

Factsheet 6 October 2009

Finding help at home

About this factsheet

As you get older you may find that you have increasing difficulty managing your daily tasks at home. This factsheet gives an overview of the kind of practical help that may be available to enable you to remain in your own home as safely and comfortably as possible.

The information in this factsheet is correct for the period April 2009 – March 2010. Capital limits and other figures are expected to increase again in April 2010 but rules and figures sometimes change during the year.

This factsheet describes the situation in England. There are differences in the rules for funding care in Northern Ireland, Scotland and Wales. Readers in these nations should contact their respective national Age Concern offices for information specific to where they live – see section 10 for details.

For details of how to order other Age Concern factsheets and information materials mentioned inside go to section 10.

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Recent developments

- On 1 April 2009 a new joint complaints system for health and social care was introduced. The Local Government Ombudsman still provides a further means of complaint when the issue relates to social care should this be required.
- A new document called *Fairer contributions guidance – calculating an individual's contribution to their personal budget* has been introduced by the government. This supplements the current 'fairer charging' guidance and provides local authorities with a model for calculating an individual's contribution to their personal budget. Local authorities providing personal budgets should implement this guidance by March 2010.
- The government is currently (October 2009) consulting on new draft guidance on eligibility for adult social care. This is within the policy context of personalisation and the transforming adult social care.

1 Local authority social services departments

If you are having difficulty coping at home, you should get in touch with your local authority social services department or your family doctor (GP) to see if they can give you some advice or support.

You can find the telephone number of your social services department through the Town Hall, or in the telephone directory under the name of your local authority (county, metropolitan or London borough or, in some areas, a unitary authority).

The local authority social services department is the main state provider of services in the home, particularly if help is required with the cost of the service. When arranged by the local authority such services are often referred to as domiciliary, non-residential or community care services. If you do not qualify for assistance from the local authority, or would prefer not to deal with it, similar services may be available through private agencies or local voluntary organisations.

In some parts of England the local authority may provide social services through a 'care trust' that also provides health services on behalf of the NHS.

Action: The first step towards getting help from social services is to ask them to carry out a care (or needs) assessment. This is how the social services department finds out what sort of help and support you may need. The local authority is obliged to carry out an assessment of your needs if you appear to be someone who might need the type of assistance it can provide.

The local authority must publish information about how to ask for an assessment, the form the assessment will take and the different types of help they can offer. This information should be contained in the authority's *Better care, higher standards* charter.

Each local authority sets 'eligibility criteria' that are used to decide who qualifies for services provided or arranged by the authority. They should publish information about these criteria. Your needs are assessed against the eligibility criteria and if they meet the criteria for a particular service, social services must provide it.

You will generally be means tested by the local authority if it is intending to provide you with a service. The local authority must adhere to standards set by the government when deciding on the level of any charge it makes. It must make sure you are receiving all the benefits that you are entitled to and take into account elements such as disability-related expenses. For further information on this see Age Concern Factsheet 46 *Paying for care and support at home*.

If you have a carer (someone who helps look after you), your carer should, with your permission, be involved in your assessment. Under the *Carers and Disabled Children Act 2000*, carers have the right to an assessment of their own needs, even if the person cared for does not want one.

A carer in this context is someone who provides – or intends to provide – 'substantial and regular' care, under the *Carers (Recognition and Services) Act 1995*. It does not include those who provide care on a professional basis. Contact Carers UK for more information (see section 9).

If you are not satisfied with the assessment or unhappy with the decision reached, you can make a complaint through the local authority's complaints procedure. Each authority must have a designated complaints officer who can provide you with further information about the complaints procedure.

As well as using different eligibility criteria, individual local authorities can adopt different ways of delivering services. They can provide services directly using their own staff or arrange for services to be provided by another organisation such as a charity or a private agency. They do this by making a contract with the organisation for the service.

Local authorities can also make Direct Payments, whereby service users are provided with funds to purchase care themselves. Direct Payments are explained further in section 2.6. The government's plans for the introduction of Personal and Individual Budgets, which are an expansion of the Direct Payments principle, are outlined in section 2.7. Further information on this can also be obtained from Age Concern Factsheet 24, *Self directed support: direct payments, personal budgets and individual budgets*.

1.1 Equipment and adaptations

There is a wide range of disability equipment available to help people who find it difficult to carry out particular tasks. Adaptations are changes made to your home to enable you to live independently. They could include alterations to the building such as widening a door for a wheelchair or the installation of equipment such as stair or grab rails, handles in the toilet or bathroom, or a ramp to the front or back door. You can request that the local authority arrange an assessment by an occupational therapist to help identify how your needs could best be met.

Equipment is provided free of charge but you may have to contribute towards the cost of adaptations. Adaptations provided by the local authority that cost less than £1000 are currently free of charge. Assistance with more expensive adaptations is provided through Disabled Facilities Grants. These grants are means tested. Some aids may be available on loan from the British Red Cross, your local Age Concern, the WRVS or other organisations.

The government is planning to introduce a new 'retail model' for the provision of community equipment in England. This is intended to offer service users greater choice and control over the equipment they can obtain. For further information about the retail model see Age Concern Factsheet 42 *Disability equipment and how to get it*.

A charity called the Disabled Living Foundation can provide further information about different types of equipment (see section 9).

1.2 Alarm systems

If you live alone or cannot easily leave your accommodation you may appreciate the security of knowing that you can contact someone in an emergency. Many different kinds of personal alarm schemes are available. It is worth checking whether you can get any help from the local authority for arranging and paying for an alarm system. The Disabled Living Foundation offers a factsheet on personal alarm systems (see section 9).

1.3 Day care

Day care is care provided outside the home in a day centre or other establishment. The type of care offered can range from a chance to meet other people, to share activities and a meal, to specialist care, for instance for people with dementia. Ask what is available in your area.

If social services run the day centre, or subsidise it financially, you might have to be assessed as needing the service under the local authority's eligibility criteria to be able to attend. Other organisations, such as local Age Concerns, may run day centres that are open to all older people. If you feel a need for a particular kind of care, ask whether it might be arranged. See section 1.7 for information on how government plans for Personal and Individual Budgets may influence the provision of day-care services.

1.4 Personal care

Personal care is help with tasks such as getting up and dressing, washing and bathing and getting ready for bed. The local authority is the main provider of personal care, employing care workers directly or commissioning services from private agencies and voluntary organisations.

The introduction of Personal and Individual Budgets will have an effect on the way that personal care services are provided. There is likely to be an increase in the use of personal assistants as service users exercise more choice and control over who actually provides these types of services. See section 1.7 for further information on Personal and Individual Budgets.

There is a benefit called Attendance Allowance that is paid to people over 65 who need certain levels of personal care and a similar benefit called Disability Living Allowance available for the under-65s. See Age Concern Factsheet 34, *Attendance Allowance*, and Factsheet 52, *Disability Living Allowance*, for more details.

1.5 Home help and domestic assistance

You might also benefit from help with domestic tasks such as housework, shopping and cleaning. In many areas local authorities have reduced or discontinued domestic help in order to direct resources towards personal care. Ask what is available in your area.

Some local Age Concerns and other local voluntary agencies may provide help with domestic tasks. You may also be able to purchase help at home from a private agency or employ someone directly yourself. See section 5 for information about finding care workers.

1.6 Direct Payments

A Direct Payment is money given to an individual to arrange the community care services that they have been assessed as needing, instead of the local authority providing or arranging the services itself. Local authorities are required to offer Direct Payments to older people who meet certain criteria. To be eligible for Direct Payments you must be able to manage the payment, alone or with assistance. You cannot be forced to use Direct Payments if you would rather the authority arranged or provided your services.

Some services, such as permanent places in care homes, are excluded from Direct Payments. Directs Payments can only be used to meet the person's needs as assessed under the local authority's eligibility criteria.

Ask your local authority for further information about its Direct Payments scheme. See section 5 for information about finding care workers.

1.7 Personal and individual Budgets

The government has recently been working towards greater 'personalisation' in the provision of services in social care. This will have an effect on the way that services such as personal care and equipment provision are provided by local authorities and the NHS. At the heart of this is the plan to introduce Personal and Individual Budgets. Personal and Individual Budgets are methods of self-directed support similar to Direct Payments. The aim is to provide the flexibility to allow those who are satisfied with their existing arrangements to carry on with them, while giving others the opportunity to build up more individually tailored support services.

Other aspects of the plan to transform adult social care include universal information for those who need it, regardless of eligibility, and new methods of resource allocation following a means test. At present these changes do not relate to residential services such as care home provision.

Action: If you would like to change the way in which your social care services are provided, you can ask the local authority to provide you with a Direct Payment instead of centrally arranged funding. You can also ask for information about the local authority's plans to implement the personal and individual budget programme.

For further information, see Age Concern Factsheet 24 *Self-directed support: direct payments, personal budgets and individual budgets*.

1.8 Laundry

Some social services departments provide a laundry service for people with incontinence, or who cannot manage their laundry for other reasons. Ask if such a service is available in your area.

1.9 Meals at home

Individual local authorities will have their own arrangements for providing meals at home. In some areas the scheme will be run by the local Age Concern or the WRVS on the authority's behalf. Many offer meals for people with special diets.

Some provide a freezer for people at home, and then deliver frozen meals so that people can heat their own, using a microwave or steamer (which may also be supplied) when they wish. Meals may be offered any number of days per week. What is available to you will depend on your needs and on the policy of the local authority.

1.10 Respite care

Respite care usually consists of extra services provided for a limited period of time to allow the cared-for person, or their carer, to have a break from their usual routine. It may take the form of increased support in the home or of a stay in a care home. It could be for a night, or a day, or a longer period such as a week or two weeks.

If your carer needs a break they can ask social services for a carer's assessment. Vouchers may be available from the local authority to assist with the cost of care needed while the carer has a break. Further information for and about carers is available from Carers UK (see section 9).

2 Family doctor and community health services

Your family doctor should be able to put you in touch with community health services. If necessary, arrangements can usually be made for you to be seen at home.

Services that may be available include:

- district nurse or health visitor
- chiropodist
- continence adviser
- physiotherapist
- community psychiatric nurse
- intermediate care
- hospice at home or Macmillan nurse.

NHS Direct is a telephone advice and information service staffed by experienced nurses. It provides advice and information about health, illnesses and health services. NHS Direct is available throughout England by calling 0845 46 47 or at its website: www.nhsdirect.nhs.uk.

Locally there should be a Patient Advice and Liaison Service (PALS) to provide support and information about health services to patients, carers and families in the area.

Intermediate care services are provided for limited periods, usually no more than six weeks, to prevent people from having to go into hospital, having to stay in hospital unnecessarily or following discharge from hospital. The service might be provided at home or in a care home.

Specialist nursing or care at home for people with a terminal illness may be available through Macmillan nurses provided by Cancer Relief, Marie Curie Foundation nurses or from a local hospice. Ask your doctor if there is local support of this kind.

3 Bereavement

Cruse Bereavement Care is a national charity that runs counselling and support services for bereaved people throughout the UK. It also offers advice and information – see section 9.

4 Sharing your home

You may be living alone in a property that is bigger than you need or can easily manage but you don't want to move. One solution might be to have someone come and live with you.

Before doing anything else, you should consider what you hope to get from someone living with you. You may just want the security of knowing that there is someone else in the house, or want someone to provide help with domestic tasks. It is important that both parties are clear about the nature of any arrangement from the outset. If you require a high level of domestic help or personal care, this may be more appropriately provided by a professional care worker.

In some parts of the country there are schemes called Home Share that arrange for a younger person to live with an older person (see section 9).

The exact terms of these schemes vary but may involve the older person providing accommodation in return for the younger person agreeing to provide an agreed amount of domestic help. If you want to find someone directly, the suggestions made in section 5 below can also be applied to finding a suitable person.

5 Finding a care worker

You can find a care worker through an agency or by employing someone directly. Remember that if the local authority has assessed you as needing services it has a responsibility to ensure that those services are available to you. This means providing or arranging services for you if necessary.

5.1 Employment agencies

Agencies that provide nurses or care workers who carry out personal care tasks have to be registered with the Care Quality Commission (CQC) (see section 9). Agencies are regularly inspected by the CQC to ensure that they comply with national minimum standards for this type of care provider, including requirements to provide detailed information about their services and to have written contracts with users. The CQC and the local authority can provide lists of agencies in your area.

It is important to be clear about the type of help that you need in order to establish whether a particular agency and its staff can meet your needs. A local authority needs assessment can be useful for this, even if you do not want the authority to arrange your services.

Discuss with the agency how your needs can best be met. For example, depending on the level of care you need, it may not be possible for one person to provide it all. A planned rota of workers can help to minimise disruption and provide continuity.

Note: Local agencies are listed in the Yellow Pages of the telephone directory under 'Employment Agencies and Consultants' or 'Nurses' Agencies and Care Agencies'.

5.2 Employing a care worker yourself

You can employ a care worker (or other help) directly rather than go through an agency. However, this can be complicated and it is important to be clear about what you are taking on, particularly in relation to any contract of employment and possible financial commitments such as National Insurance contributions.

Local organisations may be able to help you find a suitable person or you might consider advertising in newspapers or magazines. Your local reference library may be able to suggest suitable publications.

If you advertise for a care worker it is advisable to use a box number and also to take up references. You should carefully consider the duties you require of a companion and write a job description so that there is no misunderstanding by either party about what is expected of them.

The National Centre for Independent Living (see section 9) produces a range of information on employing care workers. Further information can also be found in Age Concern Factsheet 24, *Self-directed support: direct payments, personal budgets and individual budgets*.

6 Repairs or improvements to your home

There may be a scheme in your area providing practical assistance with minor repairs and improvements to your home.

Your local Age Concern group or local home improvement agency (where applicable) may be able to tell you about local organisations that give practical help with gardening or decorating.

If you are a private tenant your landlord is responsible for some repairs by law. Seek further advice from a local agency such as a Citizens Advice Bureau or housing advice centre if you are concerned that your landlord is failing to meet his responsibilities.

Assistance with repairs and improvements may be available from the local authority. Assistance of this kind is discretionary meaning that the council does not have to provide it to particular individuals. Age Concern Factsheet 13, *Funding repairs, improvements and adaptations*, has more information about these grants.

7 Money benefits

It may be possible to claim benefits to assist with living costs or the cost of care in particular. Some benefits, such as Pension Credit, Housing Benefit and Council Tax Benefit, are means tested. The disability benefits Attendance Allowance and Disability Living Allowance are not means tested but applicants have to meet eligibility criteria relating to their condition.

Age Concern Factsheet 56, *Benefits for people under State Pension age*, gives further details of these sources of financial assistance.

8 Charges for local authority services

Local authorities all have the power to charge for the home care services it provides and virtually all do so. When setting their charging policies, authorities have to respect certain minimum requirements set out in guidance issued by the government. See Age Concern's Factsheet 46, *Paying for care and support at home*, for further information.

9 Useful organisations

You may not be able to find the help you would like in your area. Here are some other organisations where you may be able to obtain help or advice. We are not able to list all the available sources of help in this factsheet, but we hope that these suggestions will help you to find the help that you need.

● Alzheimer's Society

Provides information about all types of dementia and supports people, their families and carers including a range of factsheets.

Devon House, 58 St Katharine's Way, London E1W 1JX

Tel: 0845 300 0336

Website: www.alzheimers.org.uk

- **Assist UK**

The national voice for disabled/independent living centres with information about Disabled Living Centres throughout the UK.

Redbank House, 4 St Chad's Street, Cheetham, Manchester M8 8QA

Tel: 0870 770 2866

Textphone: 0870 770 5813

Website: www.assist-uk.org

- **British Red Cross Society**

Services including transport and escort, medical loan, emergency response, fire victims support, domiciliary care, Home from Hospital schemes and first aid are mainly provided by volunteers and available from local centres. The catalogue of aids, The Ability Mail Order, is available by telephoning 0870 739 7391.

44 Moorfields, London EC2Y 9AL

Tel: 0870 170 7000

Textphone: 020 7562 2050

Website: www.redcross.org.uk

- **British Telecom**

For a free copy of *Communication solutions* (Products & Service Information aimed at customers suffering a disability) dial 0800 919 591 (free call) to contact the BT Age and Disability Adviser.

- **Carers UK**

General help and advice for all carers.

32–36 Loman Street, Southwark, London SE1 0EE

Tel: 0808 808 7777 (free call)

Website: www.carersonline.org.uk

- **Care Quality Commission (CQC)**

CQC is responsible for registering and inspecting health and adult social care services in England. If you contact the helpline, it will be able to give contact details of the office responsible for care homes in your area.

Care Quality Commission, National Correspondence, Citygate, Gallowgate, Newcastle upon Tyne, NE1 4PA,

Tel: 03000 616161

Website: www.cqc.org.uk

- **Continence Foundation (The)**

Provides general information and advice for those affected by incontinence and their carers. Can also refer enquirers to local specialist continence nurses. Postal enquiries to Continence Foundation address.307 Hatton Square, 16 Baldwins Gardens, London EC1N 7RJ

Tel: 0845 345 0165

Website: www.continence-foundation.org.uk

- **Counsel & Care**

A charity that provides advice for older people, their families and professionals on community care and other issues.

Twyman House, 16 Bonny Street, London NW1 9PG,

Tel: 0845 300 7585

Website: www.counselandcare.org.uk

- **Crossroads Caring for Carers**

Has approximately 150 schemes in the UK that aim to relieve carers. To find out if there is a scheme in your area, contact the central office in Rugby.

10 Regent Place, Rugby, Warwickshire CV21 2PN

Tel: 0845 450 0350

Website: www.crossroads.org.uk

- **Cruse Bereavement Care**

A UK counselling and advice service for those bereaved by death. Gives advice, information and practical support, in addition to personal and confidential help, backed by a wide range of publications and leaflets, which are described in a free leaflet obtainable from Cruse.

Cruse House, PO Box 800, Richmond, Surrey TW9 1RG,

Tel: 0844 477 9400

Website: www.cruse.org.uk

- **CSV Volunteer Partners**

A national organisation placing full-time volunteers with individuals to help them manage their social, practical, work and personal care needs. CSV volunteers need accommodation, food, a weekly allowance and travel expenses and for the standard package there is an annual retainer of £2,520. These costs are usually met by the local health authority. Each volunteer is supervised regularly by a third party (usually a member of CSV staff, a social worker or similar) who ensures that everything runs smoothly. If you are interested in arranging for a CSV full-time volunteer, please contact CSV on 01223 728 460.

CSV Volunteering Partners, 237 Pentonville Road, London N1 9NJ

Tel: 020 7278 6601

Website: www.csv.org.uk

- **Disabled Living Foundation,**

Runs an equipment demonstration centre, provides information about equipment for daily living and specialist advice service on clothing. Details of a variety of information sheets are also available.

380-384 Harrow Road, London W9 2HU,

Tel: 0845 130 9177

Textphone: 020 7432 8009

Website: www.dlf.org.uk

● **Foundations**

National co-ordinating body for home improvement agencies (HIAs), which offer independent advice, information, support and practical assistance to older owner occupiers, among others, to repair and adapt their homes. Contact them to find out if there is an agency in your area.

Bleaklow House, Howard Town Mill, Glossop, Derbyshire SK13 8HT,

Tel: 01457 891909

Website: www.foundations.uk.com

● **Homeshare**

Homeshare in the UK was originally set up to support older people who wanted to remain independent in their own homes. Householders provide free accommodation to their homesharer in exchange for 10 hours of help each week, though both parties pay a small fee to Homeshare to support the local charity's costs. The help offered to the householder is tailored to his or her needs. There are nine separate programmes run in the UK.

Tel: 07764 469 350 for information about whether there is a programme in your area.

Website: <http://homeshare.org/uk.aspx>

● **Local Government Ombudsman**

The Local Government Ombudsman investigates complaints of injustice arising from maladministration by local authorities.

PO Box 4771, Coventry CV4 0EH

Tel: 0300 061 0614

Website: www.lgo.org.uk

● **National Centre for Independent Living**

This organisation run by and for disabled people provides a wide range of publications relating to direct payments and personal assistance, plus a bi-monthly newsletter (free to disabled individuals – £15 subscription payment for organisations who wish to subscribe). It also offers training and consultancy and works on campaigns and policy.

4th Floor, Hampton House, 20 Albert Embankment, London SE1 7TJ,

Tel: 020 7587 1663

Website: www.ncil.org.uk

- **Parkinson's Disease Society**

Helps people with Parkinson's Disease and their relatives with problems arising from this disease; collects and disseminates information on the disease; encourages and provides funds for research.

215 Vauxhall Bridge Road, London SW1V 1EJ,

Tel: 0808 800 0303 (free call)

Website: www.parkinsons.org.uk.

- **Stroke Association**

Provides an information service and has some community services in different parts of England and Wales. Can also refer enquirers to stroke clubs throughout England and Wales.

Stroke House, 240 City Road, London EC1V 2PR,

Tel: 0845 30 33 100

Website: www.stroke.org.uk

- **United Kingdom Home Care Association (UKHCA)**

An association of providers of care at home, with a code of practice and leaflet *Choosing care in your home*. A free list of homecare providers is available from www.ukhca.co.uk/memberlist.aspx or by telephoning them.

Group House, Second Floor, 52 Sutton Court Road, Sutton, Surrey SM1 4SL,

Tel: 020 8288 5291

Website: www.ukhca.co.uk

- **WRVS**

WRVS offers a range of practical services to help and support older people to live well, maintain their independence and play a part in their local community.

Beck Court, Cardiff Gate Business Park, Cardiff CF23 8RP

Tel: 029 2073 9000

Website: www.wrvs.org.uk

10 Further information about Age Concern

Visit the Age Concern website, www.ageconcern.org.uk, or call our national Information Line on 0800 00 99 66 (free call) if you would like:

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

Books from Age Concern

Age Concern publishes a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

Your rights to money benefits 2009/10. All you need to know about the full range of benefits for the over 60s. £5.99

To order this book, or to view our full range of books, please visit our website www.ageconcern.org.uk/bookshop or call our book order line 0870 442 2120.

Age Concern and Help the Aged

Age Concern England and Help the Aged have joined together to form Age UK, a single charity dedicated to improving the lives of older people.

Age Concern and Help the Aged across the UK

To find out more about Age Concern and Help the Aged's work in Northern Ireland, Scotland and Wales, contact:

Age Concern Northern Ireland

Tel: 028 9032 5055

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites: www.olderpeoplescotland.org.uk

www.ageconcernscotland.org.uk

Age Concern Cymru & Help the Aged in Wales

Tel: 029 2043 1555

Website: www.accymru.org.uk

Support our work

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through our national freephone helpline – the Age Concern Information Line 0800 00 99 66.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (national call rate, Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk

Legal statement

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

Disclaimer and copyright information

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. Some rules may have changed since the publication of this guide. If you have any queries that this guide does not answer, seek further advice from one of the organisations suggested.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern and Help the Aged. While every effort is made to ensure accuracy, Age Concern and Help the Aged cannot be held responsible for errors or omissions.

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