

## Benefits and money issues

As a carer you may be entitled to a wide range of benefits, including Carer's Allowance.

### Carer's Allowance

This is not a means-tested benefit but there are certain rules about who can claim it.

- You must be aged 16 or over.
- You must be caring for someone in receipt of either Attendance Allowance (AA) **or** the middle or higher rate care component of Disability Living Allowance (DLA) for at least 35 hours a week.
- If you are employed, and earn more than a certain amount each week, or in full-time education undertaking 21 hours or more of supervised study per week, you will not be able to get Carer's Allowance.

Even though you are entitled to it, you may not actually be paid Carer's Allowance. This is especially likely to happen if you are getting certain other benefits such as Incapacity Benefit or State Retirement Pension which are said to 'overlap' with Carer's Allowance. It may still be worthwhile claiming, however, because even having an underlying right to Carer's Allowance can increase your entitlement to some means tested benefits. For this reason and because an award of Carer's Allowance can sometimes result in the person being cared for losing money it is always worth seeking advice before claiming.

### Other benefits

The principal means-tested benefits are Income Support, Pension Credit, Housing and Council Tax Benefit. These are usually only available to people on a low income with savings below a certain level.

Income Support is for individuals or couples under the age of 60. It 'tops up' your income to the minimum amount that the law says someone in your circumstances needs to live on. The equivalent benefit for people aged 60 or over is Pension Credit.

If you are a tenant you may be able to get some help with your rent by claiming Housing Benefit. Tenants **and** home owners can also get Council Tax Benefit to reduce the amount of their council tax bill. Both benefits are administered by the

local authority and you can apply for them even if you do not receive Income Support or Pension Credit.

### **Council Tax discounts**

For people not entitled to benefits, there may be other ways of reducing your council tax liability. If there are two or more adults living in the house, the full amount of council tax is usually payable but some people, including those with 'a severe mental impairment', are not counted. Carers may be disregarded too but only if they are caring for someone who is not their partner or child and who is in receipt of the highest rate care component of DLA or Attendance Allowance. When only one adult counts as living in the property, there is a discount of 25% on the council tax bill. This increases to 50% when **no** adults are counted.

Your bill could be reduced even more if the person you care for (or someone else living in the house), qualifies under the 'disability reduction scheme'. For details of this and the other discounts available, contact Wigan Council on: 01942 828696 or consult the website: [www.wigan.gov.uk](http://www.wigan.gov.uk)

### **Benefits for people who are sick or disabled**

#### **Statutory Sick Pay (SSP)**

People who are off sick from work and earn more than a certain amount should be able to get statutory sick pay from their employer. SSP can be paid for a maximum of 28 weeks after which it may be necessary to transfer to Employment and Support Allowance (see below). There are certain groups – the low waged, the self-employed and the unemployed for example – who will not be able to get SSP and for whom Employment and Support Allowance is the only option.

#### **Employment and Support Allowance (ESA)**

Employment and Support Allowance is a benefit paid to those who have an illness or disability which affects their ability to work. During the first 13 weeks of their claim, everyone who applies for ESA must undergo a 'work capability assessment'. As part of this process, all those who meet the basic conditions of entitlement are placed into one of two groups. People in the 'work-related activity group' have to attend interviews and adhere to certain work-related conditions in order to continue receiving benefit, whereas those in the 'support group' do not. For members of both groups, the amount of ESA that they receive goes up after the initial assessment phase though by different amounts.

Employment and Support Allowance was introduced in October 2008 as a replacement for Incapacity Benefit and Income Support for those too sick to work. People already in receipt of these benefits, are not affected by the change and will continue to receive them as long as they meet the basic conditions of entitlement.

**Attendance Allowance (AA)**

Attendance Allowance is a benefit paid to people aged 65 or over because they need help with personal care or someone to supervise (keep an eye on) them. The test is not whether such attention or supervision is actually provided but whether it is *needed*. Attendance Allowance is paid at two different rates depending upon the amount of help / supervision required.

**Disability Living Allowance (DLA)**

A similar benefit to AA but for people under the age of 65. The care component has an extra (lower) rate and there is a mobility component, for those who need help getting around. The higher rate of the mobility component is usually awarded where someone has physical difficulties walking or severe behavioural problems. The lower rate is for those that require guidance or supervision when walking outdoors. Very often, this includes people with sensory disabilities, dementia or learning difficulties.

DLA can be awarded to children as well as adults, but the criteria are slightly different and certain age limits apply. For example the higher rate of the mobility component can only be claimed from age 3, the lower rate from age 5.

In most cases anyone who wants to claim DLA or Attendance Allowance must show that they have had the problems described in their application for a minimum length of time. Sometimes known as the 'waiting period' this is 3 months for DLA and 6 months for Attendance Allowance. However, if the person you are caring for is terminally ill they (or you) can apply straightaway under what are known as the 'special rules'. Where someone claims successfully under the special rules, they will automatically be awarded the highest rate of the care component of Disability Living Allowance, or the highest rate of Attendance Allowance.

**Working Tax Credit (WTC)**

A disabled person working at least 16 hours a week may be able to get Working Tax Credit. WTC is a means tested benefit so that only those on a low income, and in receipt of certain disability related benefits, will qualify. A further condition of entitlement is that the claimant's disability must put them at a disadvantage in getting a job.

**Child Tax Credit (CTC)**

If you are aged 16 or over, your income does not exceed a set limit (determined by your family circumstances) and you are responsible for at least one child you will normally get some child tax credit. Additional amounts are paid where a child is disabled (registered blind or getting disability living allowance) and severely disabled (in receipt of the highest rate of the care component of DLA).

## Benefits in hospital

If you get Carer's Allowance you must notify the Disability and Carers Service whenever either you or the person that you care for is admitted to (or comes out) of hospital. This is because of the effect that a stay in hospital can have on benefit entitlement: Attendance Allowance, Disability Living Allowance for adults and Carer's Allowance are all withdrawn after only four weeks as an inpatient.

To report a stay in hospital, contact the Carer's Allowance Unit or go online at: <http://www.dwp.gov.uk/carersallowance/>

**Carers Allowance Unit** Palatine House, Lancaster Road, Preston PR1 1HB ☎  
0845 608 4321 📧 [cau.customer-services@dwp.gsi.gov.uk](mailto:cau.customer-services@dwp.gsi.gov.uk)

The loss of AA, DLA or Carer's Allowance may lead to a reduction in other benefits, including Housing Benefit and Council Tax Benefit. Be sure to let the council's benefits section know about any such changes in circumstance so that you do not incur an overpayment.

**Wigan Council Benefits Section** Council Tax Offices, Moore Street East, Wigan WN1 3XN ☎ 01942 828644 📧 [benefits@wigan.gov.uk](mailto:benefits@wigan.gov.uk) web link: [www.wigan.gov.uk](http://www.wigan.gov.uk)

## Protecting your pension

The amount of state pension that someone receives is based on their national insurance record. Until recently, only people getting Carers Allowance were entitled to NI credits. Other carers had to rely on something called 'home responsibilities protection' (HRP) which effectively reduced the number of 'qualifying years' needed for a full basic state pension. From April 2010 HRP has been replaced by a new weekly 'Carer's Credit' which you can get if you spend at least 20 hours a week looking after someone in receipt of a qualifying benefit (such as Attendance Allowance or the middle or highest care component of DLA). Unless you are entitled to Income Support on grounds of being a carer you will not receive the credit automatically, so it is important to apply: call the Carer's Allowance Unit on 0845 608 4321.

## Further help and advice

If you want to find out whether you are entitled to benefits or need assistance filling in forms, there are a number of local organisations that can help. These include **Wigan Independent Advice Centre**, **Citizens Advice** and – for people aged 60 or over – the local **Pensions Service**. Wigan and Leigh Disability Partnership also hold a fortnightly clinic at Leigh Sports Village where you can get help with completing benefit forms. To make an appointment, call: 01942 487865.

Advice about benefits can be accessed over the telephone from Carers UK and the DWP's **Benefit Enquiry Line**. In addition, there are some excellent sources of web based information including [www.adviceguide.org](http://www.adviceguide.org) and [www.turn2us.org.uk](http://www.turn2us.org.uk) - where you can check your own entitlement to benefits online.

## **Managing someone else's affairs**

Caring for someone can entail more than just providing help with personal care. In some cases, it may also involve taking a hand in, or even managing, their financial affairs.

### **Bank and building society accounts**

If the person you look after has problems operating their bank or building society account – perhaps due to poor mobility or a mental health problem – they can arrange with the bank for someone else to do so on their behalf. Many banks have a standard third party mandate form which can be used for this purpose.

Where problems are of longer duration, the person needing help can delegate authority over their financial affairs to someone else using an 'ordinary power of attorney'. Such a power may be general or limited in scope and can be withdrawn at any time by the person granting it. However, it is important to remember that an ordinary power of attorney is a formal legal arrangement for which specialist advice should be sought. There are also occasions – particularly where someone is likely to experience a future loss of mental capacity – when a 'lasting power' will be more appropriate (see below).

### **Welfare benefits**

You may have to collect benefits and tax credits on behalf of the person you are caring for. The way in which this is done depends upon the method of payment:

- If the money is paid into a bank or building society account, you will probably need a letter of authority or third party mandate.
- If it is paid into a Post Office card account, you can apply to be made a 'Permanent Agent' with your own account access, card and PIN number.
- If the person you care for receives their money in the form of a cheque, they can authorise you to cash it for them. The notes on the back of the cheque will explain how.

Where someone needs help handling their benefit claim (as opposed to just collecting payments), a power of attorney may provide the necessary authority. Alternatively, you can contact the office that deals with their claim and ask to be made an 'appointee'. The responsibilities of an appointee include finding out what benefits the person you are looking after is entitled to, completing claim forms on their behalf and making sure that any changes in circumstances are properly notified. Benefits and allowances will be paid to you in your own name but must be used for the welfare of the person that you care for.

Making someone an appointee is only appropriate where the person entitled to benefits suffers from such a severe mental or physical disability that they are unable to act for themselves. The arrangement will come to an end if their condition improves sufficiently or if either of you request it. It can also be terminated by the office dealing with the payments.

## **Mental incapacity**

Illnesses like Alzheimer's Disease often leave those affected unable to make decisions for themselves. If the person that you care for knows or suspects that they have such a condition, they should consider making a 'lasting power of attorney' (LPA). There are two types of LPA – one that gives the attorney power to deal with financial and property matters, the other that enables them to take decisions about personal welfare.

A lasting power of attorney can only be created while the person giving the power (the donor) is still able to make decisions for themselves. In order to act for someone who has already lost 'mental capacity', it may be necessary to apply to the Court of Protection to be made a 'deputy'.

More information about mental capacity, powers of attorney, and the other issues discussed in this section can be found on the website of the Office of the Public Guardian. You can also download, or order over the telephone, a wide range of forms and guidance booklets.

**The Office of the Public Guardian** PO Box 15118, Birmingham B16 6GX 📞  
0300 456 0300 📧 [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)  
web link: [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)

Other sources of help and advice:

**Community Legal Advice** 📞 0845 345 4 345 web link:  
[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

Free, confidential and independent legal advice.

**Age Concern England** Astral House, 1268 London Road, London SW16 4ER  
📞 0800 00 99 66 web link: [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

**Alzheimer's Society** Devon House, 58 St. Katherine's Way, London E1W 1JX  
📞 0845 300 0336 📧 [enquiries@alzheimers.org.uk](mailto:enquiries@alzheimers.org.uk)  
web link: [www.alzheimers.org.uk](http://www.alzheimers.org.uk)

## Grant funding

There are a variety of grants that either you or the person that you care for may be able to apply for. Some of these are listed below together with the main conditions of entitlement. Where funding is available for a specific purpose – to enable a holiday or short break, for example – additional information can be found in the relevant section of this directory.

### Community Care Grant (CCG)

If you are in receipt of certain benefits, including Income Support, income based Job Seekers Allowance and Pension Credit, you may be entitled to a Community Care Grant from the social fund. A CCG can be used to help meet various types of expense including furniture, specialist equipment and the cost of travelling to see someone who is ill. Like most grants, it is discretionary and the amount you receive will be reduced if you, or your partner, have savings of more than £500 (£1,000 if either of you are aged 60 or over). Applications are made on a form SF300 which can be obtained from your local benefit office or by contacting Jobcentre Plus on 0845 608 8510.

### Disabled Facilities Grant

A Disabled Facilities Grant can help pay for equipment and adaptations to your home (up to a maximum of £30,000) that enable the person you care for to live independently. Grants are means tested and subject to an occupational therapy assessment. To find out more contact the Disability Resource Centre.

**Disability Resource Centre:** Hamilton Square, Wigan WN5 9RX ☎01942 700889 ✉[ssddrc@wigan.gov.uk](mailto:ssddrc@wigan.gov.uk) web link: [www.wigan.gov.uk](http://www.wigan.gov.uk)

### Time For Carers Grant

Provided both you and the person you are looking after are over the age of 18, you can apply to the Department of Adult Services in Wigan for a 'Time for Carers' (or 'Time for Me') Grant. The grant can be used for any purpose as long as it enables you to take a break from your caring role.

The maximum amount of the grant is currently £100. A social worker may make the application on your behalf following a carers assessment or you can apply directly using a self assessment form obtainable from the Carers Support Team. If you apply yourself, the application must be submitted to a panel made up of carers and professionals for formal approval.

**Carers Support Team** Hyndelle Lodge, King Street, Hindley, Wigan WN2 3AW  
☎01942 705983 ✉[ssdcarers@wigan.gov.uk](mailto:ssdcarers@wigan.gov.uk) web link: [www.wigan.gov.uk](http://www.wigan.gov.uk)

### **Family Fund**

If you are the parent or carer of a severely disabled child and on a low income you may be able to get a grant from the Family Fund. Grants are awarded for a wide variety of purposes but must fulfill the general criteria of making life easier and more enjoyable for the child and their family.

**The Family Fund** 4 Alpha Court, Monks Cross Drive, York YO32 9WN ☎0845 130 4542 ✉[info@familyfund.org.uk](mailto:info@familyfund.org.uk) web link: [www.familyfund.org.uk](http://www.familyfund.org.uk)

### **Grants From trusts and charitable bodies**

There may be non-statutory grants available to help you or the person that you care for. Your local library or Citizens Advice Bureau should have a copy of 'A Guide to Grants for Individuals in Need' which lists all of the main grant awarding bodies. There is also a useful website – [www.turn2us.org.uk](http://www.turn2us.org.uk) – which enables you to search online for grants and other sources of financial assistance.

## Age Concern Wigan Borough

**68 Market Street  
Wigan  
WN1 1HX**

Telephone: **01942 241972**

Fax: **01942 241980**

Email: [enquiries@acwiganborough.org.uk](mailto:enquiries@acwiganborough.org.uk)

Web: [www.ageconcernwiganborough.org.uk](http://www.ageconcernwiganborough.org.uk)

Who is the service for: **We provide a range of services for people aged 50 and over.**

Service details: **Handyperson, Starting Point, advocacy, befriending, nail care, tenancy support, direct payments, advice and information, hospital information and support.**

Charges / membership: **Some services charge; this will be advised when calling.**

Referral Method: **Self-referral and third party with consent.**

Home visiting service

Many of our services will conduct home visits including benefit checks, form filling, handyperson, direct payments, advice and information, hospital information and support.

## Benefit Enquiry Line

**Customer Services**  
**2<sup>nd</sup> Floor**  
**Red Rose House**  
**Lancaster Road**  
**Preston**  
**PR1 1HB**

Helpline: **0800 882200** (8:30am to 18:30 Mon - Fri, 09:00 to 13:00 Sat)

Textphone: **0800 243355**

Email: [BEL-Customer-Services@dwp.gsi.gov.uk](mailto:BEL-Customer-Services@dwp.gsi.gov.uk)

Web: [www.direct.gov.uk](http://www.direct.gov.uk)

Who is the service for: **A helpline for people with disabilities, carers and representatives.**

Service details: **The Benefit Enquiry Line (BEL) is a benefits help line for people with disabilities, carers and representatives.**

### **BEL:**

- **Offers advice and information on benefits and how to claim them;**
- **Is able to send out an extensive range of leaflets and claim packs;**
- **Advisers have no access to customer's personal records and so are able to provide general advice only;**
- **Provides help to complete certain disability related claim packs over the telephone;**
- **Has alternative formats available e.g. large print, Braille;**
- **Is a national service serving the whole of England, Scotland and Wales;**
- **Is part of the Department of Work and Pensions.**

Charges / membership fees: **There is no charge for using BEL: however some mobile phone users may incur a cost by their operator.**

Referral method: **Any.**

## Citizens Advice Service in the Borough of Wigan

Leigh Bureau:  
**6 The Avenue**  
**Leigh**  
**WN7 1ES**

Wheelchair access  Disabled toilets

Wigan Bureau:  
**Gerrard Winstanley House**  
**Crawford Street**  
**Wigan**  
**WN1 1NA**

Telephone: 01942 267963 (Admin only)

Helpline: 0844 826 9713 (10:00 to 16:00 Mon – Fri)

Email: Via website

Web: [www.wigancab.org](http://www.wigancab.org)

Who is the service for: **All residents of Wigan Borough.**

**Service Details: We provide information and advice on a wide range of issues including: debt, welfare benefits, housing, consumer, employment, asylum and immigration, and family and personal matters.**

**We can provide practical help to support you in the resolution of your issue, for example by completing forms with you, drafting letters or by negotiating on your behalf.**

Charges / membership fees: **Services are free of charge.**

Referral method: **Professional health-care worker, self.**

Home visiting service

Outreach facilities

Home visiting is by arrangement only.

Outreach takes place at Ashton-in-Makerfield (1 day per week – tel: 01942 241113 for details) and Atherton (1 day per week tel: 01942 267963 for details).

## Paveways Plus

**Pennyhurst Mill  
Haig Street  
Wigan  
WN3 4AZ**

Wheelchair access  Disabled toilets  Parking  Public transport

Helpline: **01942 519909** (10:00 to 16:00 Mon – Fri)

Email: [pavewaysplus@acwiganborough.org.uk](mailto:pavewaysplus@acwiganborough.org.uk)

Who is the service for: **People with disabilities and their carers under the age of 65.**

Service details: **Paveways Plus is a general advice/ helpline. We can help people access grant facilities and check benefit entitlement.**

Charges / membership: **None.**

Referral method: **All referrals are taken, self, relatives, friends or professionals.**

## The Local Pension Service

**The Pension Service  
Brocol House  
73 King Street  
Wigan  
WN1 1EB**

Telephone: **0151 8018226**

Email: [WiganandLeigh.ManchesterWestLS@dwp.gsi.gov.uk](mailto:WiganandLeigh.ManchesterWestLS@dwp.gsi.gov.uk)

Web: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

Who is the service for: **Members of the public who are aged 60 or over.**

**Service details: The local service provides face to face contact for vulnerable customers of the Pension Disability and Carers Service through home visits and information points in community locations. The team aims to raise older people's awareness of what is available to them, increase the take up of entitlements, and join up a wide range of services by working in partnership with the local authority and voluntary organisations.**

Charges / membership: **None.**

Referral method: **Any.**

Home visiting service

Outreach facilities

Information points / benefit surgeries are held twice weekly as follows:

Age Concern, 68 Market Street, Wigan every Monday 09:30 -13:00. Call 01942 241972 for appointment.

Age Concern, 96 Bradshawgate, Leigh every Friday 09:30 - 13:00. Call 01942 607337 for appointment.

Our advisors are able to:

- Assist with completion of benefit application forms;
- Deal with queries about existing benefits;
- Verify documents;
- Signpost to other services as required.

## Wigan Independent Advice Centre

**Suite 26  
Rodney House  
King Street  
Wigan  
WN1 1BT**

Wheelchair access  Disabled toilets  Parking  Public transport

Helpline: **01942 324851** (Mon 08:30 -12:00, 13:00 – 17:00; Tues 11:15 – 12:00, 13:00 – 17:00; Weds 08:30 – 12:00, 13:00 – 16:00; Thurs 08:30 – 12:00, 13:00 – 17:00; Fri 11:15 – 12:00; 13:00 – 16:00)

Who is the service for: **All residents of the Wigan Borough.**

Service details:

**Advice on all types of benefits.**

- **Disability Living Allowance form completion (by appointment)**
- **Attendance Allowance form completion (by appointment)**
- **Tribunal representation**
- **Home visiting service for the housebound**
- **Help with all other form completion including Housing and Council Tax Benefit**
- **Advice line service for 33 hours a week**

Charges / membership fees: **Free service for Wigan residents only.**

Referral method: **Any.**

Home Visiting Service

Outreach Facilities

Home visiting for the housebound only.