

If you are thinking of swapping to UC from other benefits, always get advice before you do, as you cannot swap back.

Pension Credit

This is the benefit to top up your income if you and your partner are over retirement age, which is now 66.

There is **no capital limit** but, if you do qualify, savings over £10,000 will reduce what you get.



Couples where **one is under retirement age** must usually claim **Universal Credit** instead.

Carer's Premium

If you already get Carers Allowance with one of the **legacy benefits** being replaced by Universal Credit (like Income Support or Housing Benefit), it should include a **carer's premium**.

You can get this even if you are not paid Carer's Allowance because a different benefit, like Retirement Pension or ESA, **overlaps** with it.

You will need to **claim Carer's Allowance** to qualify. You might not be paid Carer's Allowance if you already get another benefit that is higher, such as state pension, but you must still make the claim to get the premium.

'Bedroom Tax' and Carers

The Bedroom Tax rules allow a **bedroom each** for members of a couple who are **unable to share** a bedroom because one of them is disabled.

This only applies if the disabled person is receiving **Personal Independence Payment** or **Disability Living Allowance** for their care needs, or is over 65 and receiving **Attendance Allowance**.

The 'Bedroom Tax' rules also allow a family to have a **spare bedroom for a carer** to stay overnight to look after a disabled adult or child who receives DLA, PIP or Attendance Allowance.

Benefit Cap and Carers

If you get Carer's Allowance or another benefit with a **carer's premium** or **carer element**, the Benefit Cap does not apply to you. Remember to tell the Council you are a carer if you claim **Housing Benefit**.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system www.snsCab.org.uk/about-us/potteries-gold
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Benefits for Carers

Benefits and Health no. 5



Benefits for Carers

You can only claim **Carer's Allowance** if you look after someone who gets:

- **Personal Independence Payment** for daily living, or,
- **Disability Living Allowance** for care at the middle or highest rate, or,
- **Attendance Allowance.**

To get for Carer's Allowance you need to:

- provide care for at least **35 hours a week** to one person;
- earn **less than £139** a week, although you can have any amount of unearned income and your partner's earnings are ignored,
- be the **only person claiming** Carer's Allowance looking after that person.

Carer's Allowance is only **£76.75 per week**, so you may be able to claim means-tested benefits as well if you have little other income.

Before you claim Carer's Allowance

The **person you provide care for** should get benefits advice, to check if your claim for Carer's Allowance will **affect their benefits**.

If they get a **means-tested benefit** like Employment and Support Allowance, Pension Credit or Housing Benefit, it might include a **severe disability premium**. They could lose this if someone claims Carer's Allowance for looking after them, or claims **Universal Credit** as their carer.

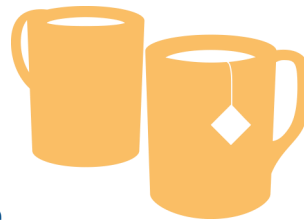
New-style Jobseeker's Allowance (JSA)

If you are a carer who has worked and paid **Class 1 National Insurance Contributions** during the last few years, if you are out of work you might get New-style JSA instead of Carer's Allowance.

This is **not a means-tested benefit**, so it does not matter if you have savings, or if your partner works or has other income. You can either claim online or by calling the DWP on **0800 055 6688**.

You have to be **available for work** and **actively seeking work** to get JSA, but you can limit what you look for to fit in with your caring duties, as long as this would not make finding a job too unlikely.

Make sure your jobcentre work-coach knows you are a carer.



Employment and Support Allowance

Another contribution-based benefit is **New-style ESA**. You could claim this if you are not well enough to do paid work. Like JSA there is no capital limit. You need a **medical certificate** from your GP to start your claim and, later, will probably have a **medical assessment**.

Your medical assessment usually happens after **13 weeks**. You could be asked what you do as a carer and this might be seen as evidence that you are well enough to do paid work, but you have **appeal rights** if this happens - ask us for more advice.

You use a Universal Credit helpline to claim New-style ESA. Call **0800 328 5644**, choose option 2, then option 6.

Means-Tested Benefits

These top up any money you have coming in to the amount the Government say your family needs to live on.

You cannot claim working-age means-tested benefits if you have savings or investments **over £16,000**.

If you are a **working age carer** and need to make a new claim for means-tested benefits, it will be for **Universal Credit (UC)**.

If you *and* your partner are over retirement age, you should claim **Pension Credit** instead.

Universal Credit (UC)

This is a means-tested benefit for working-age people. It includes amounts for you, your partner, dependent children and your rent.

UC has to be **claimed online**, from the Department for Work and Pensions. It is paid **calendar monthly** and in arrears. There is an **extra element** for carers.

Claiming Universal Credit as a carer can affect the benefits of the person you look after. You should **both get benefits advice** before claiming.

