



A QUICK GUIDE TO B E N E F I T S F O R C A R E R S

This leaflet outlines the benefits that a carer can claim for being a carer.

It does not look at the benefits that carers might also be entitled to by fitting into other 'categories' such as being a worker; having a disability; being a parent; or being unfit for work. WWRAS has a range of leaflets which cover many 'categories' of claimant and explain the benefits that can be claimed if you are in that category. Visit our website to view/download our leaflets at www.wwras.org.uk .

Contents:

- Carer's Allowance
- Help for carers on a low income
- Carer's Credit
- Council Tax Discount

CARER'S ALLOWANCE

This is the main benefit for carers but, as you will see, not all carers are eligible. Carer's Allowance is taxable and is currently paid at £62.70 a week. To claim Carer's Allowance you must meet all of the qualifying rules.

You must:

- usually be present in Great Britain when you claim and have been in Great Britain for 2 out of the last 3 years;
- care for someone who is in receipt of a 'qualifying benefit' i.e. one of the following:
 - Attendance Allowance [any rate];
 - Disability Living Allowance Care Component [Middle or Highest Rate];
 - Personal Independence Payment Daily Living Component;
 - Armed Forces Independence Payment;
 - Constant Attendance Allowance in respect of either an industrial or war disablement;
- * spend at least 35 hours each week in caring for that person (a week runs from Sunday to Saturday);
- * aged at least 16 (there's no upper age limit, but see last bullet point);
- * be either not working or earning under the earnings limit (£116pw from April 2017). Certain deductions and work-related expenses are allowed;
- * not be in full-time education (i.e. 21 hours or more of supervised study a week, or called full-time by the college);

- * not be getting another ‘overlapping’ benefit, e.g. Retirement Pension, Contributory Jobseekers Allowance or Contributory ESA, of £62.70 a week or more. If you get an overlapping benefit but it’s worth less than £62.70 a week, your Carers Allowance can be paid, but at a reduced rate.

Note: Even if you are getting an ‘overlapping’ benefit, it is still worth making a claim for Carers Allowance as you may then be entitled to a Carers ‘Premium’ – see ‘Help for Carers On A Low Income’, below.

NB: You can only claim Carer’s Allowance for one disabled person. Two carers cannot both claim Carer’s Allowance for looking after the same disabled person. You can claim even if you are disabled and need care yourself.

BE CAREFUL! Claiming Carer’s Allowance might reduce the disabled person’s benefits, so get advice before you claim.

HOW TO CLAIM

Complete a claim form online at www.gov.uk/apply-carers-allowance . Alternatively, request a DS700 claim form (DS700SP if in receipt of a State Pension) by phoning 0345 608 4321 and use the prepaid envelope provided in the pack to return the form to the CA Unit, Palatine House, Lancaster Road, Preston, PR1 1HB.

BACKDATING A CLAIM

Claims can be backdated up to 3 months. Claims can be backdated longer if the reason you didn’t claim earlier is that you have been waiting for the person you care for to be awarded the necessary ‘qualifying benefit’. In this case, you need to claim Carer’s Allowance within 3 months of the qualifying benefit being awarded in order to get full backdating.

HELP FOR CARERS ON A LOW INCOME

Carers with a low capital and low income may get one or more of the following:

- Income Support*
- JSA (income-based)*
- ESA (income-related)*
- Pension Credit (two elements: Guarantee Credit and Savings Credit)
- Rent Rebate (Housing Benefit - HB)*
- Council Tax Reduction
- Universal Credit is replacing those benefits marked *. See below

There is an upper capital limit of £16,000 for all of the above except for Pension Credit, which has no absolute limit. If you receive the Guarantee Credit version of Pension Credit you will also be eligible for full Housing Benefit and Council Tax Rebate even though you may have capital over £16,000.

If a carer receives Carer’s Allowance it triggers entitlement to a ‘Carer’s *Premium*’ (or ‘carer’s *addition*’ or ‘*element*’) currently worth £34.95 a week. This is not paid on its own as a separate benefit; it is added-in when calculating entitlement to the above benefits.

This means that if the carer is already on one of these benefits, s/he will see an increase in the amount of benefit s/he gets when the Carer's Premium is added in. If the carer is not already receiving one of these benefits, adding in the Carer's Premium may mean that s/he then becomes entitled and should make a claim.

If a couple are both carers (for two different disabled people) and both qualify for the Carer's Premium, they can be given two Carer's Premiums (apart for Universal Credit)

It's not just people receiving Carer's Allowance who can get the Carer's Premium. There will also be entitlement to the Carer's Premium if you are not receiving Carer's Allowance but you have an 'underlying entitlement' to it. This happens if the only reason Carer's Allowance is not in payment is because the carer is either already on another "overlapping" benefit (e.g. Retirement Pension) or because s/he is part of someone else's claim as a dependant.

Example

Jean (67) cares for her husband, Ray. They both get a State Retirement Pension plus Pension Credit, and Ray has Attendance Allowance. Jean claims Carer's Allowance and would receive it were it not for her Retirement Pension. The decision letter tells her that she has 'underlying entitlement' to Carer's Allowance, which means she is now entitled to an extra 'carers addition' in the couple's Pension Credit. They are better off by £34.95 a week.

If you have already made a claim for Carer's Allowance and either have an award or have been told that you have 'underlying entitlement', you can apply for the Carer's Premium/Addition by contacting either your local Jobcentre Plus [for Income Support, income-based JSA; income-related ESA] or Pension Service [for Pension Credit] or your local Council's Benefits Section [for HB and Council Tax Reduction].

If you have not already made a claim for Carer's Allowance, you need to make a claim for both Carer's Allowance, and the benefit(s) you think you might become entitled to if Carer's Allowance is awarded e.g. Income Support. If the second claim is turned down because you haven't yet got Carer's Allowance, ask for that decision to be looked at again as soon as you are notified that you are entitled to Carer's Allowance or have underlying entitlement to Carer's Allowance.

Your local advice agency can help you to make claims and advise you whether you will be entitled to a benefit.

FUTURE CHANGES

The Government is replacing the following benefits by a single benefit called **Universal Credit**:- Income Support; income-based JSA; income-related ESA, Housing Benefit, Child Tax Credit and Working Tax Credit. It is being introduced area-by-area over 2017/18. See our leaflet **Pb92** for more details, and go onto Gov.uk to see when your area is affected.

Carers are more favourably treated under Universal Credit than the benefits it is replacing: there is no earnings limit and carers won't have to claim Carers Allowance in order to be eligible to the extra carer's element.

CARERS CREDITS

Carer's Credit is a Class 1 National Insurance Credit which is awarded weekly and helps carers qualify for State Retirement Pension and Bereavement Benefits. If you are receiving, or have underlying entitlement to, Carer's Allowance you are already getting that protection and do not need to apply for Carer's Credits as well.

You qualify for Carer's Credits if the following applies to you:

- you care for one or more disabled people for a total of 20 or more hours a week; and
- the person/people you care for either receive a 'qualifying benefit' (see the second bullet point under 'Carer's Allowance' on page 1, **or** a health or social care professional has certified that the person needs that level of care **or** claim Income Support as a carer **or** you an approved foster carer **or** certain Child Benefit claimants

You might therefore benefit from claiming Carer's Credits if one of the following applies:

- You care for 20 hours or more a week but can't claim Carer's Allowance because you don't care for 35 hours or more
- The person you look after can't or won't claim a 'qualifying benefit'
- The person you look after has another carer who already claims Carer's Allowance, so you can't.

To claim Carer's Credits as a carer of a disabled person, phone **0345 608 4321** or go to www.gov.uk/government/publications/carers-credit-application-form for CC1 claim form. Different link/form if a parent/carer of a child.

COUNCIL TAX DISCOUNTS

A *DISCOUNT* can reduce your total Council Tax bill by up to a half. The full Council Tax bill is made up of two equal halves: 50% is in respect of the property; the other 50% is the *personal* element and is based on the assumption that there are at least two adults living in the property (i.e. 2 x 25%). It is this 'personal' half that can be reduced, or "discounted" if there are fewer than two adults.

Apart from the 25% discount you get if you live alone, there are several other types of discount. These work by making certain people 'invisible' so that they do not count when calculating how many adults live in the property. If the rules for more than one type of discount apply, they can often be applied together at the same time.

NB: You will only see a reduction in your Council Tax bill if, after all the discounts are applied, you are left with fewer than 2 'visible' people.

CARERS DISCOUNT

There are 2 kinds of Carer's Discounts – 'Care Workers' & 'Informal Carers'. The following relates to Informal Carers, i.e. usually a relative or friend.

A discount can be given for every person in the house who meets the following:

- cares for a disabled person (adult or child) for at least 35 hours per week (you must be living in the same 'dwelling' as that person) *and*
- the disabled person is in receipt of the middle or highest rate DLA Care Component or any rate of PIP Daily Living or Attendance Allowance (or Constant Attendance Allowance) *and*
- s/he lives with you *and*
- s/he is not your married or unmarried partner *and*
- s/he is not your own child aged under 18
(so a foster child, or your own child aged 18 or over, is ok).

Example

Ram and Lashka have a daughter, Leda (18), who has a severe learning disability. She gets PIP Daily Living at the standard rate. Both parents look after Leda for over 35 hours each – although Ram works full-time, he takes the lead in caring at evenings and weekends. They are entitled to two Carers Discounts. This leaves only one adult, Leda, 'visible' and reduces their Council Tax bill by 25%.

However, Leda is herself eligible for a discount by virtue of being 'severely mentally impaired' and so she too is 'invisible' and as there are no visible adults in the property, the whole of the personal element is removed, reducing the bill by 50%.

There is another relevant Discount called the Severe Mental Impairment Discount, such as where the disabled person has a significant mental illness e.g. dementia.

Other discounts include: care workers; full-time students; anyone under 18; anyone aged 18 for whom Child Benefit is payable and anyone who normally lives elsewhere.

You apply for a discount from your local Council Tax department; each Council has its own application forms.

For more detail visit our website to see our leaflet *Pb35: Council Tax, Disabled People & Carers*.

NB: Discounts are NOT means-tested - your savings, capital or income are not taken into account.

BACKDATING DISCOUNTS

Discounts can be backdated to the date you qualified for the discount. You do not need to have a reason for not applying earlier.

ADVICE ON BENEFITS

For further advice on your benefit entitlement, contact your local advice agency for a full 'benefit check'. An annual benefit check, around April when benefit rates change, is also a good idea. It would also be useful to check that the disabled person is receiving his/her full entitlement.

CARERS SUPPORT

Carers Support Services can help you with any 'carer' issues. They can advise on taking a break from care, equipment and adaptations, have groups for mutual support, and arrange social activities. You may simply want to be sent their regular newsletter. So register with them and get the full free help that they can provide.

HELP AND ADVICE

CITIZENS ADVICE

1st Floor, Chestnut House
North Street
Rugby, CV21 2AG

The Parish Rooms
Welcome Street
Atherstone, CV9 1DU

25 Meer Street
Stratford-upon-Avon, CV37 6QB

10 Hamilton Terrace
Leamington Spa, CV32 4LY

25 Congreve Walk
Bedworth, CV12 8LX
(to book an appointment in **Nuneaton** call **024 7635 1049**)

0344 855 2322 (switchboard number for all in Warwickshire)

For Carers Advice, Information and Support

Warwickshire Carer Wellbeing Service

9 Lawford Road, Rugby, CV21 2DZ

Tel: 024 7610 1040

e-mail: carerssupport@carerstrusthofe.org.uk

Website: www.carerstrusthofe.org.uk

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