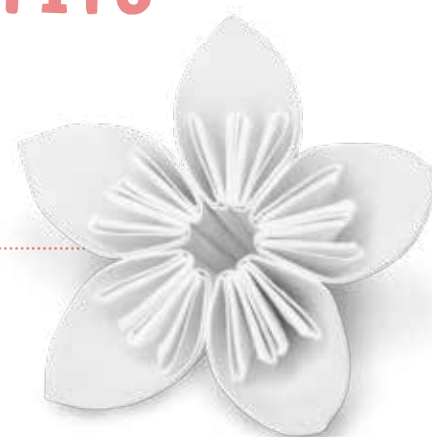


IMMEDIATE AND DEFERRED CARE PLANS

SUMMARY OF STATE BENEFITS AND CARE COSTS



State benefits	Tax year 2020/21 £	Tax year 2021/22 £
Attendance Allowance – per week		
Higher rate	89.15	89.60
Lower rate	59.70	60.00
State Pension – per week		
Basic State Pension (State Pension Age pre 6 April 2016)	134.25	137.60
Additional (over 80 yrs)	0.25	0.25
New State Pension (State Pension Age from 6 April 2016)	175.20	179.60
Income Support (means tested, 25 or over) – per week		
Personal Allowance	74.35	74.70
Pension Credit ¹ (Guarantee Credit) – per week		
Single	173.75	177.10
Couple	265.20	270.30
Severe Disability Additional single rate	66.95	67.30
Savings Credit Maximum – per week		
Single	13.97	14.04
Couple	15.62	15.71

Local Authority Capital Limits	Tax year 2020/21 £	Tax year 2021/22 £
England		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	24.90	24.90
Scotland		
Lower	18,000	18,000
Upper	28,500	28,750
Personal Expense Allowance – per week	28.75	29.30
Wales		
Set Standard Limit		
• Residential care	50,000	50,000
• Non-residential care	24,000	24,000
Personal Expense Allowance – per week	32.00	33.00
Northern Ireland		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	27.19	27.19

NHS Funded Nursing Care – per week	Tax year 2020/21 £	Tax year 2021/22 £
England		
Nursing Care (standard rate)	183.92	187.60 ²
Scotland		
Nursing Care	261.00	280.60 ³
Wales ⁴		
Nursing Care	179.97	179.97
Northern Ireland		
Nursing Care (flat allowance)	100.00	100.00

Information correct as at May 2021.

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 £258.08 if assessed at higher rate pre October 2007.

³ The amount also includes the Personal Care Contribution of £193.50 (in Scotland you can receive £193.50 per week if personal care is required, and an additional £87.10 if nursing care is required).

⁴ 2019/2020 figures. New figures have not been released yet.

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 2019/20	Nursing Care	Residential Care
Area		
England	£979	£681
North East	£791	£582
North West	£922	£562
Yorkshire and the Humber	£858	£622
East Midlands	£905	£656
West Midlands	£1,011	£627
East of England	£1,051	£659
London	£897	£767
South East	£1,034	£840
South West	£1,118	£740
Scotland	£881	£858
Wales	£858	£640
Northern Ireland	£735	£551

Source: LaingBuisson Care Homes for Older People, UK Market Report, January 2021.

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

Or visit our website for further information: wearejust.co.uk

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