



55 PLUS

This leaflet outlines the Social Security benefits available to people aged 55 and upwards and unable to work



There are four broad categories

- ◆ HELP WITH GETTING AROUND
- ◆ HELP WITH PERSONAL CARE
- ◆ HELP IF YOU CANNOT WORK
- ◆ TOPPING UP LOW INCOME

Many people can claim from more than one category

HELP WITH GETTING AROUND

People who have problems with walking can claim the **MOBILITY COMPONENT** of **DISABILITY LIVING ALLOWANCE (DLA)**.

NB: This component must be claimed before a person reaches 65. Once entitled it can be paid after 65.

The **MOBILITY COMPONENT** has two rates HIGHER AND LOWER.

- The HIGHER RATE is for people who have difficulty in walking. People, who, after walking very short distances experience pain; breathlessness etc or have to walk slowly, may be able to claim this rate.
- The LOWER RATE is for people who have no difficulty with walking but would need guidance or supervision when walking in places they are unfamiliar with. People who have problems with sight, or hearing, or have a mental illness are examples of those who may be able to claim this rate.
- Mobility component is also payable to people who are both deaf and blind or to someone who is a double amputee.
- People who receive the higher rate are entitled to free car tax and a Blue badge. The allowance may be used to obtain a car via Motability but there must be at least 12 months left to run on your award to avail yourself of this scheme.

HELP WITH PERSONAL CARE

Disabled people and/or people with poor health who need someone to help them with their personal care can claim the **CARE COMPONENT** of **DISABILITY LIVING ALLOWANCE (DLA)** or **ATTENDANCE ALLOWANCE (AA)**. DLA must be claimed before the age of 65. If claimed before 65, DLA can continue after that age. (For fresh claims from the age of 65 Attendance Allowance can be claimed instead).

Help with personal care is assistance with dressing/undressing; washing; getting into/out of bed; moving indoors; using stairs; getting to/from toilet; coping at toilet; taking medication. Help can also include someone to keep an eye on you to make sure you are safe e.g. you might wander off.

- **DLA CARE COMPONENT** is paid at three rates:

The LOWER rate is for people who cannot prepare a cooked main meal for themselves or who need help for only part of the day e.g. up to an hour in total.

The MIDDLE rate is paid to people who need help throughout the day or for long periods / more than once at night.

The HIGHER rate is paid to people who need help throughout the day **and** for long periods / more than once at night.

- **ATTENDANCE ALLOWANCE (AA)** is paid at two rates:

The LOWER rate of AA has the same rules and amount as the middle rate of DLA.

The HIGHER rate of AA has the same rules and amount as the higher rate of DLA.

There is no equivalent of the lower rate of DLA.

- Disability Living Allowance and Attendance Allowance are not means-tested. You can claim whatever your income or savings.
- BEWARE! - get advice before asking the Department for Work and Pensions to look at your current AA/DLA award, e.g. to get a higher rate – see our leaflet Pb29.

- **CARERS ALLOWANCE (CA)**

CA can be claimed by people who care for people who receive AA or the middle or higher rate of DLA Care.

The carer should provide help for at least 35 hours per week.

The carer cannot earn more than a fixed limit per week from employment [£95 per week at 2008 rates].

CA cannot be paid at the same time as some other benefits such as Incapacity Benefit or Retirement Pensions. However claiming CA may mean more Income Support/Pension Credit, Housing or Council Tax Benefits – see overleaf.

HELP IF YOU CANNOT WORK

People who cannot work may be able to claim EMPLOYMENT AND SUPPORT ALLOWANCE (ESA).

Employment and Support Allowance is paid to people who have worked recently, who are now ill and who have paid sufficient National Insurance Contributions.

When you claim ESA you will undergo an assessment, which may include a medical examination, to determine if you satisfy the conditions for the benefit.

Once you reach pension age [60 for women, 65 for men], your Employment and Support Allowance will stop and entitlement to a state pension will begin.

There are other benefits which cannot be claimed now but are still paid to people who previously became incapable of work. INCAPACITY BENEFIT is paid to those who claimed before 27 October 2008 and SEVERE DISABLEMENT ALLOWANCE (SDA) which was payable to people up to the age of 65 who had not worked recently and therefore had insufficient National Insurance Contributions for Incapacity Benefit. Although it was abolished for new claimants from April 2001, existing claimants remain on it.

TOPPING UP LOW INCOME

There are five income 'top-up' benefits:

- ◆ INCOME SUPPORT OR ◆ PENSION CREDIT OR
- ◆ INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE(ESA(IR))
- PLUS ◆ HOUSING BENEFIT ◆ COUNCIL TAX BENEFIT

- **INCOME SUPPORT/PENSION CREDIT/Income-related ESA (IS/PC/ESA(IR))**

These top-up low incomes, such as other benefits or pensions. **IS** is paid to people aged under 60 who do not have to sign on as available for work [e.g. carers, those on IB/SDA]. ESA(IR) is for people who are unfit for work. It can top up contributory ESA. There is an upper capital limit of £16,000.

PC is paid to people aged 60 and over and has no upper capital limit.

Extra help for carers is given in IS/PC/ESA(IR) & for some people on DLA Care/AA.

People who are refused IS or ESA(IR) before reaching 60 should claim Pension Credit - from the age of 60 - as the benefit rates are far more generous.

- **HOUSING BENEFIT**

An income-related benefit for people who pay rent to local authorities, Housing Associations and private landlords. There is a £16,000 upper capital limit, but for those who are both aged 60 and over and also get the Guarantee Credit element of Pension Credit there is no upper capital limit.

- **COUNCIL TAX HELP**

COUNCIL TAX BENEFIT. Like Housing Benefit but can be claimed by owner-occupiers as well as tenants.

You may be able to claim a **DISCOUNT** on your Council Tax. Discounts may be claimed where there are people in the household who are carers or are severely mentally impaired.

A **DISABILITY REDUCTION** may be claimed where a home is adapted or there is change in the use of room for a disabled person.

Discounts and Disability Reduction are not means-tested, you can claim whatever your savings and income.

Note: • **CHILDREN:** If you have dependent children [e.g. for whom you receive Child Benefit], you may be entitled to Child Tax Credit. Contact your local Tax Office.

- **FIT FOR WORK?** If you are fit for work you can claim Jobseekers Allowance (if signing on as available for work). If in work you can claim Working Tax Credit.

CLAIMING

To claim AA/DLA ring 0800 882200 for a claim pack.

For other benefits contact your local Jobcentre Plus.

Advice

The Benefits System can be complicated and changeable – why not get a “benefits Check” every year to make sure you aren’t missing out.

WHERE TO GO FOR HELP

Citizens Advice Bureaux		Tel No:
Old Market Tavern, 25 Congreve Walk <i>(Covers Nuneaton and Bedworth)</i>	BEDWORTH, CV12 8LX	024 7631 1119 (to book appt in Nuneaton call 024 7635 1049)
The Parish Rooms, Welcome Street	ATHERSTONE, CV9 1DU	0844 499 4192
1 st Floor Chestnut House, 32 North Street	RUGBY, CV21 2AQ	01788 541000
10 Hamilton Terrace	LEAMINGTON SPA, CV34 4LY	01926 421515
25 Meer Street	STRATFORD, CV37 6QB	01789 293299 (for advice) or 01789 261966 (to book appt)

Other Useful Agencies		Tel No:
Disablement Information & Advice Line, New Ramsden Centre, School Walk <i>(Nuneaton & Bedworth only)</i>	NUNEATON, CV11 4PJ	024 7634 9954
The Rowan Organisation, Eliot Park Innovation Centre, Barling Way	NUNEATON, CV10 7RH	0800 783 1755

Jobcentre Plus		Tel No:
Mill House, Mill Walk	NUNEATON, CV11 4DL	024 7681 8000
Brandon House, Holly Walk	LEAMINGTON SPA, CV32 4EH	01926 302600
St Stephen’s House, Prospect Hill	REDDITCH, B97 4DP	01527 590000
Kingsforth House, 44 Albert Street	RUGBY, CV21 2JD	01788 534000
Martin Raff House, Alcester Road	STRATFORD, CV37 9DA	01789 303830

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