

## Welfare Benefits for You and the Person you Care for

Listed briefly are the major benefits. You should remember that claiming a new benefit might affect one you already receive, but it is important to know what benefits you and the person you care for may be entitled to as you may be missing out on money that you are entitled to. The benefit system is complex, and it is advisable that you seek advice.

## Carers Allowance

Carers Allowance is a benefit payable to carers aged 16 years and over who spend at least 35-hours a week caring, are not in full-time education and earn less than £151 a week (2024/2025) after tax and certain expenses (these will be assessed if/when you apply). The person you care for must be in receipt of Attendance Allowance, Disability Living Allowance at the middle/highest rate for help with personal care, or either rate of Personal Independence Payment.

For further information, see our Carers Allowance factsheet.

## Carers Premium

If you are getting Income Support, or other income-based benefits (Council Tax and Housing Benefit, Income-based Jobseekers Allowance and Pension Credit), your Carers Allowance will be treated as income - but the amount you get will include an additional Carer's Premium. Carers Allowance may not be payable when in receipt of some other benefits, but claiming it will still give entitlement to the Carer Premium.

There is a wide range of disability-related financial support, including benefits, tax credits, payments, grants and concessions.

## The main disability and sickness benefits are:

- Disability Living Allowance or Personal Independence Payment
- Attendance Allowance
- Employment and Support Allowance

## Disability Living Allowance (DLA) for Adults

Disability Living Allowance is gradually being replaced by Personal Independence Payment and is ending for people born after 8 April 1948 & aged 16 or over. This will happen even if you have an indefinite or long-term award. You will continue to get DLA until the Department for Work and Pensions (DWP) writes to tell you about when it will end. You will be invited to

apply for Personal Independence Payment (PIP), a new benefit that helps with some of the extra costs caused by a long-term ill-health or disability. You do not have to do anything until you get a letter inviting you to consider whether to apply for PIP. You will have 28 days to apply for PIP from the date on the letter. Your DLA payments will stop if you do not apply on time.

For further information, see our Disability Living Allowance (DLA) for Adults factsheet.

## Personal Independence Payment (PIP)

This is a benefit for anyone under 65, paid to help with the extra costs of long-term illness or disability. Your income and savings do not affect whether you can get DLA or how much you get. Personal Independence Payment is split into two components:

1. Daily living component - for the help someone needs to look after themselves and can be paid at one of two rates, standard or enhanced.
2. Mobility component - for the help someone needs getting around and can be paid at one of two rates, standard or enhanced.

For further information, see our Personal Independence Payment factsheet.

## Disability Living Allowance for Under 16's

Disability Living Allowance (DLA) can be paid for children under 16, but there are extra conditions about their care and mobility needs. The child's disability or health condition must mean that one or both of the following apply:

- They need more looking after than a child of the same age who does not have a disability.
- They have difficulty getting about.

They must have had these difficulties for at least 3 months and expect them to last for at least 6 months. If they are terminally ill (i.e. not expected to live more than 6 months), they do not have to have had these difficulties for 3-months.

DLA for children is made up of two components:

- Care component for the help they need to look after them which is dependent on the level of help they need and is paid at three rates - lowest, middle and highest rate.
- Mobility component for the help they need getting about which is dependent on the level of support they need and is paid at two rates - lowest and highest rates.

For further information, see our Disability Living Allowance (Child under 16) factsheet.

## Attendance Allowance

This is a benefit for people who have reached their 65th birthday, to help them with extra costs of a long-term illness or disability. Your income and savings do not affect whether you can get Attendance Allowance or how much you can get. Attendance Allowance is paid at two rates (lower or higher); the amount you get depends on the amount of help you need. There is no amount for mobility needs in Attendance Allowance.

For further information, see our Attendance Allowance factsheet.

## Employment and Support Allowance (ESA)

If you are ill or disabled you may be able to claim ESA which has replaced Incapacity Benefit. ESA offers you:

- Financial support if you are unable to work
- Personalised help so that you can work if you are able to.

You can apply for ESA if you are employed, self-employed or unemployed and you might be transferred to ESA if you have been claiming other benefits like Income Support or Incapacity Benefit. There are three types of ESA:

- 'New Style' ESA if you are entitled to claim Universal Credit.
- Contributory ESA - usually you get this if you have paid enough National Insurance contributions.
- Income-related ESA - usually you get this on its own or on top of contributory ESA, if you are on a low income.

You must have a Work Capability Assessment while your ESA claim is being assessed. This is to see to what extent your illness or disability affects your ability to work. The quickest way to apply for Employment and Support Allowance (ESA) is by telephone. The number to call depends on which type of ESA being applied for. ESA can also be claimed by filling in and printing out the ESA1 form at [www.gov.uk](http://www.gov.uk) and sending or taking it to your local Jobcentre Plus office.

## Income Support

This is a means tested benefit paid to people on a low income (or with no other income) aged under 60 who do not have to sign on to look for work. The amount of Income Support you receive varies according to family circumstances, income, savings, and age. This can be paid on its own if you have no other income or can top-up other benefits or part time earnings to the basic amount the law says you need to live on. If you are making a claim for income support and you have children, you should claim Child Tax Credit. To claim Income Support you can go to your local Jobcentre Plus office.

## Jobseeker's Allowance

Jobseeker's Allowance is either means tested or based on National Insurance contributions made through previous work. The amount of means tested benefit you can get is affected by your income and savings. To claim Jobseeker's Allowance you must be available for an actively seeking work and must sign on regularly to prove this. To claim Jobseeker's Allowance you can go to your local Jobcentre Plus office.

## Pension Credit

This is a benefit for people aged 60 or over, or on a low income. There are two parts to Pension Credit:

- Guaranteed Credit is means tested, so your income and savings will affect the amount you get. It can be claimed by people who are 60 or over. If you are under 60 but your partner is over 60, your partner can claim for both of you.
- Savings Credit is an extra payment for people who have saved some money towards their retirement, e.g. a pension.

You do not pay tax on Pension Credit. Please note that you may not be eligible for Savings Credit if you reach State Pension age on or after 6 April 2016. New Pension Credit claims are now linked to state pension age. See Pension Credit calculator:

[www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

## Tax Credits

There are two different types of Tax Credits that can be paid to top up the incomes of families or workers with a low income.

- Child Tax Credit is paid if you have children under 16 (or 19 if they are in education). You may be able to get extra credit if you have a disabled child. You do not have to be in work to get Child Tax Credit.
- Working Tax Credit is for people who are in work. You may be able to get extra credit if you work for more than 30-hours a week and are aged over 50 or are disabled.

If you are new to tax credits you can order a claim form by either using the online tool at [www.gov.uk](http://www.gov.uk) or by calling the Tax Credits office.

## Bereavement benefits

If you are married or in a registered civil partnership and your partner dies, you may be able to get extra financial help. These benefits are called bereavement benefits. Bereavement benefits include:

- Bereavement Payment is a one-off tax-free lump sum payment of £2,500 (or £3,500 if you have children) when your spouse or civil partner dies (2024/2025).
- Widowed Parent's Allowance if you have dependent children.
- Bereavement Allowance if you do not have dependent children.

For further information on Bereavement benefits or to inform DWP of a death, please contact the DWP Bereavement Service.

## Support to claim benefits

The benefits system is complicated and there are numerous changes being introduced. There are a number of organisations such as the Citizens Advice Bureau and our Money Matters & CatchUp Services that are able to help you with a Benefits Check. They may also be able to help you complete claim forms and support you to get a decision reconsidered or appealed.

## For further information

### Carers Trust Crossroads West Wales

Carers Trust Crossroads West Wales offers a range of carer support services that are available for unpaid carers of all ages. Contact us for further information on the support services we have available in your area.

Tel: 0300 0200 002

Email - Llanelli Office: [info@ctcww.org.uk](mailto:info@ctcww.org.uk)

Email - Pembrokeshire Office: [carerssupportpemps@ctcww.org.uk](mailto:carerssupportpemps@ctcww.org.uk)

Website: [www.ctcww.org.uk](http://www.ctcww.org.uk)

### Citizens Advice Bureau (CAB)

For practical information & advice on welfare benefits and other topics.

Email: [advice@carmarthenshire-ca.org.uk](mailto:advice@carmarthenshire-ca.org.uk)

Website: <https://www.carmarthenshire-ca.org.uk/>

Tel: 01267 234 488

## FOR CLAIM FORMS OR QUERIES

### Carer's Allowance Unit

For a claim pack or queries regarding a claim.

0800 731 0297

Textphone: 0800 731 0317

Carers Allowance Unit, Mail Handling Site A, Wolverhampton. WV98 2AB

### Disability Service Centre (DLA) Adults

For advice or information about a claim you have already made for DLA.

*If you were born on or after 8<sup>th</sup> April 1948*

0800 121 4600

Textphone: 0800 121 4523

[Welfare Benefits Factsheet](#)

If you were born before 8<sup>th</sup> April 1948

0800 731 0122

Textphone: 0800 731 0122

### **DWP - Personal Independence Payment (PIP) claims**

Claim by telephone or textphone.

0800 917 2222

Textphone: 0800 917 7777

Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton. WV99 1AH

### **Disability Service Centre (DLA) Child Under 16**

0800 121 4600

Textphone: 0800 121 4600

### **Attendance Allowance**

For a claim pack or queries regarding a claim.

0800 731 0122

Textphone: 0800 731 0317

### **Tax Credits: General Enquiries**

0345 300 3900

Textphone: 0345 300 3909

### **Employment and Support Allowance (ESA)**

#### **'New style' ESA**

Apply for over the phone.

If you live in a Universal Credit full service area you can claim by calling the full-service helpline and choosing option 2, followed by option 6.

Universal Credit full service helpline

0800 328 5644

Textphone: 0800 328 1344

If you live anywhere else and you are eligible for new style ESA, call:

0800 328 9344

Textphone: 0800 328 1344

If you are not eligible to claim Universal Credit in your area, then you will not be able to claim new style ESA. You may be able to claim contributory or income-related ESA instead.

#### **Contributory and income related ESA**

Call the contact centre to apply for contributory and income-related ESA.

Contact centre

0800 055 6688

Textphone: 0800 023 4888

Welsh language telephone: 0800 012 1888

### **Pension Service Helpline**

#### **Making a claim**

0800 731 7898

Textphone: 0800 731 7339

Welsh language: 0800 731 7936

Welsh language Textphone: 0800 731 7013

### ***Already getting State Pension***

0800 731 0469

Textphone: 0800 731 0464

Welsh language: 0800 731 0453

Welsh language Textphone: 0800 731 0456

### **DWP Bereavement Service**

0345 606 0265

Textphone: 0345 606 0285

Welsh language: 0845 606 0275

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## **Contact details**

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Website: [www.ctcww.org.uk](http://www.ctcww.org.uk)



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