

ANNEXE

FACTS AND FIGURES FOR 2021-2022

Contents

Social Security	Page 123
Taxation	127
Tax Ready Reckoner	131
Investment limits	134
Budgeting	135
Web site references	137

State Benefit rates

Basic Pension

For people who attained pension age before 6 April 2016

Man or woman with full N.I. contribution record	£137.60
Spouse or civil partner not qualifying under own N.I.s	£82.45

New State Pension

For people attaining pension age on or after 6 April 2016

New State Pension	£179.60
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Bereavement Support Payment

For deaths occurring after 6 April 2017.

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

Lower rate a first payment of £2500 then £100 monthly for 18 months

Long term Personal benefit (if qualified before October 27th 2008) £114.70

Employment Support Allowance

Assessment Phase		£74.70
Main Phase	(Activity Group)	£104.40
(Support Group)		£114.10

Jobseekers Allowance

Personal Rate	£74.70
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Attendance Allowance (For claimants over age 65)

Higher rate	£89.60
Lower rate	£60.00

Personal Independence Payment

	Daily Living Component	Mobility Component
Enhanced	£89.60	£62.55
Standard	£60.00	£23.70

Carers Allowance

Personal rate	£67.60
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Earnings Limits for National Insurance Contributions

Lower Earning Limit	£120.00
Threshold Limit	£184.00
Upper Earnings Limit	£967.00

National Insurance Rates

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

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

Self Employed

Class 2 weekly contributions (exempt if profits are below £6,515.00)	£3.05
Class 4 contributions payable in addition on profits between £9,568 and £50,270 in the tax year.	9%
Surcharge on all profits above £50,270.	2%
Class 3 voluntary contributions for the non- employed	£15.40

Savings limits

Jobseekers Allowance/Income Support	£16000.00
(Housing Benefit and Council Tax)	£16000.00
Financial help with residential or nursing home fees in England and Northern Ireland	£23250
Scotland	£28500
Wales	£50000

Pension Credit (There is no savings limit)

If pension age was attained before 6.4.2016

May be payable if weekly income is below	£201.00 (single) *
	£293.00 (couple)*

If pension age was attained after 5.4.2016

May be payable if weekly income is below	£177.10 (single) *
	£270.30 (couple)*

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

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

single person without dependents	£15410 pa
couples or single person with children living with them	£23000pa

MISSING YEARS OF NATIONAL INSURANCE AND THE NEW STATE PENSION CALCULATION

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

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

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

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

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

Two calculations are made.

1 Calculation under the pre 2016 rules:-

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

$$\pounds 137.60 + \pounds 58 - \pounds 50 = \pounds 145.60$$

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

2 Calculation under Single Tier scheme rules:-

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

$$\pounds 179.60 \text{ (assuming 35 NICs years paid)} - \pounds 50 = \pounds 129.60$$

The pension payable from 2016 **would be the higher of these two calculations**, i.e £145.60. The £50 is already included in your occupational pension.

If you had been 'Contracted in' all the time the first calculation, the pension would be £137.60 + 58 = £195.60. The excess of £16.00 would be protected and paid by the state.

SOCIAL SECURITY HELP

Personal Independence Payment helpline	0800 917 2222
Attendance Allowance helpline	0800 731 0122
Carers Allowance	0800 731 0297
Further information on	www.gov.uk/benefits-adviser
Claiming Employment Support Allowance	0800 055 6688
Pension Credit helpline	0800 99 1234
Advice for the self employed Pensions Direct - (General advice on pensions and widows benefits)	0800 0241222
	0800 731 0394
State Pension Statements	0800 731 0175
	www.gov.uk/state-pension-statement
Winter fuel payments enquiries	0800 731 0160
Tax helplines	0800 024 1222 www.gov.uk/contact-hmrc
National Insurance helplines	0300 200 3500

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

Tax Allowances and Rates

Income Tax Allowances

Personal Allowances (each individual) £12570

Blind Persons Allowance (full relief given) £2500

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

Marriage Allowance £1250

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

Personal Savings Allowance £1000 / £500

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

Income Tax Rates

£0 to £12570 from all sources	Nil
£12571 to £50270 i.e. on the next £37700 of taxable income	20%
£50271 and above i.e on taxable income above £37700	40%
£150000 and above*	45%

Dividend income

Dividend Tax Allowance £2000

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

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

Income Tax Rates in Scotland

Nil on first £12570 then from £12571 to £14667 starter rate	19%
£14668 to £25296 i.e on the next £10628 basic rate	20%
£25297 to £43662 i.e on the next £18365 intermediate rate	21%
£43663 to £150000 i.e on the next £106337 higher rate	41%
Above £150000 top rate	46%

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

On income over £100000 the Personal Allowance is reduced by £1 for every £2 of income over that amount so that on incomes exceeding £125000, there is no Personal Allowance and all income up to £150000 is taxed at the higher rate 40%.

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

EXAMPLES OF TAX CODINGS

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

Single or married person

Personal Allowance	12570		
Total Allowances	12570		
		NET ALLOWANCES	12570
		TAX CODE TO 6 APRIL 2022	1257L

Person with taxable benefits

Personal Allowance	12570	Health Insurance	2300
		Unpaid Tax	9000
		Car / Fuel	1500
Total Allowances	12570	Less total restrictions	12800
		NET ALLOWANCES	-230
		TAX CODE TO 6 APRIL 2022	K23

The Personal Allowance has been 'used up' by the taxable benefits. The figure of £230 is added to total income and tax is calculated on the whole of that amount

Person receiving a State Pension of £9339.

Personal Allowance	12570	State Pension	9339
Total Allowances	12570	Less total restrictions	9339
		NET ALLOWANCES	3231
			323L

TAX CODE TO 6 APRIL 2022

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

INCOME TAX CALCULATIONS

Calculating tax

A basic rate tax calculation

Total gross income	18000
Less Personal Allowance	<u>12570</u>
Taxable income	5430

Tax liability at 20%	1086
NET INCOME (Gross less tax due)	16914

Calculating tax when receiving a State Pension

Income

State Pension	*9339
Company Pension	5000
Total gross income	14339
Less Personal Allowance *	12570
Taxable income	1769
Tax liability on pension income at 20%	353
Total tax payable	353
NET INCOME (Gross less tax due)	13986

* The State Pension is paid gross and the Tax Code is adjusted to allow tax to be paid through other pension or earned income. In this example the Tax Code would be 12570 - 9339 = 323L and the £353 would be deducted from the company pension.

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

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

Before transfer

	<i>Income Taxpayer</i>	<i>Non-taxpayer</i>
<i>Pension income</i>	<i>20000</i>	<i>5000</i>
Other taxable income, e.g. rental	5000	<u>0</u>
Total gross income	<u>25000</u>	<u>5000</u>
Less personal allowance	<u>12570</u>	<u>12570</u>
Taxable income	12430	0
£7570 of non-taxpayers' allowance remains unused)		
Tax due on income at 20%	2486	0
NET INCOME (total gross less tax due)	22514	5000

Family income before transfer £22514+£5000 = £27514 after paying £2486

tax

After transfer

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

Company pension	20000	5000
Other taxable income transferred	0	5000
Total gross income	20000	10000
Less personal allowance	<u>12570</u>	<u>12570</u>
However, £2570 of the non-taxpayers allowance is still available therefore 10% of this unused balance can be transferred to the tax payer		
Transferred allowance	* 257	
Total allowances	<u>12827</u>	
Taxable income	7173	0
Tax liability 20%	1434	0
NET INCOME (total gross less tax due)	18566	10000

Family income after transfer £18566+£10000 = £28566 after paying £1434 tax. A tax saving of £1052.

* Providing the partner receiving the transferred allowance is a basic rate taxpayer, this transfer of personal allowance could also be made in the 'before transfer' illustration even if there had been no additional taxable income. The tax saving would have been £151

CALCULATING TAX IF YOU ARE A HIGHER RATE TAXPAYER

Gross salary/pension	55000
Gross interest on deposits	3000
Gross dividend income	<u>2000</u>
Total gross income	60000

Income calculation for tax purposes

Gross salary/pension	<u>55000</u>
Deposit interest (Less £500 Savings Allowance) *	2500
Dividend income falls within the £2000 Dividend Allowance **	<u>0</u>
Less personal allowances	<u>12570</u>
Taxable income	44930
Tax liability on first £37700 at 20%	7540
Tax liability on £7230 excess at 40%	2892

Total tax liability 10432

NET INCOME (Gross less tax due) 49568

* tax due on deposit interest over the allowance will be recovered by HMRC via changes to your tax code.

CAPITAL GAINS TAX ALLOWANCE

Annual Capital Gains Tax Allowance £12300

Tax on gains over the allowance charged basic rate taxpayers at 10%
higher rate taxpayers at 20%

Note - a surcharge of 8% is levied on the profits from the sale of properties other than your principle residence.

Details of Capital Gains Tax are in the Income Tax chapter. Business assets fall under a different regime and are outside the scope of this manual.

EXAMPLE OF CAPITAL GAINS TAX CALCULATION

Sale price		<u>£18000.00</u>
Less cost of sale	£50.00	cost of purchase £150.00
purchase price	£3000.00	
Capital gains allowance		<u>£12300.00</u>
Gain		£2500.00
Tax charged at 10% (for a basic rate taxpayer)		£250.00
		<i>Tax charged would be at 20% (£500) for at higher rate taxpayer</i>

Income Tax ready reckoner

How much Income Tax is due? 2021/2022

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

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

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

Gross income from salary and pension/s	Total Income Tax payable	National Insurance due on salary only
5000	0	0
6000	0	Employer covers NI
8000	0	between £6240 - 9568
10000	0	51
12000	0	291
14000	286	531
16000	686	771
18000	1086	1011
20000	1486	1251
22000	1886	1491
24000	2286	1731
26000	2686	1971
28000	3086	2211
30000	3486	2451
32000	3886	2691
34000	4286	2931
36000	4686	3171
38000	5086	3411
40000	5486	3651
42000	5886	3891
44000	6286	4131
46000	6686	4371
48000	7086	4611
50000	7486	4851
52000	8286	4919
54000	9032	4959

INHERITANCE TAX ALLOWANCE

Inheritance tax is potentially levied on an estate after death, dependent on the size of the estate. Your estate consists of everything that you own, belongings, cash, investments, car, property etc less any debts. As with other

taxes there is a tax-free threshold and this has been set at £325,000 for many years. This is known as the nil rate band. The rise in the property markets has meant that many people's houses alone take them over this threshold, so in 2017 an extra element has been added to this tax-free threshold. This is known as the main residence nil rate band, currently set at £175,000. In other words, assuming that there is property in the estate, the tax-free threshold for an individual is both these allowances added together so it is £500,000. Inheritance tax is levied at 40% over £500,000. If 10% or more of the estate is left to a registered charity, the 40% tax rate drops to 36%.

An interesting point to bear in mind is that on second death of a married couple or civil partnership, both partners' allowances can be taken into account, which means that for a couple, inheritance tax begins once the estate is over £1 million, assuming of course there is property involved.

It is important to note that this main residence nil rate band can only be used if the property is going to be left to direct descendants. Direct descendants are classed by HMRC as children, grandchildren and great-grandchildren and their spouses or civil partners. It also includes stepchildren, adopted children, foster children, and children who are under the guardianship of the people passing on their estate. This of course means that and other relatives cannot benefit from this allowance.

For those with large estates, for every £2 that the estate is over £2 million, this property allowance is reduced by £1, but the £325,000 allowance remains intact.

In some circumstances, it can be quite complicated to calculate correctly inheritance tax to be levied on an estate and to mitigate it. The use of the main residence nil rate band can be complex in some situations.

Therefore, it may well be wise to seek professional advice either from financial advisors or solicitors. There is useful information to be found on the HMRC website including some worked examples, the Money Advice Service, MoneySavingExpert websites.

2021/2022 limits to investments

Individual Savings Accounts

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

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

National Savings products

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

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

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

Bonds. From £25 to £50000 can be invested.

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

Financial reference sources

Taxation

Her Majesty's Revenue and Customs Information and help on all tax matters

Tel 0300 200 3300 www.hmrc.gov.uk/

BUDGETING

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

	Salary		Pension when retired		Pension Plus State Pension	
	While working					
Gross income - per person	28000	10000	10600	2000	19000	8800

COSTS						
Pension/AVCs	1500	500				
Income Tax	3086	0	0	0	***1286	0
National Ins	2211	51	0	0		
Work costs	1000	200	0	0		
Savings	500	500	0	0		
Holidays	3000	1000	*0			
Gas Water Electricity**	1200	500	1200	500	1200	500
Council Tax	1000	500	1000	500	1000	500
Insurances**	800	300	800	300	800	300
Unnecessary spending	1000	600				
Mortgage/rent	2000	500	2000	500	2000	500
Other regular commitments		300		300		300
Total costs	17297	4951	5000	2100	6286	2100
Income less costs	10703	5049	5600	-100	12714	6700
Net family income	15752		5500		19414	

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

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

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

In this example, there is a shortfall between leaving work and State retirement age. It could be made up by using some capital, costs might be cut further, or, perhaps from part-time /casual work.

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

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

YOUR OWN BUDGET

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

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

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

COSTS

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

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

Information on benefits and taxation

Leaflets and booklets

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

Enter a keyword in the search box to be taken to the relevant pages or select the appropriate department. www.gov.uk/government/publications

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

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

Citizens Advice Bureaux provide expert help on benefits and income tax queries www.adviceguide.org.uk

Benefits calculator www.turn2us.org.uk

The Inland Revenue main website www.hmrc.gov.uk

Pensions

The Pension Tracing Service

Tel 0800 731 0193 www.gov.uk/find-pension-contact-details

Office for the Pensions Advisory Service (TPAS) Helpline 0800 011 3797

www.pensionsadvisoryservice.org.uk

Pensionwise Tel 0800 138 3944
www.pensionwise.gov.uk

Wills

Wills and Probate helpline including information on Probate registry storage

Tel 0300 123 1072

Basic online guidance on dealing with an estate

www.gov.uk/wills-probateinheritance

Lasting Power of Attorney

www.publicguardian.gov.uk/
Tel 0300 456 0300

Advance Directives An information sheet on Advance Directives is available on the Ageuk web site. There is also a book covering the subject.
www.ageuk.org.uk/publications

Further information is available from the government web site.

www.direct.gov.uk/browse/birthsdeaths-marriages/lasting-powerattorney

Financial advice and investor protection

The Financial Conduct Authority

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

Tel: 0800 111 6768

www.fca.org.uk/consumers

Advice on money matters from the government official site

Tel 0800 138 7777

www.moneyadvice.service.co.uk

Financial Ombudsman Service Tel

0800 023 4567 www.financial-ombudsman.org.uk

Finding financial advice

Personal Finance Society

Tel 020 8530 0852 www.thepfs.org

IFAP (Independent Financial Adviser Promotions).

www.unbiased.co.uk

Wayfinder

www.financialplanning.org.uk

Personal Investment Management and Financial Advice AssociationTel 020 7448 7100 www.pimfa.co.ukwww.ageuk.org.uk**Samaritans** www.samaritans.org**Citizens Advice**www.adviceguide.org.uk**Ethical Investment Research Service** www.eiris.org**Information on specific investments****National Savings** www.nsandi.com**The Association of Investment Trust Companies,** www.theaic.co.uk**The Debt Management Office (Information on Gilt Edged securities)**
www.dmo.gov.uk**General finance**Hints, tips, comparisons, advice
www.moneysavingexpert.comComparisons of all deposit accounts
www.moneyfacts.co.uk**Equity release****Equity Release Council (formerly Safe Home Income Plans (SHIP))**
www.equityreleasecouncil.com Tel 0300 012 0239**General information sites****Age UK** (Age Concern and Help the Aged) Fact sheets and leaflets on many useful subjects.**Travel**

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

On line booking www.thetrainline.com**National bus network**www.nationalexpress.co.ukwww.traveline.org.uk**European train timetables**www.raileurope.comwww.lastminute.com

Wide ranging information about European rail travel including links to official local booking sites

www.seat61.com**Flights**Single site for budget airline booking
www.skyscanner.net**Discounts and concessions****Not all age related** Enter 'vouchers' and 'cashback' in your search engine. Or find links on
www.moneysavingexpert.com**What's on where?**

Theatre and cinema programmes, galleries, museums etc. in the UK

www.whatsonstage.com
www.britainexpress.com

Special needs

Tourism for All - a registered charity, publishes information and can help people with special needs find a holiday to suit them.

www.tourismforall.org.uk

Health

NHS Emergency services Help online and information .

Tel 111 www.nhs.uk/111

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

Net doctor Detailed information about health conditions, medicines etc

www.netdoctor.co.uk

Age UK Information sheets, publications and help on issues relevant to older people and for those with responsibilities for the older generation.

Tel 0800 169 6565 www.ageuk.org.uk

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

Information on paying for care costs follow these links

www.ageuk.org.uk/home-and-care

www.moneyadvice.service.org.uk/en/articles/

www.nhs.uk/Conditions/social-careand-support-guide

Your house

Mail, Fax, Email and Telephone Preference Service

www.dma.org.uk

www.tpsonline.org.uk

www.mpsonline.org.uk

Services price comparison

www.which.co.uk

House price and local information

www.zoopla.co.uk

Leisure

Study and learning

Open University www.open.ac.uk

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

Courses throughout the London education area and with links to other UK areas

www.floodlight.co.uk

National Extension College

www.nec.ac.uk

Open College of the Arts

www.oca.ac.uk

University of the Third Age

www.u3a.org.uk/find-a-u3a.html

The Women's Institute

www.thewi.org.uk

Distance Learning sources

www.learndirect.com

www.homestudy.org.uk

Some Holiday ideas

Travel guides and information including the political situation

www.fodors.com

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

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

Musical weekends and courses
www.benslow.org

Self catering and bed and breakfast

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

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

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

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

Look after someone's house (fee paid)

Homesitters www.homesitters.co.uk

For people by themselves

(Some without single supplements)

Meeting people through music
www.classicalpartnersonline.co.uk

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

Saga holidays - wide range of holidays, no single supplements

www.saga.co.uk

Information, support and links for single people
www.friendshiptravel.com

Voluntary work

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

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

Voluntary Service Overseas

Paid and unpaid long and shorter term openings,

Tel 020 8780 7500

www.vsointernational.org

The Conservation Volunteers,

Tel 01302 388 883 www.tcv.org.uk/

The Prince's Trust

Business mentors for young people starting their careers

Tel 0800 842842

www.princes-trust.org.uk

Age UK www.ageuk.org.uk

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

Re-engage

Regular companionship and friendship for elderly housebound people.

Tel 0800 716543

www.reengage.org.uk

Samaritans Incorporated

www.samaritans.org

Tel 116 123 (open 24 hours)

Order of St John (Ambulance)

Tel 08700 104950

www.sja.org.uk

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

'Jobcentreplus' www.gov.uk/jobsearch

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

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

Disability Rights UK
Tel 0330 995 0400
www.disabilityrightsuk.org

Women's Royal Voluntary Service
Tel 0330 555 0310
www.royalvoluntaryservice.org.uk/

Voluntary work opportunities

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

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

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

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

Paid work

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

British Franchise Association
www.thebfa.org/

Search 'Self Employment for more links

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

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