

# CityAdvice

## A guide to benefits for older people

February 2022



## Attendance Allowance

### Attendance Allowance



#### Who is it for?

Anybody who has reached pension age or above, who normally lives in Great Britain.

#### Who can claim it?

You should consider claiming Attendance Allowance (often referred to as AA) if you find it difficult to do day to day things like, getting out of bed, using the toilet, or having a wash on your own. Or you need help from another person several times during the day or night.

What matters is that you need either attention or supervision, not whether you are currently getting all the help that you need. So remember to think about the help you need, not just the help that you currently get.

You can claim Attendance Allowance *no matter what your financial circumstances* and it can be paid on top of any other benefits that you claim. In some circumstances it can increase your entitlements to other benefits. If you are awarded AA, you should inform anyone else who pays you benefits, like Housing Benefit or the Pensions Service as it may increase those benefits.

#### One problem...

In most cases, AA can only be awarded if you have been having difficulties for six months or more and expect to have them for some time after. This is not the case if you are terminally ill.

## **How can I claim it?**

Claim forms are available by calling 0800 731 0122 (Textphone 0800 731 0317)

They may ask you some brief questions on the phone. Don't be put off by this. You do not have to satisfy *all* the criteria to be able to receive some benefit, and the staff should always send you a form if you ask for one.

## **Can it be backdated?**

Attendance Allowance can be backdated to the date of your claim. This is usually the date your form is received or the date you call the enquiry line (if you then return the claim pack within 6 weeks).

## **How much can I get?**

If you make a successful application for AA you will either be awarded the Higher Rate or the Lower Rate.

The Higher Rate is available if you need care during the day and night, and is currently £89.60 per week.

The Lower Rate is available if you need help either during the day or at night, and is currently £60.00 per week.

**You can contact City Advice with any questions or for help in completing the application form.**

**Call us on 020 7392 2919**

**Or email: [city.advice@toynbeehall.org.uk](mailto:city.advice@toynbeehall.org.uk)**

## What can I spend my Attendance Allowance on?

Here are some examples of how people use their attendance allowance.

Betty is 79 and has arthritis in her knee and hip and also has a heart condition. She says:

“I use some of my Attendance Allowance to visit my friend, Nancy, who lives a few miles away. I used to get 2 buses and it took an hour and exhausted me but my Attendance Allowance means I can get a taxi there in 10 minutes. I also get a taxi to go to appointments, like the doctor or a consultant, or even the hairdresser. I still have enough money to pay for a cleaner once a week. It’s made a huge difference to my life.”

David is 82 and has dementia. He says:

“I struggle to make ends meet on my pension so I use my Attendance Allowance to help with bills. It means I don’t have to worry about having the heating on if I’m cold. The money also means I can see more of my grandchildren. They mean the world to me and it would be difficult to see them without the extra money as I can’t get public transport on my own.”

## **Getting Attendance Allowance means you might also be able to get other help...**

### **1. Help with your Council Tax**

You might be able to get help with your council tax by getting 'Council Tax Reduction' assistance if you get Attendance Allowance.

Even if you were already getting a reduction in your council tax, you might be able to get more now that you're getting Attendance Allowance

Inform the council that you are now getting AA

### **2. Check if you can get higher benefit payments**

Your other benefits or tax credits can increase if you get Attendance Allowance. For example you might get extra money if you get:

- Pension Credit
- Housing Benefit

Inform them that you are now getting AA.

### **3. Get travel help**

- You can get a Disabled Person's Railcard if you get Attendance Allowance.
- Getting Attendance Allowance might also help to support your application for a Blue Badge. A blue badge allows you to park closer to where you need to go if you're disabled.

### **4. Help your carer might get - Carer's Allowance**

If someone looks after you they might be able to claim Carer's Allowance if you get Attendance Allowance. Carer's Allowance is paid to your carer. This may affect how much pension credit you can get, so seek advice before they claim

## Pension Credit



### What is pension credit

- Pension Credit gives you extra money to help with your living costs if you're over State Pension age and struggling to make ends meet.
- Pension Credit can also help with housing costs such as ground rent or service charges.
- Pension Credit is separate from your State Pension.
- You can get Pension Credit even if you have other income, savings or own your own home.

### Am I eligible to claim Pension Credit?

- You have reached state pension age
- If you have a partner, you'll be eligible if either:
  1. you and your partner have both reached State Pension age
  2. one of you is getting [Housing Benefit](#) for people over State Pension age

A partner is either:

- your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

### How much could I get?

- The amount of Pension Credit you get depends on how much money you have coming in each week, and how much you have saved or invested. If you have a partner, we will add your income and capital and your partner's income and capital together when working out your Pension Credit.

**Pension Credit has two parts:**

1. **Guarantee Credit** tops up your weekly income to a guaranteed minimum level. Currently:

£177.10 if you're single

or £270.30 if you're a couple.

2. **Savings Credit** is extra money if you've got some savings or your income is higher than the basic State Pension. It's only available to people who reached State Pension age before 6 April 2016. You could get up to:

£14.04 extra per week if you're single

or £15.71 extra per week if you're a couple.

In addition, you may also get extra Pension Credit if severely disabled, a carer or have certain housing costs.

To find out how much Pension Credit you might get, go to [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

**How will my savings effect my claim?**

If you have £10,000 or less in savings and investments this will not affect your Pension Credit.

If you have more than £10,000, every £500 over £10,000 counts as £1 income a week. For example, if you have £11,000 in savings, this counts as £2 income a week.

## How to claim pension credit

You can start your application up to 4 months before you reach [State Pension age](#).

You can apply any time after you reach State Pension age but your application can only be backdated by 3 months. This means you can get up to 3 months of Pension Credit in your first payment if you were eligible during that time.

You can apply online – go to the [Gov.uk](#) website for links

You can apply by phone by ringing the pension credit helpline:

Telephone: 0800 99 1234

Textphone: 0800 169 0133

You can apply by post by printing off the form on the Gov UK website or by ringing the helpline to request a form.

**For further information or help with a claim please contact City Advice.**

**Call us on 020 7392 2919**

**Or email [city.advice@toynbeehall.org.uk](mailto:city.advice@toynbeehall.org.uk)**