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United Kingdom

Below we offer some suggestions on how to successfully arrange your financial affairs, stay healthy and enjoy life when retired in the UK.

Property matters

You may think about scaling down from a house to a flat to make your property more manageable. Moving is advisable before ill health in later life develops. Things you might consider when downsizing could include access to health services and amenities that are important to you; public transport; activities available; and resale value. Considering all these things when moving can add quality and reduce stress in later life.

If you are renting and do not own a property, you may have some of your rent covered by Housing Benefit. Seek help with this and other benefits from [Citizens Advice](#).

Many people worry about having to sell their home to pay for care if they become incapacitated. Age UK addresses this issue [here](#).

A Retirement Living Development allows you to live independently but with the on-site presence of a Local Housing Manager during the week.

To make money and provide company you could consider taking in a lodger/student or offering bed and breakfast if you have the energy.

If you are thinking of buying a larger property abroad, a trial period of residence is crucial before taking the leap to a foreign culture. The embassy of the relevant country in the UK may offer useful advice, and you can consult the local British Consul overseas.

Finances

A [UK government site](#) enables you to check when you can retire, and how much state pension you are entitled to. It also lists ways to boost your income.

[Money Helper](#) helps you review your retirement options and provides a checklist which enables you to make a financial plan.

[Age UK](#) also helps you to get your finances in order in later life.

Here [Which?](#) looks at how to plan for retirement at different ages, and explains how to get professional financial help and advice.

