

Carer's Allowance

Carer's Allowance is a taxable benefit to help people who look after someone who are disabled. You do not have to be related to, or live with, the person that you care for.

Eligibility

You may be eligible for Carer's Allowance if you are aged 16 or over and you spend at least 35 hours a week caring for someone who is ill or disabled.

Who can get Carer's Allowance

You need to be caring for somebody who is getting one of the following benefits:

- ◆ Attendance Allowance
- ◆ Disability Living Allowance at the middle or highest rate for personal care

If someone else is also looking after the same person, only one of you can get Carer's Allowance.

Carer's Allowance can only be paid for caring for one person.

Carer's Allowance can be claimed by more than one person in a household, such as a couple caring for each other.

- ◆ Carer's Allowance is not affected by any savings you may have
- ◆ If you have come from, or live, abroad

To be eligible, the following must apply:

- ◆ you must have been present in the UK or the Isle of Man for at least 26 weeks in the 12 months prior to your date of claim
- ◆ you must be in the UK when you make your claim
- ◆ you are not subject to immigration control

Who cannot get Carer's Allowance

You cannot get Carer's Allowance

- ◆ If you are on a course of full-time education or you are on holiday from full-time education. Full-time education means a course which is described as full-time by the educational establishment providing it. If the educational establishment describes the course as part-time, but attendance is required for 21 hours or more each week, it will be treated as full-time
- ◆ if you earn more than £100 a week after money has been taken off to allow for your expenses
- ◆ if your right to reside or remain in the United Kingdom is subject to limitation or restriction by the Home Office

How to claim

Contact the Carer's Allowance Unit

Their address is Carer's Allowance Unit, Palatine House, Lancaster Road, Preston, PR1 1HB
Telephone: 0845 6084321

When to claim Carer's Allowance

Claim now if you look after someone who is getting or has recently been awarded:

- ◆ Attendance Allowance
- ◆ Disability Living Allowance at the middle or highest rate of the care component
- ◆ Constant Attendance Allowance at or above the normal maximum rate as an addition to Industrial Injuries Disablement Benefit

Do not delay, or you could lose benefit

Claim later if you look after someone who has not yet claimed one of the benefits mentioned above, or has claimed but is waiting for a decision.

The person you look after should consider claiming one of these benefits straight away if they have not claimed already. If they are awarded one of the benefits, you should claim Carer's Allowance straight away.

Claiming other benefits and entitlements

If you qualify for Carer's Allowance, you may also be entitled to:

- ◆ income-based Jobseeker's Allowance
- ◆ Income Support
- ◆ Pension Credit
- ◆ Housing Benefit
- ◆ Council Tax Benefit

Effect on other benefits and entitlements

Claiming Carer's Allowance can affect the level of some other benefits and entitlements that you, or the person you care for, receive.

Your benefits

If you receive certain other benefits including the State Pension which are paid at a rate that is the same or more than Carer's Allowance, you may not receive payment of Carer's Allowance but may have what is called an 'underlying entitlement'.

Payment of Carer's Allowance is taken into account in full in the calculation of income-related benefits and Pension Credit.

If you receive Carer's Allowance or have underlying entitlement to it,

- ◆ you will qualify for the carer premium in Income Support and income-based Jobseeker's Allowance, worth up to £30.05 per week
- ◆ If you get Housing Benefit or Council Tax Benefit, the local council will include an amount for the carer premium when they work out how much Housing Benefit or Council Tax Benefit you can get.

Claiming Carer's Allowance can also affect the amount of Pension Credit you receive. If you get Pension Credit, the amount used to work out how much you are entitled to

- ◆ is increased by up to £30.05 per week

Carer's Allowance and National Insurance contributions

For each week you receive Carer's Allowance you will normally get a National Insurance (NI) contribution added to your NI record up to the tax year in which you reach State Pension age (unless you are a woman who has chosen to pay reduced rate NI contributions).

You will also normally be credited with an NI contribution for any week you are entitled to Carer's Allowance but it is not paid because you are also getting Widow's Benefit or Bereavement Benefits at the same or a higher weekly rate.

These NI contributions may help you to qualify for the basic rate of certain other benefits or entitlements in the future.

Additional State Pension

You will automatically build up some additional State Pension for the weeks you are paid Carer's Allowance. This will also apply to some periods before your Carer's Allowance begins and ends. Additional State Pension is sometimes called State Second Pension.

If you don't get Carer's Allowance but get other benefits or entitlements at the same or higher rate, you'll still build up additional State Pension. The additional State Pension will be paid with your basic State Pension when you reach State Pension age.

Caring and your pension

If you are a carer you may be entitled to credits which protect your entitlement to State Pension.

If you cannot work or do not earn enough to pay National Insurance contributions (NICs) because you are caring for someone, you may still be credited with NICs. If you are a pensioner, you may be able to get Pension Credit.

The benefits of the person you care for

If you claim Carer's Allowance, it could affect the amount of benefit the person you care for receives.

The person you care for could lose the severe disability premium in their income-related benefit or the addition for severe disability in their Pension Credit.

If you only have an underlying entitlement to Carer's Allowance and are not actually paid it, this will not affect the benefits of the person you care for.

- ◆ Informing the person you care for that you are making a claim

Because your claim for Carer's Allowance may affect the benefits of the person you are caring for, they need to write down on your claim form that:

- ◆ they know you are claiming Carer's Allowance
- ◆ you are caring for them for at least 35 hours a week