

## The Social Fund

### About this factsheet

The Social Fund is a scheme to help people with expenses that are difficult to meet from a low income. There are two parts to the Social Fund: regulated and discretionary.

The regulated Social Fund covers Funeral Payments, Cold Weather Payments, Winter Fuel Payments and Maternity Grants.

The discretionary Social Fund provides three types of payments: Community Care Grants, Budgeting Loans and Crisis Loans.

The information in this factsheet is correct for the period April 2011 – March 2012. Benefit rates and other figures are expected to increase again in April 2012 but rules and figures sometimes change during the year.

The information given in this factsheet is applicable in England and Wales. Different rules may apply in Northern Ireland and Scotland. Readers in these nations should contact their respective national Age UK organisations for information specific to where they live – see section 8 for details.

Section 8 also has details of how to order other Age UK factsheets and information materials and the telephone numbers for Age UK Advice.

If you need more detailed advice or representation, it is often best to find a local service offering this. This is sometimes suggested in the text. Age UK Advice can give you contact details for a local Age UK, or you could contact one of the independent organisations listed in section 7.

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## 1 Recent developments

- The amount of the **Cold Weather Payment** has been fixed at £25 a week, although it is possible for it to be amended by further regulations.
- The minimum State Pension age for women is currently increasing from 60 to 65 in gradual steps. The age at which both men and women become entitled to the **Winter Fuel Payment** is rising in line with this. You will be entitled to the 2011/12 Winter Fuel Payment if you were born before 6 January 1951.
- It is now possible to make a claim for a **Funeral Payment** by telephone unless a written claim is required for a particular reason.
- The eligibility criteria for **Sure Start Maternity Grants** have been changed. The grants are now only usually available for a first child (or children in the case of a multiple birth), unless other children in the family are all over the age of 16. Eligibility has been extended to cover adoption and other circumstances where responsibility for a child is taken on.

## 2 Future changes

- The Government is proposing to abolish the discretionary Social Fund from April 2013. Under the proposals, local authorities would determine their own local systems of emergency support for vulnerable groups according to local circumstances. This assistance would replace Community Care Grants and Crisis Loans (other than 'alignment loans' currently available pending payment of benefit). A new nationally administered advance of benefit facility would replace alignment loans and Budgeting Loans. The Social Fund Commissioner and Independent Review Service would also be abolished. As at June 2011 these proposals are at an early stage and may be amended.
- Pending abolition of the discretionary Social Fund the Government plans to extend the categories of allowable expenses for Budgeting Loans to include maternity or baby items and funeral expenses. Loans for these items would be available in addition to the Sure Start Maternity Grant and the Social Fund Funeral Payment. This provision may come into effect late in 2011.

### 3 What is the Social Fund?

The Social Fund is a scheme to help people with expenses that are difficult to meet from a low income. There are two parts to the Social Fund: regulated and discretionary.

- The regulated Social Fund covers Funeral Payments, Cold Weather Payments, Winter Fuel Payments and Sure Start Maternity grants.
- The discretionary Social Fund provides three types of payments: Community Care Grants, Budgeting Loans and Crisis Loans.

### 4 Regulated Social Fund

You qualify for payments from the regulated Social Fund by meeting the conditions of entitlement which are laid down in law for each type of payment. You have the right of appeal against decisions that are made on applications for payments from the regulated Social Fund.

#### 4.1 Cold Weather Payments

Cold Weather Payments of £25 a week are made during periods of very cold weather.

You are entitled to Cold Weather Payments if you receive Pension Credit.

You are also entitled to Cold Weather Payments if you receive income-related Employment and Support Allowance (ESA), Income Support or income-based Jobseeker's Allowance (JSA), *and*:

- your IS or income-based JSA includes a disability, severe disability, enhanced disability, disabled child, pensioner or higher pensioner premium; *or*
- your income-related ESA includes a severe disability, enhanced disability or pensioner premium or a work-related activity or support component; *or*
- you are responsible for a child under five; *or*
- you are getting Child Tax Credit with a disability or severe disability element.

Payments are made when the average temperature in your area has been, or is expected to be, 0° Celsius or below for seven consecutive days. You will not normally receive a Cold Weather Payment if you are subject to immigration control or you are living in a care home.

Payments should be made automatically so you should not need to make a claim.

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**Note:** For more information about heating see Age UK's Factsheet 1, *Help with heating costs*.

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## 4.2 Winter Fuel Payments

Winter Fuel Payments are paid to pensioner households to help with the cost of fuel. They are paid if you have reached the minimum State Pension age for women during the qualifying week, which is the week beginning with the third Monday in September. For the winter of 2011/12, you qualify if you were born before 6 January 1951. There are no income or savings limits.

You do not get a Winter Fuel Payment if, during the qualifying week:

- you are a care home resident receiving Pension Credit, income-based JSA, or income-related ESA, *or*
- you are a prisoner, *or*
- you have been in hospital for more than 52 weeks, *or*
- you are subject to immigration control or not living in Great Britain.

### The amount of Winter Fuel Payment

If you meet the qualifying conditions for a Winter Fuel Payment, and you or your partner do **not** get Pension Credit, income-related ESA or income-based JSA, your Winter Fuel Payment for the winter of 2011/12 should be:

- £200 if you are the only person in the household entitled to a payment and you are aged under 80
- £300 if you are the only person in the household entitled to a payment and you are aged 80 or over

- £100 if you share a household with one or more people entitled to a payment and you are aged under 80
- £200 if you are 80 or over and you share a household with one or more people entitled to a payment all aged under 80
- £150 if you are 80 or over and share a household with one or more people entitled to a payment all aged 80 or over
- £100 if you are aged under 80, or £150 if you are aged 80 or over and you have been living in a care home for 13 weeks or more at the end of the qualifying week.

If you or your partner do get Pension Credit, income related ESA or income-based JSA, your Winter Fuel Payment for the winter of 2011/12 should be:

- £200 if you are a single person aged under 80 regardless of who else lives in your household
- £300 if you are a single person aged 80 or over regardless of who else lives in your household
- A single payment of £200 for you and your partner if you are both aged under 80 and regardless of who else lives in your household
- A single payment of £300 for you and your partner if you are both aged 80 or over and regardless of who else lives in your household.

If you are one of a couple, the Winter Fuel Payment will be paid to the person who claims the PC, income-related ESA or income-based JSA.

### **When and how to claim**

If you are receiving Pension Credit, a State Pension or certain other benefits, or if you received a payment last winter, you should not need to claim, as payments are normally made automatically before Christmas. Otherwise you must make a claim before 31 March 2012.

It is not usually possible to claim for previous years, but if you were entitled to and did not receive, Winter Fuel Payments for the years 1997/8, 1998/9 and 1999/2000, there are some circumstances when you may still be able to make a claim.

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**Action:** To make a claim, ring the Winter Fuel Payment helpline on 08459 15 15 15 or textphone 0845 601 5613. Claim forms are also available on the Directgov website.

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Although payments are normally only made to people living in Britain, some people who qualify for a Winter Fuel Payment in Britain and then move to another European Economic Area country can continue to receive payments.

## 4.3 Funeral Payments

You may be able to get a payment towards funeral costs if you have good reason for taking responsibility for the expenses and you or your partner are receiving any of the following benefits:

- Pension Credit
- Income Support
- income-based JSA
- income-related ESA
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit (that includes the disability or severe disability element);
- Child Tax Credit (paid at a rate that exceeds the family element).

If you are the partner of the person who has died the DWP will accept that you have good reason for taking responsibility for the funeral expenses. This includes same-sex partners. If the person did not have a partner, you can be considered for a Funeral Payment as a close relative or friend. But you will not normally get a Funeral Payment if there are closer relatives or other equally close relatives who are not receiving any of the qualifying benefits.

You cannot claim a Funeral Payment if you are subject to immigration control. The person who has died must have been ordinarily resident in the UK and the funeral has to take place in the UK (or an EEA state or Switzerland if you are covered by specific European Union legislation).

#### 4.3.1 What will a Funeral Payment cover?

A Funeral Payment from the Social Fund will cover some of the costs of a simple funeral including the following:

- buying a new burial plot and burial fees
- cremation fees including medical costs and the cost of pacemaker removal
- up to £700 for other expenses including funeral director's fees, coffin, religious costs, flowers, other transport costs – this could be restricted to £120 if there is a pre-paid funeral plan that does not cover these expenses
- the cost of any documentation necessary for the release of the deceased's assets
- reasonable costs of one return journey within the UK for the responsible person to arrange and attend the funeral
- some other transportation costs if the body of the person who has died has to be transported more than 50 miles.

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**Note:** Age UK's Factsheet 27, *Planning for a funeral*, gives more information about how to make arrangements for a funeral.

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#### 4.3.2 Savings and assets

If you are applying for a Funeral Payment, your savings/capital are irrelevant but the amount awarded will be reduced to take into account:

- any assets of the person who has died which are available without a grant of probate or letters of administration (even if they have been used for other purposes)
- any payments from an insurance policy, occupational pension scheme, pre-paid funeral plan or similar source, made because the person has died
- any contributions towards the funeral costs from a charity or relative
- any funeral grant paid by the government for a war disablement pensioner.

If a Funeral Payment is awarded, it will have to be repaid if sufficient assets become available from the estate of the person who has died, for example after the grant of probate. The estate is any money, property and other items owned by the person who has died. A house or personal items left to a widow, widower or surviving civil partner are not counted as part of the estate. Funeral expenses are a first charge on the estate and have priority over everything else including debts and bequests.

### 4.3.3 Claims and payments

You can claim a Funeral Payment from the date of death and up to three months after the date of the funeral. It is important to claim in time because late claims cannot be considered. The date of your claim may be very important, because you must be receiving one of the qualifying benefits on that particular date.

If your partner has died, you may need to make new claims for benefits like Pension Credit, Housing Benefit or Council Tax Benefit, perhaps because the claims were previously in your partner's name or because you did not qualify before but you do now. You should apply for these benefits before you apply for a Funeral Payment. If your application for a Funeral Payment is refused because you are not receiving one of the qualifying benefits, you can ask for the Funeral Payment decision to be changed once you receive notice that the qualifying benefit has been awarded, as long as the award is backdated to cover the date that you made your claim for a Funeral Payment. Otherwise, you may need to make a new claim for a Funeral Payment as long as you are still within the three month time limit from the date of the funeral.

Funeral payments are usually paid direct to the funeral director.

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**Action:** you can get a Funeral Payment claim form, SF200, from your local Jobcentre Plus office or from the Directgov website. You can also claim by phoning the Bereavement Service on 0845 606 0265 or textphone 0845 606 0285. Contact Age UK Advice or a local advice agency if you need help with the application or if you are not sure which benefits to apply for.

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## 4.4 Surestart Maternity Grant

You are entitled to a Sure Start maternity grant of £500 per child from the Social Fund if:

- you are in the later stages of pregnancy, have just had a baby, or have adopted or accepted responsibility for a child under one year old, *and*
- you or your partner are receiving Pension Credit, Income Support, income-based JSA, income-related ESA, or tax credits at certain levels, *and*
- you have received health and welfare advice about maternal/child health matters, *and*
- you do not have any other child aged under 16, *and*
- you are not subject to immigration control.

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**Action:** you can get a Maternity Grant claim form, SF100, from your local Jobcentre Plus office or from the Directgov website. You must claim within the time limits which vary depending on the circumstances in which you gain responsibility for the child.

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#### 4.5 Challenging a regulated Social Fund decision

If you disagree with a decision about an application for a payment from the regulated Social Fund, you can ask for the decision to be reconsidered or make an appeal. You will be sent details of how to do this in the decision letter. It is important to challenge a decision or get advice as quickly as possible because there are time limits that generally mean you must take action within one month. See Age UK's Factsheet 74, *Challenging welfare benefit decisions*, for more information about reconsiderations and appeals.

## 5 Discretionary Social Fund

Payments from this fund are different from most social security benefits because they are discretionary. This means that you have no right to a payment even if you meet the qualifying conditions for one. There is a legal framework and Social Fund decision makers have to follow directions and take account of official guidance. For Community Care Grants and Crisis Loans they must decide which applications to agree, taking into account the urgency and priority of each individual application, as well as how much money is available in the budget. Budgeting Loans are more 'fact-based', rather than being wholly discretionary, but they must still be made from a fixed budget. You cannot appeal against discretionary Social Fund decisions, although you do have the right to ask for them to be looked at again.

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**Action:** Before you apply for a loan or a grant, make sure that you are receiving all the benefits you are entitled to. If you can increase your income by claiming extra benefits, you may find that you can avoid the need for loans in future. Contact Age UK Advice to find out how you can get a benefit check, or use the benefits calculator on the Age UK website.

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### 5.1 Community Care Grants

You can apply for a Community Care Grant if you are getting one of the following benefits:

- Pension Credit
- Income Support
- income-related ESA
- income-based JSA.

Community Care Grants do not have to be repaid. Savings over £1,000 (£500 for people under 60) will be deducted from any grant.

The person dealing with your application should take into account your circumstances and needs. Grants may help you if you:

- plan to leave institutional or residential accommodation (for example, a hospital, care home, prison or hostel) and need help, for example, to buy a bed, bedding, cooker or to pay fuel connection and removal charges

- need help to stay at home (for example, for minor house repairs, bedding and essential furniture) rather than go into institutional or residential care
- need help to ease exceptional pressures caused by disability, chronic sickness or major family changes
- need help to allow you to care for a prisoner or young offender on temporary release
- need help with travel expenses in urgent situations (for example, visiting someone who is ill or attending a relative's funeral).

For information about other sources of funding for home repairs, see Age UK's Factsheet 13, *Funding repairs, improvements and adaptations*.

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**Note:** If you are not sure whether you will get help, claim anyway – you have nothing to lose. It is important to include all the relevant information and to explain how the grant could help with one of the needs listed above.

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## 5.2 Budgeting Loans

Budgeting Loans are available to help with the costs of essential things that you have not been able to save up for. You can apply for a Budgeting Loan if you have been receiving one of the following benefits for at least 26 weeks:

- Pension Credit
- Income Support
- income-related ESA
- income-based JSA.

The loans are interest-free and range from £100 to £1,500 depending on your need and your ability to meet the repayments. Any savings you have over £2000 (£1,000 if you are under 60) will be deducted from the loan. Budgeting Loans can be awarded for items such as furniture, household equipment, clothing and footwear, travelling expenses, rent in advance, removal costs, home improvements, maintenance and home security measures.

## 5.3 Crisis Loans

You do not have to be receiving particular benefits to qualify for a Crisis Loan. You may get a loan if you have emergency needs or are involved in a disaster (eg fire or flood) and the loan is necessary to prevent serious damage or risk to your health and safety. The maximum amount of Crisis Loan is £1500. The Social Fund decision maker will take into consideration any income or savings you have and whether help is available from other sources.

## 5.4 How to apply to the discretionary Social Fund

To apply for a Community Care Grant you need claim form SF300 and for a Budgeting Loan you need form SF500 from the local Jobcentre Plus office. If you need a Crisis Loan, you may be asked to apply by telephone, otherwise ask for application form SF401. You can also download the claim forms from the Directgov website. You may be asked to attend an interview at the local Jobcentre Plus office.

If you have a choice as to which sort of discretionary Social Fund payment to apply for, try for a Community Care Grant first as these do not have to be repaid. When you apply for a Community Care Grant or a Crisis Loan it is important to give as much information as possible about your circumstances and why you need help, such as details of any health problems. If there is not enough room on the form, you can add a separate sheet.

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**Note:** It often helps to include a letter of support from your GP or a social worker. A local Age UK or other independent advice agency may be able to help with your application. This may be a good idea as local advisers may know about local priorities and guidance, and how much money is left in the Social Fund budget.

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## 5.5 Decisions and payments

There are no set time limits for dealing with applications to the discretionary Social Fund, but decisions should be made without unreasonable delay. Crisis Loan applications should be dealt with on the day the need arises wherever possible. You should receive a written decision on your claim. If your claim is not agreed in full, reasons for refusal should be given together with an explanation of your right to ask for a review.

Community Care Grants do not have to be repaid. Budgeting and Crisis Loans are interest-free and must be repaid within 104 weeks. The decision maker will give you three different options for repaying your loan. Crisis and Budgeting Loans can be recovered by weekly deductions from most benefits.

Any payment will normally be made direct to you, but the DWP can decide to pay a supplier directly, or to issue food vouchers or travel warrants. Loans and grants are not taxable.

## 5.6 Challenging a discretionary Social Fund decision

You cannot appeal against decisions on Crisis Loans, Budgeting Loans and Community Care Grants, but you do have the right to ask for decisions to be looked at again through a review system.

If you disagree with a decision you can ask for an internal review by writing to the office where the decision was made within 28 days of the date on the decision letter. Say why you disagree with the decision. A late request for a review can sometimes be considered. If the Social Fund reviewing officer does not immediately agree to change the decision in your favour, you should be offered an interview where you can put your case personally. This is usually done over the telephone rather than in person. You should receive a written decision with the outcome of the review.

If you are still dissatisfied, you can ask for another review by the Independent Review Service (IRS). You can apply for this review by letter or on form IRS1, available from your local Jobcentre Plus office or from the IRS website. Submit the review request within 28 days of the date on the letter giving the outcome of the first review stage, or give reasons why it is late. A Social Fund inspector will conduct a review which is independent of the DWP. The process is quick and simple. You don't have to attend the hearing and inspectors aim to issue their decisions within 12 days.

You cannot ask for a review of a decision about the repayment terms attached to a loan award. If you are finding it hard to manage the repayments on a Social Fund loan, write to the DWP and ask them to reduce the weekly repayments and extend the repayment period. Explain why the current repayment terms are causing you hardship.

## 6 Help from charities and benevolent funds

If you have checked that you are getting all the benefits you are entitled to and you are not able to get any help (or enough help) from the Social Fund you could approach charities and benevolent funds.

Grants from charities can range from small amounts for food vouchers to large amounts for buying domestic goods like washing machines, cookers and fridges. Others may provide grants towards the cost of, for example, wheelchairs, housing adaptations or holidays. Some trust funds can provide a small weekly or monthly allowance.

Most charities will not be able to provide large amounts and so it is important to apply to as many as possible.

Regular charitable payments will not usually be taken into account as income for other benefits. One-off charitable payments will only affect your benefits if they take your capital over certain levels.

There are many different charities and trusts in the UK ranging from those who will consider helping anyone in need to those targeting particular groups. Occupational charities may assist someone who worked in a particular trade or profession and will sometimes help surviving partners and dependent children. Other charities focus on people who have served in the armed services, people who belong to particular religious groups, people who live in particular areas or people with specific illnesses and disabilities

There are various ways of finding charities that may be able to help you.

A Guide to Grants for Individuals in Need is published by the Directory of Social Change and should be available at your local library. It provides information about over 2,000 charities and many advice services. It also has a chapter explaining how to make an application to a charity.

There are also some organisations that help people identify potential sources of charitable help, listed in section 7.

Before you start a charitable application, it is useful to make a note of as much of the following information as you can:

- where you live
- place of birth
- age

- marital status
- family responsibilities
- health problems
- a breakdown of your income and expenditure
- career and work history
- service in armed forces
- membership (past or present) of a trade union
- religion.

## 7 Useful organisations

### Charity Search

Charity Search provides a free service helping older people in financial need receive the support that may be available to them from a variety of charitable sources.

Tel: 0117 982 4060

Website: [www.charitysearch.org.uk](http://www.charitysearch.org.uk)

### Citizens Advice Bureau

National network of independent advice centres. Depending on available resources may offer benefits check and help filling forms.

Tel: 020 7833 2181 (for local contact details only – not telephone advice)

Website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### Community Legal Service

National network of Legal Services Commission funded organisations and advice providers that fund, provide and promote civil legal aid services – free, confidential and independent legal advice for residents of England and Wales.

Tel: 0845 345 4345

## **Directgov**

The official Government website for information for citizens.

Website: [www.direct.gov.uk/en/index.htm](http://www.direct.gov.uk/en/index.htm)

## **Disability and Carers Service**

Part of the DWP, responsible for administration of Carers Allowance, Attendance Allowance and Disability Living Allowance.

Tel: 0845 7 12 34 56

Website: [www.dwp.gov.uk/lifeevent/benefits/dcs/](http://www.dwp.gov.uk/lifeevent/benefits/dcs/)

## **Independent Review Service**

The Independent Review Service provides independent reviews of discretionary Social Fund decisions.

Tel: 0800 096 1926

Website: [www.irs-review.org.uk](http://www.irs-review.org.uk)

## **Jobcentre Plus**

Part of the DWP, administers most benefit claims for people of working age and the Social Fund.

Tel: 0800 055 6688 (free call)

Textphone: 0800 023 4888

## **Pension Service (The)**

Part of the DWP, The Pension Service administers State Pensions and Pension Credit.

Tel: 0845 6060265

Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

## **Turn2us**

A charitable service helping people access the money available to them – through welfare benefits, grants and other help.

Tel: 0808 802 2000

Website: [www.turn2us.org.uk](http://www.turn2us.org.uk)

## Winter Fuel Payment Helpline

Part of the DWP, deals with queries about Winter Fuel Payments.

Tel: 08459 151 515

Textphone: 0845 601 5613

## 8 Further information from Age UK

### Age UK Information Materials

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, issues employment and equality issues.

Whether you need information for yourself, a relative or a client our information guides will help you find the answers you are looking for and useful organisations who may be able to help. You can order as many copies of guides as you need and organisations can place bulk orders.

Our factsheets provide detailed information if you are an adviser or you have a specific problem.

### Age UK Advice

Visit the Age UK website, [www.ageuk.org.uk](http://www.ageuk.org.uk), or call Age UK Advice free on 0800 169 65 65 if you would like:

- further information about our full range of information products
- to order copies of any of our information materials
- to request information in large print and audio
- expert advice if you cannot find the information you need in this factsheet
- contact details for your nearest local Age UK/Age Concern

### 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 publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65

Website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

In Wales, contact:

Age Cymru: 0800 169 65 65

Website: [www.agecymru.org.uk](http://www.agecymru.org.uk)

In Scotland, contact:

Age Scotland: 0845 125 9732

Website: [www.agescotland.org.uk](http://www.agescotland.org.uk)

In Northern Ireland, contact:

Age NI: 0808 808 7575

Website: [www.ageni.org.uk](http://www.ageni.org.uk)

## Support our work

Age UK 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 calls to Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 80 80 (8.30 am–5.30 pm) or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate)

## Legal statement

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 Northern Ireland, Age Cymru.

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