

FINANCIAL SUPPORT FOR CARERS

Looking after someone can incur many costs. There are benefits and grants available that can help you continue to care for your relative or friend.

Carers Allowance

At the current date (August 2022), you may be able to get £69.70 per week if you are aged 16 or over, not studying fulltime, your income is less than £132 a week (after deductions) and look after someone for at least 35 hours a week.

The person you look after must receive one of the following benefits:

- Personal Independence Payment - daily living component.
- Disability Living Allowance - the middle or highest care rate.
- Attendance Allowance.
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit.
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension.
- Armed Forces Independence Payment.
- Child Disability Payment middle or higher rate.

Carers Allowance is not means tested, but other benefits you receive, such as State Pension, may affect Carers Allowance.

For full details about Carers Allowance, see the [CarersUK Factsheet, Carers Allowance](#).

Carer's Credit

Carer's Credit is a National Insurance credit that helps fill any gaps in your National Insurance record.

If you receive Carers Allowance, you will get Class 1 credits automatically and do not need to apply for Carers Credit.

If you are on Income Support and provide regular, substantial care, you will get Class 3 credits automatically and do not need to apply for Carer's Credit.

If you are caring for at least 20 hours per week, you can apply for Class 3 credits if you are not claiming Carers Allowance or Income Support. You can apply for Carer's Credit using the [DWP Carers Credit Application Form](#).

You won't need to claim Carer's Credit if you receive Attendance Allowance, Child Benefit for a child under 12 or are a foster carer. Otherwise, claiming Carer's Credit means that you can take on caring responsibilities without it affecting your ability to qualify for the State Pension or contribution-based Jobseeker's Allowance.

For more details about Carer's Credit, see the [Gov.uk Carer's Credit](#) webpages.

Carers' Personal Budget

People qualify for a Carers Personal Budget if they are an unpaid Carer (Carers Allowance is not classed as a payment), they have had a Carers Assessment and this has shown that the Carer's needs cannot be met in another way.

Following their Carers Assessment, a Carer will have their own support plan which sets out the support needed – the Personal Budget – to be able to continue caring.

The Personal Budget given could be for the Carer's education and training, respite (a short break) or for improving their health and wellbeing. It is to help Carers pay for things which will help them in their caring role and can only be used as agreed in the support plan.

The Personal Budget is not taxed and does not affect any benefits. Payments are made by the local authority's Adult Social Care Department. In Essex, this is Essex County Council Adult Social Care.

To arrange a Carers Assessment, contact Essex Adult Social Care on 0345 603 7630.

Carers' Direct Payment

The Direct Payment is a method of receiving a Personal Budget. It is not a separate allowance.

The Carer's Personal Budget can be taken as a Direct Payment and may be a one-off payment or monthly payments. It is usually paid to a pre-paid card or into a dedicated bank account.

Council Tax Reduction

As a Carer, you may be eligible for council tax reduction, also called 'council tax support' or 'disregarded for council tax', if you are:

- a live-in carer, providing at least 35 hours of care per week.
- not the spouse or partner of the person cared for, or their parent if under 18.

The person cared for must be in receipt of Disability Living Allowance (middle or higher rate), Personal Independence Allowance, Attendance Allowance or the Armed Forces Independence Allowance.

You do not have to claim Carer's Allowance to qualify for this discount, and your income and savings will not affect your eligibility.

You will need to apply for a council tax discount via the District Council that collects your council tax. Check out which council to contact from [Gov.uk Apply for a Council Tax Discount](#) and follow the links to the appropriate District Council website.

If a person living in a property has a disability, it may be possible to get a council tax reduction by having the property 're-banded'. This will only apply if:

- there is a resident with a permanent disability who needs either space for a wheelchair to be used inside the home, or a special or additional kitchen, bathroom or other room
and
- this space or room is essential to the wellbeing of the disabled resident because of the nature and extent of the disability.

The District Councils' websites will provide information and links to all claim forms.

For more details about council tax reduction, see the [CarersUK factsheet, Help with Council Tax](#).

Carers Trust Grants

Action for Family Carers is a Network Partner of Carers Trust and as such, we are able to support Carers to apply for a limited number of small grants.

Carers may be able to apply for grants of up to £300 for items or activities that will benefit them in their caring role, for example for:

- Breaks for Carers, with or without the person they care for.
- Items for the home including cookers, fridges, beds and washing machines.
- Courses and materials to develop Carers' skills and personal development – *please note, driving lessons cannot be funded with these grants.*
- Home repairs.
- Short-term or time limited replacement care.

To see whether you are eligible to apply for a grant, contact us, details below. We will need to complete an online application form on your behalf.

Volunteering and Benefits

In short, you can volunteer for as many hours as you want each week and your benefits won't be affected. For more detailed information about volunteering and benefit claiming, see [Citizens Advice How volunteering affects your benefits](#).

For further information or assistance please contact:

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