

Welfare Benefits for Carers

The time you spend caring for someone can make it difficult to earn enough money or you may find you have extra expenses due to your caring role. **This factsheet introduces the welfare benefits and other discounts that are available to carers.**



- A benefits adviser can help make sure you are getting all the welfare benefits you are entitled to.
- If you spend more than 35 hours per week caring for someone you may be able to claim **Carer's Allowance**
- You might get an additional amount paid on top of other benefits if you qualify for Carer's Allowance
- Carers can get an additional amount included in their **Universal Credit**
- Some carers can get their **council tax bill** lowered

This information covers:

1. [Do I need to speak to a benefits adviser?](#)
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1. Do I need to speak to a benefits adviser?

The welfare benefits system is complicated. You should speak to a benefits adviser if you don't know which benefits you are entitled to. You may be able to get help with difficult situations such as claims or appeals.

The help you will get from a benefits adviser will vary depending on the organisation you speak to. You could get advice, information, assistance with filling in forms or representation at official meetings.

Many people find it difficult to find benefits advice, and harder still to find support and representation. There have been some changes to the legal aid system meaning far fewer people can get help from a legal adviser.

Some solicitors or legal advisers will give benefits advice but will normally charge a fee. You can only get legal aid for benefit matters if it is to appeal a tribunal decision.

The most common place to find a benefits adviser is a Citizens Advice Bureau (CAB). You will find contact details of CAB and other organisations that might help in the 'useful contacts' section.

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2. What is Carer's Allowance?

Carer's Allowance (CA) is a benefit that you may be able to claim if you are a full-time carer. It is paid at a rate of £59.75 per week.

You can claim CA if you are in or out of work but you can not earn more than £100 per week. CA is not affected by any money you have saved. You do not need to have paid National Insurance contributions to get CA.

You qualify for CA if all of the following apply¹:

- you spend more than 35 hours a week caring for someone
- you are aged 16 or over
- you are not in full time education
- you are a resident of the UK and not subject to immigration control
- you earn less than £100 per week (after tax, National insurance and half of any pension contributions); **and**,

The person you care for gets one of the following benefits:

- Disability Living Allowance (middle or high rate care)
- Personal Independence Payment (standard or enhanced daily living component)
- Attendance Allowance
- Constant Attendance Allowance

Carer's Allowance can be backdated for up to 3 months or as long as the person you care for has been receiving the qualifying benefit.

How does Carer's Allowance affect other benefits?

You cannot be paid CA if you receive contribution based Employment and Support Allowance, State Retirement Pension, contribution based Jobseekers Allowance and some other benefits. This is because of something called the 'overlapping benefits' ruleⁱⁱ.

If you claim income related Employment and Support Allowance, Universal Credit, and some other means tested benefits you will get the full amount of CA. But your Carer's Allowance will count as your main income, so the means tested benefit will be reduced by the same amount as the CA you get.

You should apply for CA even if you are receiving these benefits. If you qualify for CA you get an additional amount paid on top of some other benefits (even if you cannot be paid CA because of the overlapping benefits rule). This additional amount is called a carer's premium, element or addition. You can find out more about carer's premiums in section 3 ['What is the Carer's Premium'](#)

The person you care for may get a Severe Disability Premium (SDP) on top of their benefits. A person will be paid the SDP if they:

- Live alone, and;
- Get means tested benefits (eg. Income Support, income related Employment and Support Allowance and housing benefit), and;
- Receive the care component of Disability Living Allowance (DLA) at either the middle or higher rate or the daily living component of Personal Independence Payment (PIP) at the standard or enhanced rate, and;
- Do not have a full time carer who is receiving Carer's Allowance

If you claim CA, the person you care for will lose their Severe Disability Premium.

This does not apply if the person you care for claims Universal Credit as this benefit does not include a Severe Disability Premium. See our information on 'Universal Credit' for more details about this benefit. You can get this on our website www.rethink.org or by calling 0300 5000 927 and asking for a copy to be sent to you in the post.

Example

Harvinder has bipolar disorder and claims income related Employment & Support Allowance. He has recently started caring for his elderly mother who claims Attendance Allowance. He put in a claim for Carer's Allowance.

Before claiming Carer's Allowance Harvinder was getting £121.65 each week from his ESA.

This was calculated by adding the following components:

- Basic allowance £71.70,
- Support group element £34.80
- Enhanced Disability Premium £15.15.

ESA: £121.65

After claiming CA:

As he now gets Carer's Allowance he also qualifies for the Carer's Premium which is an extra £33.30 per week. This means his maximum ESA entitlement is now £154.95 (£121.65 + £33.30)

He is paid Carer's Allowance of £59.75 per week but as this is classed as income the amount of ESA he actually receives is reduced by the same amount.

This means he is now paid £154.95 per week which is made up as follows:

Carers Allowance: £59.75
ESA: £95.20
Total: £154.95

What if there is a break in me providing care?

You are allowed to take a break from caring and continue to get Carer's Allowance for 4 out of every 26 weeksⁱⁱⁱ as long as:

- You have been providing 35 hours care per week for 22 of the past 26 weeks and;
- The person you care for continues to receive the qualifying benefit (Disability Living Allowance (middle or high rate care), Personal Independence Payment (standard or enhanced daily living component), Attendance Allowance or Constant Attendance Allowance)

If you go into hospital, you will continue to receive Carer's Allowance for up to 12 weeks as long as:

- You have been providing 35 hours per week care for 14 of the past 26 weeks, and;
- The person you care for continues to receive the qualifying benefit

If the person you care for goes into hospital you will continue to receive Carer's Allowance for as long as they continue to receive their disability benefit (this is normally 4 weeks). You will continue to receive the Carer's Premium or Addition (see below) for 8 weeks after your Carer's Allowance ends.

How do I apply?

You can apply for Carer's Allowance online or by completing a paper form. To request a claim form, contact the Carer's Allowance Unit on 0845 608 4321.

To apply online use this link: <http://www.dwp.gov.uk/carersallowance/>

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3. What is the Carer Premium?

The Carer Premium is an additional amount of money (£33.30 per week at the time of writing), paid on top of the following benefits to people who qualify for Carer's Allowance:

- Income Support (IS)
- Income based Job Seekers Allowance (JSA)
- Income related Employment & Support Allowance (ESA)
- Housing Benefit

An additional amount is also paid on top of Pension Credit but this is known as the Carer Addition.

To get the Carer Premium added to your benefit, you should apply for CA. You may not receive a payment of CA because of the overlapping benefits rule, but you will be better off because of the premium.

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4. What is Universal Credit?

Universal Credit (UC) is a new benefit that will be paid monthly. From October 2013 UC will be available nationwide for people making new benefit claims. If you are already getting any of the benefits that UC is replacing, you will be moved on to UC at some time between April 2014 and October 2017.

UC will replace all of the following benefits:

- Housing Benefit
- Income Support
- Income-based Job Seekers Allowance
- Income related Employment & Support Allowance
- Child Tax Credit
- Working Tax Credit
- Budgeting Loans

You can get UC if you have little or no income and, low-levels of savings and capital.

There are various elements of UC (including a carers element) which are paid depending on your circumstances.

You may qualify for the carer's element of UC if you spend at least 35 hours per week caring for someone who receives:



- Attendance Allowance
- Personal Independence Payment (standard or enhanced daily living component)
- Disability Living Allowance (middle or high rate care component)

Read our '**Universal Credit**' factsheet for more information. You can download it for free from www.rethink.org/resources or call 0300 5000 927 and ask for a copy to be sent to you.

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5. What is Carer's Credit?

If you are not paying National Insurance contributions because you are not working, you may be able to get carer's credit^{iv}. This would help ensure you remain entitled to the basic state pension and other contribution based benefits.

You will qualify for carer's credit if all of the following apply:

- you spend more than 20 hours a week caring for one or more people
- you are not in receipt of Carer's Allowance, and;

The person you care for is in receipt of one of the following benefits:

- Disability Living Allowance (middle or high rate care)

- Personal Independence Payment (standard or enhanced daily living component)
- Attendance Allowance
- Constant Attendance Allowance

If the person you care for does not get any of these benefits, you can still get carer's credits if a health or social care professional can confirm you provide appropriate care.

How do I apply?

To apply for carers credit contact the Carer's Allowance Unit on 0845 608 4321.

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6. Can I get any Council Tax Discounts?

A full council tax bill is based on two or more adults living in a household. Certain groups of people are not counted when calculating council tax. These groups include:

- Some carers
- People in full time education
- People with a 'severe mental impairment'

If there are less than two qualifying adults in the household there will be a reduction of the council tax bill. The bill can be reduced by 25%, 50% or 100% depending on who is living in the property.

To check if you qualify for a reduction of your council tax bill, you should contact your local authority council tax department or speak to a benefits adviser.

Carer's reduction

Carers are disregarded when the local authority calculate a council tax bill^v meaning you may receive a discount if you meet the following criteria:

- You care for someone for at least 35 hours per week
- You live with the person you care for
- The person you care for is age 18 years or older
- The person you care for is not your spouse or partner, and;

The person you care for gets one of the following benefits:

- Disability Living Allowance (middle or high rate care)
- Personal Independence Payment (standard or enhanced daily living component)
- Attendance Allowance
- Constant Attendance Allowance

If you qualify for the reduction, the amount your council tax bill will be reduced by will depend on who else lives in you household.

If the person you care for is exempt from council tax you will receive a 50% discount.

If the person you care for is not exempt from council tax you will receive a 25% discount.

If there are two or more people in the household that are liable to pay council tax no discount will be applied.

Single person's discount

If you are the only adult a property you should be receiving a 'single person's discount' on your council tax bill, this will reduce the bill by 25%^{vi}. You may also receive this discount if you are not the only adult, but the other people you live with are not taken into account for when calculating the council tax bill because for example they are students or are exempt due to a 'severe mental impairment'.

You can find more information on council tax discounts and other benefits in our '**Welfare Benefits and mental illness**' factsheet, which you can download for free from www.rethink.org/resources or call 0300 5000 927 and ask for a copy to be sent to you.

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Citizens Advice

All Citizens Advice Bureaux (CAB) can give advice face to face or by telephone. To find your nearest CAB you should use the 'find your local bureau' search bar on their website.

www.citizensadvice.org.uk

Citizens Advice are also setting up a national phone service. It is now fully operational in Wales. In England the service is being rolled out area by area.

- for Wales call **08444 77 20 20**
- for England call **08444 111 444**

Turn2us

A charitable service which helps people access money that is available to them – through welfare benefits, grants and other help.

Telephone: 0808 802 2000

Website: <http://www.turn2us.org.uk/>

Some **solicitors or legal advisers** will give benefits advice but will normally charge a fee. You can only get legal aid for benefit matters if it is to appeal a tribunal decision.

You can find legal advisers on the Ministry of Justice website:

<http://find-legal-advice.justice.gov.uk/>

Many **local authorities** have benefits advisers. You can find contact details for your local authority on Directgov.

<https://www.gov.uk/find-your-local-council>



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- ⁱ S.70 *Social Security Contributions and Benefits Act 1992*
reg 3, 5, 8 & 9 *Invalid Care Allowance Regulations 1976* SI 1976/409
- ⁱⁱ reg 4, 6 & 9 *Social Security (Overlapping Benefit) Regulations 1979* SI 1979/597
- ⁱⁱⁱ reg 4(2) *Invalid Care Allowance Regulations 1976* SI 1976/409
- ^{iv} reg 7(a) *Social Security (Credits) Regulations 1975* SI 1975/556
- ^v sch 1(9) *Local Government Finance Act 1992*
- ^{vi} s 11(1a) *Local Government Finance Act 1992*

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This factsheet is available
in large print.

Rethink Mental Illness

Phone 0300 5000 927
Monday to Friday, 10am to 2pm

Email advice@rethink.org

Did this help?

We'd love to know if this information helped you.

Drop us a line at: feedback@rethink.org

or write to us at Rethink Mental Illness:

Feedback
PO Box 68795
London SE1 4PN

or call us on 0300 5000 927.

We're open 9am to 5.30pm, Monday to Friday.



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quality of life for everyone
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For further information
on Rethink Mental Illness
Phone 0300 5000 927
Email info@rethink.org

www.rethink.org

Need more help?

Go to www.rethink.org for information on symptoms, treatments, money and benefits and your rights. Or talk to others about your problem at www.rethink.org/talk.

Don't have access to the web?

Call us on 0300 5000 927. We are open 9am to 5.30pm, Monday to Friday and we will send you the information you need in the post.

Need to talk to an adviser?

If you need practical advice, call us between 10am and 2pm, Monday to Friday. Our specialist advisers can help you with queries like how to apply for benefits, get access to care or make a complaint.

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