



**March 2008**

**Key Points:**

- Replaces previous version dated February 2007

## **Help with looking for work or starting your own business**

This factsheet is aimed at people aged 50 and over.

**Those living in Scotland, Wales or Northern Ireland may wish to contact:**

**Age Concern Scotland,**  
Causewayside House, 160  
Causewayside, Edinburgh EH9  
1PR, tel: 0845 125 9732 (lo-call  
rate), website:  
[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk);

**Age Concern Cymru,** Ty John  
Pathy, Units 13/14 Neptune  
Court, Vanguard Way, Cardiff  
CF24 5PJ, tel: 029 2043 1555  
(national call rate), website:  
[www.accymru.org.uk](http://www.accymru.org.uk);

**Age Concern Northern Ireland,**  
3 Lower Crescent, Belfast BT7  
1NR, tel: 028 9032 5055  
(national call rate) Monday to  
Friday 10am – 12pm and 2pm –  
4pm, website:  
[www.ageconcernni.org](http://www.ageconcernni.org)

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# 1. Finding a job

You may be looking for a new job for a variety of reasons:

- you may be out of work at the moment, for example because you are retired, unemployed, sick or disabled, or caring for a relative;
- your employer may be making you redundant or you may have reached your employer's retirement age;
- you may have been offered early retirement or voluntary redundancy by your employer and decided to accept the offer;
- you may want to change jobs;
- you may wish to move to a position with fewer hours or less responsibility in the time before your retirement (but you may be able to change your hours or responsibilities without leaving your employer);
- you may want to become self-employed or start a new business.

Many organisations can provide help and advice, for example in assessing your skills and opportunities for training, finding job vacancies, or helping you to complete application forms and learn interview skills. The following organisations may provide help and advice:

- Jobcentre Plus offices (previously called Job Centres or the Employment Service) can support people of all ages in finding work. They are also the point of access to out-of-work benefits for people below state pension age. Staff there may also be able to help with training needs and personal barriers to finding work;
- Nextstep information, advice and guidance services provide advice on careers and training. Nextstep is funded by the Learning and Skills Council;
- Citizens Advice Bureaux will be able to help you with advice about money, employment rights and personal barriers to finding work. Staff may be able to direct you to employment agencies;
- recruitment agencies place people in temporary and permanent jobs. The service is free for people looking for work. Some agencies specialise in finding work for older people;
- Enterprise Agencies help people become self-employed or start a business (see Section 2 and information about PRIME below);

- private counselling services are targeted at professionals and can help identify career options or improve a Curriculum Vitae (CV). These services can be expensive - study the literature carefully to ensure that you understand what is offered and how it will help you;
- Independent Financial Advisers (IFAs) offer individual advice about financial planning, including pensions and financial products. They will be able to advise you how long to continue working to secure an adequate retirement income. IFAs may charge, and/or will make a commission from any products you buy through them.

Vacancies are often advertised in Jobcentre Plus offices, recruitment agencies, national and local newspapers, 'trade' magazines and the internet. Many of these may be available in your public library. Some national newspapers advertise different types of jobs on different days of the week. Some organisations advertise through a recruitment agency.

Usually job advertisements ask you to request an application form and more information about the job. Some employers request a CV (Curriculum Vitae), which outlines your education and experience (usually no more than two sides of A4).

Write a draft before completing the application form, and find out as much as possible about the company to prepare for the interview. Use the person specification and job description if they have been provided to check whether you meet the needs of the job, and to structure your application. Think about all your experience, whether paid or unpaid, when deciding whether you meet the criteria.

### **Age Discrimination**

A new law came into force on 1st October 2006 providing protection against age discrimination in employment, training and education for the first time. For full details see the Age Concern mini-guide '*Calling Time on Age Discrimination*' or Information Sheet 17 "*How will the new law on age discrimination affect you?*" The law makes it unlawful to discriminate against someone because of their age, unless this can be justified.

There is an exemption which allows employers to refuse to recruit anyone who is over (or within six months of) their 65th birthday. However, this is being challenged in a court case brought by Heyday, part of Age Concern. The case has been referred to the European Court of Justice (ECJ).

It may be possible to start an age discrimination claim at the employment tribunal and have this put on hold, until the ECJ gives its decision. If you feel that you are passed over for a job because of your age, you should seek expert legal advice.

Your local Age Concern or Citizens Advice Bureau may be able to help, or you could contact a local solicitor.

### **1.1 Benefits and Support from Jobcentre Plus**

Your local Jobcentre Plus service is the main Government agency for helping people find work, and is the agency that pays benefits to unemployed people under 60.

Jobcentre Plus was formed from a merger of the former Employment Service and parts of the Benefits Agency.

Your local Jobcentre Plus provides a basic service for anyone who wants to find a job and a fuller service for people receiving benefits. If you are over 60 and receiving Pension Credit you are also entitled to the fuller service, but you may need to ask as the assumption may be made that you are not actively seeking work. If you are under 60 you may be entitled to claim a range of benefits depending on your circumstances. Ask your Jobcentre Plus for advice. (See Section 1.2 on JSA and benefits). If you are not receiving benefits, the most important service available to you is a large national database of current job vacancies.

You can access this database of jobs in three ways:

- by visiting your local Jobcentre Plus office, where you use a Jobpoint kiosk or ask for help;
- by telephoning Jobseeker Direct on 0845 6060 234 (lo-call rate) or textphone: 0845 6055 255 (lo-call rate);
- by using their website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).

Your local Jobcentre Plus office will have a range of information about finding work, self-employment and training, and details of other agencies.

## 1.2 Jobseeker's Allowance

Jobseeker's Allowance (JSA) is the main benefit available for people under 60 who are looking for work. You have to claim JSA by applying at your local Jobcentre Plus. If you are over 60 you will usually be better off claiming Pension Credit instead of JSA (see Factsheet 48, *Pension Credit*).

If you are under 60 you may be able to claim other benefits instead of JSA depending on your circumstances, for example poor health or caring responsibilities.

There are two sorts of JSA: JSA (Contribution Based) - which is based on your National Insurance contribution record and JSA (Income Based) - which is paid if you have no other income or if your income is less than a minimum amount.

To qualify for either sort of JSA you must be:

- under state pension age (if you are a man aged 60 or over you can claim Pension Credit instead of income based JSA - you may be better off if you have savings and you won't have to enter into a Jobseeker's agreement); **and**
- unemployed or working for less than 16 hours a week; **and**
- capable of and available for work (for at least 40 hours a week except in certain circumstances such as you have caring responsibilities); **and**
- actively seeking work. You must enter into a Jobseeker's Agreement and comply with any directions given (see below, Meetings with your Personal Adviser).

You will receive JSA (Contribution Based) if you have paid enough National Insurance contributions in previous years. The rate for people aged 25 or over is £60.50 per week.

There is no capital limit and in general income is not taken into account, but if you have an occupational or personal pension, your benefit will be reduced by the amount by which your pension is more than £50 per week. JSA (Contribution Based) is paid for a maximum of six months, and you can only claim it for yourself, not anyone dependent on you.

You can claim JSA (Income Based) if:

- you do not have enough National Insurance contributions to receive JSA Contribution Based; **or**
- your JSA (Contribution Based) is exhausted after six months; **or**
- you're entitled to a higher amount of benefit than £60.50. This may be because you have a partner who is not working, or you have housing costs or you are entitled to extra amounts (called premiums).

To qualify for JSA (Income Based) you must have a low income and no more than £16,000 savings. If you have a partner their income and savings will be added to yours. Your partner must either be unemployed or working for less than 24 hours a week.

Couples may have to make a joint claim, in which case both partners need to be actively seeking work and enter into a Jobseeker's Agreement. This does not apply if your partner cannot work because s/he is disabled or a carer or if s/he is working at least 16 hours a week but less than 24 hours.

### **Meetings with your Personal Adviser**

If you are receiving JSA your Personal Adviser at the Jobcentre Plus will draw up a Jobseeker's Agreement. This sets out the type of work you are looking for and the actions you will take to find a job or improve your job prospects. As part of the agreement, you will normally be expected to take at least two steps to finding work each week. A step might include making a job application or registering with a Recruitment Agency.

Every two weeks you are then required to attend a Jobsearch Review where you will be expected to demonstrate that you have been taking active steps to find work. If you do not keep to your Jobseeker's Agreement your JSA could be reduced or suspended.

At the meetings your Adviser will be able to help with: writing a CV; finding training or education; contacting employers; checking Jobpoints or the internet for information about careers, jobs and training; looking at the jobs section of the local newspaper; preparing for interviews or meetings with employers, and getting help with childcare, health or financial problems.

Your Personal Adviser will also be able to advise you if you are eligible for any of the New Deal programmes (see below) or for other help, such as free training, job clubs, money for travel costs or buying interview clothes. In many cases this enhanced support is only available after you have been receiving benefits for some time.

### **Other Benefits**

There are a number of other benefits you may be able to claim instead of Job Seeker's Allowance if you are under 60. These include Incapacity Benefit, Carers Allowance, Bereavement Benefit, and Income Support.

These benefits all have their own rules, and it is not possible to detail them here. Your personal adviser at the Jobcentre Plus should be able to give you more information (see Factsheet 18, *A brief guide to money benefits*).

If you make a new claim for Incapacity Benefit, Income Support on the grounds of incapacity, or Severe Disablement Allowance, you may be included in the Pathways to Work scheme. This scheme has been gradually introduced in different areas of the country and the national rollout is due to be complete in April 2008. If you take part in Pathways to Work you may be required to attend a series of compulsory interviews. You will receive enhanced support to overcome barriers, health-related or otherwise, to finding suitable work. This could include involvement of the NHS. If you start a job you may be eligible for a £40 a week return to work credit.

### **1.3 Training provided through Jobcentre Plus**

Free training may be available through Jobcentre Plus, either as part of the New Deal or as a separate programme if you have been receiving a benefit for more than six months (not all benefits entitle you to the training so you should ask your Adviser for more information).

In some circumstances you will be eligible before you have been receiving benefits for six months, for example if you have problems with basic skills, are part of a large-scale redundancy, or have been out of the labour market as a parent or carer. Training is provided by independent training providers, on behalf of Jobcentre Plus. You can also sign up directly with a training provider, but Jobcentre Plus will still need to check you are eligible.

Some training is provided at Programme Centres which offer packages of support for up to three months. Each centre delivers a wide range of different options and your Jobcentre Plus Adviser will select a combination of options suited to your needs.

Some of the options will teach you techniques for getting a job, while others may focus on issues such as debt, disability or adult education. Centres also have free facilities to help you look for work, such as photocopiers, phones and stamps. While you are on a course you will be able to claim for travel expenses.

## **1.4 New Deal**

### **New Deal 50 Plus**

This is a voluntary programme for anyone over 50 who has been receiving certain benefits for over six months. The benefits are Jobseeker's Allowance; Income Support; Incapacity Benefit; Severe Disablement Allowance; and Pension Credit. You may also be eligible if you are over 50 and the out-of-work partner of someone claiming one of these benefits. Partners are also eligible for New Deal for Partners and you should make sure you receive the benefits of both programmes.

New Deal 50 Plus begins with a series of meetings with a New Deal Personal Adviser who will offer you help to find work and design a package for you from a range of options including work experience, voluntary work, and training opportunities.

New Deal 50 Plus can also provide an in work Training Grant (of up to £1,500) when you get a job to provide you with training in the first two years of your job. If you are self-employed, this money can be paid to you to pay for training courses. You may also be entitled to a special higher rate of Working Tax Credit if you start work after six months on benefits.

If you are on the New Deal for 50 plus, New Deal for Partners or New Deal for Disabled People you can get discounts of at least 50% on travel on all rail services in England & Wales as well as discounts on London Underground and London Buses. To be eligible you must apply for a photocard at your local Jobcentre plus.

### **New Deal for Disabled People**

New Deal for Disabled People is a voluntary programme to help people receiving sickness and disability benefits. The programme uses Job Brokers who are responsible for finding you paid work by matching you to employers' vacancies. They will give advice and support and should continue to offer you support once you start a job. Job Brokers are independent organisations such as charities or enterprise agencies. The services on offer and style of each varies, so ask about the local options and decide what is right for you. They are paid by Jobcentre Plus to find you work.

### **New Deal for Partners**

New Deal for Partners is a voluntary programme which offers an interview with a Personal Adviser to the partner of a person who has been receiving Jobseeker's Allowance, Income Support, Pension Credit, Incapacity Benefit, Severe Disablement Allowance or Carer's Allowance for more than six months, or if you are a member of a couple receiving Working Tax Credit, if you are working less than 16 hours a week. If you have a health condition or have not worked for two years you may be able to join the New Deal for Partners before your partner has been receiving benefits for six months.

## **1.5 Working Tax Credit**

Working Tax Credit is available to top-up the income of people who are working but who have low earnings. If you are over 50, you may be eligible for Working Tax Credit, including an additional "50+ element", if you start work after at least six months of receiving either Job Seeker's Allowance, Incapacity Benefit, Severe Disablement Benefit, Pension Credit or Income Support. You must work for at least 16 hours a week.

You can make an application for Working Tax Credit at a Jobcentre Plus, or with HM Revenue & Customs (HMRC), either over the phone or online. See details in Section 5.

## **2. Starting a business/self-employment**

For people over 50, self-employment or starting your own business may be a way of using your knowledge and skills to earn money or turn a hobby or passion into a way of life. There is help and support available if you want to set up a business.

PRIME, a linked charity with Age Concern England, is an organisation specifically designed to help people over 50 become self-employed or start a business. The website [www.primebusinessclub.com](http://www.primebusinessclub.com) provides information and ideas, including case studies of people who have set up businesses with PRIME's help, and guidance such as how to deal with common business pitfalls. PRIME also has a freephone number 0800 783 1904 which you can call for further information.

PRIME publishes a practical guide to finding the right business or self-employment idea "Ideas for Business", which you can download from the website or you can call the freephone number above to request a copy. You can also order a free 50+ business pack.

Another useful site for people considering self-employment is [www.startups.co.uk](http://www.startups.co.uk).

### **Social Enterprise**

One option for setting up a business is to start a social enterprise. This is a business with a social purpose. Its profits are reinvested in that social purpose rather than taken by the owner or shareholders. They are a good option if your motivation is to put something back into the community. But social enterprises are businesses. They are not supported by grants. One useful website to look at is [www.socialenterprise.org.uk](http://www.socialenterprise.org.uk).

### **Franchises**

You may want to consider a business franchise. The advantage of a franchise is that the product has already proved itself, and may be well known to people. There may be disadvantages in the constraints of the legal agreement you make, and you need independent legal advice when considering a franchise. See the website [www.createproject.org.uk](http://www.createproject.org.uk) for impartial advice on franchising.

## **Help from Jobcentre Plus**

Self-employment is one option under New Deal and other Jobcentre Plus programmes.

Jobcentre Plus usually contract out help and support for people considering self-employment, so you are likely to be referred to an enterprise agency paid by Jobcentre Plus to help you start your own business. This agency will work with you to help you set up your business. Usually you will be given help to plan your business and then test trade for up to 26 weeks.

While test trading you can continue to draw Jobseeker's Allowance, but any profits you make are kept until you finish the test trading period. These profits are then given to you as a lump sum.

Unfortunately, test trading is no longer available for people on Incapacity Benefit, only for those on Jobseeker's Allowance. People on Incapacity Benefit, wishing to test trade under the New Deal are expected to move from Incapacity Benefit to Jobseeker's allowance beforehand.

If you have been out of work for at least six months, you could be eligible for the 50 Plus element of Working Tax Credit for the first 52 weeks after you start your business, if your business's profit forecast is below a minimum level.

Other parts of Working Tax Credit will continue to be paid if you are eligible, but any income from savings and investments will affect the amount you are paid. PRIME publishes a guide to the Working Tax Credit and 50+ self-employment (see below).

## **Support from Enterprise Agencies**

Help is also available direct from enterprise agencies and the Business Link service. Business Link is the government brand of enterprise agency, which now falls under the responsibility of the Regional Development Agencies. Other enterprise agencies are usually smaller than the Business Link and often contracted by a Business Link to provide a local business start-up support service.

All enterprise agencies provide free business support, training and advice to help you set up a business. After you have been trading for a while, they may begin to charge you for advice and information.

PRIME is in partnership with many of the Business Links and enterprise agencies and will signpost you to its nearest partner through its website: [www.primebusinessclub.org.uk](http://www.primebusinessclub.org.uk) or through its helpline 0800 783 1904 (free call). You can also find the nearest Business Link or enterprise agency in your local telephone directory or the Business Link website: ([www.businesslink.gov.uk](http://www.businesslink.gov.uk)).

Each Business Link or enterprise agency has a slightly different process for helping you. Some may offer a one day or two day course followed by counselling and advice, others start with counselling or advice sessions. There may be optional training courses, and some will have areas where you can work on your plan.

All will provide information, advice and support to plan your business. Many offer a mentoring service after you have started your business.

A business plan is essential. The Business Link or enterprise agency will help with this. The plan will include a careful estimate of anticipated income and expenditure over the first years of your business, based on your market research. You will be helped to think through what you need to know and find out, but you will have to do the research.

You will need to remember that at some point you will want to retire. You should think about how you will fund your retirement from the beginning, and consider including pension provision in your business plan. Again, PRIME can offer some help on this. The Pensions Advisory Service (TPAS) can also advise on this. See Section 5 for details.

If you need to borrow money, the lender will look very carefully at your business plan to assess whether you are likely to be able to pay the money back.

Banks may not be willing to lend money if you have a poor or no credit rating, or you have no collateral (eg, a house that could be re-mortgaged if things went wrong).

If you cannot access the money to start your business from a high street bank, you may be able to get a loan from a Community Development Finance Institution. These are regulated non-profit organisations that provide financial services to disadvantaged groups or to promote business in particular areas. PRIME can provide a list of regulated organisations where funding may be available; or visit the website of the Community Development Finance Association – [www.cdfa.org.uk](http://www.cdfa.org.uk)

Once you have started trading you may be eligible for Working Tax Credit which could provide you with a vital supplement to your income if your business is not making very much profit. PRIME produces a leaflet *Working Tax Credit: a brief guide for self-employed people over the age of 50*. If your business plan projects a low income, or things are not going as well as you planned, you can claim, and if eligible, will get paid weekly, fortnightly, or monthly. Make sure your claim is based on your current financial circumstances.

For the self-employed, Working Tax Credit is paid on the basis of your protected profits, any savings, and your partner's income or savings. As your circumstances change you will need to inform HM Revenue & Customs (see Section 5).

You will also need to know about legal steps, such as forming a company, tax and VAT issues. The Business Link or enterprise agency will give you advice. HM Revenue & Customs now has special teams to help new businesses. They will also answer questions about tax and VAT.

### **3. Volunteering**

Volunteering has some significant practical advantages when you are looking for work. Regular volunteering keeps you in a work-based routine, which will help you adjust when you do find a job.

It may help you when you are making a job application, as you can use your volunteering as a way of filling 'gaps' in your CV and demonstrating experience.

There are many different ways in which you can volunteer, for example, with clerical or administrative duties, fundraising or practical tasks such as delivering meals on wheels, gardening etc.

This may also be an opportunity to gain new skills. In many cases you will be able to claim expenses. A list of voluntary organisations in your area may be available from your local reference library, Volunteer Bureau, Council for Voluntary Service or Jobcentre Plus.

You can find details of your local Volunteer Bureau or Centre through Volunteering England. The website: [www.volunteering.org.uk](http://www.volunteering.org.uk) also provides links to other volunteering ideas. You can find details of your local Council for Voluntary Service through the National Association of Councils for Voluntary Service.

The Retired and Senior Volunteer Programme (RSVP) encourages people over 50 to participate in volunteering and matches people to volunteering opportunities.

REACH finds part-time, expenses-only jobs anywhere in Britain for retired people with business or professional experience who want to work as volunteers with charities needing their expertise. See Section 5 for details of these and other volunteering organisations.

If you are receiving benefits Jobcentre Plus will also be able to advise you about volunteering opportunities. If you are on New Deal 50 Plus your Adviser may include volunteering as part of the package that is designed to help find work. If you are receiving Jobseeker's Allowance you still need to look for work and be available to take up paid employment at short notice.

#### **4. Career Guidance**

If you are looking for work or are considering a career change you can get advice and guidance on your options, including training and education.

Learn Direct is a government service, providing a free national advice line and website and a network of online learning centres across the UK. Telephone 0800 100 900 (free call) and website: [www.learndirect.co.uk](http://www.learndirect.co.uk). Learn Direct gives free, confidential and impartial information and advice to adults wanting to improve existing skills or learn new ones. Advisers will also be able to give you advice on job-hunting and details of options for funding training or education and they can point you to local advice agencies if you need more detailed help.

Learn Direct also runs a programme of courses, most of which are available online and so can be followed at home, or at a Learn Direct centre.

You can also receive careers and training advice through your local Nextstep, the information, advice and guidance service funded by the Learning & Skills Council.

You can find your local Nextstep on the website: [www.nextstep.org.uk](http://www.nextstep.org.uk) or through the Learning and Skills Council. See Section 5 for details.

If you receive a tax credit or a state benefit, such as Pension Credit, Jobseeker's Allowance or Incapacity Benefit, you should be eligible for a discount on courses which receive Government funding. If you have been receiving benefits for more than six months, or have joined a New Deal programme, free learning opportunities are usually available through Jobcentre Plus.

For details about higher education contact the Universities and Colleges Admissions Service (UCAS) on 0870 1122211 (national call rate) or [www.ucas.com](http://www.ucas.com). You will need to pay tuition fees for higher education courses but you may be entitled to a reduction if you have a low income. There is no upper age limit for eligibility for a student loan to cover tuition fees, but for a student loan for maintenance (living costs), you must be under age 60 at the start of your course. You no longer have to confirm that you intend to look for work on completing the course, which used to be the case for people over 50. You may also be eligible for a student grant. For students in Scotland the rules for higher education course fees are different.

See Factsheet 30, *Leisure and learning* for more information.

## **5. Further information – organisations to contact**

**Age Positive**, Department for Work and Pensions, Room W8d, Moorfoot, Sheffield S1 4PQ. Promotes age diversity in employment, shares good practice with employers, researches into older workers in the employment market, website: [www.agepositive.gov.uk](http://www.agepositive.gov.uk).

**Business Link**, tel: 0845 600 9006 (lo-call rate), website: [www.businesslink.gov.uk](http://www.businesslink.gov.uk). Gives advice on business planning, startup, financing, contracts, tax and payroll, contracts, products. Regional branches offer training and advice.

**Campaign Against Age Discrimination in Employment (CAADE)**, website: [www.caade.net](http://www.caade.net). Counsels, campaigns against age discrimination in employment and provides services to employers and employees.

**Citizens Advice Bureau**, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). Free information and advice, including employment advice. Your local phone book will list your nearest bureau.

### **Department for Work & Pensions:**

**Jobcentre Plus**, website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).

**Jobseeker Direct**, tel: 0845 606 0234 (lo-call rate) or textphone: 0845 605 5255 (lo-call rate).

**New Deal Information Line**: 0845 606 2626 (lo-call rate), textphone 0845 606 0680 (lo-call rate), website: [www.newdeal.gov.uk](http://www.newdeal.gov.uk).

**Pension Credit application line**: 0800 99 1234 (free call).

**Employers Forum on Age (EFA)**, Floor 3, Downstream Building, 1 London Bridge, London, SE1 9BG, tel: 0845 456 2495 (lo-call rate), website: [www.efa.org.uk](http://www.efa.org.uk). Independent network of employers who recognise the business value of attracting and retaining experienced employees - regardless of their age. Advice and practical support on managing the skills and age mix of their organisation. Campaigns on issues ranging from improving flexible retirement policies to influencing the forthcoming age discrimination legislation.

**HM Revenue & Customs Tax Credits helpline**: 0845 300 3900 (lo-call rate), textphone: 0845 300 3909 (lo-rate call), National Minimum Wage helpline: 0845 6000 678 (lo-call rate), website: [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

**Learning & Skills Council**, Cheylesmore House, Quinton Road, Coventry, CV1 2WT, tel: 0870 900 6800 (national call rate), website: [www.lsc.gov.uk](http://www.lsc.gov.uk). The government agency responsible for improving skills of young people and adults in England.

**Next Step**, a network of local services funded by the Learning & Skills Council to help people improve their career prospects by learning new skills, retraining or gaining new qualifications.

You can find details of your local Next step at the website: [www.nextstep.org.uk](http://www.nextstep.org.uk), or by contacting the Learning & Skills Council on 0870 900 6800 (national call rate).

**Online Volunteering**, managed by the United Nations Volunteers programme, online volunteers work from their own homes to provide services such as translation, research, and creating webpages to non-governmental organisations in developing countries, website: [www.onlinevolunteering.org](http://www.onlinevolunteering.org)

**Pensions Advisory Service (The) (TPAS)**, 11 Belgrave Rd, London SW1V 1RB, tel: 0845 601 2923 (lo-call rate), website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk).

**PRIME**, a linked charity with Age Concern England, Astral House, 1268 London Road, London SW16 4ER, tel: 0800 783 1904 (free call), websites: [www.primebusinessclub.com](http://www.primebusinessclub.com) and [www.primeinitiative.org.uk](http://www.primeinitiative.org.uk). National organisation dedicated to helping people aged over 50 set up in business.

**Reach**, 89 Albert Embankment, London SE1 7TP, tel: 020 7582 6543, website: [www.reach-online.org.uk](http://www.reach-online.org.uk). Brings together voluntary organisations and experienced people who want to offer their career skills as volunteers. It recruits volunteers with managerial, technical and professional expertise to benefit voluntary organisations.

**Retired and Senior Volunteer Programme (RSVP)**, 237 Pentonville Rd, London N1 9NJ, tel: 020 7643 1385, website: [www.csv-rsvp.org.uk](http://www.csv-rsvp.org.uk).

**Social Enterprise Coalition**, Southbank House, Black Prince Road, London, SE1 7SJ, tel: 020 7793 2324, website: [www.socialenterprise.org.uk](http://www.socialenterprise.org.uk). The UK's national body for social enterprise, provides information on the social enterprise business model.

**Social Enterprise London**, 3rd Floor, Downstream Building, 1 London Bridge, London SE1 9BG, tel: 020 7022 1920, website: [www.sel.org.uk](http://www.sel.org.uk) has relevant information about social enterprises.

**The Age & Employment Network (TAEN)**, 207-221 Pentonville Road, London N1 9UZ, UK, tel: 020 7843 1590, website: [www.taen.org.uk](http://www.taen.org.uk). TAEN is committed to better opportunities for mature people to continue to learn, work and earn.

The Network has a membership of 250 organisations and groups across the country who represent the leading UK expertise in helping older people to overcome barriers of discrimination and realise their aims and ambitions. The website has a useful section with links to these member organisations, including recruitment agencies, careers guidance agencies and employers.

**Timebank**, 2nd Floor, Downstream Building, 1 London Bridge, London, SE1 9BG, website: [www.timebank.org.uk](http://www.timebank.org.uk). A national charity which connects people who want to volunteer with organisations who need them.

**Volunteering England**, Regents Wharf, 8 All Saints Street, London, N1 9RL, tel: 0845 305 6979 (lo-call rate), website: [www.volunteering.org.uk](http://www.volunteering.org.uk). The national volunteer development agency for England. Promotes and enables volunteering and community involvement.

**[www.over50.gov.uk](http://www.over50.gov.uk)**, government website for people over 50 including information on employment, learning and pensions.

**Working Tax Credits**, applications helpline: 0845 300 3900 (lo-call rate), website: [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits).

## 6. Further information from Age Concern

The following factsheets/information sheet may be relevant:

Factsheet 4	<i>Your rights at work</i>
Factsheet 18	<i>A brief guide to money benefits</i>
Factsheet 30	<i>Leisure and learning</i>
Factsheet 48	<i>Pension Credit</i>
Info Sheet IS/17	<i>How will the new law on age discrimination affect you?</i>
Mini-guide	<i>Calling Time on Age Discrimination – A mini-guide to age discrimination at work</i>

## The following book may be relevant:

*Your Rights: Working after 50*  
by Andy Harrop and Susie Munro

£8.99

This book provides more in depth information on working after 50. Essential advice is provided on everything from age discrimination to redundancy or embarking on a complete career change. Situations also covered include: self-employment, updating your skills and remaining competitive, pensions, dispute resolution and employment rights. There is also plenty of advice for those who are out of work and looking for employment, training and support services, benefits, writing CVs and attending interviews.

To order, please telephone our hotline (9am-7pm Monday to Friday, 10am-5pm Saturday): **0870 44 22 120** (national call rate), or visit our **website: [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)** (secure online bookshop).

If ordering by post, please send a cheque or money order, payable to Age Concern England, for the appropriate amount plus p&p to Age Concern Books, Units 5 & 6, Industrial Estate, Brecon, Powys LD3 8LA.

**(Postage and packing:** mainland UK and Northern Ireland: £1.99 for the first book, 75p for each additional book up to a maximum of £7.50. Free on orders over £250. For customers ordering from outside the mainland UK & NI: credit card payments only; please telephone the hotline for international postage rates or **email: [sales@ageconcernbooks.co.uk](mailto:sales@ageconcernbooks.co.uk)**):

If you would like:

- to receive details of your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: [www.ageconcern.org.uk](http://www.ageconcern.org.uk). To receive a free e-mail notification when new and updated factsheets are published, please contact the Factsheet Subscription Service on 020 8765 7200.

Age Concern provides factsheets free to older people, their families and people who work with them. If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online at: [www.ageconcern.org.uk](http://www.ageconcern.org.uk).

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern.

Whilst every effort is made to ensure accuracy, Age Concern cannot be held responsible for errors or omissions.

No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up-to-date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. *Age Concern England is unable to give financial or legal advice.*

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