

Treatment of Income in Financial Assessments

Income included (we assess clients on an individual basis):

- State retirement pension
- Pension Age Disability Payment (PADP), Attendance allowance and personal independence payment/disability living allowance (care component) for the first four weeks of their stay in the care home.
 - These benefits will stop after 28 days.
 - The 28 days starts from the date of admission to hospital if the client is admitted to the care home from hospital.
 - Where a client is admitted to a care home straight from respite then the four weeks starts from the date the respite started. *However, they are still only included in the permanent assessment.*
- Industrial injuries benefit
- Income support
- Employment and support allowance
- Universal credit
- Child benefit (only taken into account if the child is going in with them)
- Severe disablement allowance
- War widows pension
- Occupational pension(s)/superannuation/widows/widowers
- Income from charitable trust/benevolent fund
- Income from annuity/life rent (i.e. where there is no access to capital sum)
- Income derived from capital e.g., building society interest or dividends from shares, should be treated as capital from date it is due to be credited.
- Severe disability premium (taken in for respite and 1st four weeks only of permanent assessment)
- Wages
- Working tax credits
- Pension credit carers addition premium
 - If received before 2002 - include (transitionally protected by the DWP).
 - If received **after 2002** – include for **8 weeks only**.
- Pension credit guaranteed.
 - Care home residents can claim pension guarantee credit if they are on a low weekly income.
 - This will be included in the financial assessment and will be used to pay the care home fees.
- Savings credit
- Bursaries – some elements may be disregarded such as books and travel costs – must be discussed with the BM.
- Any other income (e.g. income from property rental).

Disregards or Income not included:

- Half of occupational pension(s)/superannuation/widows/widowers if spouse/partner continues to remain at home - (Must be requested in writing by the financial representative/POA or relevant box ticked in section C of the Financial Data Collection form) Both for respite and permanent care.
- Spouse or civil partner's pension.
- Half of mortgage of jointly owned property (only if we receive copy of joint mortgage statement and only if the mortgage is still being paid).
- Half of annual factoring fees for the property if it is jointly owned.
- Investments which include an element of life insurance (must provide copy of relevant policy documents).
- Universal credit health allowance
- £10 of war widows or a civilian injury pension.
- Carers Allowance
- The full war disablement pension (from 01/04/17)
- Attendance allowance and the care component of disability living allowance for respite care home services
- £30 per week disregard for householder, £15 per week for non-householder for respite services only.
- A personal allowance of £37.65 per week (the amount is specified by law and the amount is updated annually in April)
- Detox/Rehab - disregard of £10 for water/sewage (as client continues to be liable for this) standing charge for utilities (as long as it is not excessive)
- Savings disregard (amount specified by law on an annual basis) – provides a reward for individuals aged 65 and over who have made additional provision for their retirement through second-tier pensions or similar savings.
 - Where a client receives savings credit or their total weekly income including tariff income but excluding AA/DLA Care/SDP exceeds an upper limit they are entitled to keep a savings disregard.
 - The savings disregard will be paid to the client up to a maximum of £8.95 per week.
 - This is paid as well as a personal allowance of £37.65.
- Far East and Japanese POW £10,000 cash payment.
- Indigent gentlewomen/women payments
- Ex-gratia twice yearly payment
- Gallantry awards e.g. Victoria Cross Annuity, George Cross Annuity
- Payments for CJD compensation
- Trinity hospital payments
- Scotlands Redress Scheme
- Winter fuel payment
- Personal independence payment (PIP) Mobility/disability living allowance (DLA) Mobility
- Life insurance (up to a maximum of £5.00 per week (permanent care only)
- £10 disregard is given for War Widows
- War Widows special payment

- Thalidomide Trust Income – each case will be looked at individually. Request copies of all paperwork from the Trust following application.
- Wages – clients are entitled to a £20 disregard if they: -
 - Receive income support which includes a disability premium
 - Is under 60
 - Or receives DLA (care or mobility), disability working allowance, mobility supplement or severe disablement allowance.
 - All other clients are entitled to a £5 disregard
- Clients who are employed full time are entitled to keep £7.62 per week for bus fares and £1.55 per day for meals. Part-time are not entitled to a meal allowance.