

Benefits for working carers

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The main in-work benefits for carers are:

- Carers Allowance
- Universal Credit
- Reductions and discounts on Council Tax

Disabled carers in work may also claim Personal Independence Payment.

Carers Allowance

You can claim Carers Allowance if your earnings are £128 per week or less. Earnings are gross earnings minus deductions made for income tax, NI contributions and 50% of any contribution made towards a personal or occupational pension scheme.

Some earnings are disregarded. In particular, the cost of paying someone to look after the person you care for while you are at work, up to a maximum amount, can be deducted from your earnings. The maximum amount is 50% of what would otherwise be your net earnings.

Occupational and personal pension payments do not count as earnings for Carers Allowance.

There is no capital threshold.

You must also:

- Care for a person on a qualifying disability benefit such as Disability Living Allowance, Personal Independence Payment, or Attendance Allowance paid at the required rate.
- Not be in full-time education
- Be over 16
- Satisfy the residence conditions

Carers Allowance Amount: **£67.60 per week**

Universal Credit

In addition to Carers Allowance, if you are on a low income you can claim Universal Credit which can also cover housing costs for rent.

To get Universal Credit you must:

- Be at least 18
- Have no more than £16,000 savings or capital
- Not be in full-time education
- Sign a claimant commitment

An extra amount called the carer element (£163.73 per calendar month) may be added to your maximum amount.

You must sign a claimant commitment. This sets out a claimant's work-related requirements. However, if you have caring responsibilities and would satisfy the qualifying conditions for Carers Allowance, no work-related requirements apply.

Carers Allowance counts in full as income for Universal Credit.

Council Tax

There are three ways to reduce your council tax:

- The Disability Reduction Scheme: this is available for dwellings where someone is substantially and permanently disabled and an extra room is required or there is enough space for use of a wheelchair.
- The Discount Scheme: council tax is based on two or more people residing in a dwelling. Some residents are disregarded. Where only one person is counted a 25% discount is available.
- Council Tax Reduction: this is a means-tested benefit available to those on a low income.

For further details of the above contact City of York Council or seek advice from the Benefits Advice Worker at York Carers Centre.

For Council Tax Support see the City of York Council's website at: www.york.gov.uk/council-tax-support.

Statutory Sick Pay

If you are an employee, you may be entitled to Statutory Sick Pay for up to 28 weeks. It is paid by your employer when you are incapable of your normal work due to sickness, and you have been earning an average of £120 a week.

Once you have been sick for 28 weeks, or if you are not entitled to SSP you may be entitled to **Employment and Support Allowance**.

Personal Independence Payment (PIP)

Disabled carers may be able to claim Personal Independence Payment while in work. PIP is not means-tested.

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