

Benefits for Carers

Overview of Carer's Allowance,
Carer Support Payment and Related Benefits

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Benefits for Carers – an Overview

- Carer's Allowance (CA) – England and Wales
- Carer Support Payment (CSP) – Scotland
- Overlapping Benefits and Underlying Entitlement
- Pension Credit
- Universal Credit
- Council Tax
- Carer's Credit

Carer's Allowance and Carer Support Payment

*‘a benefit for an unpaid carer who cares
for a person who receives a qualifying
disability benefit’*

Eligibility for Carer's Allowance & Carer Support Payments

THE CARER

- Must spend at least **35 hours per week** regularly and substantially caring *help with day to day living or personal care. This may be managing bills, making and attending appointments, shopping, calling in to check or supervise they have eaten/ taken medication.*
- Aged 16 or over
- Usually live in England, Wales or Scotland
- If working – not earn more than £196.00pw [*£849 pcm / £10912 pa*]
(*after tax, NI and certain expenses such as 50% pension contributions*)
- If studying -
 - CA** - not in FTE or studying for more than 21 hours per week
 - CSP** - can claim if you are over 20 studying any course;
aged 16-19 and at University or studying higher than A level, or in exceptional circumstances

Eligibility for Carer's Allowance & Carer Support Payments

THE PERSON CARED FOR

must receive certain disability benefits such as:

- **Personal Independence Payment (PIP) /Adult Disability Payment (ADP)**-daily living component
- **Attendance Allowance (AA) /Pension Age Disability Payment (PADP)**
- **Disability Living Allowance (DLA)**- the middle or highest care rate
- **Child Disability Payment (CDP)**- the middle or highest care rate
 - Scottish Adult Disability Living Allowance - the middle or highest care rate
 - Constant Attendance Allowance (CAA) at certain rates and benefits
 - Armed Forces Independence Payment

These are also known as qualifying benefits

Carer's Allowance & Carer Support Payments

- You do not need to live with or be related to the person you care for.
- You can only apply for CA / CSP for one person. If you provide care for more people, there are no extra payments.
- You cannot combine caring hours if you care for more than one person
- Only one person can claim CA/ CSP for the person being cared for, even if there are two people doing equal amounts of caring.

Carer's Allowance & Carer Support Payments

How much is it? - How is it paid ?

- Both CA and CSP are **£83.30 per week**
- CA – you can choose to be paid weekly in advance or 4-weekly
- CSP – is paid 4 weekly, or can be paid weekly if the person you care for claims benefits under special rules for terminal illness / end of life
- Both are taxable and count toward taxable income thresholds

Carer's Allowance & Carer Support Payments

Additional Payments

- Eligible for **Christmas Bonus** - £10.00
- **Scotland Only**
- **Carers Allowance Supplement** is paid twice a year in June (for April) and in December (for October). The amount of each payment is **£293.50**
- You must be in receipt of CSP (*not just the carer element on UC or underlying entitlement*)
- **Young Carers Grant** can be paid before a 16–19-year-old claims CSP. This has different eligibility criteria to CSP. The amount is **£390.25** per year

Carer's Allowance & Carer Support Payments

How to Claim

Carer's Allowance

- www.gov.uk/carers-allowance/how-to-claim
- Online at Gov.UK – no account needed
- Download claim form to print and post
- Request form from Carer's Allowance Unit
- Telephone: 0800 731 0297



Carer's Allowance claim form

We have many ways we can communicate with you

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else please call us on **0800 731 0297** or textphone **0800 731 5312** and tell us which you need.

Calls to 0800 numbers are free from personal mobiles and landlines.

Carer's Allowance is a benefit for people who provide regular and substantial care to a disabled person for at least 35 hours a week, and meet certain eligibility criteria.

The quickest and easiest way to claim Carer's Allowance is online. Check if you can get Carer's Allowance and make a claim at www.gov.uk/carers-allowance

If you live in Scotland you need to claim Carer Support Payment. For more information about Carer Support Payment, please visit www.mygov.scot/benefits

About this form

- use this form to claim Carer's Allowance
- check if you can get Carer's Allowance by using the checklist in the notes booklet. If you cannot get Carer's Allowance, go to www.gov.uk/browse/benefits to see what other help you might be able to get
- you, the carer, must fill in this form, not the person you provide care for
- please fill in this form carefully. If you fill in this form using a pen, use **black ink** and CAPITAL LETTERS
- please answer all the questions and send us all the documents we ask for
- contact us if you cannot fill in this form or send us the documents we ask for, because this might delay your claim
- if you have speech or hearing difficulties, you can contact us by textphone on **0800 731 5312**. The textphone service does not receive messages from mobile phones.

Normally, you can expect us to get back to you within 6 weeks. This may change at busy times of the year.

Remember

If someone else also cares for the same person as you, only one of you can claim a carer's benefit. This could be Carer's Allowance, Carer Support Payment or, for those in receipt of Universal Credit, an extra amount for caring for someone.

If you both meet the criteria, you must try to decide between you who will claim. If you cannot decide on who this should be, the DWP will make the decision.

When you get Carer's Allowance, the person you provide care for will usually stop getting:

- a severe disability premium paid with their benefits
- an extra amount for severe disability paid with Pension Credit.

They might also stop getting reduced Council Tax.

We will check the record of the person you provide care for before making a decision on your claim.

Carer's Allowance & Carer Support Payments

How to Claim

Carer Support Payment

- www.mygov.scot/carers-support-payment/how-to-apply
- Apply online by registering for 'myaccount' with Social Security Scotland
- Download a form to print and post
- Request a form to post by phone
- Apply on the phone 0800 182 2222



Carer Support Payment

Once finished, return this form in the pre-paid envelope.
If you do not have this envelope, call us free on
0800 182 2222 and we'll send you one.

Carer Support Payment
PO Box 10328
DUNDEE
DD1 9HE

mygov.scot

Carer's Allowance & Carer Support Payments

Backdating

Carer's Allowance

Can request backdating up to 3 months

Carer Support Payment

Can request backdating of 13 weeks.

In some circumstances this can be backdated to the date the qualifying disability benefit was backdated to; or the first date after this all the other eligibility criteria are met.

- You can claim whilst waiting for a disability benefit decision
- Claims can take 8-15 weeks to be processed
- There is no fast-track claim if the person cared for is terminally ill and claims under special rules



Before claiming



check if this will affect the benefits of the cared for person

- ◇ The cared for person may be receiving means-tested benefits which includes severe disability premium (SDP)
- ◇ Claiming and receiving CA/ CSP will mean they are no longer entitled to the SDP. This could mean they receive a lower amount or no longer receive the means-tested benefit.
- ◇ This can have a knock-on effect on Housing Benefit, help with council tax, TV Licence and other help.

Overlapping Benefits and Underlying Entitlement

Certain contributory benefits overlap with CA/ CSP, including

- State Pension
- New Style ESA
- Maternity Allowance
- New Style JSA

- If a carer receives one of these benefits at £83.30 or over CA/ CSP is not paid
- If the benefit is less than £83.30, an amount of CA/CSP is paid to top-up to £83.30 is paid to top-up to CA / CSP amount.

Epl

*Ben receives new style ESA at £72.90.
He makes a claim to CA as he is caring for his grandfather
Because his ESA is less than CA he receives **£10.40 CA**.
(£72.90+£10.40 = £83.30)*

Overlapping Benefits and Underlying Entitlement

When the amount of the other benefit is more than CA/ CSP, the person meeting the eligibility for CA/ CSP is given an underlying entitlement.

This recognises you as a carer and entitles you to additional carer amounts on other means-tested benefits, such as Pension Credit

If you would qualify for CA / CSP, but cannot be paid because of the OVERLAPPING BENEFIT rules, you have an UNDERLYING ENTITLEMENT to CA / CSP

Pension Credit and Carers

Look out for underlying entitlement when pensioner couples receive disability benefits.

- Because most will receive state pension, they can claim the underlying entitlement; and so, will not be receiving payment of CA/ CSP. This means they can meet the criteria for severe disability premium (SDP).
- If both receive qualifying disability benefit, and they are 'caring for each other'; both can claim the underlying entitlement to CA/CSP.
- It is then possible to include 2x severe disability premium and 2x carer addition on the Pension Credit assessment.
- This can also be applied to Housing Benefit

Pension Credit and Carers

Kath and John both receive AA . They care for each other and meet the CA/ CSP criteria. Both have state pensions at £230.35 each. They have no other income or savings.

Pension Credit

without underlying entitlement

Couple allowance	£346.50
SDP x 2 (82.90)	<u>£165.80</u>

Total Allowance £512.40

Less Income £460.50

Pension Credit £ 51.90

with underlying entitlement

Couple allowance	£346.50
Carer addition x 2 (46.60)	£ 92.80
SDP x 2 (82.90)	<u>£165.80</u>

Total Allowance £605.10

Less Income £460.50

Pension Credit £144.60

Pension Credit and Carers

Sam receives AA and their partner Maria cares for them for 35 + hours a week. Both have a state pension at £176.45 each. They have no other income or savings.

Pension Credit

without underlying entitlement

Couple allowance £346.50

Total Allowance £346.50

Less Income £352.90

Pension Credit £ nil

with underlying entitlement

Couple allowance £346.50

Carer addition £ 46.60

Total Allowance £393.10

Less Income £352.90

Pension Credit £ 40.20

Universal Credit and Carers

- Carers on Universal Credit (UC) can receive an additional amount
- This is called **Carer Element** and is **£201.68** per month
- The carer element cannot be paid to the same person if they qualify for LCWRA
- It can be paid to one part of a couple if the other qualifies for LCWRA
- 2 x carer elements can be included for a couple if they are both meet the CA/ CSP criteria (i.e each would be caring for a different person)

Universal Credit and Carers

- You do not need to claim or receive CA/CSP to receive the carer element on UC
- You can receive the carer element if you meet the eligibility criteria and it is only your earnings that would prevent you from claiming CA/ CSP
- As CA/ CSP is counted as income, it has the potential to prevent someone receiving UC.
- This needs careful consideration where other income or benefit is paid

Universal Credit and Carers

Dev is receiving new Style ESA and PIP under special rules. He also receives a small private pension. His wife Bal has reduced her hours to care for Dev 35+ hours per week. They have £15k in savings.

with Carers Allowance

Couple allowance	£ 628.10
Carer element	£ 201.68
LCWRA	£ 423.27

Total Allowance £1253.05

ESA	£ 609.05
Pension	£ 100.00
Carers Allowance	£ 360.97
Capital Tariff	£ 156.60
Wages £800.00	
(after work allowance/ taper)	£ 63.80

Total Income **£1290.42**

Universal Credit **£NIL**

(£37.37 excess income)

without Carers Allowance

Couple allowance	£ 628.10
Carer element	£ 201.68
LCWRA	£ 423.27

Total Allowance £1253.05

ESA	£ 609.05
Pension	£ 100.00
Capital Tariff	£ 156.60
Wages £800.00	
(after work allowance/ taper)	£ 63.80

Total Income **£ 929.45**

Universal Credit **£ 323.60**

Breaks in Caring

You may still receive CA/ CSP if you temporarily stop providing care.

The person they care for must still receive their disability benefit

- Up to 12 weeks if the carer goes into hospital
- Up to 28 days for other reasons.
- For most people , disability benefits payments are suspended if they go into hospital, a care home or nursing home for more than 28 days.

When Caring Comes to an End

- CA/ CSP can be paid for up to 8 weeks after the cared for person dies.
- If the carer is receiving carer element with UC, this will continue for the next 2 assessment periods after the person has died.

Council Tax for Carers

If you meet all the following criteria as a carer, you will not be counted as living in the property, meaning a potential for at least 25% discount

- You provide care for at least 35 hours a week.
- You live in the same property as the person you care for.
- You are not the spouse or partner of the person you care for, or their parent if you care for a child under 18.
- The person you care for must receive qualifying disability benefit
- This can apply to more than one carer
- You do not need to be in receipt of CA/CSP

National Insurance Credits and Carers Credits

- For each week you are entitled to CA/ CSP you will receive a Class 1 NI credit.
- For UC you receive Class 3 *(Class 3 count towards state pension only)*

If you do not meet the CA/CSP eligibility criteria or qualify for UC, you may qualify for Carers Credit. (Class 3)

- This may be because another person already receives CA
- or you only care for someone over 20 hours but not meet 35 hours pw
- or the person you care for does not receive a qualifying disability benefit (
(a care certificate is completed by a health or social care professional instead)

To claim you can download the form on gov.uk or
call Carer's Allowance Unit : 0800 731 0297

Carers Credits Care Certificate

Carer's Credit Care certificate

About filling in this form

Use this certificate to get a health or social care professional to confirm that the person you look after needs the care you provide. To find out more, see **page 3** of the CC1 notes.

You only need to fill in this certificate if we have told you to in **About the person being cared for** section of the application form.

The health or social care professional must know the person you look after.

Please fill in **About the carer** section with the name and details of you, the carer.

This certificate can be signed at **About the person being cared for** section by:

- the person being cared for, or
- the appointee or legal representative of the person being cared for, or
- the parent or guardian if the person being cared for is aged under 16

A signature at **About the person being cared for** section is **not** compulsory, but the health or social care professional **must** fill in and sign **Confirmation of care needs** section.

You will need to send us a Care Certificate for each person you look after who does not get one of the benefits shown on **page 3** of the CC1 notes

For help with this certificate:

- read the section called **Care Certificates** on **page 5** of the **CC1 notes**
- visit www.gov.uk/carers-credit
- ask an advice centre like the Citizens Advice
- phone us on **0800 731 0297**, or
- write to us at:
Carers Allowance Unit
Mail Handling Site A
Wolverhampton
WV98 2AB.

About the carer

01	Carer's surname	
02	Carer's first name	
03	Carer's National Insurance (NI) number	
04	How many hours a week do you care for the person you look after?	

About the person being cared for

05	Surname of person being cared for	
06	First name of person being cared for	
07	National Insurance (NI) number of person being cared for	
For the purpose of this application for Carer's Credit, I give my consent for a health or social care professional to give details of how much care I need.		
Signature 		
Date DD/MM/YYYY 		

Confirmation of care needs by a health or social care professional

A health or social care professional must answer the questions below. By **health or social care professional** we mean a person like a district nurse, occupational therapist, social worker, MIND case worker, or community psychiatric nurse.

08	Full name of health or social care professional	
09	Job title	
10	Organisation name	
11	Daytime phone number	
12	Organisation address	 Postcode
13	What is your professional relationship with the person being cared for?	
14	Do you agree that the person being cared for needs the weekly amount of care stated in About the carer ?	☐ No Do not sign this certificate. ☐ Yes Please sign and date below.

Certification

I confirm that the person named in **About the person being cared for** of this certificate is known to me or to a member of my organisation.

I certify that the person named in **About the person being cared for** of this certificate needs the weekly amount of care stated in **About the carer**.

Signature of health or social care professional

Date

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please see our DWP Personal Information Charter at www.gov.uk

Benefits for Carers

Any questions?

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