounds.
- Relate
0300 100 1234
www.relate.org.uk
Offers relationship counselling for couples and families.
- Retired and Senior Volunteer Programme
volunteermatters.org.uk/pillars/older-people
The Retired and Senior Volunteer programme is run by Volunteering Matters and encourages people aged 50+ to volunteer.
- Welsh Women's Aid
0808 80 10 800
www.welshwomensaid.org.uk
- Women's Aid
www.womensaid.org.uk

Card 6

Divorce, separation and relationship breakdown

Your client is separating, divorcing or dissolving a civil partnership

If your client is thinking of separating, divorcing or dissolving a civil partnership, see **Card 7**. If your client's partner is also their carer and your client may need to access alternative care and support at home, see **Card 17**.

Legal advice

Does your client need help with seeking legal advice?

- See factsheet **FS43** *Getting legal and financial advice* for information on how to find a solicitor, eligibility for free legal advice and who has to pay, what to expect and how to complain if not satisfied with the legal service provided.
- Also see factsheet **FS43** *Getting legal and financial advice* for details of the many sources of free legal information and advice (including the *Civil Legal Advice*) and how and when legal aid is available.

Does your client now need to make or update their will?

- See guide **IG31** *Wills and estate planning* for advice on making or updating a will.

Housing options

Is your client worried about whether they can stay in their current home?

- Your client may need advice about their right to remain in their home. Age UK Advice (**0800 169 65 65**) may be able to help with this.
- See factsheet **FS68** *Preventing evictions* for information on what to do if your client's spouse or civil partner has asked them to leave the property. It also gives details of organisations that can offer advice.

Will your client need to find somewhere new to live?

- See guide **IG08** *Housing options* for advice on potential options to explore – including downsizing, moving into sheltered accommodation or into a care home.

- See factsheet **FS64** *Specialist housing for older people* for information about buying or renting sheltered housing.
- See factsheet **FS8** *Council and housing association housing* for information about rented housing that may be available from the council or housing association.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.

Is your client worried about their safety?

- See guide **IG01** *Staying safe* for practical tips on home security, dealing with bogus callers and keeping safe when out and about.

Welfare benefits

Is your client concerned about how their benefits may be affected?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age including Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age.
- See individual factsheets **FS19** *State Pension*, **FS48** *Pension Credit*, **FS17** *Housing Benefit*, **FS87** *Personal Independence Payment and Disability Living Allowance* and **FS34** *Attendance Allowance* for details of how entitlements to these benefits may be affected by separation or divorce.

Card 6

Divorce, separation and relationship breakdown

- Entitlement to local Council Tax Support may also be affected. See guide **IG54** *Council Tax Support* for information on discounts for people living alone, and **FS21** *Council Tax* for more detailed information.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These grants/loans may help with removal costs and the cost of new furniture when moving home.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money

Is your client worried about managing money in the future?

- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation, and factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See **Card 30** if your client is struggling to manage debts.
- See factsheet **FS12** *Planning your retirement: money and tax* for information about rates of taxation and how tax liability may be affected by separation or divorce.
- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible financial abuse.

Emotional support and social wellbeing

Is your client feeling isolated or depressed?

- You could find out whether there is a local friendship group they could join.
- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.
- See our webpages on *How to adjust to living alone* for suggestions on how your client could meet other people and develop new interests.
- Your client could also contact their local Volunteer Centre, or search the *Do IT* database for information on local volunteering opportunities.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family members and friends online.
- See guide **IG02** *LGBT+* for more about meeting others and legal issues that may affect clients who are lesbian, gay, bisexual or trans.

Transport

Is it difficult for your client to get around?

- See guide **IG44** *In the driving seat* for information about driving safely in later life.
- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

Card 7

Divorce, separation and relationship breakdown

Your client is thinking of separating, divorcing or dissolving a civil partnership

If your client is definitely separating, divorcing, or dissolving a civil partnership, see **Card 6**.

If your client's partner is also their carer and your client may need to access alternative care and support at home, see **Card 17**.

Making the decision

Does your client need help to decide what they want to do?

- Your client may wish to talk through their feelings to help them make their decision. *Relate* is a national organisation with local branches that provide counselling and support to people considering ending a relationship.
- If the reason for considering ending the relationship is linked to domestic violence, you may want to provide information of national agencies that can offer advice and assistance about this, e.g. *Women's Aid*, *Refuge*, *the men's advice line* *Respect*, or similar local agencies.

Legal advice

Does your client want legal advice about the implications of separation?

- See factsheet **FS43** *Getting legal and financial advice* for information on how to find a solicitor, eligibility for free advice and what to expect.

Does your client now need to make or update their will or lasting power of attorney?

- See guide **IG21** *Power of attorney* or factsheet **FS22** *Arranging for someone to make decisions on your behalf* for information on how to make or cancel a lasting power of attorney.
- See guide **IG31** *Wills and estate planning* for advice on making or updating a will.

Housing options

Is your client worried about whether they would be able to stay in their current home?

- Your client may need advice on their right to remain in their home following separation. Age UK Advice (**0800 169 65 65**) may be able to help with this.
- See factsheet **FS68** *Preventing evictions* for information on what to do if your client's spouse/civil partner might ask them to leave the property upon separation. It also gives details of organisations that can offer advice.

Might your client need to find somewhere new to live?

- See guide **IG08** *Housing options* for advice on potential options to explore – including downsizing, moving into sheltered accommodation or into a care home.
- See factsheet **FS63** *Finding private rented accommodation*, and factsheet **FS8** *Council and housing association housing* for information about rented housing that may be available from the council or housing association.
- See factsheet **FS64** *Specialist housing for older people* for information about buying or renting sheltered housing.

Card 7

Divorce, separation and relationship breakdown

Welfare benefits

Is your client concerned about how their benefits would be affected by separating?

- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age.
- See individual factsheets **FS19** *State Pension*, **FS48** *Pension Credit*, **FS17** *Housing Benefit*, **FS87** *Personal Independence Payment and Disability Living Allowance* and **FS34** *Attendance Allowance* for details of how entitlements to these benefits may be affected by separation or divorce. PIP is replacing DLA.
- Entitlement to local Council Tax Support may also be affected. See guide **IG54** *Council Tax Support* for information on discounts for people living alone, and factsheet **FS21** *Council Tax* for more detailed information.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These grants/loans may help with removal costs and the cost of new furniture when moving home.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money

Is your client worried about their ability to budget and manage money on their own?

- See Card 30 if your client is struggling to manage debts See factsheet **FS12** *Planning for retirement: money and tax* for information about rates of taxation and how tax liability may be affected by separation or divorce.
- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible abuse.

Emotional support and social wellbeing

Is your client worried about how they would cope following the separation?

- You could find out whether there is a local friendship group they could join. Also, see our webpages on *How to adjust to living alone* for advice on living alone, getting emotional support and building a new social life.
- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.
- See guide **IG02** *LGBT+* for information about meeting others and legal issues.

Transport

Will your client need help with transport should they separate from their partner?

- See guide **IG44** *In the driving seat* for information about driving safely in later life.
- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

Card 8

Divorce, separation and relationship breakdown

Your client's relationship with their children is breaking down

If your client is feeling isolated or lonely, see **Card 13**. If your client's son or daughter is also their carer and your client may need to access alternative care and support at home, see **Card 17**. Or, if your client might need to go into a care home, see **Card 18**.

Relationship breakdown

Does your client want to talk to someone about the relationship breakdown?

- *Relate* is a national organisation with local branches that provide counselling and support for families in difficulty. Other local agencies may provide similar help.

Are there issues around safeguarding which have led to the breakdown?

- See factsheet **FS78** *Safeguarding older people from abuse and neglect* for information on different types of abuse (including financial, physical, sexual, institutional and psychological abuse) and how to seek help and support.

Housing options

If your client is currently living with their children, might they be asked to move?

- Your client may need advice about their right to remain in their home. Age UK Advice (**0800 169 65 65**) may be able to help.
- See factsheet **FS68** *Preventing evictions* for information on what your client should do if their son or daughter asks them to leave the property. It also gives details of organisations that can offer advice.

Will your client need to find somewhere new to live?

- See guide **IG08** *Housing options* for advice on potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.

- See factsheets **FS2** *Buying retirement housing* and **FS64** *Specialist housing for older people* for information about buying or renting sheltered housing.
- See factsheet **FS8** *Council and housing association housing* for advice on homelessness and more information on rented housing that might be available from the local council or housing association.

Legal advice

Does your client want legal advice about any issues?

- See factsheet **FS43** *Getting legal and financial advice* for advice on how to find a solicitor, eligibility for free advice and who has to pay, access to legal aid, what to expect and how to complain about the service provided.
- See guide **IG31** *Wills and estate planning* and factsheet **FS7** *Making a will* for information about making or updating a will (should your client's wishes have changed).
- See guide **IG21** *Power of attorney* and factsheet **FS22** *Arranging for someone to make decisions on your behalf* for information on planning for the future by making a lasting power of attorney or cancelling an existing lasting power of attorney (if the relationship has broken down with the current attorney).

Card 8

Divorce, separation and relationship breakdown

Welfare benefits

Is your client worried about future finances?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age including Attendance Allowance, Pension Credit, and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS17** *Housing Benefit* for information about getting help with rent if moving to new rented accommodation.
- See guide **IG54** *Council Tax Support* for information on discounts for people living alone, and **FS21** *Council Tax* for more detailed information.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These grants/loans may help with removal costs and the cost of new furniture when moving home.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money

Is your client worried about their ability to budget and manage money on their own?

- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.

- See our webpages on *Income and tax* for information on taxation for older people.
- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible abuse.
- See **Card 30** if your client is struggling to manage debts.

Emotional support and social wellbeing

Is your client worried about how they will cope without family support?

- You could find out whether there is a local friendship group they could join. Also, see our webpages on *How to adjust to living alone* for advice on how to adjust to living alone, emotional support and building a new social life.
- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport

Will your client need help with transport, as their children used to help with this?

- See guide **IG44** *In the driving seat* for information about driving safely in later life.
- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

3 Health

This chapter includes five cards (Card 9 to Card 13) covering health. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of other resources that you may need to draw on or refer clients to.



Age UK resources

Factsheets

- FS72** *Advance decisions, advance statements and living wills*
- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS55** *Carer's Allowance*
- FS42** *Disability equipment and home adaptations*
- FS6** *Finding help at home*
- FS61** *Help with health costs*
- FS1** *Help with heating costs*
- FS37** *Hospital discharge and recovery*
- FS17** *Housing Benefit*
- FS41** *How to get care and support*
- FS76** *Intermediate care and reablement*
- FS20** *NHS continuing healthcare and NHS-funded nursing care*
- FS44** *NHS services*
- FS48** *Pension Credit*
- FS87** *Personal Independence Payment and Disability Living Allowance*
- FS27** *Planning for your funeral*
- FS78** *Safeguarding older people from abuse and neglect*

Information guides and leaflets

- IG17** *Adapting your home*
- IG13** *Advice for carers*
- IG55** *At home with dementia*
- IG49** *Attendance Allowance*
- IG05** *Avoiding scams*
- IG32** *Bereavement*
- IG06** *Care homes*
- IG52** *Carer's Allowance*
- IG47** *Caring for someone with dementia*
- IG23** *Getting help at home*
- IG24** *Healthy living*
- IG08** *Housing options*
- IG44** *In the driving seat*
- IG02** *LGBT+*
- IG48** *Living with dementia*
- IG43** *More money in your pocket*
- IG21** *Power of attorney*
- IG30** *Save energy, pay less*
- IG01** *Staying safe*
- IG14** *Staying steady*
- IG51** *Thinking about end of life*
- IG31** *Wills and estate planning*
- IG07** *Your hospital stay*
- IG56** *Your mind matters*

Webpages

Eye health

Free bus pass and transport concessions

Getting started on the internet

How to adjust to living alone

TV licence concessions

Miscellaneous

Age UK Advice

Online Benefits Calculator

Age UK's telephone friendship service

LifeBook

Other resources

- Advicelocal
[advicelocal.uk/find-an-adviser](https://www.advicelocal.uk/find-an-adviser)
Details of independent advice organisations in local Council Tax areas.
- Carers UK
0808 808 7777 (helpline)
www.carersuk.org
National charity set up to provide information, advice and support to anyone caring for family or friends.
- Gransnet
www.gransnet.com
Online social network for grandparents and older people.
- Healthwatch
03000 683 000
www.healthwatch.co.uk
For further details of each local Healthwatch organisation.
- HMRC Tax Calculator
www.gov.uk/check-income-tax
- NHS
www.nhs.uk
Provides comprehensive health information to help people make the best choices about their health and lifestyle.

Sight problems

- Blind Veterans UK
0300 111 2233
www.blindveterans.org.uk
Charity providing comprehensive practical and emotional support to blind ex-service men and women, including training and rehabilitation.
- Living Made Easy
livingmadeeasy.org.uk
National charity providing independent advice on mobility aids, disability aids and daily living equipment.
- DVLA general enquiries
0300 790 6801
DVLA medical enquiries
0300 790 6806
www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency
- Partially Sighted Society
01302 965 195
www.partsight.org.uk
Provides information, advice, equipment and clear print material for people with a visual impairment.
- Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
- RNIB (Royal National Institute of Blind People)
0303 123 9999 (helpline)
www.rnib.org.uk
RNIB offers support and advice to blind and partially sighted people in the UK. This includes a Talking Book service and sales of practical aids to assist those with vision problems.

Dementia

- Admiral Nurses
0800 888 6678 (Dementia UK helpline)
www.dementiauk.org/get-support/admiral-nursing
Admiral Nurses are specialist mental health nurses operating in some areas to provide direct help, advice and support to people living with dementia. They also work collaboratively with other professionals to improve the quality of life of people with dementia and their carers.
- Alzheimer's Society
0333 150 3456 (helpline)
www.alzheimers.org.uk
Works to improve life for those affected by dementia in England, Wales and Northern Ireland. Provides information, local support groups and services, and an online community called Talking Point.
- Dementia UK
0800 888 6678
www.dementiauk.org
Dementia UK is a national charity committed to improving quality of life for all people affected by dementia. It also provides support for Admiral Nurses.

Falls

- NICE (National Institute for Health and Care Excellence)
www.nice.org.uk/guidance/cg161
Guidance on the assessment and prevention of falls.

Hearing loss

- RNID
0808 808 0123 (helpline)
rnid.org.uk
Provides comprehensive advice, assistance and support for people with hearing loss and tinnitus.

Osteoporosis

- Royal Osteoporosis Society
0808 800 0035 (helpline)
www.theros.org.uk
UK charity dedicated to improving the prevention, diagnosis and treatment of osteoporosis and fragility.

Support for those at the end of their lives

- British Association for Counselling and Psychotherapy (BACP)
01455 883 300
www.bacp.co.uk
Provides a list of qualified psychotherapists and counsellors.
- Cinnamon Trust
01736 757 900
www.cinnamon.org.uk
Cares for the pets of housebound older people and the terminally ill. Volunteers provide practical help, for example, walk a dog for a housebound owner.
- Hospice UK
www.hospiceuk.org
Supports hospices around the UK to improve end-of-life care. It publishes a wide range of publications and offers online help in finding a hospice. Includes the Dying Matters campaign site that provides information and resources to help people talk about death, dying and grief.
- Macmillan Cancer Support
0808 808 00 00 (helpline)
www.macmillan.org.uk
Provides comprehensive information, advice and support for people with cancer and their carers and families, including practical and emotional support at home and in cancer care centres.
- Macmillan online community forum
community.macmillan.org.uk
- Marie Curie
0800 090 2309
www.mariecurie.org.uk
Offers expert care, information and support for people living with any terminal illness, and their families.
- NHS – End of Life Care Guide
www.nhs.uk/conditions/end-of-life-care/
Online guide for people who are approaching the end of their life. Some parts of it may also be useful for people who are caring for someone who is dying, or people who want to plan in advance for their end-of-life care.
- Sue Ryder
www.sueryder.org
Offers specialist hospice and neurological care for people living with cancer, multiple sclerosis, Huntington's disease, Parkinson's disease, motor neurone disease, stroke, brain injury and other life-changing illnesses.
- UK Homecare Association
020 8661 8188
www.ukhca.co.uk
Umbrella association for organisations that provide social care, which may include nursing services, to people in their own homes.

Your client has been diagnosed with (or may be concerned about) dementia

If your client needs more help and support at home to retain their independence, see **Card 17**.

If your client might need to move into a care home, see **Card 18**.

Diagnosing and understanding dementia

What is dementia?

- See guide **IG48** *Living with dementia* for an explanation of what dementia is, and what things your client might do to help them live well with dementia, and plan ahead.

Where can your client get more information and support about dementia?

- *Alzheimer's Society* publishes an extensive range of factsheets on different types of dementia and on dealing with the emotional and practical issues that people with dementia and their families often encounter. It also offers a Dementia Support Line (**0333 150 3456**).

Has your client had a diagnosis or discussed their memory problems with their GP?

- Although there is no definitive medical test for dementia, early diagnosis is important – not just for treatment but also because there are many conditions that can cause confusion and symptoms similar to dementia.

Care and support

Does your client need care and support to continue living at home?

- See guide **IG23** *Getting help at home* for information on how to access the health and social care services available to help people retain their independence.
- See guide **IG55** *At home with dementia* for tips on making the home dementia-friendly.
- See **Card 17** for more detailed information and resources on arranging and paying for care and support at home.

Does your client have a carer?

- See guide **IG47** *Caring for someone with dementia* for information and advice on caring for someone with dementia as the illness progresses.
- You may be able to advise on local carer support groups or contact *Carers UK* or *Alzheimer's Society* for details.
- See guide **IG52** *Carer's Allowance* for information about what it is and how to claim it.
- See factsheet **FS55** *Carer's Allowance* and guide **IG13** *Advice for carers* for details of the support available for carers, including information about getting a carer's assessment and how to ensure their needs are considered.

May your client need to move to a care home?

- See guide **IG06** *Care homes* and **Card 18** for information and resources on finding an appropriate care home, fees, who should pay, and how to meet costs involved.
- Also see factsheet **FS20** *NHS continuing healthcare and NHS-funded nursing care* for advice on eligibility for fully-funded care.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age, including help with heating costs.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.

Card 9

Health

- See factsheets **FS87** *Personal Independence Payment and Disability Living Allowance* and **FS34** *Attendance Allowance* for advice on the benefits available to people who need help with mobility or personal care/daily living needs and how these may be affected if your client moves into a care home. PIP is replacing DLA.
- There are also factsheets covering the other most relevant benefits including **FS48** *Pension Credit* and **FS17** *Housing Benefit*.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Your client's wishes

Does your client need short-term help with managing their finances?

- See guide **IG21** *Power of attorney*, which includes suggestions on managing finances if your client may not yet want or need a power of attorney.

Will your client need more formal help with their finances or health and care in future?

- See factsheet **FS22** *Arranging for someone to make decisions on your behalf* for information on how to plan for the future by drawing up separate lasting power of attorney to cover finances, and also health and care.
- See **Card 5** for more information and resources on power of attorney, including the role of the attorney and getting help with drafting lasting power of attorney.
- See factsheet **FS78** *Safeguarding older people from abuse and neglect* for information on mental capacity, human rights and equalities, including Independent Mental Capacity Advocacy and the Deprivation of Liberty Safeguards.

Does your client want to make or update their will?

- See guide **IG31** *Wills and estate planning* for information on making or updating a will.

Has your client made an advance decision or advance statement?

- See factsheet **FS72** *Advance decisions, advance statements and living wills* for advice on how your client could make an advance decision or advance statement. An advance decision is legally binding and allows someone to specify which treatment they would refuse in future. An advance statement is not legally binding and allows a person to say how they would like to be looked after and cared for.

Locating documents and useful information

Is your client concerned about whether documents can be found when needed?

- The Age UK [LifeBook](#) is a booklet for people to record important information about their life, including useful contacts, the location of important documents and details of finances – to assist family members or friends in future.

Transport

Does your client drive?

- See guide **IG44** *In the driving seat* for details of the legal requirement to inform the DVLA of any condition that could affect your client's ability to drive.

Is it difficult for your client to get around?

- See our webpages on [Free bus pass and transport concessions](#) for information on ways your client could meet their travel needs.

Emotional support and social wellbeing

Is your client feeling isolated or depressed?

- You may be able to advise on local support groups available for people with dementia. [Alzheimer's Society](#) provides online information about the services and support available in different areas. It also runs [Talking Point](#), an online forum for anyone affected by dementia.
- [Admiral Nurses](#) provide services in some areas to help people live positively with dementia and develop skills to improve communication and maintain relationships.

Your client is having problems with their eyesight

All of Age UK's information guides are available in large print or audio from Age UK Advice (0800 169 65 65). If your client is finding it increasingly difficult to look after themselves, see **Card 17**.

Addressing problems

Is your client concerned that their vision is getting worse?

- See our webpages on [Eye health](#) for advice on:
 - the importance of your client having an eye test as soon as possible if they have noticed any changes in their vision
 - the value of regular sight tests to look for age-related changes in vision and to check for conditions which can lead to sight loss
 - who qualifies for free eye tests
 - getting the most suitable lenses for your client's needs.
- See factsheet **FS61** *Help with health costs* for details of NHS vouchers to help people on means-tested benefits (or a low income) with the cost of glasses or lenses.
- The local [Healthwatch](#) can provide details of local opticians who offer home visits.

Help at home

Is your client getting all the help they can to make best use of their eyesight?

- See our webpages on [Eye health](#) for advice on:
 - how your client can ensure they have adequate lighting at home
 - getting optical aids and gadgets that can help with different activities such as reading a book or newspaper, watching television, or telling the time
 - the advantages of your client registering with their local council as blind or partially sighted.

- [RNIB](#), [Partially Sighted Society](#) and [Living Made Easy](#) can provide information on the wide range of equipment available to help people with sight problems.

Does your client need help with day-to-day tasks at home?

- See guide **IG23** *Getting help at home* for details of support services available to help people retain their independence. It has information on how to request a care assessment from the local social services department. Types of help available may include giving practical assistance with tasks at home, or providing adaptations and equipment to make life easier.
- Also see **Card 17** for information on arranging and paying for care and support at home.

Housing options

Does your client need special equipment or need to adapt their home?

- See guide **IG17** *Adapting your home* for information about special equipment and the practical steps your client could take to make their home easier to live in.
- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

Does your client need help with day-to-day practical tasks?

- You could find out if there is a local Handyperson scheme or other local organisations that may be able to help with domestic tasks and/or minor jobs around the home.

Card 10

Health

Is your client worried about safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Is your client's home no longer suitable?

- See guide **IG08** *Housing options* for potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.

Welfare benefits

Is your client getting all of the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age and see factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) or factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over) for information on the benefits available for people who need help with mobility or personal care/daily living needs. PIP is replacing DLA.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.
- There are also relevant factsheets–
FS48 *Pension Credit*
FS17 *Housing Benefit*
FS55 *Carer's Allowance*
- See our webpages on *TV licence concessions* to find out if your client may be eligible for a concession on their licence.

Transport

Does your client drive?

- There is a legal requirement to inform the DVLA of any condition that could affect your client's ability to drive. See guide **IG44** *In the driving seat* for more information.

Is it difficult for your client to get around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

Emotional support and social wellbeing

Is your client anxious about the future?

- **RNIB** (**0303 123 99 99**) offers support for people newly diagnosed with sight loss.

Is your client feeling isolated or lonely?

- You could find out if there is a local befriending service where a volunteer may regularly visit or phone to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- You may also be able to advise about any local support groups.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- **RNIB** can also give your client details of local organisations providing help and support for blind or partially sighted people.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.

Your client is worried about falling or has had a fall

If your client is having problems with their eyesight, see **Card 10**. If your client is attending, or being admitted to hospital for treatment, see **Card 14**. If your client needs more help and support at home, see **Card 17**.

Self help

Does your client need to improve their strength and balance?

- See guide **IG14 *Staying steady*** for helpful advice on how to reduce the risk of falling by:
 - keeping fit and healthy by exercising safely and by doing particular exercises to improve strength, co-ordination and balance
 - having regular sight tests and ensuring that any new glasses are fitted with the most appropriate prescription lenses
 - raising any hearing problems (which can also affect balance) with their GP
 - looking after their feet and wearing well-fitting, sensible shoes
 - eating well to keep their bones strong.
- You may be able to tell your client about suitable strength and balance classes in your area.
- See guide **IG24 *Healthy living*** for more advice on how to stay healthy in later life.

Does your client know what to do if they do have a fall?

- See guide **IG14 *Staying steady*** for details of some basic points for your client to remember should they have a fall.

Housing options

Has your client done all they can to make their home safe?

- See guide **IG01 *Staying safe*** for advice on staying safe at home, out and about and online.

- See guide **IG14 *Staying steady*** for practical suggestions on how your client can improve their home to help prevent accidents.
- You may also be able to advise whether:
 - the local council, fire service or any other local organisation (including Age UK) offers home safety checks
 - there is a Handyperson service in the area that will carry out minor jobs to help make your client's home safe and secure.

Can your client call for help if they have an accident or fall at home?

- You may be able to advise whether the council operates a community alarm scheme.

Does your client need special equipment or need to adapt their home?

- See guide **IG17 *Adapting your home*** for information about special equipment and the practical steps your client could take to make their home easier to live in, for example adaptations that make it easier to move around the home more safely, carry out kitchen tasks, use the stairs, wash, bathe or use the toilet.
- See factsheet **FS67 *Home improvements and repairs*** for information on Disabled Facilities Grants and other ways of funding adaptations.

Is your client's home no longer suitable?

- See guide **IG08 *Housing options*** for information on potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.
- See **Cards 22 and 24** for further information, advice and options around moving home.

Card 11

Health

Help from the NHS

Has your client told their GP that they have had a fall or are feeling unsteady?

- See factsheet **FS44** *NHS services* for advice on getting help from their GP and possibly being referred to the local falls prevention service for a falls risk assessment.
- Also see factsheet **FS42** *Disability equipment and home adaptations* for information on how to obtain useful equipment, such as a walking aid or a commode.

Would intermediate care benefit your client?

- See factsheet **FS76** *Intermediate care and reablement* for details of free services that can help avoid unnecessary admissions to hospital.

Other help at home

Does your client need help with day-to-day tasks at home?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence.
- Also see **Card 17** for details on arranging and paying for home care and support.
- See factsheet **FS6** *Finding help at home* for information on arranging private care and support.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- For people who need help with mobility or personal care/daily living need, see factsheets

FS87 *Personal Independence Payment and Disability Living Allowance*

FS34 *Attendance Allowance*

FS55 *Carer's Allowance*

PIP is replacing DLA.

- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Emotional support and social wellbeing

Is your client anxious about falling?

- See guide **IG14** *Staying steady* for advice on your client getting help from their GP or the local falls service to address their fear of falling and regain their confidence.

Is your client feeling isolated or lonely?

- You could find out whether there is a local befriending service where a volunteer may regularly visit or phone to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport

Is it getting more difficult for your client to get around?

- See our webpages on [Free bus pass and transport concessions](#) for information on ways your client could meet their travel needs.
- See guide **IG44** *In the driving seat* for more information about driving in later life.

Your client has a terminal illness

If your client wants to put their affairs in order, see [Card 5](#).

Planning ahead

Has your client discussed their preferences for their future treatment and care?

- Your client may want to discuss the options available to them with their care provider, and make clear their wishes, while they still have the capacity to do so.
- See guide [IG51 Thinking about end of life](#) for information about preparing for the end of life, including how to hold conversations with your family and medical team, and thinking about where you would like to die.
- The [NHS](#) website has a dedicated section on end-of-life care, where it addresses how to make an advanced care plan.

Has your client drawn up a power of attorney?

- If so, your client may wish to advise their attorney of their prognosis. Also, see guide [IG21 Power of attorney](#) for details of the role of the attorney.
- If not, and your client wants to draw up a lasting power of attorney to cover their health and care and/or their financial decisions, see [Card 5](#).

Does your client want to make an advance decision or advance statement?

- An advance decision is legally binding and allows someone to specify which treatment they would refuse in future, including life-sustaining treatment. An advance statement is not legally binding and allows a person to say how they would like to be looked after and cared for.
- See [Card 5](#) for more information and resources.

Does your client want to make a will?

- Also see [Card 5](#) for advice and resources on making an effective will.

Does your client want to make advance plans for their funeral?

- See factsheet [FS27 Planning for your funeral](#) for information about making arrangements.

Future treatment and care

What medical care and support can your client expect in future?

- Your client's GP or hospital consultant should have discussed an advance care plan, which outlines their proposed care and preferences and should be regularly updated. They may refer them to the palliative care team.
- If your client has made an advance decision, advance statement or drawn up a lasting power of attorney for their health and care decisions, they should make sure that their healthcare professionals are aware of this.

Is your client attending or being admitted to hospital?

- See guide [IG07 Your hospital stay](#) and [Card 14](#) for advice on things your client may want to consider before and during their stay, including:
 - their right to be treated with dignity and respect
 - the need for informed consent, and the right to refuse treatment
 - possible help with travel and parking costs if on a low income.

Has your client been discharged from hospital?

- See factsheet [FS37 Hospital discharge and recovery](#) and [Card 16](#) for more about how your client's discharge should have been managed, including:
 - assessing future support needs for health and social care, taking account of their wishes and any need for palliative care
 - assessing the needs of your client's carer
 - deciding who should pay for future care.

Card 12

Health

Is your client entitled to NHS continuing healthcare?

- See factsheet **FS20** *NHS continuing healthcare and NHS-funded nursing care* for details of:
 - how to determine eligibility for NHS continuing healthcare (a package of care arranged and funded solely by the NHS)
 - the ‘fast-track’ tool for assessing people with rapidly deteriorating conditions and increasing dependency as they approach the end of life
 - how your client’s joint health and social care package will be determined and funded should they not be eligible for NHS continuing healthcare
 - how to challenge a decision or raise a complaint about any care package.

Additional care and support

Does your client need help accessing other medical, practical or emotional support?

- You may be able to provide details of some charities and private care providers that offer compassionate care and support for people at the end of life.
- Your client’s GP should know about local support sources. If your client would like to talk to someone they are not close to, their GP can also help them find a counsellor or therapist.
- You could provide information on local counselling and hospice services, as well as on any local support groups for people living with a life-limiting illness.
- You may be able to supply details of specialist charities that offer information and support.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for more on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer’s Allowance.

- See guide **IG49** *Attendance Allowance* for information about this benefit and how to claim it.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.

How may your client’s benefits be affected by their illness?

- See the factsheets on **FS87** *Personal Independence Payment and Disability Living Allowance* and **FS34** *Attendance Allowance* for details on how terminal illness affects entitlement. PIP is replacing DLA.
- The factsheets covering **FS48** *Pension Credit*, **FS55** *Carer’s Allowance* advise on how entitlements to these benefits can be affected if a recipient has a terminal illness, particularly if they need to be admitted to hospital or moved into a care home or hospice.
- The factsheets **FS48** *Pension Credit*, **FS55** *Carer’s Allowance* and **FS17** *Housing Benefit* advise on how entitlements to these benefits can be affected if a recipient has a terminal illness, particularly if they need to be admitted to hospital or moved into a care home or hospice.
- Your client’s entitlement to Council Tax support could be affected by their illness.
- See *Advice local* for independent advice organisations in your client’s local Council Tax area.
- Check your client’s entitlements using [Age UK’s online Benefits Calculator](#).

Locating documents and useful information

Is your client concerned about whether documents can be found when needed?

- The Age UK *LifeBook* is a booklet in which people can write down important information about their life, including useful contacts, the location of important legal documents and details of finances.

Your client is feeling isolated or lonely

If your client's partner has died, see **Card 1**. If your client's carer has died, see **Card 2**.
If your client is separating or divorcing, or dissolving a civil partnership, see **Card 6**.

Emotional support and social wellbeing

Does your client need emotional support?

- See our webpages on [How to adjust to living alone](#) for information on adapting to life alone and on how your client could get emotional support, including professional counselling.
- See guide **IG32 Bereavement** for details of organisations that offer counselling and advice to people who are grieving.
- See guides **IG56 Your mind matters** or **IG24 Healthy living** for information on looking after mental wellbeing.

Does your client want to meet people and make new friends?

- You may be able to advise on local clubs or groups where your client could meet other people and develop new interests. Options may include picking up an old activity, learning something new, attending an exercise class or joining a local walking group.
- See guide **IG02 LGBT+** for information about meeting others and other advice for clients who are lesbian, gay, bisexual or trans.

Is your client interested in volunteering?

- Your client could contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the [Do IT](#) database for information on local volunteering opportunities.

Would your client benefit from befriending?

- You could find out whether there is a local befriending service whereby a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.

- You could also find out whether there is a local friendship group your client could join.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.

Communications

- See our webpages on [Getting started on the internet](#) for information on pursuing interests, accessing support and keeping in touch with family members and friends online.
- See guide **IG05 Avoiding scams** for advice about how to protect against different types, including email and online relationship scams, telephone scammers, rogue traders and identity fraud.

Care at home

Does your client need care and support to continue living at home?

- See guide **IG23 Getting help at home** for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, getting up and going to bed, and domestic tasks; and be offered meals at home, a personal alarm, day care and transport.
- See factsheet **FS41 How to get care and support** for details of the care assessment process and eligibility criteria for support.
- See factsheet **FS6 Finding help at home** for advice on arranging care and support at home through private care agencies.
- See **Card 17** for information about paying for community care services.

Card 13

Health

Health care and support

Does your client need health services help?

- See factsheet **FS44** *NHS services* for details of primary care services available for older people, including more on Falls Prevention Services.

Does your client need healthy living advice?

- See guide **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.

Housing options

Does your client need help with day-to-day practical tasks?

- Find out whether there is a Handyperson scheme in their area or other local organisations that may be able to help with housework, shopping and gardening.

Is your client worried about safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Is your client's home no longer suitable?

- See guide **IG08** *Housing options* for details of different options including downsizing, moving in with family, renting, moving to sheltered housing or a care home.
- See **Card 24** if your client is thinking of moving to a new home, or see **Card 18** if your client is considering moving into a care home.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs.

- See factsheet **FS56** *Benefits for people under State Pension age* for details of the range of benefits available for people of working age.

- There are also individual factsheets covering the most relevant benefits:

FS48 *Pension Credit*

FS87 *Personal Independence Payment and Disability Living Allowance*

FS34 *Attendance Allowance*

FS17 *Housing Benefit*

PIP is replacing DLA.

- See *Advice local* for independent advice organisations in your client's local Council Tax area.

- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money

Is your client finding it difficult to manage their finances?

- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation, and factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See **Card 30** if your client is struggling to manage debts.
- See guide **IG57** *Getting help with debt* for details of organisations that offer free advice on debt issues.

Transport

Does your client find it difficult to get around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.
- See guide **IG44** *In the driving seat* for information about driving safely in later life.

4 Care and community care



This chapter includes eight cards (**Card 14** to **Card 21**) covering care and community care. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.

Age UK resources

Factsheets

- FS72** *Advance decisions, advance statements and living wills*
- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS55** *Carer's Allowance*
- FS40** *Deprivation of assets in social care*
- FS42** *Disability equipment and home adaptations*
- FS29** *Finding, choosing and funding a care home*
- FS6** *Finding help at home*
- FS61** *Help with health costs*
- FS17** *Housing Benefit*
- FS41** *How to get care and support*
- FS59** *How to resolve problems and complain about social care*
- FS76** *Intermediate care and reablement*
- FS20** *NHS continuing healthcare and NHS-funded nursing care*
- FS44** *NHS services*
- FS46** *Paying for care and support at home*
- FS39** *Paying for care in a care home if you have a partner*
- FS10** *Paying for permanent residential care*
- FS58** *Paying for short-term and temporary care in a care home*
- FS48** *Pension Credit*
- FS24** *Personal budgets and direct payments in social care*

- FS87** *Personal Independence Payment and Disability Living Allowance*
- FS78** *Safeguarding older people from abuse and neglect*
- FS49** *Social Fund, Advances of Benefit and Local Welfare Provision*
- FS38** *Property and paying for residential care*

Information guides and leaflets

- IG17** *Adapting your home*
- IG13** *Advice for carers*
- IG49** *Attendance Allowance*
- IG06** *Care homes*
- IL5** *Care home checklist*
- IG52** *Carer's Allowance*
- IG47** *Caring for someone with dementia*
- IG23** *Getting help at home*
- IG08** *Housing options*
- IG44** *In the driving seat*
- IG45** *Looking after your money*
- IG43** *More money in your pocket*
- IG50** *Pension Credit*
- IG21** *Power of attorney*
- IG01** *Staying safe*
- IG31** *Wills and estate planning*
- IG07** *Your hospital stay*

Webpages

[What standards you should expect from NHS services](#)

[How to adjust to living alone](#)

[Getting started on the internet](#)

[Free bus pass and transport concessions](#)

Miscellaneous

[Age UK Advice](#)

[Online Benefits Calculator](#)

[Age UK's telephone friendship service](#)

[LifeBook](#)

Other resources

- Advicelocal
advicelocal.uk/find-an-adviser
Details of independent advice organisations in local Council Tax areas.
- Carers UK
0808 808 7777 (helpline)
www.carersuk.org
National charity set up to provide information, advice and support to anyone caring for family or friends.
- Disability Rights UK
0330 995 0404 (personal budgets helpline)
www.disabilityrightsuk.org
A not-for-profit organisation run by disabled people. Its main aim is to promote independent living, so that disabled people have control and choice over their lives. Staff give support and information on direct payments and individual budgets.
- Living Made Easy
livingmadeeasy.org.uk
Provides free, impartial advice, information and training on mobility products and other types of daily living equipment for older and disabled people, including details of where you can buy or hire items and local organisations that can help.
- HMRC Tax Calculator, 'Estimate your Income Tax for a previous year'
www.gov.uk/check-income-tax
- Independent Age
0800 319 6789 (helpline)
www.independentage.org

Information and advice service for older people, their families and carers, focusing on social care, welfare benefits and befriending services.

- Local Government & Social Care Ombudsman
0300 061 0614
www.lgo.org.uk
The LGO is the final stage for local authority complaints if they can't be resolved locally. It also deals with complaints about care providers when services are being privately purchased.
- NHS e-Referral service
0345 608 8888 (appointments line)
digital.nhs.uk/services/e-referral-service
This is a national online service which enables NHS patients to book appointments for a hospital or clinic when their GP has referred them.
- Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
- u3a (University of the Third Age)
www.u3a.org.uk
University of the Third Age is comprised of local U3A groups. They provide opportunities for older people to share learning experiences in a wide range of interest groups and to pursue learning for fun.

Card 14

Care and community care

Your client is going into hospital

This card can be used whether your client is attending hospital as a day patient or is being admitted for a longer stay. If your client is coming out of hospital, see **Card 16**.

If your client's carer is going into hospital, see **Card 15**.

Going into hospital

Is your client attending or being admitted to hospital?

- See guide **IG07** *Your hospital stay* for details of things your client may want to consider before and during their stay, including:
 - asking to be referred to a particular hospital offering suitable treatment
 - hospital standards, waiting times and patient feedback
 - their right to be treated with dignity and respect
 - the need for informed consent and the right to refuse treatment
 - the role of Independent Mental Capacity Advocates
 - how to raise concerns about their treatment
 - things to consider when leaving hospital.
- See our webpages on [What standards you should expect from NHS services](#) for details of your client's rights in hospital.

Transport to hospital

Does your client need assistance with transport to hospital?

- You may be able to advise if there is a free, non-emergency, NHS patient transport service locally for people with a medical need for it.
- You could also check whether any local organisations run a voluntary driver scheme to help people with trips to the hospital.

- See guide **IG07** *Your hospital stay* and factsheet **FS61** *Help with health costs* for advice on help for patients with travel costs.

- Some local authorities may provide assistance for close friends or family members to visit your client in hospital, through a Discretionary Care Grant.

Caring for another

Does your client care for their partner or another relative, friend or neighbour?

- See guide **IG23** *Getting help at home* for information on how to access the community care services that may be available to help support the person they care for.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support (and of requesting a review of any earlier assessment).
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.
- See factsheet **FS44** *NHS services* for details of primary care services available for older people and the extra help at home that may be available through their GP.
- See guide **IG13** *Advice for carers* for information on how your client can have their own needs assessed, including the need for respite care.

Card 14

Care and community care

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Carer's Allowance and Pension Credit.
- See guides **IG49** *Attendance Allowance*, **IG50** *Pension Credit* and **IG52** *Carer's Allowance* for information about these benefits and how to claim them.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age, including Statutory Sick Pay and Employment and Support Allowance.

How may your client's benefits be affected?

- If relevant, see the individual factsheets: **FS48** *Pension Credit*, **FS87** *Personal Independence Payment and Disability Living Allowance* and **FS34** *Attendance Allowance* for information on how entitlements to these benefits may be affected by hospital admission.
- See factsheet **FS55** *Carer's Allowance* for details of how any entitlement to this benefit may be affected by a break in caring.
- See factsheet **FS17** *Housing Benefit* for advice on how entitlement to this benefit may be affected by temporary absences from the home. Any entitlement to local Council Tax Support may also be affected by a temporary absence.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Your client's wishes

Has your client set up a power of attorney?

- If so, they may wish to advise their attorney of their forthcoming treatment. Also see guide **IG21** *Power of Attorney* for details of the attorney's role and circumstances where they can make decisions on your client's behalf.
- If your client is interested in setting up a lasting power of attorney to cover their health and care decisions or financial decisions, or they want to make a will, then see **Card 5** for advice on putting their affairs in order.
- Also see factsheet **FS78** *Safeguarding older people from abuse and neglect* for information about mental capacity, human rights and equalities.

Does your client want to make an advance decision or advance statement?

- See factsheet **FS72** *Advance decisions, advance statements and living wills*, which explains the law on advance decisions and advance statements.
- An advance decision is legally binding and allows someone to specify which treatment they would refuse in future. An advance statement is not legally binding and allows a person to say how they would like to be looked after and cared for.

Does your client want to make or update their will?

- See guide **IG31** *Wills and estate planning* for practical advice about making and updating a will, including valuing the estate and choosing executors.

Locating documents and useful information

Is your client concerned about whether documents can be found when needed?

- The Age UK *LifeBook* is a booklet in which people can write down important information about their life, including useful contacts, the location of important legal documents, and details of finances.

Card 15

Care and community care

Your client's carer is going into hospital

If your client is considering moving into a care home, perhaps temporarily, see **Card 18**.

Care at home

Does your client need support to continue living at home while their carer is in hospital?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, getting up and going to bed, and domestic tasks; and be offered meals at home, a personal alarm, day care and transport.
- Options may include help with personal care, meals and other domestic tasks, special equipment and adaptations, a personal alarm, day care and transport.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria.
- In some areas, respite care is provided as a result of the carer's assessment, while in others it's provided through an assessment for the person being looked after. See guide **IG13** *Advice for carers* for information on getting both persons' needs assessed.
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.

Is your client concerned about meeting the cost of care services?

- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.
- Also see **Card 17** for more information on paying for non-residential care services.

Health needs

Does your client need health services help?

- See factsheet **FS44** *NHS services* for details of primary care services available for older people, including information on Falls Prevention Services.
- For extra help with health care, ask your client to contact their GP or the local *Healthwatch*. They may be eligible to receive home visits from the district nurse, health visitor, chiropodist or other services, or be given help with mobility, hearing and/or sight problems.
- See factsheet **FS42** *Disability equipment and home adaptations* for advice on how to obtain specially designed equipment to help your client manage their daily tasks.

Housing options

Does your client need specialist equipment or to adapt their home?

- See guide **IG17** *Adapting your home* and **Card 17** for information on specialist equipment and other adaptations that could make your client's home more suitable.

Is your client concerned about their safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Does your client need help with day-to-day practical tasks?

- You could find out whether there is a Handyperson scheme in their area or other local organisations that may be able to help with housework, shopping and gardening.

Card 15

Care and community care

Is your client considering moving to more suitable housing?

- See guide **IG08** *Housing options* and **Card 24** for information on potential options to explore, including downsizing or moving into sheltered accommodation.
- See guide **IG06** *Care homes* and **Card 18** if your client is interested in moving into a care home for respite care, whether for a trial or permanently. You may be able to advise on the availability and costs of care homes in the area and the maximum charges that the local council is prepared to meet.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer's Allowance.
- See guides **IG49** *Attendance Allowance*, **IG50** *Pension Credit* and **IG52** *Carer's Allowance* for information about these benefits and how to claim them.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- There are also individual factsheets covering the most relevant benefits –
FS48 *Pension Credit*
FS87 *Personal Independence Payment and Disability Living Allowance*
FS34 *Attendance Allowance*
FS17 *Housing Benefit*
PIP is replacing DLA. These factsheets also give information on how any particular entitlement may be affected should your client move into a care home for any length of time.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.

- See factsheet **FS55** *Carer's Allowance* if relevant for information on how the entitlement to this benefit of your client's carer may be affected by a break in caring.
- Some local authorities may help close friends or family members visit your client in hospital through a discretionary care grant.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Is your client eligible for help with health costs?

- See factsheet **FS61** *Help with health costs* for who qualifies for free health services and info on the NHS Low Income Scheme.

Emotional support and social wellbeing

Is your client concerned about feeling isolated or lonely?

- You could find out if there is a local befriending service whereby a volunteer may regularly visit or phone to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See our webpages *How to adjust to living alone* for suggestions on how your client could meet other people and possibly develop new interests. See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for mental wellbeing tips.

Transport

Is it difficult for your client to get around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

Card 16

Care and community care

Your client is coming out of hospital

If your client is going into hospital, see **Card 14**.

If your client's carer is going into hospital, see **Card 15**.

Coming out of hospital

What arrangements will be made for your client's discharge from hospital?

- Arrangements for your client's discharge will vary depending on their needs and, also, on whether they can go home or need alternative accommodation.
- See factsheet **FS37 Hospital discharge and recovery** for information about how your client's discharge should be managed, including advice on:
 - assessing the particular health and/or social care support your client may need when they leave hospital
 - assessing the needs of your client's carer, if they have one
 - deciding who should pay for your client's care once they have left hospital
 - dealing with important practical issues before leaving hospital, such as clothes, money, transport, medicines and learning how to use any special aids
 - arranging practical help at home with non-medical tasks, such as shopping and cleaning.
- You may be able to advise on the availability of a hospital aftercare or home-from-hospital service in your area that could help with the first days or weeks at home.

NHS-funded care

Would your client benefit from intermediate care once they leave hospital?

- See factsheet **FS76 Intermediate care and reablement** for information on the range of free health and social care services offered to support timely discharge from hospital and avoid premature admission to a care home.

- Services may be provided to aid a patient's recovery at home or to find out whether, with appropriate support in place, they can manage at home.
- Options for support may include reablement services delivered by specially trained care workers to help your client learn or re-learn key skills for daily living.

Is your client likely to have on-going health and social care needs following discharge?

- NHS continuing healthcare may be an option when your client is ready to leave hospital, or once a period of subsequent intermediate care has finished.
- See factsheet **FS20 NHS continuing healthcare and NHS-funded nursing care** for advice on:
 - eligibility and the assessment process for NHS-funded packages of care to meet on going needs, including the fast-track route
 - the different settings where continuing care can be provided, including, but not limited to, a care home, hospice or the client's home
 - what happens if a patient is unable to give their informed consent to being assessed for NHS continuing healthcare.

Longer-term care and support

Might your client need longer-term care and support?

- Once any short-term support following discharge is over, a further needs assessment should be carried out with your client (and, if appropriate, their carer) to see whether a longer-term care package is needed.
- See **Card 17** for details of how to access the health and social care services that can be offered to help people retain independence.

Card 16

Care and community care

- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support.

Housing options

Does your client want to move to more suitable accommodation after leaving hospital?

- If so, see guide **IG08** *Housing options* for possible options to consider, including downsizing, moving in with family, or moving to sheltered or extra care housing.
- Also see **Card 24** for further information on moving to more suitable accommodation.

Is your client thinking about moving into a care home?

- See guide **IG06** *Care homes* for information on different types of care home, finding a place, care home fees and who should pay, and problems and complaints.
- Also see **Card 18** for additional advice on finding and paying for residential care, whether on a temporary or permanent basis.
- See factsheet **FS29** *Finding, choosing and funding a care home* for details of care home residents' rights to choose which home they will live in when the local authority assists with the funding and arrangement of the placement.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* and factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of State Pension age and of working age respectively.
- See guides **IG49** *Attendance Allowance*, **IG50** *Pension Credit* and **IG52** *Carer's Allowance* for information about these benefits and how to claim them.

- Factsheets **FS58** *Paying for short-term and temporary care in a care home* and **FS10** *Paying for permanent residential care* also give information on which benefits are affected by going into care.

- There are also individual factsheets covering the most relevant benefits:
 - FS48** *Pension Credit*
 - FS87** *Personal Independence Payment and Disability Living Allowance*
 - FS34** *Attendance Allowance*
 - FS17** *Housing Benefit*
 - FS55** *Carer's Allowance*PIP is replacing DLA.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Emotional support and social wellbeing

Might your client feel isolated or lonely once they have left hospital?

- You could find out whether there is a local befriending service where a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support and keeping in touch with family and friends online.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.

Transport

Will it be difficult for your client to get around in future?

- See guide **IG44** *In the driving seat* for information about driving safely in later life.

Your client is finding it increasingly difficult to look after themselves

If your client is feeling isolated or lonely, see **Card 13**. If your client is considering moving to more suitable housing, see **Card 24**. If your client is considering moving into a care home, see **Card 18**.

Care at home

Does your client need care and support to continue living at home?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, getting up and going to bed, and domestic tasks; and be offered meals at home, a personal alarm, day care and transport.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support.
- See guide **IG13** *Advice for carers* if your client has a carer, for information on the support available for carers.
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.

Is your client concerned about meeting the cost of care services?

- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.
- See factsheet **FS24** *Personal budgets and direct payments in social care* for more detailed advice on what they can be used for and who can manage them.

Is there a possible safeguarding issue?

- See guide **IG45** *Looking after your money* for advice on the steps your client can take to protect against any financial abuse or other possible mistreatment.
- See factsheet **FS78** *Safeguarding older people from abuse and neglect* if you are concerned that your client is being abused by someone or may be at risk of abuse.

Health needs

Does your client need help with health services?

- See factsheet **FS44** *NHS services* for details of primary care services available for older people, including information on Falls Prevention Services.
- For extra help with health care, your client should contact their GP. They may be eligible for home visits from the district nurse, health visitor, chiropodist or other services, or be assisted with mobility, hearing and/or sight problems.
- See factsheet **FS42** *Disability equipment and home adaptations* for advice on how to obtain specially designed equipment to help your client manage their daily tasks.

Would your client benefit from intermediate care?

- See factsheet **FS76** *Intermediate care and reablement* for details about the range of free health and social care services that can be provided to avoid unnecessary admissions to hospital or premature admission to long-term residential care.

Card 17

Care and community care

Housing options

Does your client need specialist equipment or to adapt their home?

- See guide **IG17** *Adapting your home* for advice on specialist equipment and other adaptations that could make your client's home more suitable for their needs, for example adaptations that make it easier to access and move around the home, carry out kitchen tasks, use the stairs, wash, bathe or use the toilet.
- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

Does your client need help with day-to-day practical tasks?

- You could find out whether there is a Handyperson scheme in their area or other local organisations that may be able to help with housework, shopping and gardening.

Is your client worried about safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Is your client's home no longer suitable?

- See guide **IG08** *Housing options* for potential options to explore – including downsizing, moving into sheltered accommodation or into a care home.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer's Allowance.
- See guides **IG49** *Attendance Allowance* and **IG50** *Pension Credit* for information about these benefits and how to claim them.

- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) or factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over) for information on the benefits available for people who need help with mobility or personal care/daily living needs. PIP is replacing DLA.
- There are also individual factsheets covering the most relevant benefits: **FS48** *Pension Credit* and **FS17** *Housing Benefit*.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Emotional support and social wellbeing

Is your client feeling isolated or lonely?

- You could find out whether there is a local befriending service where a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.

Transport

Is it difficult for your client to get around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.
- See guide **IG44** *In the driving seat* for information about driving safely in later life.

Card 18

Care and community care

Your client is thinking about moving into a care home

If your client needs additional care and support at home while a move to a care home is being considered or organised, see **Card 17**. If your client's partner is thinking about going into a care home, see **Card 21**.

Alternative housing options

Might your client prefer to stay at home if appropriate support were available?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, getting up and going to bed, and domestic tasks; and be offered meals at home, a personal alarm, day care and transport.
- See **Card 17** for details of how to access and meet the costs of community care support services available to help people live at home.

Might your client prefer to move to other more suitable accommodation?

- See guide **IG08** *Housing options* for other possible options to consider, including downsizing or moving to sheltered housing or extra care housing.
- Also see **Card 24** for more information on moving to more suitable housing.

Finding a care home

Does your client want or need to move into a care home?

- See factsheet **FS41** *How to get care and support* for details of the care assessment process and the circumstances where the local authority would have a duty to provide or arrange care for your client in a home.

- See factsheet **FS59** *How to resolve problems and complain about social care* for details of the adult social care complaints procedure, including what to do if your client is unhappy with the level of support offered.
- If your client's need for care is primarily due to their health needs, see factsheet **FS20** *NHS continuing healthcare and NHS-funded nursing care* for advice on receiving fully-funded care when the NHS is responsible for meeting all the costs.

Does your client need help to choose an appropriate care home?

- See guide **IG06** *Care homes* for information on different types of care home, finding a place, care home fees and who should pay, and problems and complaints. This guide includes insert **IL5** *Care home checklist* which covers questions your client may want to ask and issues they should explore when choosing a potential care home.
- See factsheet **FS29** *Finding, choosing and funding a care home* for advice on seeking and finding suitable care home accommodation, including information on:
 - how to identify the right home
 - how to view care home inspection reports
 - details of residents' rights to choose where they would like to live when the local authority is assisting with funding and arranging the placement.
 - the funding of care home placements.

Card 18

Care and community care

Help with care home fees

Is your client concerned about meeting the costs of living in a care home?

- See factsheet **FS10** *Paying for permanent residential care* for information on the financial help that may be available from the local authority (either straight away or after a period of self-funding) and third-party contributions.
- If your client is thinking about a trial stay, see factsheet **FS58** *Paying for short-term and temporary care in a care home* for advice on the local authority charging rules for a temporary stay in a care home and, also, what happens if the stay becomes permanent.
- If your client is part of a couple, see factsheet **FS39** *Paying for care in a care home if you have a partner* for details of how this can affect local authority assistance with your client's care home fees and, also, both partners' eligibility for welfare benefits.
- See factsheet **FS38** *Property and paying for residential care* for an explanation of how any property owned by your client would be dealt with in the local authority means test.
- See factsheet **FS40** *Deprivation of assets in social care* for advice on how any assets that your client may have disposed of could be considered by the local authority when determining their eligibility for assistance. There is information on how such decisions can be challenged.
- See factsheet **FS59** *How to resolve problems and complain about social care* for information on making complaints about the means-testing process, decisions over eligibility for services, poor or unsatisfactory professional practice, or unjustified delays. It explains how self-funders can access the independent review service provided by the Local Government Ombudsman.

- See factsheet **FS22** *Arranging for someone to make decisions on your behalf* for details of when other people can make decisions about your client's welfare and finances, should your client lack the capacity to do so.

Practical issues of moving to a care home

Does your client need practical help clearing their home before moving to a care home?

- Your client may need help from a family member, friend or neighbour to pack up and clear their property. You may be able to advise of any local charity or voluntary organisation that may offer help with clearing out unwanted items.

Does your client need to sell their home following a move to a care home?

- See factsheet **FS38** *Property and paying for residential care* for an explanation of how property owned by your client (but awaiting sale) is valued within the local authority means test. Information is also provided on deferred payment agreements.

Welfare benefits

How will your client's benefits be affected by moving into a care home?

- See factsheet **FS58** *Paying for short-term and temporary care in a care home* for details of which benefits can be affected by a temporary stay in a care home.
- See factsheet **FS10** *Paying for permanent residential care* for details of which benefits are affected by a permanent move to a care home.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Card 19

Care and community care

Your client is (or is becoming) a carer

This card can be used if your client is or will be caring for their relative, friend or neighbour. If your client is having difficulties caring for their partner, also see **Card 20**.

Providing care

Is your client a carer?

- See guide **IG13** *Advice for carers* for information on the different ways people can look after someone else – at home, living close by, or from a greater distance. The guide outlines the practical and emotional support your client may be able to get from friends and family, as well as from their GP and social services.
- See guide **IG47** *Caring for someone with dementia* for information and advice on caring for someone with dementia as the illness progresses. Also see our guide **IG52** *Carer's Allowance* for information about this benefit.
- See guide **IG55** *At home with dementia* for advice on making the home dementia-friendly.

What rights does your client have as a carer?

- See guide **IG13** *Advice for carers* for advice on your client's rights to:
 - have their views considered when social services are deciding how best to provide for the person they care for
 - have a carer's assessment of their own needs for help and support
 - receive financial support through Carer's Allowance (in some circumstances).

Does your client need help arranging additional care and support?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, going to the toilet, getting dressed or undressed, and at mealtimes; and be offered a personal alarm, day care and transport.

- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support.
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.

Does your client want information on care service costs and payments?

- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.
- See factsheet **FS24** *Personal budgets and direct payments in social care* for more detailed advice on what they can be used for and who can manage them.

Health care

Does your client need help with arranging health services?

- See factsheet **FS44** *NHS services* for details of primary care services for older people, including information on Falls Prevention Services.
- Extra help may be available through the GP of the person being cared for. Options may include home visits from the district nurse, health visitor, chiropodist or other services, or help with mobility, hearing and/or sight problems.
- See factsheet **FS42** *Disability equipment and home adaptations* for information on obtaining specially designed equipment to help people manage their daily tasks at home.

Card 19

Care and community care

Would the person your client is caring for benefit from intermediate care?

- See factsheet **FS76** *Intermediate care and reablement* for details of the free services potentially available to avoid unnecessary admissions to hospital or premature admission to long-term care.

Housing options

Does the person your client cares for need advice on special equipment or adaptations?

- See guide **IG17** *Adapting your home* for details of special equipment and adaptations that can be made to the home to help support continued independence.
- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

Does the person your client is caring for need help with day-to-day practical tasks?

- You could find out if there is a Handy person scheme in the local area or other local organisations that may be able to help with housework, shopping and gardening.

Does your client have any safety concerns?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Is the current home of the person your client is caring for no longer suitable?

- See guide **IG08** *Housing options* for potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.
- Also see **Card 24** for further information and options around moving home.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age.

- See guide **IG52** *Carer's Allowance* and factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS55** *Carer's Allowance* for details of the main benefit for carers.
- There are also individual factsheets covering the most relevant benefits: **FS48** *Pension Credit*, **FS87** *Personal Independence Payment and Disability Living Allowance*, **FS34** *Attendance Allowance* and **FS17** *Housing Benefit*. PIP is replacing DLA.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Emotional support and social wellbeing

Does your client feel isolated or overwhelmed?

- You could find out whether there is a local carers' group they could join for support.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport

Would your client like information on help with mobility and getting around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.

Your client is finding it increasingly difficult to look after their partner

If your client is feeling isolated or lonely, see **Card 13**. If your client is considering moving to more suitable housing, see **Card 24**. If your client's partner may be moving into a care home, see **Card 21**.

Care at home

Does your client need help with their partner's care needs?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence.
- Options may include help for their partner with personal care, going to the toilet, getting dressed or undressed, mealtimes, a personal alarm and day care.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support.
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.

Have the care needs of your client's partner changed for any reason?

- If the care needs of your client's partner have changed, see factsheet **FS41** *How to get care and support* for advice on requesting a new care review.

Is your client their partner's carer?

- If so, see guide **IG13** *Advice for carers* for details on rights of carers and the support available for your client. See **Card 19** on becoming a carer.

Is your client concerned about meeting the cost of care services?

- See factsheet **FS24** *Personal budgets and direct payments in social care* for advice on what they can be used for and who can manage them. See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.

Health needs

Does your client's partner need help with health services?

- See factsheet **FS44** *NHS services* for details of primary care services available for older people, including information on Falls Prevention Services.
- See factsheet **FS42** *Disability equipment and home adaptations* for information on obtaining specially designed equipment to help your client's partner to manage at home.

Would your client's partner benefit from intermediate care?

- See factsheet **FS76** *Intermediate care and reablement* for details of free health and care services that may be available to avoid unnecessary admissions to hospital or premature admission to long-term residential care.

Housing options

Does your client's partner need specialist equipment or to adapt their home?

- See guide **IG17** *Adapting your home* for details of special equipment and adaptations that could make your client's home more suitable for their partner's needs, for example adaptations that make it easier to access and move around the home, carry out kitchen tasks, use the stairs, wash, bathe or use the toilet.

Card 20

Care and community care

- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

Does your client need help with day-to-day practical tasks?

- You could find out whether there is a Handyperson scheme in their area or other local organisations that may be able to help with housework, shopping and gardening.

Is your client worried about safety?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Is your client's home no longer suitable?

- See guide **IG08** *Housing options* for potential options to explore – including downsizing, moving into sheltered accommodation or into a care home.
- Also see **Card 24** for further information and options around moving home.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under Pension Credit age* for details of the benefits available for people of working age.
- See factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) or factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over) for information on the benefits available for people who need help with mobility or personal care/daily living needs. PIP is replacing DLA.

- See factsheet **FS55** *Carer's Allowance* for details of the main benefit for carers.
- There are also individual factsheets covering the most relevant benefits: **FS48** *Pension Credit* and **FS17** *Housing Benefit*.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Emotional support and social wellbeing

Is your client feeling isolated or depressed?

- You could find out whether there is a local carers' support group they could join.
- You could also find out whether there is a local befriending service where a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.

Transport

Is it difficult for your client or their partner to get around?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.
- See guide **IG44** *In the driving seat* for information about driving safely in later life.

Card 21

Care and community care

Your client's partner is thinking about moving into a care home

If your client is also thinking about moving into a care home, see **Card 20**. If your client's partner is also thinking about moving into a care home, see **Card 18**.

Alternative housing options

Might your client prefer their partner to remain at home if support were available?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Your client may be able to obtain help with personal care, getting up and going to bed, and domestic tasks; and be offered meals at home, a personal alarm, day care and transport.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support. Also see **Card 17** for details of the help that may be available towards the cost of support services.
- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies.

Might your client prefer that they both move to other more suitable accommodation?

- See guide **IG08** *Housing options* for other possible options to consider, including downsizing or moving to sheltered housing or extra care housing.
- Also see **Card 24** for further information on moving to more suitable accommodation.

Finding a care home

Does your client's partner want or need to move into a care home?

- See factsheet **FS41** *How to get care and support* for details of the care assessment process and where the local authority would have a duty to provide or arrange care for your client's partner in a home.

- See factsheet **FS59** *How to resolve problems and complain about social care* for details of the adult social care complaints procedure, including what to do if your client is unhappy with the level of support offered.
- If your client's partner's need for care is primarily due to their health needs, see factsheet **FS20** *NHS continuing healthcare and NHS-funded nursing care* for advice on receiving fully-funded care when the NHS is responsible for meeting all costs.

Does your client (and their partner) need help to choose an appropriate care home?

- See guide **IG06** *Care homes* for information on different types of care home, finding a place, care home fees and who should pay, and problems and complaints. This guide includes insert **IL5** *Care home checklist*, which covers questions your client may want to ask and issues they should explore when choosing a potential care home.
- See factsheet **FS29** *Finding, choosing and funding a care home* for further advice on finding suitable care home accommodation, and residents' rights to choose where they would like to live when the local authority is assisting with funding.

Help with care home fees

Is your client concerned about meeting the costs of living in a care home?

- See factsheet **FS10** *Paying for permanent residential care* for information on the financial help that may be available from the local authority (either straight away or after a period of self-funding) and third-party contributions.

Card 21

Care and community care

- If your client's partner is thinking about a trial stay, see factsheet **FS58** *Paying for short-term and temporary care in a care home* for advice on the local authority charging rules for temporary stays in care, and what would happen if the stay becomes permanent.
- See factsheet **FS39** *Paying for care in a care home if you have a partner* for details of how this can affect the care home resident's eligibility for local authority assistance with care home fees, and both partners' eligibility for welfare benefits.
- See factsheet **FS38** *Property and paying for residential care* for an explanation of how property owned by your client (and/or their partner) – and still occupied by your client – would be dealt with in the means test.
- See factsheet **FS40** *Deprivation of assets in social care* for advice on how any assets that your client (or their partner) may have disposed of could be considered by the local authority when determining eligibility for assistance. It covers how these decisions can be challenged.
- See factsheet **FS59** *How to resolve problems and complain about social care* for information on making complaints about the means-testing process, decisions over eligibility for services, poor or unsatisfactory professional practice, or unjustified delays.
- See factsheet **FS22** *Arranging for someone to make decisions on your behalf* for details of when other people can make decisions about your client's welfare and finances.

Managing their partner's affairs

Is your client the nominated attorney within their partner's power of attorney?

- If so, see guide **IG21** *Power of attorney* for advice on the role of the attorney should this become necessary at any stage.

Further housing options

Does your client wish to move once their partner has moved into a care home?

- See guide **IG08** *Housing options* and **Card 24** if your client is also considering moving home after their partner has gone into care.

Welfare benefits

How will your client's benefits be affected by their partner moving into a care home?

- See factsheet **FS58** *Paying for short-term and temporary care in a care home* for details of which benefits can be affected by a partner's temporary stay in a care home.
- See factsheet **FS10** *Paying for permanent residential care* for details of which benefits are affected by a partner's permanent move to a care home.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Emotional support and social wellbeing

Might your client need emotional support once their partner is living in a care home?

- See our webpages on [How to adjust to living alone](#) for suggestions on how your client could meet other people and possibly develop new interests.
- You may be able to advise on local clubs or groups where your client could meet other people and develop new interests.
- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport

Will it be difficult for your client to get to the care home to visit their partner?

- See guide **IG44** *In the driving seat* for information about driving safely in later life.

5 Housing



This chapter includes five cards (**Card 22 to Card 26**) covering housing. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of other resources that you may need to draw on or refer clients to.

Age UK resources

Factsheets

- FS9** *Anti-social behaviour in housing*
- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS2** *Buying retirement housing*
- FS8** *Council and housing association housing*
- FS21** *Council Tax*
- FS75** *Dealing with debt*
- FS42** *Disability equipment and home adaptations*
- FS6** *Finding help at home*
- FS63** *Finding private rented accommodation*
- FS43** *Getting legal and financial advice*
- FS82** *Getting the best energy deal*
- FS1** *Help with heating costs*
- FS89** *Homelessness*
- FS67** *Home improvements and repairs*
- FS17** *Housing Benefit*
- FS41** *How to get care and support*
- FS7** *Making a will*
- FS44** *NHS services*
- FS46** *Paying for care and support at home*
- FS48** *Pension Credit*
- FS87** *Personal Independence Payment and Disability Living Allowance*
- FS78** *Safeguarding older people from abuse and neglect*
- FS49** *Social Fund, Advances of Benefit and Local Welfare Provision*
- FS64** *Specialist housing for older people*
- FS35** *Tenancy rights – rent*
- FS68** *Preventing evictions*
- FS69** *Water advice*

Information guides and leaflets

- IG49** *Attendance Allowance*
- IG17** *Adapting your home*
- IG05** *Avoiding scams*
- IG52** *Carer's Allowance*
- IG54** *Council Tax Support*
- IG23** *Getting help at home*
- IG24** *Healthy living*
- IG08** *Housing options*
- IG45** *Looking after your money*
- IG43** *More money in your pocket*
- IG50** *Pension Credit*
- IG21** *Power of attorney*
- IG30** *Save energy, pay less*
- IG01** *Staying safe*
- IG27** *Winter wrapped up*
- IG60** *Social housing*
- IG61** *Private renters*
- IG62** *Homelessness*
- IG63** *Homeowners*

Webpages

- [Free bus pass and transport concessions](#)
- [Getting started on the internet](#)
- [How to adjust to living alone](#)
- [How to trace lost money](#)
- [Income and tax](#)
- [TV licence concessions](#)

Miscellaneous

- [Age UK Advice](#)
- [Online Benefits Calculator](#)
- [Age UK's telephone friendship service](#)
- [LifeBook](#)

Other resources

- Advicelocal
[advicelocal.uk/find-an-adviser](https://www.advicelocal.uk/find-an-adviser)
Details of independent advice organisations in local Council Tax areas.
- Care & Repair Cymru
www.careandrepair.org.uk
- Care & Repair England
0115 950 6500
www.careandrepair-england.org.uk
Care & Repair improves the housing and living conditions of older and disabled people.
- Civil Legal Advice
0345 345 4 345 (advice line)
www.gov.uk/civil-legal-advice
For access to free and confidential legal advice where people are eligible for legal aid.
- GOV.UK
www.gov.uk
Official Government website providing information on public services, such as housing, benefits, pensions and health services.
- HMRC Tax Calculator, 'Estimate your Income Tax for a previous year'
www.gov.uk/check-income-tax
- Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
- Shelter England
0808 800 4444 (helpline)
england.shelter.org.uk
Shelter is a national charity providing telephone advice to people with housing problems regarding tenancy rights, homelessness, repairs and Housing Benefit.
- Shelter Cymru
08000 495 495 (helpline)
www.sheltercymru.org.uk

Your client is losing their home

If your client is losing their home because of the death of their partner, see **Card 1**.

If your client is losing their home because of the death of a close relative or friend, see **Card 4**.

Repossession of your client's home, or eviction from their rented property

Has your client been informed that their mortgage lender or landlord intends to repossess their home?

- If so, they may need specialist advice. The local housing advice centre or *Shelter* may be able to give advice, and help to negotiate with their landlord. There may be other local housing advice agencies that can offer advice and support.

Is your client going to lose their home imminently and wants urgent legal advice?

- See factsheet **FS43** *Getting legal and financial advice* for information on how to find a solicitor, determine eligibility for free legal advice and who has to pay, and find out what to expect, and how to complain if not satisfied with the legal service provided.
- Also see factsheet **FS43** *Getting legal and financial advice* for details of the many sources of free legal information and advice (including *Civil Legal Advice*) and how and when legal aid is available.
- See factsheet **FS68** *Preventing evictions* for information about the legal rights of tenants to keep their home, information about illegal eviction and harassment, and useful organisations that may be able to offer advice.
- See factsheet **FS48** *Pension Credit* for details of how Pension Credit can help with payments of mortgage interest, ground rent and certain service charges (which may help reduce any arrears). The factsheet explains how to backdate claims.

- See factsheet **FS17** *Housing Benefit* for details of how to get help with rent payments, including advice about backdating claims (which may help reduce any rent arrears) and, also, extra help that can be claimed from the Discretionary Housing Payment fund.

Housing options

If, after receiving legal advice, your client is going to lose their home, do they need to find somewhere new to live?

- Your client may need advice about different options, including presenting as homeless with the local authority or exploring other possibilities – perhaps staying with relatives or friends while deciding what to do. There may be a local housing advice centre that can offer specialist advice, support or other local agencies.
- See factsheet **FS89** *Homelessness* for details on how your client's local council can help and in what circumstances it would have a duty to offer your client accommodation.
- See guide **IG08** *Housing options* for potential options to explore, including downsizing, moving into sheltered accommodation or into a care home.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.
- See factsheets **FS64** *Specialist housing for older people* and **FS2** *Buying retirement housing* for information about buying or renting sheltered housing.
- See factsheet **FS8** *Council and housing association housing* for information about rented housing that may be available from a council or housing association.

Practical issues of moving home

Does your client need practical help with moving and clearing their home?

- Your client may need help from a family member, friend or neighbour to help pack up ready for moving. You may be able to advise of any local charity or voluntary organisation that may offer help with clearing out unwanted items.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for further details of Budgeting Loans which can, in some circumstances, provide help with removal costs and the cost of new furniture when moving home.

Care at home

Will your client need help with care in their new home?

- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support should client need care and support in their new home. This may be needed where your client is moving away from someone who provided support or care.

Welfare benefits

Is your client receiving the correct benefits?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age including Attendance Allowance, Pension Credit and Carer's Allowance.
- See guides **IG49** *Attendance Allowance*, **IG50** *Pension Credit* and **IG52** *Carer's Allowance* for information about these benefits and how to claim them.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.

- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Managing money

Does your client have difficulty managing money (which may have led to mortgage or rent arrears)?

- See guide **IG57** *Getting help with debt* if your client needs free help and support to deal with debt.
- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.

Planning for the future

Will your client be able to manage their affairs in the future?

- See factsheet **FS22** *Arranging for someone to make decisions on your behalf* and guide **IG21** *Power of attorney* for information on how to plan for the future with Lasting Power of Attorney.
- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible abuse.
- See factsheet **FS78** *Safeguarding older people from abuse and neglect* for information about mental incapacity, human rights and equalities.

Your client needs practical help and support to stay in their home

If your client needs practical help/support because their carer died, see **Card 2**.

If your client is finding it difficult to look after themselves, see **Card 17**.

Help with daily tasks

Does your client need help managing daily tasks at home?

- See factsheet **FS6** *Finding help at home* for an overview of the kind of practical help that may be available to help people remain in their home, including assistance with equipment and adaptations, alarm systems, day care, personal care, domestic tasks and meals, and being offered alarm systems, day care and personal care.
- See guide **IG23** *Getting help at home* for information about how to get help including paying for services such as a cleaner and how to get a social services assessment.
- It also includes information on finding a care worker and on direct payments and personal budgets.

Repairs and improvements

Does your client's home need repairs or adaptations to enable them to stay there?

- See guide **IG17** *Adapting your home* for information on types of adaptations and special equipment available and how to obtain them. This includes advice on improving access, answering the door, moving around the home, coping with stairs, aids for personal care, kitchen aids and personal alarms.
- See factsheet **FS67** *Home improvements and repairs* for details of assistance available to homeowners and tenants to help them meet the costs of repairs, improvements and adaptations – from the local housing authority, Disabled Facilities Grants, local social services department and charities.
- You may be able to advise your client whether there is a local Home Improvement Agency (often known as Care and Repair) that helps older, disabled or low-income homeowners or private tenants to improve, repair or adapt their homes.
- Social housing tenants need to contact their landlord to request adaptations.
- See factsheet **FS48** *Pension Credit* details of how Pension Credit can help with interest payments on loans for essential repairs.
- See factsheet **FS67** *Home improvements and repairs* for information about the right to repairs in rented accommodation, including gas and electrical safety, and how to complain when repairs are not carried out.
- See factsheet **FS42** *Disability equipment and home adaptations* for details of assistance available from the local authority to help manage daily tasks at home, including walking equipment, aids to help with seeing and hearing, wheelchairs and personal alarms.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These grants/loans may help with the cost of buying specialist furniture and furnishings that might include daily living equipment.
- If it is not possible to adapt the home, see guide **IG08** *Housing options* and **Card 24** for advice on other potential housing options to explore, including moving to more suitable accommodation, such as sheltered housing or into a care home.

Safety and security in the home

Is your client worried about staying safe in the home?

- See guide **IG01** *Staying safe* for information about safety in the home, advice on securing doors and windows, marking possessions, being safe outdoors and, also, what to do if you're a victim of crime.
- Also see guide **IG01** *Staying safe* for details of how to ensure a home is safe, help identify possible safety risks in different rooms and advice on fire safety and preventing accidents.
- See guide **IG05** *Avoiding scams* for details about different types of scams and what to do after falling victim to a scam.
- See factsheet **FS78** *Safeguarding older people from abuse and neglect* for information on different types of abuse and how to seek help and support.

Staying warm at home and outdoors

Is your client concerned about staying warm and paying fuel bills?

- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Cold Weather Payments and Winter Fuel Payments to help with the costs of heating.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See factsheet **FS82** *Getting the best energy deal* for information about the issues involved in switching energy suppliers and how to get the best deals.
- See guide **IG27** *Winter wrapped up* for advice on how to keep warm (inside and outside the home), and details of organisations that provide advice and help.

Staying well in the home

Is your client worried about their health and wellbeing?

- See guides **IG24** *Healthy living* and **IG56** *Your mind matters* for information about how to maintain a healthy body and mind.

Welfare benefits and managing money

Is your client receiving the correct welfare benefits?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age including Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Does your client have difficulty managing their money?

- See **Card 30** if your client is struggling to manage debts.
- See our webpages on [Income and tax](#) for information on taxation for older people and [HMRC's tax calculator](#) for help with working out how much tax your client should pay.
- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible abuse.

Your client wants to move to more suitable housing

(because of increasing care needs or because the upkeep has become too difficult or expensive)

If your client is finding it increasingly difficult to look after themselves, see **Card 17**. If your client needs practical help to remain in their own home, see **Card 23**. If your client is thinking about moving into a care home, see **Card 18**.

Deciding whether to move

Might your client prefer to stay at home if appropriate support were available?

- See guide **IG23** *Getting help at home* and **Card 17** for details on how to access the support services available to help people live independently in their own home.
- See factsheet **FS41** *How to get care and support* for details on care assessment processes and the circumstances where the local authority has a duty to provide or arrange care for your client in their home.
- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs.

Might specialist equipment or adaptations help your client to stay in their home?

- See guide **IG17** *Adapting your home* for advice on specialist equipment and adaptations that may make your client's home more suitable for their needs, for example adaptations to make it easier to access or move around the home, carry out kitchen tasks, use the stairs, wash, bathe or use the toilet.
- See factsheet **FS42** *Disability equipment and home adaptations* for details of assistance available from the local authority to help manage daily tasks at home, including walking equipment, aids to help with seeing and hearing, wheelchairs and personal alarms.

- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

Might help with day-to-day practical tasks make things easier to manage?

- You could find out whether there is a Handyperson scheme in their area or other local organisations that may be able to help with housework, shopping or gardening.
- See factsheet **FS6** *Finding help at home* for an overview of help that may be available to allow people to remain in their homes, including help with domestic tasks, meals and personal care.

Future housing options

Does your client want or need to move to more suitable accommodation?

- See guide **IG08** *Housing options* for information on potential options to explore, including moving in with family or friends, downsizing, moving into sheltered accommodation or into a care home.
- See factsheets **FS64** *Specialist housing for older people* and **FS2** *Buying retirement housing* for information about buying or renting sheltered housing.
- See factsheet **FS8** *Council and housing association housing* for information about social rented housing that may be available from a council or housing association.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.

Practical issues of moving

Does your client need practical help with moving and clearing their home?

- Your client may need help from a family member, friend or neighbour to pack up ready for moving. You may be able to advise of any local charity or voluntary organisation that may offer help clearing out unwanted items.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Budgeting Loans which, in some circumstances, can help with removal costs and the cost of buying new furniture when moving home.
- See factsheet **FS41** *How to get care and support* for details of the care assessment process and eligibility criteria for support (if your client is likely to need care and support in their new home).

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age including Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) or factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over) for people who need help with mobility or personal care/daily living needs. PIP is replacing DLA.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

- There are also individual factsheets covering the most relevant benefits: **FS48** *Pension Credit* and **FS17** *Housing Benefit*.

Paying bills and managing money

Does your client need help with bills and managing money?

- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Cold Weather Payments and Winter Fuel Payments to help with the costs of heating.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See **Card 30** if your client is struggling to manage their debts.

Emotional support and social wellbeing

Is your client worried that moving will make them feel isolated or lonely?

- You could find out whether there is a local befriending service.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See our webpages on [How to adjust to living alone](#) for suggestions on how your client could meet other people and possibly develop new interests.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.

Your client has moved recently and needs help establishing their home

If your client has moved because of the death of their partner, see **Card 1**.

If your client has moved because of separation or divorce, see **Card 6**.

Help with daily tasks

Does your client need help managing daily tasks at home?

- See factsheet **FS6** *Finding help at home* for an overview of the kind of practical help that may be available to help people remain in their home, including help with equipment and adaptations, alarm systems, day care, personal care, domestic tasks and meals.
- See guide **IG23** *Getting help at home* for details on how to access available support services to help people live independently in their own home.

Repairs and improvements

Does your client's new home need any repairs or adaptations?

- See guide **IG17** *Adapting your home* for advice on specialist equipment and other adaptations that could make your client's home more suitable for their needs.
- See factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.
- See factsheet **FS42** *Disability equipment and home adaptations* for details of assistance available from the local authority to help manage daily tasks at home, including walking equipment, aids to help with seeing and hearing, wheelchairs and personal alarms.
- You may be able to advise your client if there is a local Home Improvement Agency (often known as Care and Repair).
- Social housing tenants need to contact their landlord to request adaptations.

- See factsheet **FS67** *Home improvements and repairs* for information about the right to repairs in rented accommodation, including gas and electrical safety, and on how to complain when repairs are not carried out.

Safety and security in the home

Is your client worried about staying safe in the home?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.

Water

Might your client want advice on reducing water costs?

- See factsheet **FS69** *Water advice* for tips on saving water and reducing water bills, including switching to a meter and getting help with the costs of water charges.

Staying warm at home and outdoors

Is your client concerned about staying warm and paying fuel bills?

- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Cold Weather Payments and Winter Fuel Payments to help with the costs of heating.

Card 25

Housing

- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See factsheet **FS82** *Getting the best energy deal* for details on issues involved in switching energy suppliers and how to get the best deals.
- See guide **IG27** *Winter wrapped up* for advice on how to keep warm (inside and outside the home).

Health

Does your client need help accessing health services?

- See factsheet **FS44** *NHS services* for information about rights to healthcare, including questions to ask when registering with a new GP.

Welfare benefits and managing money

Is your client receiving the correct welfare benefits?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS17** *Housing Benefit* for information about help paying rent.
- See guide **IG54** *Council Tax Support* and factsheet **FS21** *Council Tax* for information on how to decrease Council Tax bills.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available, which may help with removal costs and the cost of new furniture when moving home.

Does your client have difficulty managing their money?

- If your client needs help and support with looking after their finances or paying for goods and services, see guide **IG45** *Looking after your money* for advice on the steps they can take to help prevent any possible abuse.

Keeping in touch and emotional support

Is your client worried about feeling lonely or isolated in their new home?

- Find out whether there is a local support or friendship group they could join and a local befriending service.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.
- See our webpages on *How to adjust to living alone* for advice on how to meet other people and possibly develop new interests.
- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Your client is taking over the management of the household

If your client is taking this on because their partner has died, see **Card 1**.

If your client is taking this on because of separation or divorce, see **Card 6**.

Lasting Power of Attorney (LPA)

Is your client the nominated attorney for someone with an LPA (who may now lack capacity)?

- See guide **IG21** *Power of attorney* for helpful advice on the role of the attorney – the person who has the right to make decisions (about health and care, or finances) under a lasting power of attorney. It has advice about power of attorney, and what to do if someone no longer has the capacity to make a lasting power of attorney.

Safety and security in the home

Might your client want advice about staying safe in the home?

- See guide **IG01** *Staying safe* for advice on staying safe at home, out and about and online.
- See guide **IG05** *Avoiding scams* for details about different types of scams (such as by email or phone, rogue traders and identity fraud), and what to do after falling victim to a scam.

Help paying bills and reducing costs

Does your client want advice on reducing water costs?

- See factsheet **FS69** *Water advice* for tips on saving water and reducing water bills, including switching to a meter, registering with the Vulnerable Groups Scheme and getting help with the costs of water charges.

Does your client want advice on television licence concessions?

- See our webpages on [TV licence concessions](#) for information about concessions for people aged 75 or over, or for those who are registered blind or severely sight impaired.

Does your client want information about help with heating costs?

- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Cold Weather Payments and Winter Fuel Payments to help with the costs of heating.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See factsheet **FS82** *Getting the best energy deal* for information about the issues involved in switching energy suppliers and how to get the best deals.
- See guide **IG27** *Winter wrapped up* for advice on how to keep warm (inside and outside the home), and details of organisations that provide advice and help.

Welfare benefits

Is your client receiving the correct welfare benefits?

- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS17** *Housing Benefit* for more about help paying rent.
- See guide **IG54** *Council Tax Support* and factsheet **FS21** *Council Tax* for information on how to decrease Council Tax bills.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These grants/loans may help with the cost of new furniture when moving home.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money

Might your client want some advice about how to manage money?

- See factsheet **FS75** *Dealing with debt* for information about the categories of debt and how to deal with them.
- See our webpages on *How to trace lost money* for information on tracing lost assets, when the owner may have lost details of any assets or is unable to remember.
- See our webpages on *Income and tax* for information on taxation for older people.

Emotional support

Might your client want help and support in their new role?

- You could find out whether there is a local support or friendship group they could join.
- See our webpages on *How to adjust to living alone* for advice on living alone, including getting emotional support, developing new interests and building a new social life.
- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about eating healthily, staying active, mental wellbeing, depression and sleep.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support and keeping in touch with family and friends online.

Transport

Will your client need help with transport?

- See our webpages on *Free bus pass and transport concessions* for information on ways your client could meet their travel needs.
- See guide **IG44** *In the driving seat* for information about driving safely in later life.

6 Managing your money

This chapter includes four cards (**Card 27** to **Card 30**) covering money management. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.



Age UK resources

Factsheets

- FS34** Attendance Allowance
- FS56** Benefits for people under State Pension age
- FS74** Challenging welfare benefit decisions
- FS8** Council and housing association housing
- FS21** Council Tax
- FS75** Dealing with debt
- FS5** Dental care: NHS and private treatment
- FS65** Equity release
- FS63** Finding private rented accommodation
- FS43** Getting legal and financial advice
- FS82** Getting the best energy deal
- FS61** Help with health costs
- FS1** Help with heating costs
- FS17** Housing Benefit
- FS44** NHS services
- FS48** Pension Credit
- FS87** Personal Independence Payment and Disability Living Allowance
- FS12** Planning your retirement: money and tax
- FS49** Social Fund, Advances of Benefit and Local Welfare Provision
- FS19** State Pension
- FS92** Universal Credit
- FS69** Water advice

Information guides and leaflets

- IG49** Attendance Allowance
- IG52** Carer's Allowance
- IG54** Council Tax Support
- IG57** Getting help with debt
- IL6** Equity release
- IG24** Healthy living
- IG08** Housing options
- IG43** More money in your pocket
- IG50** Pension Credit
- IG30** Save energy, pay less
- IG53** State Pension
- IG58** Universal Credit
- IG03** When someone dies
- IG27** Winter wrapped up
- IG56** Your mind matters

Webpages

- [How to adjust to living alone](#)
- [Income and tax](#)
- [Getting started on the internet](#)
- [Pensions advice](#)

Miscellaneous

- [Age UK Advice](#)
- [Online Benefits Calculator](#)
- [Age UK's telephone friendship service](#)
- [LifeBook](#)

Other resources

- Acas
0300 123 11 00 (helpline)
www.acas.org.uk
Provides guidance, advice and support to both employers and employees to help improve employment relations and resolve disputes at work.
- Advicelocal
advicelocal.uk/find-an-adviser
Details of independent advice organisations in local Council Tax areas.
- Citizens Advice
England – 0800 144 8848
Wales – 0800 702 2020
www.citizensadvice.org.uk
National network of free advice centres.
- Civil Legal Advice
0345 345 4 345 (advice line)
www.gov.uk/civil-legal-advice
National service helping people to deal with civil legal problems as part of the legal aid programme. Areas covered include debt (where a home is at risk). Search engine for finding local legal advisers and solicitors who provide legal aid: find-legal-advice.justice.gov.uk
- Do IT
doit.life/volunteer
National database of local volunteering opportunities.
- GOV.UK
www.gov.uk
Government website providing information on public services such as benefits, jobs, pensions and health services.
- State Pension
www.gov.uk/browse/working/state-pension
- Plan your retirement income: **www.gov.uk/plan-retirement-income**
- Redundancies, dismissals and disciplinaries: **www.gov.uk/browse/working/redundancies-dismissals**
- Finding a job: **www.gov.uk/browse/working/finding-job**
- Options for dealing with your debts: **www.gov.uk/options-for-dealing-with-your-debts**
- HMRC Tax Calculator
www.gov.uk/check-income-tax
- Making staff redundant
www.gov.uk/staff-redundant
Online government resource for businesses which details the fair redundancy procedure with links to information on the rights of redundant employees and the help available.
- MoneyHelper
0800 138 7777 (money guidance helpline - English)
0800 138 0555 (money guidance helpline - Welsh)
0800 011 3797 (pensions helpline)
www.moneyhelper.org.uk
Provides impartial information and guidance, plus useful tools, about money matters and pensions. Brings together the support from the Money Advice Service, the Pensions Advisory Service and Pension Wise.
- National Careers Service
0800 100 900
nationalcareersservice.direct.gov.uk
National service helping adults get the advice they need (online, by telephone or face-to-face) for future skills, careers, work and life choices.
- National Debtline
0800 808 4000
www.nationaldebtline.org
Provides self-help advice and support over the telephone and online. Also produces free information packs.
- Payplan
0800 316 1833
www.payplan.com
Credit industry-funded body that provides free advice and support, including assistance with debt management plans and individual voluntary arrangements.

-
- Pension Service
www.gov.uk/contact-pension-service
Contact details for the Pension Service:

Help making a claim
0800 731 7898

Future Pension Centre
0800 731 0175

Pension Credit claim line
0800 99 1234
 - Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
 - Retired and Senior Volunteer Programme
volunteermatters.org.uk/pillars/older-people
The Retired and Senior Volunteer programme is run by Volunteering Matters and encourages people aged 50+ to volunteer.
 - StepChange Debt Charity
0800 138 1111
www.stepchange.org
Provides free, impartial advice to people in financial difficulty. You might also find *their (Excel) budget form* useful for calculating the outgoings and income for clients as part of your work.
 - Tax Help for Older People (TOP)
01308 488066 (helpline)
www.taxvol.org.uk
TOP provides free professional help on personal tax for older people on low incomes at tax surgeries (some held at local Age UK offices), face-to-face or by telephone. Home visits are also available when needed.
 - Turn2us
0808 802 2000
turn2us.org.uk
Free signposting service to charities that might be willing to help people in financial difficulties. Their website also includes a Grants Search tool to help you identify grants that your client might be eligible for.
 - Your new State Pension explained (Department for Work and Pensions)
www.gov.uk/government/publications/your-new-state-pension-explained
DWP guidance to help people understand the changes to the State Pension since 6 April 2016.

Card 27

Managing your money

Your client is approaching retirement

If your client is feeling isolated or lonely, see **Card 13**. If your client is concerned about losing their home, see **Card 22**. If your client is concerned about getting into debt, see **Card 30**.

Future income

Is your client concerned about their future income once they have retired?

- You can help your client estimate their future retirement income using [MoneyHelper's pension calculator tool](#).

Would your client prefer to carry on working beyond State Pension age?

- The [GOV.UK](#) website has a webpage about [planning your retirement income](#).

Pensions and taxation

Does your client want to know about their pension entitlements?

- See factsheet **FS19 State Pension** for information about claiming the State Pension, including details of weekly rates for different category pensions, the changing State Pension age for women, NI contribution requirements, entitlement to additional State Pension and contracting out. The factsheet also includes advice on stopping work before or continuing to work after State Pension age, on deferring your claim (in order to receive more money later) and querying or challenging any decision.
- See guide **IG53 State Pension** for information about the State Pension and how to claim it.
- See our webpages on [Pensions advice](#) for information about retirement planning, pensions and annuities.
- [MoneyHelper](#) can help your client with any problem regarding a private or occupational pension.

Does your client want to get a forecast of their future pension(s)?

- Your client can get an estimate of their future State Pension from the [Future Pension Centre](#).

Is your client concerned about their future tax liabilities?

- See our webpages on [Income and tax](#) for an overview of taxation for older people, including information on Inheritance Tax.
- See factsheet **FS12 Planning your retirement: money and tax** for details of different types of pension, PAYE and self-assessment, forms and other important taxes. The factsheet also covers how pensions and other income are taxed, sources of income that are not taxable, personal allowances, and tax rates.

Welfare benefits

What other benefits might your client be entitled to when they retire?

- See guide **IG43 More money in your pocket** for general information on the range of benefits available for people over State Pension age including Pension Credit, Attendance Allowance and Carer's Allowance, and factsheet **FS56 Benefits for people under State Pension age** for details of the benefits available for people of working age.
- See guide **IG50 Pension Credit** for information about this benefit and how to claim it.
- See factsheet **FS48 Pension Credit** for more information on the qualifying age and how eligibility for Guarantee Credit and Savings Credit is assessed.
- See factsheet **FS17 Housing Benefit** for information about help with paying rent for people on a low income.
- See guide **IG54 Council Tax Support** and factsheet **FS21 Council Tax** for information on how to decrease Council Tax bills.

Card 27

Managing your money

- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information on Cold Weather Payments paid to anyone receiving Pension Credit, and Winter Fuel Payments for pensioner households.
- See *Advice local* for independent advice organisations in your client's local Council Tax area.
- You can check your client's entitlements using *Age UK's online Benefits Calculator*.

Managing money and reducing costs

Does your client want some practical advice on how to cut their bills?

- See factsheet **FS69** *Water advice* for tips on saving water and reducing water bills.
- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation, and factsheet **FS82** *Getting the best energy deal* for information about the issues involved in switching energy suppliers and how to get the best deals.

Housing options

Is your client thinking of moving to more suitable accommodation?

- See guide **IG08** *Housing options* for potential options to consider, including moving in with family or friends, downsizing, or buying or renting sheltered housing.

Is your client potentially interested in equity release?

- See guide **IL6** *Equity release* and factsheet **FS65** *Equity release* for details on releasing cash from their home without having to move, including advice on the advantages and disadvantages involved and details of different types of scheme.

Making the most of retirement

Is your client worried about their future health and wellbeing?

- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information on maintaining a healthy body and mind by eating well, staying active and getting enough sleep.

Is your client concerned about feeling lonely or having too much time on their hands?

- See our webpages on *How to adjust to living alone* for advice on living alone, including getting emotional support, developing new interests and building a new social life.
- Your client could also contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the *Do IT* database for information on local volunteering opportunities.
- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support, and keeping in touch with family and friends online.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for information on looking after mental wellbeing.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.

Card 28

Managing your money

Your client is being made redundant

If your client is feeling isolated or lonely, see **Card 13**. If your client is concerned about losing their home, see **Card 22**. If your client is concerned about getting into debt, see **Card 30**.

Redundancy rights

Is your client's employer following the correct procedures?

- The [Acas](#) employee helpline provides free advice on any aspect of redundancy. Sections on the [GOV.UK](#) website also provide details on employment rights in relation to redundancy.

Legal advice

Does your client need specialist legal advice?

- If your client is living on low income or benefits, they may be eligible for free, independent help via the [Civil Legal Advice](#) helpline (**0345 345 4345**).
- See factsheet **FS43** *Getting legal and financial advice* for information on how to find a solicitor, eligibility for free legal advice, who has to pay, and how to complain if not satisfied. This also gives details of the many sources of free legal information and how and when legal aid is available.

Getting back into work

Would your client like help and support to get back into work?

- The [National Careers Service](#) offers advice and support to people seeking employment, by helping them to enhance their learning and skills, gain new experience, update their CV, change their career and find new jobs.
- The finding a job section on [GOV.UK](#) provides information and support to help people find a job, become self-employed or volunteer.

Welfare benefits

Does your client want to know what benefits they might be entitled to?

- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available to people of working age, including Jobseeker's Allowance.
- See factsheet **FS17** *Housing Benefit* or details about help with paying rent for people with a low income or receiving a 'passporting benefit' such as income-based Jobseeker's Allowance.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area.
- See guide **IG54** *Council Tax Support* and factsheet **FS21** *Council Tax* for information on how to decrease Council Tax bills.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Managing money and reducing costs

Does your client want some practical advice on how to reduce their bills?

- See factsheet **FS69** *Water advice* for tips on saving water and reducing water bills.
- See factsheet **FS1** *Help with heating costs* for details about financial assistance with heating costs, and guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation.
- See factsheet **FS12** *Planning your retirement: money and tax* and [HMRC's tax calculator](#) for help with ensuring that your client is paying the right amount of tax.
- See guide **IG57** *Getting help with debt* for details of organisations that offer free advice on debt issues.

Card 28

Managing your money

Housing options

Does your client want or need to move to less expensive accommodation?

- See guide **IG08** *Housing options* for advice on potential options to explore, including moving in with family or friends or downsizing.
- See factsheet **FS8** *Council and housing association housing* for information about social rented housing that may be available from the council or housing association.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.

Health and wellbeing

Does your client need advice on accessing and paying for health services?

- See factsheet **FS44** *NHS services* for details on your client's rights to healthcare and primary care services.
- See factsheet **FS61** *Help with health costs* for information about eligibility for full or partial help with health costs.
- See factsheet **FS5** *Dental care: NHS and private treatment* for details of entitlement to free NHS treatment or help with costs based on your client's income and savings.

Is your client worried about their health and wellbeing?

- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for information about how to maintain a healthy body and mind by eating well, staying active, and getting enough sleep.

Is your client concerned about feeling lonely or having too much time on their hands?

- See **Card 13** for information about emotional support.
- See our webpages on [How to adjust to living alone](#) for information about making positive use of any spare time and developing new interests.
- Your client could contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the [Do IT](#) database for information on local volunteering opportunities (to gain new skills and experience).
- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support, and keeping in touch with family and friends online.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a [Re-engage](#) monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.

Card 29

Managing your money

Your client is struggling to cope on a reduced income

If your client is concerned about losing their home, see **Card 22**.

If your client is concerned about managing their debts, see **Card 30**.

Assessing the present situation

Has your client carefully assessed their current income and outgoings?

- Use a simple [budget planner, from StepChange](#), for example, to calculate this.

Maximising income

Is your client claiming all the benefits that they are entitled to?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age including Pension Credit, Attendance Allowance and Carer's Allowance, and factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS19** *State Pension* for information about the State Pension.
- See factsheet **FS48** *Pension Credit* for details of how this means-tested benefit provides a guaranteed level of income, including help with mortgage interest payments, ground rent and certain service charges.
- See factsheet **FS17** *Housing Benefit* for details of help with rent and advice on backdating claims.
- See [Advice local](#) for independent advice organisations in your client's local Council Tax area. Also, see guide **IG54** *Council Tax Support* and factsheet **FS21** *Council Tax* for information on how to decrease Council Tax bills.
- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for information about any grants and loans that may be available from the local council, as well as Budgeting Loans from the Department for Work and Pensions. These may help with the cost of essential things that your client hasn't been able to save for.
- See factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) or factsheet **FS34** *Attendance Allowance* (if your client is State pension age or over) for information on the benefits available for people who need help with mobility or personal care/daily living needs. PIP is replacing DLA.
- See guide **IG27** *Winter wrapped up* for details of Winter Fuel Payments.
- If your client is unhappy with any decision regarding their benefit entitlements, see factsheet **FS74** *Challenging welfare benefit decisions* for information on how to challenge a decision and how to make complaints.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Would your client like help and support to get paid employment?

- See **Card 28** for details of the information, advice and support available to help older people find suitable employment.

Minimising taxation

Is your client paying the right amount of tax?

- See factsheet **FS12** *Planning your retirement: money and tax* for information on taxable income, personal allowances, tax rates and how to pay. Also see *HMRC's Tax Calculator* to help your client check whether they are paying the right amount of tax.
- *Tax Help for Older People* runs free surgeries for older people (often at local Age UK offices) and will also visit people in their own home if they can't get out easily.

Reducing costs

Does your client want some practical advice on how to cut their bills?

- See factsheet **FS69** *Water advice* for advice on saving water, installing a meter and getting help with water charges.
- See factsheet **FS1** *Help with heating costs* for information about energy efficiency and financial assistance with heating costs.
- See guide **IG30** *Save energy, pay less* for information on reducing heating bills, getting the best energy deal and home insulation, and factsheet **FS82** *Getting the best energy deal* for information about the issues involved in switching energy suppliers and how to get the best deals.

Housing options

Might your client want or need to move to less expensive accommodation?

- See guide **IG08** *Housing options* for advice on potential options to explore, including moving in with family or friends or downsizing.
- See factsheet **FS8** *Council and housing association housing* for information about social rented housing that may be available from the council or housing association.
- See factsheet **FS63** *Finding private rented accommodation* for information about finding private rented accommodation.

Is your client interested in equity release?

- If your client is a homeowner and has nearly paid off their mortgage, see guide **IL6** *Equity release* and factsheet **FS65** *Equity release* for information on releasing cash from their home without having to move, including advice on the advantages and disadvantages involved in different types of scheme.

Health and wellbeing

Does your client need advice on reducing the cost of health services?

- See factsheet **FS44** *NHS services* for information on your client's rights to healthcare and primary care services, and factsheet **FS61** *Help with health costs* for information about eligibility for full or partial help with health costs.
- See factsheet **FS5** *Dental care – NHS and private treatment* for details of entitlement to free NHS treatment or help with costs based on your client's income and savings.

Is your client concerned about feeling lonely or the cost of social activities?

- See our webpages on *Getting started on the internet* for advice on pursuing interests, accessing support, and keeping in touch with family and friends online.
- You could find out whether there is a local support or friendship group they could join. You could also find out whether there is a local befriending service.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.

Your client is struggling to manage their debts

If your client is concerned about losing their home, see **Card 22**.

Managing debts

Is your client finding it difficult to manage or reduce their debts?

- See guide **IG57** *Getting help with debt* and factsheet **FS75** *Dealing with debt* for information about dealing with debts, including:
 - the value of getting help from a debt adviser – especially if your client has many debts – who can offer specialist advice and also negotiate with creditors
 - prioritising debts to deal with the most important ones first, including rent/ mortgage/secured loan arrears, fuel debts and/or Council Tax arrears
 - drawing up a financial statement to get a realistic picture of your client's income and everyday living costs and to establish how much money remains to be divided up between creditors
 - responding to any County Court action and dealing with debt collectors.
- *Citizens Advice* publishes comprehensive online help with debt. The *GOV.UK* website also provides information on dealing with debt problems.

Getting help and advice

Would your client like help with accessing specialist support and advice?

- Many organisations offer free, confidential and independent advice and can help your client find ways to deal with their debts, including:
 - *StepChange Debt Charity* offers telephone debt counselling and an online (self-help) debt remedy service.

– *National Debtline* provides a telephone helpline and an advice tool.

– *Payplan* gives telephone advice and offers support in developing individually tailored debt management plans.

- See guide **IG57** *Getting help with debt* for a list of charities that offer free, confidential debt support and advice.

Does your client want help from an adviser who will also act for them with creditors?

- A number of organisations offer money advice and debt management services, including some local Age UK offices and *Citizens Advice*.
- Clients on a low income may be able to use the *Civil Legal Advice* service. Civil Legal Advice operates a telephone helpline and can help with finding qualified legal advisers locally, including some with expertise in debt advice.
- See factsheet **FS43** *Getting legal and financial advice* for information on how to find a solicitor, eligibility for free legal advice, who has to pay and how to complain if not satisfied. This also gives details of the many sources of free legal information, and how and when legal aid is available.

Maximising income through benefits

Is your client claiming all the benefits that they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, including help with heating costs, Attendance Allowance, Pension Credit and Carer's Allowance.
- See factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.

Card 30

Managing your money

- See **Card 29** for further resources on maximising income through benefits take-up.
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Other ways of maximising income

What other steps could your client take to boost their income?

- See factsheet **FS75** *Dealing with debt* for suggestions about other ways your client could increase their income. Possible options include:
 - ensuring all members of the household pay enough towards its expenses
 - getting an energy efficiency grant to reduce heating costs – see factsheet **FS1** *Help with heating costs*
 - renting out a spare room to a lodger
 - asking for help from charities (through [Turn2Us](#))
 - the homeowner thinking about equity release as a way of raising some cash from the value of the home (but only after seeking independent financial advice).

If your client is not working, would they like some support to get paid employment?

- The [National Careers Service](#) offers advice and support to people seeking employment, by helping them to enhance their learning and skills, gain new experience, update their CV, change their career and find new jobs.
- The Finding a job section on [GOV.UK](#) provides information and support to help people find a job, become self-employed or volunteer.

Reducing costs

Does your client want some practical advice on how to cut their bills?

- See **Card 29** for more details and resources on reducing household expenses.

Is your client paying too much tax?

- See factsheet **FS12** *Planning your retirement: money and tax* for details of taxable income, personal allowances, tax rates and ways to pay.
- Also see [HMRC's Tax Calculator](#) for help to work out how much tax your client should pay.
- [Tax Help for Older People](#) provides free professional help on personal tax matters to older people on a low income.

Might your client want or need to move to less expensive accommodation?

- See guide **IG08** *Housing options* and **Card 29** for potential options to explore – including moving in with family or friends or downsizing.

Does your client need advice on reducing the cost of health services?

- See factsheet **FS61** *Help with health costs* for information about eligibility for full or partial help with health costs.
- See factsheet **FS5** *Dental care: NHS and private treatment* for details of entitlement to free NHS treatment or help with costs based on your client's income and savings.

Health and wellbeing

Is your client concerned about their health and wellbeing?

- See guides **IG56** *Your mind matters* and **IG24** *Healthy living* for advice on how to maintain a healthy body and mind by eating well, staying active, and getting enough sleep.
- See our webpages on [Getting started on the internet](#) for advice on pursuing interests, accessing support, and keeping in touch with family and friends online.

Does your client need advice on accessing and paying for health services?

- See factsheets **FS44** *NHS Services*, **FS61** *Help with health costs* and **FS5** *Dental care: NHS and private treatment* for details on NHS-funded services.

7 Money

This chapter includes four cards (**Card 31 to Card 34**) covering money. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.



Age UK resources

Factsheets

- FS72** *Advance decisions, advance statements and living wills*
- FS22** *Arranging for someone to make decisions on your behalf*
- FS34** *Attendance Allowance*
- FS56** *Benefits for people under State Pension age*
- FS55** *Carer's Allowance*
- FS21** *Council Tax*
- FS75** *Dealing with debt*
- FS65** *Equity release*
- FS43** *Getting legal and financial advice*
- FS82** *Getting the best energy deal*
- FS61** *Help with health costs*
- FS1** *Help with heating costs*
- FS17** *Housing Benefit*
- FS7** *Making a will*
- FS48** *Pension Credit*
- FS91** *Pension Freedom and benefits*
- FS87** *Personal Independence Payment and Disability Living Allowance*
- FS27** *Planning for your funeral*
- FS12** *Planning your retirement: money and tax*
- FS19** *State Pension*
- FS92** *Universal Credit*

Information guides and leaflets

- IG57** *Getting help with debt*
- IL6** *Equity release*
- IG08** *Housing options*
- IG43** *More money in your pocket*
- IG21** *Power of attorney*
- IG30** *Save energy, pay less*
- IG53** *State Pension*
- IG51** *Thinking about end of life*
- IG58** *Universal Credit*
- IG31** *Wills and estate planning*

Webpages

- [Ageism](#)
- [Benefits and entitlements](#)
- [Dealing with disputes at work](#)
- [Flexible working](#)
- [Income and tax](#)
- [Inheritance Tax](#)
- [Looking for work](#)
- [Pensions advice](#)
- [Universal Credit](#)
- [What you can do with your pension pot](#)

Miscellaneous

- [Online Benefits Calculator](#)
- [LifeBook](#)
- [Pension calculator](#)

Other resources

- CCW (Consumer Council for Water)
www.ccwater.org.uk
Independent representative of household and business water consumers in England and Wales.
- Citizens Advice
www.citizensadvice.org.uk
Debt and money: **www.citizensadvice.org.uk/debt-and-money**
- Civil Legal Advice
0345 345 4 345
www.gov.uk/civil-legal-advice
National service helping people with civil legal problems as part of the legal aid programme.
- Future Pension Centre
0800 731 0175
Information about the State Pension and how much you could get.
- GOV.UK
Check your State Pension age
www.gov.uk/state-pension-age
Rent a Room Scheme
www.gov.uk/rent-room-in-your-home/the-rent-a-room-scheme
- HMRC Tax Calculator, 'Estimate your Income Tax for a previous year'
www.gov.uk/check-income-tax
- MoneyHelper
0800 138 7777 (money guidance helpline - English)
0800 138 0555 (money guidance helpline - Welsh)
0800 011 3797 (pensions helpline)
www.moneyhelper.org.uk
Provides impartial information and guidance, plus useful tools, about money matters and pensions. Brings together the support from the Money Advice Service, the Pensions Advisory Service and Pension Wise.
- MoneySavingExpert
www.moneysavingexpert.com
Consumer website providing wide-ranging information and advice on cutting costs.
- National Careers Service
0800 100 900
nationalcareersservice.direct.gov.uk
Government-run service providing free information, advice and guidance to people about careers and employment.
- National Debtline
0800 808 4000
www.nationaldebtline.org
Provides self-help advice, counselling and support by telephone. Also produces free information packs.
- PayPlan
0800 316 1833
www.payplan.com
Credit industry-funded body that provides free advice and support, including assistance with Debt Management Plans and Individual Voluntary Arrangements.
- Pension Tracing Service
0800 731 0193
www.gov.uk/find-pension-contact-details
For help tracking down and claiming a lost workplace or personal pension.
- SOLLA (Society of Later Life Advisers)
0333 2020 454
societyoflaterlifeadvisers.co.uk
Directory of SOLLA-accredited financial advisers with expertise on finances in later life and funding elderly care.
- StepChange Debt Charity
0800 138 1111 (helpline)
www.stepchange.org
Charity which provides free, impartial advice to people with debt problems.
- Tax Help for Older People
01308 488 066
www.taxvol.org.uk
National charity providing free, expert tax advice for older people on low incomes.

Card 31

Money

Your client wants to boost their income

If your client wants to keep working after State Pension age, see **Card 32**.

If your client wants to manage their money better, see **Card 34**.

Maximising income

Is your client getting all the benefits that they are entitled to?

- See guide **IG43 *More money in your pocket*** for general information on the range of benefits available for people over Pension Credit age (including Winter Fuel Payments); and factsheet **FS56 *Benefits for people under State Pension age*** for details of the benefits available for people of working age.
- Check your client's entitlements to benefits using [Age UK's online Benefits Calculator](#). For more information on eligibility for specific benefits, see factsheets:
 - **FS19 *State Pension*** for details of the State Pension, including information about the pre-2016 State Pension (for people who reached the qualifying age before 6 April 2016).
 - **FS48 *Pension Credit*** for details of how this means-tested benefit provides a guaranteed level of income.
 - **FS17 *Housing Benefit*** for details of possible help from your local council with rent payments.
 - **FS21 *Council Tax*** for information on Council Tax Support schemes and other ways your client may be able to reduce their Council Tax bill.
 - **FS87 *Personal Independence Payment and Disability Living Allowance*** (if your client is under State Pension age) or **FS34 *Attendance Allowance*** (if your client is State Pension age or over) for information on additional benefits for people who need help with mobility or personal care / daily living. PIP is replacing DLA.
 - **FS55 *Carer's Allowance*** if your client cares for someone else.

– **FS61 *Help with health costs*** for information on free NHS services and the NHS Low Income Scheme.

– **FS92 *Universal Credit*** for details of the means-tested benefit for people under State Pension age (including mixed-age couples).

Does your client want to earn more money from working?

- See our webpages on [Looking for work](#) if your client is interested in getting work, changing their job or becoming self-employed. It has advice on gaining experience, writing a CV, job hunting, preparing for interviews, signing up with recruitment agencies, changing careers and becoming your own boss.
- The [National Careers Service](#) also publishes online advice for older people seeking work.

Pension options

- Your client can use [MoneyHelper's pension calculator tool](#) to help them plan for their retirement, assess their retirement savings so far and explore their options if they haven't been saving enough.
- If your client has contributed to pensions with more than one employer, they can use the [Pension Tracing Service](#) to help them trace and claim any pension that they may have lost track of.

Has your client contributed to a defined contribution pension scheme?

- If your client has made payments to a defined contribution scheme, they now have more choice over how they can use their money. See factsheet **FS91 *Pension Freedom and benefits*** or our webpages on [What you can do with your pension pot](#) for more information and how to seek expert, independent advice.

Card 31

Money

Minimising taxation

Is your client paying the right amount of tax?

- You can check whether your client might be paying too much Income Tax using [HMRC's Tax Calculator](#).
- See factsheet **FS12** *Planning your retirement: money and tax* for information on how income is taxed for older people, including what counts as taxable income. It also gives detailed advice about common money and tax issues connected with retirement.
- [Tax Help for Older People](#) provide free, independent, expert tax advice for older people on low incomes over the telephone, in person and in people's own homes if they can't get out easily.

Cutting costs

Could your client reduce their bills?

- See guide **IG30** *Save energy, pay less* for information on reducing heating bills and getting the best energy deal. Also see factsheet **FS82** *Getting the best energy deal* for information on the issues involved in changing supplier and advice about how to get the best deal.
- See factsheet **FS1** *Help with heating costs* for information on how your client could make their home more energy efficient and what financial assistance may be available to help them pay fuel bills and install energy efficiency measures.
- See [CCW, the Consumer Council for Water's](#) website for advice on how your client could reduce the amount they pay for water and sewerage services.

Housing options

Could your client move to less expensive accommodation?

- See guide **IG08** *Housing options* for advice on possible options to explore, including moving in with family or friends, or downsizing.

Is your client able to rent out a room in their home?

- See the [GOV.UK](#) website for information on the Rent a Room Scheme. Your client could earn up to a threshold of £7,500 per year tax-free from letting out furnished accommodation in their home.

Is your client interested in equity release?

- If your client is a homeowner and has nearly paid off their mortgage, see guide **IL6** *Equity release* for information on releasing cash from their home without having to move. See factsheet **FS65** *Equity release* for detailed information about different types of equity release schemes and other similar schemes that are offered to homeowners in financial difficulty. The factsheet highlights the importance of understanding the tax and benefit implications of any equity release plan and seeking advice from a fully qualified and experienced equity release adviser before deciding to take out any plan.

Your client wants to continue working after reaching State Pension age

If your client wants more money, see **Card 31**.

If your client wants to manage their money better, see **Card 34**.

Employment rights

- The Default Retirement Age was scrapped in 2011 and it is unlawful to be treated unfairly because of your age. See our webpages on [Ageism](#) for information about how workers are protected against age discrimination in all aspects of employment including recruitment, promotion and training.
- An employer can now only compulsorily retire someone if they can objectively justify such age discrimination – for example, for health and safety reasons in jobs that require a high level of physical fitness.
- If your client feels that they have experienced some form of discrimination, harassment or victimisation because of their age, see our online information about [Dealing with disputes at work](#) for advice on how to pursue a grievance.

Is your client currently in work?

- If your client is currently employed, in most circumstances they will not have to stop working when they reach State Pension age.
- If your client is unsure how long it would be best for them to continue working, see factsheet **FS12** [Planning your retirement: money and tax](#) for information on common money and tax issues connected with retirement, and dealing with pensions.

Is your client interested in flexible working?

- See our webpages on [Flexible working](#) for information on employees' legal right to request flexible working. This could provide a good bridge into retirement for your client whatever age they want to carry on working to.

Is your client looking for work or a new role?

- Age should no longer be a barrier to getting work. See our online information about [Looking for work](#) if your client is looking to get a job, change their current job or become self-employed.
- [Looking for work](#) includes advice on gaining experience, writing a CV, job hunting, preparing for interviews, signing up with recruitment agencies, changing careers and becoming your own boss.
- The [National Careers Service](#) also publishes online advice for older people seeking work.

Card 32

Money

Pension options

- Your client can use [MoneyHelper's pension calculator](#) to assist them with planning for their retirement, assessing their retirement savings so far and exploring their options if they haven't been saving enough.
- See guide **IG53 State Pension** for more information about who is eligible and how to claim.
- Since 2019, the State Pension age increased for both men and women to 66 by October 2020. You can check your client's State Pension age by using the calculator on [GOV.UK](#).

Does your client understand the implications for their pension of continuing to work beyond State Pension age?

- Even if your client continues working, they can still get their State Pension once they reach the qualifying age. They could also choose to defer claiming their State Pension in order to receive a higher amount at a later date. See factsheet **FS19 State Pension** for information about eligibility and deciding whether to defer.
- For free, independent and specialist advice on their state and private pension choices, your client could contact [MoneyHelper](#).

Tax and benefits

Does your client understand the tax implications of continuing to work beyond State Pension age?

- If your client continues working beyond State Pension age they will no longer have to pay National Insurance contributions. But it could also have significant implications for the amount of Income Tax they pay and any welfare benefits they receive.
- Pensions are taxable and the amount of Income Tax your client pays would increase if they continued working while receiving the State Pension and/or any private pension. It could also put them in a higher tax band.
- For information on the tax implications of continuing to work after State Pension age, see factsheet **FS12 Planning your retirement: money and tax**.
- You can check your client's Income Tax liability using [HMRC's Tax Calculator](#).

Does your client understand the implications of continuing to work beyond State Pension age?

- Claiming their State Pension while working may affect your client's entitlement to any means-tested benefit they receive. See factsheets **FS21 Council Tax**, **FS17 Housing Benefit** and **FS48 Pension Credit** for details of how these benefits could be affected.

Your client wants to put their finances in order

If your client wants more money, see **Card 31**.

If your client wants to manage their money better, see **Card 34**.

Welfare benefits and tax

Is your client getting all the benefits they are entitled to?

- You can use [Age UK's online Benefits Calculator](#) to check this. See guide **IG43** *More money in your pocket* for information on how to claim State Pension age benefits or factsheet **FS56** *Benefits for people under State Pension age*.
- See our [Benefits and entitlements](#) webpages (and related factsheets) for more detailed information on individual benefits.
- Check your client's entitlements to benefits using [Age UK's online Benefits Calculator](#).

Is your client paying too much tax?

- Your client can use [HMRC's Tax Calculator](#) to check whether they are paying the right amount of Income Tax.
- See our webpages on [Income and tax](#) for an overview of taxation for older people. Also see factsheet **FS12** *Planning your retirement: money and tax* for additional information on how pensions and other income are taxed in retirement, non-taxable sources of income, personal allowances and tax rates.
- [Tax Help for Older People](#) runs free surgeries for older people (often at local Age UK offices) and will also visit people in their own home if they can't get out easily.

Pension options

Does your client want more information about their future pension?

- See our webpages on [Pensions advice](#) for information about the State Pension, workplace pensions, annuities, pension scams and tracing old pensions.

- Your client could use [Age UK's Pension calculator](#) to check whether they need to put any more money into their pension.
- Your client could contact the [Pension Tracing Service](#) or the [Future Pension Centre](#).
- Your client could also contact [MoneyHelper](#) for free, expert and impartial information and guidance about all pension matters. It offers online, webchat and telephone advice covering workplace, personal and stakeholder schemes, as well as the State Pension.

Is your client trying to decide what to do with their pension pot(s)?

- If your client has paid into a defined contribution scheme – for a personal, workplace or stakeholder pension – see our webpages on [What you can do with your pension pot](#). They can also contact [Pension Wise, a service from MoneyHelper](#), for advice on what they can do with their pension pot money, and the tax implications of different options. This free Government service offers appointments over the telephone or face-to-face.
- To determine their best option, your client should seek expert advice from an independent specialist in retirement planning.
- See factsheet **FS91** *Pension Freedom and benefits* if your client contributed to a defined contribution pension scheme.

Financial planning

Does your client want advice on savings and investments?

- It's a good idea to keep some savings in an easy-access account in case you need it in an emergency. Up to three months' spending money is often recommended.
- The [MoneyHelper](#) provides advice on how to save money and different types of savings and investments.
- Also see guide [IL6 Equity release](#) and factsheet [FS65 Equity release](#) for information on equity release schemes and other similar schemes.

Does your client want more wide-ranging advice on financial planning for later life?

- The [Society of Later Life Advisers](#) can assist with finding an accredited adviser with specialist knowledge of financial needs in later life, including care funding and Inheritance Tax, as well as savings and investments, and equity release.

Is your client concerned about their ability to manage their finances or health and care in future?

- See guide [IG21 Power of attorney](#) and factsheet [FS22 Arranging for someone to make decisions on your behalf](#) for information on how to plan for the future with a lasting power of attorney. There are two types of lasting power of attorney: one for financial decisions, the other for health and care decisions.
- See factsheet [FS72 Advance decisions, advance statements and living wills](#) for details of how your client could make clear how they would like to be looked after and cared for in certain situations, if they lacked the capacity to make or communicate their decisions at the time.

Planning for end of life

Does your client want to make plans for the end of their life?

- See guide [IG51 Thinking about end of life](#) for the steps your client can take to plan for the end of their life, and how they can make their wishes and treatment preferences known.
- See **Card 5** if your client wants to put their affairs in order.

Does your client have an up-to-date will?

- See guide [IG31 Wills and estate planning](#) for practical advice on making and updating a will, including valuing the estate and choosing executors.
- See factsheet [FS7 Making a will](#) for details of what needs to be thought about before making a will – including advice how to ensure that a will is effective and that exact wishes are carried out.
- See our webpages on [Inheritance Tax](#) for information on how estates worth over £325,000 (including savings, possessions, pension funds and property) are currently taxed, and about planned future charges.

Does your client want to make advance plans for their funeral?

- See factsheet [FS27 Planning for your funeral](#) for information about making funeral arrangements, including pre-paid funeral plans and buying burial plots.

Is your client concerned about whether documents can be found when needed?

- You could provide your client with the Age UK [LifeBook](#) where they can record important information about their life – including useful contacts, details of finances, policies and pensions, and the location of important legal documents.

Your client wants to manage their money better

If your client wants more money, see **Card 31**.

If your client wants to put their finances in order, see **Card 33**.

Welfare benefits and tax

Is your client getting all the benefits that they are entitled to, or paying too much tax?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age; and factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- You can check your client's entitlements to benefits using [Age UK's online Benefits Calculator](#). If your client is not getting all that they should, see our [Benefits and entitlements](#) webpages (and related factsheets) for more detailed information on specific benefits.
- You can also check whether your client is paying the right amount of Income Tax using [HMRC's Tax Calculator](#).

Budgeting and managing money

Does your client have a good idea of their weekly income and outgoings?

- Effective budgeting can save households very significant sums of money and is especially important for those on a low income or who are struggling to manage their debts.
- You could use a budget form or planner, such as the one available on the [StepChange Debt Charity](#) website to identify your client's income, outgoings and areas for saving money.
- The [MoneyHelper](#) website presents comprehensive information on managing money – including advice on running a bank account, living on a budget and cutting costs. Your client can also access the service's free, impartial advice online (via webchat) or by telephone (**0800 138 7777**).

Cutting costs

Does your client know the best way of paying bills?

- Paying bills on time stops you getting into arrears and helps prevent debts from piling up. If your client has a bank account, most bills can be paid online or by telephone. Alternatively, setting up payments by Direct Debit ensures that bills are paid on time, avoiding any late payment charges. Some companies offer discounts for customers who pay by Direct Debit.

Does your client want to reduce their household bills?

- See guide **IG30** *Save energy, pay less* for information on reducing heating bills and getting the best energy deal. Also see factsheet **FS82** *Getting the best energy deal* for information on the issues involved in changing supplier and advice about how to get the best deal.
- See the [Consumer Council for Water's](#) website for advice on how your client could reduce the amount they pay for water and sewerage services.
- See factsheet **FS21** *Council Tax* to check whether your client might be paying too much Council Tax.

Card 34

Money

Is your client interested in making other potential savings?

- The [Money Saving Expert](#) website has up-to-date advice on cutting the cost of everyday bills and taking advantage of the best consumer deals available

Managing debts

Has your client got debts they are finding difficult to manage or reduce?

- See guide **IG57** [Getting help with debt](#) and factsheet **FS75** [Dealing with debt](#) for information about dealing with debts, including:
 - The value of getting help from a debt adviser who can offer specialist advice and also negotiate with creditors.
 - Prioritising debts to deal with the most important ones first, including rent/mortgage/secured loan arrears, fuel debts and/or Council Tax arrears.
 - Drawing up a financial statement to get a realistic picture of your client's income and everyday living costs, and to establish how much money remains to be divided up between creditors.
 - Responding to any County Court action and dealing with debt collectors.
- [Citizens Advice](#) publishes comprehensive online help with debt. The [MoneyHelper](#) also provides online information about taking control of debt.

Would your client like help with accessing specialist support and advice on dealing with their debts?

- Many organisations offer free, confidential and independent advice and can help your client find ways to deal with their debts, including:
 - [StepChange Debt Charity](#) offers free advice on debt-related issues and telephone counselling, as well as an online (self-help) debt remedy service.
 - [National Debtline](#) provides a telephone helpline and an online debt advice and management plan service (My Money Steps).
 - [PayPlan](#) gives telephone advice and offers support in developing individually tailored debt management plans.
- See **Card 30** if your client is struggling to manage their debts.

Does your client want help from an adviser who will also act for them with creditors?

- A number of organisations offer financial advice and debt management services, including some local Age UK offices and local [Citizens Advice](#).
- If your client is on a low income, they may be able to use the [Civil Legal Advice](#) service. CLA operates a telephone helpline and can help with finding qualified legal advisers locally, including advisers with expertise in debt advice.
- See factsheet **FS43** [Getting legal and financial advice](#) for information on how to find a solicitor, eligibility for free legal advice, who has to pay and how to complain if not satisfied. This also gives details of the many sources of free legal information, and how and when legal aid is available.

8 Feeling well and enjoying life

This chapter includes ten cards (**Card 35** to **Card 44**) covering feeling well and enjoying life. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.



Age UK resources

Factsheets

- FS22** *Arranging for someone to make decisions on your behalf*
- FS21** *Council Tax*
- FS42** *Disability equipment and home adaptations*
- FS61** *Help with health costs*
- FS17** *Housing Benefit*
- FS41** *How to get care and support*
- FS7** *Making a will*
- FS44** *NHS services*
- FS48** *Pension Credit*
- FS64** *Specialist housing for older people*

Information guides

- IG17** *Adapting your home*
- IG55** *At home with dementia*
- IG32** *Bereavement*
- IG23** *Getting help at home*
- IG24** *Healthy living*
- IG08** *Housing options*
- IG44** *In the driving seat*
- IG02** *LGBT+*
- IG48** *Living with dementia*
- IG21** *Power of attorney*
- IG01** *Staying safe*
- IG14** *Staying steady*
- IG51** *Thinking about end of life*
- IG56** *Your mind matters*

Webpages

- Being active as you get older*
- Brain health and mental wellbeing*
- Campaign with us*
- Care and support*
- Dating in later life*
- Financial and legal tips before remarrying*
- Free bus pass and transport concessions*
- Getting started on the internet*
- Hobbies*
- How to adjust to living alone*
- IT training*
- Local older people's forums*
- Sex in later life*
- Travel & hobbies*
- University of the Third Age (U3A)*
- Volunteering*

Miscellaneous

- Age UK's telephone friendship service*

Other resources

Health and physical activity

- Cycling UK
www.cyclinguk.org/
- Drinkaware
www.drinkaware.co.uk
Independent charity providing advice on practical ways to reduce alcohol consumption.
- Exercise: www.nhs.uk/live-well/exercise
- Global Health Insurance Card (GHIC) and European Health Insurance Card (EHIC)
<https://www.nhs.uk/ghic>
Official government website for applying for a free GHIC or EHIC. Fraudulent websites may try to charge for this.
- Gransnet
www.gransnet.com
Online social network for grandparents and older people.
- Healthtalk
www.healthtalk.org
Provides free, reliable information about health issues, by sharing people's real-life experiences and stories about a wide range of health conditions and diseases.
- Mental Health Foundation
www.mentalhealth.org.uk
Practical advice on staying mentally well in later life.
- Find an NHS psychological therapies service
www.nhs.uk/service-search/find-a-psychological-therapies-service/
- Fitness advice for wheelchair users
www.nhs.uk/live-well/exercise/exercise-guidelines/wheelchair-users-fitness-advice
- What to expect from your pharmacy team
www.nhs.uk/nhs-services/prescriptions-and-pharmacies/pharmacies/how-your-pharmacy-can-help
- New medicine service
www.nhs.uk/NHSEngland/AboutNHSservices/pharmacists/Pages/medicine-service-qa.aspx
- NHS Health Check
www.nhs.uk/conditions/nhs-health-check
- Physical activity guidelines for older adults
www.nhs.uk/live-well/exercise/exercise-guidelines/physical-activity-guidelines-older-adults
- Travel health
www.nhs.uk/common-health-questions/travel-health/
- Parkrun UK
www.parkrun.org.uk
Details of the free, 5km, weekly, timed parkruns organised by volunteers across the UK.
- Quit smoking
www.nhs.uk/better-health/quit-smoking/
NHS support to stop smoking.
- Ramblers
www.ramblers.org.uk/go-walking

Transport and travel

- Blue Badge
www.gov.uk/apply-blue-badge
Blue Badge scheme allows people with mobility issues or those driving people registered as blind to park closer to their destination.
- Community Transport Association
ctauk.org
Community transport search facility for identifying local services.
- Driving mobility
0800 559 3636
www.drivingmobility.org.uk
Independent network offering information, assessments and advice on mobility issues.
- GOV UK Foreign travel advice
www.gov.uk/foreign-travel-advice
- Passports
www.gov.uk/browse/abroad/passports

- Travel Aware
travelaware.campaign.gov.uk
- Motability
0300 456 4566
www.motability.co.uk
A national charity working to help disabled people with their mobility. Runs the Motability Scheme to help disabled people get an appropriate vehicle.
- National Federation of Shopmobility
nfsuk.org
Searchable directory of local Shopmobility schemes.
- NHS Choices Travel vaccinations
www.nhs.uk/conditions/travel-vaccinations
- Research Institute for Disabled Consumers (RIDC)
www.ridc.org.uk
Research charity that offers information to older and disabled consumers about products and services.
- Silver Travel Advisor
www.silvertraveladvisor.com
Provides specialist travel advice, information and reviews for the over-50s.

Volunteering and socialising

- Do IT
doit.life/volunteer
Searchable national database of volunteering opportunities.
- Healthwatch
www.healthwatch.co.uk
Local Healthwatch get feedback from people about their local health and social care services.
- National Council for Voluntary Organisations (NCVO)
www.ncvo.org.uk
NCVO champions the voluntary sector and helps volunteers locate and contact their nearest Volunteer Centre to find suitable volunteering opportunities locally.

- Neighbourhood Watch
www.ourwatch.org.uk
Details how to get involved in local neighbourhood watch schemes.
- Re-engage
0800 716543
www.reengage.org.uk
Organises monthly Sunday afternoon tea parties.
- Retired and Senior Volunteer Programme (RSVP)
volunteermatters.org.uk/pillars/older-people
Co-ordinated by Volunteering Matters (formerly CSV), RSVP is organised regionally to provide a diverse range of volunteering opportunities for older people.
- The Conservation Volunteers (TCV)
www.tcv.org.uk
TCV supports volunteering activities across the UK to create healthier and happier outdoor spaces for everyone.

Work and learning

- Access to Higher Education (Access to HE)
www.accesstohe.ac.uk
Details of the Access to HE Diploma and college courses.
- GOV UK
Further Education courses and funding:
www.gov.uk/further-education-courses
Student finance calculator
www.gov.uk/student-finance-calculator
- Open University (OU)
www.open.ac.uk
Information about studying with the Open University.
- OU Openlearn
www.open.edu/openlearn
Provides access to free learning resources from the OU and gives details of over 1,000 free courses.

-
- Turn2us
www.turn2us.org.uk
National charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.
 - Universities and Colleges Admissions Service (UCAS)
www.ucas.com
 - Mature undergraduate students
www.ucas.com/undergraduate/student-life/mature-undergraduate-students
 - u3a (University of the Third Age)
www.u3a.org.uk
Provides educational, creative and leisure activities for people no longer in full-time employment.
 - Online Centres Network
www.onlinecentresnetwork.org
Find a centre for free or low-cost computer and internet courses.

Card 35

Feeling well and enjoying life

Your client wants to feel fit and healthy in body and mind

If your client wants to keep physically active, see **Card 36**.

Current health

How is your client feeling now?

- If your client is aged between 40 and 74 with no pre-existing condition such as diabetes or one affecting their heart, they should be able to access an NHS Health Check. If they are in this age group they can expect a letter from their GP inviting them for a check.
- See factsheet **FS44** *NHS services* for information about GP services and referrals for physical or mental health conditions – including managing long-term conditions, sight tests, chiropody/physiotherapy/occupational therapy/dietician services, help with hearing difficulties, falls prevention, sight tests, flu jabs, and other NHS screening and checks.
- If your client has a long-term condition, their GP might want to help them draw up a care plan to help them manage it well on a day-to-day basis.
- See factsheet **FS61** *Help with health costs* for information about getting help with the cost of NHS prescriptions, dental work, sight tests, glasses or contact lenses, wigs and travel costs for NHS treatment.
- See the [Drinkaware](#) website for information about safer levels of alcohol use, and how to reduce drinking to maintain physical and mental wellbeing.
- See the [Quit smoking](#) website for tips on stopping smoking and details of local Stop Smoking services.
- You may also be able to advise about any local support groups or agencies that can help with specific issues.

Physical health

Does your client want to maintain or improve their physical health and wellbeing?

- See guide **IG24** *Healthy living* for practical advice on maintaining a healthy body and mind by staying active through suitable exercise, getting enough sleep, drinking sensibly, and giving up smoking.
- See guide **IG14** *Staying steady* for more information on specific things your client can do to improve their strength and balance and prevent falls.
- See our webpages on [Being active as you get older](#) for information about how to stay active and types of exercise that may be suitable for your client, such as walking, swimming, dancing, bowls and golf. It has ideas and tips for getting moving, having healthier feet and walking.
- [Exercise](#) on the NHS website gives helpful ideas about low-cost ways to gain and maintain fitness.
- Your client could look in their local library or GP practice, or contact their local authority for details of health walks and other leisure activities organised by the council to help older people maintain their health and fitness. The [Ramblers](#) website has links to local walking groups.
- You may be able to advise on local clubs or exercise classes that your client might like to attend, for example walking groups or pilates, yoga, tai chi, bowls, tennis, dancing or swimming classes.

Card 35

Feeling well and enjoying life

Mental health

Does your client want to maintain or improve their mental health and wellbeing?

- See our webpages [Brain health and mental wellbeing](#) for information about mental wellbeing, and tips on how to boost your mood, yoga and mindfulness meditation to help people relax or cope with stress.
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for advice on safeguarding your mental health in later life.
- See [How to look after yourself in later life](#) on the Mental Health Foundation website for information on protecting mental wellbeing through planning your days, participating in meaningful activities, engaging in social interaction and having a sense of purpose.
- You may want to explore your client's support networks. See our webpages on [Getting started on the internet](#) for information about getting online and keeping in touch with family and friends through social media, including Facebook, Twitter and Gransnet.
- You may be able to advise on local social clubs or groups where your client could meet other people. Options may include friendship groups, social clubs and day centres run by the local council or community organisations.
- Your client may want to join a local reading group. The local library may be able to advise of local groups.
- If it is difficult for your client to get out, find out if there is a local befriending service whereby a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.

Your client wants to keep (or be more) physically active

If your client has no current health problems and wants to feel fit and healthy in body and mind, see **Card 35**.

Current activity and future plans

What physical activity is your client already doing?

- You may want to start by finding out how much, and what type, of physical activity your client is already doing. That might include exercise, housework, shopping, walking the dog, or gardening. Do they want to vary their current activities or need to change them for any health or access reason?
- If your client has not done any physical activity recently, do they have any idea as to what types of activity they might be interested in undertaking now? Are there any activities they used to enjoy earlier in their life?

Getting ready to start, maintain or increase physical activity

What kind of activity would be appropriate for your client?

- If your client is planning to take up a new activity, or to significantly increase their level of fitness, advise them to consult their GP or practice nurse for advice about physical activity.
- See factsheet **FS44 NHS services** for information about GP services and referrals for physical or mental health conditions, sight tests, chiropody/physiotherapy/occupational therapy/dietician services and much more.
- If your client has an existing health condition or impairment, they could also contact the

relevant national support organisation for more specific advice about exercise for people living with that particular condition or impairment. Some local Age UKs offer classes that are suitable for people with a range of health conditions.

- See guide **IG24 Healthy living** for practical advice on maintaining a healthy body and mind by staying active through suitable exercise, determining what activity may be suitable, and ensuring that your client is realistic about the type and amount of physical activity they may be able to undertake safely.
- See the NHS webpages on [Physical activity guidelines for older adults](#) for information about how much exercise to aim for to help your client stay healthy – including both aerobic and strength exercises. NHS Choices also provides online [Fitness advice for wheelchair users](#).
- See our webpages on [Being active active as you get older](#) for information on getting moving, having fitter feet and walking tips.
- See guide **IG14 Staying steady** for more information on specific things your client can do to improve their strength and balance.

Card 36

Feeling well and enjoying life

Physical activity at home

Does your client want to exercise at home?

- See the NHS webpages on [Exercise](#) for examples of exercises which can be undertaken in the home to improve balance, flexibility and strength, including some carried out when seated.

Physical activity outside the home

Does your client want to take up a new activity, exercise outdoors, or join a class or gym?

- See the NHS webpages on [Exercise](#) for information on dancing for fitness, running tips for beginners, swimming for beginners, and walking and cycling for health.
- See our webpages on [Being active as you get older](#) for ideas on finding a different way to keep fit, with information about some of the most popular exercise classes – such as aerobics, pilates, martial arts, yoga, weights and toning.
- See [The Conservation Volunteer's](#) website for information about green gyms – conservation projects which improve people's health and wellbeing while creating green spaces for communities to enjoy. Volunteers warm up and cool down in preparation for a range of light to vigorous activities to suit all abilities.
- Your client might want to contact their local authority for details of local health walks and other leisure activities organised by the council to help older people maintain their health and fitness.
- Your client could also look at the [Ramblers](#) website for details of local walking groups and getting involved.

- You may be able to advise on local clubs or exercise classes that your client might like to attend. Suitable options may include: walking groups, pilates, yoga, tai chi, bowls, tennis, dancing or swimming.
- [Cycling UK](#) has information on the benefits of cycling and safe cycling.
- [Parkrun](#) has information about the weekly, 5km timed runs organised in local parks across the country. They are open to everyone, non-competitive and free.
- Your client could contact their local authority for details about local allotments, which can provide exercise and fresh produce to eat.

Card 37

Feeling well and enjoying life

Your client wants to live well with a long-term condition

If your client wants to feel fit and healthy in body and mind, see **Card 35**.

If your client wants to keep physically active, see **Card 36**.

If your client needs help accessing transport, see **Card 44**.

Taking control

Does your client know how best to manage their condition?

- Your client's GP can help them to draw up a care plan to help them manage their condition daily.
- See factsheet **FS44** *NHS services* for details of the support available to people with long-term conditions.
- For help managing their health condition, your client should contact their GP. They may benefit from home visits from the district nurse, chiropody or other services, or help with mobility, hearing and/or sight problems.
- Contact any national support organisation that focuses on a specific long-term condition your client has been diagnosed with. They may well operate a helpline and should be able to provide specific information and advice about how to live well with that condition or impairment.
- If your client has been diagnosed with dementia, see guide **IG48** *Living with dementia* and guide **IG55** *At home with dementia* for information and advice on both living well in the present and planning for the future.
- See guide **IG44** *In the driving seat* for information about continuing to drive safely, Mobility Centre assessments, car adaptations and the need to declare certain health conditions. Also, see our webpages on [Free bus pass and transport concessions](#) for details of travel concessions for older people and for disabled people.

Medication

Does your client know how to manage their medicines?

- See the NHS Choice webpage on [How your pharmacy can help](#).
- Your client may be able to get help and advice from the [NHS New Medicine Service](#) if they have been prescribed a new medicine for a long-term health condition.
- The self-management care plan that your client could draw up with their GP would normally cover every aspect of their medication, including what the medicines are for, when to take them, when to get advice, and what important side effects to look out for.

Healthy living and keeping active

Does your client try to maintain a healthy lifestyle, as far as possible?

- See guide **IG24** *Healthy living* for practical advice on for general advice on maintaining a healthy body and mind by staying active through suitable exercise and healthy eating.
- See the NHS webpages on [Physical activity guidelines for older adults](#) for information about how much exercise is needed to stay healthy. The NHS website also gives [Fitness advice for wheelchair users](#).
- See guides **IG56** *Your mind matters* or **IG24** *Healthy living* for advice on safeguarding mental wellbeing in later life.

Card 37

Feeling well and enjoying life

Housing and the home

Is your client's home suitable for their needs?

- See guide **IG17** *Adapting your home* for advice on specialist equipment and adaptations that could make your client's home more suitable for their needs.
- See factsheet **FS42** *Disability equipment and home adaptations* for advice on obtaining specially designed equipment to help manage daily tasks.
- If your client's home is no longer suitable for their health/disability needs, see guide **IG08** *Housing options* for information on potential options to explore, including sheltered housing, retirement housing and care homes.
- See our website pages on *Care and support* for information about help at home, housing choices, home safety and security, and adapting your home.

Does your client need care and support to continue living at home?

- See guide **IG23** *Getting help at home* for information on how to access the support services available to help people retain their independence. Options may include help with personal care, domestic tasks, day care and transport.
- See factsheet **FS41** *How to get care and support* for advice about how to get an assessment of care and support needs, how any needs will be met, and working out a care plan.

Relationships

Does your client feel lonely or isolated?

- You may want to explore support networks and check that your client is keeping in touch with friends and family. See our webpages on *Getting started on the internet* for information about getting online and communicating through social media.
- Many national charities provide online chatrooms where patients can discuss in complete anonymity their thoughts and concerns with others similarly affected. *Healthtalk* also provides information about a wide range of long-term conditions by sharing people's real-life experiences.
- You may be able to advise on local social clubs or groups where your client could meet other people and keep socially engaged. This could include friendship groups, social clubs and day centres run by the local council or community organisations.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.

Planning for the future

- See guide **IG51** *Thinking about end of life* for information about planning for the end of life, power of attorney and drawing up advance decisions or advance statements.

Card 38

Feeling well and enjoying life

Your client wants to study or learn new skills

If your client wants help with accessing transport, see **Card 44**.

Exploring the options

Does your client have a clear idea of what they would like to study or learn?

- You may want to explore what your client is interested in studying. Do they want to study for fun, or to learn a new skill, or for academic attainment?
- You may also want to explore with them if they want to find free courses or if they have the resources to pay for any studies they may want to undertake.
- What studies have they previously undertaken? Do they want to explore further a subject they have studied before? If so, at what level?
- Perhaps they want to explore a completely new subject, whether academic, practical, skill-based or vocational, to learn a new language or how to play a musical instrument, or take up a creative activity like art or drama.
- Does your client want to study part-time or full-time – and during the daytime or evening or at the weekend? Where do they want to study, and at what level? Would they prefer face-to-face tuition, online or distance learning?

Higher education (degree level study)

- If your client wants to study at degree level, but needs help gaining the knowledge and skills to do this, see the [Access to HE](#) website for details of Access Courses that can help people gain the necessary skills.
- Many colleges and universities have a flexible admissions policy for older people that takes into account work and life experience, and not just previous academic achievements. See the online [UCAS section for mature undergraduate students](#) if your client is considering higher education.

- See the [UCAS courses search](#) website for details of all courses.

Open University

- The [Open University](#) offers flexible part-time study, supported distance and open learning for undergraduate and postgraduate study. They have no upper age limit and often do not require formal entry requirements.
- See the [Openlearn](#) website for details of the wide range of free courses offered by the Open University.

u3a (University of the Third Age)

- [u3a](#) is a nationwide network of learning groups for older people to share their knowledge, skills and interests in a friendly environment. It is not a university in the conventional sense, but a group of members (in their ‘third age’) who run informal courses, study groups and talks in a wide range of subjects.
- See the [u3a](#) website for details about local groups that your client may wish to join. They may even want to consider starting a new group.

Card 38

Feeling well and enjoying life

Further education and adult learning

- Further education classes provide an introduction and access to a very wide range of learning activities, subjects and skills. You may be able to provide information about local classes. There are part-time, day, weekend, online and distance learning options to choose from.
- Your client's local council or library will usually have a directory of courses for adult learners in their area. Classes usually take place in schools and colleges. Popular options include yoga, languages, photography, computer skills, cookery, jewellery making and family history.
- See our website [IT training](#) for details of computer training courses for helping older people get online.

Online studying

- See the [Openlearn](#) website for access to thousands of study hours of free learning materials from Open University courses. This is expanding as new course materials are published regularly.

Meeting the costs

- Studying can sometimes be expensive, but there may be concessions for older people – so make sure your client checks this. Many institutions also allow distance learning so people can study from home and save costs.
- Some courses may be free of charge to people receiving certain welfare benefits, or may be offered at a reduced rate.
- See the [GOV.UK](#) website for a [Student finance calculator](#) and information on the financial help available to students in higher education in England.
- Local libraries can often provide access to, or provide details of, free computer facilities which your client may need for the course.
- See the [Turn2us](#) website for a directory of charitable organisations which may help with one-off charitable funding for educational purposes.

Card 39

Feeling well and enjoying life

Your client wants to make a positive contribution

If your client wants a more active social life, see **Card 40**.

Volunteering

Is your client interested in volunteering?

- Volunteering provides a wealth of diverse opportunities for older people to make a positive contribution to society. It enables people in later life to build on their existing skills and interests in giving something back to their community. It can also help older people to feel less lonely and isolated, to become more physically active, to make new friends and to socialise more.
- If your client is interested in volunteering, they could contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the [Do IT](#) database for information on local opportunities.
- If your client has a particular interest or good cause they would like to support, many national charities (including Age UK or the National Trust, for example) advertise details of volunteering opportunities on their websites.
- You might be able to advise on any potential volunteering opportunities with your own local Age UK. You could also refer your client to our webpages on [Volunteering](#) for more information about possible roles, and on how to register their interest by completing an application.

Being a good neighbour

Does your client want to help and support their neighbours?

- If your client is interested in supporting someone who is isolated or lonely, they might like to become a befriender. Befriending organisations are always interested in training suitable new volunteers who can make a longer-term commitment of around 2–3 hours each week.
- Local volunteer centres can provide information about befriending opportunities in your client's area. You might also be able to advise about how your client could volunteer for Age UK's local befriending scheme if you run one. Also see our webpages on [Volunteering](#).
- If your client is concerned about community safety, they may be interested in joining a local [Neighbourhood Watch](#) scheme.

Card 39

Feeling well and enjoying life

Having a say

Does your client want to have a say on important issues?

- If your client wants to express their views on important issues affecting the future of their local area, you could advise them to look at the consultation pages on their local authority website(s).
- They could consider volunteering for the patient group at their local GP practice or joining their local Healthwatch.
- You may be able to advise whether there is a local forum where your client could join in with other people in later life who are making their voices heard on the planning and provision of services, and other issues that matter to them. See our webpages on [Local older people's forums](#) for links to forums that have their own websites.

Is your client interested in campaigning?

- If your client has strong views on particular issues, they might be interested in playing a more active campaigning role. See our [Campaign with us](#) webpages for ideas on what your client could do and on how to get involved with Age UK's national campaigns. Many national charities and local groups also publish similar information online about campaigning opportunities.

Environmental action

Does your client want to help enhance the environment or protect our heritage?

- There are numerous organisations that rely heavily on active volunteers for carrying out environmental and heritage projects, such as The National Trust, for example. You can find volunteer opportunities through a local volunteer centre or on [Do IT](#).
- [The Conservation Volunteers](#) website provides details of community groups around the country dedicated to carrying out local environmental improvements.
- If your client enjoys walking, you could put them in contact with their unitary or county council. Many local authorities responsible for rights of way depend on practical volunteer support for maintaining and enhancing their network of public footpaths and bridleways.

Card 40

Feeling well and enjoying life

Your client wants a more active social life

If your client is interested in volunteering, see **Card 39**.

If your client wants help with accessing transport, see **Card 44**.

Meeting people and making friends

Does your client want to meet people and make new friends?

- You may be able to advise on local social clubs or groups where your client could meet other people. This could include friendship groups, social clubs or day centres run by the local council or community organisations.
- If your client is interested in dating or meeting a new partner, see our webpages on [Dating in later life](#). This includes information on ways to meet people, online dating, safe dating and LGBT+ dating.
- See guide **IG02 LGBT+** for information about meeting others and advice for clients who are lesbian, gay, bisexual or trans.
- If it is difficult for your client to get out, you could advise if there is a local befriending service where a volunteer may regularly visit or phone your client to provide company and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.

Taking up a new activity

Does your client want to pursue a particular interest or take up a new activity?

- You may be able to advise on local clubs or groups where your client could explore particular interests or develop new ones. Possible options could include picking up an old pastime, attending an exercise class, singing in a community choir or becoming a member of a local book club.
- If your client would like to pursue a new hobby, see our webpages on [Hobbies](#) for ideas about pursuing new activities such as cycling, gardening and dancing where your client could make new friends.
- Further education classes also provide an introduction, and access to, a very wide range of learning activities and skills. You may be able to provide information about classes available locally. There are part-time, day, weekend, online and distance learning classes to choose from.
- Also see our webpages on [University of the Third Age](#) for information about University of the Third Age (U3A) or higher education for older people. U3A is a nationwide network of learning groups for older people to share their knowledge, skills and interests in a friendly environment. It is not a university in the conventional sense but offers the opportunity to join a group and learn, or to start a new group.

Card 40

Feeling well and enjoying life

Keeping fit

Does your client want to maintain or improve their fitness?

- See guide **IG24** *Healthy living* for practical advice on maintaining a healthy body and mind by staying active through suitable exercise and healthy eating.
- See guide **IG14** *Staying steady* for more information on specific things your client can do to improve their strength and balance.
- Contact the local authority for details of local health walks and other leisure activities organised by the council to help older people maintain their health and fitness.
- See our webpages on *Being active as you get older* for information on getting moving, fitter feet and walking tips.
- You may be able to advise on local clubs or exercise classes that your client might like to attend. Suitable options may include yoga, aerobics, pilates, tai chi, bowls, tennis, dancing or swimming.

Volunteering

Is your client interested in volunteering?

- Your client could contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the *Do IT* database for information on local volunteering opportunities.
- If your client has a particular interest or good cause they would like to support, suggest they investigate the many national charities (including Age UK) and societies that advertise details of further volunteering opportunities on their websites.

Card 41

Feeling well and enjoying life

Your client wants more social interaction

If your client wants a more active social life, see **Card 40**.

If your client wants a new relationship, see **Card 42**.

If your client wants help with accessing transport, see **Card 44**.

If your client is interested in moving to a new home, see **Card 46**.

Meeting people and making friends

Is your client feeling lonely and isolated?

- Your client could benefit from a local befriending service, where a volunteer may regularly visit or phone your client to provide companionship and support.
- Your client could contact Age UK's telephone friendship service on **0800 434 6105**.
- Your client could attend a *Re-engage* monthly afternoon tea party for people over 75 who live alone with little or no chance to socialise.

Is your client able to get out to socialise with other people?

- You may be able to advise on local social clubs or groups where your client could meet other people, such as friendship groups, social clubs or day centres run by the local council or community organisations.
- You could also provide details of local health walks and other suitable leisure activities that your client might enjoy.
- See our webpages on *Being active as you get older* for information on getting moving, fitter feet and walking tips.

Is your client interested in having a new relationship?

- If your client is interested in dating or meeting a new partner, see our webpages on *Dating in later life*. This includes information on ways to meet people, online dating, safe dating and LGBT+ dating, and on making a new relationship work.
- See guide **IG02 LGBT+** for advice for clients who are lesbian, gay, bisexual or trans.

Volunteering

Is your client interested in volunteering?

- Your client could contact their local Volunteer Centre or the Retired and Senior Volunteer Programme, or search the *Do IT* database for information on local volunteering opportunities.
- If your client has a particular interest or good cause they would like to support, suggest they investigate the many national charities (including Age UK) and societies that advertise details of volunteering opportunities on their websites.

Housing

Is your client interested in moving to a new home?

- If your client is feeling lonely and isolated at home, they might be interested in moving to a housing scheme specially designed for older people, many of which include communal facilities and activities.
- See guide **IG08 Housing options** for information on different options for housing in later life. Factsheet **FS64 Specialist housing for older people** gives advice on how to choose a suitable sheltered or retirement housing scheme.

Card 41

Feeling well and enjoying life

Making the most of the internet

Does your client want to use social media to interact with other people?

- See our webpages on [Getting started on the internet](#) for information about getting online. There is advice on pursuing interests, accessing support and keeping in touch with family and friends through social media including Facebook and X.
- Websites and chat forums like [Gransnet](#) provide an anonymous place where you can say what you really feel in total freedom. It can be a great help to speak to people who have shared similar experiences.
- You may be able to advise your client about local training opportunities for learning computer skills, including Age UK's own courses. Libraries and the [Online Centres Network](#) website can also provide details of local training courses.
- See guide **IG01** [Staying safe](#) for information about staying safe online, protecting yourself and your computer.

Accessibility

Does your client find it difficult to get around?

- See guide **IG44** [In the driving seat](#) for information on driving safely in later life, and possible alternatives to the car.
- See our webpages on [Free bus pass and transport concessions](#) for details of travel concessions for older people and for disabled people.
- You might be able to advise your client on the availability of community transport services (such as dial-a-ride minibuses or voluntary car schemes) for people who have difficulty accessing public transport. [Community Transport Association](#) provides a search facility for finding out about local community-run transport services in any area.

Your client wants a new relationship

If your client wants a more active social life, see **Card 40**.

If your client wants more social interaction, see **Card 41**.

Starting a new relationship

Is your client ready for a new relationship?

- See our webpages on [How to adjust to living alone](#) for advice on adapting to life alone and on how your client could get emotional support, including professional counselling.
- See guide **IG32 Bereavement** for information on coping with loss, processing feelings and coming to terms with the end of a previous relationship.
- Once your client feels ready to start seeking a new relationship, our webpages on [Dating in later life](#) provide helpful ideas and advice on different ways to meet new people, online dating, placing a personal advertisement, staying safe, LGBT+ dating, and making a new relationship work.

Meeting potential partners

Is your client looking to meet new people?

- If your client hopes to meet someone new, you could explore their interests and advise on local social clubs, groups or activities where they could socialise and make new friends while doing something interesting and having fun.
- Possible options for social activities where your client might meet a potential partner could include keep fit classes, singing in a choir, joining a book club, volunteering with a charity or signing up for a learning course.
- See guide **IG02 LGBT+** for information on meeting others and advice for clients who are lesbian, gay, bisexual or trans.
- Another option would be for your client to place (or respond to) a personal advertisement in the 'lonely hearts' or 'would like to meet' section of a local newspaper. You might be able to help your client identify a suitable paper and place an ad.
- Many people over 50 are now regular users of online dating sites, some of which are aimed specifically at older people. See our webpages on [Dating in later life](#) for information on choosing an appropriate website, signing up, creating a profile and protecting yourself when meeting people online.
- See guide **IG01 Staying safe** for more information about staying safe online.

Card 42

Feeling well and enjoying life

Developing a new relationship

- People can often want different things from a relationship so it is important that your client and their new partner are clear with each other about their hopes and expectations. See our webpages on [Dating in later life](#) for advice on some key issues your client might need to address – including possible cohabitation or remarriage, and sexual relations.
- Sex is an important aspect of a close relationship for most older people, but it can be daunting to consider starting sexual relations with a new partner. See our webpages on [Sex in later life](#) for advice on having a fulfilling sexual relationship in later life.
- Sex is generally good for you – it can boost your immune system, lift your mood, and make you feel closer to your partner. However, older people with health issues should check with their GP that they are physically fit to resume their sex life. Many national charities also provide specific advice about sexual relations for people with specific conditions, such as heart disease, arthritis or cancer.

Financial and legal implications of a new relationship

Does your client understand the potential financial and legal implications of a new relationship?

- If your client is thinking of cohabiting, marrying or forming a new civil partnership, our webpages on [Financial and legal tips before remarrying](#) highlight some key practical issues to consider.
- If your client marries, registers a civil partnership or lives with someone, their entitlement to any means-tested benefit they receive may be affected (because the new assessment would include their partner's income and savings). See factsheets **FS17 Housing Benefit**, **FS21 Council Tax**, **FS48 Pension Credit**, and **FS92 Universal Credit** for details of how these means-tested benefits could be affected.
- If your client remarries or forms a new civil partnership before reaching State Pension age, they would no longer be able to use their former partner's National Insurance record to boost their own State Pension.
- Remarrying or entering a new civil partnership will invalidate any existing wills your client has made, unless they have added a clause to prevent this. See factsheet **FS7 Making a will** for advice on making and changing a will and information on what happens if your client does not make one.
- If your client is marrying or entering a new civil partnership, and / or making or amending their will, they might want to consider planning for the future with a lasting power of attorney. See guide **IG21 Power of attorney** and factsheet **FS22 Arranging for someone to make decisions on your behalf** for advice on making such arrangements.

Your client wants to travel

Travel options

What kind of travel holiday is your client interested in?

- For many people in later life, older age brings greater freedom and time to travel. With almost limitless possibilities for leisure travel today, you may want to explore with your client the types of holiday they think might suit them best, with potential options including:
 - travelling abroad or exploring the UK
 - independent travel or escorted group holidays
 - travelling with a partner/family group, solo travel or singles holidays
 - city breaks, cultural tours and sightseeing
 - special interest holidays (e.g. art, museums, architecture, history, photography, nature and wildlife)
 - activity holidays (e.g. walking, cycling, golfing, skiing, yoga, painting)
 - summer or winter sun
 - coach or rail holidays
 - fly-drive, adventure travel or tailor-made
 - river or ocean cruising.

Does your client need specialist advice?

- With so many possibilities, your client may want to seek specialist travel advice to help them decide on the type(s) of holiday they are interested in or selecting any particular holiday(s).
- Your client could contact [Silver Travel Advisor](#). It offers impartial advice, information and recommendations, working with a hand-picked selection of travel companies that excel in providing holidays suitable for people in later life. Your client can search the comprehensive range of available options by either holiday type or recommended travel company. Options include holidays suitable for:

- solo travellers
- people with limited mobility
- disabled travellers
- people living with dementia
- travellers needing onsite care assistance.

Other sources of information

Does your client want holiday tips?

- See our online [Travel tips](#) for hints on how your client can get the most out of their holidays. This includes helpful suggestions for walking and cycling holidays, driving abroad, flying comfortably and useful apps.

Passports, visas and money

Does your client have an up-to-date passport?

- Your client must have a valid passport to travel abroad. See the [GOV.UK Passports](#) pages for details of how to apply for, renew or update a UK passport. This usually takes 3–6 weeks. Premium (one day) and Fast Track (one week) services are available if your client needs one urgently.

Does your client want details of any entry requirements?

- See the [GOV.UK](#) webpages on [Foreign travel advice](#) for country-by-country information on entry requirements, safety and security, terrorism, local laws and customs, health, natural disasters and money.

Does your client want information on the best ways of taking money?

- Advise your client, if travelling abroad, to check

Card 43

Feeling well and enjoying life

the currencies and types of money accepted at their destinations, and the most cost-effective ways of taking and spending money. In addition to cash, it may be possible to pay for goods and services with a debit or credit card, travellers' cheques (in an appropriate currency) or a travel money card (available from the Post Office or banks).

Staying healthy and safe

Has your client got appropriate travel insurance?

- It is essential that your client has suitable travel insurance for the duration of their holidays. A number of companies – including Age UK – offer travel insurance specifically designed for older travellers. It is especially important that your client declares any pre-existing conditions and takes out insurance that provides appropriate cover for these medical conditions.

Does your client want information on jobs and medication?

- See the [NHS](#) webpages on [Travel vaccinations](#) and [Travel health](#) vaccinations for travel health advice and links to specific health advice for individual countries. GP practices can offer a range of vaccinations, usually for a charge. It is important that your client researches this well before their departure date as vaccines may need to be ordered and they may need more than one dose.
- Your client should ensure that they have sufficient supplies of prescribed medication to take with them and they may need a letter from their GP to explain to customs officials their need to carry certain medicines, syringes or portable medicine pumps.

Does your client want advice on planning a

safe trip?

- See [Travel Aware](#) – the Foreign and Commonwealth Office's online advice on staying safe and healthy abroad. This includes:
 - a foreign travel checklist on what to do before you go and while you're away
 - information on driving overseas
 - details of support available for British nationals who get into difficulty abroad
 - specific advice for travellers with a mental health need, or with a disability or who are lesbian, gay, bisexual or trans.

Card 44

Feeling well and enjoying life

Your client wants help with accessing transport

If your client wants to travel, see **Card 43**.

Driving in later life

Is your client still able to drive?

- See guide **IG44** *In the driving seat* for advice about driving safely in later life. This includes information about having to renew your driving licence when you reach 70 and every three years after that, and reporting certain medical conditions to the DVLA that might affect your ability to drive (at whatever age).
- Guide **IG44** *In the driving seat* also gives information on the [Blue Badge](#) scheme. This helps people to park closer to their destination if they or their passenger has severe mobility problems. Your client can apply for a Blue Badge online but should contact their local council to check how the scheme operates in their area.

Does your client have a medical condition or impairment?

- If your client has a medical condition or disability that makes driving more difficult, they may be able to continue driving with the aid of suitable vehicle adaptations. Your client should contact their closest Mobility Centre for an assessment and advice on the best options for their particular situation.
- [Driving Mobility](#) can advise on your nearest centre. It also operates an advice and information line.

Is your client interested in a mobility scooter or powered wheelchair?

- Some local Mobility Centres can offer advice regarding the suitability of a mobility scooter or powered wheelchair. Information on manual wheelchairs and on choosing a mobility scooter or electric wheelchair is available from [RiDC](#), who also have tips on [getting into and out of a car more easily](#).
- If your client receives a state benefit with a (higher or enhanced) mobility component, they may be able to lease a car, wheelchair or scooter at an affordable price through the Motability Scheme. See the [Motability](#) website for full details and to check eligibility.

Travel concessions for older people

Does your client want to travel by bus, coach or rail?

- See our webpages on [Free bus pass and transport concessions](#) for information on:
 - The [Blue Badge Scheme](#) which allows your client to park closer to their destination. They may be eligible if they have mobility issues or are registered blind
 - The free older person's bus pass (which your client can get from their local council once they reach the State Pension age)
 - The Senior Railcard available to anyone aged 60 or over, which for a one-off cost gives discounts on most rail fares; it has to be renewed every year or every three years
 - The London Freedom Pass (once your client reaches the State Pension age for women), for those living in London

Card 44

Feeling well and enjoying life

- The National Express Senior Coachcard for people aged 60+ (which costs £10 a year and offers a one third discount off fares throughout the year).
- While there is no national concessionary scheme for coach travel, you may be able to advise your client whether any of your local coach operator(s) offer discounted fares for older passengers.
- Your client's local council can advise whether it offers any additional concessions on other modes of local transport such as trams, ferries, or taxis (such as the London taxi card).

Travel concessions for disabled people

Does your client want to travel by bus, coach or rail?

- See our webpages on [Free bus pass and transport concessions](#) for information about eligibility and how your client may apply for:
 - A disabled person's bus pass, for free travel on local buses throughout England.
 - A disabled person's railcard, which gives savings on most rail fares for the holder and their travelling companion.
 - The National Express Disabled Coachcard, which is available for people with a disability – it costs £10 and gives a one third discount off fares throughout the year.
- While there is no national concessionary scheme for coach travel, you may be able to advise your client whether any of your local coach operator(s) offer discounted fares for disabled passengers.

Community transport

Does your client want to access community transport?

- If your client has difficulty accessing public transport, you may be able to advise them on the availability of any local community transport services (such as dial-a-ride minibuses or voluntary car schemes).
- [Community Transport Association](#) provides a search facility for finding out about local community-run transport services in any area.
- See the website [Shopmobility](#) for information on local Shopmobility schemes that help people shop in town centres by lending wheelchairs and scooters. Your client's local council should also be able to advise on Shopmobility services in their area.

Help with travel costs

Does your client need help with travel costs for health treatment?

- See factsheet **FS61** [Help with health costs](#) for information on whether your client may be eligible for any help with necessary travel costs to receive NHS treatment under the [Healthcare Travel Costs Scheme](#).

9 Housing and the home

This chapter includes four cards (**Card 45** to **Card 48**) covering housing and the home. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of resources that you may need to draw on or refer clients to.



Age UK resources

Factsheets

- FS9** *Anti-social behaviour in housing*
- FS8** *Council and housing association housing*
- FS42** *Disability equipment and home adaptations*
- FS65** *Equity release*
- FS6** *Finding help at home*
- FS63** *Finding private rented accommodation*
- FS82** *Getting the best energy deal*
- FS1** *Help with heating costs*
- FS67** *Home improvements and repairs*
- FS17** *Housing Benefit*
- FS41** *How to get care and support*
- FS46** *Paying for care and support at home*
- FS25** *Returning from abroad*
- FS49** *Social Fund, Advances of Benefit and Local Welfare Provision*
- FS64** *Specialist housing for older people*
- FS35** *Tenancy rights – rent*
- FS68** *Preventing evictions*

Information guides

- IG17** *Adapting your home*
- IG05** *Avoiding scams*
- IL6** *Equity release*
- IG23** *Getting help at home*
- IG08** *Housing options*
- IG43** *More money in your pocket*
- IG30** *Save energy, pay less*
- IL1** *Staying cool in a heatwave*
- IG01** *Staying safe*
- IG27** *Winter wrapped up*
- IG60** *Social housing*
- IG61** *Private renters*
- IG62** *Homelessness*
- IG63** *Homeowners*

Webpages

- [Getting started on the internet](#)
- [How to find a good tradesperson](#)
- [Living abroad after retirement](#)

Miscellaneous

- [Online Benefits Calculator](#)

Other resources

- Elderly Accommodation Counsel (EAC)
www.eac.org.uk
National charity helping older people with housing and care needs. Their *HOOP* (Housing Options for Older People) tool could be a useful way to explore a person's housing situation and what they want to achieve.
- Foundations
0300 124 0315
www-foundations.org.uk
The national body in England for handyperson services and Home Improvement Agencies.
- GOV.UK
Claiming benefits if you live, move or travel abroad: www.gov.uk/claim-benefits-abroad
Driving abroad
www.gov.uk/driving-abroad
Moving or retiring abroad
www.gov.uk/moving-or-retiring-abroad
Support for British nationals abroad: a guide
www.gov.uk/government/publications/support-for-british-nationals-abroad-a-guide
- HM Revenues & Customs
www.gov.uk/government/organisations/hm-revenue-customs
Government office responsible for all tax.
- Housing Care
www.housingcare.org
Searchable directory of home services for elderly people, run by the EAC. Includes directory of housing developments, care homes and care services in the UK
- Moving and improving your home
www.citizensadvice.org.uk/housing/moving-and-improving-your-home
Webpage on the Citizens Advice website gives advice on moving and improving your home.
- Neighbourhood Watch
www.ourwatch.org.uk
Details how to get involved in local neighbourhood watch schemes
- NHS
Planning your healthcare abroad: www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/

Your client wants to stay in their own home

If your client wants to arrange better care and support at home, see **Card 50**.

Reviewing your client's decision

- You may want to ask your client what they have thought about in reaching the decision to stay in their home. Do they want to stay for positive reasons, or is it because they are not aware of other options? If they do want to explore other options to help them clarify and finalise their decision, see guide **IG08 Housing options** for details of different types of housing.

Adapting and improving the home

Does your client need any aids or adaptations?

- See guide **IG17 Adapting your home** for details of services and equipment to help people continue living in their home. It suggests possible kitchen aids and has ideas for making access, moving around and getting up and down stairs easier; installing safe door entry systems; improving self-care; and living safely with sight, hearing and memory loss problems. It advises on how to get financial help with the cost of minor adaptations and disabled facilities grants for larger adaptations.
- See factsheet **FS42 Disability equipment and home adaptations** for information about what help can be provided by the local authority to manage daily tasks at home, and the provision of specially designed equipment or home adaptations.

Would your client like to make any home improvements?

- See factsheet **FS67 Home improvements and repairs** for information about the help that is available for home owners and tenants to meet the cost of home improvements. It covers funding for repairs, disability-related adaptations and energy efficiency improvements.

Care and support in the home

Does your client need extra care and practical support to stay in their home?

- See guide **IG23 Getting help at home** for information about how to access the support services available to help people retain their independence in the home. It covers care assessments and arranging and paying for care services.
- See factsheet **FS6 Finding help at home** for an overview of the kind of practical help that may be available to enable people to remain in their own home, including equipment, adaptations, alarm systems, day care, personal care, domestic tasks and meals.
- See factsheet **FS46 Paying for care and support at home** for information about what financial assistance may be available to help meet the costs of social care support to enable someone to stay in their own home.
- You could find out if there is a local handyperson scheme in their area or other local organisation that may be able to help with housework, shopping or gardening.

Safety and security in the home

Would your client like their home to feel safer?

- See guide **IG01 Staying safe** for details of how to ensure a home is safe. It has advice on fire prevention, preventing falls, using gas and electricity safely, cooking safely, safety outside, crime, and what to do in an emergency.
- See factsheet **FS9 Anti-social behaviour in housing** for information on resolving disputes with neighbours and what to do in cases of noise nuisance or harassment.

Card 45

Housing and the home

Would your client like their home to feel more secure?

- See guide **IG01** *Staying safe* for information about personal safety at home and when out and about, such as home security, insurance, *Neighbourhood Watch*, going on holiday, bogus callers, rogue traders and password schemes.
- See guide **IG05** *Avoiding scams* for information about rogue traders, bogus callers, checking company credentials, mail and email scams, telephone selling, spam texts, identity theft and what victims of a scam should do.
- See guide **IG01** *Staying safe* for details of how to ensure a home is safe.

Tenants' rights

Does your client need some help in maintaining their tenancy?

- See factsheet **FS17** *Housing Benefit* for information about help with paying rent.
- See factsheet **FS35** *Tenancy rights – rent* for information on when a landlord can raise the rent and how a proposed rent increase can be challenged.
- See factsheet **FS68** *Preventing evictions* for information on preventing evictions, including in cases of relationship breakdown and mortgage repossession.

Does your client need some help in getting repairs carried out?

- See factsheet **FS67** *Home improvements and repairs* for information about rights to repairs in rented accommodation, including gas and electrical safety and how to complain when repairs are not carried out.

Help with finances

Is your client worried about heating costs?

- See guide **IG30** *Save energy, pay less* and factsheet **FS1** *Help with heating costs* for information about small changes that can be made around the home and financial assistance that may be available to help pay fuel bills and install energy efficiency measures.

- See factsheet **FS82** *Getting the best energy deal* which looks at the issues involved when switching supplier, and how to get the best deal and save money on energy bills.
- See guide **IG27** *Winter wrapped up*, which gives information on keeping warm indoors and out and keeping the home warm.

Would your client like to explore options for improving their financial situation?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age.
- You can check your client's entitlement using [Age UK's online Benefits Calculator](#).
- If your client owns their own home, see guide **IL6** *Equity release* and factsheet **FS65** *Equity release* for information on various types of equity release schemes, the pros and cons of releasing equity, and how it might affect the tax position of the individual and their entitlement to benefits and state-funded care.

Social contact

Would your client like to improve their social network?

- See **Card 41** if your client wants more social interaction.
- You could find out if there is a local befriending service.
- You may be able to advise on local social clubs or groups where your client could meet other people, such as friendship groups, social clubs and day centres run by the local council or community organisations.

Your client wants to move to a new home

If your client wants to explore whether it might be possible to stay in their existing home, see **Card 45**.

Reviewing your client's decision

- You may want to discuss with your client what they have considered in deciding they want to move to a new home. Do they want to move for positive reasons, or is it because they cannot see how they could stay in their current home?

Future housing options

Does your client need help selecting what type of housing to move to?

- See guide **IG08** *Housing options* for information on potential options to explore, including moving in with family or friends, moving in to sheltered accommodation or into a care home.
- Does your client have any idea about what area/location they would like to move to? You may want to explore why this area is appealing and perhaps draw up a list of pros and cons.
- Has your client considered whether their new home would be suitable or easy to adapt should their needs change? Will the area be appropriate should their needs and abilities change in the future?
- See factsheet **FS64** *Specialist housing for older people* for information about housing intended specifically for older people, such as sheltered and extra care housing.
- See factsheet **FS8** *Council and housing association housing* for information about social rented housing – including options for transfers, mutual exchanges and moving to another local authority area.
- See factsheet **FS63** *Finding private rented accommodation* for information about letting agencies, things to consider when viewing properties and before entering in to a tenancy agreement.

Financial aspects of moving

Does your client need help with the costs of moving?

- See factsheet **FS49** *Social Fund, Advances of Benefit and Local Welfare Provision* for details of Budgeting Loans which can, in certain circumstances, provide help with removal costs and the cost of furnishings in the new home.
- See the *Citizens Advice* webpages on *Moving and improving your home* for useful information about the finances and practicalities of buying and selling your home, and making home improvements.

Practicalities of moving

Does your client need help with moving?

- You may be able to advise of any local charity or voluntary organisation that may offer help with clearing out unwanted items. *The Elderly Accommodation Counsel* has a directory of home services for older people, including home relocation services.
- You may want to make a list of the practical and emotional support your client has in their current home, and consider how this can be put in place in their new home. Your client may also have additional needs which will need to be met in their new home.

Adapting and improving the new home

Does your client need any aids or adaptations in their new home?

- See guide **IG17** *Adapting your home* for details of services and equipment to assist people living in their home. It also advises on how to get financial help with the cost of minor adaptations and Disabled Facilities Grants for larger adaptations.

Card 46

Housing and the home

- See factsheet **FS42** *Disability equipment and home adaptations* for information about what help can be provided by the local authority to manage daily tasks at home, and provision of specially designed equipment or home adaptations.

Would your client like to make any home improvements?

- See factsheet **FS67** *Home improvements and repairs* for about what assistance might be available for home owners and tenants to meet the cost of home improvements. It has information on funding for repairs, adaptations and energy efficiency improvements.

Care and support in the new home

Will your client need care and practical support in their new home?

- See guide **IG23** *Getting help at home* and factsheet **FS6** *Finding help at home* for information on the practical help that may be available to help your client live safely in their new home. It covers equipment, adaptations, personal care, alarm systems, day care, domestic tasks and meals.
- If your client already has a care and support package in place but is moving to another local authority area, see factsheet **FS41** *How to get care and support* for information about ensuring continuity of care.
- See factsheet **FS46** *Paying for care and support at home* for information about what financial assistance may be available to your client.
- Find out if there is a handyman scheme in your client's new area or other local organisation that may be able to help with housework, shopping or gardening. The [Foundations](#) website has a searchable directory for handyman services or there may be an Age UK handyman service in the local area.

Keeping warm in the new home

Does your client want to keep warm at home and reduce their energy bills?

- See guide **IG30** *Save energy, pay less* and factsheet **FS1** *Help with heating costs* for information on small changes that can be made around the home and financial assistance that may be available to help pay fuel bills and install energy efficiency measures.
- See factsheet **FS82** *Getting the best energy deal* for information on the issues involved in switching supplier, and how to get the best deal and save money on energy bills.
- See guide **IG27** *Winter wrapped up*, which gives information on keeping warm indoors and out and keeping the home warm.

Help with finances and financial security

Will the move change your client's financial situation?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age.
- You can check your client's benefit entitlement using [Age UK's online Benefits Calculator](#).

Emotional and social support

Would your client like a better social network in their new area?

- See **Card 41** if your client wants more social interaction.
- You could find out if there is a local befriending service.
- You may be able to find out about local social clubs or groups where your client could meet other people, such as friendship groups, social clubs and day centres run by the local council or community organisations.

Your client wants to move to another area

If your client wants to explore whether it might be possible to stay in their existing home, see **Card 45**.

Reviewing your client's decision

- Ask your client what they have considered and thought about in deciding they want to move to a new home in another area. Do they want to move for positive reasons, or is it because they cannot see how they can stay where they are?
- Find out which area/location your client would like to move to. You could explore why that area is appealing to your client. Have they lived there before? What do they know about it?
- You could help them draw up a list of possible pros and cons of moving to this new area for them to think about. Is there a Post Office or bank nearby? What is public transport like? Are there local shops? Do they have friends and neighbours nearby? Is there a good local GP and hospital in the area?

Housing options in the new area

Does your client need help selecting what type of housing to move to?

- See guide **IG08 Housing Options** for information on potential options to explore, including moving in with family or friends, or moving into sheltered accommodation or a care home.
- See factsheet **FS64 Specialist housing for older people** for information about housing intended specifically for older people such as sheltered and extra care housing.
- See factsheet **FS8 Council and housing association housing** for information about social rented housing – including options for transfers, mutual exchanges and moving to another local authority area.
- See factsheet **FS63 Finding private rented accommodation** for information about letting agencies, and things to consider when viewing properties and before entering in to a tenancy agreement.

- Has your client considered whether their new home would be suitable or easy to adapt should their needs change? Will the area be appropriate should their needs and abilities change in the future?

Practicalities of moving to the new area

Can your client afford to move to their preferred area?

- Look up property prices on the internet. Are the housing costs manageable? See factsheet **FS17 Housing Benefit** and factsheet **FS21 Council Tax** for information about help with paying rent and Council Tax.
- If your client is selling their home and moving to a cheaper area or downsizing, will any additional capital released affect their benefits entitlement or eligibility for state-funded care? Your client may want to seek specialist advice about this.

Does your client need help with the finances involved in moving?

- See the *Citizens Advice* website [Moving and improving your home](#) for useful information about the finances and practicalities of buying and selling a property and carrying out home improvements.
- See factsheet **FS49 Social Fund, Advances of Benefit and Local Welfare Provision** for details of Budgeting Loans which can, in certain circumstances, provide help with removal costs and the cost of furnishings in the new home.

Card 47

Housing and the home

Planning for the move

Does your client need help with advance planning for the move?

- Your client may want to consider all the practical and emotional support they currently receive, and think about how they can get similar support in their new home, including for any new needs after moving.
- You might want to help your client make a list of tasks that need doing before the move – post redirection, informing agencies of the change of address, giving final readings to utility companies, closing accounts, cancelling deliveries, informing the Council Tax office.
- If your client already has a care and support package in place but is moving to another local authority area, see factsheet **FS41** *How to get care and support* for information about ensuring continuity of care.

Does your client need help with the move itself?

- Your client may need help from a family member, friend or neighbour to pack up ready for moving. Local charities or voluntary organisations may offer help with clearing out unwanted items.
- The *Elderly Accommodation Counsel* has a directory of home services for older people, including home relocation services.

Welfare benefits after the move

How will the move affect your client's finances?

- See guide **IG43** *More money in your pocket* for general information on the range of benefits available for people over State Pension age.
- You can check your client's benefit entitlement using *Age UK's online Benefits Calculator*.

Settling in

Does your client need help with unpacking and moving furniture, and getting established in their new home? Are friends and family available to help or is there a local agency who may be able to assist?

- Your client will need to re-establish themselves in the new area – register with a GP; set up new gas, electrical, telephone or water suppliers; register for Council Tax and the electoral register; and change the address for their TV licence. You may be able to find out if there is a local service that can help your client do these things, if they don't have friends or family to help them.
- See our webpage *How to find a good tradesperson*.

Is your client concerned about making friends in their new area?

- See **Card 41** if your client wants more social interaction.
- Find out if there is a local befriending service in that area. You may be able to find out about local social clubs or groups where your client could meet other people, such as friendship groups, social clubs and day centres run by the local council or community organisations.
- Your client may be moving away from friends and family. See our webpages on *Getting started on the internet* for information about getting online. These also give advice on keeping in touch with family and friends through email and Skype and social media including Facebook, X and Gransnet.

Your client wants to move abroad

Reviewing the decision

Why has your client chosen the particular country they want to move to?

- You may want to find out which country your client would like to move to, and explore why this particular place appeals to them. Have they lived there before? What do they know about this area? Can they speak the language? How do prices compare?

Practicalities of moving abroad

Has your client considered all the pros and cons of moving there?

- See our webpages on [Living abroad after retirement](#) for things to think about before buying a property abroad, such as pensions and benefits, health and social care, and returning to the UK in the future.

Has your client thought about the finances involved?

- See the [GOV.UK](#) webpages on [UK benefits if you're going or living abroad](#) for information about entitlement to and claiming benefits when someone moves, lives or travels abroad.
- If your client is selling their home in the UK and moving to a country where properties are much cheaper, will any extra capital they gain affect their benefits entitlement? See the [HMRC](#) website for details of how to complete non-resident tax returns and details of Capital Gains Tax if their home in the UK is being sold.

What impact will living abroad have on any insurance?

- Will your client's insurance policies need updating? See the [GOV.UK](#) webpages on [Moving or retiring abroad](#) – foreign travel insurance, for guidance about insurance for British nationals overseas.

Does your client intend to drive abroad?

- See the [GOV.UK](#) webpages on [Driving abroad](#) for information about driving in EU countries and about international driving permits.

How will your client access healthcare abroad?

- See the [NHS](#) webpages [Planning your healthcare abroad](#) for information about additional healthcare costs abroad, and how to register with healthcare systems abroad.

Does your client want to move their pet(s) abroad?

- Your client will need to check how to transport their pet, specific pet entry requirements for that country, what vaccinations are needed, and whether their pet needs to be microchipped.

Housing options abroad

Has your client decided what sort of accommodation to move to?

- What sort of accommodation is your client planning to move to? Use the internet to help them identify reputable estate agents that operate in the UK or in the country they are planning to move to.
- Has your client considered whether their new home will be suitable or easy to adapt should their needs change over time? What is in the local area they plan to move to?

What is in the local area they plan to move to?

- You could help your client draw up a list of the pros and cons of moving to this particular area for them to think about. What is public transport like? Are there local shops or banks nearby?

Card 48

Housing and the home

- Has your client decided what to do with their home in the UK? If they own it, do they plan to sell it? See the [Citizens Advice](#) website [Moving and improving your home](#) for useful information about the finances and practicalities of buying and selling a home.

Retaining housing options in the UK

- If your client plans to rent out their home here, they will need to consider who will manage the rental while they are abroad and how the rental income may affect any benefit income or tax liabilities here or abroad.

Planning for and making the move

Does your client need help with the move itself?

- Your client may need help from a family member, friend or neighbour to pack up ready for moving. You may be able to advise of any local charity or voluntary organisation that may offer help with clearing out unwanted items. Your client may need help with engaging a reputable international removals firm. The [Elderly Accommodation Counsel](#) has a directory of home services for older people, including home relocation services.

Establishing themselves in their new home

Will your client need help with organising things in their new home?

- Your client will need to re-establish themselves in the new country – to register with a doctor, find local amenities, set up utility suppliers, and register for local taxation. Find out if there is a local charity whose staff may be able to help with any of these things.

Is your client moving to a different climate?

- If they will be moving to a hot climate, see guide [IL1 Staying cool in a heatwave](#) for tips on how to keep cool when it's very hot, including how to look after your skin, sun exposure, dehydration and overheating, and dealing with heat exhaustion/heatstroke. If they are moving somewhere colder, see guide [IG27 Winter wrapped up](#), for advice on keeping warm indoors and out.

Support from the Foreign and Commonwealth office

- See the [GOV.UK](#) guide on [Support for British nationals abroad](#) to download a booklet printed by the Foreign and Commonwealth Office (FCO) which highlights some of the main ways your client can stay safe.

Returning home

Is your client concerned about what will happen if the move doesn't work out?

- See factsheet [FS25 Returning from abroad](#) for details of what might happen upon returning to the UK. This gives information on access to health services, local authority care support, housing and welfare benefits after a period of absence from the UK.

10 Accessing or receiving care



This chapter includes four cards (**Card 49** to **Card 52**) covering accessing or receiving care. Here you'll find listed all of the Age UK resources referred to in the chapter. There are also details of other resources that you may need to draw on or refer clients to.

Age UK resources

Factsheets

- FS34** Attendance Allowance
- FS56** Benefits for people under State Pension age
- FS55** Carer's Allowance
- FS21** Council Tax
- FS40** Deprivation of assets in social care
- FS42** Disability equipment and home adaptations
- FS65** Equity release
- FS29** Finding, choosing and funding a care home
- FS6** Finding help at home
- FS17** Housing Benefit
- FS41** How to get care and support
- FS59** How to resolve problems and complain about social care
- FS20** NHS continuing healthcare and NHS-funded nursing care
- FS44** NHS services
- FS46** Paying for care and support at home
- FS39** Paying for care in a care home if you have a partner
- FS10** Paying for permanent residential care
- FS58** Paying for short-term and temporary care in a care home
- FS48** Pension Credit
- FS24** Personal budgets and direct payments in social care
- FS87** Personal Independence Payment and Disability Living Allowance
- FS38** Property and paying for residential care

Information guides

- IG17** Adapting your home
- IG13** Advice for carers
- IG55** At home with dementia
- IL5** Care home checklist
- IG06** Care homes
- IG47** Caring for someone with dementia
- IG23** Getting help at home
- IG08** Housing options
- IG43** More money in your pocket
- IG01** Staying safe

Webpages

[Getting started on the internet](#)

Miscellaneous

[Online Benefits Calculator](#)

Other resources

- Care Quality Commission
Find a care home: www.cqc.org.uk/what-we-do/services-we-regulate/find-care-home
Searchable directory of reports (as well as performance ratings) of care home inspections carried out by the independent regulator of health and social care in England.
- Carers Trust
www.carers.org
Charity providing information, advice and practical support to carers, by working with network partners including independent carers' centres and Crossroads Care schemes.
- Carers UK
0808 808 7777 (Advice line)
www.carersuk.org
A national membership charity that champions carers' rights, connecting and supporting carers online and in local communities.
- Disability Rights UK
0330 995 0400
www.disabilityrightsuk.org
Information and advice for disabled people.
- Elderly Accommodation Counsel
www.eac.org.uk
National charity helping older people with housing and care needs.
- Home Improvement Agencies
0300 124 0315
www.findmyhia.org.uk
Home improvement agencies help vulnerable people maintain independence in their homes. Services include helping older people achieve their best housing option, and advising on disabled adaptations and home repairs or handypersons.
- Local Government and Social Care Ombudsman
0300 061 0614
lgo.org.uk
The Local Government and Social Care Ombudsman is the final stage for local authority complaints if they can't be resolved locally. It deals with complaints about care providers when services are privately purchased.
- Money Advice Service
0800 138 7777 (English)
0800 138 0555 (Welsh)
www.moneyhelper.org.uk/en
Free and impartial money advice, set up by the Government, including about funding for care.
- SOLLA (Society of Later Life Advisers)
0333 2020 454
societyoflaterlifeadvisers.co.uk
Directory of SOLLA accredited financial advisers with expertise on finances in later life and funding elderly care.
- Which? Later Life Care
www.which.co.uk/after-life-care
Charity providing high quality consumer advice and key aspects of elderly care.

Card 49

Accessing or receiving care

Your client wants to understand their future care options

If your client wants help with accessing transport, see **Card 44**.

If your client wants to arrange better care and support at home, see **Card 50**.

If your client wants to find a good care home, see **Card 51**.

Living at home

Does your client want to know how to get help and care so that they can continue living in their own home?

- See guide **IG23 *Getting help at home*** for information on how to access support services that can help people retain their independence, for example help with light domestic tasks, personal care, washing and dressing; and being offered meals at home, a personal alarm, assistive technology and/or day care.
 - You may be able to advise if there is a local Handyperson scheme or any organisation locally that could possibly help your client with housework, shopping and/or gardening.
 - If your client is having increasing difficulty managing daily tasks, see factsheet **FS6 *Finding help at home*** for information on the legal framework for accessing practical help and support. Also see factsheet **FS41 *How to get care and support*** for details of how to get support from your local authority, including information on the care assessment process and eligibility criteria.
 - Any care and support your client is assessed as needing will be set out in an agreed care plan, which must also contain a personal budget – the amount it will cost to meet any eligible needs. The financial assessment will establish how much your client will need to contribute, and how much the council will pay to meet their assessed, eligible needs. See factsheet **FS24 *Personal budgets and direct payments in social care*** for more information.
 - If your client has a carer, see guide **IG13 *Advice for carers*** on the support available for carers. Carers are also eligible to have their assessed eligible needs met, following a means test.
-

Does your client want information on how to adapt their home?

- See guide **IG17 *Adapting your home*** for information on aids and adaptations that could make your client's home better suited to their needs, for example adaptations that make it easier to access and move around their home, carry out kitchen tasks, use the stairs, bathe or use the toilet.
- Factsheet **FS42 *Disability equipment and home adaptations*** includes advice on when such equipment is provided for free, how to get help with the costs of equipment and minor adaptations, and how to apply for a means-tested Disabled Facilities Grant.

Does your client know how to get help with health services?

- See factsheet **FS44 *NHS services*** for details of primary care services available for older people through their GP. Options may include home visits from the district nurse or health visitor, chiropody, and help with mobility, hearing and/or sight problems.

Is your client concerned about home safety?

- See guide **IG01 *Staying safe*** for advice on staying safe and secure at home.

Is your client concerned that, even with adaptations, their home may no longer be suitable?

- See guide **IG08 *Housing options*** for potential options to explore, including moving in with family, or into retirement or extra care housing, or a care home.

Card 49

Accessing or receiving care

Living in a care home

Does your client want to know about their options for moving into a care home?

- See guide **IG06** *Care homes* for information on the potential benefits of moving into a care home. It includes information on having a care assessment, different types of care home, choosing a suitable home, and the financial assessment that determines how much an individual will have to contribute to the cost of their care home place.
- See factsheet **FS41** *How to get care and support* for details of the assessment process and the circumstances where the council would have a duty to provide or arrange care for your client in a home.
- See factsheet **FS10** *Paying for permanent residential care* for details of the charging decision (financial assessment) that determines how much an individual should contribute (based on their income and capital) to the costs of their care.
- See factsheet **FS29** *Finding, choosing and funding a care home* for advice on how to find the right home. It also includes information on self-funding and on third party top-up arrangements.
- If your client's need for care is primarily due to health needs, see factsheet **FS20** *NHS continuing healthcare and NHS-funded nursing care* for information about their potential eligibility for NHS continuing healthcare.

Financial considerations

Is your client aware of the benefits available to people with additional care needs?

- You can check whether your client is receiving their full entitlement to benefits using [Age UK's online Benefits Calculator](#).
- See guide **IG43** *More money in your pocket* for information on benefits for people over State Pension age. More detailed information on benefits for people with additional care needs is given in these factsheets:

- **FS34** *Attendance Allowance* (for people over State Pension age with care or supervision needs)
- **FS55** *Carer's Allowance* (paid to people caring for someone else)
- **FS87** *Personal Independence Payment and Disability Living Allowance* (for people aged State Pension age with disabilities)
- **FS48** *Pension Credit* (additional amounts for carers or those with severe disabilities) PIP is replacing DLA.

- See factsheet **FS10** *Paying for permanent residential care* for information on how living permanently in a care home affects entitlement to benefits.

Is your client interested in exploring other funding possibilities to meet the cost of their future care needs?

- See [MoneyHelper's](#) webpages about options for funding care.
- It emphasises the importance of those seeking long-term care understanding all the costs and risks involved and seeking help from an independent financial adviser to discuss their options.
- You can look for FCA-accredited advisers with the specialist CF8 qualification (which means they are qualified to advise on funding long-term care) using the [SOLLA](#) online search facility.

Card 50

Accessing or receiving care

Your client wants to arrange better care and support at home

If your client wants help with accessing transport, see **Card 44**.

If your client wants to understand their future care options, see **Card 49**.

If your client wants to find a good care home, see **Card 51**.

Help with daily tasks

Does your client need a little extra help around the house?

- See guide **IG23 *Getting help at home*** for suggestions on how your client could arrange occasional help with domestic tasks like housework, cleaning, washing and ironing, gardening or getting the shopping done.
- Although your client might be able to pay someone directly for some domestic services, you may be able to advise of any local voluntary agencies or religious groups that provide help with any of these tasks.
- If your client is finding some elements of personal care a bit more difficult, you may also be able to advise them about any local toenail-cutting or hairdressing services which attend clients at home.
- If your client needs help doing DIY or other small jobs around their home, they may be able to arrange handyman services through their local Home Improvement Agency (if this is something your branch or local council does not offer).

Personal care

- If your client is finding personal care increasingly difficult, they should ask their local social services department for a care assessment. The assessment procedure and eligibility criteria are described in factsheet **FS6 *Finding help at home***. This also gives an overview of the type of assistance that may form part of your client's care plan to help them remain in their own home, including:

- personal care
- domestic assistance
- meals at home
- personal alarms and assistive technology
- day care
- specialist aids and equipment and home adaptations.
- If following the needs and financial assessments the council decides your client is eligible for support, see guide **IG23 *Getting help at home*** for information on the different ways they can arrange and pay for services using their personal budget. Also see factsheet **FS46 *Paying for care and support at home*** for more detailed information on what financial assistance may be available to help your client meet their social care support costs.
- If your client has a carer, see guide **IG13 *Advice for carers*** on the support available for carers.

Does your client want to arrange their own care and support?

- If your client is self-funding or paying for care through direct payments, see guide **IG23 *Getting help at home*** for advice on your client's options for arranging their own care and support – either through an agency or by employing someone directly.
- If your client were to employ anyone directly, they would take on responsibilities for tax, NI contributions, pensions and insurance. These elements should be included in the means-tested personal budget if your client has one. See the [Disability Rights UK](#) website for a range of information on employing care workers.

Card 50

Accessing or receiving care

- See factsheet **FS24** *Personal budgets and direct payments in social care* for more detailed information about how personal budgets and direct payments are calculated, and how they work.

Does your client know how to get help with health services?

- See factsheet **FS44** *NHS services* for details of primary care services available for older people through their GP. Options may include home visits from the district nurse or health visitor, chiropody, and help with mobility, hearing and/or sight problems.

Aids and adaptations

Would specialist aids and adaptations enable your client to live at home more safely and comfortably?

- See guide **IG17** *Adapting your home* for information on types of adaptations, special aids and equipment available, and how to obtain them. It includes advice on improving access, answering the door, moving around the home and coping with stairs, and suggests aids for personal care, kitchen aids and personal alarms.
- See factsheet **FS67** *Home improvements and repairs* for details of assistance available to homeowners and tenants to help them meet the costs of repairs, improvements and adaptations from the local housing authority, Disabled Facilities Grants, local social services department and charities.
- You may be able to advise your client whether there is a local Home Improvement Agency that helps older, disabled or low-income homeowners or private tenants, to improve, repair or adapt their homes. Social housing tenants need to contact their landlord to request adaptations.

- See factsheet **FS42** *Disability equipment and home adaptations* for information on getting council help with the costs of equipment (walking equipment, wheelchairs, personal alarms), aids to help with seeing and hearing, minor adaptations, and how to apply for a means-tested Disabled Facilities Grant.

- Factsheet **FS67** *Home improvements and repairs* also includes information on funding for disability-related adaptations.

Benefits and money

Is your client receiving the correct welfare benefits?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age.
- See factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over) or factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) for details of the main benefits for people with disabilities and care or supervision needs. See factsheet **FS48** *Pension Credit* for details of severe disability and carer premiums for pension credit recipients. PIP is replacing DLA.
- You can check whether your client is receiving their full entitlement to benefits using [Age UK's online Benefits Calculator](#).

Is your client interested in equity release?

- See factsheet **FS65** *Equity release* if your client is interested in releasing some cash from the equity in their house to help fund their home care. This highlights the need to be aware of the possible impact this could have on your client's entitlement to benefits and the importance of seeking advice from a financial adviser who specialises in equity release.

Card 51

Accessing or receiving care

Your client wants to find a good care home

If your client wants to understand their future care options, see **Card 49**.

Reviewing your client's decision

- If your client is not already in residential care, you may want to discuss with them why they are looking to move into a care home, either now or in the longer term. If this is because they cannot see how they could stay in their own home, see **Card 50** for information on arranging care and support at home or getting equipment and home adaptations. Also see guide **IG08 *Housing options*** for other possible alternatives to moving into a care home, including sheltered housing.

The need for residential care

- See guide **IG06 *Care homes*** for information on the potential benefits of moving into a care home, and an overview of the whole process.
- For most people, the first step when moving into residential care is to request a care assessment. See factsheet **FS41 *How to get care and support*** for detailed information on the care assessment process.
- If your client is assessed as needing residential care, the subsequent financial assessment detailed in factsheet **FS10 *Paying for permanent residential care*** will determine how much they would need to contribute, if anything, towards the cost of their care home place. This factsheet also includes information on self-funding and 'top-up' payments, and should be read in conjunction with other factsheets covering more detailed aspects of care home funding:
 - **FS38 *Property and paying for residential care***
 - **FS39 *Paying for care in a care home if you have a partner***
 - **FS40 *Deprivation of assets in social care***

- If the need for care may be primarily due to your client's health needs, see factsheet **FS20 *NHS continuing healthcare and NHS-funded nursing care*** for information on when the NHS is responsible for meeting some or all of the care costs.

Choosing a care home

Does your client need help identifying an appropriate care home?

- See guide **IG06 *Care homes*** for information on different types of care home, finding a place, care home fees and who should pay, and problems and complaints. These include seeking personal recommendations, searching the *Elderly Accommodation Counsel's* database, viewing impartial care home reports published online by the *Care Quality Commission*, or requesting a brochure.
- The guide **IG06 *Care homes*** includes insert **IL5 *Care home checklist*** which covers questions your client may want to ask and issues they should explore when choosing a potential care home.
- Also see factsheet **FS29 *Finding, choosing and funding a care home*** for more detailed advice on seeking and finding a suitable care home.
- Your client may be able to arrange a trial stay in a care home before making a final decision about whether moving to a care home is the right choice for them, or about moving in to a particular care home. If the local authority is arranging a trial period for your client, see factsheet **FS58 *Paying for short-term and temporary care in a care home*** for advice on the charging rules for this.

Card 51

Accessing or receiving care

Financial considerations

- As most people pay something towards the cost of their care, see factsheet **FS29** *Finding, choosing and funding a care home* for information on important financial considerations when choosing a care home – especially for self-funders who may subsequently require local authority financial assistance once their savings fall below the capital limit (currently £23,250).
- **FS29** *Finding, choosing and funding a care home* also has information on what rights care home residents have to choose where they would like to live when the local authority is assisting with funding and arranging the placement. This includes information on third-party ‘top-up’ payments that someone else may be prepared to make – to enable your client to live in their preferred care home when that home’s fees exceed the local authority’s usual cost.

Complaints

- See factsheet **FS59** *How to resolve problems and complain about social care* for information on making complaints about the means-testing process, decisions over eligibility for services, poor or unsatisfactory professional practice, or unjustified delays. It explains how self-funders can access the independent review service provided by the Local Government Ombudsman.

Benefits and money

How will your client’s benefits be affected by moving into a care home?

- In their financial assessment, the local authority will assume that your client is receiving all the benefits to which they are entitled. See factsheet **FS10** *Paying for permanent residential care* for details of how different benefits are affected by a permanent move into a care home.
- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age.
- See factsheet **FS34** *Attendance Allowance* (if your client is State Pension age or over), factsheet **FS87** *Personal Independence Payment and Disability Living Allowance* (if your client is under State Pension age) and factsheet **FS48** *Pension Credit* for details of these benefits. PIP is replacing DLA.
- You can check your client’s entitlements using [Age UK’s online Benefits Calculator](#).

Is your client interested in taking out an insurance plan to meet the cost of their future residential care needs?

- See [MoneyHelper’s](#) webpages about options for funding care. To understand all the costs and risks involved, it is essential that your client seeks independent and impartial help from an expert financial adviser before committing to any such policy.
- You can look for Financial Conduct Authority accredited advisers with the specialist CF8 qualification (which qualifies them to advise on funding long-term care) using the [SOLLA](#) online search facility.

Your client wants more help and support as a carer

If your client wants to better understand the future care options for the person they are caring for, see **Card 19**. If your client wants more information on how to get better help and support (at home) for the person they care for, see **Card 20**.

Providing care

- A carer is anyone who provides unpaid help and support to a relative, friend or neighbour who may be seriously ill, disabled or unable to cope alone. See guide **IG13 Advice for carers** for information on the different ways people can look after someone else – at home, living close by, or from a distance.
- See guide **IG13 Advice for carers** for information on your client's rights as a carer and their entitlement to a carer's assessment. It also includes information on caring from a distance, helpful technology, welfare benefits for carers and the people they are caring for, employment rights, respite care and protecting their health.
- See guide **IG47 Caring for someone with dementia** for information on what to expect as the condition progresses and practical ideas on where your client can turn for help.
- See guide **IG55 At home with dementia** for tips on making the home dementia-friendly.

Getting practical help and support

Has your client had their needs assessed?

- If your client needs practical help and support with caring, they are entitled to a carer's assessment by their local council. Services provided to carers can be charged for via a means test. The person they care for is also entitled to their own separate needs assessment, but this should take account of your client's needs and opinions as their carer.

- See factsheet **FS41 How to get care and support** for information on the assessment procedures and the criteria for considering whether an individual carer meets the eligibility threshold for potential support.
- See guide **IG13 Advice for carers** for examples of the kind of support your client may be able to get – including respite care, personal and domestic services at home, aids and specialist equipment to help make caring easier, help with transport, counselling, and details of local support groups.

Does your client need help and support?

- The extra care and support that is potentially available to reduce their caring role will, in large part, actually stem from the care plan drawn up for the person your client cares for (following their needs assessment).
- See guide **IG17 Adapting your home** for information on services and equipment that can help make it easier for your client to continue in their caring role. This includes ideas for: making it easier to move around in the home, getting up and down stairs, getting up and dressed, washing, bathing and using the toilet, cooking, and using telecare services. It also includes helpful advice on living with sight, hearing and/or memory loss.
- See factsheet **FS6 Finding help at home** for more information on the kind of practical help, aids and adaptations, and specialist services potentially available to help someone remain in their own home. Factsheet **FS42 Disability equipment and home adaptations** also provides information on help that may be available from the local authority.

Card 52

Accessing or receiving care

- See factsheet **FS46** *Paying for care and support at home* for details of charges for community care and the help that may be available towards service costs. Also see factsheet **FS67** *Home improvements and repairs* for information on Disabled Facilities Grants and other ways of funding adaptations.

What private or voluntary support may be available locally?

- See factsheet **FS6** *Finding help at home* for advice on arranging care and support at home through private care agencies. The *Which?* webpages Later Life Care have a section on how to choose a home care service.
- Your client could contact the *Carers Trust* for information on the nearest *Crossroads Care* scheme. This network of independent charities provides support to carers through flexible breaks – offering a core service where a trained care worker comes into the home to take over caring responsibilities.
- You may also be able to advise of other local charities or church groups that may be able to ease the load on your client – for example, by helping out with some domestic tasks, or by providing day care or help with small DIY jobs.

Health care

Does your client need help with arranging health services?

- See factsheet **FS44** *NHS services* for details of primary care services for older people. Extra help may be available through the GP of the person your client is caring for. Options may include home visits from the district nurse, health visitor, chiropodist or other services, as well as possible help with mobility, hearing or sight problems.

Welfare benefits

Is your client getting all the benefits they are entitled to?

- See guide **IG43** *More money in your pocket* for information on the range of benefits available for people over State Pension age, and factsheet **FS56** *Benefits for people under State Pension age* for details of the benefits available for people of working age.
- See factsheet **FS55** *Carer's Allowance* for details of the main benefit for carers, how claiming it can affect the benefits of the person being cared for, and information on Carer's Credit. There are also individual factsheets covering the other most relevant benefits:
 - **FS48** *Pension Credit*
 - **FS87** *Personal Independence Payment and Disability Living Allowance*
 - **FS34** *Attendance Allowance*
 - **FS17** *Housing Benefit* and
 - **FS21** *Council Tax*
- You can check your client's entitlements using [Age UK's online Benefits Calculator](#).

Emotional support

Is your client feeling isolated or overwhelmed?

- You could find out if there is a local carers' group they could join for support. See guide **IG13** *Advice for carers* for information on support for carers.
- If your client is getting help from the local authority with their caring role, the local authority should offer support for their mental health and emotional wellbeing if they need it.
- Your client could use the *Carers UK* online discussion forum.

