

BENEFITS TOOLKIT



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While caring for someone can bring about many positives, there are still the realities of life, such as paying the bills and managing money matters. A recent Carers UK survey stated that 68% of carers regularly use their own income or savings to pay for care or equipment for the person they care for. It may improve your financial situation if you have an understanding of the benefits you are entitled to. Many carers are not aware of welfare benefits they can claim and find that they are substantially better off as a result of claiming benefits.

This toolkit has been developed to help guide you to the benefits you and the person you care for may be entitled to. Most of the information it contains can also be found on our website at carerssupport.org.uk/carer-benefits-advice-service

How can this toolkit help you?

You can use this toolkit to help identify which benefits you and the person you care for can claim.

In many cases, the person you care for will already be receiving a disability benefit which entitles you to claim benefits as a carer. In other cases, the person you care for will need to apply for certain benefits before you can be entitled to carer benefits. Either



way, this toolkit can help you identify what you need to do next to maximise your benefits income and the benefits income of the person you care for.

Refused benefit?

If you or the person you care for make a claim for benefit and find that either you are refused the benefit or it is awarded at a lower rate than you think is correct, it may be possible to challenge the decision. This especially applies to disability benefits. The process is basically the same for all benefits and is free; but can take weeks or months.

This toolkit includes guidance on how to challenge benefits decisions using the mandatory reconsideration and appeals process. See 'Challenging a Benefit Decision' (page 30).



You and the person you care for may be entitled to any of the following benefits:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- Carers Allowance
- Universal Credit
- Pension Credit
- Housing Benefit
- Council Tax Reduction
- Contribution-based Jobseekers Allowance and Employment and Support Allowance (New style ESA and JSA)
- Other legacy benefits (e.g Income Support, Tax Credits, Income-related ESA)

Where do I start?

You first need to know whether the person you are caring for is receiving any of the following disability benefits: Disability Living Allowance (DLA); Personal Independence Payment (PIP;) or Attendance Allowance (AA) and if not, whether they can claim one of these benefits.

New claims for DLA can now be made only by children under 16, but many adults still receive it and will continue to do so, especially if they are already over pension age. Most working age

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adults in receipt of DLA will be asked to move over to PIP at some point. PIP is for working age people aged 16 plus. Again, many people continue to receive it into retirement. If the person you care for is already over pension age, they cannot normally make a claim for DLA or PIP. They should claim Attendance Allowance.

Next, you need to look at other benefits which the person you care for and you as a carer may receive. If you care for someone full-time, you should see whether you are entitled to Carers Allowance. But not all carers are entitled to it. And even

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if you are entitled to Carers Allowance, you may be entitled to other benefits as well.

So you also need to look at other income-based benefits which both you and the person you care for may be entitled to, such as Universal Credit, Pension Credit, Housing Benefit and Council Tax Reduction, as well as those based on National Insurance contributions, such as New-Style Jobseekers Allowance and New-Style Employment & Support Allowance. Details of the basic entitlement conditions for these benefits are contained in this toolkit.

Note: This toolkit is not an exhaustive guide to all welfare benefits. Advice should always be sought if you think you may have other entitlements.

DISABILITY LIVING ALLOWANCE

Disability Living Allowance (DLA) is a benefit to help with the extra costs of bringing up a disabled child.

For people looking after a child under 16 with a health condition or disability. DLA is not means tested.

Am I eligible?

- New Claims for DLA can only be made by children aged under 16. (Those age 16 plus now claim PIP or claim Attendance Allowance if over pension age).
- UK residence condition must be satisfied.
- Usually must not be subject to immigration control.

DLA has a care and a mobility component. A child can claim either or both component and each component has different rates. The disability can be physical or mental.



DISABILITY LIVING ALLOWANCE

For care component, the child needs to satisfy the disability conditions, which are based on their need for attention and supervision beyond what a child of the same age normally requires. An actual medical diagnosis is not necessarily required. For mobility component, the child must need guidance and supervision to get around outside or have difficulty walking. An actual medical diagnosis is not necessarily required.

How to claim:

Call Disability Allowance helpline on 0800 121 4600 or go to www.gov.uk/disability-living-allowance-children/how-to-claim

For further information see

www.gov.uk/disability-living-allowance-children

PERSONAL INDEPENDENCE PAYMENT

Personal Independence Payment (PIP) is a benefit for people aged 16 plus and under pension age when they apply, who may need help with 'daily living' activities or getting around because of illness or disability. The disability must have already lasted at least 3 months and be expected to last at least 9 months. PIP is not means tested. PIP, like DLA can continue after retirement age if you are already in receipt of it when you reach retirement age.

PIP has a daily living component and a mobility component, both of which have standard and enhanced rates. You can receive payments for either or both of these components.

Am I eligible?

You must be able to show that you need help with specific daily living tasks and/or help with getting around (mobility) because of your health condition. You do not need to be actually receiving that help.



PERSONAL INDEPENDENCE PAYMENT

PIP is not means-tested. You or your partner's income or savings are not taken into account. Neither are any other benefit you are already receiving. You must be aged at least 16 and under pension age when you apply

- You can get PIP even if you are working or studying.
- You can claim PIP even if you are a carer yourself.
- Usually, you must not be 'subject to immigration control'.

How to claim:

To start your claim, call the Department for Work and Pensions (DWP) on 0800 917 2222 (textphone 0800 917 7777).

DWP will ask for basic information in a call lasting approximately 15-20 minutes. They will then send you a claim form which will ask for more details about your medical condition or disability and you how it adversely affects you. Your claim will be assessed by a healthcare professional and you might have a face-to-face assessment. At the time of writing, DWP is reintroducing face-to-face assessments as the pandemic ends, but the assessment may still be carried out by telephone.

For further information see www.gov.uk/pip

ATTENDANCE ALLOWANCE

Attendance Allowance (AA) is a benefit for people of pension age with a health condition or disability which means they need attention or supervision from another person. Disability can be physical or mental. AA is not means tested.

Payable at a higher or lower rate depending on the level of help you need.

Am I eligible?

You could get this benefit to help with attention or supervision if you are:

- Pension age or over.
- Need help looking after yourself due to disability or illness.



ATTENDANCE ALLOWANCE

- Have had a disability or illness for at least six months.
- Aren't receiving PIP or DLA care component.
- Usually, not subject to immigration control.

You do not need to be actually receiving the help you need.

You can claim Attendance Allowance and still receive Carers Allowance for caring for another person.

How to claim:

Call Attendance Allowance helpline on 0800 731 0122 (textphone: 0800 731 0317) or go to www.gov.uk/attendance-allowance/how-to-claim

For further information see www.gov.uk/attendance-allowance

Carers Allowance (CA) is the benefit most associated with being a carer and it's the first benefit which people caring for someone full-time should consider. If you are an unpaid carer looking after someone for 35 hours a week or more, you may be eligible. You don't have to be related to or live with the person you care for to claim Carers Allowance.

Carers Allowance is not means tested, apart from your earnings (see below). Savings and partner's earnings don't count. Neither do private or occupational pensions, although State Pension does.

You may be eligible if all the following conditions apply:

- You spend at least 35 hours a week caring for a 'severely disabled' person. You don't have to be related to them or live with them. The person you care for counts as severely disabled if they receive the higher or middle-rate care component of Disability Living Allowance, either rate of Personal Independence Payment daily living component, or any rate of Attendance Allowance.
- You don't earn more than £128 a week NET (2021/2022 figure).
- You are not in full-time education.
- You are aged 16 plus (no upper age limit).
- You are not subject to immigration control.

Although Carers Allowance should always be considered if you

are a carer, many carers don't actually receive it, because it is taken into account when claiming other benefits such as State Retirement Pension and New-Style ESA. Don't be put off claiming these other benefits as you'll probably be better-off on them. If you claim these other benefits, you are likely to be awarded an additional amount if you are a full-time carer. For Universal Credit, this will apply even if you haven't actually claimed Carers Allowance. These amounts are referred to as carer premium, carer addition or carer element.

How to claim:

Visit www.gov.uk/carers-allowance to make a claim online or call the Carer's Allowance Unit on 0800 731 0297 (textphone: 0800 731 0317).

Up to 3 months backdating may be possible if the person you are caring for has been in receipt of DLA, PIP or Attendance Allowance for the past 3 months or more. For more information see: www.gov.uk/carers-allowance

Important Note: If the person you care for receives a severe disability premium (sometimes called severe disability addition) as part of their benefit, this will STOP if you receive Carers Allowance or the Universal Credit carer element for caring for them. See page 32 for more details. If in doubt, seek advice.



Universal Credit (UC) is the default benefit now usually claimed by working-age people on a low income, both working and non-working. It is available to people looking for work, single parents, people unable to work due to illness and those with full-time caring responsibilities.

UC includes housing costs help towards rent (which replaces Housing Benefit for most working-age claimants). Carer element may be payable to boost amount paid if caring full-time (see above, including important note about this). Universal Credit is means tested.

Am I eligible?

- Must normally be aged 18 plus (but some 16/17 year olds can get it).
- Must be under pension age (but see below for couples).
- Usually, not in full time education (but several exceptions apply).
- Must accept a 'claimant commitment' (e.g. to look for work if able to do so).

- Saving/capital under £16,000 (whether single or part of a couple).
- Immigration status may affect whether you can claim.

Couples must make a joint claim. If one partner is over pension age, Universal Credit must normally still be claimed rather than Pension Credit. Note: If you are looking for work and have worked as an employed earner in the last 2-3 tax years, you should also consider claiming New-Style Jobseekers Allowance (JSA) which is not means-tested, although receipt of occupational pensions may affect it. See www.gov.uk/guidance/new-style-jobseekers-allowance

How to claim:

Universal Credit must normally be claimed online at www.gov.uk/apply-universal-credit.

Telephone claims are only allowed if an online claim is genuinely not possible. See www.gov.uk/universal-credit/how-to-claim

For more information see www.gov.uk/universal-credit and www.citizensadvice.org.uk/benefits/universal-credit/

Pension Credit (PC) is a benefit for people of pension age who are on a low income. It consists of Guarantee Credit and Savings Credit. (Savings Credit is being phased out).

Pension Guarantee Credit tops up your weekly income to a minimum amount. Pension Credit is means tested.

Pensioners whose income is below a certain amount can claim Pension Credit. The main type of Pension Credit is called Pension Credit Guarantee or Guarantee Credit.

Am I eligible?

- Income will be topped up to a minimum figure which is different for single people and couples. This amount may be higher if you are a carer (see below).
- Savings over £10,000 affect Guarantee Credit.
- Both partners must be over pension age.
- Usually you must not be subject to immigration control.
- If only one member of a couple is over pension age, Universal Credit must be claimed instead.



If you have caring responsibilities a carer addition may increase this amount. Disability or having responsibility for a child may also entitle you to more Guarantee Credit. (See important note on page 15 about claiming Carers Allowance).

Savings Credit

A small extra weekly amount available if you reached pension age before 6 April 2016 and your income is above a certain amount. It is designed to reward you for saving or taking out an occupational pension. Savings Credit is being phased out and applies to a relatively small number of people, but it's still worth checking if you may be eligible.

How to claim:

Ring the Pension Credit claim line on: 0800 99 1234, or you can apply online, provided you've already reached pension age and are not living with a child under 16 or a young person aged 16-19 in full-time education. Go to apply for Pension Credit online on GOV.UK

For more information see:

<https://www.gov.uk/pension-credit>

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/pension-credit/>

Housing Benefit (HB) is a benefit to help with paying your rent if on a low income. Working age people can usually no longer claim it unless they are in temporary or supported accommodation with the local authority. Instead they now claim Universal Credit with housing costs. But it's usually still the benefit to claim if you are a pensioner paying rent. Housing Benefit is means tested.

Am I eligible?

- Over pension age; or working age but in specified temporary accommodation or local authority accommodation with care and support provided.

- Less than £16,000 savings, unless receiving Pension Guarantee Credit, in which case savings rule is slightly different.
- Usually, you must not be subject to immigration control.

How to claim:

Housing Benefit is claimed direct from your local authority or as part of a Pension Credit claim. To find out who your local authority is and how to claim see www.gov.uk/housing-benefit



EMPLOYMENT & SUPPORT ALLOWANCE

New-Style Employment & Support Allowance (ESA) is a benefit for people who have limited capability for work or are unable to work. Based on National Insurance contributions in the last 2-3 tax years - employed or self-employed. Payable for up to 12 months when Statutory Sick Pay (SSP) ended or not available.

Am I eligible?

- Age 16 plus, but under pension age.
- Signed off sick – can be employed or self-employed.
- Statutory Sick Pay (SSP) run out or not entitled to SSP.
- Paid enough National Insurance in relevant tax years.

New-style Employment & Support Allowance (ESA) – also referred to as ‘contribution-based’ ESA - is not affected by savings or your partner’s earnings but may be affected if you receive an occupational pension. Most people can receive it for up to 12 months. Universal Credit may be payable as a top-up to this benefit if you’re on a low income and have savings under £16,000.

Note: It is sometimes possible to work under 16 hours per week and still receive ESA.

For more information and how to claim see [69](#)

Income-related Employment and Support Allowance (ESA (IR))

EMPLOYMENT & SUPPORT ALLOWANCE



A means-tested benefit for those who have limited capability to work or are unable to work. A new claim for income-related ESA is not normally possible, but it’s often still paid to people who’ve been unable to work long-term. People cared for by a carer often receive this, as well as other benefits such as PIP.

COUNCIL TAX REDUCTION

Also known as Council Tax Support or Council Tax Benefit, Council Tax Reduction (CTR) is not paid as a cash benefit; instead it is a reduction in your Council Tax bill due to low income. It is paid in addition to other discounts such as the 25% discount available for single adults. CTR is means-tested.

Am I eligible?

- You may be eligible if you are working or pensionable age.
- You must be liable to pay Council Tax where you live.
- You must be on a low income.
- You must normally not subject to immigration control.
- Your savings must be under £16,000 (for pensioners, the savings rules are different).



COUNCIL TAX REDUCTION

Each council runs its own scheme. Applications are made direct to them. To find out who your local council is and how to apply see www.gov.uk/apply-council-tax-reduction

Council Tax discounts and exemptions are also available for people who are diagnosed as 'severely mentally impaired'. This can apply to people with dementia. See www.moneysavingexpert.com/reclaim/severe-mental-impairment-dementia-council-tax-rebate. Exemption are also available for full-time students.

Note: In England and Wales, local authorities have discretionary power to reduce your Council tax bill in addition to awarding you Council Tax Reduction e.g. if you are in debt.

For more information see www.gov.uk/apply-council-tax-reduction.

A legacy benefit is a benefit which is being gradually replaced by Universal Credit. A new claim for these benefits is not normally possible, but carers and those they care for often still receive them. A significant change of circumstances will often mean that you have to make a claim for Universal Credit and end your claim to legacy benefits.

There are six legacy benefits:

Income-based Jobseekers Allowance – some people who have been unemployed and looking for work long-term still receive it.

Income-related Employment and Support Allowance – this is mentioned in the above section on Employment and Support Allowance (see page 22). People who have been unable to work for more than a year due to sickness or disability often receive it, particularly those receiving disability benefits such as PIP.

Income Support – this used to be the benefit claimed by single parents, carers (in addition to Carers Allowance) and other people unable to work. Still received by a significant number of people.

Housing Benefit – see page 20 above on Housing Benefit. This is still claimed by people of pension-age paying rent to a landlord, but a new claim is not normally possible for working age people, except if living in certain types of accommodation. Most people

will now claim Universal Credit with housing costs instead.

Child Tax Credit and Working Tax Credit – these are still paid to many people. A new claim for Tax Credits is not normally possible, but if you are already in receipt of either Working or Child Tax Credits but not both, a claim for the other can often be added, rather than going onto Universal Credit.



OTHER DISABILITY BENEFITS

The following disability benefits are less common and not often claimed by carers and those they care for, so no further information is provided in this toolkit. However further information is available elsewhere, including GOV.UK:

Industrial Injuries Disablement Benefit

www.gov.uk/industrial-injuries-disablement-benefit

Armed Forces Compensation Scheme

www.gov.uk/guidance/armed-forces-compensation-scheme-afcs

Criminal Injuries Compensation

www.gov.uk/claim-compensation-criminal-injury

Vaccine Damage Payments

www.gov.uk/vaccine-damage-payment



BLUE BADGE SCHEME

People with a disability affecting their mobility may be able to get a Blue Badge (disability parking badge). For people receiving certain disability benefits, entitlement is straightforward.

Others may still be eligible but need to provide more details about how their condition affects them.

You can also apply for a Blue Badge if you care for a child with a health condition that affects their mobility.

For further details of who is eligible, see www.gov.uk/government/publications/blue-badge-can-i-get-one/can-i-get-a-blue-badge

For details of how to apply, see www.gov.uk/apply-blue-badge



CHALLENGING A DECISION



If you disagree with a benefits decision you can normally challenge it through the mandatory reconsideration and appeal process. This involves requesting another DWP decision-maker to look at your claim again. This could be because you disagree with it, or you think the office dealing with the claim made an error or missed important evidence. Claimants often challenge a decision not to award disability benefits such as DLA, PIP and Attendance Allowance or the level of entitlement awarded for these benefits.

CHALLENGING A DECISION

You need to apply for a mandatory reconsideration within 28 days of the date of the decision letter. Sometimes it is possible to apply after that date. See www.gov.uk/mandatory-reconsideration.

Note: When you ask for a mandatory reconsideration, the whole benefit decision is looked at again. In some cases, this can result in a lower level of benefit being awarded or the award being removed completely. Although this is a relatively uncommon occurrence, you need to be aware of the risk.

If the mandatory reconsideration does not succeed, you can request a formal appeal which is considered by a social security tribunal. See www.gov.uk/appeal-benefit-decision

Note: A much higher proportion of appeals than mandatory reconsideration requests are successful, but you have to go through the mandatory reconsideration process first.

SEVERE DISABILITY PREMIUM

The severe disability premium (SDP) – sometimes called severe disability addition – is an extra amount payable to people in receipt of Income Support (IS); Employment and Support Allowance income-related (ESA (IR); Jobseekers Allowance income-based (JSA (IB); Housing Benefit (HB); or Pension Credit (PC) who **also** get one of the following:

- **Attendance Allowance** (either rate) or Constant Attendance Allowance with Industrial Injuries Disablement Benefit or War Pension.
- **Disability Living Allowance (DLA)** middle or higher rate care component
- **Personal Independence Payment (PIP)** daily living component (either rate);

who are also single and living alone with no non-dependant (e.g. adult son or daughter) living with them and **no-one gets Carers Allowance for looking after them.**

Or:

A couple where both receive one of the above disability benefits AND no-one gets Carers Allowance for looking after either of them or someone gets Carers Allowance for looking after just one of them. Must also be living alone as a couple: no non-dependant living with them (e.g. adult son or daughter).

SEVERE DISABILITY PREMIUM

If both partners entitled, amount is double for that one person.

Entitlement to the severe disability premium or addition is lost if someone receives Carers Allowance or the Universal Credit carer element for looking after them full-time (see page 15).

This does not apply if the entitlement to Carers Allowance is only underlying – i.e. Carers Allowance is claimed, but not actually paid due to, for example the overlapping benefit rules. This often applies to pensioners, who will not normally be paid Carers Allowance because their state pension usually exceeds the Carers Allowance amount. If a pensioner receives a carer addition with their Pension Credit due to an underlying entitlement to Carers Allowance, the person in receipt of a severe disability premium will not lose it.

However, if the Universal Credit carer element is paid to a person caring full-time for someone who is in receipt of the severe disability premium, the SDP will be lost.

See www.turn2us.org.uk/Benefit-guides/Severe-Disability-Premium/Can-I-get-a-Severe-Disability-Premium



Citizens Advice

www.citizensadvice.org.uk

Age UK

www.ageuk.org.uk

Turn 2 us - includes benefit calculator and current benefit rates

www.turn2us.org.uk

Entitled to - includes benefit calculator and current benefit rates:

www.entitledto.co.uk

Shelter

<https://england.shelter.org.uk>

Stepchange

www.stepchange.org

Pensions Advisory Service

www.pensionsadvisoryservice.org.uk

GOV.UK

www.gov.uk

Mental Health and Money Advice

www.mentalhealthandmoneyadvice.org/en

Carers Trust

<https://carers.org>

Carers UK

www.carersuk.org