



## Benefits Overview

### Carer's Allowance

- Paid to full-time carers who are not paid professionally to care
- Your other benefits may increase or decrease
- Certain benefits for the person you look after may sometimes be reduced

### **If you:**

- are aged 16 or over, and
- have passed the UK residence and presence tests, and
- are spending at least 35 hours a week looking after someone who is getting or waiting to hear about these benefits: Attendance Allowance or Disability Living Allowance (at middle or highest rate for personal care), or Industrial Injuries Disablement Benefit, Constant Attendance Allowance, or War Pensions, Constant Attendance Allowance, **you can claim Carer's Allowance.**

### **Other things to consider include:**

- If the person you care for is getting or waiting to hear about Constant Attendance Allowance under the Industrial Injuries scheme, it must be at the normal maximum rate or above.
- If the person you care for is getting or waiting to hear about Constant Attendance Allowance under the War Pensions scheme, it must be at the basic (full day) rate or above.
- You cannot get Carer's Allowance if you are in full time education.
- You cannot get Carer's Allowance if you earn above a certain amount, but you are allowed to take the following off your income:
  - Some National Insurance contributions
  - Income Tax
  - Half of any money you pay towards a personal or occupational pension
  - Paying someone who is not a close relative to look after the disabled person while you are at work (up to a certain limit)
  - Paying someone who is not a close relative to look after children aged under 16 while you are at work (up to a certain limit)
  - Some other expenses
- You may be able to get extra money for other family members who are involved in caring.
- If you are entitled to Carer's Allowance, but cannot get it because you are already receiving other benefits, a carer premium may be included in your Income Support, income based Jobseeker's Allowance, Housing Benefit or Council Tax Benefit.
- If the person you are caring for gets Income Support or income-based Jobseeker's Allowance, they may lose their severe disability premium. If they get Pension Credit, they may lose their extra amount for severe disability. Check with the person you care for whether they are getting either of these benefits.
- Carer's Allowance may carry on when you become 65 if your Retirement Pension is less than Carer's Allowance
- If you have a short break from looking after the person you care for, your Carer's Allowance may be able to continue.
- You will earn extra pension through State Second Pension for every complete tax year you are entitled to Carer's Allowance.

# Richmond Carers Centre Fact Sheet



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## Disability Living Allowance & Attendance Allowance

There are two non-means tested benefits which are payable to a person to help with the extra costs of disability.

### **Disability Living Allowance**

The Disability Allowance can be paid to a person with a disability who claims before they are 65, or when their care or mobility needs begin before they are 65, and

- is not permanently in hospital or living in accommodation provided by or funded by a local authority; and
- has lived in the UK for 6 out of the last 12 months and actually live in the UK when he/she claims and normally live in the UK, unless he/she is terminally ill, and
- has care needs or mobility needs – to check if your care needs meet entitlement conditions contact your local Citizens Advice Bureau, or the Disability Living Allowance and Attendance Allowance help line on **08457 12 34 56**.

### **Attendance Allowance**

The Attendance Allowance can be paid to a person with a disability who is aged 65 or over, and

- is not permanently in hospital or living in accommodation provided by or funded by a local authority, and
- has lived in the UK for 6 out of the last 12 months, actually lives in the UK when s/he claims, or normally lives in the UK, unless s/he is terminally ill, and
- has care needs - to find out if your care needs meet entitlement conditions check with your local Age Concern, Citizens Advice Bureau, or the Disability Living Allowance and Attendance Allowance help line on **08457 12 34 56**.

A person who is getting Disability Living Allowance or Attendance Allowance may also be able to claim benefits for not being able to work, because he/she is sick, or income related benefits (Income Support, Housing Benefit and Council Tax Benefit).

Disability Living Allowance and Attendance Allowance are disregarded as income for income related benefits, so they can be paid in addition to any other income.

## Additional State Pension for Carers

People who have given up work or don't earn very much because they are caring for someone may be able to get additional State Pension when they retire. Since April 2002, certain carers and parents have been able to build up additional State Pension through the State Second Pension. Many will build up State Second Pension automatically but some carers may need to take action to ensure they get more when they retire.

To find out more about State Second Pension, who can benefit and who needs to take action please order the free government guide *State pensions for carers* (PM9). **Call 0845 7 31 32 33** giving reference PM9 (a service for textphone users is available on 0845 604 0210); or View, download or order the guide from [www.pensionguide.gov.uk](http://www.pensionguide.gov.uk). When ordering the guide online please select Email Newsletter as the source from which you heard the guide.

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## Housing Benefit

Housing Benefit is available to people who are on Income Support, or income based Jobseeker's Allowance, or a low income. You must actually be responsible for paying the rent, or be the partner of someone who is responsible. It is a means tested benefit, so your savings will have to be below £16,000 to be eligible. There are many other rules that govern the payment of this benefit and it does not cover mortgage repayments. For more information speak to your local Citizens Advice Bureau, Benefits Agency or the Benefits Enquiry Line.

## Income Support

Income Support is an income-related (means tested) benefit. Eligibility for this benefit is complicated and you will need to get expert advice. You can look at the criteria in more detail on [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or talk to your local Citizens Advice Bureau, Benefits Agency or Benefits Enquiry Line.

If you are awarded this benefit, you will automatically be able to claim maximum housing benefit and maximum council tax benefit.

## Council Tax Benefit and Second Adult Rebate

Council Tax Benefit and Second Adult Rebate are administered by the local authority to help people on low incomes pay their Council Tax. You are eligible for this benefit if you are claiming Income Support or Jobseeker's Allowance, but if you are not receiving these benefits you may still be eligible for either Council Tax Benefit or Second Adult Rebate. Check with your local Citizens Advice Bureau, Benefits Agency or Benefits Enquiry Line.

If someone in the home uses a wheelchair indoors, or there have been major adaptations to the home, exemptions or discounts may be applied to the Council Tax.

## **How to contact us**

If you **wish to register as a carer** or would like further information please contact the Richmond Carers Centre on **020 8867 2380** or email [info@richmondcarers.org](mailto:info@richmondcarers.org) or visit [www.carers.org/richmond](http://www.carers.org/richmond)

If you need this information in another format please contact the Richmond Carers Centre on **020 8867 2380**

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