



This factsheet gives an outline of some of the government benefits which carers or the people they care for may be entitled to claim. If you have any questions please contact VOCAL's information and advice team on 0131 622 6666

Carers Allowance (CA)

Carers Allowance (previously known as Invalid Care Allowance) is the only benefit specifically for carers. You may be entitled to claim Carers Allowance if:

- you are over 16 years of age
- you care for someone for more than 35 hours per week
- you do not earn more than £95 in a week
- you are not in full time education (21 hours per week or more)

AND

The person you care for is in receipt of the middle or high rate of the care component of Disability Living Allowance (DLA) or in receipt of Attendance Allowance (AA) - see overleaf for further details of these benefits.

Important notes

If you are in receipt of a **retirement pension** you may not be able to receive Carers Allowance. CA is classed as an overlapping benefit with retirement pension and you cannot get both benefits at once. You will always get the higher of two overlapping benefits so you will always receive retirement pension first. If, however, you have a **reduced retirement pension** you may receive some carers allowance. This would only occur if your pension is below the current level of Carers Allowance. It would then be topped up to the amount of Carers Allowance.

If a disabled person lives alone and is in receipt of Income Support they get an addition to their income support called **severe disability premium**. If their carer claims CA then the disabled person will lose this important addition to their benefit.

Income Support (IS) / Pension Credit(PC)

Income Support is a benefit for people with a low income who are unable to work due to ill health or caring responsibilities (eg. lone parent caring for a child under 16 or adult caring for a relative or friend who is disabled or has a long term condition). You will not get Income Support if you have more than £16,000 in savings, if you are in full-time paid work or you are studying full time (there are some exceptions to this last rule).

last updated: Sept 2009

If you are in receipt of Income Support you will also be entitled to the following passported benefits: free school meals; free prescriptions; free dental treatment; sure start maternity grants; social fund funeral expenses; social fund cold weather payments; social fund community care grants and budgeting loans.

Pension Credit is paid to people aged over 60 to top up a low income. It is means tested. There are two categories of Pension Credit - Guarantee Credit (same as IS for people over 60) and Savings Credit for people over 65 in receipt of a small occupational pension and/or have some savings as well as their retirement pension. There is no upper capital limit for people over 60 but if you have more than £6000 in savings you are treated as having income of £1 for every £500 above £6000.

Housing Benefit and Council Tax Benefit

These benefits are for people on low incomes to help with rent and council tax. If you get Income Support you are automatically entitled to both. If you are working but your income is low you can claim both as long as your savings do not exceed £16,000. For people over 60 the capital rules are the same as for Pension Credit.

Housing Benefit (HB)

HB is calculated in relation to the amount of rent you pay so not everyone will get the same amount. It is paid by your Local Council. If you are in receipt of full Income Support (ie. you have no other income) you will, in most cases, also get full HB. If, however, you are in a private rental and the Council thinks the rent is too high you may not get HB to cover all of your rent.

Council Tax Benefit (CTB)

CTB is calculated in relation to the amount of council tax you pay so again not everyone will get the same amount. If you are in receipt of full Income Support you will get full CTB. **Note:** council tax includes a water rate which is **not** covered by CTB.

Council Tax discounts

There are other ways to reduce your council tax bill if you are not entitled to benefit. If you live alone in your home you will be entitled to a 25% single person's discount.

Carers Discount

If you are a lone carer living with the person you care for you can claim a carers discount but **not** if you care for your spouse. It is only available to lone carers who care for an adult child, elderly parent or a friend who lives with them. The carer is disregarded for council tax leaving one person (the cared for) to whom the single person discount is applied. In order to get carers discount you must be providing 35 hours or more care

per week and the person you care for must be in receipt of the higher rate care component of Disability Living Allowance or higher rate Attendance Allowance (see overleaf for more details about these benefits).

Severe Mental Impairment

If there are two people living at home and one has a severe mental impairment they will also be disregarded for council tax and the single person discount will be applied. The person with the mental impairment must complete a form, get it signed by their GP and return it to the council tax department to confirm their illness.

Disabled Person's Reduction

This is not a discount. You can get a reduction of one band on your council tax (eg. if you are on Band B you will get a reduction to Band A). This is available to people in any one of the following categories:

- a disabled person needs to use a wheelchair indoors
- there is a second bathroom/kitchen needed by the disabled person
- there is a room (other than a bathroom, toilet or kitchen) needed and predominantly used by the disabled person

Health benefits

You are exempt from charges for dental treatment, sight tests and prescriptions if you are receiving Income Support. This also applies if you get child tax credits or working tax credits with a disability or severe disability element, and your income does not exceed £15050. You will get an exemption card which is valid until the end of the tax year.

If you are not exempt but have a low income you can still get help with NHS charges under the low income scheme. To qualify you must have less than £16000 in capital or £22,250 if you live permanently in a care home. You cannot get reduced cost prescriptions but you can apply for a pre-payment certificate. This will save you money if you need more than five prescriptions in four months or fourteen in a year.

The Social Fund

The Social Fund is a government fund that makes two types of payments to people in need: Sure Start maternity grants, funeral expenses, cold weather payments and winter fuel payments are available from the **regulated social fund**. You are legally entitled to a payment if you satisfy the criteria. Community care grants, budgeting loans and crisis loans are available from the **discretionary social fund**. You are entitled to a payment if you satisfy the rules but the payments are discretionary and the budget is limited.

Disability Living Allowance (DLA)

Disability Living Allowance (DLA) is a benefit for children and adults up to the age of 65 who have a disability. It is for people who need help looking after themselves and those who find it difficult to walk or get around. You don't need to have someone looking after you to qualify. DLA is tax free, non means tested and you don't need to have paid any national insurance contributions. It is paid on top of any earnings or other income you may have including any other welfare benefits you may be claiming.

DLA is divided into two parts:

A care component - for help with personal care needs paid at **three** different rates (lower, middle and higher) and a **mobility component** - for help with walking difficulties paid at **two** different rates (lower and higher). If you have difficulty walking but can manage your care needs you will get one rate of the mobility component. If you do not have too much difficulty walking but have difficulty with your own care needs (eg. washing, dressing, eating) you will get one rate of the care component. If, however, you have difficulties with both mobility and care you will get one rate of both components.

Attendance Allowance (AA)

Attendance Allowance (AA) is a tax free benefit for people aged 65 and over who are physically disabled and need help with personal care or supervision to remain safe. You don't need to have someone looking after you to qualify. Like DLA, AA is not means tested, there is no national insurance contribution test and it is paid in addition to any other money you have coming in. There are **two** rates of Attendance Allowance - a **lower** rate and a **higher** rate. You can only get one or the other depending on whether you have care needs during the day and/or during the night.