

Bereavement



Coping with a death

Advice for older people

In association with



Help the Aged produces a range of free advice leaflets for older people

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- Keeping Mobile
- Managing Your Medicines
- Shingles
- Staying Steady

Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email adviceleaflets@helptheaged.org.uk or fax 0870 770 3282.

This leaflet is written in association with Cruse Bereavement Care, a national charity offering free information, advice and support to bereaved people.

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

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This leaflet was printed in March 2007. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

You are probably reading this leaflet because someone close to you has died recently. Whoever has died, your loss is unique to you, and you will cope with it in your own way. But although bereavement is a highly personal and often traumatic event, many people go through a range of recognisable reactions and emotions when someone they are close to dies.

Sometimes people are shocked and upset by their changing and violent emotions when they are bereaved. Realising that these feelings are quite normal may help. The first part of the leaflet should give you some idea of the range of experiences many people go through.

The second part of the leaflet, starting on page 19, covers some of the practical things that need to be done when someone dies such as registering the death, arranging the funeral and dealing with the estate. It also looks at preparing for bereavement.

Grief

Grief knocks you off balance emotionally, physically and mentally. If the death had been expected, you tell yourself you should be able to cope, but you can't. You think you're over it, and you're not. You think you should feel all right because you have family and friends looking out for you – but you don't feel all right because no one can replace the person who has died.

When you are bereaved you have to cope with a world which seems to have fallen apart. In practical terms, your life may have changed dramatically. You may have much less money, or you may be better off financially. You may be eating and sleeping alone for the first time, or be faced with household jobs which you used to share with the person who died. Losing a close family member or

an old friend can mean that you have no one who shares your childhood memories and family jokes.

Yet the biggest changes are probably inside you. When someone close to you dies it can seem as though everything you took for granted has gone, that you have lost your sense of identity and self-worth. You may feel you have lost almost everything and haven't much left to fall back on or look forward to. And you may feel like this even if you have loving friends and family around you.

Your feelings

At first you may be too shocked to feel anything much, even if the death had been expected. Many bereaved people say that, in their initial shock, they felt a sense of numbness and disbelief.

As you get over the shock and you begin to grasp the reality of what has happened you may go through some of the most powerful feelings you have ever had, feeling high or excitable one minute, in despair the next. You may think you are going mad because you can't control your emotions, can't concentrate, can't organise yourself to make a phone call or make a cup of tea. It may seem as though everything you knew has gone and that nothing will ever make sense again.

You may feel that you don't care whether you live or die because the person who died was so important to you that you cannot imagine existing without them. Your loss may feel overwhelming and you are likely to be reminded of it constantly. You are likely to miss the person who died in all sorts of ways, physically as well as emotionally.

Your thoughts

You are likely to find it hard to concentrate, and may feel confused and forgetful. Your thoughts may constantly return to the person who died, with painful questions and fears running through your mind. Alongside this, you may have a sense of relief if they died at what seemed the right time for them.

As you think more about the person and your relationship with them, as you talk about them and listen to what relatives, friends and acquaintances say, you are likely to start building a fuller picture of them than you had before. As it grows, you will probably find this picture becomes a part of your life, a source of comfort which is more than just a memory.

Your body

You will probably notice physical changes. You may have difficulty getting to sleep, and your sleep may be disturbed by vivid dreams and long periods of wakefulness. You may lose your appetite. People react physically in many different ways – some feel tense and short of breath, or feel edgy and restless, whilst others may feel very slow and lethargic.

You are likely to feel exhausted, especially if you had been providing care for the person who died, or had been through an anxious time before they died. Strong emotions and dealing with all the things that need to be done after a death can also make you feel tired and drained.

The stress of grief makes enormous physical demands upon you. You may be more susceptible to colds or other infections, or become more accident-prone. It is very important to take extra care of yourself – try to eat well and take extra rest even if you can't sleep. Take some gentle exercise if you can. Be kind to yourself – don't try to do too much while you are grieving.

Getting used to the death

Getting used to a death seems to happen in fits and starts and is often not as simple as it sounds, especially if you had shared your life with the person who died or had known them since childhood. Or you may have lost a younger relative, perhaps your daughter or son, or grandchild. When a young person dies it reverses the natural order of life and death and can seem particularly unjust.

You may switch between talking rationally about the death, the illness, the will, then have a surge of hope as you think you see the person who has died in the street or hear them whistling their favourite song.

Allowing your feelings to come out can help you to get used to your loss. Talking about the death and about the person who died, dealing with the practicalities of your new situation and trying to think of the present as well as the past can all help you get used to the reality of the death and get through some of the anguish you may feel.

As you do this you will probably, slowly, begin to find a way of living without the person alongside you but very much with you in your thoughts and memories.

Difficult times and feelings

Emptiness and depression

Feelings of depression and meaninglessness can hit you when the reality of the death begins to bite and you realise that the person who has died will not come back. Then, perhaps having felt better and as if you were moving on, you may hit rock bottom and life can seem endlessly bleak and empty. Surprisingly, although it may

feel almost unbearable at the time, this seems to be a period when some inner healing takes place. Afterwards people generally say they feel lighter, more in control of their lives and better able to look forward.

Depression is a natural response to a bereavement, and usually lifts of its own accord. But if it doesn't, and life seems an endless, pointless struggle, you could be clinically depressed. Clinical depression can be treated and there are different ways of getting through periods of depression, both with and without anti-depressant medication. Ask your doctor for help and advice. Help the Aged produces an information sheet no. 11, *Beating the Blues*, which looks at the difference between feeling down and being depressed, and explains how to get help.

If you have any thoughts of suicide, do talk to your doctor, or to someone you trust. Remember you can phone the **Samaritans**, day or night, on **08457 90 90 90**.

Anger

Some people don't feel angry after a bereavement, but if you do it can be the hardest feeling to cope with. You may feel anger at the injustice of your loss; anger at the lack of understanding in others; anger at the person who died because of what they are putting you through.

Bereaved people are usually angry because they feel hurt and unhappy. You probably feel angry at yourself and at the person who died – the person you need most, who has left you to feel abandoned, frightened and alone.

These feelings are normal and you can probably get rid of your anger in a way which doesn't hurt you or someone else. Some people have a shouting session, dig the garden or write their

thoughts on paper and then destroy the pages. Don't bottle up your feelings – try to think about the reasons for your anger. If you don't do this, whatever is upsetting you will almost certainly continue to trouble you; it won't disappear. It can help to talk about your feelings with someone who isn't emotionally involved in your own loss.

Fear

You are likely to feel fearful and anxious. This is very natural – your familiar world has been turned upside down and you are likely to feel you have little control over your life or over the thoughts and feelings churning inside you. Feeling out of control is likely to leave you feeling vulnerable and afraid. But you will probably notice that as you get used to coping, and start to get on top of life again, you will become more confident and less afraid.

You may also have fears about important practical issues. How will you cope with less money coming in? How will you manage household tasks? If you have worries like this it usually helps to get some practical advice. More information on finding out about practical and financial help is given on pages 19–23.

Mixed feelings

It is usual to have mixed feelings when someone dies. You may find yourself thinking of times you wish had been different, or wondering what might have happened if you, or the person who died, had made different decisions. Mixed feelings of regret, guilt or anger are not easy to deal with.

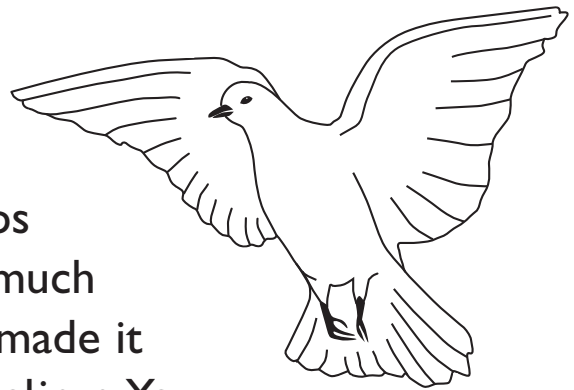
The important thing is to try to reach a point where you are realistic about the past and can accept it for what it was. This can be hard if the relationship had turned sour or was always a mixture of good and bad.

When a difficult relationship ends with death the problem is that any chance of mutual understanding or reconciliation has gone. But if you try to avoid dealing with upsetting thoughts and feelings you run the risk of becoming angry, bitter or depressed. In a situation like this it usually helps to get a better understanding of the relationship you had with the person who died, of what was good about it and what was not, to work out what each of you contributed to it.

Don't be too hard on yourself or anyone else. No one is perfect and most people try to do the best they can with the situation they are in. Eventually you are likely to reach some acceptance of the past and move towards a more fruitful present.

Memories of other losses

A bereavement may trigger memories of earlier losses which you thought you had got over. Perhaps you did not realise at the time how much you were affected, or circumstances made it difficult for you to talk about your feelings. You may now remember these unhappy times with great clarity and this can be extremely distressing.



For example, some people are only now beginning to grieve for losses that happened in the war years. Similarly, people who had a stillborn baby or a miscarriage, or a child who died, or whose brother or sister died young, may only now start to grieve openly. Fifty or more years ago it was often customary not to talk much about such deaths and children's feelings were often overlooked, so you may have gone through life with an unspoken burden of sorrow.

You may feel that you need to mourn for these losses, and talk about your experiences, before you can come to terms with your more recent loss.

Picking up the pieces

Over time, you have probably developed a way of thinking about the world and your place in it which has helped to give meaning to your life and influenced the decisions you have made. Your thinking and beliefs may be based on a particular faith or religion, or on the ideals or beliefs of a particular philosophy, or they may have been very much your own creation.

Your beliefs may give you comfort and continue to give your life some meaning, which can be very helpful. But you may find they do not stand up to the challenges presented by your bereavement. You may then feel let down and lost. This can be unnerving but it can also be a chance to look at life afresh. This could lead to a strengthening of your beliefs and views, but if they no longer hold the significance they used to, you may decide to explore other ways of giving meaning to your life.

Other people

Some people will be more sensitive to your feelings than others. Some may not recognise your sense of loss; they may think you would have expected your partner, friend or relative to die, so you will not be too affected by it. Others may not want to get involved with your feelings because they want to get on with their own lives. They may also try to avoid facing up to the fact that one day they may be in a situation similar to yours.

Sometimes the people who help most are not the obvious ones – sometimes someone you are not that close to is the one who

helps you through the bleak times. And there are befriending or other support services for bereaved people in many areas – ask at your place of worship, if you have one, or your doctor’s surgery, day centre or public library. Some of the organisations listed at the end of this leaflet can also put you in touch with local groups.

Looking after yourself

After the shock of a bereavement it can take a long time for you to get back to anything near the person you were before. It is important to look after yourself, to eat properly and get plenty of rest, while you are going through the extreme emotions of grief. Avoid making any important decisions while you are still in a state of shock.

For example, don’t rush into moving home while you are still grieving; it is a better idea to see how you feel once the initial shock of your loss has passed, instead of making a quick decision you may regret later.

Try not to hurry the healing process; take it at your own pace. Try not to hide your feelings; talk about the person you have lost with your family, a close friend or a sympathetic group. And if you ever feel you need to talk to someone, but have nowhere to turn, get in touch with Cruse Bereavement Care, the Samaritans, or one of the other groups listed in this leaflet which can provide a listening ear.

Things to be done when someone dies

If someone dies at home you should call the doctor who will sign a medical certificate confirming the cause of death, unless they decide to refer the matter to the coroner (the procurator fiscal in Scotland). If the death happens in hospital the doctor there will issue the certificate.

The medical certificate must be taken to the registrar within five days of the death (eight days in Scotland), unless it has been referred to the coroner.

Your funeral director, doctor or post office should be able to give you the registrar's address and telephone number, or look in the phone book under 'Registration of Births, Deaths and Marriages'. It is a good idea to phone to make an appointment so that you are seen promptly. Take the medical certificate giving the cause of death with you and the deceased's medical card and birth and marriage certificates, if available. The registrar will also need other information about the person who has died such as their usual address, and whether they were receiving a pension or any other welfare benefits.

The registrar will give you two documents: a certificate of registration of death for social security purposes; and the certificate for burial or cremation which should be given to the funeral director. You may also need several copies of the death certificate (which is a certified copy of the entry in the death register) – perhaps for the will, and for settling any pension claims, insurance policies and investments. You will have to pay for any extra copies so ask the registrar for guidance on how many you will need.

If the death is sudden or unusual it will be reported to the coroner (the procurator fiscal in Scotland) who may call for a post-mortem and, in some cases, an inquest. Don't be alarmed – this is a normal legal requirement and the coroner's officer should be able to answer any questions you have. If you need extra support, contact one of the organisations on pages 24–26.

Don't make final funeral arrangements until you're sure the death doesn't have to be reported to the coroner, since this may affect when the funeral can be held.

The funeral

The funeral is a time for saying goodbye to the person who has died, and for celebrating their life. It gives family and friends the chance to support and comfort each other. Grief can be shared at a funeral, so don't worry about being emotional or accepting offers of help.

Before you begin to arrange the funeral it is worth thinking about a few points:

- Did the person who has died have firm ideas about what they wanted their funeral to be like? Did they make any requests about funeral arrangements in their will? Had they already made arrangements?
- What sort of funeral do you, and other family and friends, want? Do you want a quiet family gathering or an elaborate ceremony? Will there be a religious service?
- How will the funeral be paid for? Bear in mind that if you arrange a funeral you'll be responsible for paying the bills. See page 15 for information on paying for the funeral.

You don't have to go to a funeral director to organise the funeral. If you want to make your own arrangements, you can get advice from the **Natural Death Centre** (tel: **0871 288 2098**), or from the cemeteries and crematoria department of your local council. However, most people do use a funeral director, who can make all the arrangements for the funeral – whether burial or cremation, a religious or a non-religious service.

The choice of funeral director is important. The firm may be known to you personally, may be recommended by a friend or a religious adviser or may have a good reputation locally. There are two trade associations for funeral directors – the National Association of Funeral Directors and the Society of Allied and

Independent Funeral Directors. These associations have codes of practice which require members to provide clear information on prices, and which guarantee that a funeral will not cost more than any written estimate given to you.

It is important to get this estimate in advance and it is also a good idea to ask different firms to quote so that you can compare costs and cut back on items you feel are unnecessary or you would rather not have. Don't feel embarrassed about asking for a basic funeral – it is up to you to decide what sort of funeral you want.

Paying for the funeral

If you, your husband, wife or civil partner get Pension Credit, Income Support, Housing Benefit, Council Tax Benefit, Working Tax Credit (with a disability element), or Child Tax Credit, you may qualify for a Funeral Payment from the Social Fund to help pay for the funeral. You must make your claim within three months of the funeral. You may have to repay some or all of the payment from the estate of the person who has died once probate (in Scotland, confirmation of the estate) is granted. The Pension Service (see page 20), your funeral director, your local benefits office or the Citizens Advice Bureau can help you to claim. For more information call **SeniorLine** on **0808 800 6565** (**0808 808 7575** if you are in **Northern Ireland**).

You may also get help with paying for the funeral if the person who has died was a war pensioner. For more information call the **Service Personnel and Veterans Agency** helpline on **0800 169 2277** or contact it at the address listed on page 26.

If the person who has died was in work there may be a death-in-service payment, or the employer may have a benevolent fund which can help. Sometimes an occupational or personal pension scheme will provide a lump sum towards funeral costs. Find

out whether the person who died was a member of a cremation society or had a pre-paid funeral plan or an insurance policy to cover the cost of the funeral.

If the financial assets of the person who died have been frozen and you do not have access to money, their bank or building society may be able to help you until probate (in Scotland, confirmation of the estate) is granted. If there is a life insurance policy the insurance company may be able to give you the interest earned on the money in the policy before probate is granted.

If there is no money to pay for the funeral the local council should arrange and pay for a simple funeral (or sometimes the hospital will do so if the person died there). This will be a dignified funeral followed by cremation or burial, and is not like the old pauper's funeral. If you don't have the money to pay for a funeral, talk to the council (or hospital) as soon as possible – don't make any arrangements before you do this. You might find it helpful to get advice and support from your local Citizens Advice Bureau if you are in this position.

Sometimes people find themselves in the difficult position of being unable to pay the bill for the funeral when they finally receive it. This can be very distressing, but there are ways of resolving the problem – for example, some funeral directors will allow the bill to be paid in instalments. If you can't afford to pay the funeral bill at once try not to worry about it, but seek advice from your local Citizens Advice Bureau, SeniorLine or Cruse Bereavement Care as soon as you can.

Death notice

You may wish to put an announcement about the death in the national or local newspapers, giving details of the funeral and your wishes about flowers or contributions to charity. The

classified advertisement department of the newspaper will help you with the wording and give you an idea of the cost over the telephone. Or you can ask your funeral director to arrange things, usually for a fee. For security reasons, you may decide not to include your address or phone number.

Dealing with the will and estate

If there is a will, the executors are responsible for making sure that what is specified in the will is carried out. The executors may need to get a grant of probate from the Probate Registry to give them the authority to deal with the estate. If the person who died didn't leave a will, but had money or property, an application for legal authority to administer the estate should be made to the Probate Registry. The **Probate and Inheritance Tax Helpline** on **0845 302 0900** can give you details of your local registry, and can also give general advice on getting probate. In Northern Ireland contact the **Probate and Matrimonial Office** on **028 9072 4679**.

In **Scotland**, application for confirmation of the estate, or for the appointment of an executor where there is no will, is made to the local sheriff court.

You can deal with all this yourself (with advice from your local Citizens Advice Bureau if necessary), or you may prefer to use a solicitor. If you don't have a solicitor, ask a friend or relative to suggest one, or ask at your local Citizens Advice Bureau for a list of local solicitors and the areas of law in which they specialise. Consulting a solicitor can be expensive; you pay for the time they spend dealing with your affairs, so ask for an estimate of how long things will take, and charges, before you commit yourself. It is a good idea to get all your documents together, and make a note of questions, before you visit the solicitor as this will save you time and money.

If you are on a low income, you may be able to get help from a solicitor through a legal help or legal aid scheme. Ask at your local Citizens Advice Bureau for more information. Or, in England and Wales, call the Community Legal Service Direct helpline on **0845 345 4345**; in Scotland call the Scottish Legal Aid Board helpline on **0845 122 8686**; in Northern Ireland call the Northern Ireland Legal Services Commission on **028 9040 8888**.

For more information on dealing with the will and estate see the *Guide to Estate Administration* available from the Wills & Legacies Department at Help the Aged on **020 7239 1965**.

Who to tell about the death

If the person who has died was receiving any welfare benefits, such as a State Retirement Pension, inform the benefits office of their death. The registrar will give you a certificate to fill in and return. Keep a note of any reference numbers as you may need them later on. If the person who died still had an order book, this must be returned with the form.

If the person who died had a driver's licence, return it to the DVLA; if they had a passport return it to the UK Passport Agency. You should also let the tax office know.

Depending on the circumstances, you may need to contact some other organisations as well. These could include:

- personal or occupational pension schemes
- insurance company
- bank and building society
- employer or trade union
- mortgage provider, housing association or council housing office

- social services (if the person was getting any community care services or equipment)
- energy and telephone suppliers.

When someone dies it can be very upsetting for their family and friends if they continue to receive post, especially junk mail. You may wish to register the name and address of the person who has died with the Bereavement Register. The Bereavement Register tries to put a stop to post sent to people who have died. For more information contact:

The Bereavement Register

FREEPOST

Sevenoaks

Kent TN13 1YR

Tel: 01732 460000

Web: www.the-bereavement-register.org.uk

For more detailed information see the leaflet *What to do after a death* which is available from your local benefits office. There are different versions for England and Wales, Northern Ireland and Scotland. Also see leaflet IR45 *What to do about tax when someone dies* which you can get from any tax office.

Practical concerns

Money

Many people have money worries after bereavement, so it is a good idea to check whether you are entitled to any welfare benefits. Some widows, widowers and surviving civil partners are entitled to special bereavement benefits, and if you now have less money coming in you may be able to claim a benefit such as Pension Credit or Council Tax Benefit. Our information sheet

no. 23, *Bereavement Benefits*, has more information or you can call our free advice service, **SeniorLine** on **0808 800 6565**. One of our advisers can help you to check what you are entitled to. If you are in Northern Ireland call **SeniorLine** on **0808 808 7575**.

You can also contact **The Pension Service** for advice by calling **0845 606 0265** (textphone: 0845 606 0285) or writing to The Pension Service, PO Box 1005, Newcastle NE98 1WZ. You can make an appointment to talk to someone at your local pension centre or ask someone to visit you at home if necessary. If you live in Northern Ireland contact your local benefits agency.

You may also have worries about debt, or about managing your finances, especially if you are not used to dealing with money and bills on your own. If you have any money worries, get in touch with your local Citizens Advice Bureau, or call SeniorLine for advice on who else you can talk to in your area. Our free advice leaflet, *Thinking About Money*, gives useful advice on money management and budgeting – contact the Information Resources Team for a copy.

Practical help and support

Sometimes a bereavement can make it difficult for you to manage in the way you used to. For example, if the person who died gave you lots of help and support around the house then you may feel that it will be impossible for you to manage without them. However, there may be other ways of getting the help you need.

Local councils have a duty to assess the care needs of older and disabled people, and arrange services which help them to live in their own homes. Services could include:

- **home help** to assist with general household tasks

- **home care** to help with things such as bathing and dressing
- **meals on wheels**
- **lunch clubs, social clubs or day centres.**

Contact your local social services department (social work department in Scotland, or local health and social services trust in Northern Ireland) for information on getting an assessment, or seek advice from **SeniorLine** on **0808 800 6565** (**0808 808 7575** in **Northern Ireland**).

A local voluntary organisation or a private care agency may also be able to provide extra help. Our free advice leaflet, *Help in Your Home*, gives more detailed information on different ways of getting help at home.

You may want to consider getting a **community alarm**. These allow you to call for help even if you can't get to a phone; you can contact a 24-hour response centre from anywhere in your home. Staff at the centre will then call out the best person to help you – perhaps a neighbour, relative or friend or the emergency services.

Your local council may have a community alarm scheme; ask its housing department. Help the Aged runs its own immediate telephone response service (like a community alarm scheme) called **SeniorLink** (or **CareLine** in Northern Ireland).



You can buy or rent a SeniorLink unit, or Help the Aged may be able to supply you with one free of charge if you are on a low income. For more information, contact SeniorLink on **0845 053 2306** (or CareLine on **0808 100 2435** if you live in Northern Ireland).

Preparing for the death of someone close

Many people find it helpful to talk about death and to be prepared for it as far as possible, both emotionally and practically. If you share household tasks with your partner you should each learn the other's role: cooking; wiring a plug or changing a fuse; relighting the boiler; general house and garden maintenance; managing bills and household finances. You can teach each other new skills or you could take an adult education class on something like basic cookery or household maintenance.

Not knowing how to do things if you are bereaved could make you even more angry and frustrated in your grief. Managing day-to-day chores can bring some relief in the midst of emotional upset and a sense that your partner would be pleased that you are coping.

It is also important to think about money. In law, when a person dies their assets (income or capital such as property or savings) may be frozen until probate (in Scotland, confirmation of the estate) is granted. In this situation, no one, not even a husband, wife or civil partner, can draw money from their bank account (unless it's a joint account). But if you are bereaved you need access to cash – you will still have bills to pay.

Think about opening a joint current or savings account, so that the person who is left can go on drawing cash, or make sure you have some savings in your name. It's worth making a list of all your assets and thinking ahead. Check on any investments which may be due to mature; you may also want to find out about an insurance policy to cover the cost of the funeral, or a pre-paid funeral plan.

And if you haven't made a will, arrange to do this as soon as possible. A will is the only way to guarantee that your estate is

distributed in the way that you wish, and prevents confusion and distress for those left behind.

Help the Aged runs a free **Will Advice Service** for people over 60. This service offers a *Will Information Pack* and confidential specialist advice from a Wills & Legacies Advisor, who can visit you at home if appropriate. See page 27 for contact details. Or you may be able to get legal advice from a local advice centre, such as your local Citizens Advice Bureau.

Looking to the future

When you lose someone you love, you can feel that your life doesn't have much meaning, or that you no longer have anything to offer. Looking back at your experiences and taking stock of your contribution to the world can help you to realise that all you have had is still yours – death does not take that away. Remind yourself of all that you are and of what you have made of your life, think about the people you cared about and who cared about you.

But it is also important to look forward, however difficult this may be. Whatever your age, you still have something to offer to the world. It can be a struggle, but it is worth making the most of every opportunity to spend time with other people, to keep in touch with friends and family, to have a holiday or volunteer to help out with a good cause.

There are no magic answers. It takes time to regain confidence, to feel less overwhelmed by your loss and begin to make sense of the world again. Help and support from others, perhaps particularly from those who have suffered a similar loss, may help you to work your way through to recovery. And in time, you may be the person who can help others through difficult times.

Useful contacts

Age Concern England

Tel: 0800 00 99 66 Web: www.ace.org.uk

Age Concern Scotland

Tel: 0845 833 0200 Web: www.ageconcernscotland.org.uk

Age Concern Cymru

Tel: 029 2037 1566 Web: www.accymru.org.uk

Age Concern N Ireland

Tel: 028 9024 5729 Web: www.ageconcernni.org

Age Concern is national network of groups providing services for older people. Some Age Concern groups offer bereavement counselling. Look in your phone book to find your local group, or ring your national office listed above.

Citizens Advice Bureau

Look in your phone book to find your nearest Citizens Advice Bureau, or go to its website: www.citizensadvice.org.uk

The Compassionate Friends

53 North Street

Bristol BS3 1EN

Helpline: 0845 123 2304 Web: www.tcf.org.uk

The Compassionate Friends is a nationwide self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents, and their families.

Cruse Bereavement Care

PO Box 800

Richmond

Surrey TW9 1RG

Helpline: 08444 779400 Web: www.cruse.org.uk

Cruse Bereavement Care offers free information, advice and support to bereaved people. Cruse runs a helpline, and can supply a wide range of books, leaflets and a newsletter for bereaved people.

National Association of Widows

3rd floor, 48 Queens Road

Coventry CV1 3EH

Tel: 0845 838 2261 Web: www.nawidows.org.uk

The National Association of Widows offers support and information to women who have lost a husband or partner. Contact its head office for details of local branches and advisory centres.

Natural Death Centre

12a Blackstock Mews

Blackstock Road

London N4 2BT

Tel: 0871 288 2098 Web: www.naturaldeath.org.uk

The Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

Probate and Inheritance Tax Helpline

Tel: 0845 302 0900 Web: www.hmrc.gov.uk/cto

Probate and Matrimonial Office (Northern Ireland)

Tel: 028 9072 4678 Web: www.courtsni.gov.uk

Samaritans

Tel: 08457 90 90 90 Web: www.samaritans.org.uk

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages. Lines are open 24 hours a day, 365 days a year; all calls are charged at the local rate.

Service Personnel and Veterans Agency

Norcross

Blackpool FY5 3WP

Helpline: 0800 169 2277 Web: www.veterans-uk.info

The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

War Widows Association of Great Britain

c/o 48 Pall Mall

London SW1Y 5JY

Tel: 0870 241 1305 Web: www.warwidowsassociation.org.uk

The War Widows Association gives advice, help and support to war widows and dependants.

Legal advice

For advice on benefits, debt and legal aid.

Community Legal Services Direct (England and Wales)

Helpline: 0845 345 4345 Web: www.clsdirect.org.uk

Northern Ireland Legal Services Commission

Tel: 028 9040 8888 Web: www.nilsc.org.uk

Scottish Legal Aid Board

Legal Aid helpline: 0845 122 8686 Web: www.slabb.org.uk

Contacting our services

Home support

Gifted Housing A unique range of support services and care benefits provided to home donors. Call 01225 447 800.

HandyVan A free home security and safety service offered to older people who meet a charitable criteria. Call 01255 473 999 for more information.

Home shopping High-quality, affordable items to make everyday living easier, safer, more comfortable and more enjoyable. Shop online at www.helptheaged.org.uk/shopping or call 0870 770 0442 for a catalogue.

Insurance Home and pet cover. Call 0800 413 180 or visit www.helptheaged.org.uk/insurance

SeniorLink A home telephone service that connects you to a response centre for emergency assistance or reassurance (24 hours). Call 0845 053 2306.

Information and advice

Care Fees Advice Service Specialist advice for anyone entering or already in care, regardless of means. Call freephone 0500 76 74 76 or visit www.helptheaged.org.uk/carefees

SeniorLine In Great Britain, call freephone 0808 800 6565 or, in Northern Ireland, 0808 808 7575 for free, confidential and impartial advice on benefits, care and housing issues.

Equity Release Service Impartial, whole-of-market advice on all aspects of equity release. Call 0845 2300 820 or visit www.helptheaged.org.uk/equityrelease

Wills Advice Service Free, confidential advice about making a will, for people of state retirement age. Call 020 7239 1965 for a free information pack.

Community living

Discount car hire with no upper age limit, provided in association with Avis Rent-a-Car. Covers the UK, Europe, the USA and Canada. For details call 0870 60 60 100.

Insurance Travel and motor* insurance with no age barriers. Call 0800 413 180 or visit www.helptheaged.org.uk/insurance

SeniorMobility Helping older people's groups and projects to purchase vehicles and transport equipment.

*Motor insurance is not available to Northern Ireland residents

Help the Aged distributes over 3 million advice leaflets a year. This service is currently provided free of charge, thanks to the generosity of our supporters. If you found this leaflet useful and would like to make a donation, phone 020 7239 1983 quoting ref **IRT** or send a cheque or postal order, for the attention of Information Resources, to the address below.

March 2007

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Fighting for disadvantaged older people in the UK and overseas,
WE WILL:

COMBAT POVERTY wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

REDUCE ISOLATION so that older people no longer feel confined to their own home, forgotten or cut off from society

CHALLENGE NEGLECT to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

DEFEAT AGEISM to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

PREVENT FUTURE DEPRIVATION by improving prospects for employment, health and well-being so that dependence in later life is reduced

Head Office, 207–221 Pentonville Road, London N1 9UZ
T 020 7278 1114 F 020 7278 1116
E info@helptheaged.org.uk www.helptheaged.org.uk

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