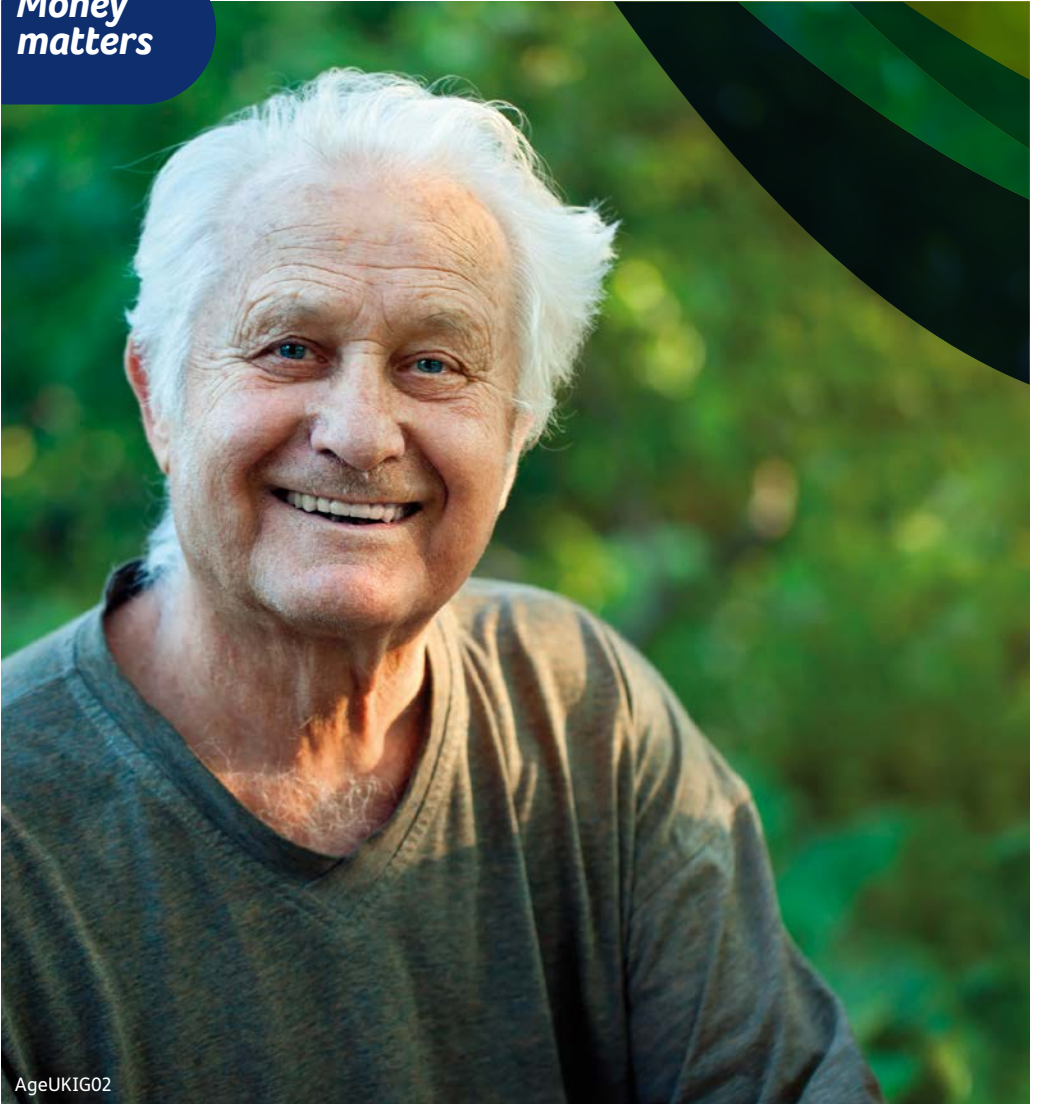


Lesbian, gay, bisexual or transgender

.....
Planning for later life
.....

**Money
matters**



We are Age UK.

*Our network includes Age Cymru,
Age NI, Age Scotland, Age International
and more than 160 local partners.*

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Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Introduction

Many of the issues related to planning for later life are very similar whether you are straight, gay, lesbian, bisexual or transgender, but some matters may need special consideration. The legal context has changed in relation to gay and transgender people, mainly in a very helpful way, but the assumptions or prejudices of others can still cause some difficulties.

In addition to the broad LGBT areas covered in this guide, we've also looked at some specific transgender issues on pages 25-27.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 28 to 34). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 28).

As far as possible, the information in this guide is applicable across the UK.

Key



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



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

Meeting others

We can all become lonely as we get older. Of course, there are any number of social groups aimed at bringing older people together. But as an older lesbian, gay man, bisexual or transgender person, traditional older people's centres may not offer a social setting in which you feel comfortable.

There are growing numbers of social groups specifically for older lesbian, gay, bisexual and transgender people, as well as activity-based groups for gay people of all ages. If you have access to the internet, you can join discussion forums or dating sites and make contact with others – but always use caution when giving out personal information or meeting others. See our free guides *Making the most of the internet* and *Internet security* to find out more.

And don't rule out the possibility of using a personal ad – many people find lifelong friends and even partners through personal advertisements, and you can keep your details confidential through the message systems that most reputable newspapers now operate. Why not check whether there is a 'men seeking men' or 'women seeking women' section in your local papers?

what next?

If you use the computers in your local library, you may find that some search terms and legitimate websites are blocked. There are usually fewer restrictions in internet cafés. If you prefer talking on the phone, contact the London Lesbian and Gay Switchboard wherever you are in the UK (see page 32).

Partnership rights

Civil partnerships for same-sex couples came into effect in December 2005. For the first time, registered same-sex couples have the same rights, privileges and responsibilities in almost every area that heterosexual couples get when they marry. These include:

- pensions and benefits
- tax implications
- inheritance
- tenancy
- bereavement and registration of death.

If you are in a relationship, it is a personal decision whether or not you wish to have it formally registered. But as you get older, the status of civil partnership could provide important increased security for you as a couple.



England, Wales and Scotland are currently considering bringing in same-sex marriage. Northern Ireland has no plans to introduce this.

**what
next?**

For more detailed information on same-sex partnership rights contact Stonewall (see page 34).

Are you entitled to any benefits?

Every year, a large amount of money intended for people on a low income goes unclaimed. If you're ill, disabled, unemployed, a carer or don't have much money coming in, you may be able to claim some money to help you. Ask your local Age UK if they can give you a free benefits check, or use our online calculator at www.ageuk.org.uk/benefitscheck to get started.

For certain benefits, same-sex couples who live together are now treated as a couple and no longer as two single people – whether or not they have registered a civil partnership. This brings same-sex couples into line with heterosexual couples, but it may have financial disadvantages for some people.

For example, it may reduce means-tested benefits such as Pension Credit, Universal Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Support, because your partner's income will be included as part of the overall assessment. It will not, however, reduce non-means-tested benefits such as a State Retirement Pension or any disability benefits such as Disability Living Allowance or Attendance Allowance, which are paid to you on the basis of your individual circumstances.



If you receive any means-tested benefits, it is very important that you notify the office that pays your benefits as soon as possible. If you don't disclose that you have a civil partner or are living together as civil partners this will be viewed as a fraudulent claim and any amount overpaid may be claimed back.

what next?

For more information about benefits, read our free guides *More money in your pocket: a guide to claiming benefits for people over pension age* or *Claiming benefits: a guide for people of working age*. In Wales, see Age Cymru's version of *More money in your pocket*.



Your pension rights

The State Pension is based on National Insurance contributions. You don't have to claim it as soon as you reach pension age – you can defer claiming, and get a higher pension or lump sum when you do.

Civil partners who don't have enough National Insurance contributions in their own right may qualify for a basic State Pension when their partners who were born after 6 April 1950 reach State Pension age.

If your civil partner dies, you may be able to qualify for a State Pension based on your deceased partner's contribution record, or you may be entitled to some Graduated or Additional Pension.

Survivor benefits in pension schemes

Civil partners are entitled to a survivor's pension from their civil partner's occupational pension on the same basis as if they were widowed.

Private pension schemes are not under any legal obligation to extend survivor benefits to unmarried/unregistered partners, but you can nominate someone to benefit.

Widow's benefit

Lesbian or bisexual women who have previously been married and are being paid a widow's pension lose this if they enter into a civil partnership.

**what
next?**

Contact your respective pension schemes to ensure that your wishes are made explicit, or contact the Pension Service for more information (see page 33).

Tax issues

No-one wants to pay more tax than they have to, so make sure you're paying the right amount and claiming any allowances and benefits you're entitled to. Our online tax calculator can help you work out how much tax you'll pay to HMRC this year – visit www.ageuk.org.uk/taxcalculator to use it.

Civil partners born before 6 April 1935 can claim the Married Couple's Allowance and tax benefits that allow you to transfer savings to a partner who pays no tax or tax at a lower rate. It doesn't matter when the partner was born. They can also inherit money and property from their partner without paying Inheritance Tax.

This rule does not apply to partners living together who have not registered their partnership. Where the value of assets, such as a house, exceeds the Inheritance Tax exemption amount, the surviving partner might have to sell the home to pay the tax debt after their partner's death.

Same-sex partners who choose not to enter into a civil partnership should consider taking out appropriate life insurance. This is a complex area and we recommend that you seek independent financial advice.


**what
next?**

See our free guide *Tax guide* for more information on tax issues.

Inheritance and wills

It is essential to make a will, especially if you are lesbian, gay, bisexual or transgender and think that family members might contest your wishes.

Civil partners have the same inheritance rights as married couples. If you enter a civil partnership, this will revoke (cancel) a previously existing will. Inform a solicitor that you are about to enter into a civil partnership and instruct them to make new wills for both of you.

 For legal advice, contact the Law Society to find a solicitor in England or Wales (see page 31). In Scotland, contact the Law Society of Scotland, and in Northern Ireland, contact the Law Society of Northern Ireland (see page 31).

Age UK Enterprises Limited* offers legal services which are provided by the law firm Irwin Mitchell. They can advise on wills, probate, powers of attorney, family and relationship issues, and rights at work. Call Irwin Mitchell on 0845 685 1076 for more information.

**what
next?**

See our guides *Wills and estate planning* and *When someone dies* for more information. In Scotland, contact Age Scotland for their factsheet *Making your will*.



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Civil partners have the same inheritance rights as married couples. If you enter a civil partnership, this will revoke (cancel) a previously existing will.



Making your wishes known

There are many reasons why you might need someone to make decisions for you, or act on your behalf – for example, if you were to have an accident or stroke, or develop dementia. The best way to make sure your wishes are known and acted on if you should lose mental capacity is to make Lasting Powers of Attorney (LPAs). These have replaced Enduring Powers of Attorney. There are separate LPAs for Property and Financial Affairs and for Personal Welfare. You will need to pay to formally register them with the Office of the Public Guardian (see page 32). LPAs are available only in England and Wales.

The Personal Welfare LPA may be particularly relevant if you have family members who might exclude your partner or gay friends in future. It enables you to specify who you want to have contact with and what kinds of social activities you want to be involved with.

LPAs allow you to choose someone (an ‘attorney’) to make decisions on your behalf. Be sure to choose someone you can trust to act in your best interests. Ask a solicitor to help you draft an LPA.

***There are many reasons
why you might need someone
to make decisions for you,
or act on your behalf.***



- i** In Scotland, the situation is different. You can make a Power of Attorney (POA) for your financial affairs, personal welfare or both. A POA is normally drawn up by a solicitor. You will need to pay to formally register it with the Office of the Public Guardian (Scotland). Read Age Scotland's factsheet *Legal arrangements for managing financial affairs* to find out more.
- i** In Northern Ireland, the situation is different again. A Power of Attorney gives someone else the authority to make decisions on your behalf, but it ceases if you lose mental capacity. However, an Enduring Power of Attorney will continue if you lose mental capacity. Your attorney will need to register the Enduring Power of Attorney with the High Court (Office of Care and Protection) when they believe you can no longer manage your affairs yourself.

**what
next?**

Read our free guide *Powers of attorney* for further details. To find out more about LPAs and to order the relevant forms, contact the Office of the Public Guardian (see page 32).

‘Next-of-kin’ status and incapacity

The concept of ‘next of kin’ actually has very limited meaning in the context of healthcare. The individual concerned is the only person who can give his or her consent to any treatment, unless they have authorised someone to do so on their behalf under a Lasting Power of Attorney or equivalent in Scotland or Northern Ireland.

You can make an advance decision to refuse certain types of medical treatment if, in the future, you can’t make and communicate your own decisions. You must set out exactly what treatments you don’t want and the circumstances in which you want to refuse them. In England, this is legally binding so health professionals treating you must follow it.

i In Scotland and Northern Ireland there is no law covering advance decisions, so the position isn’t clear. An advance statement covers other elements of how you would like to be treated. It isn’t legally binding but can be used to record your wishes and preferences about future treatment and care.

If you haven’t made an advance decision or advance statement, health professionals make decisions based on the best interests and medical needs of the patient, in consultation with those closest to the patient, such as his or her partner. There have, however, been anecdotal cases of same-sex partners being excluded from consultation or access to information, and even being denied the right to visit a partner in hospital. A civil partnership can help to make your status clear.

what next?

For information on how to make an advance decision, ask for our free factsheet *Advance decisions, advance statements and living wills*.

Tenancy rights

A person in a civil partnership now has the same right as a married person to take over a deceased partner's tenancy. In many cases, if two people live together as if they were civil partners and one is a tenant, he or she should be entitled to add the partner's name to the tenancy.

However, this is still relatively new legislation so it's important that you and your landlord are aware of your rights. Any decision may be affected by how the tenancy was previously passed on, the length of your relationship and how long you were living together. Co-habiting partners of any gender or sexuality may need to provide evidence of joint accounts, joint holidays, attendance at joint family occasions, paying bills and being registered at the same address. If in doubt, seek legal advice.

what next?

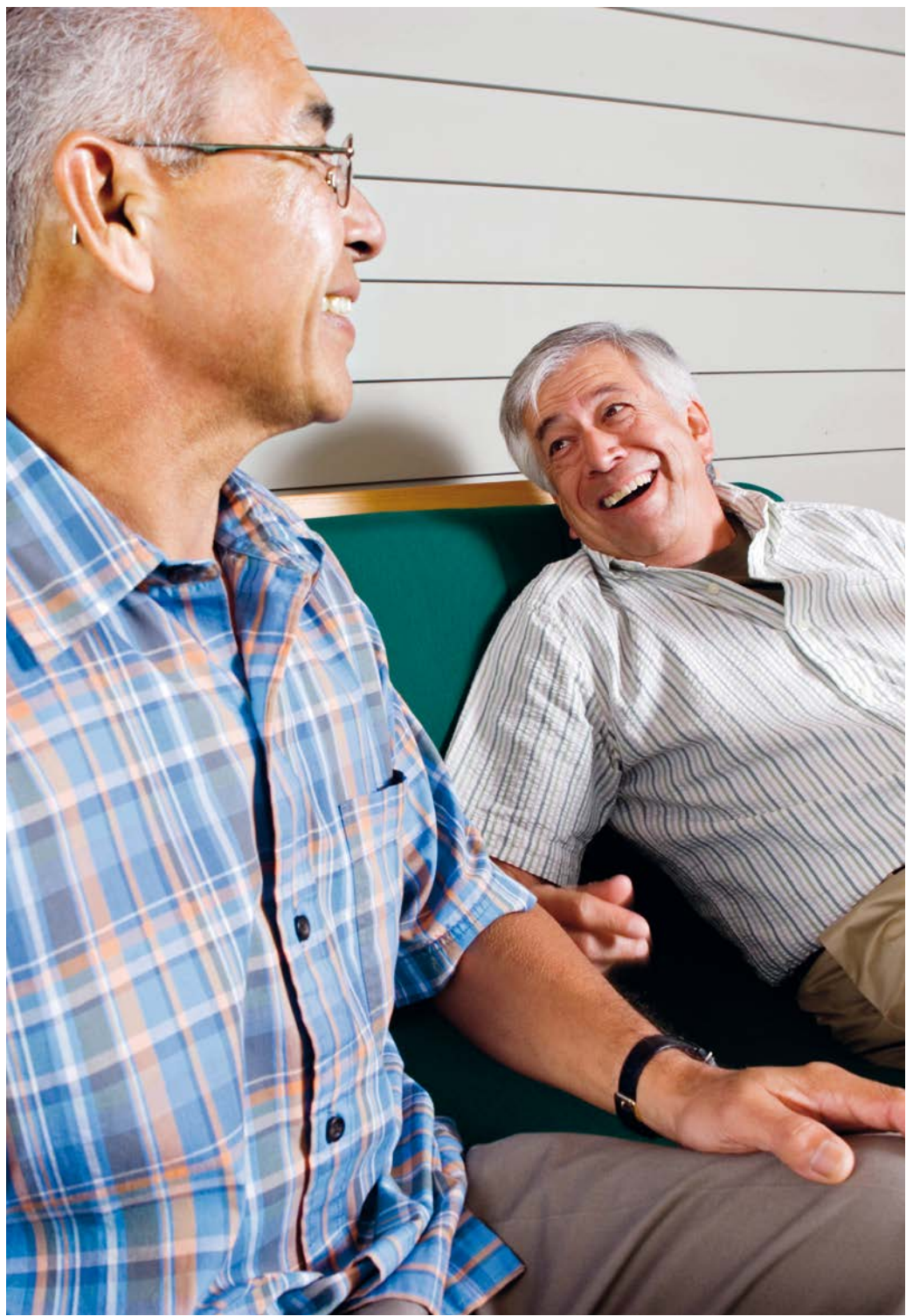
To find out more, contact Stonewall Housing (see page 34) or download their free guide *The housing guide for lesbian, gay and bisexual people*.

‘We have made a date with the solicitor to get it all sorted and we may even “tie the knot” with our civil partnership this year to celebrate our 10 years together.’

Eric was worried about how secure he would be in his home if anything happened to his partner.

‘I moved in with my partner George 10 years ago. George holds the tenancy for the flat in his name only. We haven’t organised our civil partnership and neither of us has made a will yet. George’s son Richard really dislikes me, and our relationship, and so I worry what might happen if anything happened to George. It is a hard subject to talk about as I don’t want George to feel pressured in any way.

‘The other evening, we met another couple who told us about a gay-friendly solicitor who had helped them with their wills and Lasting Powers of Attorney. Age UK told us we should approach our landlord to find out what the position is, as I should be entitled to take on the tenancy if George died or possibly I should be added to the tenancy agreement. We have made a date with the solicitor to get it all sorted and we may even “tie the knot” with our civil partnership this year to celebrate our 10 years together.’



Looking after yourself

As we get older, we need to take particular care of our health, including our mental wellbeing. Research has shown that many years of feeling different, coupled with complex emotions of shame and rejection, can have a big impact on older lesbian, gay, bisexual and transgender people's self-esteem. This may lead to mental health problems such as depression. Symptoms may include feeling sad or empty, losing interest in activities you previously enjoyed, and having problems with sleeping or eating. Older people can also experience symptoms such as anxiety, slower thoughts and movements, weakness, headaches and unexplained aches and pains.

Don't be afraid to approach your GP if you need help. Many people find it difficult to talk about their mental health difficulties but you shouldn't feel uncomfortable about this. Depression is an illness that can be treated, and is not an inevitable part of getting older. Depending on your needs, your GP may prescribe medication or recommend counselling.

You may have had a negative experience with healthcare services in the past. Perhaps you were told that being gay or transgender was a mental illness that needed to be 'cured' or 'healed'. Rest assured that this attitude is no longer acceptable. Your GP surgery will be seeing more and more people who are 'out'.

If you feel able to tell your GP that you are gay or transgender, this may help them direct you towards services that are right for you. Ask the surgery about its policy on equality and diversity to gauge how you might be received. See the section ‘Telling services about yourself’ (see page 23).

what next?

For more information about staying healthy, see our guide *Healthy living*. Call Samaritans if you need to talk to someone about how you are feeling (see page 34).

- i** In Wales, you can also contact the C.A.L.L. Helpline (see page 29). In Northern Ireland, you can contact Cara-Friend (see page 29) for support and befriending.

Sexual health

It’s easy to forget that sexual health advice isn’t just for younger people – it’s for all ages. Sexually transmitted infections (STIs) have risen in older people in the last 10 years. Condoms are the only form of contraception that will protect you from STIs. You should use them if you’re having sex with someone of the opposite sex or if you’re a gay man.

It’s a good idea to have an annual sexual health check because not all STIs have symptoms. You can make an appointment at a sexual health or genito-urinary medicine (GUM) clinic – some are drop-in centres.

what next?

For more information, visit the NHS Choices website (see page 32) and click on ‘Live well’, then ‘Sexual health’.

Safety, security and protection

Most lesbian, gay, bisexual and transgender people are used to living with some degree of fear and apprehension about other people's prejudice. Older gay men may have had early experiences of living their lives outside the law, which might understandably breed mistrust of the police.

Fortunately, times really are changing. The Equality Act 2010 means it is illegal for anyone to discriminate against you because of your sexuality or gender identity. Many organisations now have rigorous rules for dealing with discrimination.

If you receive any kind of verbal abuse, hate mail, intimidation or violence, it is important to seek help. If the abuse is because of your sexual orientation, it is also vital that the police are aware that this is a homophobic crime. If you are unhappy with the police's response, you can address this by contacting the Professional Standards Department of the relevant police force.

Violence at home

Lesbian, gay, bisexual or transgender people can also be the victims of domestic abuse within their relationships, yet may be more reluctant to report this because of uncertainty about how it will be dealt with. But there is no need to suffer in silence – help and support are available. Contact Broken Rainbow (see page 29) for help and information.

what next?



For help and information relating to homophobic crime, contact the GALOP helpline (see page 31). In Northern Ireland, you can report homophobic crime to the Police Service by calling 0845 600 8000 or visiting <https://report.psnl.police.uk>

Care services at home

Becoming more dependent on others can mean that you find your privacy is increasingly compromised by visitors from health and social services. They may play a valuable role in helping you to live at home and maintain your independence, but their presence can still be difficult to deal with. In some cases, lesbians, gay men, bisexual and transgender people may put off asking for help and support because they are fearful of intolerant or insensitive reactions from strangers.

In reality, care should be offered by staff who will not judge and with whom, over time, you may be able to talk openly. The Government's Equality Act 2010 means no service provider may discriminate against anyone because they are lesbian, gay, bisexual or transgender.

**what
next?**

For further information about care, see our free guide *Care at home*.

Care services: dealing with problems

If you ever experience prejudice or intimidation from a care worker, you should make a complaint to the service manager. This is not something you have to put up with as an inevitable part of being lesbian, gay, bisexual or transgender. You now also have the law on your side.

It may feel daunting to make an issue of a prejudiced comment made by a care worker, but if you feel you can do so, it's worth doing not only for your peace of mind but also for others who may use the service in future.

what next?

If you are not satisfied by the response from the service manager, you are entitled to pursue the matter further through the Care Quality Commission (in England), the Care and Social Services Inspectorate Wales, the Care Inspectorate in Scotland or the Regulation and Quality Improvement Authority in Northern Ireland (see pages 29, 30 and 34).



Direct payments

Some older lesbians, gay men, bisexual or transgender people have found that opting for the direct payments system offers them more freedom to organise their own care and hence to use carers they feel comfortable with.

what next?

Find out more about our direct debit payments in our free guide *Personal budgets in social care*. In Wales, see Age Cymru's factsheet *Self-directed support: direct payments in Wales*. In Scotland, see Age Scotland's factsheet *Self-directed support*.



Being a carer

Many aspects of becoming a carer to someone else – such as an ill or disabled partner, friend or parent – can make you feel invisible in terms of your own identity and feelings.

As a lesbian, gay or bisexual person looking after a partner, there is also a continual pressure to ‘come out’ about the nature of your relationship as you come into contact with the various professionals involved in their care. It may feel quite strange to be back in this position after many years of just getting on with your lives together.

If you are caring for a parent, your own lesbian, gay or bisexual identity may feel pushed to one side, particularly if you are living with the parent and are no longer as free to enjoy a sexual relationship as you were previously.

Try to ensure that you make time for your own needs and interests. To help with this, social services are required to do a separate carer’s assessment in which you can request ‘respite’ time away from your caring role and be advised on relevant benefits.

what next?

See our free guide *Advice for carers* for more information about the practical and emotional support available to you. For general information for carers, contact Carers UK (see page 30).

Housing and residential care

If you find yourself needing more intensive care and support at home, for yourself or a partner, you could be facing a difficult decision about whether to move into sheltered housing or residential care. You will understandably want to know whether you will find an atmosphere in which you feel you can be yourself.

Finding the right home

There are currently no specialist housing options for older lesbian, gay, bisexual or transgender people in the UK. There are, however, increasing numbers of new developments in ‘extra-care’ housing, which offer the privacy of independent flats with the increased support of a care home.

When looking at care homes or sheltered housing schemes, there are ways in which you can find out more about the attitudes of the manager and staff. You could ask the manager directly what their policy is towards lesbian, gay, bisexual or transgender residents. If you do not want to ask directly, you could ask about other issues, such as how the home accommodates personal relationships in general or whether there is a code of practice on privacy.

Funding residential care

Funding of care is an important and complex subject. If you are living with a civil partner, your house will not be included in the financial assessment if one of you wishes to remain there, as the ‘disregard of property’ rule will apply.

**what
next?**

See our free guides *Care homes* and *Housing options* for more information. Speak to Stonewall Housing for further housing advice (see page 34).

Telling services about yourself

Questions about your sexual orientation may feel very personal, and even intrusive, but service providers such as councils and hospitals need to know if the services they offer are right for you. If your sexual orientation or gender identity remains hidden, there is a real risk that your needs remain hidden too.

Telling a service provider that you are lesbian, gay, bisexual or transgender will help to make their services better for you. And remember – there are strict laws about confidentiality and privacy. But if you don't feel comfortable telling someone, for whatever reason, then don't. No one can make you.

what next?

Stonewall produces a guide called *What's it got to do with you?* (page 34).

Registering a death

Civil partners register the death of their partner in the same way as married couples. See our free guide *When someone dies* for more information.

Coping with bereavement

Losing a loved one or close friend is extremely traumatic and difficult. Whether you have led a relatively private life with someone as a couple, or enjoyed a more complex relationship, you may find it hard to access the support you need to talk about your loss.

what next?

See our free guide *Bereavement* for more information. London Friend has a dedicated UK-wide helpline offering support and practical information to LGBT callers on a wide range of issues, including bereavement (page 32).

Bereavement payments or allowances

Civil partners are entitled to the same bereavement payments as married couples. However, these will vary depending on whether you or your partner are of pensionable age. Contact the Bereavement Service (see page 29) and ask for the bereavement benefit form BB1 to make a claim, download it from www.gov.uk, or get a copy from your local JobCentre Plus.

what next?

Read our free guide *Claiming benefits: a guide for people of working age* to find out more about bereavement payments. See our free guide *When someone dies* for more information about the practicalities of what to do after a death.

Transgender people in later life

Transgender (or ‘trans’) describes many people whose lifestyles appear to conflict with the gender norms of society, but this section focuses on those who live permanently in their chosen gender role. This is because of particular considerations around health, care and support needs, among other issues.

Becoming trans in later life

Older people can successfully transition and start living part time or permanently in their chosen gender. Although treatments, including hormone therapy and surgery, are not without risk, this is low if you’re healthy and receive proper care. As you get older it becomes more challenging to be healthy enough to undergo full gender reassignment or to fully transition to living permanently in your new gender role. One advantage, however, is that as people age they often become more gender neutral in their appearance.

Getting older when trans

Your experience of being trans will vary according to the age at which you transitioned and when that was. If you are now 60 and transitioned when you were 20, you will have had a very different life and faced very different issues from a 60 year old who transitioned when they were 55. However, as a member of the first generation of older trans people it is likely you will face some unique health needs. For example, if you take hormones or drugs that block hormone production, you should have annual health checks. If you sense anything unusual about your body, such as persistent aches and pains, get yourself checked out.

The Gender Recognition Act

The 2004 Act means you can apply to be recognised in your chosen gender. You will receive a Gender Recognition Certificate (GRC) and a new birth certificate if you were born in the UK. You will then be treated as your new sex for all legal purposes. This may affect your entitlement to certain benefits, such as State Pension, as women can currently claim this earlier than men, so think carefully before getting a GRC and seek advice first.

Make sure you're clearly identified in your will if you use two names or have only recently begun to live permanently in your new gender role. However, with regard to being a beneficiary in a will, if you have a GRC there shouldn't be a problem as it will include your name change.

Receiving care

You may have complex social or bodily needs relating to your gender reassignment treatments and be concerned about how carers will treat you. Care staff should always treat you with sensitivity and respect and one way to help achieve this is to discuss your care needs with the service that provides your care. You also have the option to receive direct payments so that you can arrange services yourself by someone you feel comfortable with.

Most importantly, you need to communicate the issues you face daily to manage your body, such as shaving and maintenance of hair or wig.

Housing and residential care

Not much is yet known about the care of older trans people in sheltered or residential accommodation, so if you're facing such decisions it is very important that you or your carer do plenty of research and visit establishments you might be considering. As with care services, consider what's important to you with regard to managing your body and your privacy needs. It's also a good idea to write down clear instructions for what should happen if you become confused or suffer from dementia or a similar disorder, such as what type of clothing you should be given.

Your rights

As an older trans person you are legally protected against discrimination along with all other groups. So, for example, following gender reassignment surgery or legal recognition, you have the right to use all facilities such as toilets and locker rooms designed for your affirmed gender. If you feel you've been discriminated against as a transgender person, call the Equality and Human Rights Commission Helpline on 0845 604 6610. In Northern Ireland, call the Equality Commission Northern Ireland on 02890 500600.

what next?

See our free factsheet *Transgender issues in later life* to find out much more about the issues introduced here. Contact Gender Trust or Press for Change (see pages 31 and 33) for further help and support.

Useful organisations

Age UK

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

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Age of Diversity

A new user-led campaigning group of older lesbians, gay men, bisexuals and transgender people. It builds on the work of Polari (which has now closed).

c/o London Friend
86 Caledonian Road
London N1 9DN

www.ageofdiversity.org.uk

Bereavement Service

Government service that can provide forms for bereavement benefits.

Tel: 0845 606 0265
(Welsh) 0845 606 0275
Textphone: 0845 606 0285
(Welsh) 0845 606 0295

Broken Rainbow

Provides support for gay, lesbian, bisexual and transgender people experiencing domestic violence.

Tel: 0300 999 5428 (free call from landlines)
www.broken-rainbow.org.uk

C.A.L.L. Helpline – Community Advice and Listening Line

Offers a confidential support and listening service on mental health and related matters in Wales.

Tel: 0800 132737
www.callhelpline.org.uk

Cara-Friend

Offers counselling, befriending, advice and support for LGB people in Northern Ireland.

Tel: 02890 890202
www.cara-friend.org.uk

Care Inspectorate

Scottish organisation with similar responsibilities to those of the Care Quality Commission (see page 30).

Tel: 0845 600 9527 (lo-call rate)
www.careinspectorate.com

Care and Social Services Inspectorate Wales

Welsh organisation with similar responsibilities to those of the Care Quality Commission (see page 30).

Rhydycar Business Park
Merthyr Tydfil CF48 1UZ

Tel: 0300 062 8888

www.cssiw.org.uk

Care Quality Commission (CQC)

Responsible for registering and inspecting social care services in England.

Citygate
Gallowgate
Newcastle upon Tyne NE1 4PA

Tel: 03000 61 61 61 (national rate)

www.cqc.org.uk

Carers UK

General help and advice for all carers.

Tel: 0808 808 7777

www.carersuk.org

Elderly Accommodation Counsel

Maintains a nationwide database of housing for older people and provides guidance to help enquirers choose suitable accommodation.

Tel: 0800 377 7070

www.housingcare.org

www.eac.org.uk

GALOP

A lesbian, gay, bisexual and transgender anti-violence charity helpline which can offer advice on dealing with hate crime, or act as a safe third party if you are anxious about going directly to the police.

Tel: 020 7704 2040

www.galop.org.uk

Gender Trust

Information and support for anyone with questions or problems about their gender identity, and their friends and families.

76 The Ridgeway
Astwood Bank B96 6LX
Tel: 01527 894 838

Email: info@gendertrust.org.uk

www.gendertrust.org.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website to help you choose one.

Tel: 020 7242 1222
www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614
www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411
www.lawscot.org.uk

LGBT Excellence Centre

Provides lesbian, gay, bisexual and transgender people in Wales with free support, advice and representation.

Tel: 0800 023 2201

Email: info@ecwales.org.uk

www.ecwales.org.uk

London Friend LGBT Helpline

Dedicated UK-wide helpline offering support and practical information to lesbian, gay, bisexual and transgender callers.

Tel: 020 7837 3337 (national call rate)

www.londonfriend.org.uk

London Lesbian and Gay Switchboard

Information and support for anyone in the UK dealing with issues relating to their sexuality.

Tel: 020 7837 7324 (national call rate)

www.llgs.org.uk

www.turingnetwork.org.uk (for UK-wide listings)

NHS Choices

Provides information about health conditions, treatments and services in England.

www.nhs.uk

In Wales, visit www.wales.nhs.uk

In Scotland, visit **NHS Inform** at www.nhsinform.co.uk

Office of the Public Guardian (OPG)

For information about Lasting Powers of Attorney.

Tel: 0300 456 0300 (Government, cities and rights)

www.justice.gov.uk/about/opg

In Scotland, contact the **Office of the Public Guardian (Scotland)**

Tel: 0132 467 8300

www.publicguardian-scotland.gov.uk

Opening Doors London

Provides services to combat isolation among older LGBT people such as social activities, befriending, and a telephone information and signposting service.

Age UK Camden

Tavis House

1-6 Tavistock Square

London WC1H 9NA

Email: info@ageukcamden.org.uk

www.openingdoorslondon.org.uk

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.gov.uk/state-pension

Press for Change

Campaign group, providing legal advice and training to transgender people.

Tel: 0844 870 8165

Email: office@pfc.org.uk

www.pfc.org.uk

Regulation and Quality Improvement Authority

Has similar responsibilities to those of the Care Quality Commission (page 30) in Northern Ireland.

9th Floor, Riverside Tower
5 Lanyon Place
Belfast BT1 3BT

Tel: 028 9051 7500
www.rqia.org.uk

Samaritans

Confidential non-judgemental support for people in distress.

Tel: 08457 90 90 90 (lo-call rate)
www.samaritans.org

Stonewall

National organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexual people.

Tel: 08000 50 20 20 (free call from landlines)
www.stonewall.org.uk

In Wales, contact **Stonewall Cymru**

Tel: 08000 50 20 20 (free call from landlines)
www.stonewallcymru.org.uk

In Scotland, contact **Stonewall Scotland**

Tel: 0131 474 8019
Email: info@stonewallscotland.org.uk
www.stonewallscotland.org.uk

Stonewall Housing

Provides specialist housing support to lesbian, gay, bisexual and transgender people in London and signposts to helpful organisations nationally.

Tel: 020 7359 5767 (national rate)
www.stonewallhousing.org

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: RSXZ-KTTS-KSHT, Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

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We will use the information you have supplied to communicate with you according to data protection guidelines. Age UK (registered charity number 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.

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- Claiming benefits: a guide for people of working age
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- Help with legal advice
- How to be an executor
- Managing your money
- More money in your pocket: a guide to claiming benefits for people over pension age
- Powers of attorney
- Save energy, pay less
- Tax guide
- When someone dies
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To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

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/moneymatters**

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

The following Age UK information guides may be useful:

- *Claiming benefits: a guide for people of working age*
- *Managing your money*
- *Powers of attorney*

The Age UK Group 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 are not in the box below, call Age UK Advice free on **0800 169 65 65**.

