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## **MONEY BOX LIVE**

**Presenter: PAUL LEWIS**

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**LEWIS:** Hello. Every working day more than 4,000 people are made redundant. For many, that'll mean asking for help from the state - often for the first time. So today we're taking your calls on state benefits and pensions. The amounts paid are rising this week, and the increase of 5 or 6% is well ahead of the official rate of inflation. But is the amount given enough to live on and how easy is it to claim? Big changes start this week in *when* benefits are paid to those under 60. In future, they'll be paid every two weeks and in arrears. At the moment most benefits are paid weekly. For people already on benefits, that'll leave a gap in their money when the change is phased in over the next couple of years. And even when people know what they can get, the process often puts them off. The Government is saving up to £5 billion a year on means-tested benefits for people over 60 who are not claiming what they could. There's good news though this week for pregnant women. From this week anyone 25 weeks into a pregnancy will get a £190 tax free cash payment as long as they've seen a doctor or midwife. It's not just the newly unemployed having problems with benefits, of course. Perhaps you want to know what help you can get if you're a carer, how much you can claim if you have children, or perhaps sickness or disability has affected you. And of course once you're 60, the whole system changes. You can generally get rather more than you can at 59. Whatever your question about benefits, you can call Money Box Live now - 03700 100 444. With me today to answer your questions about benefits and pensions are Eddy Graham, a Welfare Rights Specialist with Child Poverty Action Group; Sally West, who's Policy Manager for the new charity Age Concern and Help the Aged, joined up into one; and Jean French is the

Advice and Information Manager from Carers UK. Our first question today is from Julia in Exeter. Julia, your question?

**JULIA:** Yes, I'm a working age full-time carer and I receive Carer's Allowance which is paid every 4 weeks. That also entitles me to National Insurance contributions towards pension. Will there be any changes that affect any carer's benefits?

**LEWIS:** Right. Well I mentioned in my introduction the fact that some benefits were moving from the quantity, the frequency and whether they're paid in advance or in arrears. So, Jean French, are there any changes to Carer's Allowance?

**FRENCH:** Hello Julia. No, there aren't any changes to Carer's Allowance, so things will continue the same. But for those carers that are getting income support, that will be moved onto a fortnightly system of payment in arrears.

**JULIA:** Right, okay.

**LEWIS:** So that could affect people in your position, Julia. But National Insurance contributions, Jean - they're carrying on being paid if you're a carer?

**FRENCH:** Absolutely. No change there.

**LEWIS:** No need to worry about that. Okay Julia, well you're perhaps one of the lucky ones. We'll move onto Don now who also has a question. Sorry, Don has a question about pensions. Don from Crewe in Cheshire?

**DON:** That's me. Right, well it relates really to your opening sort of comments about unclaimed benefits. My wife and I are both in our early 70s and we're the lucky ones who retired on, both retired on final salary pensions and also we're getting state pensions. We've got savings which we aren't using the income from or anything, we're still living within our pensions, but it keeps occurring to me that we may be entitled to the state benefits.

**LEWIS:** Okay, well let's ask Sally West from Age Concern, Help the Aged what the position is.

**WEST:** Hello Don. Yes, good idea to check out because, as Paul said at the beginning, a lot of money is going unclaimed. I suppose the basic benefits that kind of top up pensions for people over 60 - firstly Pension Credit - and the kind of basic amount is that a couple shouldn't be living on less than just over £198 a week.

**DON:** Right.

**WEST:** On top of that for people over 65, there's something additional called the Savings Credit, which is part of pension credit, and that would go slightly higher up the scale to something in the region of ... just checking the figure ... I think it's about £266 a week. But also if you're paying rent or council tax, you could get help with that through housing benefit for rent or council tax benefit to help towards your council tax. It's difficult to give you know a definite answer without going through the details of your income and savings, and all the figures I've mentioned can be a bit higher in certain circumstances when people are disabled or sometimes when people are carers. So it's based on income and savings. But I think sometimes particularly with help for something like council tax benefit, it sometimes goes higher up the income scale than people think. So as a starting point, you might be able to get a leaflet or something about some of these benefits or talk to an adviser.

**DON:** I was wondering whether there might be, because we're semi-computer literate, but I was just wondering whether there might be some sort of a questionnaire we could download to...

**LEWIS:** Well it's worth saying, Don, there is a system called entitledto.com - [www.entitledto.com](http://www.entitledto.com) - where you can put in your details for any means-tested benefit and it will tell you what you're entitled to. And, Sally, just remind us because this is a big change that was made I think in October that people in Don's position can call one number now and that will be an application for pension credit, housing benefit, council tax benefit.

**WEST:** Yes, the line to claim pension credit, you can also make a claim for housing benefit and council tax benefit at the same time as you're claiming pension credit. And the kind of Age Concern, Help the Aged websites have quite a lot of information, so that might be another good starting point, and we also have a calculator on our website. So particularly if you've got... It's good practice actually for surfing the web. There is quite a lot of information out there, which will help you get started. And then if you need more information, there's organisations that can go through your individual circumstances.

**LEWIS:** And because a lot of people are worried about savings, Sally, just remind us when savings begin to count, what level they begin to count at?

**WEST:** For all those benefits, the first £6,000 of savings is completely ignored. After that, your count is as though you're getting £1 a week for every £500 of savings over that limit. Pension credit, there's no cut off point on savings. For housing benefit and council tax benefit, there's a £16,000 cut off point unless you're getting pension credit when there isn't. So I'm sorry, Don, if I'm giving you quite a lot of information and making it sound complicated, but I think the thing is to try and work through your own individual circumstances. And don't be put off by all the figures that we're throwing around because so many people are missing out on money that can really make quite a lot of difference to them.

**LEWIS:** Indeed. As I said, there's £5 billion for more than 2 million people over 60, I think, so it's well worth doing.

**WEST:** Absolutely.

**LEWIS:** And it's worth saying too, isn't it Sally, that even if your savings are quite high, I mean in the tens of thousands of pounds, you might get a bit of pension credit? It doesn't rule you out.

**WEST:** Yes because of the way... particularly with the savings credit. And sometimes it's helpful just to get a little bit of benefit that can sometimes put you onto

other things.

**LEWIS:** Okay. And there's lots of links and details on our website, which is [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox), where you can find out lots more about all this. And in a couple of days, if you're getting lost with all these figures and facts, there will be a transcript on the website that you can read. And you can always listen again there as well. I'm going to go back now to this question of when benefits are paid, which I mentioned in my introduction and we heard the reassuring information for carers. But it's a lot more complex than that and we've had a couple of e-mails about it. Here's one of them from Sara. 'I'm really confused about what's going on with benefit payments. I got a letter telling me there were going to be changes. I didn't understand it. I'm on income support. I get mortgage interest payments and council tax benefit having changed from jobseeker's allowance'. Eddy Graham from Child Poverty Action Group, just tell us which benefits are changing and when this is going to happen?

**GRAHAM:** Okay. Well the changes are going to be phased in from this April and it'll be over the next 2 years. And in brief, the main proposal is that most benefits will end up being paid 2 weekly in arrears. Most people on income support will at present be getting paid income support weekly in arrears and some people on incapacity benefit who've been on the benefit for a long time, so that will be the single biggest group of people. Most notably of course lone parents who at the same time in a separate development are being moved off jobseeker's allowance and onto income support. And so it's impossible to say in advance exactly when you will be affected because the department is moving people across due to the vagaries of its own computer system, but it's important to remember that you won't be paid any less. And if the changes will cause you hardship, which inevitably they will, if you're going from a week in arrears to 2 weeks in arrears, you can apply for a loan basically of 100% of your personal allowance, so you'll get a one-off payment basically to tide you over. But unfortunately you have to pay that back over the following 12 weeks.

**LEWIS:** Yes. And there are some people, aren't there, as I understand it, who are currently paid weekly in advance and they're being moved in two stages to fortnightly in arrears? Not very many, but I think it's mainly widows.

**GRAHAM:** Not many, but mostly people on bereavement benefits, widows benefits. They are currently... As you say they get paid in advance, and when they go to arrears obviously the change is much more harsh. Those people are entitled to a one off payment of their weekly amount of benefit, which they won't have to...

**LEWIS:** (*over*) So they get an extra week's payment?

**GRAHAM:** They will, yes. Because they will need to because otherwise they would basically find themselves three weeks without any money.

**LEWIS:** Now Sara says she's confused. She's had a letter but she's still confused because she didn't understand it. Everybody has been written to, but will they get another letter just before it happens?

**GRAHAM:** Yes. There is quite a programme of letters to be sent out, so everybody will have received a flyer or a letter from the department saying this is going to happen and you will then be notified at least four weeks before it happens to you. I mean if you are confused, then you can either ring the department. Or I suppose if you want to get a sensible answer, you could try and contact a local advice agency who might be able to sort of advise you on how it's going to affect you directly.

**LEWIS:** Okay, so big changes. And just briefly, Sally, is this going to be ... This is for people *under* 60 on what they call working age benefits. Any plans to move it to retirement pension and pension credit?

**WEST:** At the moment there's no plans to change the dates for benefits for people 60 and over. It is something that the DWP are looking at if they're going to do this, but no announcements, no proposals at the moment.

**LEWIS:** But worth saying if you do get your pension monthly in arrears, as some people do, you can move to weekly in advance at the moment if you want to, which gives you the money that much quicker.

**WEST:** Yes, yes, you can move to weekly in advance.

**LEWIS:** Okay. Let's move onto ... Thanks very much for your email, Sara, and other people who've raised that question. Moving onto Michael now in London. Michael, your question?

**MICHAEL:** Hi. About 3 years ago, just over 3 years ago, I claimed housing benefit for a period of time when I was unemployed. Afterwards I got a job, I was self-employed. I informed the benefits agency that I would no longer be claiming housing benefit and they were surprised why I would make that change and I told them that I had got a new job. Then I moved out of that property and I stopped receiving housing benefit from them and they issued me a cheque in my own name that I would cash and then pay the landlord. Now, 3 years down the line, I'm getting letters from them asking for repayment of overpaid benefit in the region of £5,000.

**LEWIS:** And you want to know what to do about that, presumably?

**MICHAEL:** Yuh. I called them up. I called them up and I said, "What is this?" and some lady in customer services, she looked at the computer and said well there's no record of the reason why but please write in and we'll investigate it.

**LEWIS:** Right. Well Eddy Graham, this is quite a frightening thing to get - a bill for 5,000 quid?

**GRAHAM:** Yes, it sounds like a bit of a shock, Michael. I mean I think the first thing you need to do is put in a letter of appeal against the overpayment because... and the reason I say that is because the time limits for appealing about overpayments or any decisions to do with benefits are very strict. So in the first instance you've only got one month from the date you get the letter telling you you've been overpaid to appeal. If you've got reasons, you can extend that up to 13 months, so if you're within either of those two time limits you should appeal straightaway because it sounds like quite a confused situation, Michael. If they're saying you've been overpaid for the time when you told them you were self-employed, then obviously they think they've discovered

some discrepancy in your income or your circumstances or there's something you haven't told them. But I mean at the same time as trying to find out the reasons for the decision, you need to get your appeal lodged in writing, otherwise you could find yourself losing the right to challenge the decision.

**LEWIS:** And what are the rules, Eddy, about whether this money can be recovered because if John's done nothing wrong, can they still take it back if it was their mistake?

**GRAHAM:** Housing benefit overpayments are generally recoverable. For it not to be recoverable, you'd have to show that it was caused by an official error, okay, and that you couldn't have known you were being overpaid. So on a simple case, if Michael told them what his income was and they got the figure wrong, that's clearly an official error. But generally for housing benefit, if you don't tell them of the change in your circumstances, you would find it quite difficult to argue that you shouldn't have to pay the money back.

**LEWIS:** Okay, thanks for your call Michael. Sorry, I think I called you John earlier, but it was Michael from North London. We're now moving onto John who's calling us from Swindon. John, your question?

**JOHN:** Hello, good afternoon. I have a question on jobseeker's allowance. Now I'm currently unemployed from being self-employed and as I have a working partner and savings, I don't qualify for anything under the jobseeker's and the income based allowance. Now I've been offered a part-time job employed. Now if I take that, when that ends would I then qualify for the contribution based jobseeker's allowance?

**LEWIS:** Okay, well that's...

**JOHN:** And how long would I need to sort of work for?

**LEWIS:** Sure. So working and paying contributions, when would that entitle to you



jobseeker's allowance? That's the non-income related jobseeker's allowance. Let's take that with a call also from Marie who's on the line, also I think with a question about jobseeker's allowance. Marie, what's your question?

**MARIE:** Hi there. I would like to know what restrictions apply to part-time or freelance earnings whilst you're on jobseeker's allowance?

**LEWIS:** Right. So you're getting jobseeker's allowance and you want to do a bit of work to boost your income?

**MARIE:** Exactly, yes. I know there's a 16 hour a week working limit, but what is the earnings cap on that?

**LEWIS:** Okay. Well two perhaps slightly separate questions, more separate than I thought. Eddy Graham, tell us the first one.

**GRAHAM:** Okay. Well as regards John, obviously at the moment you can't get contribution based jobseeker's allowance because as a self-employed person you won't have been paying class 1 contributions. When you start part-time work, you will be.

**LEWIS:** As long as he earns enough, of course. You have to earn a certain amount - £110 a week.

**GRAHAM:** Yeah the £110 a week, the lower earnings limit. So you would basically have to earn above that level for two complete tax years in order to enable you to then make a claim for contribution based jobseeker's allowance because you have to work for quite a substantial period of time before you accumulate enough contributions. Is that the kind of work you're thinking of taking, John?

**JOHN:** Well this was just probably 2 or 3 months part-time work there. In fact they would probably be paying me below the lower earnings limit for national insurance.

In fact that was my next question, was if you're being paid below the threshold does that still entitle you to contributions? But as you're saying I'd have to be employed for 2 years before I claim, I don't think that situation is going to help me.

**GRAHAM:** No. Unfortunately part-time workers quite often fall out of the national insurance contribution scheme. There is a lower earnings limit, so sometimes you don't have to actually pay the contributions because the threshold is higher. But I mean, as Paul says, if you're not earning something around £110 a week, you won't be paying any contribution, so that's not going to entitle you to contribution based jobseeker's allowance.

**JOHN:** I'm fully up to date with my self-employed. I mean I've done enough contributions over the years to qualify for full pension, but that doesn't affect benefits.

**GRAHAM:** It doesn't affect this benefit. You could get a benefit like employment and support allowance, which is based on you know if you were sick; but to claim jobseeker's, basically self-employed people are excluded.

**LEWIS:** Okay, so not very good news for John. And, briefly, Marie who wants to do some work to supplement jobseeker's allowance, as I'm sure many people do. What are the rules there?

**GRAHAM:** Well, Marie, you're right to say there is... If you work 16 hours a week or more, you are basically deemed to be working full-time and, therefore, you would not be entitled to jobseeker's allowance. And the earnings disregard for jobseeker's allowance is very low. You're only allowed to keep the first £5. So I mean you could do part-time or freelance work where you earn £50 or £60 a week and you're working less than 16 hours a week. You're likely to find yourself only £5 a week better off. And if you work more than 16 hours a week or earn above the amount you'll get, which is about £64 a week from this April, so basically if you earn more than £70 a week you're not going to find yourself getting any income based jobseeker's allowance.

**MARIE:** Right, even if it was only one day's work more than the jobseeker's threshold? There's not much point.

**GRAHAM:** If you managed to earn above the limit in just one day, then you wouldn't receive any payment for that week. You wouldn't be deemed to be working full-time, so your claim would still go on, but you wouldn't get any payment of income related JSA for that week.

**LEWIS:** Sorry about that, Marie. It's pretty harsh rules. I think we're going to come across a few more of those during the course of the programme. Let me just read one e-mail. This is from Melody who says: "Why can't disabled people over 55 have the cold weather payment? They need to keep their homes warm too." Jean, this must affect a lot of carers and disabled people who are at home and want to keep warm, but until you're, what, 60, you can't get the cold weather payment?

**FRENCH:** Yeah, that's absolutely true.

**LEWIS:** Sorry, the winter fuel allowance, I should say.

**FRENCH:** Winter fuel allowance, yes. I'm afraid that's the case.

**LEWIS:** I mean are there any moves to pay it under 60?

**FRENCH:** Lots of campaigning, but no moves. *(Lewis laughs)*

**LEWIS:** And Sally, just remind us. This starts this year, for this coming winter, that you've got to be 60 in some third week in September, I think, but from next year it's going to be different, isn't it?

**WEST:** Well April 2010 is when women's pension age starts to rise, and it's going to be a gradual process from 60 to 65 between 2010 and 2020. And at the same time you'll see some changes happening to benefits that now start to be paid at 60. So

pension credit, although it's 60 now, it's actually linked to women's state pension age - so as that goes up, the age at which you can claim that goes up. So the same will happen for winter fuel payments, so that it will be slightly higher in different years. So there'll be gradual changes.

**LEWIS:** You have to be slightly over 60 in 2010 to get the winter fuel payment.

**WEST:** Yeah.

**LEWIS:** And what about other things? We've had an e-mail. You can probably hear me rustling through papers looking for it. I can't find it. We've had an e-mail from somebody who says what about other things like bus passes and things like that?

**WEST:** Well I'm not sure what's going to happen to things like bus passes. I know that the Department for Work and Pensions are looking at all their benefits that are linked to age of 60 and they've certainly informed all the other government departments that have concessions and benefits at 60. Now I haven't heard anything more about what will happen for bus passes and for other provisions that come at year 60. It will be up to the particular government departments.

**LEWIS:** Right. In fact we've got a caller about this. John Forster is from Harlow. Sorry, John, I didn't realise your call was coming up. What's your question precisely?

**JOHN:** Well it sounds as though you're already on the subject that I was going to ask you about.

**LEWIS:** Ask us what you'd like to know and how it affects you.

**JOHN:** Well I am 54 and I'm looking at the possibility of having pension credit when I'm 60. Is this going to be affected by the raising of women's retirement age above 60, which I understand commences in April of next year and continues for about 10 years until it's been equalised to 65?

**LEWIS:** Let's put that to Sally. Sally, I think it will affect him.

**WEST:** It will, I'm afraid, because, as we've just said, women's pension age starts to go up in 2010. It's a gradual process and you'll be affected in the same way as a woman who's 54 now won't get her state pension till getting on towards 65. You'll be in the same position in turn to a linked benefit such as pension credit.

**LEWIS:** There is in fact a state pension age calculator on the Department for Work and Pensions' Pensions Service website, so if you put changes to state pension age into a search engine you'll come to that and you can put in your date of birth and it will tell you when you'll become entitled. And that will also apply to you, John. It's when you'll become entitled to pension credit.

**JOHN:** Yes, I understand that this is due to gender discrimination legislation that men got it at 60 because women could get it at 60.

**LEWIS:** That's absolutely right. And as it rises for women, it will rise for everybody. Jean?

**FRENCH:** I was just going back to winter fuel payments. Of course if you live in Northern Ireland, there is a winter fuel payment of £150 that's going to be going out.

**LEWIS:** That starts this April, doesn't it ...

**FRENCH:** It does.

**LEWIS:** ...for people on pension credit and income support who get housing benefit. But that's only in Northern Ireland and that's paid by the Northern Ireland Executive, not by the Department for Work and Pensions. So, yes, good news for people there. But John, bad news for you. And, Sally, just to clear this up. Prescription charges, the other big one certainly in England though less and less in other parts of the United Kingdom, they're free from 60. Is that age going to rise or don't we know yet?

**WEST:** I don't know. I don't know whether anybody else does, but...

**LEWIS:** We don't know. We haven't decided yet. They'll have to get a move on, won't they, because this time next year it'll start rising?

**WEST:** Yes, I haven't seen anything from the Department of Health on that.

**LEWIS:** No. But definitely pension credit, definitely winter fuel payments, and other things we're not quite sure exactly what's going to happen. Thanks very much for your call, John. Sorry to have pre-empted it with my e-mails. We're now going to go to Paula who's calling us from Bristol. Paula, your question?

**PAULA:** Yes, good afternoon. My question is regarding my father who is 86 years old. He's registered blind and he lives in London on his own and I'm his sole carer, but in as much as I go down every week you know to get things done. I don't live there all the time because I live in Bristol. I work part-time so that I can do that. Now, what I was wondering was whether or not, he is receiving what he's actually entitled to. He's getting attendance allowance and he gets his pension credit and his normal state pension. He doesn't receive anything else and I wondered if there was anything else?

**LEWIS:** Right, well let's start with Jean.

**FRENCH:** Can we just check? Where is he living? Is he living in his own home or...?

**PAULA:** Yes.

**FRENCH:** He is?

**PAULA:** He's living in his own home. And he's housebound in effect because of his blindness, so I take him to all his hospital appointments and things like that.

**FRENCH:** Okay. Well I'm hoping that he's getting maximum council tax benefit. Is that the case?

**PAULA:** Yes, he is. Yes, I think he is. He doesn't pay any council tax.

**FRENCH:** And he's getting pension credit, his state retirement pension...

**PAULA:** Yeah.

**FRENCH:** ... and you said attendance allowance as well, didn't you?

**PAULA:** Yes.

**FRENCH:** So that's all excellent on the benefit front. Has he had a proper community care assessment?

**PAULA:** No. I asked for that more than 18 months ago actually from the local council.

**LEWIS:** This is a problem, isn't it Jean - the delays on that?

**FRENCH:** Absolutely. All I can suggest really is to get back to the council, I'm afraid quite regularly maybe, to try and move that along. That is an extraordinary amount of time to be waiting for a community care assessment and he clearly does have priority needs if he's blind and because of age.

**PAULA:** (*over*) Well quite, because I thought he was probably entitled to a home alarm at least, you know one of those things that elderly people who are...

**FRENCH:** Yes.

**PAULA:** Yeah, right.

**LEWIS:** Okay, well it sounds like getting onto the council is the answer. On the benefit front, Paula, you seem to have it sorted out. Thanks very much for your call. I'm going to move quickly now onto Cherie from Nottingham. Cherie, your question?

**CHERIE:** Hello. My son has recently lost his job and so obviously his income's going to go down quite considerably. I'm anxious to be able to help if I can, but I'm not sure what the position is with benefits.

**LEWIS:** Right. Eddy Graham?

**GRAHAM:** Well, Cherie, I mean it will depend mostly on what benefits your son is claiming. I presume he's going to be claiming jobseeker's allowance?

**CHERIE:** I'm not sure at the moment. This is all quite recent.

**GRAHAM:** If he's a kind of person who doesn't have any illness or a disability and he's become unemployed, he'll be claiming jobseeker's allowance which have quite strict rules regarding income and capital. But I mean if you're talking about helping him out financially, if you're going to make sort of irregular payments to him then they'll be treated as capital; and unless they take him over the limit, which is something like £6,000, then that won't affect the payment of his jobseeker's allowance.

**CHERIE:** Right.

**GRAHAM:** If you were to make regular payments, that would be treated as income and it would be classed as a voluntary payment.

**LEWIS:** So the important thing is to make them irregularly?

**GRAHAM:** Yes. Well yes because I mean what is capital and what is income is a bit sort of... But it's basically an arrangement between family members, so you can



arrange it to your best advantage. And the one thing to look out for is if you decide to pay bills on his behalf, he could quite easily get caught by what's called the notional income rules, so that is the big thing to avoid really.

**LEWIS:** Yes. It must be quite common though, parents wanting to help out children in this position, and obviously the rules are complicated and difficult to find your way round. Get advice from Citizens Advice presumably or somewhere like that. Okay, Cherie, thanks very much for your question. Just one other point on this, Eddy. We've had an e-mail here from somebody who says "My partner and I are unemployed. We only get £94 a week income support." They're finding it very hard to live on that. That's the right amount, is it, roughly speaking?

**GRAHAM:** That is the correct basic amount for a couple. So unless you're over pension age or unless you've got an illness or a disability and can claim employment and support allowance instead, then it's a very low level of benefit.

**LEWIS:** And, Sally, that goes up of course if they're 60 years old, which we don't know.

**WEST:** Yes, I mean once you are 60, you're entitled to pension credit, so you're into a different benefit system and you get higher benefit rates. So a figure of £198 then.

**LEWIS:** Just got time. Very briefly, Eddy, 'Is my luxury mobile home counted as capital for benefit purposes?' You've got five seconds.

**GRAHAM:** If it's truly mobile - then no, it shouldn't be. It'll be counted as what's called a 'possession' rather than a 'home'.

**LEWIS:** So if it's sitting on the drive, that's okay. Anyway that's all we have time for. My thanks to Eddy Graham from Child Poverty Action Group; Sally West from Age Concern and Help the Aged; and Jean French from Carers UK. Thanks to all of you for your calls and e-mails. More about the subject on the Action Line - 0800 044

044. Our website as ever: [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox). Listen again, subscribe to the podcast, read a transcript in a few days. I'm back live at noon on Saturday with Money Box, to take more of your calls on Money Box Live next Wednesday afternoon when the subject will be retirement planning.