# Benefits for carers

## Introduction

If you have sight loss, or provide care for someone who does, there are a number of welfare benefits you may be entitled to. Some of these benefits can help provide you with an income if you are not able to work, while others can help towards the extra costs that often make life more expensive if you have a disability.

We have produced various factsheets to help you learn more about the benefits that you are most likely to be entitled to if your life is affected by sight loss.

This factsheet is about Carer’s Allowance and Carer’s Credit, benefits that are administered by the Department for Work and Pensions (DWP) to people who provide regular and substantial care to someone with a long-term health condition or disability, such as sight loss.

You do not have to live with the person or be related to them to claim these benefits and the age of the person you are looking after doesn’t matter.

## Carer’s Allowance

Carer’s Allowance is the main benefit available for carers. It is not means-tested and does not depend on you having paid National Insurance contributions;however, it is taxable.

### To claim Carer’s Allowance, you must satisfy the following conditions:

* you must be 16 or over
* if you do any paid work, you must not earn more than **£151.00** a week after deductions for tax, National Insurance,and certain expenses such as contributions to a pension or certain care costs
* you must not be in full-time education. However, the meaning of “full-time” is complicated and may depend on many factors including the type of course you are doing. If you are studying or thinking about studying call or email our Helpline.

You must spend at least 35 hours a week looking after a person who receives one of the following:

* middle or highest rate Disability Living Allowance (DLA) or in Scotland the Child Disability Payment (CDP) care component
* the daily living component of Personal Independence Payment (PIP) or in Scotland the Adult Disability Payment (ADP)
* Attendance Allowance
* Constant Attendance Allowance.

### To claim Carer’s Allowance, you must also:

* Be habitually resident in the UK. This is decided by looking at factors like reasons for coming to the UK, the length of your stay, future intentions, and previous links with the country
* Satisfy the past presence test. You must have been present in the UK for 104 out of the previous 156 weeks (two out of the last three years). You do not have to satisfy the past presence test if you have a terminal illness
* As an EEA National, have either settled or pre-settled status.

These rules are complicated and there are some exceptions. Contact our Helpline if you think you may have difficulty passing these tests.

#### Other information about Carer’s Allowance

* Although Carer’s Allowance has a limit on earnings from work there are no rules about any other income, or savings, that you, or your partner, may have
* If another person is receiving Carer’s Allowance for the care of an individual, you cannot claim Carer’s Allowance for the care of the same individual
* You can only claim one award of Carer’s Allowance, even if you care for more than one person
* If you are a carer and have a disability or long-term illness, you can still receive PIP (ADP Scotland), DLA (CDP Scotland), or Attendance Allowance for yourself at the same time as claiming Carer’s Allowance for looking after someone else
* You cannot normally receive Carer’s Allowance at the same time as contributory Employment and Support Allowance (ESA) (called ‘new style ESA’ for most new claimants), contributory Job Seekers Allowance (JSA) (called ‘new style JSA’ for most new claimants) or the State Pension. This is because you cannot be paid more than one of these benefits at the same time. It may still be worth claiming Carer’s Allowance to get extra money in your means-tested benefits. See “The Carer Premium” section later in this factsheet for more information.

**Please note:** if the person you are looking after is claiming income­-related ESA, income-based JSA, Income Support, Pension Credit or Housing Benefit, and their benefit includes the severe disability premium, their benefit will be reduced if you receive Carer’s Allowance and/or the carer element in Universal Credit. However, their benefit will not be affected if you receive only the carer’s premium because of an “underlying entitlement” to Carer’s Allowance (see “The Carer Premium”below).

### How to claim Carer’s Allowance

If you live in England, Wales,or Scotland, call the Carer’s Allowance Unit on **0800 731 0297** or text phone **0800 731 0317** to request a claim form or go to **gov.uk/carers-allowance/how-to-claim** to complete an online application or to download and print an application form.

If you live in Northern Ireland visit

**nidirect.gov.uk/services/apply-carers-allowance-online** or call the Disability and Carer’s Service on **0800 587 0912** (textphone **0800 012 1574**).

Carer’s Allowance can be backdated for up to three months on request.

If you claim Carer’s Allowance within three months of the person you care for receiving a decision to award them a qualifying disability benefit (see above for the conditions to claim Carer’s Allowance) your entitlement will start from the same date as their entitlement to disability benefit.

In Scotland, the Carer’s Allowance Supplement, and the Young Carer Grant (see details below) are administered by Social Security Scotland.

### How much will I get?

The basic rate of Carer’s Allowance is **£81.90** a week.

If you live in **Scotland** and are receiving Carer's Allowance you may receive two additional payments called the 'Carers Allowance Supplement', as well as your regular weekly payment. The supplement is **£288.60** and will be paid to you every six months so long as you are entitled to Carer's Allowance on certain qualifying dates. The next two supplement payments are due in:

* June 2024 – you'll get the supplement if you were getting Carer's Allowance on 8 April 2024
* December 2023 – you'll get the supplement if you were getting Carer's Allowance on 7 October 2024.

If you already receive a means-tested benefit such as Universal Credit, income-related ESA, income-based JSA or Pension Credit, you will not usually be financially worse off by claiming Carer’s Allowance. You may be better off because of the carer premium or carer element that is payable with these benefits.

However, if you receive Carer’s Allowance for looking after your partner, and they have an award of a means-tested benefit (such as income-related ESA) that includes the severe disability premium, this premium will be removed from the means-tested benefit.

If you would like advice about whether you and your partner will benefit financially if you claim Carer’s Allowance, please contact our Sight Loss Advice service by calling our Helpline.

If you are under state pension age, Carer’s Allowance also gives you Class 1 National Insurance contribution credits, which may help you to qualify for a State Retirement Pension. For more information about this see the “Carer’s Credit” section later in this factsheet.

Remember, you can still receive PIP (ADP Scotland), DLA (CDP Scotland) or Attendance Allowance in connection with your own disability while claiming Carer’s Allowance for looking after someone else.

## Means-tested benefits

No new claims can now be made for Income Support, income-related ESA or JSA, but you may be able to receive Universal Credit or Pension Credit to top up your Carer’s Allowance.

* Universal Credit is a benefit that is paid monthly to people in various circumstances and can include an amount to help pay your rent. It will eventually replace all the existing means-tested benefits and tax credits for people of working age.
* Pension Credit is a weekly cash benefit for people who have reached state pension age. It includes an additional amount for a carer. Currently, rent is not included in a Pension Credit claim but can be claimed through Housing Benefit. Please note that if you are in a couple, and one partner is of working-age and the other partner is of state pension age, any new claim for means-tested benefit will have to be for Universal Credit rather than Pension Credit. When the younger partner reaches state pension age a claim should then be made for Pension Credit.

If as a carer,you alreadyreceive Income Support or Pension Credit then you can work for any number of hours a week. However, any earnings over **£20** a week will be counted as income in the calculation for these benefits. If you receive income-related ESA, and you are in paid employment as part of the ‘permitted work’ scheme, you can earn up to **£183.50** per week without your ESA being affected.

But remember, if you are getting any of these benefits as a top-up to your Carer’s Allowance, any earnings from employment must be within the earnings limit of **£151.00** per week. If it exceeds this amount, you will lose your entitlement to Carer’s Allowance.

## The Carer Premium

Even if you cannot get Carer’s Allowance because you are entitled to another benefit such as the State Pension or contributory ESA it may still be worthwhile claiming it. This is because you may be able to get an extra amount in your current means-tested benefit, such as income-related ESA, Income Support, Pension Credit, or Housing Benefit. Please see below for information about extra money in Universal Credit.

The extra amount is called the carer premium, or the additional amount for carers in Pension Credit. It is worth **£45.60** a week. Unlike an award of Carer’s Allowance, if you get the carer premium or carer additional amount only, this will not have any negative impact on the means-tested benefits of the person you care for.

To get the premium you will first need to claim Carer’s Allowance. This will enable you to establish what is called ‘underlying entitlement’ to Carer’s Allowance, even if you cannot be paid it. You should then provide a copy of the decision letter to the office that administers your means-tested benefit/s to enable them to add the carer premium or carer additional amount to your benefit.

If you are over State Pension age and do not already receive Pension Credit,it is worth getting a benefit check from an experienced adviser. Having underlying entitlement could lead to you being able to receive this benefit even if you weren’t entitled before.

### Example of underlying entitlement to Carer’s Allowance

Mr Singh is 77 years old and spends at least 35 hours a week looking after his wife. She gets the lower rate of Attendance Allowance (but this is ignored as income) and a State Pension of **£82.45** a week. Mr Singh receives **£137.60** State Pension and a work pension of **£65.00** a week. This means their total income is **£285.05**.

The government has calculated that a retired couple need **£332.95** a week to live on and they will be entitled to Pension Credit if they have an income of less than this each week.

Mr Singh can’t receive Carer’s Allowance because he is getting a State Pension and can’t be paid both benefits at the same time. But if he claims Carer’s Allowance,he can establish his underlying entitlement.

With underlying entitlement to Carer’s Allowance, the carer addition of **£45.60** will be added to the amount the Singh’s need to live on each week according to Pension Credit rules – and so this is increased from **£332.95** to **£378.55**.

This means that Mr and Mrs Singh become entitled to Pension Credit of **£93.50** each week. This is the difference between their initial income of **£285.05** and the increased Pension Credit amount they need to live on of **£378.55**.

## Universal Credit and Carers

If you are a carer under state pension age you may be able to claim Universal Credit, either to top-up your Carer’s Allowance or another benefit, or on its own if you do not qualify for Carer’s Allowance.

There is extra money for carers within Universal Credit. It is called the ‘carer element’ and is worth **£198.31** per month. Unlike the means-tested benefits mentioned above you do not have to first claim Carer’s Allowance to become entitled to the carer element.

To qualify for the carer element, you must meet the same conditions as those required to claim Carer’s Allowance, except that even if your earnings are over the limit of **£151.00** per week you can still receive it. But note that if any of your earnings are received as a paid carer you cannot get the carer element.

Please note if you receive the carer element in Universal Credit for looking after a person who has an award of a means-tested benefit (such as income-related ESA) that includes the severe disability premium, this premium will be removed from their means-tested benefit.

Most people who claim Universal Credit must accept a “claimant commitment”, which is a record of your responsibilities while receiving the benefit. These responsibilities are called “work-related requirements”, such as attending training. However, if you satisfy the conditions to claim Carer’s Allowance you will have no work-related requirements imposed on you. If you do not meet all the conditions for Carer’s Allowance but care for a severely disabled person for at least 35 hours a week, the decision maker at DWP can agree that it’s unreasonable to require you to meet any work-related requirements.

### Young Carer Grant in Scotland

If you are a young person in Scotland who spends time regularly caring for a family member, friendor neighbour you could receive a young carer grant, that is worth **£383.75** and paid annually.

You will qualify for the grant if you:

* normally live in Scotland
* are aged 16, 17 or 18
* are not entitled to Carer’s Allowance when you claim
* are usually caring for someone (up to three people) who has a disability and have provided qualifying care in the 13 week period before your claim, and you are usually providing care for at least 16 hours a week on average
* are not helping care for the people you apply for as a volunteer, for example as part of a care group or charity
* and no-one else has received a young carer grant in respect of the person/s you care for (in the last year).

The person/s you care for must be in receipt of Personal Independence Payment/Adult Disability Payment daily living component, Disability Living Allowance/Child Disability Payment care component at the middle or highest rate, or Attendance Allowance.

For further information visit **mygov.scot/benefits/young-carer**.

To claim the grant, phone Social Security Scotland on **0800 182 2222** or you can make a claim online or by downloading an application form at **mygov.scot/young-carer-grant/how-to-apply**.

## Carer’s Credit

### What is Carer’s Credit?

Carer’s Credit is a National Insurance credit which is awarded weekly. It is not a benefit payment,and you will not receive any money with Carer’s Credit. Instead,it helps you to build up your qualifying years for the basic State Pension. Bereavement benefits for spouses and civil partners will also be protected. You do not need to make a claim for Carer’s Credit if you receive Carer’s Allowance.

#### Do I qualify for Carer’s Credit?

If you are aged 16 or over and caring for someone for 20 hours or more a week, you will be eligible for Carer’s Credit if either:

* the person(s) you are caring for receives a qualifying benefit, such as the daily living component of PIP (ADP Scotland), the middle or highest rate care component of DLA (CDP Scotland), Attendance Allowance, Constant Attendance Allowance, or Armed Forces Independence Payment, or
* a health or social care professional has certified the person(s) you are caring for as needing the level of care you provide.

#### How do I apply?

You can apply for Carers Credit on the CC1 application form by downloading an application pack from **gov.uk/carers-credit** or by contacting the Carer’s Allowance Unit on **0800 731 0297** (textphone **0800 731 0317**).

If you cannot hear or speak on the phone, you can use Relay UK by dialling **18001** then the number you are ringing. Visit **relayuk.bt.com** for more information.

If you live in Northern Ireland, visit **nidirect.gov.uk** or call the Disability and Carers Service on **0800 587 0912** (textphone **0800 012 1574**).

### Other sources of help for carers

A range of services are available to help you and the person you are looking after.

The person you care for is entitled to an assessment of their needs by your local social services team. You can also ask for a separate carer’s assessment – social services should consider what support you need to continue caring for the person you are looking after.

Local voluntary societies for blind and partially sighted people often have volunteer visitors who can provide advice and practical support. Call our Helpline on **0303 123 9999** for details of your local voluntary society.

Citizens Advice can usually give advice and information over the telephone, as well as on an appointment or drop-in basis. Visit **citizensadvice.org.uk/about-us/contact-us**, call their Advice line on **03444 111 444** or text relay **03444 111 445**.

To find out more about your rights as a carer contact Carers UK for advice by email at **advice@carersuk.org** or on **0808 808 7777**, Monday to Friday 9am – 6pm or visit **carersuk.org/help-and-advice**.

## How we can help

If you would like any more information about benefits for carers, you can speak to our Advice service by calling our Helpline. Our advisors can also carry out a full benefit check with you and give you adviceabout applying for other benefits you may be missing out on.

Our Welfare Benefit Sight Loss Advisers are available to offer you help if you would like to challenge a benefit decision or think you should be awarded more than you have been. Our advisers can help you with the mandatory reconsideration and First-Tier Tribunal (appeals) process.

RNIB’s Legal Rights service is available to offer you help with more complex benefit queries and appeals, such as those to the Upper Tribunal, once the initial appeals process to the First Tier Tribunal has been completed.

### RNIB Helpline

If you need someone who understands sight loss, call our Helpline on **0303 123 9999**, say **“Alexa, call RNIB Helpline”** to an Alexa-enabled device, or email **helpline@rnib.org.uk**. Our opening hours are weekdays from 8am – 8pm and Saturdays from 9am – 1pm.

### Sight Advice FAQ

Sight Advice FAQ answers questions about living with sight loss, eye health or being newly diagnosed with a sight condition. It is produced by RNIB in partnership with a number of other sight loss organisations. **sightadvicefaq.org.uk**

### Connect with others

Meet or connect with others who are blind or partially sighted online, by phone or in your community to share interests, experiences and support for each other. From book clubs and social groups to sport and volunteering, our friendly, helpful and knowledgeable team can link you up with opportunities to suit you. Visit **rnib.org.uk/connect** or call **0303 123 9999**.

The factsheet gives general guidance only and is not an authoritative statement of the law.



**RNIB Legal Rights Service**

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