

Benefits for Carers

April 2018

Factsheet 3

Anyone considering giving up work in order to care for someone who is sick or disabled has to think hard about the financial implications. They need to appreciate how they and the person they care for will be affected in the long, as well as the short term.

When assessing the benefit position, you need to think about the person with the disability and their carer, individually and together. This is because the benefits that are claimed by one person could affect the rights and benefits of another person.

In this factsheet we will try to answer some of the questions that carers often ask us about their own income and rights and also give some information on benefits that people with disabilities can claim.

For more information on benefits for disabled people, please see our factsheets on Personal Independence Payment, Attendance Allowance or Employment and Support Allowance.

Welfare Rights Unit

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Is there a special allowance paid to carers?

Yes, if you care for someone for 35 hours or more a week that gets either Attendance Allowance (AA), the middle or highest rate of the care component of Disability Living Allowance (DLA), or the daily living component of Personal Independence Payment (PIP), you can claim Carer's Allowance (CA). Carers Allowance is £64.60 a week.

What is Personal Independence Payment?

Personal Independence Payment (PIP) has now replaced Disability Living Allowance for adults aged 16-64. There are two components, a daily living component and a mobility component, each with two rates:

Daily Living Component

- Standard rate £57.30
- Enhanced rate £85.60

Mobility Component

- Standard rate £22.65
- Enhanced rate £59.75

If the person you care for receives either the standard rate or the enhanced rate of the daily living component of PIP you will be able to claim CA.

You can claim PIP by calling the claim line on 0800 917 2222.

For more information see our factsheet on PIP

CA is taken into account when assessing other benefits. CA is also an 'overlapping benefit'. This means that it can't be paid at the same time as other national insurance benefits already paid to you at a higher rate, for example Retirement Pension or Contributory ESA.

You can work at the same time as claiming CA, but you mustn't earn more than £120 per week. Carer's Allowance can be paid to people over the age of 65 but not normally in addition to state retirement pension. However it could help two groups of older carers:

- carers whose pension is less than £64.60 could receive CA instead
- carers who receive Pension Credit could qualify for the Carer's Premium of £36.00 a week

The Carer Premium can be paid to both members of a couple if they both can show they substantially care for one another and they both receive DLA, AA or PIP at the appropriate rates. Carers will continue to receive CA for up to eight weeks after the death of the person they cared for.

Claim Carers Allowance online at www.gov.uk or by post on form DS700.

I'm on my own. I couldn't live just on Carer's Allowance of £64.60

If you have savings of less than £16,000 and can't work because you are caring for someone, you may be able to claim Universal Credit (UC) to top up your income. Universal Credit is a new benefit that is replacing most means tested benefits for people of working age. This includes Income Support for carers. UC full service came into effect in Brighton and Hove on 17th January 2018. UC is paid monthly to one person in the household and it is claimed online.

Under UC there is a carer's element included if you have 'substantial and regular caring responsibilities' for a 'severely disabled person'. This will apply to you if you satisfy the eligibility rules for CA and if the person you care for gets either AA, the middle or higher rate of the care component of DLA or the daily living component of PIP. Existing claimants on legacy benefits such as Income Support for carers will not be affected straightaway unless they have a relevant change of circumstance. Carers whose claims do not change are expected to be moved on to Universal Credit after July 2019.

the person you are looking after doesn't qualify for AA, DLA care component at the middle or higher rate or the daily living component of PIP, you can still claim UC but you will not get a carer element included in your UC. You will have to be available for and looking for work. However you may limit the hours you are available for work to if you can show that you are caring for the rest of the time.

Claim Universal Credit online at www.gov.uk/universalcredit or Pension Credit from the Pension Service on 0800 99 1234 if you are over pension age.

Can I get any help with my housing costs?

If you receive Pension Credit, you are entitled to full Housing Benefit to pay towards your rent. If you claim Universal Credit your monthly amount of benefit includes a housing element to help pay your rent.

If you or a member of your family, need night time care you can ask for an increase in the local housing allowance rate by an extra room to accommodate a non-resident carer. However, you do have to provide evidence that the disabled person requires night time care.

If you have a mortgage, the rules changed in April 2018. Support for Mortgage Interest (SMI) that helped people on means tested benefits to pay the interest on their mortgage has now become a loan charged against the property and is repaid when the property is sold.

Claim Housing Benefit on a form from your local council. Claim Universal Credit online at www.gov.uk/universalcredit

For more information on help with mortgage costs go to www.gov.uk

What about Council Tax?

If you have made adaptations to your home to make life easier for a person with a disability you can apply for a reduction to your bill. People on a low income may get help towards their council tax by claiming Council Tax Reduction.

Claim on a form from your local council.

I'm living with my partner and children. If I gave up work to be a carer there would only be my partner's wages. Is there anything else we could claim?

If you are entitled to CA and have children who are under 16 (or under 20 and still in further education) you can claim UC if your income is low enough and your savings are £16,000 or less. Your children will be included in your claim. You may also be able to get a Housing element to help pay your rent. UC has now replaced Child Tax Credit and Working Tax Credit in Brighton and Hove although some families will still be receiving Tax Credits. From 6 April 2017 most new claims for UC will be limited to payments for the first two children only. Families with 3 or more children will still be able to claim Tax Credits until January 2019.

Claim UC online at www.gov.uk/universalcredit

Is it worth me working part-time and paying for help with the caring?

This depends on how much you earn and how much care the person with a disability needs. You may be able to claim UC to top up your wages if you and/or your partner work part time and your income is low.

A carer claiming UC will be entitled to an extra element called a Carer Element as part of their UC. Under UC a taper of 63% will be applied to any money you earn. This means that you will be able to keep some of your earnings but you will lose 63 pence in benefit for every extra pound that you earn.

If you claim CA, (but not UC as well) you can earn £120 a week before you lose CA.

If I stop work to be a carer what happens about my pension?

For each week that you receive CA, you will normally get a NI contribution credited to your NI record. If you are caring at least 20 hours a week for someone, you can receive a Carer's Credit. This is a National Insurance credit which helps carers build up qualifying years for their state pension. It replaces Home Responsibilities Protection. If the person you care for does not receive either AA, the daily living component of PIP or at least the middle rate of Disability Living Allowance care component you can still claim Carer's Credit but you will need a medical or care professional to sign a care certificate, confirming that you are providing the care.

Download a Carer's Credit application pack from www.gov.uk or contact the Carer's Allowance Unit on 0800 731 0297

The person with the disability

Someone who is ill and can't work may be already claiming a benefit to provide them with a weekly income. This could be Employment and Support Allowance or Universal Credit. They may also be entitled to extra benefit because of their disability, for example Personal Independence Payment (PIP), Attendance Allowance (AA) or Disability Living Allowance (DLA).

For more information on claiming benefits because you are too sick to work see our factsheet on Universal Credit, ESA, sickness and disability.

Attendance Allowance

This is a benefit for people over 65 who have needed a lot of looking after for at least six months. You don't have to have a carer to qualify and it is usually paid in addition to any other income. It is paid at two rates depending on how much help you need, a lower rate of £57.30 and a higher rate of £85.65.

See our factsheet on Attendance Allowance for further advice on how to complete the form.

Disability Living Allowance

PIP has now replaced DLA for adults so you cannot make a new claim for DLA. People who are already claiming DLA will be sent a letter inviting them to claim PIP. It is important to respond to this letter because transfer onto PIP will not be automatic.

People who are terminally ill

People who are terminally ill and expected to live less than six months can get PIP or AA straight away. The highest rate of the daily living component of PIP or the higher rate of AA is automatically given. However, to get the mobility component, they must still show that they have difficulty walking. The claimant need not be informed of the prognosis.

Ask your GP for a DS 1500 form.

Other sources of help or advice:

- **The Carers Centre for Brighton & Hove**
18 Bedford Place, Brighton, BN1 2PT
Tel: 01273 746222 email: info@thecarerscentre.org
- **Citizens Advice Bureau - Brighton & Hove**
Hove Town Hall, Tisbury Road Offices, Hove Town Hall, Tisbury Road, Hove.
Tel: 0300 330 9033 Website: www.citizensadvice.org.uk/local/brighton-hove
- **Possability People - Disability Advice Centre**
Montague House, Montague Place, Brighton, BN2 1JE
Tel: 01273 894040 Email: hello@possabilitypeople.org.uk