

# Benefits for carers

The time you spend caring for someone can make it difficult to earn enough money. You may have extra costs because of your caring role. This factsheet sets out the benefits and discounts that you can get if you are a carer. This factsheet could be useful to you even if you do not think you are a carer as there may still be some benefits you can claim.

 KEY POINTS

- A benefits adviser can help make sure you get the right benefits.
- If you spend more than 35 hours a week caring for someone who gets disability benefits, you can claim Carer's Allowance.
- You might get more benefits if you qualify for Carer's Allowance.
- Carers can get an extra amounts included in their Universal Credit.
- Some carers can get their council tax bill reduced.

## This factsheet covers:

1. [What is Carer's Allowance?](#)
2. [What is the Carer's Premium?](#)
3. [What is Income Support?](#)
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5. [What are Carers' Credits?](#)
6. [Can I get Council Tax Discounts?](#)
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## 1. What is Carer's Allowance?

Carer's Allowance (CA) is a benefit that you can claim if you are a full-time carer. From 9<sup>th</sup> April 2018 you can get £64.60 a week.<sup>1</sup>

You can claim CA if you are in work, but you must not earn more than £120 a week.<sup>2</sup> CA is not affected by any savings you have.

You qualify for CA if you:<sup>3</sup>

- spend at least 35 hours a week caring for someone,
- are 16 or over,
- are not in full-time education,
- live in the UK and are not subject to immigration control,
- earn less than £120 per week (after tax, National insurance and half of any pension contributions), and
- care for someone who gets:
  - Disability Living Allowance (middle or high rate care),
  - Personal Independence Payment (standard or enhanced daily living component),
  - Attendance Allowance, or
  - Constant Attendance Allowance.

You can find more information about:

- Disability Living Allowance
- Personal Independence Payment
- Welfare benefits and mental illness

at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

If you didn't know that you could claim CA then you can ask for it to be backdated for up to 3 months.<sup>4</sup> This means that if you meet the criteria for CA, you can be paid the money you would have got if you knew you could claim.

### How is Carer's Allowance affected by other benefits?

You cannot get CA if you get:<sup>5</sup>

- contribution-based Employment and Support Allowance,
- state Retirement Pension, or
- contribution-based Jobseekers Allowance.

This is called the 'overlapping benefits' rule.

You should apply for CA even if you are getting these benefits. If you qualify for CA you get an additional amount called a "Carer's Premium". You can find out more about carer's premiums in [Section 2](#).

If you claim income-related Employment and Support Allowance, Universal Credit and some other benefits you can still get the full amount of CA. But these benefits will be reduced by the amount of CA you get.

You can find more information about:

- Employment and Support Allowance
- Universal Credit
- Welfare benefits and mental illness

at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

### **Severe Disability Premium**

The person you care for may get a Severe Disability Premium (SDP) on top of their benefits. They will get the SDP if they:<sup>6</sup>

- live alone,
- get means-tested benefits like income-related Employment and Support Allowance and Housing Benefit,
- get the care component of Disability Living Allowance (DLA) at either the middle or higher rate. Or the daily living component of Personal Independence Payment (PIP) at the standard or enhanced rate, and
- do not have a full time carer who is getting CA.

There are extra rules for someone who lives with a partner who is also disabled.

It is important to know that, if you claim CA, the person you care for will lose their SDP. If the person you care for claims Universal Credit, they will not lose anything. This is because Universal Credit does not include a Severe Disability Premium. If you get a Carer's Premium rather than Carer's Allowance then the person you care for should still get the SDP.

You can find more information about '**Universal Credit**' at [www.rethink.org](http://www.rethink.org) . Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

### **What if I take a break from caring?**

You can take a break from caring for 4 out of every 26 weeks and continue to get CA, as long as:<sup>7</sup>

- you have been giving 35 hours of care a week for 22 of the past 26 weeks, and
- the person you care for continues to get the qualifying benefit (Disability Living Allowance middle or high rate care, Personal Independence Payment standard or enhanced daily living

component, Attendance Allowance or Constant Attendance Allowance).

If you go into hospital, you will get CA for up to 12 weeks as long as:<sup>8</sup>

- you have given 35 hours of care a week for 14 of the past 26 weeks, and
- the person you care for continues to receive a qualifying benefit.

If the person you care for goes into hospital you will still get CA as long as they get their disability benefit (this is normally 4 weeks). You will continue to get the Carer's Premium for 8 weeks after your CA ends.<sup>9</sup> Make sure you tell the Department for Work and Pensions (DWP) if you or the person you care for has to go into hospital.

### **How do I apply?**

You can apply for CA online or by completing a paper form. To ask for a claim form, contact the Carer's Allowance Unit on 0345 608 4321. To apply online use this link:

[www.gov.uk/carers-allowance/how-to-claim](http://www.gov.uk/carers-allowance/how-to-claim)

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## **2. What is the Carer's Premium?**

The Carer's Premium is £36.00<sup>10</sup> per week paid as part of the following benefits.

- Income Support (IS)
- Income based Job Seekers Allowance (JSA)
- Income related Employment & Support Allowance (ESA)
- Housing Benefit

You can find out more about:

- Employment and Support Allowance
- Welfare benefits and mental illness

at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

You can also get an additional amount on top of Pension Credit. This is called the 'Carer Addition'.

To get the Carer's Premium added to your benefit, apply for Carer's Allowance. You may not get paid Carer's Allowance if you are getting other benefits like State Retirement Pension. But you will still be better off because of the Carer's Premium.

### 3. What is Income Support?

Income Support (IS) is a benefit for certain groups of people. This includes people who cannot work because of their caring responsibilities.

You can claim IS if you meet the basic conditions. You must:<sup>11</sup>

- be over 18 and under pension age,
- be in the UK,
- have no income or your income is below the amount of money the law says you need to be able to live,
- not be in full time education,
- be working less than 16 hours per week and your partner is not working more than 24 hours per week,
- have household savings or capital at £16,000 or less,
- not be claiming Job Seekers Allowance (JSA), Employment and Support Allowance (ESA) or Universal Credit (UC), and
- your partner must not be claiming income-related JSA, ESA or UC.

As well as meeting the basic conditions you need to show you cannot work because of your caring responsibilities. You can do this if:<sup>12</sup>

- you get Carer's Allowance (CA), or
- you are providing 'substantial' care for someone who gets:
  - Attendance Allowance
  - Disability Living Allowance (middle or high rate care component)
  - Personal Independence Payment (daily living component), or
  - Armed Forces Independence Payment.

In some areas you cannot claim IS and will need to claim Universal Credit instead. See [section 4](#) for more information.

### 4. What is Universal Credit?

Universal Credit (UC) is a new benefit that gets paid monthly. You can get UC if you have little or no income and low levels of savings and capital.

UC will replace the following benefits.<sup>13</sup>

- Housing Benefit
- Income Support
- Income-based Job Seekers Allowance
- Income related Employment & Support Allowance

- Child Tax Credit
- Working Tax Credit

If you are getting any of the benefits that UC is replacing, the Department for Work and Pensions (DWP) will move you to UC at some time before March 2022.<sup>14</sup>

If you were planning to make a new claim for any of these benefits you might have to claim UC instead. You can find this out at your local Jobcentre.

UC is made up of 'elements'. There are various elements of UC you can get depending on your circumstances. This includes a carer's element. You qualify if you spend at least 35 hours a week caring for someone who gets:<sup>15</sup>

- Attendance Allowance,
- Personal Independence Payment (standard or enhanced daily living component), or
- Disability Living Allowance (middle or high rate care component).

You can find more information about '**Universal Credit**' at [www.rethink.org](http://www.rethink.org) . Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

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## 5. What are Carers' Credits?

If you are not working, you will not be paying National Insurance contributions. If you do not pay enough National Insurance you may not get your full state pension. Carer's Credit counts towards your National Insurance record, helping you to qualify for State Retirement Pension.

You will qualify for Carer's Credit if:<sup>16</sup>

- you spend more than 20 hours a week caring, and
- the person you care for gets:
  - Disability Living Allowance (middle or high rate care),
  - Personal Independence Payment (standard or enhanced daily living component),
  - Attendance Allowance, or
  - Constant Attendance Allowance.

If the person you care for does not get any of these benefits, you can still get Carer's Credit if a health or social care professional confirms you provide enough care.<sup>17</sup>

To apply for Carer's Credit, contact the Carer's Allowance Unit on 0845 608 4321. If you get Carer's Allowance you should automatically get Carer's Credit without having to contact the Carer's Allowance Unit.

## 6. Can I get Council Tax Discounts?

A full council tax bill is based on two or more adults living together. Some people are not counted as adults in the household. These include:<sup>18</sup>

- some carers,
- people in full time education,
- people with a 'severe mental impairment'.

A 'severe mental impairment' means an impairment of intelligence or social functioning that is permanent.<sup>19</sup>

You will get a reduction of your council tax bill if there are less than two adults in the household. The bill can be reduced by 25%, 50% or 100% depending on who lives in the property.

To check if you can get a reduction of your council tax bill, contact your local authority, or speak to a benefits adviser.

### Carer's reduction

Some carers are not counted when the local authority works out your council tax bill. This means you will get a discount if you meet the following criteria.<sup>20</sup>

- You care for someone for at least 35 hours per week.
- You live with the person you care for.
- The person you care for is 18 years or older.
- The person you care for is not your spouse or partner.

You only qualify if the person you care for gets one of the following benefits.<sup>21</sup>

- Disability Living Allowance (middle or high rate care)
- Personal Independence Payment (standard or enhanced daily living component)
- Attendance Allowance
- Constant Attendance Allowance

If the person you care for is exempt from council tax you will get a 50% discount. If the person you care for is not exempt from council tax you will get a 25% discount.<sup>22</sup>

### Single person's discount

If you are the only adult who lives in your home, you should get a 25% discount on your council tax bill.<sup>23</sup> This is called the 'single person discount'. You may also get this discount if the other adults who live with you are students or have a 'severe mental impairment'.

You can find more information about '**Welfare benefits and mental illness**' at [www.rethink.org](http://www.rethink.org) . Or call our General Enquiries Team on 0121 522 7007 and ask them to send you a copy of our factsheet.

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## 7. Should I get advice?

The benefits system is complicated. Speak to a benefits adviser if you don't know which benefits you can get. You may be able to get help with difficult situations such as claims or appeals. This could include advice, information and help with filling in forms or representation.

You can search for local services at [advicefinder.turn2us.org.uk](http://advicefinder.turn2us.org.uk).

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### Citizens Advice

Citizens Advice (CA) gives advice face-to-face or by telephone. To find your nearest CA, use the 'find your local Citizens Advice' search bar on their website.

**Telephone:** 03444 111 444

**Website:** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

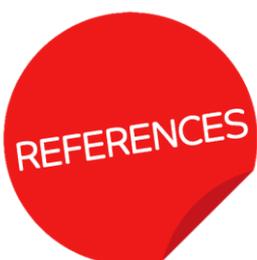
### Turn2us

A charitable service which helps people access money that is available to them – through benefits, grants and other help.

**Website:** [www.turn2us.org.uk](http://www.turn2us.org.uk)

Some local authorities have benefits advisers. You can find contact details for your local authority on Direct gov.

<https://www.gov.uk/find-your-local-council>



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<sup>1</sup> Sch 4, part 3, Social Security Contributions and Benefits Act 1992 c4.

<sup>2</sup> Reg 8, Social Security ([Carer's Allowance]) Regulations 1976. SI 1976/409. London: TSO; 1976.

<sup>3</sup> s70, Social Security Contributions and Benefits Act 1992 c4.

<sup>4</sup> Gov.uk. *Carer's Allowance 4. Make a claim.*

<https://www.gov.uk/carers-allowance/how-to-claim> (accessed 12 September 2017).

<sup>5</sup> Reg 4, *Social Security (Overlapping Benefit) Regulations 1979*. SI 1979/597. London: TSO; 1979.

<sup>6</sup> Gov.uk. *Disability premiums 3. Eligibility.* <https://www.gov.uk/disability-premiums-income-support/eligibility> (accessed 12 September 2017).

<sup>7</sup> As note 2, (SI 1976/409) Reg 4(2).

<sup>8</sup> As note 2 (SI 1976/409), Reg 4(2).

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- <sup>9</sup> Sch 2, para 14ZA, *The Income Support (General) Regulations 1987* SI 1987/1967. London: TSO; 1987.
- <sup>10</sup> Sch 3, part 4. *Housing Benefit Regulations 2006*. (SI 2006/213), London: TSO; 2006.
- <sup>11</sup> s124, Social Security Child Benefit act 1992 c4.
- <sup>12</sup> As note 9 (SI 1987/1967), Sch 1B, para 4.
- <sup>13</sup> s33, Welfare Reform Act 2012 c5.
- <sup>14</sup> Child Poverty Action Group. *Universal Credit and Natural Migration*. <http://www.cpag.org.uk/content/universal-credit-and-natural-migration> (accessed 13 September 2017)
- <sup>15</sup> Reg 30, *The Universal Credit Regulations 2013*. SI 2013/376. London: TSO; 2013.
- <sup>16</sup> Reg 5, *The Social Security (Contributions Credits for Parents and Carers) Regulations 2010*. SI 2010/19. London: TSO; 2010.
- <sup>17</sup> Gov.uk. *Carers Credit 3. Eligibility*. <https://www.gov.uk/carers-credit/eligibility> (accessed 13 September 2017).
- <sup>18</sup> Gov.uk. *Council Tax 2. Who has to pay*. <https://www.gov.uk/council-tax/who-has-to-pay> (accessed 13 September 2017).
- <sup>19</sup> Schedule 1 para 2, Local Government Finance Act 1992 c14.
- <sup>20</sup> Reg 2, *The Council Tax (Additional Provisions for Discount Disregards) Regulations 1992*. SI 1992/552. London: TSO; 1992.
- <sup>21</sup> As note 20 (SI 1992/552), Reg 2.
- <sup>22</sup> As note 17.
- <sup>23</sup> As note 19 (LGFA), s11(1a).

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Last updated September 2017  
Next update August 2020  
Version: 3.1

This factsheet is available  
in large print.

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## Rethink Mental Illness Advice Service

Phone 0300 5000 927  
Monday to Friday, 9:30am to 4pm  
(excluding bank holidays)

Email [advice@rethink.org](mailto:advice@rethink.org)

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### Did this help?

We'd love to know if this information helped you.

**Drop us a line at:** [feedback@rethink.org](mailto:feedback@rethink.org)

### or write to us at Rethink Mental Illness:

RAIS  
PO Box 17106  
Birmingham B9 9LL

**or call us on** 0300 5000 927.

We're open 9:30am to 4pm  
Monday to Friday (excluding bank holidays)



Leading the way to a better  
quality of life for everyone  
affected by severe mental illness.

For further information  
on Rethink Mental Illness  
Phone 0121 522 7007  
Email [info@rethink.org](mailto:info@rethink.org)

 [facebook.com/rethinkcharity](https://www.facebook.com/rethinkcharity)

 [twitter.com/rethink\\_](https://twitter.com/rethink_)

 [www.rethink.org](http://www.rethink.org)

### Need more help?

Go to [www.rethink.org](http://www.rethink.org) for information on symptoms, treatments, money and benefits and your rights.

### Don't have access to the web?

Call us on 0121 522 7007. We are open Monday to Friday, 9am to 5pm, and we will send you the information you need in the post.

### Need to talk to an adviser?

If you need practical advice, call us on 0300 5000 927 between 9:30am to 4pm, Monday to Friday. Our specialist advisers can help you with queries like how to apply for benefits, get access to care or make a complaint.

### Can you help us to keep going?

We can only help people because of donations from people like you. If you can donate please go to [www.rethink.org/donate](http://www.rethink.org/donate) or call 0121 522 7007 to make a gift. We are very grateful for all our donors' generous support.



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