

Caring for someone?



A basic guide to
Carer's Allowance
Income Support
Pension Credit
Protecting your basic State Pension
Other help for carers

Benefits you may be able to get

if you are looking after someone who is ill or disabled

Do you look after someone who has an illness or disability that makes daily life difficult?

It could be a physical or mental illness or disability and the person could be young or old, a friend, relative or neighbour.

If you spend at least 35 hours a week looking after them you may be able to get a social security benefit as a full-time carer.

If you spend less than 35 hours a week helping them this leaflet may still be useful, but you can get more information on benefits for the person you look after from leaflet **SD1 Sick or disabled**. You can get this from your Jobcentre Plus office, Jobcentre, social security office or pension centre.

If you are of working age, you can claim most benefits through the new-style Jobcentre Plus office, if you have one in your area, or your social security office. Contact The Pension Service to claim Pension Credit. See *How to claim* on page 10.

If you have a question which is not answered in this leaflet, or if you just

want more advice, please contact your Jobcentre Plus office, Jobcentre, social security office or pension centre, or ring the Benefit Enquiry Line (BEL). For details, see *Where to get help and advice* on page 13 of this leaflet.

Is the person you care for getting or waiting to hear about any of these benefits:

- ✓ Disability Living Allowance?
- ✓ Attendance Allowance?
- ✓ war pensions scheme Constant Attendance Allowance?
- ✓ industrial injuries benefits scheme Constant Attendance Allowance?

If they are and you spend at least 35 hours a week caring for them you may be able to get help:

check Carer's Allowance (CA)

▶ see page 3.

If you and your partner are on a low income and any of the following apply:

- you are sick or disabled
- you are a lone parent
- you are caring for someone who is ill or disabled

Other formats

You can get information about social security benefits in large print, braille, on audio cassette and in certain other languages. Contact your Jobcentre Plus office, Jobcentre, social security office or pension centre or the Benefit Enquiry Line for details.

- you are registered blind or in Scotland certified blind:

check Income Support

▶ see page 5.

National Insurance (NI) contributions are not needed for Income Support.

If you or your partner are aged 60 or over and on a low income:

check Pension Credit

▶ see page 6.

We use partner to mean a person you are married to or a person you are living with as if you are married to them.

If you pay rent or council tax:

check Housing Benefit and Council Tax Benefit

▶ see page 7.

If you are incapable of work, or your earnings are low, and you are caring for someone:

check Protecting your basic State Pension

▶ see page 8.

If you are caring for someone, you should also:

check Other help for carers

▶ see page 12.

Carer's Allowance (CA)

CA (formerly called Invalid Care Allowance) is a taxable benefit for informal carers.

- Your other benefits may increase or decrease
- Certain benefits for the person you look after may sometimes reduce
- You must spend at least 35 hours a week caring, which need not be every day
- CA is not affected by any savings you may have
- The person you care for could be a relative, friend or neighbour
- CA can be paid to more than one person in a household, such as a couple caring for each other.

Are you:

- ✓ Aged 16 or over?
- ✓ Spending at least 35 hours a week looking after someone who is getting or waiting to hear about these benefits:
 - Attendance Allowance?
 - Disability Living Allowance at the middle or highest rate for personal care?
 - Constant Attendance Allowance at or above the normal maximum rate with an industrial injuries disablement benefit, or basic (full day) rate with War Disablement Pension?

If YES to both, claim CA straight away or you could lose benefit.

- You cannot get CA if you are in full-time education (21 hours or more a week of supervised study).
- You must not earn above £82 a week. We will not count money you pay out for things like:
 - some National Insurance (NI) contributions
 - income tax
 - half of any money you pay towards a personal or occupational pension
 - paying someone who is not a close relative of you or the disabled person to look after the disabled person while you are at work (up to a certain limit)
 - paying someone who is not a close relative of you or the disabled person to look after your 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 your husband or wife, or another adult who lives with you and cares for your children.
- If you have children, you may be able to get Child Tax Credit. To find out more about Child Tax Credit, phone the Inland Revenue helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**.
- If you are claiming CA for a period starting before 6 April 2003, you may be able to get extra money for your children. For more information, contact the CA Unit on **01253 856 123**. If you use a textphone, the number is **01772 899 489**.
- You may not be able to get CA paid to you if you have another benefit paid at the same or a higher amount such as State Pension.
- **However, you may be able to get extra money added to Income Support, income-based Jobseeker's Allowance, Pension Credit, Housing Benefit and Council Tax Benefit. You may be able to get this if you claimed CA but cannot get it because you already have another benefit paid at the same or a higher amount. Check with your social security or Jobcentre Plus office or pension centre.**
- 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 whether they could be affected.
- If you have a short break from looking after the person you care for, your CA may continue.

- From 6 April 2002, you may build up additional State Pension through State Second Pension for every complete tax year you are entitled to CA. State Second Pension can only be accrued up to State Pension age. For more information, see leaflet **PM9 State pensions for carers and parents – Your guide**.
- If you are aged between 18 and 60 and in an area with Jobcentre Plus offices, you will normally have to go to a meeting with a personal adviser as a condition of receiving CA.
- For more information, contact the CA Unit on **01253 856 123**. People with speech or hearing problems using a textphone can dial **01772 899 489**
▶ address, page 10.

How to claim ▶ see page 10

Income Support

- For people on a low income
 - Savings over £8,000 usually mean you cannot get Income Support (£12,000 if your partner is aged 60 or over, and £16,000 if you live in a care home)
 - If you have to sign on for Jobseeker's Allowance, you cannot get Income Support
 - If you are a carer there is no limit on the number of hours you can work
 - If you are entitled to Carer's Allowance you will get extra money included in the amount of Income Support you can get.
- To be considered for Income Support as a carer, you must be regularly and substantially engaged in caring for someone who is in receipt of, or who has claimed and is waiting to hear about, Attendance Allowance or the care component of Disability Living Allowance at the highest or middle rate.*
- Are you:**
- ✓ Aged between 16 and 60?
 - ✓ On a low income?
- If YES to both, claim Income Support.**
- If you are not a carer and you are working on average 16 hours a week or more, you cannot usually get Income Support.
 - If you have a partner who works an average of 24 hours a week or more, you cannot usually get Income Support.
 - Earnings and other income will usually affect how much Income Support you can get.
 - Pregnant women and children under five are entitled to free milk and vitamins.
 - Savings over £3,000 (£6,000 if your partner is aged 60 or over, and £10,000 if you live in a care home) usually affect how much Income Support you can get.
 - You may be able to get extra money to help towards certain housing costs.
 - You can usually get extra money for your partner if you have one.
 - If you are a lone parent, you will usually have to go to a meeting with a personal adviser.

- If you have children, you may be able to get Child Tax Credit. To find out more about Child Tax Credit, phone the Inland Revenue helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**. If you already receive Income Support or income-based Jobseeker's Allowance and have not claimed Child Tax Credit, the child-related elements in your benefit will be transferred to Child Tax Credit starting in autumn 2005. Child Tax Credit is paid into the main carer's bank account.
- To see if you can get Income Support because of a low income, check with your Jobcentre Plus office or social security office.

How to claim ► see page 10

Pension Credit

Pension Credit is an entitlement for people aged 60 or over.

- It provides a contribution towards a guaranteed level of income.
- If you are aged 65 or over Pension Credit also provides a reward for some of the savings and income you have for your retirement.

Are you:

- ✓ Aged 60 or over and your weekly income is less than £109.45 if you are single or £167.05 if you have a partner?
- ✓ Aged 65 or over and your weekly income is up to around £151 if you are single or up to around £221 if you have a partner?
- ✓ Getting a higher weekly income than this but you have caring responsibilities, you are severely disabled or you have certain housing costs, such as mortgage interest payments?

If YES, apply for Pension Credit.

For more information get leaflet **PC1L Pension Credit** from your Jobcentre Plus office, Jobcentre, social security office or pension centre or access The Pension Service website:

www.pensions.gov.uk/pensioncredit

How to claim ► see page 10

Housing Benefit and Council Tax Benefit

- Paid by local councils
- You do not have to get any other benefits

Are you:

- ✓ On a low income?
- ✓ Paying rent?

If YES to both, claim Housing Benefit.

Are you:

- ✓ On a low income?
- ✓ Paying council tax?

If YES to both, claim Council Tax Benefit.

- If you claim Income Support or Jobseeker's Allowance or apply for Pension Credit, in certain areas you will get a form to claim Housing Benefit and Council Tax Benefit with your application. If you want to claim Housing Benefit and/or Council Tax Benefit you should complete the form and return it to your local council. In other areas, Jobcentre Plus staff will take your benefit details over the telephone and complete the form for you to sign. This will also apply in these areas when you claim Incapacity Benefit.

- If you do not claim Income Support or Jobseeker's Allowance or apply for Pension Credit, or your claim for Incapacity Benefit is not taken over the telephone by a Jobcentre Plus office, you can get a form to claim Housing Benefit and Council Tax Benefit from your local council.
- If you want more information get leaflets **GL16** *Help with your rent* and **GL17** *Help with your council tax*. You can get these from your local council offices or your Jobcentre Plus office, Jobcentre, social security office or pension centre.

How to claim ► see page 10

Protecting your basic State Pension

National Insurance (NI)

Most people aged between 16 and State Pension age (currently 65 for men, 60 for women – women's State Pension age will be increased gradually between 2010 and 2020 to 65) must pay contributions to the National Insurance (NI) scheme.

You will only pay NI contributions if your earnings are above a certain amount, but you may be treated as if you have paid NI contributions if your earnings are lower.

NI contributions go towards your basic State Pension. Some classes of NI contributions can also help you to qualify for certain social security benefits, for example, contribution-based Jobseeker's Allowance and Incapacity Benefit.

If you want to know how much NI you need to have paid to get benefits, contact your social security or Jobcentre Plus office.

For each week you qualify for **Carer's Allowance (CA)**, you will be credited with a NI contribution.

If you are a married woman paying the reduced rate of NI, you cannot be credited with NI contributions.

You can pay contributions voluntarily to make up for contributions you have not paid or been credited with. There are time limits for paying voluntary contributions. If you are thinking about paying them, contact your social security or Jobcentre Plus office or the Inland Revenue as soon as possible.

Home Responsibilities Protection (HRP)

- HRP is not a benefit but a scheme which helps to protect your basic State Pension.
- From 6 April 2002, you may also build up additional State Pension through State Second Pension. For more information, see leaflet **PM9 State pensions for carers and parents – Your guide**.
- If you do not work or your earnings are low, and you are caring for someone, you may be able to get HRP.
- If you regularly spend at least 35 hours a week looking after someone who is getting Attendance Allowance, Disability Living Allowance at the middle or highest rate for personal care, or Constant Attendance Allowance, you may be able to get HRP.
- If you get Carer's Allowance you will get NI credits and will not usually need HRP.

- You may also get HRP if you are a registered foster carer throughout a tax year, beginning from the April 2003/04 tax year. You will need to make a claim.
- If you get Income Support and do not need to register for work because you are caring for someone, you will usually get HRP automatically.
- If you get Child Benefit in your name for a child under 16, and you have told us your NI number, you will usually get HRP automatically.
- HRP also helps to protect bereavement benefits for your husband or wife.
- If you are a woman, you cannot get HRP for any year you are entitled to pay reduced NI contributions for married women and widows, while you are working.
- You can get more information from leaflet **CF411** *How to protect your state Retirement Pension if you are looking after someone at home*. You can get this from your social security or Jobcentre Plus office.

Pension forecasts

- It is a good idea to check if you need to do anything to protect your basic State Pension. A pension forecast can help you to do this.
- To ask for a pension forecast, contact the Retirement Pension Forecasting Team (RPFT) on **0845 3000 168**. If you have a speech or hearing problem, there is a textphone service you can ring on **0845 3000 169** or you can use type talk by calling **18001 0845 3000 168**. Office hours are 8am–8pm, Monday to Friday, 9am–1pm, Saturday.

Or you can write to:

RPFT
 The Pension Service
 Tyneview Park
 Whitley Road
 Newcastle-upon-Tyne
 NE98 1BA

How to claim

1. When to claim

Claim straight away. If you delay you may lose benefit.

2. Making a claim

To get a claim form for **Carer's Allowance (CA)**, phone the CA Unit on **01772 899 729** or textphone **01772 899 489** – 9am to 5pm Monday to Thursday and 9am to 4.30pm on Friday. Or make a claim online at **www.dwp.gov.uk/lifeevent/benefits/carers_allowance.asp** Or ring the **Benefit Enquiry Line (BEL)**. See page 13 for details. Or phone your local Jobcentre Plus office or social security office to get a claim form. Or write to: Carer's Allowance Unit
Palatine House
Lancaster Road
Preston PR1 1HB.
For all other enquiries, use **01253 856 123**.

For **Pension Credit**, contact the Pension Credit Application Line on **0800 99 1234** or textphone **0845 601 5613** – 8am to 8pm Monday to Friday and 9am to 1pm Saturday.

Find your local office in the phone book under **Jobcentre Plus, Benefits Agency** or **social security**.

For **working age** benefits such as **Income Support**, we are now introducing **Jobcentre Plus** offices across the country in place of Jobcentres and social security offices. If you are of working age, from 18 to 65, there are two different ways of making a claim through local offices for incapacity or disability benefits, other than Disability Living Allowance.

- **If you are in an area with Jobcentre Plus offices**, you will need to call your local claim number. (This is an 0845 number. Calls are charged at local rate. Charges may vary from mobile phones.) We will take some claim details and may arrange a work focused interview at your local office. When you make a claim, we will tell you who your personal adviser will be. They are your main contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices and the local claim numbers from your local office or visit our website at **www.jobcentreplus.gov.uk** or look in the phone under **Jobcentre Plus**.

- **If you are in an area without Jobcentre Plus**, you should continue to use your local social security office.

Income Support can be paid while a claim to Carer's Allowance, or Attendance Allowance or Disability Living Allowance for the disabled person, is being decided. Do not delay claiming Income Support. If your claim to Income Support is disallowed, claim Jobseeker's Allowance.

Housing Benefit or Council Tax Benefit

If you claim Income Support or Jobseeker's Allowance or apply for Pension Credit, in certain areas you will get a form to claim Housing Benefit and Council Tax Benefit with your application. If you want to claim Housing Benefit and/or Council Tax Benefit, you should complete the form and return it to your local council. In other areas, Jobcentre Plus staff will take your benefit details over the telephone and complete the form for you to sign. This will also apply in these areas when you claim Incapacity Benefit.

If you do not claim Income Support or Jobseeker's Allowance or apply for Pension Credit, or your claim for Incapacity Benefit is not taken over the telephone by a Jobcentre Plus office, you can get a form to claim Housing Benefit and Council Tax Benefit from your local council.

To contact your local council, look under the name of your District Council, Borough Council or in some areas, new Unitary Authority, or London Borough. If you live in Scotland, look under the name of your Local Council.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give. You may be asked to show proof of your identity before your claim is paid.

If you are not sure about this, get leaflet **GL25** *How to prove your identity for social security* from your social security or Jobcentre Plus office.

Gender Recognition Act 2004

From 4 April 2005, if you get a full Gender Recognition Certificate you can receive State Pensions and benefits in your acquired gender. You can get more information on the effect of gender recognition on benefits from the gender recognition website www.grp.gov.uk

Other help for carers

- You may be able to get help with things like adapting a home for a disabled person, respite care or other support. Respite care is help looking after the person you care for while you have a break. Contact your social services department, or in Scotland, social work department.
- To contact your social services department, look under the name of your District Council, Borough Council or in some areas, new Unitary Authority, or London Borough. If you live in Scotland, look under the name of your Local Council.
- You may be able to find out about other local organisations that can help from the phone book, your local library, the social services department or a doctor's surgery.
- Or you can contact Carers UK. Call **0808 808 7777** for a free information pack for carers, containing advice about benefits, carers groups in your area and other help. If you want to speak to an adviser, telephone on Wednesday or Thursday between 10am and noon or between 2pm and 4pm. The address is:
Carers UK
20–25 Glasshouse Yard
London EC1A 4JT.
Website: **www.carersonline.org.uk**

Where to get help and advice

To get more information on benefits or other leaflets, get in touch with your social security office.

For your nearest social security office look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

You can get more information from the Department for Work and Pensions website. The address is: **www.dwp.gov.uk**

To contact us by email see the *Contact Us* section of the website.

You can also get information from the Department of Health website for carers. The address is: **www.carers.gov.uk**

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the **Benefit Enquiry Line (BEL) on 0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

You can also get leaflets and claim forms from BEL.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

BC1 Babies and children

A guide to benefits and tax credits for anyone expecting a baby or caring for children

RM1 Retirement

A guide to benefits for people who are retiring or have retired

PC1L Pension Credit

A general guide to Pension Credit

SD1 Sick or disabled

A guide to benefits for people of all ages with a physical or mental illness or disability – and for people who look after them

GL12 Going into hospital?

GL16 Help with your rent

GL17 Help with your Council Tax

GL18 Help from the Social Fund

GL21 A helping hand for benefits

How somebody with an illness or disability can get help to collect or deal with social security benefits

GL23 Social security benefit rates

HC11 (HCS1 in Scotland) Help with health costs

Remember that this leaflet is only a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Delivering public services and information online for disabled people and carers.

www.direct.gov.uk/disability

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