

Derbyshire Welfare Rights Service

Benefits for Carers

This leaflet contains information about benefit entitlement if you are caring for someone who receives:

- Attendance Allowance
- the middle/higher rate of the care component of Disability Living Allowance
- the 'daily living' element of Personal Independence Payment
- Armed Forces Independence Payment
- Constant Attendance Allowance as part of the Industrial Injuries or War Pensions schemes

For more detailed information or for more help making a claim contact our Benefits Helpline (see page 6)

Carer's Allowance

Carer's Allowance is worth £67.25 per week and can increase your entitlement to other benefits. Some older claims may include extra payments for family members, but these have been abolished for new claims.

In order to qualify you must:

- Be over 16 years old.
- Be caring for someone who receives Attendance Allowance, the middle/higher rate of the care component of Disability Living Allowance, the 'daily living' element of the new Personal Independence Payment Armed Forces Independence Payment or Constant Attendance Allowance as part of the Industrial Injuries or War Pensions schemes.
- Spend at least 35 hours a week looking after the person. This might be made up of a variety of activities such as: personal care, shopping, talking to them, keeping an eye on them in case of accidents, helping them with tasks around the home. It does not have to be 35 hours of hands-on personal help.
- Earn less than £128.00 net per week (i.e. after deducting income tax, national insurance, 50% of any personal/occupational pension contributions and certain care costs) – it is however possible to claim additional help as a carer under Universal Credit even if you earn more than this sum.
- Not be in full-time education – i.e. 21 hours or more a week of supervised study – this normally includes any time spent in directed study or set work as a necessary part of the course.
- Be present and ordinarily resident in the UK.

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Even if you care for more than one person, you can only get one payment of Carer's Allowance.

Claiming and being paid Carer's Allowance or the carer element of Universal Credit may affect the benefits of the person for whom you care. Seek advice.

You can still claim Carer's Allowance during short breaks from caring – i.e. up to 4 weeks in any 6 months and longer if either you or the person you care for is in hospital.

You should make your claim as soon as possible and you can have it backdated for up to 3 months providing you satisfied the rules during that time. It can be backdated for longer if the person you care for has only recently been awarded Attendance Allowance or the relevant disability benefit – in this case it can go back to the date their claim begins as long as you claim within 3 months of the date of their benefit decision.

You claim on a form DS700, or a DS700(SP) if you get a State Retirement Pension.

You can obtain a claim form from the following sources:

- Our Benefits Helpline on 01629 531535
- Carer's Allowance Unit on 0800 731 0297 (textphone 0800 731 0317)
(Monday to Thursday 8:30am to 5pm Friday 8:30am to 4:30pm)
<https://www.gov.uk/carers-allowance-unit>

You can claim online at <https://www.gov.uk/carers-allowance/how-to-claim>

'Overlapping benefits' and claiming CA

A number of other benefits 'overlap' with Carer's Allowance. If you are receiving one of these and then claim Carer's Allowance, you will not receive more than the amount of the higher benefit. However, making a claim for CA can give you 'underlying entitlement' to Carer's Allowance when you don't actually receive it: this means that you may get an increase in other, means-tested benefits, even though you don't get Carer's Allowance as such. For more information please phone our Helpline.

Benefits that overlap with Carer's Allowance are: State Retirement Pension; Contributory Jobseeker's Allowance; Incapacity Benefit, Contributory Employment and Support Allowance; Maternity Allowance; Widow's Pension or Bereavement Allowance; Widowed Mother's or Widowed Parent's Allowance; Severe Disablement Allowance.

By claiming Carer's Allowance you may be able to claim, or increase, the amounts of the following benefits:

- Universal Credit

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- Pension Credit
- Housing Benefit
- Income Support
- Jobseeker's Allowance (income-based)
- Employment and Support Allowance (income-related)
- Council Tax Reduction
- £10 Christmas Bonus in some benefits

If you are entitled to Carer's Allowance you will be credited with National Insurance contributions towards your State Retirement Pension and which may help you qualify in the future for bereavement benefits.

Claiming a top-up to Carer's Allowance: changes

Previously, it was possible to claim Income Support as a top-up benefit to Carer's Allowance if you were of working age, and Pension Credit if you were of pension age. This has changed, as follows:

Income Support

You can now only make a new claim or Income Support if you are a disabled person of working age who receives a 'severe disability premium' (SDP) in an existing benefit such as Housing Benefit (or income-Based Jobseeker's Allowance or Income-Related Employment and Support Allowance) or you received one in the previous month and you still satisfy the SDP rules.

Seek advice from our helpline, as the rules are complicated and are due to change again on 27/1/2021.

All other working-age claimants must claim Universal Credit (UC) to top up Carer's Allowance, if making a new claim.

If you currently receive Income Support as a carer, you will continue to receive it – however, if your circumstances change (for instance you cease to be a carer and you need to make a new claim for means-tested benefits) you may need to make a claim for Universal Credit. Seek advice.

If your circumstances do not change, you will remain on Income Support until between November 2020 and late 2024, during which period existing claims will be moved to Universal Credit.

If you are entitled to Carer's Allowance you get an extra amount added to your Income Support entitlement. This is called a carer's premium and is worth £37.50 a week or £75.00 a week where both members of a couple claim Carer's Allowance.

There is a similar provision in Universal Credit. The 'carer element' of UC is £162.92 per month. See our range of leaflets on UC for details.

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Pension Credit

If you (and your partner if you have one) are of pension age and you are a carer, seek advice about Pension Credit.

If you are entitled to Carer's Allowance you get an extra amount added to your Pension Credit entitlement. This is called a carer's addition and is worth £37.50 a week or £75.00 a week where both members of a couple claim Carer's Allowance.

If you are a member of a couple where one of you is of pension age and the other is of working age, you can't usually make a new claim for Pension Credit and you may be required to claim Universal Credit instead – seek advice. There is also more information in our leaflet 'Changes to Benefits for Pensioners'.

Other Means-tested Benefits

Claiming Carer's Allowance gives you a 'carer premium' with a number of other benefits – (£37.50, or £75.00 a week if both members of a couple claim Carer's Allowance)

Those benefits are:

- Council Tax Reduction from your borough or district council (see below for other possible help with Council Tax)
- Jobseeker's Allowance (income-based) *
- Employment and Support Allowance (income-related)*
- Housing Benefit *

**NB – if you are of working age, you may need to claim Universal Credit instead of these benefits if you make a new claim - seek advice. UC does not replace Council Tax Reduction.*

If you receive Jobseeker's Allowance and you become a carer, contact our helpline for advice. You may be able to reduce your job-search on JSA or change your claim to another benefit.

If you receive Universal Credit and you become a carer you should be able to reduce the work-related 'conditionality' in your UC claim and you may also receive the additional UC 'element' for a carer.

Health Benefits

You may be able to get help towards the cost of prescriptions, dental or optical costs and fares to hospital if you are receipt of certain benefits, e.g. Income Support and Pension Credit, or you are on a low income. Universal Credit has its own rules – see our range of UC leaflets.

Council Tax – Exemption and Discounts

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If you are caring for someone you may be able to claim a 25% discount on your council tax bill. It does not depend on your income or your savings.

- You must be caring for someone who lives in your home.
- The person you care for must get the higher rate of Attendance Allowance or the middle or higher rate of the care component of Disability Living Allowance.
- You must be caring for them for at least 35 hours a week.
- The person you care for cannot be your partner.
- You must not be the parent of the person you care for if they are under 18.

For this purpose, it does not matter whether you claim Carer's Allowance or not.

There may be other reductions in your council tax bill available depending on your circumstances. For example:

- There may be a reduction if a property is modified or arranged for the needs of someone who is 'substantially and permanently disabled'.
- Your property may be exempt if you have had to leave it empty while you go to provide personal care for someone.
- An exemption may apply to a self-contained part of a property occupied by a dependent relative.

You may be able to backdate exemptions and reduction for a considerable time if you could have claimed previously.

Decisions and Appeals

If you make a claim for benefit and the decision is not the one you were expecting you should seek advice about whether you can challenge that decision. You may be able to persuade them to change the decision or you may have to appeal to an independent tribunal. The Welfare Rights Service will be able to advise you of your rights and we may well be able to help you challenge the decision, including representing you in an appeal. Please contact our Helpline for further advice.

Additional information can be found on our website, visit www.derbyshire.gov.uk/welfarebenefits

To keep up-to-date with benefit changes in Derbyshire go to
www.derbyshire.gov.uk/benefitnews

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Benefits Helpline – 01629 531535 or email
welfarebenefits@derbyshire.gov.uk

Monday, Tuesday, Thursday, Friday
11.00am – 4.00pm