



Money Matters

Benefits

You or the person you care for may be entitled to financial help depending on your age, needs and income.

Benefits are very complex so it may be best to seek advice from organisations such as Citizens Advice, Age Connects or your local Hub if you live in Cardiff. Department for Work and Pension (DWP) also offers online support at www.gov.uk.

Carer's Allowance

If you care for someone who is ill or severely disabled and you are not in full-time work or study, you may get Carer's Allowance. You must be 16 or over and care for them for at least 35 hours a week. The person you care for must receive one of the following:

- the middle or high rate of the care component of Disability Living Allowance,
- the daily living component of Personal Independent Payment,
- Attendance Allowance,
- Constant Attendance Allowance, or
- Armed Forces Independence Payment.

Carer's Allowance is claimed online www.gov.uk/carers-allowance.

Protecting your pension

The amount of State Pension you get is based on the National Insurance contributions you have paid and any that have been credited to you. If you care for someone, you may be entitled to National Insurance credits for carers. These credits are usually given automatically if you get Income Support or Carer's Allowance.

If you cannot get Carer's Allowance but care for at least one person for 20 hours or more a week, you may apply for a weekly Carer's Credit towards your pension.

- find out more at www.gov.uk/carers-credit
- or telephone 0800 731 0297

Housing Benefit

If the person you care for claims Housing Benefit and you regularly stay overnight, they may be able to claim for an extra bedroom.

If you claim Housing Benefit, the amount you get may be increased if you are paid Carer's Allowance. Contact your local Council to find out more.

Council Tax Reduction

Council Tax is based on two adults living in a property. In some circumstances a person may be disregarded for Council Tax purposes. If there is only one adult in the property who is not disregarded, a 25% discount may apply. One of the categories of people who may be disregarded is carers.

To qualify as a carer for Council Tax, you must:-

- live with the person you care for,
- provide care for someone other than your partner or your child (under the age of 18),
- provide care for at least 35 hours per week, and care for a person who receives one of the following:
 - Attendance allowance,
 - The highest or middle rate of the care component of Disability Living Allowance, or
 - Either rate of the daily living component of Personal Independence Payment.

A person can have more than one carer and if everyone in the property, including the person being cared for is disregarded (eg if they are severely mentally impaired), then a 50% disregard can apply.

If you think you may be affected by this, please contact your local Council Tax office.

Grants

You may be able to get financial support through charities and benevolent organisations that offer loans and grants to help pay for items and services. You can also get support from your local Credit Union, a non-profit financial co-op where you can save money and have access to low-cost loans. Information about grants available from charities and organisations can also be found on the Managing Your Money section of www.dewis.wales/adults



Cardiff and Vale University Health Board
Unpaid Carers Information Service

Bwrdd Iechyd Prifysgol Caerdydd a'r Fro
Gwasanaeth Gwybodaeth i Ofalwyr Di-dâ

We are here to help



Suzie Becquer-Moreno
Carers Lead



Sarah Davies
Information and Support Centre Manager

Tel: 029 21845692



Email: pe.cav@wales.nhs.uk



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