



Carers Support West Sussex

for family and friend carers

Overview of Carer Benefits

Carers Allowance | Universal Credit | Pension Guarantee Credit
Legacy Benefits | Other benefits | Council Tax Reduction

Benefits the cared for must be receiving

Cared for must be 'severely disabled' in order for carer to claim carer benefits or carer additions to benefits. This is defined by the benefits system as a person in receipt of:

- Personal Independence Payment (**PIP**) **daily living component standard or enhanced rate** or;
- Disability Living Allowance (**DLA**) middle or higher rate **care component** or;
- **Attendance Allowance (AA)** lower or high rate or;
- some less common benefits e.g : Constant Attendance Allowance for industrial or war disablement.

(Note: **Carer** can claim these benefits too. For full entitlement conditions for PIP, DLA, AA, see relevant websites).



Carers Allowance

The first carer benefit to consider.

Amount: £81.90 per week (2024-2025 rate). Flat amount - all or nothing paid.

To claim it, the carer must be:

- caring for a **severely disabled** person ([see above](#)) at least 35 hours per week.
- Aged 16+ (no upper age limit).
- Earning less than £151 per week net (2024-2025 rate).
- Not in full time education (21 hrs or more per week).
- Not subject to immigration control AND pass UK residence and presence and 'past presence' test
- **Partner's earnings, savings, occ. pensions don't affect CA, but it normally stops once State Pension received**



Universal Credit – means-tested benefit for Working-age people with under £16,000 savings / capital

- Carers (and others) can claim UC if not working or working but low income. Can claim it alongside Carers Allowance.
- Includes Housing Costs for rent.
- If caring 35 hours or more per week for severely disabled person, will get carer element: £198.31 per month. Do NOT need to have claimed Carers Allowance to get this - just tell UC you are a carer.
- UC, unlike Carers Allowance, does not stop when earnings reach £151 per week, but *is* affected by other income, including: occ. pensions, partner's income.



Pension Credit Guarantee

Pension Credit: The main means-tested benefit for PENSION AGE single people and couples

- Tops up pensioner's income to: £218.15 per week: single/£332.95 per week if couple, plus potentially:-
- Severe disability addition (SDA) £81.50 p/wk per person if living alone and receiving AA, PIP, DLA or with another person claiming AA, PIP, DLA.
- Carer addition of £45.60 per week (per person who qualifies) if Carers Allowance claimed (usually underlying entitlement)
- Savings over £10,000 affect it.
- Couples: normally both partners must be over pensions age, otherwise must claim Universal Credit. Some exceptions to this, e.g. if one partner receiving HB since 2013.



Severe disability premium / addition

Beware – danger!

- CARED FOR - if receiving Severe Disability Premium (also called Severe Disability Addition) **could lose this if Carers Allowance claimed.**
- CARED for person sometimes receives Pension Credit or an older (legacy) benefit such as Income-related Employment and Support Allowance (ESA-IR) or Income Support which includes a severe disability premium (SDP) of up to £81.50 per week if the claimant lives alone or with another person claiming PIP/DLA/AA.
- They will lose the SDP if Carers Allowance or UC carer element is received by their carer, so don't apply for Carers Allowance or UC carer element until you've checked.
- But if Carers Allowance is not actually paid to the carer (underlying entitlement only cases) then SDP won't be lost. This often happens with pensioners due to overlapping benefit rules.



Legacy Benefits

**These are older benefits still in payment to many people:
A new claim for them is generally not possible:**

- Income-related Employment and Support Allowance (ESA-IR) - often received by people who've been unable to work for many years.
- Income-based Jobseekers Allowance – rarely seen now.
- Income Support (IS).
- Working & Child Tax Credits (WTC/CTC).
- Housing Benefit (HB). Note: **pensioners can still claim it if renting**, plus *some* working age people if in temp. or special housing with disability support.



Contribution-based benefits

- **New-style Jobseekers Allowance** (contribution-based **JSA**) looking for work and have paid plenty of N.I. in last 2-3 tax years and are under pension-age. Employed only. Paid for 6 months. Can work under 16 hrs while claiming. £90.50 p/wk if over 25.
- **New-style Employment & Support Allowance** (contribution-based **ESA**): off sick from work, under pension age and have paid enough N.I. in last 2-3 tax years and don't get Statutory Sick Pay (SSP), or your SSP has run out after 6 months Self-employed or employed. Paid for 12 months (longer if in support group). Can work under 16 hours while claiming. £90.50 p/wk if over 25.
- JSA/ESA are not means-tested, except that occupational pensions can affect them. Partner's income and savings have no effect. Can claim Universal Credit at same time. **Note:** These two cannot be paid at same time as Carers Allowance.



Council Tax Reduction

Council Tax Reduction - also called Council Tax Support.
(Used to be called Council Tax Benefit)

- Anyone claiming benefit or on a low income should consider claiming this.
- It is not the same as the single adult discount of 25% for Council Tax which any person living alone will get, regardless of income.
- It is means tested. Must have under £16,000 savings if working age.
- When other benefits are claimed e.g. Universal credit, **DWP** will often prompt you to claim it.

Other CT discounts

- Also consider severe mental impairment (SMI) rebate, student exemption and carers exemption to Council Tax if adult carer caring for and living with disabled parent.



Useful benefits websites

[GOV.UK websites for benefits you can still make a new claim for:](#)

<https://www.gov.uk/disability-living-allowance-children>

<https://www.gov.uk/pip>

<https://www.gov.uk/attendance-allowance>

<https://www.gov.uk/carers-allowance>

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

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

<https://www.gov.uk/guidance/new-style-jobseekers-allowance>

<https://www.gov.uk/guidance/new-style-employment-and-support-allowance>

<https://www.gov.uk/apply-council-tax-reduction>

<https://www.gov.uk/housing-benefit>

