

Attendance Allowance

Attendance Allowance (AA) is a **disability benefit** for people over retirement age who need **help with personal care** throughout the day - like washing, dressing, using the WC and moving about safely indoors - or who need **watching over**, all 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.**

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

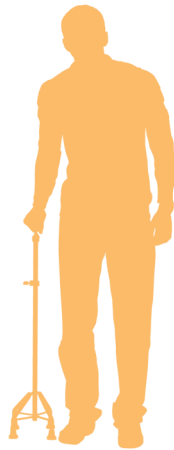
The lower rate for help during the day or night is **£68.10 per week** and the higher rate if you need help day *and* night is **£101.75**. Getting AA can sometimes **increase your other benefits.**

A Disabled Pensioner

Archie **lives on his own** and doesn't have a carer getting Carer's Allowance. He gets **£156.20 state pension** and a **£25 per week works pension.**

Archie has **savings of £20,000** and has been getting **£15.88 Savings Credit** per week.

If he makes a successful claim for Attendance Allowance, his benefits are assessed more generously. His Savings Credit increases to **£15.94** and he qualifies for **Guarantee Credit of £76.25** per week too.



Housing Benefit and Council Tax Support

These benefits help with rent and Council Tax. You claim them from your **local council**. You cannot claim them if you have **£16,000** or more of capital, unless you get Guarantee Pension Credit. Savings **under £10,000** are **disregarded** (ignored).

Example

Jean and John get **£310** in old state pensions per week and they have **£12,000** savings.

They pay **£85** per week rent and **£25** Council Tax.

They should get about:

- **82.22** Housing Benefit
- **£24.15** 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 **www.snsCab.org.uk/about-us/potteries-gold** Follow us on Facebook and Twitter: search for **Potteries Gold**

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Benefits for Older People

Pensioners' Benefits No 1

citizens advice

Staffordshire North & Stoke-on-Trent



North Staffs Pensioners' Convention



"Us today, you tomorrow"

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:

- £201.05 per week for one person
- £306.85 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. 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:

- £156.20 per week State Pension
 - £17.70 per week private pension
- She has £12,500 savings

Her income is assessed as £178.90 per week, including £5 from savings over £10,000, so Agnes is entitled to **£22.15 Guarantee Pension Credit** per week.

A Retired Couple

George and Lucy are 80 and 76. They get:

- £156.20 State Pension (for George)
- £93.60 State Pension (for Lucy).

They have no savings. Their combined income is £249.80.

They are entitled to **£57.05 Guarantee Pension Credit** per week to top their weekly income up to £306.85.



'Mixed Age' Couples

If you are **over retirement age**, but your partner is not, you cannot usually make a new claim for Pension Credit.

Pensioners with working-age partners can claim **Universal Credit**. However, the Universal Credit rate for a couple 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 is 78. He has:

- Retirement pension £165
- Savings of £30,000

His income is a few pounds too high for Guarantee Pension Credit.

His savings are too high for Housing Benefit or Council Tax Support. However, Daljit is still entitled to **£14.36 per week** of Savings Credit.



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