

# Other Benefits

The adult or child you care for may be entitled to benefits to help with their personal care needs and/or mobility. These benefits may be linked to entitlement to further benefits. As a Carer of someone in receipt of these benefits you may be eligible to claim Carer's Allowance (see Factsheet 1). Or, you may be entitled to further help because you are on a low income resulting from your caring situation.

### **Disability Living Allowance (DLA)**

DLA is a tax-free, non-means tested benefit for adults and children with a long-term disability. The benefit is made up of a care component at 3 different levels – low, middle and high, while the mobility component is at 2 rates of lower and higher. The following is a brief outline of the criteria for entitlement:

- You may have difficulties with mobility or need help with personal care or help with both of these.
- Partial sight or deafness may also entitle you to DLA.
- For children, the expected level of development for their age is taken into account when assessing the level and type of help they need for personal care and getting around i.e. their needs must be greater than other children of their age.
- The illness or disability must have existed for at least 3 months before the claim is made and be expected to last longer than 6 months. For those suffering from a terminal illness, Special Rules apply.
- Adults must make a claim before they are aged 65. From the age of 65 and over Attendance Allowance will only provide for people with care needs.

Detailed information on the criteria used to assess the amount of help that a person with an illness or disability may need, is provided in the application pack for DLA. DLA is linked to entitlement to other benefits and concessions both for the person in receipt of the benefit and the person who provides the unpaid care.

### **Employment Support Allowance**

This is a new benefit that is paid to people who are unable to work because of disability or illness. For *new* claimants, it replaces Incapacity Benefit.

This benefit has a basic allowance set at the same rate as Jobseekers Allowance. Then additional payments are made after an assessment phase of 13 weeks during which a work capability assessment is carried out. Claimants then move into one of two groups—either a support group or the work related activity group.

If you are already claiming Incapacity Benefit, in time you will transfer to Employment Support Allowance, but you should not experience a drop in your level of benefit.

## **Attendance Allowance (AA)**

Attendance Allowance is a tax-free non-means tested benefit for people aged 65 and over who have a disability or illness. It is paid at 2 different rates – either lower at £47.10 or higher at £70.35 (April 2009). The following is a **brief** outline to entitlement:

- You may need help with personal care like washing and dressing
- You may need someone to keep an eye on you to keep you safe
- The above may apply either during the day or night or both
- The condition or need for care must have existed for at least 6 months previously
- Special Rules apply if you have a terminal illness

As with DLA, a criteria is used to assess the amount of help that a person with a disability or illness may need. AA is linked to entitlement to other benefits and concessions both for the person in receipt of the benefit and the person who provides the unpaid care.

## **Benefits for people on a low income**

### Income Support

Income Support is a means tested benefit for individuals or families on a low income, with savings of less than £16,000 at April 2009. To qualify you must be someone who is not required to work (this may include Carers, people who are ill or have a disability benefit or single parents) or you must work less than 16 hours per week.

## Pension Credit

Pension Credit is a means tested benefit and guarantees a minimum income for people in receipt of a State Retirement Pension. There are 2 elements to the benefit – Guarantee Credit and Savings Credit. When a calculation is made the first £6,000 of your savings is not taken into account.

## Housing Benefit and Council Tax Benefit

Housing Benefit provides help with paying rent whether you pay rent to the council or a private landlord. Council Tax Benefit provides help with council tax. If you receive either Income Support or Pension Credit you will normally be eligible for the full amount of both Housing Benefit and Council Tax Benefit. However, even if your income is a little too high to be paid Income Support or Pension Credit, you may still qualify, depending on how much your income is above the income allowances for those benefits. Council Tax discounts are also available for a small group of people who have severe mental impairment. A Cheshire Carers Centre is able to provide further information on these and other entitlement.

## The Social Fund

The Social Fund provides financial help with specific costs for people on a low income. There are several different types of grants and loans. Each type of grant has its own set of criteria and some payments are called discretionary. For example, the Community Care Grant may be used to ease exceptional pressure on families who may be facing a crisis resulting from their caring situation. Unlike other loans from the Social Fund this grant does not need to be re- paid.

## Help with Health Costs

If you receive qualifying benefits such as Income Support or Pension Credit, or you are on a low income, you can claim help with health costs such as the cost of travel while accompanying someone to hospital, free prescriptions, dental treatment and eye tests.

It is always advisable to obtain expert advice and to check entitlement on a regular basis. Your local JobCentre Plus deals with benefits for people of working age, while the Pension Service provides support for people in receipt of a State Pension. There are a number of other organisations including Cheshire Carers Centre and the Citizens Advice Bureau who are able to give guidance on benefits such as information on entitlement, applying for benefits and benefit checks.