

IMMEDIATE AND DEFERRED CARE PLANS

SUMMARY OF STATE BENEFITS AND CARE COSTS



State benefits	Tax year 2024/25 £	Tax year 2025/26 £
Attendance Allowance – per week		
Higher rate	108.55	110.40
Lower rate	72.65	73.90
State Pension – per week		
Basic State Pension (State Pension Age pre 6 April 2016)	169.50	176.45
New State Pension (State Pension Age from 6 April 2016)	221.20	230.25
Income Support (means tested, age 25 or over) – per week		
Personal Allowance	90.50	92.05
Pension Credit ¹ (Guarantee Credit) – per week		
Single	218.15	227.10
Couple	332.95	346.60
Severe Disability Additional Single Rate	81.50	82.90
Savings Credit Maximum – per week		
Single	17.01	17.30
Couple	19.04	19.36

Local Authority Capital Limits for Care	Tax year 2024/25 £	Tax year 2025/26 £
England		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	30.15	30.65
Scotland		
Lower	21,500	21,500
Upper	35,000	35,000
Personal Expense Allowance – per week	34.50	35.90
Wales		
Set Standard Limit		
• Residential care ⁶	50,000	50,000
• Non-residential care ⁶	24,000	24,000
Personal Expense Allowance – per week	43.90	44.65
Northern Ireland		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	32.69	27.19

Information correct as at April 2025

¹ There is no upper capital limit for Pension Credit but you may receive a reduced amount if you have more than £10,000 of capital. For every £500 or part of £500 of capital over £10,000, you'll be treated as having 'deemed income' of £1 a week. This is added to any other income you have, such as a pension.

² £324.50 if assessed at higher rate pre October 2007.

³ £324.50 if assessed at higher rate pre October 2007.

⁴ The amount also includes the Personal Care Contribution of £233.10 (in Scotland you can receive £233.10 per week if personal care is required, and an additional £104.90 if nursing care is required).

⁵ The amount also includes the Personal Care Contribution of £248.70 (in Scotland you can receive £248.70 per week if personal care is required, and an additional £111.90 if nursing care is required).

⁶ There is no lower limit in Wales.

NHS-Funded Nursing Care – per week	Tax year 2024/25 £	Tax year 2025/26 £
England		
Nursing Care (standard rate)	235.88 ²	235.88 ³
Scotland		
Nursing Care	360.60 ⁴	360.60 ⁵
Wales		
Nursing Care	up to 206.95	201.74
Northern Ireland		
Nursing Care (flat allowance)	100.00	100.00

Costs

The cost of care depends not only on the type and quality of care, but also where you live. The following table gives you an idea of the average weekly cost of private care homes in the UK for those privately funding their care – with and without nursing. An elderly person does not have to be in a residential or nursing home to incur fees.

Care assistance can be provided in the family home and the cost can vary.

If you want to know more about our care plans or any information relating to funding care fees, speak to your financial adviser.

Weighted average weekly fees by region from all funding sources among independent sector (for-profit and not-for-profit) care homes for older people, England 2024/2025 ¹	Nursing Care	Residential Care
Area		
England	£1,372	£1,042
North East	£1,164	£897
North West	£1,196	£882
Yorkshire and the Humber	£1,287	£907
East Midlands	£1,250	£958
West Midlands	£1,308	£912
East of England	£1,411	£1,034
Greater London	£1,513	£1,189
South East	£1,579	£1,243
South West	£1,472	£1,170

¹ Source: LaingBuisson Care Homes for Older People, UK Market Report, February 2025.

FOR MORE INFORMATION

Call: **0333 043 7040**

Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

Email: **ltc@wearejust.co.uk**

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FT ADVISER

