

# Carers Benefits

## Carer's Allowance

This is the main benefit for carers. It is paid at a basic rate of £45.70 a week.

To get Carer's Allowance you must:

- Care for at least 35 hours per week
- The person you look after must receive the middle or highest rate of the care component of Disability Living Allowance or Attendance Allowance
- Be 16 or over
- Earn £82 a week or less after specific expenses
- Study for less than 21 hours a week if you are a Student
- Satisfy UK residence and immigration conditions
- Not receive any of the following benefits at a higher rate: Retirement Pension, Incapacity Benefit, Severe Disablement Allowance, contribution-based Jobseeker's Allowance and bereavement benefits (but see the Carer Premium/Addition section below)

Carer's Allowance can continue for 8 weeks after the person that you look after dies if you continue to satisfy all the rules, except those relating to caring for a disabled person or their receipt of specified benefits.

Some benefits, like Retirement Pension or Incapacity Benefit, allow your partner to claim extra money for you; called a dependant's addition. Your partner cannot get a dependant's addition for you if you get Carer's Allowance in your own right. Sometimes, if you claim Carer's Allowance, the person that you look after can lose some of their benefit. If the person you look after gets Pension Credit, Income Support, income-based Jobseeker's Allowance, Housing Benefit or Council Tax Benefit, seek advice before claiming.

To get a claim form for Carer's Allowance, call the Department of Work and Pension's enquiry line for carers and disabled people on 0800 882200. Claims can be made on-line at [www.dwp.gov.uk](http://www.dwp.gov.uk)

## The Carer Premium / Addition

This is not a benefit, but an extra allowance used in the calculation of Income Support, income-based Jobseeker's Allowance, Housing Benefit and Council Tax Benefit. It can make you up to £25.80 better off a week.

- Carer Premium/Addition is included in the benefit calculation if you or your partner:

- Gets Carer's Allowance; or
- Cannot get Carer's Allowance because you receive another specified benefit at a higher rate.

An amount equivalent to the Carer Premium is used in the calculation of Pension Credit.

## National Insurance Credits

You receive a National Insurance Credit for each week you receive Carer's Allowance. The credit protects your right to a Retirement Pension and may help you qualify for

Incapacity Benefit or Jobseeker's Allowance in the future. Receipt of Carer's Allowance can help you satisfy the conditions for Second State Pension.

## Home Responsibilities Protection (See Page 8)

If you cannot get a National Insurance Credit you may be able to get Home Responsibilities Protection. This helps you satisfy the contribution conditions for Retirement Pension and the Second State Pension. If you claim Income Support as a carer, you will receive the protection automatically. You also get automatic protection for Retirement Pension if you receive Child Benefit for a child under 6. Otherwise you can apply for the protection for each tax year when:

- You look after someone for at least 35 hours a week; &
- The person you look after gets the care component of Disability Living Allowance at the middle or highest rate or Attendance Allowance;
- You looked after the person for at least 48 weeks of the tax year.

You must apply for the protection within 3 years of the end of the tax year. To claim the protection, contact your local Inland Revenue office.

This information is correct as of April 2005.

The information is for guidance and is not an authoritative statement of the law.

## CARER'S GRANT

As you may be aware, Powys Carer's Service has an amount of Carer's Grant to provide short-term help, respite and breaks to Carer's in Powys.

Powys Carer's Service uses Carer's Grant for

- 1) Breaks
- 2) Alternative Therapy sessions

- 3) Training
- 4) Transport to breaks, therapy or support sessions for carer's
- 5) Piloting new services in partnership with other organisations and Carer's
- 6) Consultation events, exercises and structures
- 7) Providing support whose value is spread fairly amongst eligible carer's throughout Powys.

- 8) Encouraging other organisations to provide financial support (i.e. as part of a time limited funding 'package')

If you would like more information about Carer's Grant, please contact your Local Outreach Worker; their contact details are at the end of the newsletter.