

*The following is a brief and general guide only. The Social Security system is complex and it is not possible to give a comprehensive analysis here. You need to check each individuals circumstances and each case on its merits. You are advised to call our advice line on 020 7387 1466 Monday to Friday (except Wednesday) 10am to 4pm or a C.A.B. for specific advice.*

## **Attendance Allowance/Disability Living Allowance and means tested benefits.**

Means tested benefits include:

- Income Support,
- Income Based JSA,
- Pension Credit,
- Child Tax Credit and Working Tax Credit.

Eligibility for these benefits is based on your income/capital. Generally speaking you should qualify if your income is below the set minimum for your household (Minimum Income Guarantee or Applicable Amount) taking in to account your personal circumstances. Depending on your circumstances the Department of Work & Pensions has set minimum limits for individuals/families.

For example, if you were **aged 60+** then your Minimum limit (or applicable amount) would be:

	Single £(weekly)	Couples £(weekly)
Personal Allowance	55.65	87.30
Because you are 60+	You are deemed to be a	pensioner
Pension Premium	49.80	73.65
Applicable Amount	105.45	160.95

If you were entitled to Attendance Allowance or Disability Living Allowance middle or high rates care component, and no one was claiming Carers Allowance in respect of you, and you were living alone, you may be entitled to the Severe Disability Premium (as you are severely disabled):

	Single £ (weekly)	Couples £ (weekly)
Personal Allowance	55.65	87.30
Pensioner Premium	49.80	73.65
Severe Disability Premium	41.15	88.30 (if both qualify)
Carers Premium	May lose SDP	May lose SDP
Applicable Amount	146.60	249.25

- If you were single and severely disabled and living alone (no one claiming Carers Allowance in respect of you) your Applicable Amount or minimum income guarantee (MIG) would be £ 146.60 per week. So if your income were £ 100.00 per week, you would get £ 46.60 per week Pension Credit.

- If you were single but not severely disabled your MIG would be £ 105.45. You would get £ 5.45 Pension Credit per week (£100 p/w income).
- If you were in receipt of Carers Allowance or had entitlement to it (caring for disabled person – see above) you would be entitled to the Carer Premium:
- Please note MIG does not refer to the benefit replaced by Pension Credit. MIG is used here as another word for Applicable Amount, which means the minimum income guaranteed by the Department of Work & Pensions for certain groups of people.

	Single £ (weekly)	Couples £(weekly)
Personal Allowance	55.65	87.30
Pension Premium	49.80	73.65
SDP	Lose CP	Lose CP
Carer Premium	25.55 per carer	25.55 per carer
Applicable Amount	131.00	186.50

**Note: The above does not take account of income disregards, the Department of Work & Pensions will ignore the first £ 10 to 20 of your income depending on circumstances.**

**Questions to consider (call the advice line for answers):**

*:Is it possible for a person to claim both Carers Premium and Severe Disability Premium as part of their Pension Credit?*

*If a couple are both severely disabled and getting Attendance Allowance can they both get Carers Allowance (or have entitlement to it)?*

*If a couple are both severely disabled and getting Attendance Allowance can they both qualify for SDP as part of their Pension Credit?*

**Example**

Mr & Mrs Biggs are 61 and 62 years of age, living together as a couple, they rent from the Council, they have 2 people living with them, a daughter, Jenny aged 18 and studying for her A levels and a son Mark aged 30 working full time at £ 700 per week. Discuss how dependants, non dependants and lodgers affect entitlement to benefit.

**Sheltered homes**

Do you have your own kitchen, toilet etc? Your own front door and keys? Do you have 24 hour warden service with alarm/panic buttons? You need to be clear whether your accommodation is shared or self contained and whether you need 24 hour supervision and if so why?

Liton Ali, Advice Officer (Benefits Specialist).

DISC 58 Phoenix Road, London, NW1 1EU. 020 7255 9732.  
[lironali@discnwl.org.uk](mailto:lironali@discnwl.org.uk).

DISC Advice Line 020 7387 1466 Mon to Fri except Wednesdays.