

# Benefits and care

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The benefits available if you are receiving care either in a residential care setting or in your own home are affected by your level of savings.

## 1. Self-funders with more than £23,250 savings

Where your savings are more than £23,250 you are considered to be self-funding and you will be expected to meet the full cost of residential or home care yourself.

In these circumstances, the following benefits are available.

For those first claiming after state pension age:

- Attendance Allowance higher rate (£87.65)
- Attendance Allowance lower rate (£58.70)

For those of working age:

- Personal Independence Payment daily living component enhance rate (£87.65)
- Personal Independence Payment daily living component standard rate (£58.70)
- Personal Independence Payment mobility component enhanced rate (£61.20)
- Personal Independence Payment mobility component standard rate (£23.20).

In some circumstances, Pension Credit guarantee credit may be available for those over state pension age self-funding in residential care.

## 2. Savings between £14,250 and £23,250

Where your savings are below the upper capital limit (£23,250) you can approach the local authority for financial assistance with your care costs. If the amount of your savings is between the upper capital limit and the lower capital limit (£14,250) your savings will generate “tariff income”. For every £250 or part £250 above £14,250 you are treated as if you had £1 extra income each week for local authority charging purposes.

## Benefits for those in residential care

If you are in residential care and receive funds from the local authority towards your care costs, Attendance Allowance and Personal Independence Payment (daily living component only) will cease after 28 days. PIP mobility component can continue to be paid.

For those over state pension age and in residential care, Pension Credit guarantee credit is available to help pay for your care costs. There is no upper capital limit for Pension Credit.

For those under state pension age in residential care Universal Credit may be available where your capital and/or savings are below £16,000.

New style Employment and Support Allowance is also available for those under state pension age, irrespective of your savings, where you have paid sufficient national insurance contributions and you have limited capability for work or work related activity.

## Benefits for those receiving care in their own homes

If you are receiving care in your own home you can continue to receive Attendance Allowance or Personal Independence Payment.

If you are over state pension age and on a low income you can also claim Pension Credit and pension age Housing Benefit.

The person who cares for you can either claim Carers Allowance, or claim underlying entitlement to Carers Allowance if this will increase the amount of your Pension Credit as a result of the inclusion of the carer addition in your applicable amount.

If you are under state pension age and have paid sufficient national insurance contributions and you have limited capability for work or work related activity, you can claim new style Employment and Support Allowance.

If you are under state pension age and your savings are below £16,000 you can claim Universal Credit for help with your living costs and rent. Universal Credit can be claimed with or without new style Employment and Support Allowance. Your carer may also claim Carers Allowance, and this will increase the amount of your Universal Credit by the amount of the carer element (£160.20 per month). The carer element can also be added to your Universal Credit maximum amount without a claim for Carers Allowance.

### York Carers Centre

(01904) 715490

[enquiries@yorkcarerscentre.co.uk](mailto:enquiries@yorkcarerscentre.co.uk)

[www.yorkcarerscentre.co.uk](http://www.yorkcarerscentre.co.uk)