

Carers Guide to Benefits



Do you look after someone?

A carer is someone who, unpaid, is looking after a relative, friend or neighbour, who is ill, disabled, frail or in need of emotional support.

Translation, CD and Large Print Available

1. Am I A Carer?

- You may not think of yourself as a carer because the person you care for is a husband, a wife, a child, relative or friend. If you support and care for someone because they have a long-term illness or disability or because they are frail, you may be entitled to some help. It doesn't matter how old they are or if they live with you or not, you may still be a carer.

2. How Can This Guide Help Me?

- This guide tells you what financial benefits may be available to you and the person you care for, and shows you how you can get this help. If you would like more information there is a list of organisations at the back of this guide that can help you further.

3. What Might I Get Help With?

- Getting a basic income or topping up your earnings with benefits you may be entitled to.
- Help with housing and council tax costs.
- Claiming benefits to help with the cost of disability.
- Other financial help because you have a low income.

4. What Benefits Help Am I Eligible For?

- Means-tested benefits – these depend on your income and savings, and those of your partner. They include Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance, Housing Benefit, Council Tax Benefit.
- Working Tax Credit and Child Tax Credit.
- Non means-tested benefits - these can be either contributory or non contributory:

- ◆ Contributory benefits depend on your National Insurance contributions. These include contributory Employment and Support Allowance and Incapacity Benefit (if you are already receiving this benefit) Jobseekers Allowance.
- ◆ Non-contributory benefits do not depend on your National Insurance contributions. These include Attendance Allowance, Disability Living Allowance and Carers Allowance.

5. Julie's Story

- Julie is aged 34, single and lives in a rented house with her 2 children aged 3 and 5. She isn't in paid work but she spends every day helping her elderly neighbour, who is disabled. Julie's neighbour can't cook for herself and needs a lot of help during the day.
- Julie **may** be entitled to the following financial help:
- **Income Support** for Julie because she is a lone parent.
- **Carer's Allowance** for looking after her neighbour.
- **Child Tax Credit and Child Benefit** for the children.
- **Housing Benefit** and **Council Tax Benefit** for help with rent and council tax.
- **Health Benefits** such as free prescriptions, eyesight tests.

6. Barbara And Bill's Story

- Barbara and Bill are a couple in their 70s, living in their own home. They both have State Pensions and Occupational Pensions. Bill became ill last year with severe angina and he is waiting for a heart operation. At the moment he needs a lot of looking after and Barbara provides this care.
- They **may** be entitled to the following financial help.

- **Attendance Allowance** for Bill's care needs.
- **Carers Allowance** for Barbara for looking after Bill. This may give her an additional amount of **Pension Credit**.
- **Pension Credit** for Bill and Barbara as a couple to include the carer's addition.
- Help with **housing costs** if they still have a mortgage.
- **Council Tax Benefit** for help with the Council Tax.
- **Health Benefits** such as free prescriptions and eyesight tests.

7. David And Helen's Story

- Helen is 53 and has given up work to look after her husband David. He is 55 and has a long-term illness that meant he had to give up work 6 months ago. He can't walk very far and he needs help both during the day and at night. Ruth, Helen's mother, recently came to live with them as she is frail and cannot cope on her own. They have £1500 savings but all the usual household expenses and a mortgage to pay.
- David and Helen **may** be entitled to the following financial help:
- **Contributory Employment and Support Allowance** for David now that his Statutory Sick Pay has run out **Income-related Employment and Support Allowance** top-up for David and Helen as a couple, including help with housing costs.
- **Carer's Allowance** for Helen for looking after David.
- **Disability Living Allowance** for David's care and mobility needs.
- **Council Tax Benefit** for help with the Council Tax, **Health Benefits** such as free prescriptions, eyesight tests.
- Ruth **may** be entitled to the following financial help:

- **State Pension** (including the Winter fuel payment)
- **Pension Credit**
- **Attendance Allowance**
- **Health Benefits** such as free prescriptions, eyesight tests.

8. Isabella And Abdul's Story

- Isabella is 43 and Abdul is 45 they have two children. Alisha is 17 and in full-time education. Ehmadi is 10 and needs a lot of looking after because he has learning and behavioural difficulties. Abdul stays at home to look after Ehmadi and Isabella works full time. They live in a rented house.
- Isabella and Abdul **may** be entitled to the following help:
- **Disability Living Allowance** for Ehmadi for care and mobility needs.
- **Carer's Allowance** for Abdul.
- **Working Tax Credit** as Isabella works over 16 hours a week
Child Tax Credit and **Child Benefit** for the children.
- **Housing Benefit and Council Tax Benefit** to help with rent and council tax.
- **Educational Maintenance Allowance** for Alisha because she is in full-time education.

9. How Do I Know If I Am Entitled To Any Benefits?

- **Carer's Allowance**
- If you are aged 16 or over and you are caring for another person for at least 35 hours a week, you are not in full-time education, you are

not earning too much and the person you are caring for is getting either Attendance Allowance or Disability Living Allowance care component at either the middle or higher rate then you may be able to claim Carer's Allowance. If you are receiving certain other benefits that are worth the same or more, then you may not actually be paid Carer's Allowance. However, it may still be worth applying for it because it gives you National Insurance contributions and entitlement to additional amounts of means-tested benefits.

- **Claiming Carer's Allowance may also affect the amount of benefit that the person you are caring for claims** so it is best to seek advice before claiming. The Carer's Allowance claim pack includes a statement to be signed by the disabled person to say that they know that someone is claiming Carer's Allowance for looking after them.
- If you are under age 60 you should claim through Jobcentre Plus on free phone 0800 0 55 66 88. If you are age 60 or over contact the Carer's Allowance Unit on 01253 856 123 (text phone 01772 899 489). You can also claim on form DS700 or online at www.direct.gov.uk

■ Attendance Allowance

- You can claim Attendance Allowance if you are aged 65 or over and need help with personal care or watching over to avoid danger to yourself. You must have needed this help for 6 months before Attendance Allowance can be paid unless you are terminally ill, in which case it is paid straight away. You don't have to be living on your own. Attendance Allowance is not means-tested so any income or capital you have doesn't count. It is tax-free and can be paid on top of all other benefits. If you get Attendance Allowance and are entitled to means-tested benefits then you may get additional

amounts of those benefits. Claims for Attendance Allowance are made on a self-assessment form. On the form someone who knows you (eg. a carer, relative or doctor) is asked to explain your needs. It is important that this form is filled in as fully and accurately as possible so it is a good idea for you to get someone else to look at it before it is sent off, or to ask for advice if you are unsure.

- You can get a claim form from the Disability Benefits Centre for York and North Yorkshire by ringing 0113 230 9000 (text phone 08457 22 44 33 or from the Benefits Enquiry Line on 0800 88 22 00 (text phone 0800 24 33 55), or you can download a claim form or claim online at www.direct.gov.uk

■ **Child Tax Credit**

- Child Tax Credit is paid to support families with children up to age 20 if they are in full-time non-advanced education or unwaged work-based training. The maximum amount of Child Tax Credit depends on the number of children in your family with an extra amount for each child on Disability Living Allowance or who is registered blind. You do not have to be working to get Child Tax Credit.
- You can claim for both Child Tax Credit and Working Tax Credit on form TC600. This is available from Jobcentre Plus offices and Revenue enquiry centres. You can also claim over the phone on 0845 300 3900 (text phone 0845 300 3909) or download a claim form from www.hmrc.gov.uk

■ **Council Tax Benefit**

- You may be entitled to Council Tax Benefit if you have a low income and savings of £16,000 or less or because you are receiving another benefit that entitles you to maximum Council Tax Benefit.

- If you are claiming another means-tested benefit your claim may include a claim for Council Tax Benefit, otherwise contact your local authority for a claim form.
- If you are a carer there are a number of ways in which Council Tax bills can be reduced. You may get a discount because you are treated as living alone either because of the benefit the person you care for receives or because they are severely mentally impaired or because you are a low paid carer. Council Tax can be reduced under the Disability Reduction Scheme if the house has been adapted for an occupant who is permanently and substantially disabled. You may get a Council Tax rebate if you live with another adult who is on a low income under the Second Adult Rebate scheme.

■ **Disability Living Allowance**

- You can claim Disability Living Allowance if you are under the age of 65 and need help with your personal care or mobility. You must have needed this help for 3 months before it can be paid and be likely to need it for a further 6 months. This rule doesn't apply if you are terminally ill. You may be able to claim Disability Living Allowance for a child under 16 if they need more attention or supervision than another child of the same age, or need a type of attention that a child of the same age would not need. You can claim the care component from any age. You can only claim the mobility component from the age of 3 for the higher rate, or 5 if they qualify for the lower rate. Disability Living Allowance is paid on top of all other benefits and is tax-free. It is paid at different rates depending on your level of need and continues to be paid as long as you meet the qualifying conditions. If you get Disability Living Allowance and are entitled to other means-tested benefits you may get additional amounts of these benefits.
- You claim Disability Living Allowance in the same way as claiming for Attendance Allowance (see above).

■ **Educational Maintenance Allowance**

- If you are aged 16, 17 or 18 and stay in education or join unwaged work-based training after school leaving age you may get Educational Maintenance Allowance. The amount you get is based on your parents' income, with bonus payments for attendance.
- To apply for the scheme you need to contact your school, college or local authority for an application pack, or you can get further details on www.ema.direct.gov.uk or by phoning 0808 10 16219.

■ **Employment and Support Allowance**

- Employment and Support Allowance is a benefit for people with limited capability for work because of illness or disability.
 - ◆ **Contributory Employment and Support Allowance:** You may be entitled to this if you have paid enough National Insurance contributions and if you have limited capability for work according to the Employment and Support Allowance work capability assessment.
 - ◆ **Income-related Employment and Support Allowance:** This is means-tested. It can be paid if you have limited capability for work according to the Employment and Support Allowance Work Capability Assessment. It does not depend on your National Insurance contributions but it does depend on how much other income or savings you have. It can be paid on its own or as a top-up to the contributory allowance. Additional elements may be included in the amount you are entitled to if you have a partner or you or your partner are severely disabled or are a carer.
- You can claim by contacting Jobcentre Plus on 0800 0 55 66 88 (text phone 0800 0 23 48 88).

■ **Health Benefits**

- If you get a means-tested benefit then you will be entitled to maximum help with NHS costs such as prescriptions, NHS dental treatment, eye tests and vouchers for glasses, and hospital fares. If you do not get a means-tested benefit but still have a low income then you may still be entitled to maximum or part help under the Low Income Scheme.
- If you are not exempt from prescription charges or your income is too high for the Low Income Scheme a prepayment certificate may help reduce prescription costs.
- You can usually get a claim form from your GP, dentist, optician or chemist, you can also contact your Jobcentre Plus on 0800 0 55 66 88 (textphone 0800 0 23 48 88 or the Department of Health on 08701 555 455 (textphone 08700 102 870).

■ **Housing Benefit**

- If you have to pay rent you may be able to claim Housing Benefit. This is a means-tested benefit so how much you get will depend on your income and your savings. You may not get all of your rent covered if you have adults living with you who can help with the cost of rent. Housing Benefit does not cover certain things like the cost of meals and fuel.
- Claims for Housing Benefit and Council Tax Benefit may be included in your claim for Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance or Pension Credit. Otherwise contact your local authority for a claim form.

■ **Housing Costs**

- If you have a mortgage and are entitled to a means-tested benefit

then you may get help with your mortgage interest, ground rent and the interest on loans taken out for repairs and improvements for the home you normally live in.

- Your claim for housing costs will be included in your claim for the appropriate means-tested benefit.

■ **Incapacity Benefit**

- If you, or the person you care for received Incapacity Benefit or Income Support on the grounds of incapacity for work before 27th October 2008 you will continue to do so, however the Government says that these claims will be reassessed and gradually moved onto Employment and Support Allowance from 2009.

■ **Income Support or Income-Based Jobseeker's Allowance**

- Income Support is a means-tested benefit for people over aged 16 and under aged 60. Your capital must be no more than £16,000. The amount of Income Support you may be entitled to is worked out according to a 'needs' figure. You are allowed a certain amount to live on for yourself and your partner, if you have one, with extra amounts called premiums if you are disabled or a carer. If you have a mortgage to pay, your mortgage interest can be allowed as part of your needs. This needs figure is then compared with the income you, and your partner if you have one, are treated as having each week. Some income such as Disability Living Allowance is ignored in this calculation. Income Support tops up the difference between your calculated income and your needs.
- If you are a carer you can choose to claim income-based Jobseeker's Allowance instead to top up your Carer's Allowance. It will not change the amount of benefit you are entitled to but you will be required to sign-on as available for work in order to receive benefit.

- To claim Income Support or income-based Jobseeker's Allowance, contact the Jobcentre Plus on 0800 0 55 66 88 (text phone 0800 0 23 48 88). You will usually be asked to attend a work-focused interview, though this does not always apply.

■ **Pension Credit**

- Pension Credit is a means-tested benefit and it consists of two parts.
 - ◆ **Guarantee Credit** is available if you are aged 60 or over it depends on your income but it ensures that you do not live below a set amount. Extra amounts can be paid if you qualify for the severe disability addition, you are a carer or you have certain housing costs. If your income is less than the set amount you need you will be topped up to this amount.
 - ◆ **Savings Credit** may be available if you or your partner are aged 65 or over and you or your partner have modest savings or income above a certain amount.
- You can claim using the Pension Credit application line 0800 99 1234 (text phone 0800 169 0133) or you can download a claim form from www.direct.gov.uk

■ **Severe Disablement Allowance**

- Severe Disablement Allowance is for people unable to work because of illness or disability. It was abolished for new claimants on 6 April 2001. If you, or the person you are caring for, get Severe Disablement Allowance, you will continue to get it as long as you remain incapable of work and still meet the qualifying conditions.

■ **State Pension**

- You can claim State Pension if you have reached pension age (60

for a woman, 65 for a man). The amount of State Pension you receive is based on your National Insurance contributions or the contributions made by your spouse or civil partner, or by your late spouse or civil partner.

- The Pension Service should automatically send you a claim form about 4 months before you reach State Pension age. If you don't receive your form contact the Pension Service on 0845 60 60 265 (text phone 0845 60 60 285). You can download a claim form and may be able to claim online at www.direct.gov.uk.

■ **Statutory Sick Pay**

- Statutory Sick Pay is paid to employees by their employers for up to 28 weeks in any period of sickness lasting for 4 days or more. Unemployed people and self-employed people are not covered by Statutory Sick Pay and may be entitled to Employment and Support Allowance instead.

■ **Working Tax Credit**

- You may get Working Tax Credit if you are working and on a low income. People aged 16 or over with children or a disability, or who are over age 50 and returning to work after a period on benefits, have to work at least 16 hours a week. Everyone else has to be at least aged 25 and work 30 hours or more a week. The amount of Working Tax Credit depends on your circumstances (eg. the number of hours worked, income and disability). You may also qualify for help towards the cost of childcare.

10. What Happens If I Take Time Off From Caring?

- Carer's Allowance stops when the person you look after stops being paid Attendance Allowance or Disability Living Allowance care

component. Carer's Allowance also stops when you, the carer, have been in hospital for 12 weeks, or you take a break from caring for more than 4 weeks for any other reason eg. going on holiday. It can stop sooner if you have had any weeks off from caring in the last 26 weeks. For example if you have had one week off caring in the last 26 weeks then Carer's Allowance will stop after 11 weeks in hospital.

- If the person you care for has short stays in hospital or a care home, it is important to keep a diary of the days they are away from home to avoid losing benefit for them or yourself. Separate stays in hospital or care homes are added together unless they are separated by at least 29 days at home. If the person you care for gets Attendance Allowance or Disability Living Allowance it stops after 28 days in hospital or a care home. If the person you are caring for is under 16 then Disability Living Allowance stops after 84 days in hospital. The day they go into a hospital or care home and the day they come out is counted as a day out.
- The mobility component of Disability Living Allowance is not affected by any stay in a care home and will continue to be paid. However, the mobility component stops being paid once someone has been in hospital for 28 days unless they have a Motability agreement.
- Other benefits may also be affected so it is important to get advice if circumstances change.

11. What Happens If The Person I Care For Goes Into Permanent Care?

- Carer's Allowance stops when you stop caring for the person for 35 hours a week or they stop receiving Attendance Allowance or Disability Living Allowance because they are in permanent care.

- If you get the carer premium with one of the means-tested benefits, this will continue for 8 weeks after your entitlement to Carer's Allowance stops. You may be entitled to other benefits depending on your personal circumstances.
- If the person going into permanent care is your partner the Department of Work and Pensions will treat your claims as though you are no longer a couple.
- If the person needing care is your partner, your home is not affected and will not be treated as available capital to meet the cost of fees. If you remain in the home and are a close relative of the person in care then the value of the home may be ignored. If, however, neither of those circumstances applies to you then Social Services may decide to use the value of the home to meet care costs. If this is the case you should seek advice from a carer's organisation.

12. What Happens If The Person I Care For Is Terminally Ill?

- Terminally ill people do not have to complete the 6-month qualifying period for Attendance Allowance or 3 months for Disability Living Allowance, and will not need to show their need for care. The highest rate is automatically awarded. A person may not know that they are terminally ill. You, or another person such as their doctor, can claim using a special form (DS1500) on their behalf without them knowing. Payment will be made to the person who is terminally ill.

13. What Happens If The Person I Care For Dies?

- Carer's Allowance stops 8 weeks after the death of the person you cared for. If you are aged 65 or over and claimed Carer's Allowance before 28th October 2002 then your Carer's Allowance will continue.

- You may be entitled to a Funeral Payment to help towards funeral costs. To get this payment you must be on certain benefits and be responsible for the funeral. You must claim within 3 months of the date of the funeral. To claim the funeral payment call the Social Fund application line on 0845 608 8671 or go onto www.direct.gov.uk for a claim form to fill in and take to your local Jobcentre Plus.
- You may be entitled to Bereavement Benefits or if you have dependent children and you are under pensionable age when your spouse or civil partner dies you may be entitled to Widowed Parent's Allowance. These are dependent on the National Insurance contributions made by your late partner. The time limit for claiming these benefits is 12 months. You can get a Bereavement Benefits claim pack from Jobcentre Plus on 0800 0556688 (textphone 0800 0234888) or you can download a form from www.direct.gov.uk

14. What Other Help Might I Get?

- Home Responsibilities Protection: if you are not receiving Carer's Allowance or Income Support as a carer, you may be entitled to Home Responsibilities Protection for each complete tax year you can show you are a carer. This will help protect your State Pension rights. You should apply for this from the Revenue on 0845 915 8224 (textphone 0845 915 8435) or online at www.hmrc.gov.uk
- Social Fund: Community Care Grants can meet the cost of items needed to help someone remain in their own home, leave hospital after a long stay or help families under exceptional pressure. You have to be on Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit and savings over £500 (or £1,000 if you are aged 60 or over) will be deducted from any grant award.

- To claim call the Social Fund application line on 0845 608 8671. Claim forms can also be printed from www.direct.gov.uk and be taken to your local Jobcentre Plus.
- Care in the Community: Social care services help people live independently and safely in the community (e.g. adaptations or personal care services). You are able to request an assessment for community care services on behalf of the person you are looking after. You, the carer, also have the right to request a separate assessment of your needs to make sure that you get the help and support you need to continue looking after the person you care for. This might include:
 - ◆ help you can get with looking after the person you care for
 - ◆ ways of enabling you to take a break from caring
 - ◆ looking at what the person you care for needs so that they can manage more of their needs for themselves.
- For further information for benefits advice contact the Customer Advice Centre, City of York Council and ask for the Benefits Team.
Telephone: 01904 554141 or 01904 551550
Textphone: 01904 554120
- Here are some of the other organisations that can offer advice and support in a variety of ways to carers.
- **York Carers Centre**
17 Priory Street,
York YO1 6ET
Tel: 01904 715490
www.yorkcarerscentre.co.uk

- **National Organisations** who might be able to give you information about your rights as a carer and advice on the help you might be able to get:

- **Carers UK**

- Carers UK provide information and advice on carer's rights and campaigns for changes that make a difference to carers' lives. They provide a helpline to offer advice to carers.

- CarersLine 0808 808 7777
www.carersuk.org

- **Directgov.**

- Directgov. is the official government website that provides access to the information you need and public services available from the government.

- www.directgov.co.uk/carers

- **The Princess Royal Trust for Carers**

- The Princess Royal Trust for Carers provides information, advice and support services to carers in the UK.

- Telephone: 0844 800 4361



More Information

- This leaflet is part of the Carers Information Pack. The pack includes all of the following leaflets:
 - ◆ A Quick Guide to Services for Carers
 - ◆ Carers Assessment of Need
 - ◆ Carers Guide to Benefits
 - ◆ York Carers Centre
 - ◆ Carers Emergency Card

To request a Carers Information Pack or any of the leaflets contact York Carers Centre on 01904 715490 or City of York Council on 01904 554145.

Useful Contacts

■ The Princess Royal Trust for Carers

Telephone: 0844 800 4361
www.carers.org

■ Carers UK

Telephone: 020 7490 8818
www.carersuk.org

This information can be provided in your own language.

我們也用您們的語言提供這個信息 (Cantonese)

এই তথ্য আপনার নিজের ভাষায় দেয়া যেতে পারে। (Bengali)

Ta informacja może być dostarczona w twoim własnym języku. (Polish)

Bu bilgiyi kendi dilinizde almanız mümkündür. (Turkish)

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York
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