

## 26) CARERS ALLOWANCE - The latest in a series of articles by Iain Gregory of Caithness CAB

One lovely July day I was heading up Glyder Fawr in the Welsh mountains accompanied by a 6'4" 16-stone ex-paratrooper who has, to be polite about it, a somewhat intimidating countenance. He was fractious because he was too hot, was carrying far too much kit in his Bergen and his knees were hurting due to his unwise habit of throwing himself out of perfectly serviceable aeroplanes. When confronted with grumpy paras it is always excellent advice to keep as far away as possible so we agreed that I would head for the summit, brew-up and wait for him. Near the summit I met a couple descending and having described my mate to them, requested that they tell him to hurry up because his Carer was waiting and it was time for his medication. I then ascended a pile of jagged rocks, which I knew he couldn't scale, and interestedly awaited results. Minutes later an outraged figure stormed up the mountain and made a number of suggestions to me, which I wisely declined to act upon. He soon calmed down when I reminded him that it was my turn to pay for the beer, although I kept a safe distance from him as we traversed Tryfan later on – it is a very long way down.

And this brings us neatly to the topic of today's article – care. Many of us find at some time in our lives that there is a need to look after a family member or friend and it sometimes happens that it is a very long-term commitment. There is also a good chance that we will need care ourselves. Care needs can be due to physical infirmity or perhaps an issue with mental health – dementia is very common - and if someone has to go into a nursing home or has to receive professional assistance at home then it can prove very expensive indeed for the public purse and it is usually far better for the person if that care comes from someone they know and who understands them. This was recognised years ago and Carers Allowance was introduced to meet this need – although the level of assistance is decidedly low, of which more later.

So what are the rules? In short CA is a weekly benefit (currently £62.10 per week) paid to someone caring for a person who is severely disabled. They do not have to be related or live together. From 8 April 2013, in order to claim Carer's Allowance, the Carer must:

- be 16 or over;
- be present in Great Britain;
- be habitually resident in the UK, Channel Islands, Isle of Man or the Republic of Ireland;
- not be subject to immigration control (although some people, for example, sponsored relatives, can claim);
- have been present in the UK for at least 104 weeks in the past 156 weeks;
- be providing regular and substantial care for at least 35 hours a week (although there may be an exception for some older people) to someone

- who is receiving a qualifying benefit;
- not be in gainful employment (earning more than the “Earnings Limit”) or in full-time education.

In order to trigger the entitlement for CA the person needing care must get either Disability Living Allowance (DLA) Care Component (highest or middle rate); Personal Independence Payment (PIP) Daily Living Component (either rate); Armed Forces Independence Payment or Attendance Allowance. Receipt of Constant Attendance Allowance by the person being cared for will also entitle the carer to CA provided Constant Attendance Allowance is paid at or above the normal maximum rate with an Industrial Injuries Disablement benefit or at the basic (full day) rate with a War Disablement Pension.

It is actually quite straightforward – if the person in need gets one of the listed benefits then this triggers an entitlement for the carer to claim, so come and see us at CCAB – we will sort it all out for you. It is actually quite common for a couple, or perhaps a parent and adult child, to have been receiving or giving care for some time but not to realise that help is out there so, if you are in that position, please do not struggle on without help, we can claim the “entitling” benefits and the CA for you and we can ask for CA to be backdated for up to three months as well.

Another useful point is that CA is not itself means-tested and there is now no age limit – it used to be restricted to people under 65, which clearly made no sense. However a carer who earns more than a certain amount, known as the Earnings Limit, (currently a net figure of £110 per week) will not qualify for it but will have an underlying entitlement so might be able to claim a Carer’s Premium on top of another benefit, for example Pension Credit. Even if you have never worked you can still claim it, but remember it is classed (for reasons unknown) as taxable income and counts as income if you are receiving certain other, means-tested, benefits, but on the plus side claimants will usually be credited with Class 1 national insurance contributions, which is very useful indeed, especially for long-term carers.

So which benefits can be paid at the same time as CA?

- benefits paid for a child, for example, child benefit
- attendance allowance
- disability living allowance (DLA)
- personal independence payment (PIP)
- benefit paid as a result of industrial or war disablement, including reduced earnings allowance
- income support, income-based JSA and pension credit
- income-related ESA
- housing benefit and in Scotland, the claimant may be entitled to council tax reduction.

And the interesting point here is this – it is quite possible for a CA claimant to have needs of their own, but this does not stop you from claiming CA if you also take care of somebody else – for example a disabled parent or child. It can get technical so before you start making any claims let us go over it with you – we will always make sure that you are protected and that the person in need is also looked after. There are a few occasions when payment of CA can have a detrimental effect upon the entitlements of the person in need so always check with us first and we will advise.

The Scottish Government is currently looking at the whole subject of CA and, unusually for a Government, have actually consulted CAB for advice. We have strong hopes that the level of payment will be increased and the restrictions on earnings will be removed – not tomorrow, but in due course – and this will be an eminently sensible move which will recognise the huge contribution which carers make to society and which will also reflect the substantial savings which they create.

So the rest of my day in the Welsh mountains? Well, we managed to get back to the bunk house in one piece, with a slight delay whilst we fished a young chap out of a peat bog and administered a stern warning about the foolishness of venturing off the beaten track, and my care provision was confined to pouring several refreshing cans of amber nectar for a by now mollified paratrooper.