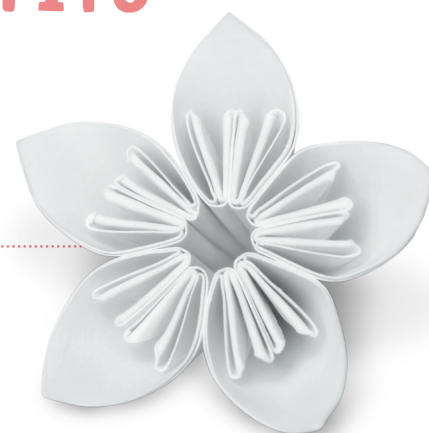


IMMEDIATE AND DEFERRED CARE PLANS

SUMMARY OF STATE BENEFITS AND CARE COSTS



State benefits	Tax year 2021/22 £	Tax year 2022/23 £
Attendance Allowance – per week		
Higher rate	89.60	92.40
Lower rate	60.00	61.85
State Pension – per week		
Basic State Pension (State Pension Age pre 6 April 2016)	137.60	141.85
Additional (over 80 yrs)	0.25	0.25
New State Pension (State Pension Age from 6 April 2016)	179.60	185.15
Income Support (means tested, 25 or over) – per week		
Personal Allowance	74.70	77.00
Pension Credit ¹ (Guarantee Credit) – per week		
Single	177.10	182.60
Couple	270.30	278.70
Severe Disability Additional single rate	67.30	69.40
Savings Credit Maximum – per week		
Single	14.04	14.48
Couple	15.71	16.20

Information correct as at May 2022.

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 2021/22 figures. New figures have not been released yet.

⁵ The amount also includes the Personal Care Contribution of £212.85 (in Scotland you can receive £212.85 per week if personal care is required, and an additional £95.80 if nursing care is required).

⁶ £287.78 if assessed at higher rate pre October 2007.

Local Authority Capital Limits	Tax year 2021/22 £	Tax year 2022/23 £
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	28,750	29,750
Personal Expense Allowance – per week	29.30	31.00
Wales		
Set Standard Limit		
• Residential care	50,000	50,000
• Non-residential care	24,000	24,000
Personal Expense Allowance – per week	33.00	35.00
Northern Ireland		
Lower	14,250	14,250
Upper	23,250	23,250
Personal Expense Allowance – per week	27.19	29.58
NHS Funded Nursing Care – per week		
England		
Nursing Care (standard rate)	187.60 ²	209.19 ⁶
Scotland		
Nursing Care	280.60 ³	308.65 ⁵
Wales		
Nursing Care	179.97	184.32 ⁴
Northern Ireland		
Nursing Care (flat allowance)	100.00	100.00

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 2021/22	Nursing Care	Residential Care
Area		
England	£1,038	£730
North East	£900	£642
North West	£890	£635
Yorkshire and the Humber	£907	£647
East Midlands	£974	£688
West Midlands	£954	£681
East of England	£974	£695
London	£1,145	£817
South East	£1,214	£866
South West	£1,140	£813
Scotland	£881	£858
Wales	£998	£716
Northern Ireland	£735	£551

Source: LaingBuisson Care Homes for Older People, UK Market Report, March 2022.

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

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

