



# **Benefits for Carers**

**and those they care for**

# **Fact Sheet No.4**

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This Fact Sheet gives information and advice on the Carer's Allowance, the Carer Premium and National Insurance credits for carers. It also provides information on a range of benefits and credits applicable to persons who are cared for.

### **Carer's Allowance**

If you are a full time carer you may be able to claim Carer's Allowance from the Department for Work and Pensions (DWP). To be eligible to claim Carer's Allowance you must be:

- 16 years of age or older.
- Caring for someone for 35 hours a week or more.
- The person being cared for must be entitled to the Disability Living Allowance Care Component (at the middle or highest rate), Personal Independence Payment Daily Living Component (at either rate), Attendance Allowance (at either rate) or Armed Forces Independence Payment.

If the person you care for has been awarded one of the above benefits you should make your claim for Carer's Allowance immediately asking the DWP to backdate the Allowance to the date of the award. Carer's Allowance can generally be backdated for up to 3 months.

Carer's Allowance is not means-tested. But receiving Carer's Allowance could reduce the means-tested benefit entitlement of a disabled person who is cared for. To be considered as a carer for the benefit system you must claim Carer's Allowance. However, you cannot be paid Carer's Allowance if you receive basic benefits e.g. State Pension, Incapacity Benefit which are more than the amount of Carer's Allowance but you will have an underlying entitlement to the Allowance, which should be beneficial. See the section on Carer Premium below.

The rate for Carer's Allowance for the year 2018-19 is **£64.60** per week.

For information regarding the Carer's Allowance, including eligibility and how to make a claim, contact the Carer's Allowance Unit Tel: 0800 731 0297, Textphone: 0800 731 0317 or go to the website [www.gov.uk](http://www.gov.uk) To claim use the DWP's form DS700. You can get this from any Jobcentre Plus office. You can also ask for a form to be sent to you by the Carer's Allowance Unit or you can download it from the Government website [www.gov.uk](http://www.gov.uk) Alternatively you can make a claim online on this website.

### **Earnings and Carer's Allowance**

You are allowed to earn up to £120.00 per week while claiming Carer's Allowance. If your earnings fluctuate, your weekly earnings can be averaged out over a recognisable cycle of work. Some expenses are deductible such as Income Tax and National Insurance and half of any occupational or personal pension contribution and certain relief care costs due to work.

## **Carer Premium**

The Carer Premium is not a benefit in its own right, but an extra premium which is included as part of any means-tested benefits you get if you also receive Carer's Allowance. The Carer Premium is worth £36.00 a week. If the other benefits you receive are more than Carer's Allowance, you can still get the Premium if you have an underlying entitlement to the Allowance. The Carer Element is an equivalent amount paid with Universal Credit.

## **National Insurance Credits**

If you receive Carer's Allowance, you will automatically get Class 1 National Insurance (NI) credits to your NI record. This will protect your benefit record e.g. for your State Pension.

If you are caring at least 20 hours a week for someone receiving the relevant qualifying benefits but are not getting Carer's Allowance, you can claim Carer's Credit using the DWP's application form CC1. If the person you care for does not receive the relevant benefits you may still be able to get Carer's Credit. You should fill in a Care Certificate (CC1 HSCP), get a health or social care professional to sign it and send it with the application form. This NI credit will again protect your benefit record. The forms can be obtained by contacting the DWP's Carer's Allowance Unit Tel: 0800 731 0297, Text phone: 0800 731 0317 or by downloading them from the website [www.gov.uk](http://www.gov.uk)

Carers UK provide useful information on their website about the Carer's Allowance including a Fact Sheet which can be downloaded. See [www.carersuk.org](http://www.carersuk.org)

## **Benefits for the Person Being Cared For**

Disability Living Allowance (DLA) is a benefit for people under 65 years of age and children under the age of 16. However, DLA has been replaced by Personal Independence Payment (PIP) for new claimants aged 16 to 64 years. PIP is also being introduced for existing claimants aged 16 to 64 years and DWP will write to these people personally before their DLA is scheduled to end.

## **Disability Living Allowance (DLA)**

Adults receiving DLA will have a disability or health condition requiring help with looking after themselves or have walking difficulties. DLA is made up of two parts as follows:

### **Care Component**

This can be paid at three rates depending on the care needed:

**Higher rate £85.60 pw**

**Middle rate £57.30 pw**

**Lower rate £22.65 pw**

### **Mobility Component**

This can be paid at two rates depending on the care needed:

**Higher rate £59.75 pw**

### **Lower rate £22.65 pw**

DLA is usually paid every four weeks. For more information contact the DWP's DLA Helpline Tel: 0800 121 4433, Textphone: 0800 121 4493 or go to the website [www.gov.uk](http://www.gov.uk)

### **Personal Independence Payment (PIP)**

PIP is for adults with a long-term health condition or disability. The benefit is based on how a person's condition affects them, not what condition they have. An assessment by a health professional of the person's claim is carried out to decide the level of help required. PIP is made up of two parts as follows:

#### **Daily Living Component**

This can be paid at two rates depending on the care needed:

**Enhanced rate £85.60 pw**

**Standard rate £57.30 pw**

#### **Mobility Component**

This can be paid at two rates depending on the care needed:

**Enhanced rate £59.75 pw**

**Standard rate £22.65 pw**

PIP is usually paid every four weeks. Contact the DWP to make a new PIP claim Tel: 0800 917 2222, Textphone 0800 917 7777. They will send an application form with notes to help. For general information on PIP contact Tel: 0800 121 4433, Textphone: 0800 121 4493 or go to the website [www.gov.uk](http://www.gov.uk)

### **Attendance Allowance (AA)**

Attendance Allowance (AA) is a benefit for people aged 65 or over who, because of physical or mental disability, need help with personal care. This benefit is paid at two rates depending on how much care is needed:

**Higher rate £85.60 pw**

**Lower rate £57.30 pw**

Attendance Allowance can be claimed on form AA1, which can be downloaded from the website [www.gov.uk](http://www.gov.uk) Alternatively, the form can be obtained by calling the DWP's Attendance Allowance Helpline Tel: 0800 731 0122, Textphone: 0800 731 0317.

AA can be backdated to the date of the claim. This is usually the date the form is received or the date of calling the enquiry line if the form is returned within 6 weeks.

### **Terminal Illness - Special Rules for Claiming**

With regard to AA and PIP, if a person is terminally ill and is not expected to live longer than six months, claims will be given high priority and applications will be dealt with very quickly. When a claim is made a DS1500 form

completed by a doctor, specialist or consultant will be needed. This is a medical condition report.

### **Other Benefits**

Information on some other benefits is given below:

#### **Universal Credit**

Universal Credit (UC) is a benefit for people in work on a low income and people out of work that replaces six benefits with a single monthly payment. It is made up of a standard allowance plus other elements. The amount of benefit will depend on circumstances.

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

**In Brighton and Hove UC will now apply to all people making new claims for benefit and in some cases to people already claiming benefits, who have a change of circumstances. New applications for UC should be made online. Further information can be obtained from the DWP's UC Helpline Tel: 0800 328 9344, Textphone: 0800 328 1344 or from the website [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)**

#### **Employment and Support Allowance**

Employment and Support Allowance (ESA) is a benefit for people who are unable to work due to sickness or disability. The first 13 weeks of a claim is the assessment phase and during this time a basic rate will be paid. A person will need to undergo a Work Capability Assessment.

The person will then either be placed in the work related activity group or the support group and paid at the appropriate rates for these groups. A person in the work related activity group will have regular interviews with an adviser with the aim of getting them into work. A person in the support group does not have to go to interviews.

For new claims see Universal Credit.

#### **Income Support**

Income Support is a benefit a person can get if they are on a low income and have not signed on as unemployed. You may be able to apply for this if you are a carer.

A person cannot claim Income Support if they have savings over £16,000 or if they are working 16 hours a week or more or their partner is working 24 hours a week or more.

For new claims see Universal Credit.

## **Tax Credits**

If a person has children, or if a person or their partner work for a certain number of hours a week and their income is below a certain level, they may be able to claim Child Tax Credit or Working Tax Credit.

For new claims see Universal Credit.

## **Pension Credit**

Guarantee Credit is payable to people who have reached the qualifying age. This is gradually increasing to 66 in line with increases in the State Pension age. Guarantee Credit is paid to top up weekly income and guarantees every pensioner a minimum income. Savings Credit is an extra payment for people aged 65 or over who have made moderate provision for their retirement e.g. a private pension. Most people reaching State Pension age now will not be eligible for Savings Credit.

To make an application contact the DWP's Pension Credit Claim Line Tel: 0800 99 1234, Textphone: 0800 169 0133. Information can also be found on the website [www.gov.uk](http://www.gov.uk)

Note: For State Pension enquiries and claims contact the DWP's State Pension Claim Line Tel: 0800 731 7898, Textphone: 0800 731 7339 or visit the website [www.gov.uk](http://www.gov.uk)

## **Council Tax Reduction Scheme**

The Council Tax Reduction scheme (CTR) helps low income households with their Council Tax bills. Carers will be disregarded for Council Tax purposes if the following conditions are fulfilled:

- The person you care for must be receiving certain prescribed disability benefits. However, you do not have to be getting Carer's Allowance.
- You must be living in the same home as the person you care for.
- You must provide care for at least 35 hours per week.
- The person you care for must not be your spouse or partner or your child under 18 years old.

Council Tax also does not have to be paid in respect of a property left unoccupied by a person providing personal care for someone elsewhere.

For further information about levels of Council Tax contact the Council's Council Tax Section Tel: 01273 291291, Textphone: 01273 290111 or go to the website [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk).

## **Housing Benefit**

People can claim Housing Benefit if they rent from the Council, a Housing Association, an Agency or a private landlord and are on a low income.

**New benefit claimants of working age living in Brighton and Hove need to claim help with housing costs (rent) through Universal Credit rather than the City Council. See Page 5.**

Housing Benefit entitlement for Council or Housing Association tenants is calculated using the actual rent that is charged. If a person rents from an Agency or a private landlord, Housing Benefit is calculated using the Local Housing Allowance (LHA) rates, rather than the actual rent charged. These rates are set by the Valuation Office Agency. They are maximum amounts – the actual amount tenants get will depend on income, savings and circumstances.

If a person has more bedrooms than the Government say are needed under their size criteria, benefit will be reduced.

Information on Housing Benefit can be obtained from the Council's Benefits Service Tel: 01273 292000, Textphone: 01273 290333 or the website [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk).

The following websites have useful independent benefit calculators, which can be used to find out what benefits you could get, how to claim and how your benefits would be affected if you started work.

[www.entitledto.co.uk](http://www.entitledto.co.uk) – the calculators of this organisation are utilised by many householders.

[www.turn2us.org.uk](http://www.turn2us.org.uk) – this is the calculator of a national charity that helps people in financial need.

[www.betteroffcalculator.co.uk](http://www.betteroffcalculator.co.uk) – run by Policy in Practice to help individuals.

The following websites provide useful information about welfare benefits:

- Carers Trust at [www.carers.org](http://www.carers.org) gives.
- Carers UK at [www.carersuk.org](http://www.carersuk.org)
- [www.gov.uk](http://www.gov.uk)

Some of the benefits mentioned in this Fact Sheet can entitle people to other types of help and assistance. For instance, some income-based benefits entitle claimants to get free prescriptions, sight tests and school meals for their children.

### **Carers Card**

This is a free card giving carers discounts on a range of leisure and other activities across Brighton and Hove. If you would like a Carers Card contact the Council's Adult Social Care Access Point Tel: 01273 295555, Textphone: 01273 296205 or email [accesspoint@brighton-hove.gov.uk](mailto:accesspoint@brighton-hove.gov.uk) You can also apply online at [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk)

There are a number of other agencies that may be able to give you help and advice on benefits and tax credits, claims and form filling– details as follows:

### **Brighton & Hove Citizens Advice Bureau**

Tel: 0300 330 9033

Address: Hove Town Hall, Tisbury Road, Hove, East Sussex, BN3 3BQ

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Advice on welfare benefits and tax credits.

**Brighton & Hove City Council  
Welfare Rights**

Tel: 01273 291116

Welfare Rights Advice Line, 10am -1pm on Mondays.

This team offers advice to people who have been turned down for benefits.

They also produce a range of benefit fact sheets.

**Brighton Unemployed Centre**

Tel: 01273 671213

Address: 6 Tilbury Place, Brighton, BN2 0GY

Website: [www.bucfp.org](http://www.bucfp.org)

Drop-in sessions on welfare benefits etc.

**Disability Advice (Possability People)**

Tel: 01273 894050

Address: Montague House, Montague Place, Brighton BN2 1JE.

Website: [www.possabilitypeople.org.uk](http://www.possabilitypeople.org.uk)

Help and advice including drop-in sessions on welfare and disability benefits.