

Quick guide to benefits

For carers and the
people they look after

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Carer's Allowance

What is it?

Carer's Allowance is the main benefit for carers. It is currently paid at £59.75 per week (2013/14).

Carer's Allowance is broadly unaffected by the changes the Government has made to the benefits system and will not be replaced by Universal Credit.

Carer's Allowance is taxable, but because it is a low amount you will only have to pay tax if you have other sources of taxable income such as an occupational pension or earnings.



To find out more, download the Carers UK Factsheet on Carer's Allowance at www.carersuk.org/carersallowance

Who can claim?

You can get Carer's Allowance if the person you look after gets one of these benefits:

- Attendance Allowance
- Disability Living Allowance (the middle/higher rate of the care component)
- Personal Independence Payment (both rates of the daily living component)
- Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or full day rate with a War Disablement Pension)

You must also satisfy all these conditions:

- you look after someone for at least 35 hours each week
- you are aged 16 or over
- you are not studying full-time
- you don't earn over £100 a week from work (after some deductions)
- you satisfy UK residence and presence rules
- you satisfy immigration rules

Sometimes, if you are paid Carer's Allowance, the person you care for may lose some of their benefits. If you are unsure, seek further advice.

How to claim



To claim Carer's Allowance online or download the claim form visit www.dwp.gov.uk/carersallowance



You can request a claim pack from the Carer's Allowance Unit on **0845 608 4321**.

For advice and information about Carer's Allowance contact the Carers UK Adviceline on **0808 808 7777** or at adviceline@carersuk.org.

Extra details

Underlying entitlement to Carer's Allowance

If you are already getting State Retirement Pension, Incapacity Benefit, contributory Employment and Support Allowance, contribution-based Jobseekers Allowance, bereavement benefits or any other 'earnings replacement' benefit paid at or above the rate of Carer's Allowance, you cannot be paid Carer's Allowance.

However, if you still meet all the criteria listed above then you could have 'underlying entitlement' to Carer's Allowance. This can help you to get more money from other benefits (eg an extra amount of Income Support, Housing Benefit, Council Tax Reduction or Pension Credit), so it may still be worth claiming. For further details, see 'Means tested benefits' on page 6.

NB: To get more money included in a Universal Credit calculation because of underlying entitlement to Carer's Allowance you do not have to satisfy the rules about earnings.

Personal Independence Payment

What is it?

Personal Independence Payment (PIP) is a new benefit which has replaced Disability Living Allowance (DLA) for working age people.

PIP is a benefit paid to people of working age to help with the extra costs of long-term illness or disability. **Income and savings do not affect whether you can get PIP.**

Carers may also qualify for PIP if they have their own health problems.

PIP has two components:

- A **daily living** component for disabled people whose ability to carry out daily living activities is limited by their physical or mental condition. This is similar to the existing care component of DLA.
- A **mobility** component for those individuals whose ability to carry out mobility activities is limited by their physical or mental condition – this is similar to the mobility component of DLA.

Each component can be paid at either:

- A **standard** rate – where your ability to carry out daily living/mobility activities is limited by your physical or mental condition
- An **enhanced** rate – where your ability to carry out daily living/mobility activities is severely limited by your physical or mental condition.

If you are currently receiving DLA you will be invited to make a claim for PIP at some point over the next few years.



For more information download the Carers UK Factsheet on PIP at www.carersuk.org/pip

Who can claim?

To qualify for PIP you must:

- be aged 16-64
- satisfy the daily living and/or mobility activities test. You must satisfy this test for at least three months before you can be paid and be likely to continue to satisfy this test for at least nine months after the three month qualifying period (unless you have a terminal illness)
- have no immigration conditions attached to your stay in the UK (subject to some exceptions)
- pass the residence and presence tests

There are simpler rules which make it easier to apply for PIP if you are terminally ill.

For more information download the Carers UK Factsheet on PIP at www.carersuk.org/pip

How to claim



To claim PIP call the claim line on **0800 917 2222** (textphone: 0800 917 7777).

For expert advice and information about PIP contact the Carers UK Adviceline on **0808 808 7777** or at adviceline@carersuk.org.

Attendance Allowance

What is it?

Attendance Allowance (AA) is a benefit paid to people aged 65 or over to help them with the extra costs of a long-term illness or disability.

Income and savings do not affect whether you can get AA or how much you can get. Carers may also qualify for AA if they have their own health problems.

AA is paid at two rates (higher or lower). The amount that is awarded depends on the amount of help that is needed. This is determined by a day time and night-time test. There is no amount for mobility needs in AA.

You will be paid the **higher rate** of **£79.15** a week if:

- You satisfy the daytime and night-time tests for AA
- You are terminally ill

You will be paid the **lower rate** of **£53** a week if:

- You satisfy the daytime or night-time tests for AA



For more information download the Carers UK Factsheet on Attendance Allowance at www.carersuk.org/attendanceallowance

Who can claim?

Age and attendance allowance

You should claim AA if you are aged 65 or over.

If you are between the age of 16 and 64 years, you should claim Personal Independence Payment (PIP). If you are in receipt of DLA or PIP at the time you reach the age of 65, you will continue to be paid DLA or PIP after your 65th birthday for as long as you satisfy the rules for that benefit.

To qualify for AA you must:

- be aged 65 or over
- need help looking after yourself because you have a disability or illness
- have had the disability or illness for at least six months
- have no immigration conditions attached to your stay in the UK (subject to some exceptions)
- pass the residence and presence tests

There are simpler rules which make it easier to apply for AA if you are terminally ill.

How to claim



You can call the claim line on **0845 712 3456** (textphone: 0845 722 4433).



You can claim online or download the claim form at www.gov.uk/attendance-allowance/how-to-claim

Disability Living Allowance

What is it?

Disability Living Allowance (DLA) is being replaced with Personal Independence Payment (PIP) for adults of working age. DLA is now the benefit you need to claim for children and young people up to the age of 16.

Disability Living Allowance (DLA) is a state benefit that helps with the extra costs of long-term illness or disability.

For DLA you must make a claim before your 16th birthday. If you are aged 16 or over you should claim PIP instead.

Who can claim?

To qualify for DLA you must:

- because of disability or ill health, need help with your personal care or someone to check that you are ok and/or have difficulties with mobility when walking outside, *and*
- have had the disability or been in ill health for at least three months and be likely to have the disability or be in ill health for a further six months (unless you have a terminal illness), *and*
- have no immigration conditions attached to your stay in the UK (subject to some exceptions), *and*
- satisfy the residence and presence tests.



For more information download the Carers UK Factsheet on Disability Living Allowance at www.carersuk.org/disabilitylivingallowance

How to claim?



You can call the claim line on **0845 712 3456** (textphone: 0845 722 4433).



To claim DLA for a child or young person online, go to www.gov.uk/disability-living-allowance-children/overview

Means-tested benefits

There are a number of means-tested benefits that provide a basic level of income for carers and the people they look after. These may be paid to you if you have a low income and savings below £16,000.

Means-tested benefits for people of working age

Means-tested benefits for people of working age are in the process of being replaced by a new benefit called **Universal Credit**.

This will happen slowly over the coming years so old means-tested benefits listed below and Universal Credit will both continue to exist for some years.



If you are unsure which benefits to claim please do get a benefit check (see page 8) or contact the Carers UK Adviceline on **0808 808 7777** or at adviceline@carersuk.org

Income Support

This is a benefit to help you if you are a carer on a low income and under the 'qualifying age' for Pension Credit (see below) and it can include some help towards any mortgage costs.

Income-related Employment and Support Allowance

This is for people whose ability to work is limited by their ill-health or disability and it can include some help towards any mortgage costs. Carers may be eligible if they have their own health problems as well as caring responsibilities.

Income-based Jobseeker's Allowance

This might be appropriate for people who are caring whilst looking for work. It can include some help towards any mortgage costs.

Working Tax Credit

This is paid if you have low earnings and are working a certain amount of hours (the amount of hours you have to work varies depending on your circumstances).

Child Tax Credit

This is paid to people both in and out of work with a child under 16 (or 20 if they are in certain education or training) and extra money can be paid if you have a disabled child.

Housing Benefit

This is paid if you are on a low income and rent your home. Housing Benefit is claimed from your local council.

Council Tax Reduction

This is paid if you are on a low income and are liable for Council Tax. Council Tax Reduction is claimed from your local council.

Universal Credit

This is being gradually introduced in phases from April 2013 and replaces means-tested benefits for people of working age.

The benefits being replaced are:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

The Benefit Cap

From April 2013 the Government introduced the Benefit Cap which being gradually introduced for people aged 16-64. This will cap the total amount of benefits your household can get to £350 per week for single people without children, and £500 per week for single people with children and couples with or without children.

The cap will not apply to you if someone in your 'benefit household' (you, your partner or a child under 18) receives any of the following benefits:

- Working Tax Credit
- The support component of Employment and Support Allowance
- Disability Living Allowance or Personal Independence Payment
- Attendance Allowance
- Industrial Injuries Benefit (and equivalent payments under the War Disablement Pension or Armed Forces Compensation Scheme)
- War widow's or widower's pension



If you think you will be affected by the benefit cap, contact the Carers UK Adviceline on **0808 808 7777** or at adviceline@carersuk.org for further information.

Housing Benefit – 'Bedroom tax'

Since April 2013 the Government has introduced changes to how it provides support to people who need help with their rent through Housing Benefit.

This change will affect those of working age who rent social housing. These changes are commonly referred to as the 'bedroom tax'. If you are affected by these changes there may be help you can access such as Discretionary Housing Payments.



For further information about the 'bedroom tax' contact Carers UK's Adviceline on **0808 808 7777** or download our Factsheet at www.carersuk.org/bedroomtaxinfo



To apply for Discretionary Housing Payments contact your local council. You can find their contact details at www.gov.uk/find-your-local-council

Means-tested benefit for people of Pension Credit age

Means-tested benefits for people over the 'qualifying age' will not be replaced by Universal Credit. If you are unsure which benefits to claim get a benefit check (see page 9 for more information).

Pension Credit

Pension Credit is not being changed. It is a benefit for people who are of, or over, the 'qualifying age' and on a low income.

For women, this is their State Pension age, which depends on their date of birth. For men this is what their State Pension age would be if they were a woman. It is means-tested so your income and savings will affect the amount you get.

Pension Credit is split into two parts:

- **Guarantee Credit** can be claimed by people of or over the 'qualifying age'. If you aren't but your partner is, your partner can claim it for both of you.
- **Savings Credit** rewards people who have made modest provision for their retirement. It is paid to people who are 65 or over.

If you are a carer you may be entitled to an extra amount of Pension Credit.



Claims can be completed for you over the phone, then be sent out for you to check and sign. To make a claim, you can phone the Pension Credit claim line on **0800 99 1234** (textphone: 0800 169 0133).



You can also apply online or download the claim form at **www.gov.uk/pension-credit/how-to-claim**

If you are claiming Pension Credit you may also be able to claim Housing Benefit if you need help to pay your rent and Council Tax Reduction from your local council.

Extra amounts for carers in means-tested benefits

The **carer premium** is an extra payment which could increase benefits like Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance and Housing Benefit. There is an equivalent amount called the **carer addition** which is used in Pension Credit. In Universal Credit the additional amount is called the **carer element**.

You need to make a claim for Carer's Allowance to become entitled to the carer premium and for the carer addition. Carer's Allowance will either be paid, or you will be awarded an underlying entitlement if you are not entitled to be paid it because of the rules outlined on page 2.

If you have been turned down for Income Support or Pension Credit in the past, perhaps because you were slightly over the income limit, the fact you are now a carer might mean you now qualify so it is worth applying again. If you get one of the benefits listed above, contact the relevant benefit office once Carer's Allowance has been awarded. If you do not get any of these benefits, you will need to make a separate claim for them.

For Universal Credit you will get the carer element if you satisfy the conditions for claiming Carers Allowance or would do so but for the fact that your earnings are more than £100 a week (after deductions). You do not have to claim Carer's Allowance to get this element.

Get a benefits check

It is important to get a benefits check to make sure you are claiming the benefits you are entitled to.

By phone



To get a benefits check over the phone call the Carers UK Adviceline on **0808 808 7777**.

Online

You can get a benefits check online by visiting either of the following websites:



www.gov.uk/benefits-adviser
www.turn2us.org.uk/benefits_search.aspx

Face-to-face

You may be able to get a face-to-face benefits check from a local advice centre, such as your local Citizens Advice Bureau, Carers Centre, Age UK, or disability charity. You can also contact the social services department of the person you look after and ask them what advice services there are in your area.

Checklist

To make sure your benefits check is as accurate as possible, you will need the right information to hand about yourself and the everyone who lives with you. This list should cover most benefit checks but you might need extra information depending on your circumstances.

- Who do you live with? *Your benefit family is made up of you, your partner and any dependent children.*
- Do you have any lodgers or boarders?
- What are your earnings? *Check your payslips.*
- Do you get any benefits? *Check the most recent letters about your benefits.*
- Do you get a state pension? *Check the most recent letter about your state pension.*
- Do you get an occupational or private pension? *Check the most recent letter about our pension.*
- Do you have any savings? *Check your bank or building society account or any savings bonds.*
- Do you own any other property apart from the home you live in?
- Do you own any investments?
- If you own your home, how much is your outstanding mortgage?
- If you rent your home, how much is the rent?
- How much is your Council Tax? *After discounts and disability reductions but ignoring any Council Tax Reduction you get.*
- How much do you pay for childcare?
- Have you recently had a child?
- Has a child started or left school?
- Has a partner moved in or left?
- Has someone who lived with you died recently?
- Have you just started a job or lost a job?
- Have you or someone you live with got a disability?

Keep in touch

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