

# Help if you live in a care home



A basic guide to  
**benefits you may be able to get**  
**effects on benefits you already get**



# Help if you live in a care home

If you live in a care home you may be able to get help with the charges from your local council Social Services Department. You may also get help with your living expenses.

This leaflet gives basic advice about:

- Income Support, or Pension Credit for people aged over 60, and other benefits you may be able to get.
- How going into a care home may affect benefits you already get.

If you live in a care home, or are going for a temporary stay, we want to make sure you get the right help, at the right time, in the right way.

You may also find this leaflet useful if you care for someone who needs to live in a care home.

It is important that you check what help your local council may be able to give you and to claim social security benefits you may be entitled to.

If you already get any benefits, the **most important** thing is to let the office which pays your benefit know that you are going into a care home.

*If you live in Scotland, your Social Services Department may be called a Social Work Department.*

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact the office which pays your benefit or ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* on page 9 of this leaflet for details.

## Other formats

This leaflet is also available in large print, braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can also get these from your social security office or by ringing the Benefit Enquiry Line.

# Care homes

## Going into a care home

If you need to live in a care home and need financial help, you should first contact your Social Services Department. If they decide going into a care home is your best option, they will:

- Help you choose the care home which is best for you
- Work out if you can afford to pay towards the cost of the care home
- Arrange to pay the care home's fees if you cannot afford to pay them yourself.

If you have savings over a specified amount, the Social Services Department will expect you to pay the full cost. You should contact your Social Services Department to find out what their savings limits are. If they help you with the cost, you will be left with an amount of money each week towards your personal expenses such as toiletries and clothes.

You may be able to get Income Support or Pension Credit even if you get help from your Social Services Department. Any benefit you receive will be taken into account when they work out how much you must pay towards the fees.

**Check Income Support ► see page 5.**

**Check Pension Credit ► see page 5.**

If you choose to go into a care home that is more expensive than the Social Services Department will pay, you will need to find a way to pay the difference. Sometimes the NHS can fund a place in a care home and you will not have to pay.

## Temporary stays in a care home

- Your Social Services Department can arrange a short stay in a care home if it will help you or someone who cares for you.
- You may be able to get Income Support (see page 5) or Pension Credit (see page 5).
- You may also be able to get Housing Benefit and Council Tax Benefit for your own home, if your stay is temporary. Check with your local council.

If you want more information about help from your Social Services Department or, in Scotland your Social Work Department, you can find their address in the phone book. Look under the name of your County Council, Borough Council or in some areas, new Unitary Authority, or London Borough. If you live in Scotland, look under the name of your Council, City Council or Islands Council.

# Benefits you may be able to get

Check first what benefit or benefits you may be able to get. Also check if there are any effects on benefits you are already getting.

If you need help with your living expenses, if you have a partner who lives separately or you already get Income Support:

**check Income Support ► below.**

**check Pension Credit ► below.**

*We use partner to mean a person you are married to or a person you are living with as if you are married to them.*

**How to claim/apply ► see page 8.**

**Where to get help and advice ► see page 9.**

Other benefits affected by going into a care home are **Attendance Allowance, Disability Living Allowance, Housing Benefit** and **Council Tax Benefit**:

**► see pages 6 and 7.**

If the NHS has arranged your care home place it will be free, but your benefits will be affected in the same way as if you are in hospital. See leaflet **GL12** *Going into hospital*.

## Income Support

### Income Support for people aged under 60

- For people on a low income.
- If you need help with your living expenses.
- If you are living in a care home permanently, savings over £16,000 usually mean you cannot get Income Support (£8,000 if your stay is temporary).
- If you already get Income Support it may change if you go to live in a care home.
- If you have a partner your claims may be treated separately.

### Are you:

- ✓ Aged 16 or over?
- ✓ On a low income?

**If YES to both, claim Income Support.**

## Pension Credit

### Pension Credit for people aged 60 or over

- From 6 October 2003, a new entitlement called Pension Credit replaced Income Support (paid as Minimum Income Guarantee) for those aged 60 or over.
- It guarantees everyone aged 60 or over an income of at least:
  - £105.45 a week if you are single; or
  - £160.95 a week if you have a partner.

- If you are aged 65 or over you could be rewarded for some of the savings and income you have saved for your retirement. This could be up to:
  - £15.51 a week if you are single; or
  - £20.22 a week if you have a partner.
- If you are trying to sell your former home, it will also be ignored for up to 6 months, sometimes longer. You will not have to pay back benefit you get during this time.

### Are you:

- ✓ Aged 60 or over?
- ✓ On a low income?

### If YES to both, apply for Pension Credit.

- To see if you are on a low income or if you are not sure about the effect of your savings or if you think you may qualify for Income Support or Pension Credit, please see:

### How to claim/apply ► see page 8.

#### Permanent stays in a care home

- If you are living in a care home permanently and your partner does not live there with you, your Income Support or Pension Credit will usually be looked at separately.
- Savings over £10,000 affect how much Income Support or Pension Credit you can get.
- If your savings include the value of your former home, this amount can sometimes be ignored:
  - Your former home will be ignored if your partner, a relative who is aged 60 or over, or a relative who is sick or disabled lives there.

#### Temporary stays in a care home

- If your stay in a care home is temporary, Income Support or Pension Credit will usually be worked out for you and your partner together.
- If you get Income Support or Pension Credit together, your partner must be working an average of less than 24 hours a week or not working.
- Your partner's income and savings will affect Income Support or Pension Credit you get together.
- Savings over £3,000 usually affect how much Income Support you can get.
- Savings over £6,000 usually affect how much Pension Credit you can get.
- The value of your home is ignored for working out Income Support or Pension Credit.

### Attendance Allowance and Disability Living Allowance

If the Social Services Department arranges for your care it may affect:

- Attendance Allowance
- The **care component** of Disability Living Allowance.

These will usually stop after 4 weeks if:

- you go into a care home run by your local council, or
- the Social Services Department helps with the cost of a care home.

If the Social Services Department did not arrange your care in a care home, your Attendance Allowance or Disability Living Allowance will usually continue, even if you get Income Support or Pension Credit.

*This rule is different in Scotland. Check with the office that pays your Attendance Allowance or Disability Living Allowance.*

If the Social Services Department stops helping with the cost of a care home, tell the office that dealt with your benefit as you will usually be able to start getting benefit again.

Going to live in a care home will not normally affect the **mobility component** of Disability Living Allowance, but it may be affected if the NHS arranges the care.

### Carer's Allowance

If someone gets Carer's Allowance for looking after you, it will stop if your Attendance Allowance or **care component** of Disability Living Allowance stops.

### Housing Benefit and Council Tax Benefit

If you go into a care home permanently you cannot normally get Housing Benefit or Council Tax Benefit.

If your stay is temporary, you may still be able to get Housing Benefit and Council Tax Benefit for your own home. Check with your local council.

### State Pension

If you go to live in a care home it will not affect your entitlement to State Pension. However, the amount of State Pension you receive is taken into account when working out how much of the care home fees you can afford to pay.

# How to claim/apply

## 1. When to claim/apply

Claim/apply straight away. If you delay you may lose benefit.

## 2. Claim/application form

### Income Support

Contact your social security office or Jobcentre Plus office for a claim form. For your nearest social security office or Jobcentre Plus office, look for the **Jobcentre Plus, social security or Jobcentre** display advert in the business numbers section of the phone book. Or you can ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* on page 9 of this leaflet.

The person who advises you at your Social Services Department may be able to give you an Income Support claim form. They may also be able to help you fill it in.

### Pension Credit

To get more advice about Pension Credit you can ring the Pension Credit Application Line on freephone **0800 99 1234**. The lines are open from 8am to 8pm Monday to Friday and 9am to 1pm on Saturday. The Pension Service staff will fill in an application form over the phone. They will then post the filled-in form to you so you can check, sign and return it to the relevant Pension Centre, in a pre-paid envelope.

If you have hearing difficulties, the telephone number is: **0800 169 0133**.

You will need the following details when you phone:

- your National Insurance number;
- information you have about any money coming in; and
- information about any savings and investments if you have any.

If you prefer, The Pension Service can send you an application form to complete yourself.

## 3. Before you sign or fill in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

## 4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet **GL25** *How to prove your identity for social security* from your social security office, Jobcentre Plus office or The Pension Service if you are aged 60 or over.



# Where to get help and advice

## **People aged under 60**

To get more information or other leaflets get in touch with your social security office or Jobcentre Plus office. For your nearest social security office or Jobcentre Plus office look for the **Jobcentre Plus, social security or Jobcentre** display advert in the business numbers section of the phone book.

## **People aged 60 or over**

To get more advice about Pension Credit you can ring the Pension Credit Application Line on freephone **0800 99 1234**.

You can get more information on all benefits from the DWP website. The address is:

**[www.dwp.gov.uk](http://www.dwp.gov.uk)**

To contact us by email see the *Contact Us* section of the website.

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the **Benefit Enquiry Line (BEL) 0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice must not be taken as a decision on any matter about which you are making an enquiry.

They can also send you leaflets and forms.

For information on choice of care home, charging rules and NHS responsibilities, you can get a leaflet called *Moving into a care home – things you need to know*. Phone the **Health Literature Line on 0800 555 777**.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

**SD1 Sick or disabled** A basic guide to benefits for people of all ages who have a physical or mental illness or disability, including children – and people who look after them

**RM1 Retirement** A basic guide to benefits for people who are retiring or have retired

## **GL12 Going into hospital?**

**GL21 A helping hand for benefits** How somebody with an illness or disability can help to collect or deal with social security benefits

## **GL23 Social security benefit rates**

**HC11 Are you entitled to help with health costs?**





Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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