

Benefits for carers

Introduction

If you look after someone with an illness or disability, this factsheet will help you to work out which benefits you may be able to claim. The person you care for may be an adult or child with disabilities, an elderly relative or friend, or someone with a long-term illness. Many carers and disabled people miss out on extra income because they do not know they can claim.

Topics covered in this factsheet include:

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1. Carer's Allowance

The main benefit for carers is Carer's Allowance (CA). You don't have to be related to, or live with, the person you look after to get this.

Carer's Allowance is currently worth £76.75 a week (April 2023-2024 rate). Your claim can normally be backdated for up to 3 months if you have met the qualifying conditions over that time – remember to ask for this on the form. However, backdating can be for a longer period if you have been waiting to hear about an Attendance Allowance (AA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP) claim for the person you look

after. But you must remember to claim CA within 3 months of the date of the decision awarding AA, PIP or DLA.

You can claim Carer's Allowance if you are aged 16 or over and satisfy all the following apply:

- You spend at least 35 hours a week caring for someone who receives AA (any rate), DLA care component (middle or higher rate) or the daily living component of PIP.
- Your earnings don't exceed the earnings limit – currently £139 a week (April 2023 figure). But some earnings can be ignored – get advice. CA is not means-tested so your savings will not stop you getting it.
- You satisfy the residence conditions. You must be habitually resident in Great Britain and have lived here for 104 weeks in the past 156 (2 years out of the last 3).

There are some exceptions to the residence and presence conditions. For example, the presence conditions don't apply to people who are terminally ill. Special rules also allow claims from some people without the need for them to have previously lived in Great Britain. Examples include:

- people who were living in Ukraine before 1 January 2022 and left due to the Russian invasion who have leave or right of abode in the UK;
- people who have come to the UK from **Afghanistan** since 15 August 2021 through specified schemes (conditions apply).

This isn't a complete list – there are also other exceptions including for some EU national residents who applied to the EU Settlement Scheme by 30 June 2021 but have not yet received a decision. Citizens Advice website includes more information:

citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance.

The rules are complicated, so please call us for advice before you apply if you're unsure about your position (020 8921 6375, Monday, Wednesday and Thursday 10am to 1pm).

You cannot get CA if any of the following apply:

- There are restrictions on your right to stay in the country;
- You are in full-time education (a guideline figure of 21 hours a week or more of 'supervised study'); or
- Someone else receives CA for the person you look after.

You cannot usually be paid CA if you already receive other benefits which are paid to replace earnings – these include:

- State Pension,
- Maternity Allowance,
- contribution-based or 'new-style' Employment and Support Allowance (ESA) or Jobseeker's Allowance (JSA),
- Widows' benefits and Widowed Parent's Allowance.

If you already receive one of these benefits and it's paid at a lower rate than CA (currently £76.75 a week), you will be topped up with a partial payment of CA to bring your income up to £76.75.

► **Note:** it's still worth claiming CA even if it cannot be paid because you are receiving another benefit that is paid at a higher rate. This will give you what is known as 'underlying entitlement to CA' and will mean that other benefits you're receiving (such as Income Support, income-based Jobseeker's Allowance, income-related ESA, Universal Credit, Pension Credit, Housing Benefit or Council Tax Support) will increase - [get advice](#).

Claiming CA also gives you national insurance credits towards your pension.

► **Note:** please get advice before you claim Carer's Allowance if the person you care for lives alone and receives any of these benefits:

- Income Support;
- income-related Employment and Support Allowance;
- income-based Jobseeker's Allowance;
- Pension Credit;
- Housing Benefit or Council Tax Support.

Claiming CA will mean that they'll lose the severe disability premium (SDP) included in those benefits – a potential loss of £76.40 a week. However, note that the person you care for will not lose their SDP if you cannot be paid CA because of the [overlapping benefits rule](#). For more information about benefits for the person you look after, ring our Public Advice Line on 020 8921 6375 (Monday, Wednesday, and Thursday, 10am to 1pm).

CA can continue for up to 8 weeks after the person you look after dies.

How to claim

Visit [GOV.UK/carers-allowance](https://gov.uk/carers-allowance) to apply online or to [download and print a form](#). Alternatively, call the Carers Allowance Unit on 0800 731 0297 to request a form (or 0800 731 0317 for textphone users). Lines are open: Monday to Friday, 8am to 6pm.

2. Breaks from caring

Special rules allow you to take breaks from caring for up to 4 weeks in every 26 weeks and still get Carers Allowance. To qualify, you must usually have been providing care for at least 35 hours a week for 22 of the last 26 weeks. Hospital stays of up to 8 weeks for you or the person you look after can count towards the 22 weeks. Ring our Public Advice Line ([020 8921 6375](tel:02089216375)) if you need advice about this or visit the Carers UK website for more information: carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance

3. The Benefit Cap - carers exemption

The Benefit Cap sets a limit on the total amount of benefits that most out-of-work households can claim. This is applied by reducing the amount of Housing Benefit or Universal Credit (UC) that is paid to claimants unless they are exempt. The limits are:

- £486.98 per week for lone parents and couples (or £2,110.25 per month for UC);
- £326.29 per week for single people (or £1,413.92 per month for UC).

Your household will be exempt from the cap if, for example, you receive:

- Carer's Allowance (or have '[underlying entitlement](#)' to Carer's Allowance); or
- a carers element in your UC award; or
- Guardian's Allowance.

4. Financial help if you're on a low income

If you are on a low income and start caring for someone for 35 hours a week or more, or start receiving Carer's Allowance, it's worth getting [specialist advice \(020 8921 6375\)](#) to check if you may now be able to get any extra financial help and support.

Universal Credit

Universal Credit (UC) has replaced the following benefits for new claimants of working age: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit. If you're not already receiving one of these benefits, you would generally need to claim UC.

If you're an existing claimant, you won't be moved onto UC until you:

- have a change of circumstances which requires a new claim; or
- are moved over to UC by the DWP under a process called 'managed migration'.

► **Note:** Universal Credit does not replace [Council Tax Support](#) so you'll need to apply separately if you're claiming UC.

If you receive Carer's Allowance, your UC will be reduced by the amount of your CA. However, it's still worth claiming because an extra amount (called a **carer element**¹) will be included when your UC is worked out.

The carers element can be included even if you don't get CA if:

- you regularly care for someone for at least 35 hours a week; and
- the person who is looked after receives a qualifying disability benefit (Attendance Allowance or Personal Independence Payment Daily Living Component – any rate, or Disability Living Allowance Care Component – middle or highest rate).

► **Note:** if the person you look after lives alone and receives a [severe disability premium \(SDP\)](#) in one of their income-based benefits, getting a carers element will cause their SDP to stop.

If you receive CA, you won't be expected to look for work, be available for work or attend work-focused interviews at the jobcentre.

How to claim UC:

- claims must usually be made and managed online: gov.uk/universal-credit/how-to-claim;
- if you need help to claim UC– contact the Citizens Advice Bureau's Help to Claim Service on 0800 144 8444 or visit their website: citizensadvice.org.uk/helpclaim

If you are struggling to manage your claim once you have claimed UC, contact Royal Greenwich's Universal Support Team on 020 8921 3333 (Monday to Friday 10am to 4pm), email universal-support@royalgreenwich.gov.uk or send an online enquiry: royalgreenwich.gov.uk/xfp/form/530

¹ April 2023/24 rate is £185.86 a month

Income Support, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA) & Housing Benefit claimants

If you are already receiving benefits, the amount you get will change if you successfully claim Carer's Allowance (CA) as your award will include an extra amount called a **carer premium**². But it can only be included if you have claimed CA.

How much you get is based on your income, savings, age and circumstances (and for Housing Benefit and [Council Tax Support](#), how much rent and council tax you pay). Because these benefits are all means-tested, getting Carer's Allowance will reduce how much you get as it will be considered as income. However, you will still be £34 a week better off.

Help with your council tax bill

Council Tax Support

Council Tax Support (CTS) is help to pay council tax for people on low incomes. How much you get depends on your income and savings, the size of your family, age, health, disability and how much council tax you pay. To qualify, your savings must not exceed £16,000 (unless you also get Pension Credit Guarantee). Visit the Royal Greenwich website for more information or to apply online: royalgreenwich.gov.uk/counciltaxsupport

CTS claimants who are not already receiving full help towards their 2023-2024 council tax bills are receiving a one-off additional payment of between £25-100 this year. Examples of people who may not qualify for full CTS include where another adult lives in the household or household income is too high. The payment will be automatically identified and issued.

Council Tax Discounts

You may still be able to get your bill reduced even if you cannot get Council Tax Support, for example because you:

- live alone or

- share your home with another adult who cannot pay towards the council tax or
- are a carer.

The carers discount applies to carers who are looking after an adult (other than their partner, dependent child/young person) for at least 35 hours a week and receive one of the following benefits:

- Disability Living Allowance (DLA) paid at the middle or highest rate of the care component;
- any rate of Attendance Allowance (AA);
- any rate of the daily living activity component of Personal Independence Payment (PIP).

You will get a 25% discount if after ignoring qualifying carers (and anyone else who can be ignored for council tax purposes), the property is left with only one person who counts as an adult. If you are left with no residents who count for council tax a 50% discount will apply.

Visit royalgreenwich.gov.uk/counciltaxdiscounts for more information about discounts and exemptions or to apply online or call 020 8921 4147.

5. If you're in work

You can work and still get Carer's Allowance if your earnings do not exceed the weekly earnings limit of £139 a week (April 2023 rate). Even if you earn more than this, some of your earnings can be ignored if you pay for someone (but not a close relative) to look after the person you care for or for a child under 16. Some earnings may not be counted, for example, if you contribute to a personal or occupational pension. Your CA will stop if your earnings after allowable deductions are more than £139.

If your CA stops and you don't already receive benefits, get advice to check if you may be able to claim [Universal Credit](#). The carers element can still be included in your UC award if you satisfy the other eligibility conditions. See [page 3](#) for more on this.

² April 2023/24 rate is £42.75 a week

If your CA stops and you are already receiving pre-Universal Credit benefits (such as Housing Benefit or tax credits), these may sometimes continue. If you are already on tax credits, you may now qualify for Working Tax Credit if your income is low enough and you satisfy the hours condition:

- lone parents and some disabled workers must usually be working for at least 16 hours a week;
- people without children usually need to be aged 25 or over and working 30 hours or more to qualify.

Working Tax Credit for couples

Couples with children must usually be working for at least 24 hours a week between them to qualify for WTC (with one person working at least 16 hours). But special rules allow you to continue getting WTC if one of you is entitled to CA and the other works for at least 16 hours a week. If you are a couple in this situation and pay ‘**approved childcare costs**’, you may be able to have your childcare costs included when your WTC is worked out.

Visit gov.uk/working-tax-credit for more information.

Universal Credit

Unlike Working Tax Credit, there are no rules about the number of hours you must be working to claim Universal Credit. You may be able to receive help with childcare costs in your Universal Credit award if you are a lone parent or part of a couple where one of you works and the other is receiving Carer’s Allowance or is unable to work due to ill health.

6. If you have an illness or disability

If you are a carer with long-term health issues or disability, you may already be receiving a sickness or disability benefit (such as Employment and Support Allowance - ESA). If you are on ESA, you may be getting extra money because you are sick and receive [Carer’s Allowance](#).

If you need to make a new claim because you’re sick, you’ll need to claim Universal Credit instead. Most claimants must also pass a test to

assess whether they qualify for ESA or UC on sickness grounds (this is called a work capability assessment).

Important: ESA claimants who are found fit for work following a work capability assessment should get advice if they wish to challenge the decision and are considering claiming UC. Note that some ESA claimants can appeal against fit for work decisions straight away and can continue getting ESA during the appeals process – get advice and check if this applies to you. If you decide to exercise your choice to claim UC instead, note that it won’t usually be possible to return to ESA (even if your appeal is successful). Many claimants will be worse off on UC, so do get advice before you claim.

Universal Credit is assessed differently to ESA and isn’t as generous for carers who also have health problems or disability. It’s worth checking your position and [getting specialist advice \(020 8921 6375\)](#) particularly if you’re part of a couple and one of you has caring responsibilities and the other’s ability to work is affected by ill health or disability.

If you need regular help with daily living and/or have problems moving around due to a long-term health problem or disability, it’s worth checking if you may be entitled to Personal Independence Payment (PIP) or Attendance Allowance.

Visit royalgreenwich.gov.uk/welfarerights for further information and to view the following factsheets:

- Universal Credit Work Capability;
- Personal Independence Payment;
- Attendance Allowance.

7. Free cinema admission for carers

The Cinema Exhibitors Association (CEA) card is a national scheme which gives free admission to carers accompanying a disabled person to a participating cinema. The disabled person must be 5 years of age or older and receiving one of the following:

- Disability Living Allowance;
- Personal Independence Payment;
- Attendance Allowance;

- Armed Forces Independence Payment.

You will also qualify if the person you care for holds a severely sight impaired registration or sight impaired registration (formerly registered blind or partially sighted).

The person you care for must make the application. They can then get a free ticket for any person accompanying them to a participating cinema (for example, a relative, friend or care worker).

How to apply

Visit the CEA Card website to apply online or for further information: ceacard.co.uk/apply. You can also download an application form and apply by post. A processing fee of £6 is charged per card. For enquiries: call 01244 526 016 (textphone 18001 01244 526 016), email info@ceacard.co.uk or send an [online enquiry](#) via the website.

8. Benefits for the person you care for

There is a range of benefits that people who are ill or disabled can claim. The main ones are:

- Attendance Allowance for people who have reached state pension age (check GOV.UK's pension age calculator here www.gov.uk/state-pension-age);
- Personal Independence Payment (PIP) for people aged at least 16 (and under state pension age);
- Disability Living Allowance for children aged under 16.

Ring our [advice line](#) for more information and to ensure that the person you care for is not missing out. Alternatively visit the [Royal Greenwich website](#) to view our factsheets.

9. Support from Royal Greenwich

Greenwich council provides a range of other services for carers. For example, you can ask for a **carer's assessment** if you provide substantial care for someone who lives in the borough. You will be able to discuss any concerns and what support you need. A carer's assessment can sometimes lead to the payment of a carer's personal budget. Visit the Royal Greenwich website for more information

(www.royalgreenwich.gov.uk) or contact **Adult Social Care** on 020 8921 2304 or email aops.contact.officers@royalgreenwich.gov.uk.

If you need benefits advice or would like to check if you are missing out on any entitlements, ring Royal Greenwich's:

**Welfare Rights Service
Public Advice Line
(for borough residents only)**

020 8921 6375

Textphone 18001 020 8921 6375

Mon, Wed, Thurs: 10am -1pm

If you need help with claims (including managing your Universal Credit claim), ring Royal Greenwich's:

Universal Support Team

020 8921 3333

Mon to Fri: 10am-4pm

You can also contact both services by sending an enquiry via the website using an [online contact form](#) or by emailing universal-support@royalgreenwich.gov.uk

Alternatively, visit the Royal Greenwich website (www.royalgreenwich.gov.uk/benefits) to view our benefit pages, [download factsheets](#) or use our free [online benefit calculator](#).

10. Useful links

Greenwich Carers Centre 0300 300 2233
greenwichcarers.org

E: info@greenwichcarerscentre.org for more information or visit the website to send an online enquiry

General advice, information and support for carers living in/or caring for someone living in Royal Greenwich.

Carers UK 0808 808 7777

Monday to Friday, 9am – 6pm

carersuk.org E: advice@carersuk.org

Carer-led organisation working with all carers

Contact 0808 808 3555

Monday – Friday, 9:30am – 5pm

contact.org.uk/

E: info@contact.org.uk or visit the website to send an [online enquiry](#).

Charity providing advice and support for parents and families of disabled children

Remember: notify the relevant agencies if your circumstances change, for example if you stop being a carer (for Carer's Allowance or the Council Tax Carer's Discount) or if you reduce your hours of caring to below 35 hours per week.

This factsheet is correct as of April 2023



Welfare Rights Service

Woolwich Centre

35 Wellington Street

Woolwich

London SE18 6HQ

Telephone 020 8921 6375

Textphone 18001 020 8921 6375

www.royalgreenwich.gov.uk