



Fact Sheet No.4

Benefits for Carers and those they care for

The Carers Centre for Brighton & Hove
Brighton Junction
1a Isetta Square
35 New England St
Brighton BN1 4GQ

Tel: 01273 746222

Email: info@thecarerscentre.org

Website: www.thecarerscentre.org

Registered Charity No. 1015728
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Introduction

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

The Carers Hub is a focal point to help unpaid carers in Brighton and Hove get the information, advice and support that they need. This may be useful to you in this connection.

Tel: 01273 977000

Email: info@carershub.co.uk

Website: www.carershub.co.uk

Carer's Allowance

If you are a full time carer you should be able to claim Carer's Allowance from the Department for Work and Pensions (DWP). To be eligible to claim Carer's Allowance you must be 16 years of age or over and caring for someone for at least 35 hours a week.

The person being cared for must get one of the following benefits:

- Personal Independence Payment – either rate of the daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance – either rate
- Constant Attendance Allowance paid with the Industrial Injuries or War Pension schemes
- Armed Forces Independence Payment

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

Carer's Allowance is not means-tested. But receiving Carer's Allowance could affect the benefit entitlement of both you and the person who is cared for. To be considered as a carer for the benefit system you must claim Carer's Allowance. However, you cannot be paid Carer's Allowance if you receive basic benefits e.g. State Pension, Incapacity Benefit which are more than the amount of Carer's Allowance. But you can still claim an underlying entitlement to the Allowance, which can be beneficial in relation to any means-tested benefits that you get. See the section on Carer Premium on Page 3 in this respect.

The rate for Carer's Allowance for the year 2024-25 is **£81.90 per week**.

For further information regarding the Carer's Allowance, including eligibility and how to make a claim, contact the Carer's Allowance Unit Tel: 0800 731 0297, Textphone: 0800 731 0317 or go to the website www.gov.uk/carers-allowance

You can make a claim for Carer's Allowance online using this website. Alternatively, you can download a relevant claim form from the website or ask the Carer's Allowance Unit to send you one.

Earnings and Carer's Allowance

While claiming Carer's Allowance you are allowed to earn up to **£151.00** per week after deductions. If your earnings fluctuate, average weekly earnings may be used for this purpose. Deductions include Income Tax and National Insurance, half of any occupational or personal pension contribution, some specific work costs and some relief care costs due to work.

Carer Premium

The Carer Premium is not a benefit in its own right but an extra premium which may be included as part of any means-tested benefits you get if you receive Carer's Allowance or have an underlying entitlement to it. The Carer Premium is worth **£45.60** a week. If the other benefits you receive are more than Carer's Allowance, you can still get the Premium if you have the underlying entitlement to the Allowance.

National Insurance Credits

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

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

Carers UK provide useful information on their website about the Carer's Allowance including a Fact Sheet which can be downloaded. See www.carersuk.org

Benefits for the Person Being Cared For

Personal Independence Payment (PIP) is a benefit for adults under State Pension age who have long-term ill health or disability. It replaces Disability Living Allowance (DLA). It applies to new claimants and is also being introduced for most existing claimants. DWP will write to existing claimants personally before their DLA is scheduled to end. DLA continues to apply to disabled children under 16 years of age.

Personal Independence Payment (PIP)

The benefit is based on how a person's condition affects them. An assessment of the person's claim is carried out to work out the level of help required. PIP is made up of two parts as follows:

Daily Living Component

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

Enhanced rate £108.55 pw

Standard rate £72.65 pw

Mobility Component

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

Enhanced rate £75.75 pw

Standard rate £28.70 pw

PIP is usually paid every four weeks. Contact the DWP to make a new PIP claim Tel: 0800 917 2222, Textphone 0800 917 7777. You will then be sent a form that asks about your condition.

You can start a claim by post instead although this will take longer to get a decision. Write a letter asking for the form to:

Personal Independence Payment New Claims

Post Handling Site B

Wolverhampton

WV99 1AH

You can only apply for PIP online in some areas. You will need to check your postcode when trying to do this.

For further information on PIP contact Tel: 0800 121 4433, Textphone: 0800 121 4493 or go to the website www.gov.uk/pip

Disability Living Allowance (DLA)

Where still applicable DLA is made up of two parts as follows:

Care Component

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

Higher rate £108.55 pw

Middle rate £72.65 pw

Lower rate £28.70 pw

Mobility Component

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

Higher rate £75.75 pw

Lower rate £28.70 pw

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

Attendance Allowance (AA)

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

Higher rate £108.55 pw

Lower rate £72.65 pw

AA can be claimed on form AA1, which can be downloaded from the website www.gov.uk/attendance-allowance. Alternatively, the form can be obtained by calling the DWP's Attendance Allowance Helpline Tel: 0800 731 0122, Textphone: 0800 731 0317.

AA can be paid from the start of the claim. This is the date the form is received or the date of calling the enquiry line if the form is returned within 6 weeks.

Terminal Illness - Special Rules for Claiming

With regard to PIP and AA, if any person is terminally ill and is not expected to live longer than twelve months, claims will be given high priority and applications will be dealt with very quickly. When a claim is made an SR1 form completed by a medical professional will be needed. This is a medical condition report.

Other Benefits

Information on some other benefits is given below:

Universal Credit

Universal Credit (UC) is a benefit for people of working age who are on a low income and working, out of work or unable to work. It is made up of a standard allowance and other elements related to personal circumstances and is paid by a single monthly payment.

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

New applications for UC should be made online at www.gov.uk/universal-credit. If this is not possible an application can be made through the DWP's UC Helpline Tel: 0800 328 5644, Textphone: 0800 328 1344. Further information can also be obtained from the Helpline or the website.

Pension Credit

Pension Credit gives people extra money to help with their living costs if they are over State Pension age and on a low income. Carers might get extra help in this regard amounting to an extra **£45.60** a week (Carer Premium).

An application can be made online at www.gov.uk/pension-credit or by contacting the DWP's Pension Credit Claim Line Tel: 0800 99 1234, Textphone: 0800 169 0133. Alternatively, a claim form PC1 can be downloaded from the website or requested from the Claim Line to make a postal application.

Note: For State Pension claims contact the DWP's State Pension Service Tel: 0800 731 7898, Textphone: 0800 731 7339 or visit the website www.gov.uk/state-pension

Council Tax Reduction Scheme

The Council Tax Reduction (CTR) scheme helps low income households with their Council Tax bills. Live-in carers who look after someone who is not their partner or child may be able to get an exemption from Council Tax. Council Tax also should not have to be paid in respect of a property left unoccupied by a person providing personal care for someone elsewhere.

For further information about Council Tax contact the Council's Council Tax Section Tel: 01273 291291, Textphone: 01273 290111 or go to the website www.brighton-hove.gov.uk/council-tax

Housing Benefit

People can claim help with housing costs if they rent and are on a low income. People of working age living in Brighton and Hove should claim for help with such costs through Universal Credit (see Page 5).

Certain people can still apply for Housing Benefit from the Council including those over state pension age, those living in supported housing and those already receiving benefit and moving within Brighton and Hove.

Further information on Housing Benefit can be obtained from the Council's Benefits Service:

Tel: 01273 292000, Textphone: 01273 290333

Email: housing.benefits@brighton-hove.gov.uk

Website: www.brighton-hove.gov.uk

The following websites have useful independent benefits calculators, which can be used to find out what benefits you could get.

www.entitledto.co.uk

www.turn2us.org.uk

www.betteroffcalculator.co.uk

The following websites also provide useful information about welfare benefits:

- Carers Trust at www.carers.org
- Carers UK at www.carersuk.org

Some benefits e.g. Universal Credit, Pension Credit entitle claimants to free prescriptions, sight tests, help with dental costs etc.

Carers Card

This is a free card giving carers discounts on a range of health, leisure and transport facilities in Brighton and Hove. For more information contact the Carers Hub – for details see Introduction (Page 2).

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

**Brighton & Hove City Council
Welfare Rights**

Tel: 01273 291116 (Advice Line, 10am -1pm, Monday – Wednesday).

Email: welfarerights@brighton-hove.gov.uk

Website: www.brighton-hove.gov.uk

This team offers advice to people on all welfare benefits. They also produce a range of guides on benefits.

Brighton Unemployed Centre

Tel: 01273 671213 or 601211

Tel: 01273 676171 (welfare rights)

Address: 6 Tilbury Place, Brighton, BN2 0GY

Email: welfarerights@bucfp.org

Website: www.bucfp.org

Advice on welfare rights and benefits.

Citizens Advice Brighton & Hove

Tel: 0808 2787815

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

Website: www.cabrightonhove.org

Advice on welfare rights and benefits.

Possability People

Tel: 01273 894050

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

Email: advice@possabilitypeople.org.uk

Website: www.possabilitypeople.org.uk

Help and advice on welfare and disability benefits.