



# Welfare benefits: help for carers

This information is for adults who care for another adult.

Other support is available for carers who are under 18 at [nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/being-a-young-carer-your-rights/](https://www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/being-a-young-carer-your-rights/) and adults who care for children at [carersuk.org/help-and-advice/practical-support/getting-care-and-support/young-carers-and-carers-of-children-under-18](https://www.carersuk.org/help-and-advice/practical-support/getting-care-and-support/young-carers-and-carers-of-children-under-18).

## What financial help is available for carers?

As a carer, you can get an assessment of your support needs. Each nation has its own system of assessment. Financial support, like Carer's Allowance and Carer's Credit, is the same across the UK.

### 1. Carer's assessment

Arrangements for assessing, providing and making support payments vary across the UK. Read information about each nation below:

- England
- Wales
- Scotland
- Northern Ireland

#### Tip

When you have the assessment, make sure it is clear how much you do for the person you care for.

## England

Since April 2015, all carers have the right to have their support needs assessed by their local council. Local authorities have a legal duty to assess you, as a carer, if you ask for it, or you appear to need support.

It doesn't matter what sort of care you give, how often or how long you do it, or what your financial status or level of need is. It doesn't matter if the person you care for has had their needs assessed, or if your local council has decided they will not get support. You're still entitled to a carer's assessment.

### What is a carer's assessment?

A carer's assessment is an evaluation by your local council social services department to establish if you need support to carry out your caring duties, so you can lead a healthy, balanced life.

It looks at how caring affects your health, relationships, employment, education and lifestyle. For example, caring might mean you can't spend as much time with family and friends. It will also consider if you're able and willing to carry on being a carer.

If you and the person you care for agree, you can have a combined assessment to consider both your needs and theirs.

Depending on the local council, the assessment can be done face-to-face, over the phone or online. The assessment will help your local council to decide if you are eligible for any support. If you are, it will work with you to agree a support plan. As a carer you might get support in these areas:

- **help getting around** – taxi fares, driving lessons, help towards running a car
- **technology** – a computer if you can't access one at a local library
- **practical support** – help with housework or gardening
- **promoting wellbeing** – help with relieving stress or improving your health, such as gym membership

You may also be entitled to longer-term financial assistance, or suitable alternative care for the person you care for, so you can take a break.

### What about the need of the person I care for?

It's also important that the person you care for has their support needs assessed. Councils have a duty to assess all people who appear to need care and support, regardless of their financial circumstances.

An assessment will focus on what the person wants to achieve, and the best way to support them in living as independent and fulfilling a life as possible. As a carer, you may be involved in the assessment process. If the person agrees and is capable, they can carry out a self-assessment with support from the local council. After assessment, the council will decide if the person is eligible for care and support. The council must consider 3 questions:

- Does the person you care for have care needs as a result of a physical or mental conditions?
- Due to care needs is the person you care for unable to meet 2 or more desired goals or outcomes? These include preparing and eating food and drink, being able to wash yourself and moving around your home safely.
- Is there, or is there likely to be, a significant impact on their wellbeing?

If the answer to all the questions is yes, the person you look after has eligible needs. The next step is to agree a care plan.

You and the person you care for might get support in many ways, such as:

- adjustments to your home, or special equipment fitted
- home help, through a health care professional or a charity
- care away from your home, through respite or day centres

### **I have been told I am eligible for support as a carer. Who will pay for it?**

Your local council will decide if it will pay for part or all the support you are entitled to, and if you will need to pay towards it yourself. The council will carry out a financial assessment to check if you are required to contribute.

If your support needs include extra care for the person you care for, and your council decides to charge for that care, then it must do a financial assessment of the person you care for. You cannot be charged for this extra care, even if it is provided as a result of your own carer's assessment.

### **Personal budgets**

As part of your support plan, you will get a statement of the costs of meeting your needs. This is called a personal budget. It will set out how much (if anything) you have to pay and how much the council will pay. You can ask for the council's contribution to be paid directly to you, so you can arrange and pay for the help that best suits you.

The person you care for might also get direct payments to fund their care in the way that suits them. As a carer you might help them to choose and access the right support.

### **Other useful contacts in England**

For up-to-date information about budgeting loans and benefits, and details of your local council, visit [gov.uk](https://www.gov.uk)

<b>Carers UK Adviceline</b>	<b>0808 808 7777</b>
<b>Carers Trust (UK)</b>	<b>0300 772 9600</b>

## Wales

From April 2016, your council has a legal duty to promote the wellbeing of those who need care and support, including carers.

The Social Services and Well-being Act gives people more control over the support they need with an assessment focusing on the individual. Carers now have the right to have their needs assessed along with the person they are caring for. It doesn't matter what amount or type of care you give, your financial position or the level of support you need. Contact your local council's social services department to ask them to assess your needs.

### What is a carer's assessment?

The assessment is a chance to discuss with your local council what support or services you may need to help you with your caring role. The assessment will consider if your caring role impacts on your health or prevents you from achieving wellbeing. It will cover:

- your caring role and how it affects your life and wellbeing
- your health – physical, mental and emotional
- your feelings and choices about caring
- work, study and training issues
- relationships, social activities and your goals
- housing
- planning for emergencies

After this assessment, based on national rules, your council will decide if you are eligible for support and if they have a legal obligation to meet them. They will also consider whether you could benefit from preventative services, information, advice and support available in the community. Examples of the kind of help you might get as a carer are:

- **help getting around** – taxi fares, driving lessons, help towards running a car
- **technology to support you** - such as a laptop if you can't get online at a local library
- **practical support** – help with housework or gardening
- **promoting wellbeing** – help with relieving stress or improving your health, such as gym membership

If you are eligible, the council has a legal obligation to meet your needs. Your needs and how they will be met will be set out in a support plan.

### The person you care for – assessment of their needs

The person you care for is also entitled to have an assessment. It doesn't matter what their level of need is or their financial resources. The assessment will look at their physical, mental and emotional needs. As their carer, you are entitled to be involved.

The person you look after will be asked what sort of life they would like, so a plan and support arrangements can be agreed.

It is important that you, as their carer, make clear what specific needs you are willing and able to meet so that these can be included in the care plan. This is because of how eligible needs are defined, and also so the local council can respond quickly if you become unable or unwilling to give the previous level of support.

### **I have been told I am eligible for support as a carer. Who will pay for it?**

Your local council will give you a copy of your support plan. The council can provide the services themselves, or arrange services through other organisations. Or you can ask to get direct payments to buy your own package of support. You can then arrange and pay for the help that best suits you.

Your local council may or may not charge you for services. They must carry out a financial assessment to decide if you have to make a contribution, and if so, how much.

### **Useful contacts in Wales**

Find details of local councils at [wlga.gov.uk/welsh-local-authority-links](http://wlga.gov.uk/welsh-local-authority-links)

<b>Carers UK</b>	<b>0808 808 7777</b>
<b>Carers Trust Wales</b>	<b>0292 009 0087</b>

The Discretionary Assistance Fund offers grants in an emergency. You can find out more at [beta.gov.wales/discretionary-assistance-fund-daf?discretionary-assistance-fund/](http://beta.gov.wales/discretionary-assistance-fund-daf?discretionary-assistance-fund/).

## Scotland

The new Carers (Scotland) Act came into effect on 1 April 2018. The new definition of a carer is someone who provides, or intends to provide, care for another adult. (Previously, a carer was someone who provided a substantial amount of care on a regular basis.) As a carer, you will have a right to support to meet your eligible needs. These are defined by your local council. Eligibility will focus on the impact of the caring on each carer and their family on seven aspects of their life:

- health and wellbeing
- relationships
- living environment
- employment and training
- finance
- life balance
- planning for the future

It also involves looking at how sustainable the care they provide is. It's a good idea to get in touch with your local council to find out how they will assess eligible needs. From April 2018, carers have a right to a carer support plan. This plan should include information about your caring role and your circumstances. For example, the care you are able and willing to provide, your own wellbeing and home life, and support in the community and from the local council.

### **I have been told I am eligible for support as a carer. Who will pay for it?**

Your local council must provide support to meet your eligible needs. It should do this in a way that gives you as much choice and control as you would like. If you have eligible needs, your local council must consider if breaks from caring should be part of the support you receive. If you are offered support as a carer, you cannot be charged for it. Under the Social Care (Self Directed Support) Act 2013, all councils must offer self-directed support, which enables you to choose how you want your support arranged. Your local council must offer you four options:

- **Option 1 – direct payment.** The council gives you money so you can choose and pay directly for the services you want.
- **Option 2 – individual service fund.** The council allocates an amount of money to you, and uses it to pay for services on your behalf. You still choose what support you want.
- **Option 3 – arranged services.** You can ask the council to select, arrange and pay for services for you. You can tell them what support you want during your carer's assessment.
- **Option 4 – a combination of all three.**

### **The person you care for – assessment of their needs**

Your local council can offer the person you care for a community care assessment, sometimes called a single shared assessment (SSA). This is usually carried out by a social worker, and will consider what support the person needs to live independently, and what support it is reasonable for you to provide. A decision on whether or not the person you care for is entitled to support is based on whether their health and wellbeing is at risk if they don't get that support. There are four levels of risk: low, moderate, substantial and critical. If the council decides to provide help or services for the person you care for, they will offer self-directed support.

### **Useful contacts in Scotland**

Details of local councils in Scotland are at [cosla.gov.uk/councils](https://cosla.gov.uk/councils)

**Carers Scotland**                      **0800 808 7777**

**Carers Trust Scotland**            **0300 772 7701**

The Scottish welfare fund offers grants to people on low income facing exceptional pressures. Find out more on the mygov.scot website ([mygov.scot/scottish-welfare-fund/](https://mygov.scot/scottish-welfare-fund/)).

## Northern Ireland

If you provide 'regular and substantial' care for someone, you are entitled to a carer's assessment. There is no definition of 'regular and substantial care'. Ask the social services department of your Health and Social Care Trust (HSCT) about getting assessed.

The assessment will look at your ability and willingness to continue to provide care. The assessor will look at your individual needs and discuss them with you. The assessment will show which needs are most important, and the risks if you are not given help.

After your assessment, your HSCT will develop a care plan setting out the support and services you need. Trusts can provide services directly to you, or you may be able to choose those services yourself. Social services can provide a break from caring and other services.

Following a carer's assessment, carers have received their own direct payments that have allowed them to access:

- **help getting around** – driving lessons, help with taxi fares, repairs and insurance costs for a car, where transport was crucial to the caring role
- **technology** – a mobile phone, a computer for a carer who could not leave the person he looked after to get online at a local library
- **practical support** – help with housework or gardening
- **promoting wellbeing** – leisure classes to help relieve stress, gym membership, massages
- **a short holiday** for a carer to enable them to have time for themselves

### **I have been told I am eligible for support as a carer. Who will pay for it?**

The Carers and Direct Payments Act allows for charges to be made for services to carers following a carer's assessments. However, to date this is not common practice. If help is provided for the person you are looking after through a community care assessment, they can be charged separately for this help.

### **The person you care for – assessment of their needs**

The person you care for can have a community care assessment. But if you are meeting all of their support needs and you are happy to continue to do so, the trust can decide not to provide additional support.

If the HSCT decides that the person you care for is eligible for more support, they can

- provide services themselves or
- provide services through another organisation or
- give the person you care for money to choose and pay for their own services. This is called a direct payment or a personal budget.

### **Useful contacts in Northern Ireland**

Up-to-date information about loans and grants, and details of local councils are available at [nidirect.gov.uk](http://nidirect.gov.uk)

Carers Northern Ireland  
Carers support services

**028 9043 9843**  
**07826 930508**

## 2) Financial support

If you look after someone with caring needs you may be entitled to

- Carer's Allowance - and (in Scotland only) Carer's Allowance Supplement
- Carer's Credit
- Other benefits, including respite care

### Carer's Allowance

This is the main benefit available for carers across the UK. You may be eligible if you care for someone with substantial caring needs for 35 hours a week or more. You do not have to live with or be related to the person you care for. Your eligibility is based on your circumstances, such as:

- your age
- whether you work and what you earn
- whether you get other benefits

If you get the state pension, get specialist advice before you apply for Carer's Allowance, as the two benefits can't be paid at the same time. Our helpline can advise you about this. Call **03000 030 555**.

It also takes into account the benefits the person you are caring for receives. The person you care for must already get one of these benefits:

- Personal Independence Payment (PIP) daily living component
- Disability Living Allowance (DLA) at the middle or highest care rate
- Attendance Allowance (AA)

Carer's Allowance is non-contributory and non-means-tested. But any means-tested benefits you do get will be reduced by the same amount you get from Carer's Allowance.

### Carer's Allowance Supplement in Scotland

Carer's Allowance Supplement is an extra payment for **people living in Scotland** who are getting Carer's Allowance on a set date. It's paid 2 times a year.

You'll get a letter from Social Security Scotland if you're due to get this payment.

See: [www.mygov.scot/carers-allowance-supplement/overview/](https://www.mygov.scot/carers-allowance-supplement/overview/)

### Carer's Credit

You could also get Carer's Credit if you care for someone for at least 20 hours a week. You automatically get Carer's Credit if you get Carer's Allowance, or child benefits for a child under the age of 12.

Carer's Credit is a national insurance credit. So if you have to stop work due to your caring responsibilities, contributions will still be paid. This means you can take on caring responsibilities without affecting your ability to qualify for the state pension.



## Filling out the forms can be daunting

If you need help to complete them

- Citizens Advice has detailed information on their website ([www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/)) and you can chat online ([www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/)) with an adviser or visit your local Citizens Advice ([www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice/](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice/)). Sometimes Citizens Advice is based in GP surgeries or community centres
- Get in touch with your local carers service ([carers.org/search/network-partners](http://carers.org/search/network-partners)) or local Age UK ([ageuk.org.uk/services/in-your-area/](http://ageuk.org.uk/services/in-your-area/))
- Search for other other local help using your postcode on the Turn2Us website ([turn2us.org.uk](http://turn2us.org.uk))

Our specialist adviser can talk you through how to prepare for this. Call **03000 030 555**.

## The person you care for

The person you care for may also be entitled to benefits:

- Personal independence payment (PIP)
- Disability living allowance (DLA) is paid for eligible children aged under 16. It's also paid to people who already got DLA before PIP was introduced.
- Attendance allowance
- and, if they are unable to work, statutory sick pay, employment and support allowance or universal credit
- Industrial injuries disablement benefit (IIDB) if their condition was caused by their work

We also have information from carers about non-financial aspects of caring ([blf.org.uk/support-for-you/carers](http://blf.org.uk/support-for-you/carers)).

## Other benefits including respite care

Other types of benefits and financial assistance that you and the person you care for might be eligible for are top-up benefits if you have a low income, such as council tax reductions and help with fuel costs.

### Taking a break (respite care)

Your carer's assessment may identify that you need a break from caring from time to time. This is called respite care and may be provided by your council after your carer's assessment or after the person you care for has had an assessment. Your council or local carers' centre can give you information about what's available in your area.

There are different ways you can take a break. Think about what type of break will suit you. You may want an hour every week, a day here and there, a week or two for a holiday, or a combination of all of these.

And think about what kind of service the person you look after will need while you're away. Perhaps friends and family could take over caring for them, or you could arrange

- for them to go to a day centre
- for a professional carer to come to the home of the person you care for
- short-term residential care
- a holiday for them
- There are many ways to arrange and pay for you to take a break. You may be able to get help from your local council, charities or benevolent funds, or you may need to pay for care yourself.

Carers UK has a useful factsheet *Taking a Break* including organisations that may be able to help arrange and fund a break. Read it at [www.carersuk.org/images/Factsheets/Taking a break Nov 2019.pdf](http://www.carersuk.org/images/Factsheets/Taking_a_break_Nov_2019.pdf). The Carers Trust is currently offering grants to fund breaks for adult carers and also details of grants and other sources of funding. Read more at [carers.org/](http://carers.org/).

Get in touch with us to find support near you.

Helpline: 03000 030 555

Monday to Friday, 9am-5pm

Ringing our helpline costs the same as a local call.

[helpline@blf.org.uk](mailto:helpline@blf.org.uk)

[blf.org.uk](http://blf.org.uk)

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We value feedback on our information. To let us know your views, and for the most up to date version of this information and references, call the helpline or visit **blf.org.uk**