

Information Sheet

5 Benefits for Older Carers

If you spend a lot of time looking after an older person or someone who is sick or disabled, financial or practical help may be available.

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Where we say 'local council' or 'social services' we mean local health and social services trust for people in Northern Ireland, and social work department in Scotland.

If you look after your partner, or a relative or friend who needs help because they are frail, ill or are disabled, then you are a carer. If you spend a lot of time caring for someone you will have your own needs as a carer. Some help is available; this includes welfare benefits and assistance from social services.

Carer's Allowance

The main welfare benefit for carers is **Carer's Allowance**. This is a weekly payment for carers of sick, disabled or older people. If you qualify for Carer's Allowance you will get **£53.10** per week. You could get an addition of £31.70 on top of this for your husband, wife or civil partner if they are financially dependent on you. But this increase cannot be paid if your partner's income from earnings, overlapping benefits (see pages 5–6) or private pension is more than £31.70 per week.

You will be paid a Christmas Bonus if you get Carer's Allowance. This bonus is usually £10. However, this year a one-off additional payment of £60 was paid between January and March 2009. If you receive a Christmas Bonus from another benefit, you will not be paid this twice.

Carer's Allowance is not means-tested, but it is taxable. If you get Carer's Allowance you will be credited with Class 1 National Insurance contributions which will protect your State Retirement Pension. You will also 'earn' **additional state pension** for every complete tax year that you get Carer's Allowance.

More information about state pensions for carers is available in two leaflets produced by The Pension Service: *State pensions – Your guide (PM2)* and *Pensions for women – Your guide (PM6)*. Call 08457 31 32 33 for a copy.

Who qualifies for Carer's Allowance?

As long as you meet the **qualifying rules**, you can claim Carer's Allowance whatever your marital status or whatever relationship you have with the person you are looking after. There is no upper age limit and it is not affected by any savings you have. However, Carer's Allowance is what is known as an overlapping benefit – see page 5–6 – and you cannot receive Carer's Allowance

while you are in receipt of certain other benefits, including the State Retirement Pension.

Some of the rules for claiming benefits or getting help from social services can be quite complicated. If you are in any doubt about how the rules apply to you, or whether you are entitled to claim, you can contact our freephone advice service, **SeniorLine**. Lines are open from 9am to 4pm, Monday to Friday on **0808 800 6565** (textphone **0808 26 96 26**). If you are in **Northern Ireland** call **0808 808 7575**. You can also contact your local Citizens Advice Bureau or carers' organisation for advice.

To qualify for Carer's Allowance you must:

- be caring for someone who is receiving Attendance Allowance (either at the lower or higher rate) **or** Disability Living Allowance care component at the higher or middle rate **or** Constant Attendance Allowance (if you get paid £57.50 or more, with War Pensions Schemes and Industrial Injuries Disablement Benefit);

and

- care for the person for 35 hours a week or more;

and

- be over 16;

and

- not be in full-time education;

and

- have passed the UK residence and presence tests (this means you normally live in the UK **and** have lived here for 26 weeks out of the last 52);

and

- earn no more than £95 per week.

Your earnings are counted after tax and National Insurance contributions have been taken off. You can also deduct **half** your contributions towards an occupational or personal pension. If you pay someone to care for the person you look after, you can deduct these costs from your earnings up to a maximum of half your net earnings (your earnings **after** tax). But these care costs can only be deducted if you pay someone other than a 'close relative' to provide the alternative care.

If someone else also cares for the person you look after, only **one** of you can qualify for Carer's Allowance. If you each meet all the qualifying conditions, you will need to decide between you who should put in a claim.

Likewise, if you care for two or more people, you can only claim Carer's Allowance for looking after **one** of them. A carer is only allowed to receive one award of Carer's Allowance, no matter how many people they are caring for. You cannot add together the time you spend caring for two or more people. You have to show you are caring for one of these people for at least 35 hours a week.

If you are receiving any State Retirement Pension you will be affected by the 'overlapping benefits rule' described on pages 5–6. This may mean that you will not receive Carer's Allowance. But if you get Pension Credit, because your income is below a certain level, and even if you get some State Retirement Pension, you will still be entitled to a **carer addition** with the guarantee credit part of Pension Credit. You would also get a **carer premium** for Council Tax Benefit and Housing Benefit – see page 12 for details.

Carer's Allowance and other benefits

The effect of Carer's Allowance on benefits paid to the person you care for

If you claim Carer's Allowance, the person you care for may get less money if they receive any means-tested benefits. These include Pension Credit (if they are over 60); Income Support, Employment and Support Allowance or Jobseeker's Allowance (if they are under 60); Council Tax Benefit or Housing Benefit.

This is because they would lose their entitlement to:

- **Severe disability addition (SDA)** which increases the amount of Pension Credit paid to disabled people; and

- **severe disability premium (SDP)** which increases the amount of Council Tax Benefit, Housing Benefit, Income Support, Employment and Support Allowance or Jobseeker's Allowance paid to disabled people.

To qualify for the severe disability addition and severe disability premium (SDP), the disabled person must have no one 'officially' looking after them. So if you receive Carer's Allowance, this condition is no longer met. How much money they will lose will depend on their situation:

- If the person you look after is living on their own they will lose their severe disability addition or SDP.
- If the person you care for is part of a couple (with a partner who is also disabled but doesn't have a carer who gets Carer's Allowance) they will only get single rate severe disability addition or SDP instead of each getting it.
- If both members of a couple have a carer claiming Carer's Allowance they won't get any severe disability addition or SDP.

If you put in a claim for Carer's Allowance, but do not actually receive it because of the 'overlapping benefits rule' (see below), the person you are caring for can still qualify for the severe disability addition and severe disability premium.

Before you put in a claim for Carer's Allowance, check with the person you are caring for to see if their benefits will be affected. If you would like more advice on this, contact **SeniorLine** on **0808 800 6565 (0808 808 7575** in **Northern Ireland)**.

The 'overlapping benefits rule'

Carer's Allowance is one of a group of income replacement benefits which cannot usually be paid on top of each other, due to the overlapping benefits rule. This means that even if you are eligible, you might not get paid Carer's Allowance if you are getting one of the following benefits:

- State Retirement Pension
- Incapacity Benefit
- Severe Disablement Allowance (for people who claimed before April 2001)
- Widows' Benefits and Bereavement Benefits
- Maternity Allowance

- Contribution-based Jobseeker's Allowance
- Employment and Support Allowance
- Unemployability Supplement
- State Training Allowance.

If you are receiving **more than** the rate of Carer's Allowance (£53.10 a week) from one of the benefits in the list, you won't get any Carer's Allowance. But if you are receiving **less than** £53.10 from one of these benefits you will be paid an amount of Carer's Allowance that brings your weekly benefit up to £53.10.

For example, if you are getting a full basic State Retirement Pension of £95.25 per week you will not be paid any Carer's Allowance. But if you are only receiving a reduced State Retirement Pension of £32 a week you should receive £21.10 Carer's Allowance to bring the total up to £53.10.

If your partner claims one of these benefits and they get extra money for you because you are a dependant, you may also be affected by the 'overlapping benefits rule'. In some cases it is better for your partner to continue getting the dependant's addition and in other cases it would be better if they gave it up so you can claim Carer's Allowance (this depends on which benefit would give you more money between you both). **SeniorLine** can give advice on what would be best for you – call freephone **0808 800 6565 (0808 808 7575** if you are in **Northern Ireland**).

If you cannot get Carer's Allowance because of the overlapping benefits rule, **it may still be important for you to put in a claim**. This is because you could get extra money as part of any Pension Credit, Income Support, Council Tax Benefit or Housing Benefit you get. See page 12 for details.

Home Responsibilities Protection (HRP)

Home responsibilities protection was introduced in 1978 to help protect the pension of people who do not work because they are caring for a child or a sick or disabled person. It works by reducing the number of years for which you have to satisfy the National Insurance contribution conditions for your State Retirement Pension.

You will qualify for a year of home responsibilities protection if:

- you do not qualify for Carer's Allowance but look after someone for at least 35 hours a week **and** the person you care for receives Attendance

Allowance or Disability Living Allowance care component at the middle or highest rates (and has received it for 48 weeks in the past year); **or**

- you receive child benefit for a child under 16; **or**
- you get Income Support, and are not required to register for work, because you are looking after a sick or disabled person; **or**
- you are a registered foster carer.

If you get child benefit or Income Support as a carer, you should get home responsibilities protection automatically. If not, you should apply for home responsibilities protection using form CF411. Contact your local HM Revenue & Customs office or local Jobcentre Plus. You can also download a form from the HM Revenue & Customs office website at www.hmrc.gov.uk Or call the National Insurance contributions helpline on 0845 302 1479. Alternatively you can access and print off a copy from the Directgov website at www.direct.gov.uk

If you get Carer's Allowance you shouldn't normally need home responsibilities protection because you will receive National Insurance Contribution Credits.

From 2010, Home Responsibilities Protection will be replaced with a new weekly National Insurance credit for people caring for children or severely disabled people.

If you are in any doubt about whether you are entitled to claim or if your State Retirement Pension is protected while you are caring, you can get some advice from **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)**.

Carer's Allowance and your means-tested benefits

Carer's Allowance counts in full as income when means-tested benefits are calculated. This means that if you are claiming Pension Credit, Income Support, Council Tax Benefit or Housing Benefit (and rate rebate in Northern Ireland), your benefit will be adjusted to take into account the amount of Carer's Allowance you are receiving. In most cases you will find you are better off, as you will become eligible for the carer addition (for Pension Credit) or 'carer premium' for other benefits. See pages 11–12 for further details.

How to claim Carer's Allowance

You have several options to claim Carer's Allowance. You can:

- call the **Benefit Enquiry Line** on **0800 88 22 00** (textphone: 0800 24 33 55) for a claim pack
- visit your local **Jobcentre Plus** office to get a form, or call them on **0800 055 6688** (textphone: 0800 023 4888)
- call the **Carer's Allowance Unit** on **01253 856123** for a form
- complete and submit a form online at www.dwp.gov.uk/carersallowance
- download a form from www.dwp.gov.uk

If you are in Northern Ireland call the **Disability and Carer's Service** on **028 9090 6186** or the **Benefit Enquiry Line** on **0800 22 06 74**.

If you need help completing the claim pack, contact one of the organisations listed on pages 15–17 in the Useful contacts section.

Your claim will not be processed by your local benefits office. Instead, it will be dealt with by a special office. If you live in England, Scotland or Wales your claim will be dealt with by the Carer's Allowance Unit. You should send your completed claim pack to the address below. If you have any queries about your claim, this is the office to contact.

Carer's Allowance Unit

Palatine House
Lancaster Road
Preston PR1 1HB
Tel: 01253 856123

If you live in Northern Ireland, your claim will be processed by the Disability and Carer's Service at the address below. You should send your completed claim pack to this address. If you have any queries about your claim, this is the office to contact.

Disability and Carer's Service

Castle Court
Royal Avenue
Belfast BT1 1HR
Tel: 028 9090 6186

If your claim is unsuccessful, you can request a **revision** of the decision and then make a further appeal. You must request a revision within one month of notification of the decision. Get advice from one of the organisations listed on pages 15–17 in the Useful contacts section before challenging a decision.

Backdating your claim

If the person you are caring for has been awarded Disability Living Allowance or Attendance Allowance and **is not** waiting for a decision, you can put in a claim for Carer's Allowance as soon as you become a carer. However, if you have satisfied the criteria for some time when you make a claim, you can ask for your Carer's Allowance to be backdated for up to three months.

If the person you are looking after has applied for Attendance Allowance or Disability Living Allowance but has not yet received a decision, you **do not** need to complete a claim form for Carer's Allowance until the person has received the decision. As long as you claim for Carer's Allowance within three months of the date the decision is made, you will be awarded with Carer's Allowance from the first day that Disability Living Allowance or Attendance Allowance became payable.

Time off from caring

There may be times when you have a break from caring. You may go on holiday or the person you are looking after may need to spend some time in hospital. When this happens there are special rules to decide whether you will continue to be paid Carer's Allowance or whether the payment will be suspended. The rules are quite complicated so you may want to get specialist advice from one of the organisations listed on pages 15–17 in the Useful contacts section. However, the basic rules are as follows:

- You are allowed four weeks off from caring in any 26-week period without your Carer's Allowance being affected.
- **If the person you are caring for** goes into hospital, you **may** be able to continue to receive Carer's Allowance for up to 12 weeks out of a 26-week period. Your Carer's Allowance depends on the person you care for getting DLA or AA. After four weeks in hospital, the person you care for will lose their entitlement to their DLA or AA (if the stay is arranged by the NHS),

which means you will stop getting Carer's Allowance.

- **If you go into hospital**, your Carer's Allowance will stop after 12 weeks; this may be sooner if you have been in hospital or had a break within the last 26 weeks.
- If the person you care for has to go into respite care, your Carer's Allowance will stop after four weeks, unless the person you care for can arrange a pattern of respite care which allows them to keep their Attendance Allowance or Disability Living Allowance. In which case, you would be able to continue to receive your Carer's Allowance.
- If the person you care for loses their DLA or AA, your Carer's Allowance will stop.
- **If you take off more than four weeks** and the person you are caring for is not in hospital, your Carer's Allowance will be stopped.
- If your Carer's Allowance is stopped you will need to re-apply for it as soon as you start caring again.

When you have a break from caring, you must **always inform** the Carer's Allowance Unit where you made your claim (or the Disability and Carer's Service in Northern Ireland) – see page 8 for its address. They will add up the amount of time you have off in each six-month period from the date your Carer's Allowance starts.

If you find that you take quite a bit of time off from caring, keeping a diary can help you to keep track of the breaks you have. It will also help you to plan the maximum amount of time off without losing your benefit.

For more information on what happens to benefits when someone goes into hospital, see our free information sheets no. 14, *Going into Hospital* and no. 22, *Coming out of Hospital*.. Carers UK produces a free leaflet called *Coming out of hospital*. You can download a copy of this from www.carersuk.org.uk or call the order line on 0845 241 0963.

If the person you care for dies

If the person you care for dies, you can continue to get Carer's Allowance for up to eight weeks after their death; the eight weeks begin on the Sunday after their death. To carry on getting the payment in the eight-week period you have to continue to meet all the other rules for getting Carer's Allowance (see page 3) apart from the need to care. Earnings over £95 and other benefits will continue to affect the payment of Carer's Allowance. You may also be affected by the overlapping benefits rule: for example, if the person you cared for is your husband or wife and you receive a Bereavement Benefit after their death, you will not be able to get Carer's Allowance as well (see pages 5–6).

Carers UK produces a free leaflet called *When caring comes to an end*. You can download a copy of this from www.carersuk.org.uk or call the order line on 0845 241 0963.

Right to request flexible working hours

As from **6 April 2007**, carers now have the right to request **flexible working hours**, from their employer if they care for an adult, under the **Work and Families Act 2006**. This will help you if you are a carer and need to be able to manage both work and caring.

You can request flexible working hours if:

- you are an employee and have been working for your employer for at least 26 weeks; and
- you haven't made a previous request for flexible working in the last 12 months; and
- you expect to be caring for a spouse or someone you live with as if you are married, or a civil partner, or relative, or live at the same address as the adult in need of care. Or you are a parent of a child aged six and under, or a child who is disabled and under 18. Contact Carers UK for more details on which relatives qualify under this legislation.

You may be able to request flexible working, even if you do not meet the above conditions as many employers have their own flexible working policies.

To request flexible working hours, you need to give a written application to your employer. If your request is granted, the changes made will usually be

written permanently into your contract. If your employer refuses your request, you can appeal this decision.

For more information about the Work and Families Act 2006, call **Carers UK** on **0808 808 7777** or call **Acas** on **08457 47 47 47**. Carers UK produces a leaflet called *Carers and employment – a guide to the right to request flexible working*. You can order a free copy of this by calling 0845 241 0963..

Income Support and Pension Credit for carers

Income Support is a benefit for people aged under 60, living on a low income. If you are aged 60 or over and living on a low income, you will need to claim Pension Credit rather than Income Support. If you qualify for Income Support or Pension Credit, the amount you receive can be increased if you are a carer.

The amount of Income Support or Pension Credit you can claim depends on what is known as your **applicable amount** (Income Support) or **appropriate minimum guarantee** (Pension Credit). This is the minimum amount the Government thinks you need to live on. If your income is below this amount, Income Support or Pension Credit will be paid to you to ‘top up’ your income to that level.

If you are receiving Carer’s Allowance, or are entitled to it but don’t receive it (because of the overlapping benefits rule), you will qualify for the **carer premium** (if you get Income Support) or a **carer addition** (if you get Pension Credit). This is an extra **£29.50** a week to be added on to your ‘applicable amount’ or ‘appropriate minimum guarantee’ when your Income Support or Pension Credit is worked out. If you are married, or live with someone as if you are, and both of you are carers, the amount could be doubled to £59. Once your claim for Carer’s Allowance has been agreed, any extra Pension Credit or Income Support you are entitled to should be paid automatically.

Pension Credit is paid in two parts – one is called **guarantee credit** while the other is called **savings credit**. Your guarantee credit is worked out according to your appropriate minimum guarantee, which will take into account your carer addition that you get with it. Even if you don’t get any guarantee credit you may be able to claim savings credit. You must be aged at least 65 to get the savings credit part of Pension Credit. If you are a carer, you may be able to get more savings credit.

Council Tax Benefit and Housing Benefit for carers

Council Tax Benefit and Housing Benefit (or rate rebate in Northern Ireland) are benefits for people on a low income who need help paying their Council Tax bill and/or their rent. If you qualify for Carer's Allowance, the amount of Council Tax Benefit or Housing Benefit (or rate rebate in Northern Ireland) you can get, may be increased.

Council Tax Benefit and Housing Benefit are worked out in a similar way to Income Support. The amount you can claim depends on your 'applicable amount'. As with Income Support, if you are receiving Carer's Allowance you will qualify for a carer premium of £29.50 a week to be added on to your applicable amount when your benefit is worked out. If you are a couple, and both of you are carers, you could qualify for double the amount – £59. This, in turn, can lead to an increase in the benefit you are paid. Your benefit should be adjusted automatically, once your claim for Carer's Allowance has been agreed. You should also qualify for the carer premium if you are eligible for Carer's Allowance, but do not get it because of the overlapping benefits rule.

Carer's UK produces a free leaflet called *Carer's Allowance and the Carer Premium*. You can download a copy of this from www.carersuk.org.uk or call the order line on 0845 241 0963.

If you are not already claiming Pension Credit, Council Tax Benefit or Housing Benefit (or rate rebate in Northern Ireland), it may be worth checking to see if you can now make a claim. Contact SeniorLine on 0808 800 6565 (or 0808 808 7575 if you are in Northern Ireland) to speak to one of our advice workers.

Your carer's assessment

You may already know that your local council has a **duty** to assess the needs of any person who could require care services: for example, if the person you are looking after has difficulty preparing meals, or getting washed and dressed on their own, they have a legal right to an assessment of their care needs.

If you care for a person for a substantial amount of time (or you intend to provide substantial care in the near future), **you have the right to ask for a separate assessment of your own needs**. This assessment is to look at the help **you** need to enable you to carry on caring for the person.

If you are a carer, you can get help and support so that you can take some time off. One of the forms of support that you can get is respite care for the person you look after. Your local council is responsible for organising this. It can arrange additional care in the home, extra visits to a day-care centre, or a temporary stay in a care home for the person you are caring for. Local councils can also issue Direct Payments to you, or the person you look after, to allow you or the person you care for, to arrange their own care. But, Direct Payments can only be spent on the support you and the person you care for have been assessed as needing.

When you are planning a break, remember that your benefits may be affected (see page 9, Time off from caring).

England, Northern Ireland and Wales

In England, Northern Ireland and Wales, carers can directly receive their own services: for example, you may need someone to sit with the person you care for while you attend a religious service or do your shopping. Because carers can receive their own services, the local council can charge carers for services; whether they charge, and how much, will depend on the charging policy of your local council, but it has to be 'reasonable'. If you feel that the charge is going to cause you hardship, you can put in a complaint to the local council.

Local councils now have a duty to offer carers Direct Payments as an alternative to these services. Direct Payments are cash paid to you by your local council which allow you to arrange and pay for your own services.

For more information on Direct Payments and paying for services see our free information sheet no. 13, *Care at Home*.

Scotland

In Scotland, the social work department uses your carer's assessment in deciding what services to provide the person you are looking after, taking into account your needs as a carer. But the social work department does not provide services (or Direct Payments) directly to you as a carer, only to the person you are caring for. (However, if you are caring for a disabled child you are entitled to receive Direct Payments to buy services for your child.)

If you would like advice on the carer's assessment, the type of services you can expect and charges for those services, you can call a free helpline for carers run by **Carers UK** on **0808 808 7777**. If you would like further information on

the community care assessment for the person you are caring for and the services they can expect, see our free advice leaflet, *Help in Your Home*.

New legislation for carers

In June 2008, the government launched a National Carers' Strategy, a ten year vision for improving support for carers. It aims to ensure that carers are treated with dignity, have access to the services they need to support them, have a life of their own, are not forced into financial hardship and are helped to stay physically and mentally well.

You can read more about the strategy on the Carers UK website, www.carersuk.org, or get a copy from the Department of Health by calling 0300 123 1002 or download it from its website at www.dh.gov.uk

Useful contacts

Age Concern Books

Linhay House
Linhay Business Park
Ashburton
Devon TQ13 7UP
Tel: 0800 00 99 66
Web: www.ageconcern.org.uk/bookshop/

Publishes a range of books for carers of older people.

Age Concern England

Astral House
1268 London Road
London SW16 4ER
Information line: 0800 00 99 66
Web: www.ageconcern.org.uk

Age Concern Scotland

Causewayside House
160 Causewayside
Edinburgh EH9 1PR
Tel: 0845 833 0200
Helpline: 0845 125 9732
Web: www.ageconcernscotland.org.uk

Age Concern Cymru

13–14 Neptune Court
Vanguard Way
Cardiff CF24 5PJ
Tel: 029 2043 1555
Web: www.accymru.org.uk

Age Concern Northern Ireland

3 Lower Crescent
Belfast BT7 1NR
Tel: 028 9024 5729
Web: www.ageconcernni.org

Carers UK

20 Great Dover Street
London SE1 4LX
Helpline: 0808 808 7777
Order line: 0845 241 0963
Web: www.carersuk.org

Provides an information and advice service and free leaflets for carers. It also runs an annual Carers Week to raise the profile of carers in the UK.

Citizens Advice Bureau

(see your local phone book)

Offers advice and information on a wide range of topics including welfare benefits, housing, legal matters, and local services.

Counsel and Care

Twyman House
16 Bonny Street
London NW1 9PG
Tel: 020 7241 8555
Advice line: 0845 300 7585
Web: www.counselandcare.org.uk

Crossroads offers practical help and assistance to carers.

Crossroads Caring for Carers (England and Wales)

10 Regent Place
Rugby CV21 2PN
Tel: 0845 450 0350
Web: www.crossroads.org.uk

Crossroads Caring for Carers (Scotland)

24 George Square
Glasgow G2 1EG
Tel: 0141 226 3793
Web: www.crossroads-scotland.co.uk

Crossroads Caring for Carers (Northern Ireland)

7 Regent Street
Newtownards
County Down BT23 4AB
Tel: 028 9181 4455
Web: www.crossroadscare.co.uk

Provides information and advice to older people and their carers.

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our information sheets and advice leaflets by logging on to **www.helptheaged.org.uk**

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: **0808 800 6565**

Textphone: **0800 26 96 26**

9am to 4pm, Monday to Friday

If you are in **Northern Ireland**, contact **SeniorLine** on **0808 808 7575**.

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Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.