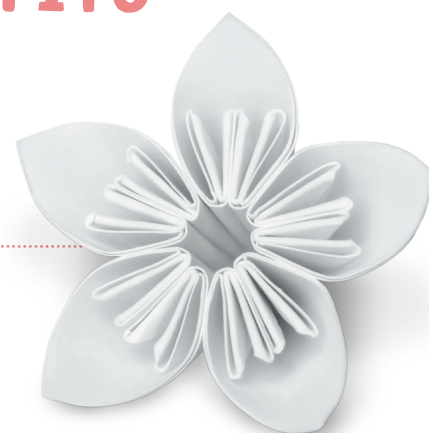


## IMMEDIATE AND DEFERRED CARE PLANS

# SUMMARY OF STATE BENEFITS AND CARE COSTS



State benefits	Tax Year 2019/20 £	Tax Year 2020/21 £
<b>Attendance Allowance</b> – per week		
Higher Rate	87.65	89.15
Lower Rate	58.70	59.70
<b>State Pension</b> – per week		
Basic State Pension (State Pension Age pre 6 April 2016)	129.20	134.25
Additional (over 80 yrs)	0.25	0.25
New State Pension (State Pension Age from 6 April 2016)	168.60	175.20
<b>Income Support</b> (means tested, 25 or over) – per week		
Personal Allowance	73.10	74.35
<b>Pension Credit<sup>1</sup></b> (Guarantee Credit) – per week		
Single	167.25	173.75
Couple	255.25	265.20
Severe Disability Additional single rate	65.85	66.95
Savings Credit Maximum – per week		
Single	13.73	13.97
Couple	15.35	15.62

Local Authority Capital Limits	Tax Year 2019/21 £	Tax Year 2020/21 £
<b>England</b>		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	24.90	24.90
<b>Scotland</b>		
Lower	17,500	18,000
Upper	28,000	28,500
Personal Expense Allowance – per week	27.75	28.75
<b>Wales</b>		
Set Standard Limit		
• Residential care	50,000	50,000
• Non-residential care	24,000	24,000
Personal Expense Allowance – per week	29.50	32.00
<b>Northern Ireland</b>		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	26.33	27.19

NHS Funded Nursing Care – per week	Tax Year 2019/20 £	Tax Year 2020/21 £
<b>England</b>		
Nursing Care (standard rate)	180.31 <sup>2</sup>	183.92 <sup>2</sup>
<b>Scotland</b>		
Nursing Care	257.00 <sup>3</sup>	261.00 <sup>3</sup>
<b>Wales</b>		
Nursing Care	179.97	To be confirmed
<b>Northern Ireland</b>		
Nursing Care (flat allowance)	100.00	To be confirmed

Information correct as at April 2020.

<sup>1</sup> 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.

<sup>2</sup> £253.02 if assessed at higher rate pre October 2007.

<sup>3</sup> The amount also includes the Personal Care Contribution of £180 (in Scotland you can receive £180 per week if personal care is required, and an additional £81 if nursing care is required).

## 2 SUMMARY OF STATE BENEFITS AND CARE COSTS

### Costs

#### The Cost of Care

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 – 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 – for-profit homes for older people and dementia (65+), UK 2018/19	Residential Care Home	Residential Nursing Home
Area		
<b>England</b>	£655	£937
North East	£580	£731
North West	£547	£870
Yorkshire and the Humber	£597	£827
East Midlands	£629	£829
West Midlands	£602	£939
East of England	£668	£1,045
London	£751	£922
South East	£783	£1,041
South West	£706	£1,036
<b>Scotland</b>	£769	£862
<b>Wales</b>	£613	£818
<b>Northern Ireland</b>	£539	£706

Source: Laing & Buisson Care Homes for Older People, UK Market Report, December 2019.

## 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](mailto:ltc@wearejust.co.uk)

Or visit our website for further information: [wearejust.co.uk](http://wearejust.co.uk)

**Please contact us if you would like this document in an alternative format.**

