

Benefits for carers

Are you getting all the financial help you can?

The benefits system is very complex and it can feel like hard work getting the help that you are entitled to. First of all, you have to work out which benefits you can claim, and then you often have a lengthy claim form to fill in. Decisions about some benefits can take many weeks, and you may not know who to turn to for help.

The aim of this factsheet is to give an overview of how the benefits system works and to help you work out which benefits you can claim and how to do it.

This factsheet is not an exhaustive guide to the benefits system, and does not contain detailed information about individual benefits. For more information on Carers UK's range of information leaflets, call 0845 241 0963.

What can I get help with?

There is a range of help available through the benefits system, including:

- benefits to give you a basic income
- help to pay housing costs and Council Tax
- benefits to help you meet the extra costs you have because of your disability
- a top-up to your earnings from work
- one-off payments to help pay for larger items/services

Which benefits can I claim?

This depends on your circumstances, eg

- whether you have worked and paid National Insurance contributions
- your current income and savings
- your age
- whether you are working or are able to work
- why you are not able to work eg sickness, pregnancy

Each benefit has eligibility criteria which you must meet.

THE BENEFITS SYSTEM

Most benefits are administered by the Department for Work and Pensions (DWP). Within the DWP, responsibility for benefits lies with:

- Jobcentre Plus for benefits for people of working age
- The Pension Service for benefits for pensioners and advice on planning for retirement
- Disability and Carers Service for disability and carers' benefits

The information about benefits further on in this factsheet tells you which office is responsible for each benefit.

The benefits system is made up of different kinds of benefits. Understanding the difference between them will help you to work which benefits you should claim.

Income replacement benefits and the overlapping benefit rule

The conditions for income replacement benefits vary, but your eligibility could depend on:

- you having paid enough National Insurance contributions,
- you having worked for long enough or
- for Carer's Allowance, whether you are looking after someone who gets the right benefit

Although you may meet the criteria for more than one income replacement benefit, the 'overlapping rule' says that you can usually only be paid one of these benefits at any one time. If you meet the conditions for more than one benefit, the benefit of the highest value is paid to you. For example, if you are a carer and are also unable to work because of your own sickness or disability, you would be paid Incapacity Benefit/Employment and support allowance (assuming you meet all the conditions of entitlement) but not Carer's Allowance.



The box below lists the 'overlapping benefits' roughly in the order of highest to lowest paid:

Maternity Allowance
State Retirement Pension
Widowed Parent's Allowance / Bereavement Allowance / Widow's Pension
Incapacity Benefit/Employment and Support Allowance
Contribution-based Jobseeker's Allowance
Severe Disablement Allowance (only for claims made before 2001)
Carer's Allowance

As Carer's Allowance is the lowest paid, in most cases qualifying for another income replacement benefit means that Carer's Allowance will not be paid. However, you can still have underlying entitlement to Carer's Allowance which can help you to get extra money from other benefits.

If you are entitled to an income replacement benefit, you cannot choose to claim a means-tested benefit instead.

Universal benefits

These are paid to you regardless of your income or savings. Universal benefits are paid because your circumstances mean you have 'extra needs'. For example because you have a child(ren) or you have a disability.

Being paid a universal benefit can mean that you can also get more means-tested benefits.

Child Benefit
Guardian's Allowance
Attendance Allowance
Disability Living Allowance
Incapacity Benefit (for under age 20/25)
Industrial Injuries Benefits

Means-tested benefits

These benefits are sometimes known as 'top up benefits' because they are paid if your means (i.e. income and savings) are below the amount that the Government deems that you need. The amount of means-tested benefit paid depends on how much you 'need' given your age, family status etc. Means-tested benefits can act as passports to other help, e.g. if you get a means-tested benefit, you will get free prescriptions and dental treatment etc.

Income Support (IS)
Pension Credit (PC)
Income-based Jobseeker's Allowance (IB-JSA)
Housing Benefit (HB)
Council Tax Benefit (CTB)
Child Tax Credit (CTC)
Working Tax Credit (WTC)

How does the Government decide how much I need?

The amount you are thought to need is called your applicable amount. This is the amount the Government uses to work out whether you can be paid any means-tested benefits. Your applicable amount is made up of:

- your personal allowance
- premiums/additions

Personal allowance is based on your age and whether you are single or in a couple. For couples, claims for means-tested benefits must be made together and your joint income and savings will be taken into account.

Premiums are added to the applicable amount for people who have 'extra' needs (shown by meeting specified conditions), this includes people with disabilities and carers.

Can I claim more than one benefit?

Yes, in many cases you can, but benefits can only be paid together in certain combinations and you must meet the eligibility criteria for all the benefits you claim.

STEP 1
Income replacement benefits
ONLY ONE CAN BE PAID

STEP 2
Universal benefits
AS MANY AS YOU QUALIFY FOR CAN BE PAID

STEP 3
Means-tested benefits
A COMBINATION CAN BE PAID:
IS or IB-JSA or PC or WTC
and
CTC
and
HB
and
CTB



For example, if you have a disability which means that you are unable to work, you may be able to claim Incapacity Benefit/Employment and Support Allowance, Disability Living Allowance, Income Support, Housing Benefit and Council Tax Benefit.

Carer's Allowance and other benefits

1 Carer's Allowance claim depends on a relevant disability benefit being paid

To qualify for Carer's Allowance, the person you are looking after must be getting

- the Disability Living Allowance (DLA) care component at the middle or higher rate; or
- if they claim for the first time after the age of 65, Attendance Allowance (AA) at either rate

So the person you care for will need to make, or have made, a claim for DLA or AA before or at the same time that you make a claim for Carer's Allowance.

Both Disability Living Allowance and Attendance Allowance usually have waiting periods before the benefit can be paid. This may affect when you can claim benefits as a carer. For more information about Disability Living Allowance and Attendance Allowance, order Carers UK's factsheet on 0845 241 0963.

2 Carer's Allowance can lead to new claims for, or a higher award of means-tested benefits

The low rate of Carer's Allowance – below the basic level that the government defines as the minimum people need to survive – means that you may be able to get a top-up of Income Support (if you are under the age of 60) or Pension Credit (if you are over the age of 60).

Carers can also get an extra amount in their means-tested benefits called the carer premium (in Income Support, Housing Benefit and Council Tax Benefit) or carer addition (in Pension Credit). The carer premium or addition is included in your claim for means-tested benefits if you are paid Carer's Allowance or if you have underlying entitlement to Carer's Allowance (see page 4).

This means that some claimants have to apply for a benefit that cannot actually be paid in order to get another benefit. This complexity can mean that carers miss out on money, particularly when the extra amount may make the difference between getting the means-tested benefit or not.

Carers UK's CarersLine advisers can work out whether it would be worthwhile claiming Carer's Allowance to establish the 'underlying entitlement' that leads to extra benefit, for example with Income Support or Pension Credit.

Note that carers claiming benefits may have to attend a compulsory interview with a Jobcentre Plus adviser. This is a discussion between you and the adviser about your options for starting or returning to work or training.

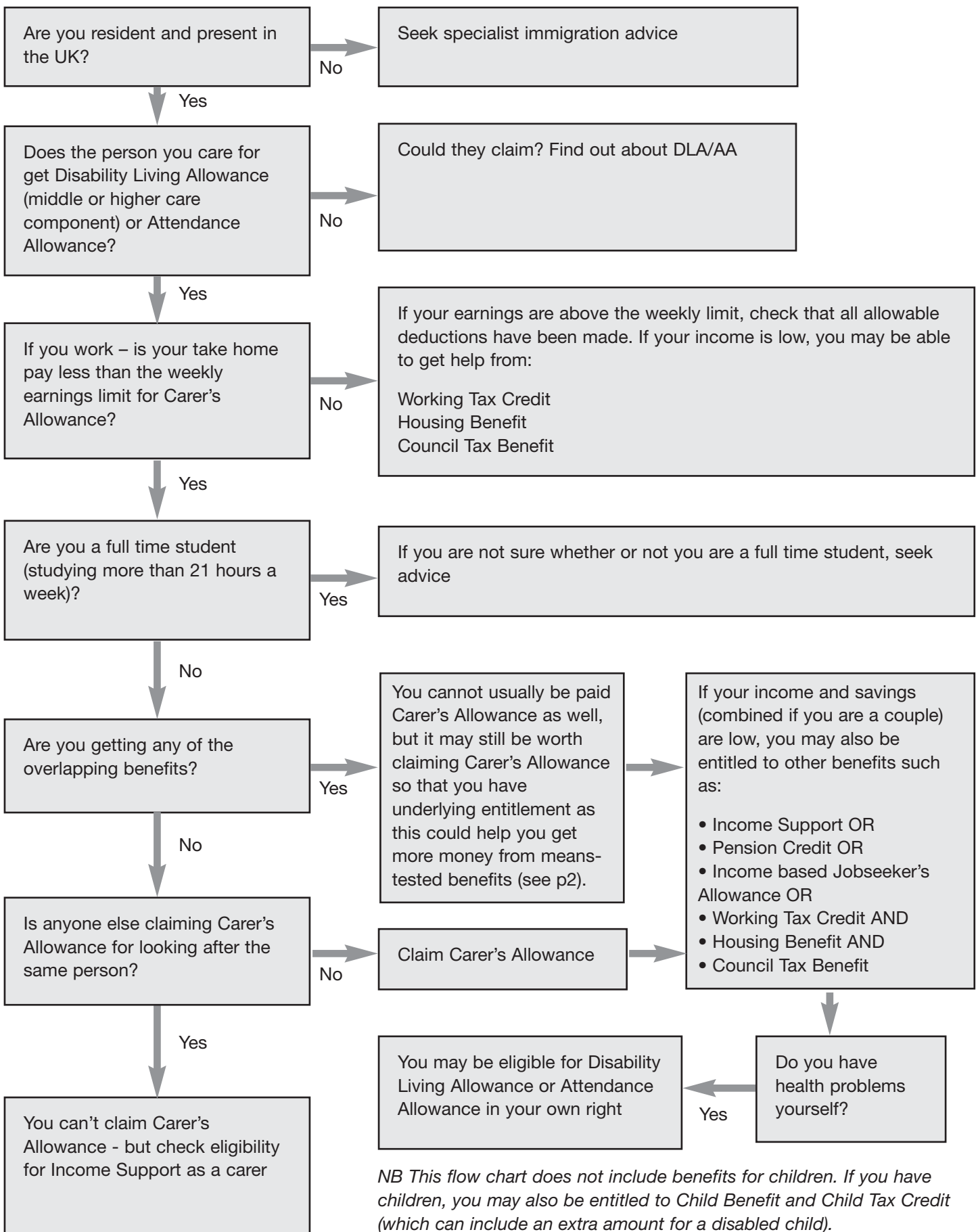
Carer's Allowance claimants may be invited to an interview, but attendance is voluntary. For carers who get Income Support (either on its own or as well as Carer's Allowance), attendance is compulsory. If it is not possible or practical to attend the interview, you can ask for it to be waived or deferred.

3 Carer's Allowance can affect the cared for person's benefits

Sometimes, your claim for Carer's Allowance can affect the benefits that the person you care for gets. This is because the severe disability premium, paid as part of means-tested benefits, can only be paid to a disabled person if no-one gets Carer's Allowance for looking after them. Once you claim Carer's Allowance, the severe disability premium stops, and the income of the person you care for will drop.

The Carer's Allowance claim form now requires the cared for person to sign a declaration to confirm that they are receiving care from the claimant, and that they are aware of how this could affect their benefit.

This interaction often leads to difficult decisions. On the one hand, an award of Carer's Allowance may be the carer's only income. On the other hand, the cared-for person could lose more than the amount of money gained by the carer. To make sure you are aware of all possible outcomes and what the best option is for you, seek further advice.



NB This flow chart does not include benefits for children. If you have children, you may also be entitled to Child Benefit and Child Tax Credit (which can include an extra amount for a disabled child).



SUMMARY OF THE MAIN BENEFITS FOR CARERS

The following list of benefits is not an exhaustive list, but are the main benefits affecting carers. Use the flow chart opposite to find out which benefits you could apply for.

Income replacement benefits

Carer's Allowance is the main benefit for carers. It is paid to people who look after someone who gets a qualifying disability benefit for at least 35 hours a week, and who earn below a set level and are not full time students. Carer's Allowance is administered by Disability and Carers Services. For more information, order a copy of our Carer's Allowance leaflet.

Incapacity Benefit/Employment and Support Allowance is the benefit paid to people who are unable to work due to sickness or disability. Claimants must have paid enough National Insurance contributions/credits to qualify, and may have to attend a medical as part of the claim process. Incapacity Benefit/Employment and Support Allowance is administered by Jobcentre Plus.

State Retirement Pension is the benefit paid to people of retirement age. Claimants must have paid enough National Insurance contributions/credits to qualify. State Retirement Pension is administered by The Pension Service.

Universal Benefits

Disability Living Allowance is a benefit paid to help with the extra costs of long-term illness or disability. To qualify for Disability Living Allowance, you must make a claim before your 65th birthday. Your income and savings do not affect whether you can get Disability Living Allowance or how much you can get, and you do not have to have paid National Insurance contributions.

Attendance Allowance is a benefit paid to people aged 65 or over to help them with the extra costs of a long-term illness or disability. Your income and savings do not affect whether you can get Attendance Allowance or how much you can get, and you do not have to have paid National Insurance contributions.

Both Disability Living Allowance and Attendance Allowance are administered by the Disability and Carers Service. For more information, order our Disability Living Allowance/Attendance Allowance leaflet.

Means-tested benefits

All of these benefits can include an extra amount for carers.

Income Support is a means-tested benefit paid to people on a low income (or with no other income) aged under 60 who do not have to sign on to look for work eg carers, single parents. Your income and savings will affect the amount you get and you cannot get any Income Support if you have savings of more than £16,000. Income Support is administered by Jobcentre Plus.

Income-based Jobseeker's Allowance is a means-tested benefit paid to people aged under 60 who are looking for work. You will have to sign on regularly at the Jobcentre Plus office to prove that you are available for and actively seeking work. Your income and savings will affect the amount you get and you cannot get any income-based Jobseeker's Allowance if you have savings of more than £16,000. There is also a contributory version of Jobseeker's Allowance. Jobseeker's Allowance is administered by Jobcentre Plus.

Pension Credit is a benefit paid to people aged 60 or over who have a low income. It is split into two parts:

- Guarantee credit can be claimed by people aged 60 or over and is means-tested, so the amount of income and savings you have will affect how much you get (but there is no upper savings limit)
- Savings credit can be claimed by people aged 65 or over and rewards pensioners who have a second pension or modest savings

Pension Credit is administered by The Pension Service.

Housing Benefit & Council Tax Benefit (rate rebate in Northern Ireland)

These are means-tested benefits for people on low incomes. Housing Benefit (HB) helps with rent, Council Tax Benefit (CTB) helps people pay their Council Tax bills each year. To be eligible for these benefits your savings must usually be below £16,000. However, if you receive the guarantee credit element of Pension Credit, you will normally get full Housing Benefit and/or Council Tax Benefit, even if your savings are above this amount. Housing Benefit and Council Tax Benefit are administered by your local authority.

Help with Council Tax is often left unclaimed or underclaimed. If you are over 60, the Pension Credit Helpline (0800 99 1234) can check your eligibility for Council Tax Benefit. If you live in Northern Ireland then ring 0808 100 6165.



There are other ways of getting your Council Tax (rates in Northern Ireland) reduced. Ask your local council or call CarersLine for more information about discounts for carers and disabled residents.

‘Extras’

Social Fund

The Social Fund is a pot of money used to make ad hoc payments to people in need. Each grant, payment or loan has its own conditions. The Social Fund is split into two sections:

Regulated Social Fund: payment is made if all eligibility criteria are met

- Sure Start Maternity Grants – one off payments to new or expectant parents
- Funeral Expenses Payments – one off payment to help people with responsibility for funeral costs
- Cold Weather Payments – paid on a weekly basis for each week the temperature falls below prescribed levels
- Winter Fuel Payments – annual payment made to people aged over 60 to help meet the additional costs of heating in the winter months

Discretionary Social Fund: eligibility criteria must be met, but this doesn’t guarantee a payment. Local priorities and budgets can also affect entitlement.

- Community Care Grants – non-repayable payments to help people set up or remain living independently in the community
- Budgeting Loans – interest-free loans made to people who need to buy larger items than their weekly benefit payment allows eg furniture
- Crisis Loans – interest-free loans for emergencies

All Social Fund payments are administered by Jobcentre Plus except Winter Fuel Payments which are administered by The Pension Service.

The Social Fund has its own system for challenging decisions, starting with an internal review, with the option of a further review with the Independent Review Service.

Help with health costs

If you (or your partner) are getting Income Support, income-based Jobseeker’s Allowance or the guarantee credit of Pension Credit, or, in some cases, tax credits, you will not be charged for most health services eg prescriptions, sight tests.

If you are aged 60 or over, you can get free prescriptions and NHS sight tests regardless of your income.

You may also be eligible for free prescriptions or help with other health costs due to the nature of your illness or disability eg you can have free eye tests if a close family member has had glaucoma, and you are over 40 years of age.

The Department of Health runs a Low Income Scheme that people can apply to for help with costs, including:

- Prescriptions, including prescription pre-payments
- Dental treatment and related charges
- Sight tests and help with glasses or contact lenses
- Help with medically related needs for wigs and fabric supports
- Travel to receive NHS treatment under a consultant’s care

For more information about the scheme, or to request a refund on health costs you have already paid, call Help with Health Costs on 0845 850 1166. If you live in Northern Ireland you can pick up forms from your optician, dentist or chemist.

BENEFIT ADMINISTRATION

How can I find out more about what I can claim?

If you are not sure which benefits you are entitled to, you can ask for a benefits check. These are usually carried out by specialist staff (welfare rights advisers) within local authorities, voluntary advice agencies (including Citizens Advice Bureaux), and carers centres.

CarersLine advisers can also carry out benefits checks – call them on 0808 808 7777 to find out more. The adviser will tell you the information they need to be able to carry out a check for you.

The Pension Credit helpline (0800 99 1234) can also carry out checks for people aged 60 or over. If you live in Northern Ireland then ring 0808 100 6165.

The information you need to provide for a benefits check to be done includes:

your income (from benefits, work or other sources and how often it is paid); savings; mortgage interest and other housing costs; annual Council Tax bill and any allowable discounts/reductions, etc. Note that if you are claiming as a couple you need to provide details of all the above for both of you.



How do I claim?

Claims for benefits should always be made on the appropriate form. You will need to provide supporting documents as well eg proof of address, income etc.

You can get copies of most claim forms from your local Jobcentre Plus office. Details of your local office should be in your phone directory. Many forms can also be downloaded from www.direct.gov.uk

If you are aged 60 or over, The Pension Service offers a telephone claim service on 0800 99 1234 or can arrange for a local officer to meet with you to go through all your entitlements. If you live in Northern Ireland then ring 0808 100 6165 for help.

Disability Living Allowance, Attendance Allowance and Carer's Allowance forms can all be requested from the Benefits Enquiry Line on 0800 88 22 00 or can be completed online at www.direct.gov.uk (in Northern Ireland claim DLA and AA online at www.dsdni.gov.uk/eservice).

On-line claims

In almost all cases, the forms will still have to be printed out, signed and sent to the administrative centre that processes these forms. There are several advantages to completing the form on-line:

- the questions tend to be better integrated with the corresponding notes that help you complete the form;
- there is a 'save' facility to make sure that the information you put on the form is not lost;
- can be modified without showing on the final printed copy;
- can lead to completion and return more quickly than waiting for a form to be sent out in the post, etc.

Can anyone help me to fill in the claim forms?

CarersLine (0808 808 7777) can offer advice on filling in Carer's Allowance claim forms, and can also give details of your local advice centres.

Citizens' Advice Bureaux, carers' centres, and other local advice services may be able to arrange an appointment for you to meet with an adviser, either at their office or by home visit.

The Benefit Enquiry Line (0800 88 22 00; in Northern Ireland 0800 220 674) can help you with Disability Living Allowance, Attendance Allowance and Carer's Allowance forms.

Can benefits be backdated?

Most benefits have time limits that allow you to extend a new claim back to a previous date as long as all the conditions for that benefit were from that date until the date the claim is made. For example;

- Carer's Allowance can be backdated up to three months
- Income Support can usually be backdated for one month
- Pension Credit can be backdated up to 12 months

In some circumstances you may be able to claim for longer periods of backdating if you can show that you have good cause for not having claimed earlier.

If you failed to make an earlier claim for benefit because you received wrong advice on your entitlement to a benefit from a staff member of the Department of Work and Pensions, you may be able to be paid backdated benefit for this period on the grounds that they made an 'official error'. There are compensation schemes with fixed amounts, with interest paid, when claimants have lost out through no fault of their own.

How will my benefit be paid?

Benefits are usually paid into your bank account.

If you do not have a bank account, you should be given information about how to open account. If you don't want your benefits paid into a bank account you can ask for your payments to be made to you by cheque.

As benefits are now paid direct into bank account or by cheque, it is important that you keep hold of any letters sent to you about your benefit entitlement as you may need them as proof of income.

What happens if I am turned down for a benefit?

If your benefit claim is refused, you may be able to challenge the decision. When you receive notice of the decision about your benefit claim, it should also tell you what you can do if you are not happy with the decision. This includes asking for:

- an explanation of how the decision was reached
- the decision to be looked at again by the Department of Work and Pensions or the Department for Social Development in Northern Ireland
- an independent appeal of the decision



This is a very complex area, and the best advice is to get expert independent advice from a local Citizens Advice Bureau or welfare rights service. CarersLine can also offer advice and information about how to appeal a decision, and can search for local agencies who may be able to help – and possibly represent you at an appeal hearing.

It is important to act quickly if you want to challenge a benefit decision as there are strict time limits.

What happens if my circumstances change?

When circumstances change eg the health of the person you care for gets worse, you go into hospital, you must notify the relevant part of the Department for Work and Pensions eg Jobcentre Plus office, Disability Benefits Centre. If you don't inform the relevant department of a change that affects your entitlement to benefit, you could be overpaid money that you later have to pay back. You could also be investigated for making a fraudulent claim. If you are told that you have been overpaid benefit, or are accused of making a fraudulent claim, seek advice immediately.

USEFUL NUMBERS

Carers UK www.carersuk.org
CarersLine 0808 808 7777

Contact a Family
www.cafamily.org.uk Helpline 0808 808 3555

Citizens Advice www.adviceguide.org.uk

Age Concern England www.ace.org.uk

Directgov www.direct.gov.uk

The Pensions Service 0845 60 60 265

The Pensions Service Northern Ireland 0800 100 6165

Carer's Allowance Unit 01253 856123

Disability Benefits Centre 08457 123456

Benefits Enquiry Line 0800 88 22 00

Benefits Enquiry Line Northern Ireland 0800 220 674

Jobcentre Plus (for benefit claims)
0800 055 6688

CARERS UK

the voice of carers

Carers provide unpaid care by looking after an ill, frail or disabled family member, friend or partner. Carers give so much to society yet as a consequence of caring, they experience ill health, poverty and discrimination.

Carers UK is an organisation of carers fighting to end this injustice. We will not stop until people recognise the true value of carers' contribution to society and carers get the practical, financial and emotional support they need.

Carers UK is here to improve carers' lives.

- We make sure carers understand their rights and know how to get support.
- We gather hard evidence about what needs to change.
- We mobilise carers and supporters to influence decision-makers.
- We transform the understanding of caring so that carers are valued and not discriminated against.

JOIN CARERS UK TODAY

Carers UK welcomes carers, former carers and others who support our aims, to become members. By joining Carers UK your support will help us keep on campaigning. Adding your voice will strengthen our power to make a difference for the UK's six million carers. As a member you will receive information about your rights, a free copy of our magazine *Caring*, along with regular updates on our work.

www.carersuk.org
info@carersuk.org

Membership line: 020 7566 7602

CarersLine: 0808 808 7777

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