



## 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

- A. HELP WITH GETTING AROUND & HELP WITH PERSONAL CARE
- B. HELP IF YOU CANNOT WORK
- C. TOPPING UP LOW INCOME

Many people claim benefits from more than one category

### A. HELP WITH GETTING AROUND & HELP WITH PERSONAL CARE

#### 1. WELFARE REFORM: Abolition of DLA

Those who need help with getting around or with personal care may already be in receipt of Disability Living Allowance (DLA). This has been abolished for new claimants and replaced by Personal Independence Payment (PIP). Gradually, existing DLA claimants are being contacted to be told when their DLA will stop and invited to claim its replacement, PIP (see below).

**Please note: You will not be automatically transferred from DLA to PIP - If you do not claim PIP your DLA will still cease.**

#### 2. PERSONAL INDEPENDENCE PAYMENT (PIP)

**PIP** is for those who claim for the first time under the age of 65. It has two Components: Mobility & Daily Living (more details below). Each has two rates: Enhanced and Standard. There is an assessment criteria which allots points depending on difficulty in carrying out activities. For each Component these points are added together and if you reach 12 points you receive the Enhanced rate; getting between 8 & 11 gets you the standard rate.

#### **HELP WITH GETTING AROUND**

People who have problems with getting around outside can claim the **MOBILITY COMPONENT** of **PERSONAL INDEPENDENCE PAYMENT (PIP)**.

The **MOBILITY COMPONENT** has two rates ENHANCED and STANDARD.

To be entitled to PIP you must accumulate enough points against a test that looks at both your physical limitations in walking, but also whether you have any other problems when trying to be out and about, such as if you have a mental illness, a sensory impairment, or a cognitive or intellectual impairment.

The test should take into account your ability to 'mobilise' reliably, repeatedly and safely.

- ENHANCED RATE is for those whose difficulties mean they score 12 or more points
- The STANDARD RATE is for people whose limitations in 'mobilising' score between 8 and 11 points.
- People who receive the enhanced rate are entitled to free car tax and a Blue badge. They may also use it to obtain a car via *Motability* but there must be at least 12 months left to run on your award to access this scheme. Some on the standard rate can get a Blue Badge.

#### **DAILY LIVING**

People with personal care needs, or needing help to 'engage' with the community can apply for the **DAILY LIVING COMPONENT** of **PERSONAL INDEPENDENCE PAYMENT (PIP)**. These include all disabilities, impairments and health issues.

The assessment looks at a 10 daily activities, and you are 'scored' depending how able you are to independently carry out those activities **reliably** and **safely**. This includes the **time taken** and whether you can carry them out **repeatedly** and in combination.

#### AT AGE SIXTY FIVE

Those who make their first claim from the age of 65 have to apply for Attendance Allowance, not PIP. It does not have a mobility component and the personal care component is assessed in a different way - see below. Those already on PIP/DLA when they reach 65 will see no change to their benefit, including no name change.

Those with personal care needs who claim for the first time after the age of 65 can claim **ATTENDANCE ALLOWANCE (AA)**:

- It is for those who need personal care. 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 overnight, such as moving position in bed. Help can also include someone to keep an eye on you to make sure you are safe e.g. you might wander off.
- It has two rates:  
The LOWER rate of AA is for people who need care during the day or at night.  
The HIGHER rate of AA is for people who need care during the day and at night.

#### **CARERS ALLOWANCE (CA)**

Carers Allowance (CA) can be claimed by people who care for adults or children who receive AA or the middle or higher rate of DLA Care or PIP Daily Living.

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 [£116 per week at 2017/18 rates].

CA cannot be paid at the same time as some other benefits such as Employment & Support Allowance or Retirement Pension. BUT claiming CA may still mean more Income Support/Pension Credit, Housing or Council Tax Reductions – see overleaf.

## **B. HELP IF YOU CANNOT WORK**

People who cannot work may be able to claim Contributory or income-related EMPLOYMENT AND SUPPORT ALLOWANCE (ESA). Contributory ESA is paid to people who have worked recently, who are now ill and who have paid sufficient National Insurance Contributions (for income-related ESA, see below).

It is possible to work and claim ESA. This is called Permitted Work and has separate rules attached, including an earnings limit of £120.00 from April 2017 (changes annually).

When you claim ESA you will undergo an assessment to determine if you satisfy the conditions for the benefit. This is an 'interview' rather than a medical examination.

You are then placed into one of two groups - the Work-related Activity Group (where you will be expected to co-operate with work-focused interviews) or the Support Group.

Some people still remain on pre-2008 'incapacity for work benefits: Incapacity Benefit, Severe Disablement Allowance (SDA) or Income Support. Although they were abolished for new claimants, existing claimants will be 'migrated' over to its successor, ESA, over the next year or so.

Once you reach pension age, your ESA will stop and entitlement to a STATE PENSION will begin. Pension ages are being equalised at 65 between men and women, to be completed by 2018. They will then rise for both men and women to 66, then 67.

### C. TOPPING UP LOW INCOME

There are six income 'top-up' benefits:

1. INCOME SUPPORT, or 2. income-based JOBSEEKERS ALLOWANCE, or
  3. PENSION CREDIT, or 4. income-related EMPLOYMENT & SUPPORT ALLOWANCE
- PLUS 5. HOUSING BENEFIT *and/or* 6. COUNCIL TAX REDUCTIONS
- COMING IN: 7. UNIVERSAL CREDIT

- **INCOME SUPPORT (IS) / PENSION CREDIT (PC) / income-related ESA (ir-ESA)**

These top-up low incomes, such as other benefits or pensions. **Income Support** is paid to people under pension age who do not have to sign on as available for work [e.g. carers,]. **IR-ESA** is for people who are unfit for work. It can top up (or be paid instead of) contributory ESA. For both there is an upper capital limit of £16,000.

**Pension Credit** is paid to people over the current *female* pension age and has no upper capital limit.

Extra help for carers is given in these benefits & for some people on PIP/DLA/AA.

NOTE: see also **Universal Credit** overleaf

- **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 get the Guarantee Credit element of Pension Credit there is no upper capital limit.

- **COUNCIL TAX HELP**

**COUNCIL TAX REDUCTION.** Like Housing Benefit but can be claimed by owner-occupiers as well as tenants, and is based on low income and capital.

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. See our leaflet Pb35.**

---

**Note:** • **CHILDREN:** If you have dependent children [e.g. for whom you receive Child Benefit], and on a low income 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). This might include those who have a disability but who don't pass the ESA test of having only 'limited capability for work'.  
If in work for at least 16 hours a week see if you are entitled to **Working Tax Credit**.
- **UNIVERSAL CREDIT:** The Government is replacing the following benefits by a single benefit called **Universal Credit**:- Income Support; income-based JSA; income-related ESA, Housing Benefit, Child Tax Credit and Working Tax Credit. It is being introduced area-by-area over 2017/18. See our leaflet **Pb92** for more details, and go onto Gov.uk to see when your area is affected.

**C L A I M I N G**

To claim PIP call 0800 917 2222. For Attendance Allowance ring 0800 882200.  
For ESA ring 0800 055 6688. For other benefits contact your local Jobcentre Plus.

**NEED HELP? For further help and advice contact your nearest advice agency**

**CITIZENS ADVICE**

**Rugby**

1st Floor, Chestnut House,  
North Street, Rugby CV21 2AQ

**North Warwickshire**

The Parish Rooms,  
Welcome Street, Atherstone CV9 1DU

**Bedworth & District**

(Covers Nuneaton & Bedworth)  
Old Market Tavern,  
25 Congreve Walk,  
Bedworth, CV12 8LX  
To book an appointment  
in Nuneaton call (024) 7635 1049

**Warwick District**

10 Hamilton Terrace,  
Leamington Spa, CV32 4LY

**Stratford-upon-Avon**

25 Meer Street, Stratford Upon Avon, CV37 6QB

**Switchboard number for ALL CAs: 0344 855 2322**

**Warwickshire Carer Wellbeing Service** (For the whole county)

9 Lawford Road, Rugby, CV21 2DZ

Tel: 024 7610 1040

[www.carerstrusthofe.org.uk](http://www.carerstrusthofe.org.uk)

**AGE UK-** for those aged 55+

<b>Jobcentre Plus</b>		<b>Tel No:</b>
Mill House, Mill Walk	NUNEATON, CV11 4DL	0800 055 6688
Brandon House, Holly Walk	LEAMINGTON SPA, CV32 4EH	
Kingsforth House, 44 Albert Street	RUGBY, CV21 2JD	
Martin Raff House, Alcester Road	STRATFORD, CV37 9DA	
St Stephen's House, Prospect Hill	REDDITCH, B97 4DP	

**The information in this factsheet is correct as of April 2017**  
**NB: This item may not be reproduced without prior agreement or acknowledgement**

**Produced by Warwickshire Welfare Rights Advice Service**

**Funded by: Warwickshire County Council**

Charity Registration No. 1113524

Company No. 5730678

