# WELFARE RIGHTS: FACT SHEET Clipboard

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| **Address:** | COMPLEX CARE TEAM WIDNES – ADULT SOCIAL CARE |

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|  | **Disability Living Allowance (DLA)** | * DLA will eventually migrate over to Personal Independence Allowance (PIP). Any review of a recipient of DLA will be done so under the criteria of PIP.
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|  | * **Anyone under the age of 16 can claim DLA**
* **DLA awarded to a recipient before the age of 65, will continue to receive this allowance.**
* **Claiming DLA would be appropriate for anyone looking after a child who needs extra support or has reduced mobility.**
 | * DLA will cease if recipient makes a claim for PIP
* DLA is discretionary with a 3 tier band consisting of low, medium, and high.
* DLA considers 2 elements, care and mobility & has 3 different rates for each. What element & what rate depends on the level of the child’s needs
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|  | **Personal Independence Allowance (PIP)** | * Anyone aged between 16 & 64 can apply for PIP. And have a long term health condition or disability that affects the ability to live independently.
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|  | * **PIP is a score system with a 2 tier band of standard and enhanced.**
* **PIP considers 2 elements,** daily living and mobility & has 2 different rates for each. What element & what rate depends on how much the condition affects daily life.
* Claiming PIP is beneficial for those with mental health conditions.
 | * Decisions on eligibility for PIP will take up to 6 weeks or longer.
* Day rate is between standard rate at £55.10 and enhanced rate at £82.30
* PIP does not consider night time care within the rates
* It does consider aids & adaptions i.e. a person who can walk 20 yards without becoming breathless will not meet criteria.
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|  | **Attendance Allowance (AA)*** **Attendance allowance is made up of a higher & lower rate. Lower rate – if recipient requires frequent care throughout the day OR night. Higher rate – if recipient requires frequent care throughout the day AND night, and if terminally ill.**
 | * The process of assessment for AA can be disempowering – as it focuses on what a person can’t do.
* Attendance allowance does not consider income & savings when deciding if a person qualifies therefore does not affect any other benefits
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|  | **Carers Allowance*** **Making a claim for carers allowance can impact on the benefits the person cared for is receiving and results in a reduction to their income.**
* **Carer Allowance is paid at a standard rate of £62.10 a week and is taxable.**
 | * A person must be 16 years or over in age and look after someone for at least 35 hours a week, and the person being looked after must be a recipient of DLA, PIP, or AA.
* If you are a full time student or earn more than £110 a week, you will not be eligible for carers allowance.
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|  | **Pension Credit: Guarantee Credit & Savings Credit.*** **The amount of pension credit depends on a person’s weekly income and any savings or investments.**
* **Pension credit is based on 2 elements, guarantee & savings credit, eligibility can be met one or both**
* **Guarantee Credit – tops up weekly income to a guaranteed minimum level. £155.60 (if single) or £237.55 (a couple)**
* **Savings Credit – is extra money rewarded for those who have prepared for retirement & have savings or an income higher than the basic state pension. £133.82 (if single) or £212.97 (a couple).**
* Savings Credit will close to **a person reaching state pension age on or after 6th April 2016. Eligibility will still apply if state pension age is reached before this date.**
 | * Pension Credit is a means tested benefit for people on low income and have reached the pension credit qualifying age.
* Pension Credit can be claimed if a person is or isn’t in employment, and has not paid national insurance contributions.
* As a woman, to claim Guarantee Credit must be state pension age. A man can claim when he reaches the state pension age of a woman born on the same day and the same year – to enhance equality between men & women.
* A recipient of Guarantee Credit will qualify for help with council tax and rent.
* A recipient of pension credit may qualify for cold weather payment; this will be done automatically if eligibility applies.
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|  | **Income counted towards Pension Credit*** **Income taken into account when calculating pension credit include: State Pension, Occupational & Private Pension, social security benefits such as Carers Allowance, Working Tax Credit, and earnings after tax & employment.**
* **A £1 a week for every £500 of ‘capital’ a person has over £10,000. Capital includes savings & investments, and property that is not the main home**
* Income not taken into account towards pension credit include: Attendance Allowance, Disability Living Allowance, and Housing Benefit.
 | * If the recipient has a partner, husband, wife, or civil partner income & capital will be added together when calculating pension credit – this applies to those who live together like husband, wife, or civil partner.
* To be eligible for funding towards a person’s care the recipient must have savings & assets below the ‘magic number’ threshold of £23,250 (if single) or £46,500 (a couple). Anything above, a person funds their own care.
* A financial assessment will identify if the local authority will agree to meet the full cost of a person’s care, any contributionstowards the cost of care.
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|  | **Income Support*** **Must be over the age of 16 & below the state pension age.**
* **Can claim if work less than 16 hours a week**
* **Must not be claiming Jobseekers Allowance, Employment & Support Allowance.**
 | * A claim can be made if you are a carer or a single parent with a child under the age of 5, or unable to work because of sickness or disability.
* Won’t qualify if a person has savings over £16,000, and a partner’s income and savings will be considered.
* Income support will migrate over to Employment and Support Allowance (ESA).
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|  | **Universal Credit****Universal Credit gives support for housing, childcare, disabilities/health conditions, or a carer for a person with a disability.****And….**  | will replace certain benefits including Jobseekers Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, Employment and Support Allowance, and Income Support |
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