

## 8. Universal Credit

Universal Credit (UC) a new benefit which is replacing:

- Income Support
- Income-Based Jobseeker's Allowance,
- Income-Related Employment And Support Allowance,
- Child Tax Credit,
- Working Tax Credit;
- Housing Benefit.

UC is being introduced gradually across the UK. Carers living in Stoke do not have to claim UC at present. This will change in March 2018. See our Universal Credit leaflet for more information.

## 9. 'Bedroom Tax' and Carers

From 1<sup>st</sup> April 2017, the 'bedroom tax' rules have changed to allow a bedroom each for couples who are unable to share a bedroom because one of them is disabled. This only applies if the disabled person is receiving PIP or DLA for care needs or is over 65 and receiving Attendance Allowance.

The 'bedroom tax' rules have also been changed from 1<sup>st</sup> April 2017 to allow a family to have a spare bedroom which is set aside for a carer to stay overnight to look after a disabled adult or child who receives DLA or PIP or Attendance Allowance.

## 10. Carer's Premium

You may be entitled to an additional amount of benefit called the Carer's Premium if you are receiving a means



-tested benefit. To qualify for this you or your partner would need to be carer and receiving Carer's Allowance.

You can also qualify for this if you or your partner would be receiving Carer's Allowance but can't get because you are already receiving one of the following benefits: contribution-based JSA, contributory ESA, Incapacity Benefit, State Retirement Pension, Carer's Allowance, Bereavement Allowance, Widowed Parent's Allowance, and Maternity allowance

**Example:** you will not be entitled to Carer's Allowance if you are receiving State Retirement Pension. So to get the Carer's premium you would have to apply for Carer's Allowance and to be turned down for it, once this decision is made you should then be given the Carer's Premium. .

## 11. Benefit Cap and Carers

From 7<sup>th</sup> November 2017 if you are a carer receiving Carer's Allowance or have an entitlement to the Carer's Premium you will now be exempt from the benefit cap.

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our Citizens Advice Helpline: 03444 111 444

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](http://www.snsCab.org.uk/about-us/potteries-gold)  
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# Potteries Gold

## Benefits for Carers



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## Carer's Allowance

You can receive Carer's Allowance if you are caring for someone who is receiving one of the following benefits:

- the daily living component of Personal Independence Payment; or
- the DLA care component at the middle or high rate; or
- Attendance Allowance.

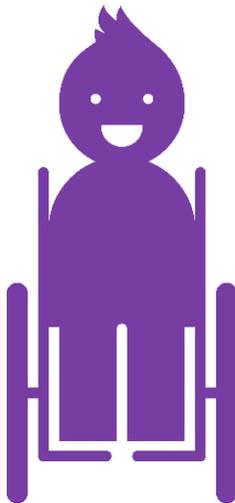
To qualify for Carer's Allowance you need to be

- providing care for at least 35 hours a week to one person;
- earning less than £120 a week;
- the only person claiming Carer's Allowance for caring for that person.

Carer's Allowance is currently £64.60 per week, so you may be entitled to means-tested benefits in addition to this amount.

If you decide to claim Carer's Allowance the person you provide care for will need to ask for advice, to check if the claim for Carer's Allowance will affect their benefits.

Someone who is receiving a means-tested benefit may be receiving an additional amount called a severe disability premium which they could lose if someone claims Carer's Allowance for looking after them.



## Means-Tested Benefits

### 1. Income Support

You can receive Income Support in addition to Carer's Allowance if your income is less than £109.10 (£150.85 for a couple) and you have savings of less than £16,000. These figures are different if you are under 25, or over 64, or if you are disabled, or if your partner is also a carer. Check how much you can receive by using a benefit calculator (see over).

### 2. Jobseeker's Allowance (JSA)

If you do not provide care for 35 hours a week and you do not work, you may need to claim JSA. Make sure the work-coach at the jobcentre knows that you are a carer. See our Benefits for Jobseekers leaflet for more information.

### 3. Employment and Support Allowance

If you are not well enough to work, you may qualify for income-related ESA instead of Income Support. See our ESA leaflet

### 4. Tax Credits

- You can claim **Child Tax Credit** if you have dependent children. You do not need to be working.
- You can claim **Working Tax Credit** if you work and have a low income. You do not need to have children, but you do need to be working a minimum number of hours. See our Tax Credit Leaflet for more information



## 5. Pension Credit

There are two types of Pension Credit

- **Guarantee Credit** which is similar to Income Support. You will need to be over 64 to claim this.
- **Savings Credit** is an extra benefit for people who have additional pensions.
- You need to be over 65 to claim this.

## 6. Housing Benefit

Housing benefit is a benefit for tenants who have a low income.

If you receiving Income Support, or income-related Employment and Support Allowance, or guarantee Pension Credit you will receive full HB

The amount of housing benefit you receive may be reduced

- if you have a non-dependent living with you; or
- if you have spare bedrooms in your home;
- if your rent is too high when compared to average rents in the area

## 7. Council Tax Support

You can claim help towards your Council Tax if you have a low income.

