

Going solo

Advice to help you adjust
to living on your own



*Health &
wellbeing*



*Age UK is the new force combining
Age Concern and Help the Aged.*

*With almost 120 years of combined
history to draw on, we are bringing
together our talents, services and
solutions to do more to enrich
the lives of people in later life.*

The new force combining

AGE and **HELPTHEAGED WE WILL**
Concern

This information leaflet has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this leaflet should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

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Introduction

With a little help, living on our own is a situation most of us can adapt to.

This guide aims to help you get the most out of living by yourself. It deals with financial concerns and helps you to organise your own affairs. Alongside the practical advice, the guide also covers issues such as health and emotions. And it will reassure you that being self-reliant does not mean you are on your own.

You will also find suggestions for organisations that can give further information and advice: for contact details see 'Useful organisations' (pages 20–30). Contact details for organisations near you can usually be found in your local phone book, and your local Age UK/Age Concern* should be able to help (see page 20).

The information given in this guide applies to England, Wales and Northern Ireland. Different arrangements apply in Scotland. Readers in those countries are advised to contact their national organisation for further information (see the 'Useful organisations' section).

Key



This symbol indicates where information differs for Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

*Many Age Concerns are changing their name to Age UK

Separating from your partner

If you have recently separated from your partner, you may need legal advice on reaching an agreement about your property, finances and living arrangements. This could apply even if you were not married or in a civil partnership.

Mediation can help you and your partner to reach an agreement without the need for a court hearing. It is possible to use a mediator without involving a solicitor, but it is strongly recommended that you use a solicitor to advise you and to finalise the agreement you reach.

what next?

Resolution is an association of specialist family solicitors who can help you find an appropriate solicitor in your area (see page 30). In Northern Ireland, contact Family



Mediation (see page 25). In addition, Age UK may be able to help you decide on the best course of action (see page 20).

What to do after someone dies

This guide does not go into detail about what to do after someone has died, but you can find more information in our free guides *What to do when someone dies* and *Bereavement*.

what next?

For more information, see the Department for Work and Pensions booklet DWP1027 *What to do after a death in England and Wales* (see page 24).

Reviewing your financial position

There are some things you can do at an early stage to organise your money.

- Sort out your household bills and make sure they are in your name. Do not pay bills you are not liable for, such as someone else's credit card (unless this is in joint names).
 - If your partner has died, check whether there are any insurance policies that pay out after a death.
 - List your outgoings and work out a realistic budget, including money for social outings and so on.
 - Write down everything you spend for a few weeks to give yourself an idea of your actual living costs.
 - Look for ways you can make savings: for example, switching energy or telephone suppliers. You can find contact details and price comparison factsheets for energy companies on the Consumer Focus website, or call Consumer Direct for more information (see page 23).
- i** In Northern Ireland, contact Consumerline for advice (see page 23).
- If you are finding it difficult to manage and are getting into debt, think about getting help from a specialist adviser (see National Debtline, page 28).

what next?

Our information guides *What can you claim?* and *Thinking about money* contain further advice.

What are you entitled to?

Pensions

If you only get a small State Pension and have been widowed you may be able to use your late spouse's or civil partner's National Insurance (NI) contribution record to increase your pension. In some cases divorced people can do the same, though these rights do not apply if you were neither married nor in a civil partnership. Contact the Pension Service to find out more (see page 28).

You may also be able to inherit some of your late spouse's or civil partner's occupational pension, if they had one. If you were neither married nor in a civil partnership, there is a chance you may still be entitled to something. Contact his or her pension provider to find out more.

Benefits

- i** If you are living alone, you should be able to get 25 per cent off your Council Tax bill. (In Northern Ireland, this charge is known as rates, and the 25 per cent off is called the Lone Pensioner Allowance.) You may also be entitled to means-tested benefits if your income and savings are below certain levels. These benefits include Pension Credit, Housing Benefit and Council Tax Benefit (or Rate Relief in Northern Ireland). If you qualify for these, you may also get other help – for example, with health costs.

what next?

For more information about benefits or pensions, use our online benefits checker and order our free information guides *What can you claim?* and *Questions on pensions*. You can get a free benefit check from your local Age UK/ Age Concern (see page 20).

Help from charities or benevolent funds

If you have claimed everything you are entitled to and are still finding it difficult to manage, you could try asking for help from charities. You might be able to get a lump sum or regular weekly payments.

Benevolent funds help people in particular circumstances. Some, for example, are based on your occupation (or former occupation) or that of your former partner. Others are based on particular health problems or disabilities, or may help if you are a member of a trade union or have a particular religious belief.

what next?

Contact a local advice agency for help in approaching charities. See *A guide to grants for individuals in need* at a local library or contact the Association of Charity Officers (see page 21).

Living arrangements

You may be worried about staying in your present home, either because you are not sure what your legal rights are or because you think it is going to be difficult to manage on your own.

- **Thinking about moving home?** This is a big step – one that can be emotionally and physically demanding. If you prefer to stay in your present home, you may be able to do so by solving any legal, financial or practical problems.

- **Want to stay in your home?** In most cases you have some rights to keep your home, even if it is in your partner's name. You may be able to stay temporarily or permanently, or have it transferred to your name.
- **Worried about paying for your home?** Remember that the change in your circumstances may entitle you to benefits that could help with housing costs and day-to-day maintenance. If you think you will have trouble meeting your mortgage payments, tell your mortgage company straight away. You may be able to negotiate a reduced mortgage payment.

You may also be able to get financial help with repairs, improvements and adaptations to your home from your local council. Age UK's Handyperson and HandyVan schemes may also be able to help. To find out if the service operates in your area, call 01255 473 999.

what next?

Contact Age UK (see page 20), Citizens Advice Bureau (see page 22) or Housing Advice NI in Northern Ireland (see page 27) for information about benefits, grants entitlement and your legal rights. Also see our information guides *Help with care in your own home* and *Housing options* and our factsheet *Funding repairs, improvements and adaptations*. Age UK may be able to advise you on any legal issues regarding your home (see page 20).

‘My Harry was a fireman before he retired. After he died I was put in touch with the Fire Service National Benevolent Fund. They gave me a grant to pay some outstanding bills and they top up my pension with a small weekly amount, which makes such a difference.’

Running a household

Getting used to life on your own can be as challenging practically as it is emotionally. The steps suggested below could help you get organised.

- **Make a list of everything that needs doing.**
From paying bills to grocery shopping, list everything involved in maintaining your household.
- **Prioritise.** What are your most pressing responsibilities? What are your daily requirements, and what needs to be done perhaps weekly? If there seems to be too much to do, contact your local Age UK/Age Concern which may be able to advise on home help, both paid and voluntary.
- **Set a schedule and keep to it.** A schedule can apply to everything, from cooking and cleaning to paying bills and keeping appointments. As soon as you receive a bill, plan in your diary to pay it ten days in advance. This will keep you organised and give you an excellent payment history.
- **Work out how long each task will take,** and, most important of all, do not cram tasks into your schedule – leave some time to relax.

what next?

Age UK produces LifeBook, a free and easy way to record and find important information about your life such as where you keep your will and who insures your car. It may help you get organised.

‘Getting out of the house helped me to move on. I met a lot of new people, and realised the world I was missing.’

When Denise’s husband died two years ago, she was left completely on her own. Her daughter had married in Australia, and her son returned to his job in Germany after the funeral.

‘For weeks my friends and neighbours kept popping by, but I refused to see them. Usually quite social and outgoing, I was feeling too tired and too depressed to speak to anyone.

‘My GP persuaded me to phone my local Age Concern*. After a brief chat, I went along to see what they were up to and within weeks I had signed up to a local cooking group. Someone I met there persuaded me to take up rowing,

something I had always wanted to do. Being the oldest in the rowing club hasn’t stopped me – I now go twice a week. I have also set up my own cooking group with some local friends. We meet three times a week, sometimes with as many as 12 people cooking and eating together.

‘Getting out of the house helped me to move on. I met a lot of new people, and realised the world I was missing. I am now planning to sell my house for something smaller and more manageable, and might even take an internet course. Think of all those recipes I could get – and all for free!’

*Many Age Concerns are changing their name to Age UK



Healthy eating

Eating a balanced diet and keeping a healthy weight help you to stay well, and feel and look better.

Top tips

- Start the day with a good breakfast such as fruit juice and wholegrain cereal with milk.
- Plan your meals ahead and try to avoid the temptation to snack!
- A sandwich made with wholegrain bread, a savoury filling, tomato and lettuce can be just as nourishing as a cooked meal.

Food groups

- Base your meals on **starchy foods** – pasta, bread, chapati, potatoes or rice. Choose wholegrain where you can.
- Aim for five portions of a variety of **fruit and vegetables** each day. Frozen, canned, dried fruit and vegetables and fruit juices count as well as fresh ones.
- Eat two portions of **protein** a day. This includes meat, poultry, fish, cheese, eggs, beans, lentils, nuts and tofu.
- **Milk and dairy foods** contain calcium that helps to keep bones strong. Try to have three servings a day. A serving can be a cup of milk, a yoghurt, 25g (1oz) of cheese or a small pot of cottage cheese.

- **Sugary and fatty foods** may give a short-term energy boost, but use them sparingly as they are high in calories and can raise your cholesterol.
- Drink at least **six to eight glasses of liquid** every day to keep you hydrated and help with digestion.

Eating for one

- Store-cupboard items that can make quick, nourishing meals for one include dried pasta, pasta sauce, baked beans, corned beef and canned fish.
- When cooking soups, stews and other one-pot meals, make more than you need and freeze portions for another day.
- Look for single portions of canned, chilled or frozen meals you can heat in the microwave.
- Ask at your library about ‘cooking for one’ cookbooks and whether there are local classes for single cooks.
- Lunch clubs can be a very sociable way to enjoy eating healthily. Ask your local Age UK/Age Concern if it runs one. Or why not start one with some friends and take it in turns to cook for each other?

what next?

For more information about healthy eating, see our leaflets *Healthy living* and *Healthy eating*. You could also ask your GP for advice or contact the Food Standards Agency to request a copy of *The good life*, a healthy eating leaflet for people aged over 50 (see page 25).

Getting help at home

If you are ill or disabled and lose the support of your partner or carer, managing your household can become increasingly difficult.

i If you are already receiving a service from the local authority (social work department in Scotland, or Health and Social Care Trust in Northern Ireland), it is a good idea to request a new assessment of your needs. If you have not had assistance from your local authority before, now might be a good time to contact them.

Services provided by a local authority include home carers, meals on wheels, equipment and adaptations. These can all help if you want to stay in your own home. Age UK also offers services such as Handyperson and HandyVan schemes to assist with small repairs and reduce risks in the home. Some of these services are means-tested and others are provided free of charge.

what next?

Contact your local Age UK/Age Concern (see page 20) for information about sources of assistance in your area, including our Handyperson and HandyVan schemes. Or contact your local social services department directly – you can find the telephone number through the town hall or in your local phone book under the name of the local authority. See also our free guides *Help with care in your own home* and *Adapting your home*.

Emotional support

Adjusting to life on your own has its ups and downs. Allowing your feelings to come out can help you get used to your loss. Talking can help, but you shouldn't feel pressured into it.

Family and friends are a natural source of emotional support but may not be available for many people. If this is the case, there are other options.

- A GP can help with symptoms that are often associated with grief, such as sleeplessness, anxiety or depression, prescribing drugs if necessary.
- Professional counselling can help you to express your emotions, which may well be more complicated than simply missing your partner. It can be a good way to explore your feelings and help you come closer to some sort of resolution. Because you do not have to censor what you say, it provides a welcome opportunity to get everything off your chest.
- Ask your local Age UK/Age Concern if it has a befriending service, where a volunteer will regularly visit or phone you at home to provide company and support.
- Websites and chat forums 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.

what next?

Our free guide *Bereavement* has more help and information. For further support, contact the British Association for Counselling and Psychotherapy (see page 21) or Cruse Bereavement Care (see page 23) when you feel ready.

Social life

It takes time to adjust to major changes in your life. Considering the following questions can help as a first step towards enjoying living on your own.

- What have you done in the past that you would like to do again?
- Are there some activities you have never done, but would like to try?
- Would it help if you could take up an activity with someone else? If so, do you know someone with a similar ambition?
- Would you like to carry on learning? You can learn something practical, or study simply for the pleasure of knowing something new.
- Have you ever thought of volunteering? Do you have skills that could help other people? Helping others can concentrate your mind on other things and remind you that you, too, have something to offer.
- Would your health benefit if you were more active? Joining an exercise class or walking group is a good way to keep fit and meet new people.

what next?

Contact your local Age UK/Age Concern to find out how to volunteer with the charity and for details of local activities and groups. Age UK's head office can help with wider volunteering opportunities (see page 20). The website www.do-it.org.uk offers information on volunteering opportunities across the UK. In Northern Ireland, visit www.vsb.org.uk to find local volunteering activities.



‘Would you like to carry on learning? You can learn something practical, or study simply for the pleasure of knowing something new.’

My
story

*'Now I meet new people
and do new things
virtually every day.
It's exhilarating!'*



Juliana divorced her husband at the age of 67. Having spent most of her days giving him lifts, cooking for him and tidying up after him, she suddenly found she had time on her hands.

'A close friend suggested I go to our local Age Concern* and find out about local volunteering opportunities.

'After a brief interview, I now help run a charity gallery that teaches children how to communicate with paint.

'It's hard to think that just seven months before this I was trapped in a situation. Now I meet new people and do new things virtually every day. It's exhilarating!'

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Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65
www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65
www.agecymru.org.uk

In Scotland, contact

Age Scotland: 0845 125 9732
www.agescotland.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org.uk

Advice NI

Provides free advice about managing your money and bills for people in Northern Ireland

Tel: 028 9064 5919 (national rate)
www.adviceni.net/Advice/freemoney.cfm

Association of Charity Officers

National umbrella body for charities providing aid and advice to individuals in need. It also provides a helpline service for people looking for charitable assistance.

Five Ways
57/59 Hatfield Road
Potters Bar
Hertfordshire EN6 1HS

Tel: 01707 651 777 (national call rate)
www.aco.uk.net

British Association for Counselling and Psychotherapy

A leading professional body for counselling and psychotherapy – a good reference point for anyone seeking information.

BACP House
15 St John's Business Park
Lutterworth
Leicestershire LE17 4HB

Tel: 01455 88 33 00 (national call rate)
www.bacp.co.uk

Citizens Advice Bureau (CAB)

National network of free advice centres offering free, confidential and independent advice, face-to-face or by telephone.

020 7833 2181 (for details of your local CAB;
or see phone book)
www.citizensadvice.org.uk
www.adviceguide.org.uk

Care and Social Services Inspectorate Wales

The national regulatory body of care homes in Wales, which can provide inspection reports and care standards for care homes.

4–5 Charnwood Court
Heol Billingsley
Parc Nantgarw
Nantgarw CF15 7QZ

Email: cssiw@wales.gsi.gov.uk
Tel: 01443 848 450
Website: www.cssiw.org.uk

Care Quality Commission (CQC)

Responsible for the registration and inspection of social care services in England. You can read online or request copies of their inspection reports on care homes and domestic care agencies.

Citygate
Gallowgate
Newcastle upon Tyne NE1 4PA

Helpline: 03000 61 61 61 (national rate)
www.cqc.org.uk

Carers UK

General help and advice for all carers.

20 Great Dover Street
London SE1 4LX

Tel: 0808 808 7777 (free call from landlines)
www.carersuk.org

Consumer Direct

Government helpline that provides information and advice to consumers by telephone and online.

Helpline 0845 404 0506
www.consumerdirect.gov.uk

Consumer Focus

New organisation created through the merger of energywatch, the National Consumer Council and Postwatch to champion consumer interests. Consumers cannot contact Consumer Focus directly but they can access information on the website.

www.consumerfocus.org.uk

Consumerline

Free consumer help and advice for people in Northern Ireland.

Tel: 0845 600 6262 (lo-call rate)

www.consumerline.org

Cruse Bereavement Care

Counselling service for bereaved people that also offers advice, information and practical support.

PO Box 800

Richmond

Surrey TW9 2RG

Tel: 0844 477 9400 (lo-call rate)

www.crusebereavementcare.org.uk

Department for Work and Pensions (DWP)

Provides details of what to do after someone dies in England and Wales. Visit the website to download the booklet DWP1027, *What to Do After a Death in England and Wales*.

www.dwp.gov.uk

www.direct.gov.uk/pensions

Disabled Living Foundation

Runs an equipment demonstration centre, provides information about equipment for daily living and a specialist advice service on clothing.

380–384 Harrow Road

London W9 2HU

Tel: 0845 130 9177 (lo-call rate)

www.dlf.org.uk

do-it.org.uk

A national database for volunteer work.

1st floor

50 Featherstone Street

London EC1Y 8RT

Tel: 020 7250 5700 (national call rate)

www.do-it.org.uk

Family Mediation

For people in Northern Ireland

7 University Street

Belfast BT7 1FY

Tel: 028 9024 3265 (national rate)

www.familymediationni.org.uk

Food Standards Agency

Independent government department concerned with the safety of food and providing impartial advice on healthy eating. Call 0845 606 0667 (lo-call rate) to request a copy of *The Good Life* – the Food Standards Agency's healthy eating leaflet for the over-50s.

Aviation House

125 Kingsway

London WC2B 6NH

Tel: 020 7276 8000 (national call rate)

www.eatwell.gov.uk

www.salt.gov.uk

Home improvement agencies

Helps older home-owners and private tenants to repair and improve their homes.

In England, contact:

Foundations
Bleaklow House
Howard Town Mill
Glossop
Derbyshire SK13 8HT

Tel: 0845 864 5210
www-foundations-uk-com

In Wales, contact:

Care and Repair Cymru
Norbury House
Norbury Road
Fairwater
Cardiff CF5 3AS

Tel: 029 2057 6286
www-careandrepair-org-uk

In Northern Ireland, contact the
Northern Ireland Housing Executive
Tel: 03448 920 900 (national rate)
www-nihe-gov-uk

Housing Advice NI

Provides specialist housing advice by telephone, email and face-to-face for those in Northern Ireland.

4th Floor
Middleton Buildings
10-12 High Street
Belfast BT1 2BA

Helpline and Mortgage debt advice line:
028 9024 5640 (national rate)
www-housingadviceni-org

National Centre for Independent Living

Run by and for disabled people. Provides information on living independently and employing personal assistants and care workers.

Unit 3.40
Canterbury Court
1-3 Brixton Road
London SW9 6DE

Tel: 020 7587 1663
www-ncil-org-uk

National Debtline

A national helpline and website for people with debts, giving self-help advice, counselling and support over the telephone. Sends out free information packs.

Tel: 0808 808 4000 (free call from landlines)
www.nationaldebtline.co.uk

The Pension Service

For details of State Pensions, including forecasts and how to claim your pension.

Tel: 0845 60 60 265 (lo-call rate)
State Pension Forecasting Team: 0845 3000 168 (lo-call rate)
www.direct.gov.uk/pensions

In Northern Ireland, contact the **Pension Service Enquiry Line**, part of the Department for Social Development.

Tel: 0845 601 8821 (lo-call rate)
www.dsdni.gov.uk/index/ssa.htm

Pensions Advisory Service

Information and support service about occupational and private pensions.

11 Belgrave Road
London SW1V 1RB

Tel: 0845 601 2923 (lo-call rate)
www.pensionsadvisoryservice.org.uk

Principal Probate Registry

Information and advice on dealing with an estate, and contact details for local probate registries.

First Avenue House
42–49 High Holborn
London WC1V 6NP

Tel: 020 7947 6983 (recorded message; national call rate)
www.hmcourts-service.gov.uk

In Northern Ireland, contact:

Probate Office
Royal Courts of Justice
PO Box 410
Chichester Street
Belfast BT1 3JF

Tel: 028 9023 5111

Probate and Inheritance Tax Helpline

Tel: 0845 30 20 900 (lo-call rate)

Resolution

Association of specialist family law solicitors who follow a code of practice promoting a non-confrontational approach to family law.

Central Office
PO Box 302
Orpington
Kent BR6 8QX

Tel: 01689 820 272 (national call rate)
www.resolution.org.uk

VSB

Provides information about volunteering opportunities in Northern Ireland, including those suited to older people.

34 Shaftesbury Square
Belfast BT2 7DB

Tel: 028 9020 0850
www.vsb.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

Age UK publishes a range of books on issues relevant to people as they get older. Browse our online bookshop at www.ageuk.org.uk/bookshop

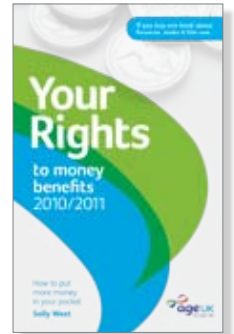
Your Rights to money benefits 2010/11

Sally West

Updated each year after the Budget, this book contains comprehensive details on the benefits you may be entitled to in retirement, including:

- Pensions and retirement
- Financial help for those on low incomes
- Benefits and financial support for disabled people and their carers
- Other types of financial support

Paperback £5.99



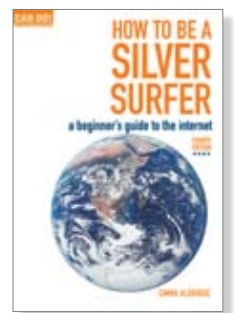
How to be a silver surfer

A beginner's guide to the internet

Emma Aldridge

The fourth edition of *How to Be a Silver Surfer* is our best-ever beginner's guide to the internet. Using a combination of simple step-by-step instructions and pictures of what your screen will show, it's like having your own personal internet tutor.

Paperback £7.99



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/healthandwellbeing**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Healthy living*
- *Home safety checker*
- *Help in your home*

Age UK offers a wide range of products and services specially designed for people in later life, for more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many Age Concerns are changing their name to Age UK

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009. Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8674