

ANNEXE

FACTS AND FIGURES FOR 2018-2019

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State Benefit rates

Basic Pension

For people who attained pension age before 6 April 2016

Man or woman with full N.I. contribution record	£125.95
Spouse or civil partner not qualifying under own N.I.s	£75.50

New State Pension

For people attaining pension age on or after 6 April 2016

New State Pension	£164.35
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Bereavement Support Payment

For deaths occurring after 6 April 2017.

Higher rate, (paid if you are eligible for Child Benefit)	a first payment of £3500 then £350 monthly for 18 months
Lower rate	a first payment of £2500 then £100 monthly for 18 months

Incapacity Benefit

Long term Personal benefit (if qualified before October 27th 2008)	£109.60
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Employment Support Allowance

Assessment Phase	£73.10
Main Phase (Activity Group)	£102.15
(Support Group)	£110.75

Jobseekers Allowance

Personal Rate	£73.10
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Attendance Allowance (For claimants over age 65)

Higher rate	£85.60
Lower rate	£57.30

Disability Living Allowance (for claimants under 65)

	Care Component	Mobility Component
Higher rate	£85.60	£59.75
Middle rate	£57.30	
Lower rate	£22.65	£22.65

Personal Independence Payment

	Daily Living Component	Mobility Component
Enhanced	£85.60	£59.75
Standard	£57.30	£22.65

Carers Allowance

Personal rate £64.60

Earnings Limits for National Insurance Contributions

Lower Earning Limit	£116.00
Threshold Limit	£162.00
Upper Earnings Limit	£892.00

National Insurance Rates

Employed earners 12% on earnings between the Threshold Limit and Upper Earnings Limit plus an additional 2% on all earnings above the UEL. (Until 5/4/2016 some people were in company or personal pension schemes and paid the 10.6% contracted out rate. From 6 April 2016 the 'contracted out' rate was abolished and everyone pays the 12% rate).

Married Women on reduced rate contributions - 5.85% on earnings between the Threshold Limit and the Upper Earnings Limit plus an additional 2% on all earnings above the UEL.

Self Employed

Class 2 weekly contributions (exempt if profits are below £6205.00)	£2.95
Class 4 contributions payable in addition on profits between £8424 and £46,350 in the tax year.	9%
Surcharge on all profits above £46,350.	2%
Class 3 voluntary contributions for the non employed	£14.65

Savings limits

Jobseekers Allowance/Income Support	£16000.00
Housing Support (Housing Benefit and Council Tax)	£16000.00
Financial help with residential or nursing home fees in England and Northern Ireland	£23250
Scotland	£26500
Wales	£30000

Pension Credit (There is no savings limit)

If pension age was attained before 6.4.2016

May be payable if weekly income is below	£196.00 (single) *
	£286.00 (couple)*

If pension age was attained after 5.4.2016

May be payable if weekly income is below	£163.00 (single) *
	£249.00 (couple)*

* a higher weekly income is applied if you are disabled, have caring responsibilities or have a mortgage.

Benefits Cap (limit on the total amount of benefit most people under age 65 can receive in benefits per year. Rates are higher if living in Greater London)

single person without dependents	£13400pa
couples or single person with children living with them	£20000pa

MISSING YEARS OF NATIONAL INSURANCE AND THE NEW STATE PENSION CALCULATION

The number of years needed to earn a full Basic State pension changed in April 2016 from 30 to 35. These years are paid for out of earnings and some other, non earning years, may be credited.

Credits were given if you were in full time education up to your 19th birthday, or were at any time receiving Jobseekers Allowance, Incapacity Benefit or Carers Allowance.

Credits for parents and carers (previously known as Home Responsibilities Protection) are awarded on a weekly basis to people who stayed at home any time after 1978 to bring up children (up to their 12th birthday) or who had caring responsibilities. Each week of credits counts towards the 35 years you need for a pension.

New State Pension A single tier pension for people reaching State pension age after 5 April 2016. (People attaining State Pension Age before that date will not be affected, their pension will be paid under the pre 2016 rules as in calculation 1 below)).

A minimum of 10 years National Insurance Contributions (NICs) are required and a total of 35 years are needed for a full pension, However, if you have paid 'contracted out' NICs the amount you receive will be affected.

Two calculations are made.

1 Calculation under the pre 2016 rules:-

Current Basic State Pension plus any Additional Pension (S2P) and Graduated Pension minus a deduction for any periods you were in a 'Contracted out' pension scheme, e.g

$$\mathbf{£125.95 + £58 - £50 = £133.95}$$

The 'Contracted out' element (£50 is just a figure used for this example) is part of and is always paid within your occupational pension. The £8 difference represents a period of employment with no occupational pension scheme.

2 Calculation under Single Tier scheme rules:-

1/35 of the Single Tier pension for each year of NICs paid less the deduction for periods you were in 'Contracted Out pension scheme, e.g.

$$\mathbf{£164.35 \text{ (assuming 35 NICs years paid)} - £50 = £114.35}$$

The pension payable from 2016 **would be the higher of these two calculations**, i.e £133.95. The £50 is already included in your occupational pension.

If you had been 'Contracted in' all the time the first calculation, the pension would be £125.95+58 = £183.95. The excess of £19.60 would be protected and paid by the state.

SOCIAL SECURITY HELP

Personal Independence Payment helpline	0800 917 2222
Attendance Allowance helpline	0800 731 0122
Disability Living Allowance centre	0800 121 4600
Carers Allowance	0800 731 0297

Further information on www.gov.uk/benefits-adviser

Claiming Employment Support Allowance	0800 055 6688
Pension Credit helpline	0800 99 1234
Advice for the self employed	0300 456 3565
Pensions Direct - (General advice on pensions and widows benefits)	
	0800 731 0394
State Pension Statements	0800 731 0175

www.gov.uk/state-pension-statement

Winter fuel payments enquiries	0300 731 0160
Tax Credit helpline	0345 300 3900
Tax helplines	0300 200 3300

www.gov.uk/contact-hmrc

National Insurance helplines www.gov.uk/browse/tax/national-insurance

Note - all numbers starting with 03 are charged at standard call rates

Leaflets and booklets

Leaflets and booklets on all benefits can be read and downloaded from the DWP web site including pensions, incapacity and disablement benefits, income related benefits.

www.gov.uk/browse/benefits

then navigate click on menu choice 'A to Z of publications'

Information if you are retiring abroad.

www.dwp.gov.uk/state-pension-if-you-are-retiring-abroad

Tax Allowances and Rates

Income Tax Allowances

Personal Allowances (each individual) £11850

Blind Persons Allowance (full relief given) £2390

Married Couple's Allowances were abolished in 2000 except where one party of the marriage was 65 or over on 5th April 2000. Such people are 75 or over now and the Allowance is £8445 restricted to 10%, i.e. £844 less tax is payable.

Marriage Allowance £1190

This is available to married couple and civil partners who are not in receipt of married couple's allowance. A spouse or civil partner who is not liable for income tax or not liable at the higher additional rate can transfer this amount of their personal allowance provided the recipient is not liable to income tax at the higher or additional rate.

Personal Savings Allowance £1000 / £500

From April 2016 a new Personal Savings Allowance means that basic rate taxpayers will not be liable for tax on the first £1000 of savings income and higher rate taxpayers on the first £500.

Income Tax Rates

£0 to £11850 from all sources	Nil
£11851 to £46350 i.e. on the next £34500 of taxable income	20%
£46351 and above i.e on taxable income above £34500	40%
£150000 and above*	45%

Dividend income

Dividend Tax Allowance £2000

From April 2016 , the 10% tax credit on dividends was abolished and UK residents will only pay tax on dividend income above this level at the following rates;

Dividend income within the basic rate income tax band	7.5%
within the higher rate band	32.5%
within the additional rate band	38.1%

Income Tax Rates in Scotland

Nil on first £11850 then from £11501 to £13850 starter rate	19%
£13851 to £24000 i.e on the next £10150 basic rate	20%
£24001 to £44273 i.e on the next £20273 intermediate rate	21%
£44274 to £150000 i.e on the next £10150 higher rate	41%
Above £150000 top rate	46%

* **NOTE** - People on incomes exceeding £100000pa have an additional Income tax liability.

On income over £100000 the Personal Allowance is reduced by £1 for every £2 of income over that amount so that on incomes exceeding £123700, there is no Personal Allowance and all income up to £150000 is taxed at the higher rate 40%.

When income reaches £150000, an additional 5% tax is levied on income above that figure.

EXAMPLES OF TAX CODINGS

These examples show how various tax codes are derived. If you do not understand your code or if it has changed for any reason you are not sure of, contact your tax inspector.

Single or married person

Personal Allowance	11850		
Total Allowances	11850		
		NET ALLOWANCES	11850
		TAX CODE TO 6 APRIL 2019	1185L

Person with taxable benefits

Personal Allowance	11850	Health Insurance	1700
		Unpaid Tax	9000
		Car / Fuel	1500
Total Allowances	11850	Less total restrictions	12200
		NET ALLOWANCES	-350
		TAX CODE TO 6 APRIL 2019	K35

The Personal Allowance has been 'used up' by the taxable benefits. The figure of £350 is added to total income and tax is calculated on the whole of that amount

Person receiving a State Pension of £6549 plus £1076 Additional Pension.

Personal Allowance	11850	State Pension	7625
Total Allowances	11850	Less total restrictions	7625
		NET ALLOWANCES	4225
		TAX CODE TO 6 APRIL 2019	422L

The State pension is taxable but tax is not deducted at source. The amount is deducted from the personal allowance to establish a code which is then set against other income. Tax due on the State pension is taken from that income.

INCOME TAX CALCULATIONS

Calculating tax

A basic rate tax calculation

Total gross income	18000
Less Personal Allowance	<u>11850</u>
Taxable income	6150
Tax liability at 20%	1230
NET INCOME (Gross less tax due)	16770

Calculating tax when receiving a State Pension

Income

State Pension	*8546
Company Pension	5000
Total gross income	13546
Less Personal Allowance *	11850
Taxable income	1696
Tax liability on pension income at 20%	339
Total tax payable	339
NET INCOME (Gross less tax due)	13207

* The State Pension is paid gross and the Tax Code is adjusted to allow tax to be paid through other pension or earned income. In this example the Tax Code would be $11850 - 8546 = 330L$ and would be applied to the company pension.

Note - no tax is payable on savings interest up to £1000 (£500 for higher rate taxpayers. If interest falls below these figures it does not have to be declared on a tax return.

REDUCING TAX LIABILITY BY TRANSFERRING INVESTMENT CAPITAL AND/OR THE MARRIAGE ALLOWANCE

Before transfer

Income	Taxpayer	Non-taxpayer
Pension income	20000	5000
Other taxable income, e.g. rental	5000	<u>0</u>
Total gross income	<u>25000</u>	<u>5000</u>
Less personal allowance	<u>11850</u>	<u>11850</u>
Taxable income	13150	0
£6850 of non-taxpayers' allowance remains unused)		
Tax due on income at 20%	2630	0
NET INCOME (total gross less tax due)	22370	5000

Family income before transfer £22370+£5000 = £27370 after paying £2630 tax

After transfer

(Gifts or transfers of capital between spouses and civil partners do not incur a tax liability).

Company pension	20000	5000
Other taxable income transferred	0	5000
Total gross income	20000	10000
Less personal allowance	<u>11850</u>	<u>11850</u>
However, £1500 of the non-taxpayers allowance is still available therefore 10% of this unused balance can be transferred to the tax payer		
transferred allowance	* 185	
Total allowances	<u>12035</u>	
Taxable income	7965	0
Tax liability 20%	1593	0
NET INCOME (total gross less tax due)	18407	10000

Family income after transfer £18407+£10000 = £28407 after paying £1593 tax. A tax saving of £1037.

* Providing the partner receiving the transferred allowance is a basic rate taxpayer, this transfer of personal allowance could also be made in the 'before transfer' illustration even if there had been no additional taxable income. The tax saving would have been £137

Income Tax ready reckoner

How much Income Tax is due? 2018/2019

Add pension/s and salary together (gross), deduct any pension contributions you make and then read the tax figure.

There is NO National Insurance liability on pension income nor on any earnings once you have reached your State Pension age

(All figures are rounded down. National Insurance is at the rate of 12%)

Gross income from salary and pension/s	Total Income Tax payable	National Insurance due on salary only
5000	0	0
6000	0	Employer covers NI
8000	0	between £6072 - £8424
10000	0	189
12000	30	429
14000	430	669
16000	830	909
18000	1230	1149
20000	1630	1389
22000	2030	1621
24000	2430	1869
26000	2830	2109
28000	3230	2349
30000	3630	2589
32000	4030	2829
34000	4430	3069
36000	4830	3309
38000	5230	3549
40000	5630	3789
42000	6030	4029
44000	6430	4269
46000	6830	4509
48000	7560	4587
50000	8360	4627

INHERITANCE TAX ALLOWANCES

Inheritance Tax is levied on that part of an estate passing to beneficiaries, other than a spouse or civil partner, which exceeds the personal allowance. (See the 'Wills' chapter for more detail of exemptions and other IHT allowances).

£0 - £325,000 (Nil rate band) No tax payable. Above £325,000 40%

The unused percentage of the IHT allowance current on the first death can be transferred to the surviving spouse or civil partner as the same percentage of the rate current at the second death. Here are some examples.

1 A husband dies leaving all of his estate to his wife. When she dies, 100% of his allowance can be added to hers on her death so she can pass twice the IHT allowance current on the date of her death (i.e. £650,000 in 2018/19) to beneficiaries free of IHT. Anything over that will be taxed at 40%.

2 A woman died in 2007 when the IHT allowance was £300,000, leaving £150,000 (i.e. 50% of her then allowance) to friends and the balance of her estate to her civil partner. Her partner dies in 2018 when the allowance is £325,000. The partner's total allowance is now £487,000, comprising her own £325,000 plus 50% of the current £325,000 allowance. Anything over that amount will be taxed at 40%.

3 A person dies leaving their estate to their spouse/civil partner. If the surviving partner then remarries, they still have access to the inherited part of the allowance of their deceased partner. Their current partner also has his/her own allowance. The maximum amount allowed is equivalent to a single additional allowance at the date of death but potentially, the couple now has three allowances to set against their estate.

Note - the executors of the second partner to die must claim for the transfer to be given. Form IHT402 requires information about the estate of the first to die before the transfer can be made. It can be downloaded from the HMRC website. *

For further help and information on the transfer of the allowance;

HMRC Tel 0300 123 1072 or [click here for further information](#)

RESIDENCE NIL RATE BAND (RNRB)

If a person dies and leaves their main home to a family member, an amount can be added to their Personal IHT Allowance depending on the year of death. A family member is defined as a child or grandchild; a husband, wife or civil partner of a lineal descendant (including their widow, widower or surviving civil partner). Also included are - step, adopted or fostered children.*

The RNRB is £125,000 in 2018/19 tax year, £150,000 in 2019/20 and £175,000 in 2020/21

As described above, this element of the allowance is also transferable between marriage and civil partners making a possible total allowance in 2018/19 of £325,000 plus £125,000 RNRB giving the survivor a potential total allowance of £900,000 on their death. [Click here for more information on the RNRB.](#)

* **NOTE** - This is a just brief overview of a potentially complex area of IHT. It is strongly recommended that professional advice be sought before taking any action which has a bearing on Inheritance Tax liability and also when applying for or transferring an IHT allowance or the Residence Nil Rate Band.

2018/2019 limits to investments

Individual Savings Accounts

Total amount which can be invested in the current tax year £20000

ISA investments may be in any combination of **Cash** and **Stocks and Shares**

National Savings products

Income Bonds. From £500 to £1 million can be invested with income paid gross.

Investment Account. £20 to £1M can be invested.

Direct Saver From £1 to £2M, easy access account by phone or internet

Premium Bonds. From £100 to £50000 can be invested.

* These products can change and new issues may be put on sale at any time. Some older products may still be held and information on them can be checked on www.nsandi.com/savings

Financial reference sources

Taxation

Her Majesty's Revenue and Customs Information and help on all tax matters
Tel 0300 200 3300
www.hmrc.gov.uk/

BUDGETING

Many people are concerned about the change in their income when they leave work and move on to a pension. It is useful to compare income and expenditure before and after so that any shortfall can be identified. The following chart shows an easy approach to budgeting.

	Salary while working		Pension when retired		Pension plus State Pension	
Gross income - £ per person	28000	10000	10600	2000	19000	8800

COSTS

Pension/AVCs	1500	500				
Income Tax	3230	0	0	0	***1430	0
National Insurance	2350	189	0			
Work costs	1000	200	0			
Savings	500	500	0			
Holidays	3000	1000	*0			
Gas, water, electricity**	1200	500	1200	500	1200	500
Council Tax	1000	500	1000	500	1000	500
Insurances**	800	300	800	300	800	300
Unnecessary spending	1000	600				
Mortgage/rent	2000	500	2000	500	2000	500
Other regular commitments		300		300		300
Total costs	17580	5089	5000	2100	6430	2100
Income less costs	10420	4911	5600	-100	12570	6700
Net family income	15331		5500		19270	

* Holidays in retirement may be funded more from capital than from current income.

** Look at these costs and check whether there are better rates available.

The **net family income** is the total amount you spend on yourself, on food, clothes, entertainment etc to maintain your standard of living. You need this amount in retirement to maintain your lifestyle at current levels once all the main regular bills have been paid. For simplicity, investment income is not included.

In this example, there is a shortfall between leaving work and State retirement age. It could be made up by using some capital, costs might be cut further, £4000 of net income might, perhaps, come from a small job.

Items such as mortgage payments or other regular commitments, such as children at university, will go in the expenditure boxes but may drop out later thereby increasing disposable income.

*** Income tax liability for a married couple or civil partners could be reduced further by transferring the unused portion of the Personal Allowance.

YOUR OWN BUDGET

Fill in your own figures on this form to obtain an estimate of the change in income when you retire and again when you get to State Pension age.

Subtract the total costs from your yearly gross salary/pension. This will give you an amount of money you spend on yourself. This is the important figure because it is what denotes your standard of living. Now do the same again as if you were on your immediate pension and then again at State Pension ages.

Those items which are blanked out will change or disappear.

	Salary while working		Pension when retired		Pension plus State Pension	
Gross income - £ per person						

COSTS

Pension/AVCs						
Income Tax						
National Insurance						
Work costs						
Savings						
Holidays						
Gas, water, electricity						
Council Tax						
Insurances						
Unnecessary spending						
Mortgage/rent						
Other regular commitments						
Total costs						
Income less costs*						
Net family income						

* add these two remainder figures to get the total family disposable income.

Information on benefits and taxation

Leaflets and booklets

Information on tax and benefits is available online and leaflets can be downloaded.

Enter a keyword in the search box to be taken to the relevant pages or select the appropriate department.

www.gov.uk/government/publications

Form 17, which is used to request how you and your spouse or civil partner are taxed on your actual entitlement to income from jointly held property.

www.gov.uk/government/publications/income-tax-declaration-of-beneficial-interests-in-joint-property-and-income-17

Citizens Advice Bureaux provide expert help on benefits and income tax queries

www.adviceguide.org.uk

Benefits calculator

www.turn2us.org.uk

The Inland Revenue main website

www.hmrc.gov.uk

Pensions

The Pension Tracing Service

Tel 0800 731 0193

www.gov.uk/find-pension-contact-details

Office for the Pensions Advisory Service (TPAS)

Helpline 0345 601 2923

www.thepensionsadvisoryservice.org.uk

Pensiowise

Tel 0300 330 1001

www.pensionwise.gov.uk

Wills

Wills and Probate helpline including information on Probate registry storage

Tel 0300 123 1072

Basic online guidance on dealing with an estate

www.gov.uk/wills-probate-inheritance

Lasting Power of Attorney

www.publicguardian.gov.uk/

Advance Directives An information sheet on Advance Directives is available on the Ageuk web site. There is also a book covering the subject.

www.ageuk.org.uk/publications

Further information is available from the government web site.

www.direct.gov.uk/browse/births-deaths-marriages/lasting-power-attorney

Financial advice and investor protection

The Financial Conduct Authority

The first stop for information on advice, investments, personal finance and to check the register of advisers.

Tel: 0300 500 0597

www.fca.org.uk/consumers

Advice on money matters from the government official site

www.moneyadviceservice.co.uk

Financial Ombudsman Service

Tel 0800 023 4567

www.financial-ombudsman.org.uk

Finding financial advice

Personal Finance Society

Tel 020 8530 0852

www.thepfs.org

IFAP (Independent Financial Adviser Promotions)

www.unbiased.co.uk

Institute of Financial Planning

Tel 020 7645 0777

www.financialplanning.org.uk

Personal Investment Management and Financial Advice Association

Tel 020 7448 7100

www.pimfa.co.uk

The Institute of Chartered Accountants in England and Wales

www.icaew.co.uk

The Association of Solicitor Investment Managers (ASIM)

www.asim.org.uk

Ethical Investment Research Service

www.eiris.org

Information on specific investments

National Savings

www.nsandi.com

The Association of Investment Trust Companies,

www.theaic.co.uk

The Debt Management Office (Information on Gilt Edged securities)

www.dmo.gov.uk

General finance

Hints, tips, comparisons, advice
www.moneysavingexpert.com

Comparisons of all deposit accounts
www.moneyfacts.co.uk

Equity release

Equity Release Council (formerly Safe Home Income Plans (SHIP))
www.equityreleasecouncil.com
 Tel 0844 669 7085

General information sites

AgeUK (Age Concern and Help the Aged) Fact sheets and leaflets on many useful subjects.

www.ageuk.org.uk

Samaritans
www.samaritans.org

Citizens Advice
www.adviceguide.org.uk

Travel

Timetable and ticket booking on line, cross channel travel, fares, times etc
 Information on all UK transport, Full timetables for all European railway systems

On line booking
www.thetrainline.com
www.eurodrive.co.uk

National bus network
www.nationalexpress.co.uk

www.traveline.org.uk

European train timetables
www.railfaneurope.net/links.html
www.lastminute.com

Wide ranging information about European rail travel including links to official local booking sites
www.seat61.com

Flights
 Single site for budget airline booking
www.skyscanner.net

Discounts and concessions

Not all age related
 Enter 'vouchers' and 'cashback' in your search engine. Or find links on
www.moneysavingexpert.com

What's on where?

Theatre and cinema programmes, galleries, museums etc. in the UK
www.whatsonstage.com
www.britainexpress.com

Special needs

Tourism for All - a registered charity, publishes information and can help people with special needs find a holiday to suit them.
 Tel 0845 124 9971
www.tourismforall.org.uk

Health

NHS Emergency services Help online and information .
 Tel 111
www.nhs.uk/111

The National Health Service Portals to local services, waiting times (click on 'performance' 'waiting times')
www.nhs.uk

Net doctor Detailed information about health conditions, medicines etc
www.netdoctor.co.uk

Age UK Information sheets, publications and help on issues relevant to older people and for those with responsibilities for the older generation.
 Tel 0800 169 6565
www.ageuk.org.uk

Information on many health related matters
www.patient.co.uk

Information on conditions, medicines, disabilities, caring and support
www.mayoclinic.com

Information on paying for care costs follow these links
www.ageuk.org.uk/home-and-care
www.moneyadvice.service.org.uk/en/articles/
www.nhs.uk/Conditions/social-care-and-support-guide

Support services in your area

www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx

Have a look at 'sport and fitness'

Your house

Mail, Fax, Email and Telephone Preference Service
www.dma.org.uk
www.tpsonline.org.uk
www.mpsonline.org.uk

Services price comparison
www.which.co.uk

House price and local information
www.zoopla.co.uk

Leisure

Study and learning

Open University
www.open.ac.uk

Free learning through the Open University
www.open.edu/openlearn

Courses throughout the London education area and with links to other UK areas
www.floodlight.co.uk

National Extension College
www.nec.ac.uk

Open College of the Arts
www.oca.ac.uk

University of the Third Age
www.u3a.org.uk/find-a-u3a.html

National Womens' Register
www.nwr.org.uk/

Google search on 'leisure courses' or 'weekend courses'

Distance Learning sources

www.learndirect.co.uk
www.homestudy.org.uk

Some Holiday ideas

Travel guides and information including the political situation

www.fodors.com
www.roughguides.com
www.gov.uk/fco/foreign-travel-advice

Holidays ideas
www.hfholidays.co.uk
www.travel-quest.co.uk
www.uktravelpages.co.uk
www.aito.co.uk
www.explore.co.uk
www.headwater.com

Musical weekends and courses
www.benslow.org

Self catering and bed and breakfast

Rural retreats - country cottages and secluded houses (s/c)
www.ruralretreats.co.uk

Landmark Trust - wide choice of unusual properties (s/c)
www.landmarktrust.org.uk

High quality B&B houses throughout the UK
www.wolseylodges.com
www.sawdays.co.uk

Distinctly Different - very unusual self catering properties
www.distinctlydifferent.co.uk

Bed and Breakfast and small hotel listings
www.smoothhound.co.uk

Look after someone's house (fee paid)

Homesitters
www.homesitters.co.uk

For people by themselves

(Some without single supplements)

Companions 2 travel - help find a travelling companion
www.companions2travel.co.uk

Meeting people through music
www.classicalpartnersonline.co.uk

Solos - holidays for single people
www.solosholidays.co.uk

www.justyou.co.uk/

Saga holidays - wide range of holidays, no single supplements
www.saga.co.uk

Information, support and links for single people

www.single-living.com/single-directory
www.friendshiptravel.com

Voluntary work

Directories and links to a wide range of organisations and opportunities
www.volunteering.org.uk

Openings in your post-code area
<http://do-it.org>

Voluntary Service Overseas

Paid and unpaid long and shorter term openings,

Tel 020 8780 7500

www.vso.org.uk

Open menu 'Become a volunteer'

The Conservation Volunteers,

Tel 01302 388 883

www.tcv.org.uk/

The Prince's Trust

Business mentors for young people starting their careers

Tel 0800 842842

www.princes-trust.org.uk

Age UK

www.ageuk.org.uk

Click on 'About us' and 'Work for us'

Contact the Elderly

Regular companionship and friendship for elderly housebound people.

Tel 0207 240 0630

www.contact-the-elderly.org

Samaritans Incorporated
www.samaritans.org.uk
 Tel 116 123

Order of St John (Ambulance)
 Tel 0207 324 4000
www.sja.org.uk

British Red Cross Society
 Tel 0344 871 1111
www.redcross.org.uk

The National Trust
 Tel 0344 800 1895
www.nationaltrust.org.uk

Radar
 Royal Association for Disability
 and Rehabilitation
 Tel 0330 995 0400
www.disabilityrightsuk.org

Women's Royal Voluntary Service
 Tel 0845 608 0122
www.royalvoluntaryservice.org.uk/

Voluntary work opportunities

Placings in the charity sector
www.charitypeople.co.uk

Jobs in the public sector
www.jobsgopublic.co.uk

REACH - voluntary work for retirees
www.reachskills.org.uk

Many of the mainstream charities have paid positions available, contact them via their web sites.

Paid work

Self Employment
www.gov.uk/working-for-yourself

British Franchise Association
www.thebfa.org/

Search 'Self Employment for more links

Sites with full and part time paid work openings for people in their 50s upward

The Age and Employment Network
www.taen.org.uk
 A membership organisation to assist people of 50+ into employment.

'Jobcentreplus'
www.gov.uk/jobsearch

Paid and volunteer vacancies
www.jobsincharities.co.uk/