

61) CARER'S ALLOWANCE - The latest in a series of articles by Iain Gregory of Caithness CAB

Today started rather more dramatically than normal. This was due to the activities of two cats, one mouse and one wife all pursuing one another under the bed in the early hours. After a brief but disruptive altercation the cats plus the mouse were ejected via the bedroom window and said wife returned to bed. I wisely pretended to be asleep but have now decided that this is a good time (5am) to prepare this week's column. You may recall that my last article concerned Attendance Allowance (AA) for people over 65, and to say that we have had a good response would be an understatement. My colleague who arranges appointments has been a trifle busy and this tends to support my view that the existence of many entitlements is not well publicised. It occurred to me that the next subject to cover would be Carers Allowance (CA), which is the benefit payable to people who care for those in receipt of AA, Personal Independence Payment (PIP), Disability Living Allowance (DLA) or Armed Forces Independence Payment. So what is it and how do you claim it?

CA is currently paid at a rate of £64.60 per week to someone caring for a person who is "severely disabled", for at least 35 hours a week (which includes night-time). There is no need for the Carer to be related to the person receiving care, but we often find that the claimant will be a spouse or relative and it is quite possible for a couple to both claim in respect of each other. CA is described as "not being means-tested", but if you earn more than "the earnings limit", currently £120 per week after tax, you will not get a payment, although you will have an "underlying entitlement". It is taxable and is counted as "income". Most people receiving CA will be credited with Class 1 National Insurance contributions, so it is definitely worth claiming if you are still building your pension record. As always CCAB have been agitating for greater recognition for Carers and happily there are improvements on the horizon. Carers in Scotland who are getting CA are expected to get a new payment called "CA supplement" from the summer of 2018. This is a payment from the new Scottish social security agency, Social Security Scotland, which is already shaping up very well. The payment will top up CA to the same amount as Jobseeker's Allowance – and not before time.

The first payment is expected to be made, shortly, as a lump sum of £221, backdated to April 2018. A second payment will be made in autumn, again as a lump sum covering a 6 month period. This will continue until the Scottish Government gains full control of CA. Carers in Scotland will not need to apply for the supplement but will get the lump sum automatically as long as they are getting CA on the "qualifying date" which has not yet been set. There is more information about CA supplement on the Scottish Government website and you can rest assured that CCAB will be keeping an eye on things for you.

So there we have it and thinking of advice I am now going to have a word with those two cats