

ATTENDANCE ALLOWANCE is for people over 65 who need help all day with 'personal care' like washing, dressing, using the WC and moving about safely indoors, or need watching over to keep safe.

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 £55.65 per week and the higher rate for people who need help day **and** night is £83.10.

It can also increase your other benefits.

Archie lives on his own.

He gets £140 state pension and £25 per week occupational pension. He has savings of £20,000 and gets £2.94 Savings Credit.

He claims Attendance Allowance and gets £55.65 per week for daytime care.

His **Savings Credit** increases to **£13.20** plus **Guarantee Credit of £36.80** – an extra **£50** per week!



HOUSING BENEFIT AND COUNCIL TAX SUPPORT

These benefits help with **rent** and **Council Tax**. They are claimed from your **local council**. You can have a higher income than for Pension Credit and still get help. There is a capital limit of £16,000, unless you get Guarantee Pension Credit. Savings under £10,000 are 'disregarded'.

Jean and John have:

£290 pension income

£12,000 savings

£85 per week rent

£22 Council Tax

Entitled to:

£57.90 Housing Benefit

£13.66 Council Tax Support



For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 03444 111 444

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
www.snsCab.org.uk/about-us/potteries-gold
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Potteries Gold

Benefits for Older People



LOTTERY FUNDED

PENSION CREDIT can top up your income if you are over Pension Credit Age; this is 64 but going up, month by month, as women's retirement age increases. You should consider claiming if you have less than:

- £159.35 per week for one person
- £243.25 per week for a couple

WHAT ABOUT SAVINGS?

Savings up to £10,000 and the value of your home are ignored. For every £500 or part of £500 over £10,000, £1 'tariff income' is added to your income.



A SINGLE PENSIONER

Agnes gets:

£122.30 pw State Pension
£15.70 per week private pension
£12,500 savings

She is treated as having £140 income (£5 from her savings over £10,000).

She is entitled to **£16.35 Guarantee Pension Credit** per week. She also gets **Savings Credit**.

A RETIRED COUPLE

George and Lucy are 67 and 75. They get:

£159.55 New State Pension for George
£73.30 Old State Pension for Lucy

They have no savings. Their current income is £232.85 and they are entitled to **£10.40**

Guarantee Pension Credit per week.



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

- **Maximum Council Tax Support**, to help you pay your Council Tax
- **Maximum Housing Benefit**, for help with rent
- **Free NHS dental care**
- **Warm Home discount** on energy bills

...and more!

SAVINGS CREDIT is for people who have saved for their retirement by putting money into investments or pension schemes, but are still not well-off.

You can only claim this if you are **over 65** and you and your partner were over pension age before **6th April 2016**.

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

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

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.

Daljit is still entitled to **£10.94** per week of **Savings Credit**.

