

Attendance Allowance

Attendance Allowance is a disability benefit for people over retirement age who need help throughout the day with personal care - like washing, dressing, using the WC and moving about safely indoors - or need watching over, throughout the day or at night, to keep safe.

It does not matter if you do not have someone to provide that care or supervision. It is the care you need that matters.

It is not means-tested so it does not matter what you have in pensions and savings.

The lower rate for help during the day *or* night is **£60.00 per week** and the higher rate if you need help day *and* night is **£89.60**. Getting it can sometimes **increase your other benefits**.

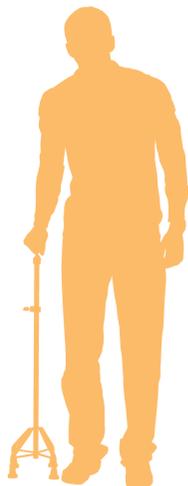
A Disabled Pensioner

Archie lives on his own and doesn't have a carer. He gets **£140 state pension** and **£25 per week occupational pension**.

He has **savings of £20,000** and gets **£9.47 Savings Credit**.

He claims Attendance Allowance and gets **£58.70 per week** for daytime care.

His Savings Credit increases to **£13.97** and he qualifies for **Guarantee Credit of £59.70 per week** as well.



Housing Benefit and Council Tax Support

These benefits help with rent and Council Tax. They are claimed from your local council.

There is a **capital limit of £16,000**, unless you get Guarantee Pension Credit. Savings **under £10,000** are **disregarded**, which means they are ignored.

Example

Jean and John have:

- £290 joint pension income
- £12,000 savings

They pay:

- £85 per week rent
- £22.94 Council Tax

They should get about:

- £79.83 Housing Benefit
- £21.35 Council Tax Support.

They should **contact their council** to make a claim.



For more information go to www.citizensadvice.org.uk or contact our

Citizens Advice Helpline: 0800 144 8848



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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Benefits for Older People

Pensioners' Benefits No 1



Pension Credit

Pension Credit (PC) can top up your income if you are over retirement age; this is now 66.

Guarantee Pension Credit is a means-tested benefit that tops up your income to:

- £177.10 per week for one person
- £270.30 per week for a couple

It can be more if you get Disability Living Allowance, Personal Independence Payment or Attendance Allowance, or if you are responsible for children.

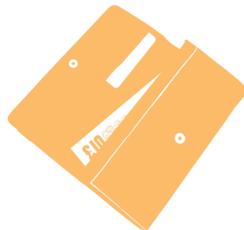
WHAT ABOUT SAVINGS?

There is **no upper limit** on savings or capital for PC. Savings up to **£10,000** and the value of the **home you live in** are ignored.

For **every £500** (or part of £500) over £10,000 you have in savings, investments or other property, you are assumed to have **£1 per week** of **tariff income** available to spend.

If you qualify for Guarantee Pension Credit, you are also entitled to:

- Maximum Council Tax Support
 - Maximum Housing Benefit
 - Free NHS dental care
 - Warm Home discount on your energy bills
- ...and more!



A single pensioner



Agnes gets:

- £137.60 pw State Pension
- £15.70 per week private pension

She has £12,500 savings

Her income is £158.30 per week (including £5 from her savings over £10,000).

She is entitled to **£23.80 Guarantee Pension Credit** per week.

A Retired Couple

George and Lucy are 78 and 70. They get:

- £137.60 State Pension (for George)
- £82.45 State Pension (for Lucy).

They have no savings.

Their combined income is £220.05.

They are entitled to **£50.25 Guarantee Pension Credit** per week to top their weekly income up to £270.30.

'Mixed Age' Couples

Couples where only **one is over retirement age**, cannot make new claims for Pension Credit.

Pensioners with younger partners can claim **Universal Credit** but the Universal Credit rate for a couple (£596.58 per month, £137.67 per week) is **less than half the Pension Credit rate**. If you are **approaching pension age** but your partner is younger, ask for **more advice** about your rights.



Savings Credit

Savings Credit is for people who have saved for their retirement but are still not well-off.

You can only claim this if **you and your partner** were over pension age before **6th April 2016**.

Savings Credit is intended to stop pensioners with a higher pension or some savings being worse off than someone who qualifies for Guarantee Credit and the extra help that goes with it.

Not many people have heard of Savings Credit and the calculation is complicated, so it is badly under-claimed.

It does not give the 'extras' of Guarantee Pension Credit, but can still pay a useful extra sum each week.

Example

Daljit has:

- Retirement pension £145
- Savings of £20,000

His income is too high for Guarantee Pension Credit.

His savings are too high for Housing Benefit or Council Tax Support but Daljit is still entitled to **£17.46 per week** of Savings Credit.



To claim Pension Credit contact the Pension Credit Helpline - 0800 991234