

# Information Sheet

## 5 Welfare Benefits for Older Carers

If you spend a lot of time looking after someone who is sick, disabled or elderly, financial or practical help may be available.

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If you look after your partner, relative or friend, who needs help because they are frail, ill or have a disability, then you are a carer. If you spend a lot of time caring for someone then you will have your own needs as a carer. Some help is available; this includes welfare benefits and assistance from social services.

## Carer's Allowance

The main welfare benefit for carers is **Carer's Allowance**. This is a weekly payment for carers of sick, disabled and elderly people. If you qualify for Carer's Allowance you will get **£46.95** per week. You could get an addition of **£28.05** on top of this for your spouse if they are financially dependent on you. But, this increase cannot be paid if your partner's income from earnings, overlapping benefits (see page 5) or private pension is equal or more than **£28.05**.

You will be paid a Christmas Bonus of **£10** if you get Carer's Allowance.

Carer's Allowance is taxable. If you get Carer's Allowance you will be credited with class 1 National Insurance contributions which will protect your State Retirement Pension. You will also earn extra pension for every complete tax year that you get Carer's Allowance.

### Who qualifies for Carer's Allowance?

As long as you meet the qualifying rules you can claim Carer's Allowance whatever your marital status or whatever relationship you have with the person you are looking after. There is no upper age limit and it is not affected by any savings you have.

Some of the rules for claiming benefits or getting help from social services can be quite complicated. If you are in any doubt about how the rules apply to you or whether you are entitled to claim you can contact our freephone advice line, **SeniorLine**. Lines are open from 9am to 4pm, Monday to Friday on **0808 800 6565** (textphone: 0808 26 96 26). If you are in **Northern Ireland** call **0808 808 7575**. You can also contact your local Citizens Advice Bureau or carers organisation for advice.

To claim Carer's Allowance you must:

- be caring for someone who is receiving Attendance Allowance **or** Disability Living Allowance care component at the higher or middle rate **or** Constant Attendance Allowance (paid with War Disablement Pension and Industrial Injuries Disablement Benefit);

**and**

- care for the person for 35 hours a week or more;

**and**

- be over 16;

**and**

- not be in full-time education;

**and**

- normally live in the UK (which means you have lived here for 26 weeks out of the last 52);

**and**

- have no immigration conditions on your stay in the UK;

**and**

- earn no more than £84 per week.

Your earnings are counted after income tax and National Insurance contributions have been taken off. You can also deduct **half** your pension contributions. Any occupational or personal pension you receive is **not** counted. If you pay someone to care for the person you look after, you can deduct these costs from your earnings up to a maximum of half your weekly wage. But these care costs can only be deducted if you pay someone other than a 'close relative' to provide the alternative care.

If someone else also cares for the person you look after, only **one** of you can qualify for Carer's Allowance. If you each meet all the qualifying conditions, you will need to decide between you who should put in a claim.

Likewise, if you care for two or more people, you can only claim Carer's Allowance for looking after **one** of them. A carer is only allowed to receive one award of Carer's Allowance, no matter how many people they are caring for. You cannot add together the time you spend caring for two or more people. You have to show you are caring for one of these people for at least 35 hours a week.

If you are receiving any State Retirement Pension you will be affected by the 'overlapping benefits rule' described on page 5. This may mean that you will not receive Carer's Allowance. But if you get Pension Credit you will still keep your entitlement to '**carer additional amount**' (or '**carer premium**' for Council Tax Benefit and Housing Benefit). See page 10 for details.

## Carer's Allowance and other benefits

The effect of Carer's Allowance on benefits paid to the person you care for

If you claim Carer's Allowance, the person you care for may get less money if they receive any means-tested benefits. These include Pension Credit (if they are over 60); Income Support or Jobseeker's Allowance (if they are under 60); Council Tax Benefit or Housing Benefit.

This is because they would lose their entitlement to:

- the 'severe disability additional amount' (SDAA) which increases the amount of Pension Credit paid to disabled people; and
- 'severe disability premium' (SDP) which increases the amount of Council Tax Benefit, Housing Benefit and Income Support or Jobseeker's Allowance paid to disabled people.

To qualify for SDAA and SDP, the disabled person must have no-one 'officially' looking after them. So if you receive Carer's Allowance, this condition is no longer met. How much money they will lose will depend on their situation:

- If the person you look after is living on their own they will lose their SDAA or SDP.

- If the person you care for is part of a couple (where their partner is also disabled but doesn't have a carer who gets Carer's Allowance) they will only get single rate SDAA or SDP instead of each getting it.
- If both members of a couple have a carer claiming Carer's Allowance they won't get any SDAA or SDP.

If you do not actually receive Carer's Allowance because of the 'overlapping benefits rule' (see below), the person you are caring for can still qualify for the SDDA and SDP.

Before you put in a claim for Carer's Allowance, check with the person you are caring for to see if their benefits will be affected. If you would like more advice on this, contact **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)**.

The 'overlapping benefits rule'

Carer's Allowance is one of a group of income replacement benefits which cannot usually be paid on top of each other, due to the 'overlapping benefits rule'. This means that even if you are eligible, you might not get paid Carer's Allowance if you are getting one of the following benefits:

- State Retirement Pension
- Incapacity Benefit
- Severe Disablement Allowance
- Widow's Benefits/ Bereavement Benefits
- Maternity Allowance
- Contribution-Based Jobseeker's Allowance

If you are receiving **more than** the rate of Carer's Allowance (£46.95 a week) from one of the benefits in the list, you won't get any Carer's Allowance. But if you are receiving **less than** £46.95 from one of these benefits you will be paid an amount of Carer's Allowance that brings your weekly benefit up to £46.95.

For example, if you are getting a full basic State Retirement Pension of £84.25 per week you will not be paid any Carer's Allowance. But if you are only receiving a reduced Retirement Pension of £32 a week you should receive £14.95 Carer's Allowance to bring the total up to £46.95.

If your partner claims one of these benefits and they get extra money for you because you are a 'dependant', you may also be affected by the 'overlapping

benefits rule'. In some cases it is better for your partner to continue getting the dependant's allowance and in other cases it would be better if they gave it up so you can claim Carer's Allowance (this depends on which benefit would give you more money between you). **SeniorLine** can give advice on what would be best for you - call freephone **0808 800 6565 (0808 808 7575** if you are in **Northern Ireland)**

If you cannot get Carer's Allowance because of the overlapping benefits rule, **it may still be important for you to put in a claim**. This is because you could get extra money as part of any Pension Credit, Income Support, Council Tax Benefit or Housing Benefit you get. See page 10 for details.

### Home responsibilities protection

Home responsibilities protection was introduced in 1978 to help protect the pension of people who do not work because they are caring for a child or a sick or disabled person. It works by reducing the number of years for which you have to satisfy the national insurance contribution conditions for your State Retirement Pension.

This year will qualify as a year of 'home responsibilities protection' if:

- you do not qualify for Carer's Allowance but look after someone for at least 35 hours a week **and** the person you care for receives Attendance Allowance or Disability Living Allowance care component at the middle or highest rates (and has received it for 48 weeks in the past year); **or**
- you receive child benefit for a child under 16; **or**
- you get Income Support on the basis that you are a carer.

If you get child benefit or Income Support as a carer, you should get home responsibilities protection automatically. If not you should apply for home responsibilities protection using form CF411. Contact your local social security office, Jobcentre Plus or Pension Service for a form. Or call the Pension Service on **0845 606 0265 (textphone 0845 606 0285)**. Alternatively you can access and print off a copy through the Directgov website at [www.direct.gov.uk](http://www.direct.gov.uk)

If you get Carer's Allowance you shouldn't normally need home responsibilities protection because you will receive National Insurance Contribution Credits.

If you are in any doubt about whether you are entitled to claim or if your state pension is protected while you are caring, you can get some advice from **SeniorLine** on **0808 800 6565 (0808 808 7575** in **Northern Ireland)**.

Carer's Allowance and your means-tested benefits

Carer's Allowance counts in full as income when means-tested benefits are calculated. This means that if you are claiming Pension Credit, Income Support, Council Tax Benefit or Housing Benefit (and rate rebate in Northern Ireland), your benefit will be adjusted to take into account the amount of Carer's Allowance you are receiving. In most cases you will find you are better off, as you will become eligible for the 'carer additional amount' (for Pension Credit) or 'carer premium' for other benefits. See page 10 for further details.

## How to claim Carer's Allowance

You can get a claim pack for Carer's Allowance (DS700) from your local social security office or by ringing the **Carer's Allowance Unit** on **01253 856123** or the **Benefit Enquiry line** on **0800 88 22 00**. If you are in Northern Ireland call the **Disability and Carer's Service** on **028 9090 6186** or the **Benefit Enquiry Line** on 0800 220 674. If you need help completing the claim pack, contact one of the organisations listed on pages 13 and 14.

Your claim will not be processed by your local social security office. Instead, it will be dealt with by a special office. If you live in England, Scotland or Wales your claim will be dealt with by the Carer's Allowance Unit. You should send your completed claim pack to the address below. If you have any queries about your claim this is the office to contact.

Carer's Allowance Unit  
Palatine House  
Lancaster Road  
Preston PR1 1HB  
Tel: 01253 856123

If you live in Northern Ireland, your claim will be processed by the Disability and Carers Service at the address below. You should send your completed claim pack to this address. If you have any queries about your claim this is the office to contact.

Disability and Carer's Service  
Castle Court  
Royal Avenue  
Belfast BT1 1HR  
Tel: 028 9090 6186

If your claim is unsuccessful, you can request a 'revision' of the decision and then a further appeal. You must request a revision within one month of notification of the decision. Before challenging a decision get advice from one of the organisations listed on pages 13 and 14.

### Backdating your claim

It is always best to put in a claim for Carer's Allowance as soon as you become a carer. However, if you have satisfied the criteria for some time when you make a claim, you can ask for your Carer's Allowance to be backdated for up to three months.

If the person you are looking after has applied for Attendance Allowance or Disability Living Allowance, but has not yet received a decision, you should still complete a claim form for Carer's Allowance. You will be turned down initially, but as long as you re-apply within three months of a decision being made, your claim can be backdated to either the date of your first claim, or the date their Attendance Allowance or Disability Living Allowance is paid from, if this is later.

### Time off from caring

There may be times when you have a break from caring. You may go on holiday, or the person you are looking after may need to spend some time in hospital. When this happens there are special rules to decide whether you will continue to be paid Carer's Allowance or whether the payment will be suspended. The rules are quite complicated so you may want to get specialist advice from one of the organisations listed on pages 13 and 14. However, the basic rules are as follows:

If you have been caring for someone for **22 weeks or more out of the last 26 weeks** (or you can show that you would have qualified in this period):

- you can take up to four weeks holiday every six months without losing your Carer's Allowance; **and**
- if you or the person you care for goes into hospital, you can get Carer's Allowance for a further eight weeks (giving a total limit of 12 weeks off caring for every six months); **but**
- your Carer's Allowance will stop before you reach the 12 week limit if the person you care for loses their disability benefit.

Your Carer's Allowance will be stopped if you have a break and have been caring for **less than 22 weeks** out of the last 26 (or 14 weeks out of 26 if the reason you didn't give care was because you, or the person you care for, was in hospital).

If your Carer's Allowance is stopped you'll need to re-apply for it as soon as you start caring again.

For more information on what happens to benefits when someone goes into hospital, see our free information sheet no. 14 'Going into Hospital'.

When you have a break from caring you must always inform the Carer's Allowance Unit where you made your claim (or the Disability and Carer's Service in Northern Ireland) - see page 7. They will add up the amount of time you have off in each six month period from the date your Carer's Allowance starts.

If you find that you take quite a bit of time off from caring, keeping a diary can help you to keep track of the breaks you have. It will also help you to plan the maximum amount of time off without losing your benefit.

### If the person you care for dies

If the person you care for dies you can continue to get Carer's Allowance for up to eight weeks after their death. To carry on getting the payment in the eight week period you have to continue to meet the normal rules for getting Carer's Allowance (see page 3) apart from the need to care. Earnings over £84 and other benefits will continue to affect the payment of Carer's Allowance. For example, if the person you cared for is your husband or wife and you receive a Bereavement Benefit after their death you will not be able to get Carer's Allowance as well (see page 5).

## Income Support and Pension Credit for carers

Income Support (IS) is a benefit for people aged under 60 living on a low income. If you are aged 60 or more and living on a low income, you claim Pension Credit rather than Income Support. If you qualify for IS or Pension Credit the amount you receive can be increased if you are a carer.

The amount of IS or Pension Credit you can claim depends on what is known as your '**applicable amount**' (IS) or '**appropriate minimum guarantee**'

(Pension Credit). This is the minimum amount the Government thinks you need to live on. If your income is below this amount, IS or Pension Credit will be paid to you to 'top up' your income to that level.

If you are receiving Carer's Allowance, or are entitled to it but don't receive it (because of the overlapping benefits rule), you will qualify for the **carer premium** (if you get IS) or **carer additional amount** (if you get Pension Credit). This is an extra **£26.35** a week to be added on to your 'applicable amount' or 'appropriate minimum guarantee' when your IS or Pension Credit is worked out. If you are married or live with someone as if you are, and both of you are carers, the amount could be doubled to **£52.70**. Once your claim for Carer's Allowance has been agreed, any extra Pension Credit or Income Support you are entitled to should be paid automatically.

Pension Credit is paid in two parts – one is called **guarantee credit** while the other is called **savings credit**. Your guarantee credit is worked out according to your minimum guarantee, which will take into account your carer additional amount. Even if you don't get any guarantee credit you may be able to claim savings credit. You must be aged at least 65 to get the savings credit part of Pension Credit. If you are a carer you may be able to get more savings credit.

## Council Tax Benefit and Housing Benefit for carers

Council Tax Benefit and Housing Benefit (or rate rebate in Northern Ireland) are benefits for people on a low income who need help paying their Council Tax bill and/or their rent. If you qualify for Carer's Allowance, the amount of Council Tax Benefit or Housing Benefit (or rate rebate in Northern Ireland) you can claim may be increased.

Council Tax Benefit and Housing Benefit are worked out in a similar way to Income Support. The amount you can claim depends on your 'applicable amount'. As with Income Support, if you are receiving Carer's Allowance you will qualify for a **carer premium** of **£26.35** a week to be added on to your applicable amount when your benefit is worked out. If you are a couple, and both of you are carers you could qualify for double the amount - **£52.70**. This in turn can lead to an increase in the benefit you are paid. Once your claim for Carer's Allowance has been agreed, your benefit should be adjusted automatically. If you are eligible for Carer's Allowance, but do not get it because of the overlapping benefits rule, you should also qualify for the carer premium.

**If you are not already claiming Pension Credit, Income Support, Council Tax Benefit or Housing Benefit (or rates rebate in Northern Ireland), it may be worth checking to see if you can now make a claim. See our free advice leaflet, *Can You Claim It?* for details.**

## Your carer's assessment

You may already know that your local council has a **duty** to assess the needs of any person who could require care services. For example, if the person you are looking after has difficulty preparing meals, or getting washed and dressed on their own, they have a legal right to an assessment of their care needs.

If you care for a person for a substantial amount of time (or you intend to provide substantial care in the near future), **you have the right to ask for a separate assessment of your own needs**. This assessment is to look at the help you need to enable you to carry on caring for the person.

If you are a carer you can get help and support so that you can take some time off. One of the forms of support that you can get is respite care for the person you look after. Your local authority is responsible for organising this. They can arrange additional care in the home, extra visits to a day-care centre, or a temporary stay in a care home for the person you are caring for. Local authorities can also issue a direct payment to the person you look after to allow them to arrange their own care while you have a break.

When you are planning a break remember that your benefits can be affected (see page 8).

## England, Northern Ireland and Wales

In England, Northern Ireland and Wales, carers can directly receive their own services. For example, you may need someone to sit with the person you care for while you attend a religious service or do your shopping. Because carers can receive their own services, the local authority can charge carers for services; whether they charge and how much will depend on the charging policy of your local authority but it has to be 'reasonable'. If you feel that the charge is going to cause you hardship you can put in a complaint to the local authority.

Local authorities now have a duty to offer carers direct payments as an alternative to these services. Direct payments are cash paid to you by your local authority which allow you to arrange and pay for your own services.

For more information on direct payments and paying for services see our information sheet no. 13 *Care at Home*.

## Scotland

In Scotland, the social work department uses your carer's assessment in deciding what services to provide the person you are looking after, taking into account your needs as a carer. But the social work department does not provide services (or direct payments) directly to you as a carer, only to the person you are caring for. (However, if you are caring for a disabled child you are entitled to receive direct payments to buy services for your child).

If you would like advice on the carer's assessment, the type of services you can expect and charges for those services you can call a free helpline for carers run by **Carers UK** on **0808 808 7777**. If you would like further information on the community care assessment for the person you are caring for and the services they can expect, see our free advice leaflet *Help in Your Home*.

## Useful contacts

### **Age Concern Books**

Unit 6, Industrial Estate  
Brecon, Powys LD3 8LA  
Tel: 0870 4422 120

Publishes a range of books for carers of older people.

### **Age Concern England**

1268 London Road  
London SW16 4ER  
Information line: 0800 00 99 66  
Web: [www.ace.org.uk](http://www.ace.org.uk)

### **Age Concern Scotland**

Causewayside House, 160 Causewayside  
Edinburgh EH9 1PR  
Helpline: 0845 125 9732  
Web: [www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)

### **Age Concern Cymru**

13/14 Neptune Court, Vanguard Way  
Cardiff CF24 5PJ  
Tel: 029 2043 1555  
Web: [www.accymru.org.uk](http://www.accymru.org.uk)

### **Age Concern Northern Ireland**

3 Lower Crescent  
Belfast BT7 1NR  
Tel: 028 9024 5729  
Web: [www.ageconcernni.org](http://www.ageconcernni.org)

### **Carers UK**

20/25 Glasshouse Yard  
London EC1A 4JT  
Tel: 020 7490 8818  
Helpline: 0808 808 7777  
Web: [www.carersuk.org](http://www.carersuk.org)

Provides an information and advice service for carers.

**Citizens Advice Bureau**

(see your local telephone book)

Offers advice and information on a wide range of topics including social security benefits, housing, legal matters, and local services.

**Crossroads** offers practical help and assistance to carers.

**Crossroads Caring for Carers England and Wales**

10 Regent Place

Rugby CV21 2PN

Tel: 0845 450 0350

Web: [www.crossroads.org.uk](http://www.crossroads.org.uk)

**Crossroads Caring for Carers Scotland**

24 George Square

Glasgow G2 1EG

Tel: 0141 226 3793

Web: [www.crossroads-scotland.co.uk](http://www.crossroads-scotland.co.uk)

**Crossroads Caring for Carers Northern Ireland**

7 Regent Street

Newtownards

County Down BT23 4AB

Tel: 028 9181 4455

Web: [www.crossroadscare.co.uk](http://www.crossroadscare.co.uk)

**Counsel and Care**

Twyman House, 16 Bonny Street

London NW1 9PG

Tel: 020 7241 8555

Advice line: 0845 300 7585

Web: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

Provides information and advice to older people and their carers.

For further information contact:

Information Resources Team  
Help the Aged  
207–221 Pentonville Road  
London N1 9UZ  
Tel: 020 7278 1114

If you have access to the Internet you can download our information sheets and advice leaflets by logging on to [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

**SeniorLine** is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- Welfare and disability benefits
- Community and residential care
- Housing options and adaptations
- Access to health and community services
- Equipment to assist independence
- Support for carers
- Agencies offering local practical help

Freephone: **0808 800 6565**

Textphone (Minicom): **0800 26 96 26**

**9am to 4pm, Monday to Friday**

If you are in **Northern Ireland**, contact **SeniorLine** on **0808 808 7575**.

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Help the Aged is a registered charity No. 272786 registered in England at the above address