

Carer's Allowance



Carer's Allowance is the main benefit for carers. If you are looking after someone for 35 hours a week or more, you may be eligible.

This factsheet applies to people living in England, Wales, Scotland and Northern Ireland.

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What is Carer's Allowance?

Carer's Allowance is the main benefit for carers. It is paid at £62.10 a week (2015/16 rate). The amount paid is usually increased each April.

Carer's Allowance is not based on your National Insurance record. It is also not a means tested benefit based on you and your partner's income and savings. However, there is a cap on how much you can earn and still be entitled to claim Carer's Allowance (see page 5 for more details).

Carer's Allowance is taxable. However, carers will only have to pay tax if they have other sources of taxable income such as an occupational pension or earnings. Carer's Allowance on its own is below the threshold for paying tax.

Who can claim Carer's Allowance?

Not every carer can get Carer's Allowance. You may be eligible if you meet all the following conditions:

- You look after someone who gets a qualifying disability benefit.
- You look after that person for at least 35 hours a week.
- You are aged 16 or over.
- You are not in full-time education.
- You earn £110 a week (after deductions) or less.
- You satisfy UK residence and presence conditions.

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Note: If you meet the above conditions but already receive certain benefits (including State Retirement Pension), then the amount of Carer's Allowance you may be entitled to could be affected. See pages 7-8 for more details.

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Pages 4-7 provide more information about each of these conditions.

You look after someone who gets one of the following qualifying disability benefits.

This includes:

- Disability Living Allowance (DLA) at either the middle or highest rate for personal care needs
 - Attendance Allowance (at either rate) or Constant Attendance Allowance of the normal maximum rate paid with the Industrial Injuries or War Pensions schemes
 - the daily living component of Personal Independence Payment (PIP) (at either rate)
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You look after that person for at least 35 hours a week.

The 35 hours can include:

- time spent physically helping the person
- time you spend 'keeping an eye' on the person you look after, eg preventing them coming to harm by walking out of the house
- time spent doing practical tasks for them, eg cooking
- time taken doing practical tasks, even if you don't do them in the presence of the person you are looking after may also count (for instance, if you look after someone who visits you regularly for the care they need, time spent preparing for the visit or cleaning up afterwards should count)

Time spent travelling to and from the person you care for does not count.

You must provide 35 hours of care for every week you claim Carer's Allowance. For Carer's Allowance, a week runs from Sunday to Saturday. You cannot average out your hours over a number of weeks.

You cannot add together the time you spend caring for different people to make up the 35 hours. If you care for more than one person, you must choose which person you claim for, as you can only get one payment of Carer's Allowance.

Similarly, if you share the caring role with another person, and you both provide at least 35 hours of care every week, only one of you can claim Carer's Allowance. You need to decide between you who should make the claim. The other person should seek advice about the benefits they can claim, and may be able to claim **Carer's Credit** for the time they are caring – see page 11 for further details.

However, if the person you care for is also caring for someone, you can both claim Carer's Allowance as long as you both meet all the criteria. This also applies if you are caring for each other.

You are aged 16 or over.

You can make a claim up to three months before your 16th birthday, although the benefit will only be paid from the day you become 16.

You are not in full-time education.

The meaning of 'full-time education' is complicated and may depend on a number of factors including the type of course you are doing. The Department of Work Pensions are likely to consider your course to be full time if:

- your university school or college describe the course as full time
- you are required to do 21 hours a week or more of study

Carer's Allowance is not paid during temporary absences from your course including holiday periods. If you are studying or thinking about studying then contact the Carers UK Adviceline for further advice – see final page for contact details.

You earn £110 a week (after deductions) or less.

If you are in paid work (including self-employment) you cannot get Carer's Allowance if you earn more than £110 a week.

The following amounts are deducted from your gross weekly earnings before your earnings are taken into account for Carer's Allowance:

- Income Tax
- National Insurance
- half of your contributions towards an occupational/personal pension*

**For example, if you earn £120 per week (after tax and national insurance) you will not be entitled to Carer's Allowance. However, if you put £20 per week into a pension, half of the £20 can be deducted from your earnings. Your earnings for Carer's Allowance would therefore be £120 - £10 = £110 per week. As this is not over the earnings limit, you could claim Carer's Allowance.*

If you are self-employed, you can also first deduct expenses that are incurred ‘*wholly and exclusively for the purposes of the business*’, in the same way that you can for income tax purposes.

If you have to pay for someone to look after the person you care for or a child under 16 while you are at work you can deduct those payments from your earnings up to the value of half your earnings (after the above deductions if they apply).

However, this will not apply if the person you are paying is a close relative (a spouse, partner or civil partner, parent, son, daughter, brother or sister).

Occupational or personal pensions do not count as earnings and you can be paid Carer’s Allowance in addition to these. However, if you get extra Carer’s Allowance for your partner their occupational/personal pension could affect this extra amount – see note below.

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Note: Some carers previously received extra benefit for their partner as part of their Carer’s Allowance. This was called the adult dependant addition but is not available for new claims.

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If you do receive taxable income such as occupational or private pensions or part-time earnings you should inform the tax office about your Carer’s Allowance, because it is a taxable benefit.

You satisfy UK residence and presence conditions.

To satisfy the residence and presence tests you must meet both of the following conditions:

- You must have been present in Great Britain for 104 weeks out of the 156 weeks before claiming (2 out of the last 3 years).
- You must be habitually resident.

‘Present’ means physically present in the UK. Some people may be treated as being in the UK while abroad, eg members of the armed forces. Special rules apply to countries in the European Economic Area (EEA) and several others who Britain has agreements with. If you think this applies to you, you should seek advice. The AIRE Centre can provide advice on individual rights in Europe and can be contacted on **020 7831 4276** or by email at info@airecentre.org

The habitual residence test is a test to see if you normally live in the United Kingdom, the Channel Islands, the Republic of Ireland or the Isle of Man. The test will be applied if you have been living abroad.

There is no legal definition of ‘habitual residence’. Relevant factors are where you normally live, where you expect to live in future, your reasons for coming to this country, the length of time spent abroad before you came here, and any ties you still have with the country where you have come from.

You cannot usually get Carer’s Allowance if you have immigration restrictions on your stay in the UK (eg you are not allowed to claim public funds which include most welfare benefits and housing and homelessness services). If this is the case, seek advice before claiming because a claim for Carer’s Allowance could affect your future right to remain in the UK.

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Note: You may be able to get free immigration advice from your local Law Centre. Find out more at www.lawcentres.org.uk
Alternatively, you can search for local legal aid immigration advice at find-legal-advice.justice.gov.uk

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Carer's Allowance and other benefits/income

You cannot usually be paid Carer's Allowance if you receive one or more of the following benefits:

- contribution-based Employment and Support Allowance
- Incapacity Benefit
- Maternity Allowance
- Bereavement or widow's benefits
- Severe Disablement Allowance
- contribution-based Jobseeker's Allowance
- State Retirement Pension (see below)

Although in most cases you cannot be paid Carer's Allowance if you get one of the benefits above, you will still have **underlying entitlement**. An underlying entitlement means that you meet all the criteria for Carer's Allowance (see page 3) but can't be paid it because the other benefit is being paid. To have an underlying entitlement, you must still make a claim for Carer's Allowance. This underlying entitlement means that the carer premium or carer addition can be included in calculations for means-tested benefits. See page 11 for more information.

However, if any of the benefits listed above are paid at less than the amount of Carer's Allowance, you could be paid a small amount of Carer's Allowance on top of the other benefit you get.

State Retirement Pension

While there is no upper age limit for claiming Carer's Allowance, payment of Carer's Allowance usually stops when you reach retirement age because your State Retirement Pension will be paid instead. You will, however, have an underlying entitlement to Carer's Allowance which means you could get the carer addition in your Pension Credit – see page 11.

If your State Retirement Pension is less than the amount of Carer's Allowance paid, you may continue to get a small amount of Carer's Allowance in addition to your State Retirement Pension to make up the difference.

Although you could ask to carry on being paid Carer's Allowance instead of getting your State Retirement Pension straight away (ie you could defer your pension) you will not build up any extra pension during that time. It is always important to seek further advice before making any decisions. Contact the Carers UK Adviceline – see final page for contact details.

If your partner is being paid a State Retirement Pension, and receives an extra amount for you, you can still claim Carer’s Allowance (before you reach retirement age), but the amount your partner gets for you will be affected. If the amount of Carer’s Allowance paid is higher than or equal to the amount your partner gets for you, then the addition will not be paid. If the Carer’s Allowance amount is lower, you can be paid the difference through the ‘adult dependent addition’ of your partner’s pension.

Example (using 2015/16 rates)

Rahila, 65, looks after her husband, Saajid, 66, who gets the lower rate of Attendance Allowance (£55.10 a week). They both get a State Retirement Pension (one of £115.95 and one of £114.60) and as they have no other income or savings, they also get a small amount of Pension Credit (£0.30). Their total weekly income is £285.95.

Rahila then makes a claim for Carer’s Allowance. She is told that she cannot be paid Carer’s Allowance as she is getting her State Retirement Pension, but that she does meet all the criteria so has underlying entitlement. Rahila informs the Pension Service of this and asks for a carer addition to be included in their Pension Credit.

Rahila and Saajid’s income increases by £34.60 a week to £320.55:

State Retirement Pension x 2	£230.55
Attendance Allowance	£55.10
Pension Credit (including carer addition)	£34.90

Pension Credit referred to here is the Guarantee Credit. Rahila and Saajid are also entitled to some Savings Credit, which is not included here.

The income of the person you care for

If the person you care for is receiving a means tested benefit, your claim for Carer's Allowance could affect how much they get. If they are receiving the severe disability premium (or severe disability addition in pension credit) as part of their benefit, they will lose this if you are paid Carer's Allowance.

You should therefore think carefully about how a claim for Carer's Allowance may affect the benefits of the person you care for.

Example (using 2015/16 rates)

Sarah and Joe have been friends for many years, Sarah lives alone and gets Disability Living Allowance (DLA) at the middle rate for personal care needs. She also claims income related Employment and Support Allowance (ESA). Because she lives alone and no one gets Carer's Allowance for looking after her, Sarah gets the severe disability premium included in her claim for ESA. This is worth an extra £61.85 a week.

Joe looks after Sarah. He gets Income based Jobseekers Allowance of £73.10 a week. If he claims Carer's Allowance he will be awarded the carers premium of £34.60. His total income is now £107.70 (his Carer's Allowance is counted as income for his JSA). He is £34.60 a week better off.

However, Sarah will lose the severe disability premium, so she will be worse off by £61.85 a week.

Sarah has lost more money than Joe has gained, but Joe does now have the option of claiming Income Support as a carer.

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Note: having an underlying entitlement to Carer's Allowance (see page 7) will not affect the benefits of the person you are looking after. So if you are not paid Carer's Allowance because you are paid your retirement pension instead, the person you care for will not be affected by this rule.

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Carer premium, carer addition and carer element

If you are awarded Carer's Allowance, you will be entitled to an increase in the amount of any means-tested benefit you receive, or you may find you qualify for a means-tested benefit for the first time.

The **carer premium** is an extra amount of money included in the calculation of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Council Tax Reduction (Rate Relief in Northern Ireland) and Housing Benefit.

The **carer addition** is an equivalent amount paid with Pension Credit.

The **carer element** is an equivalent amount paid with Universal Credit.

The carer premium and carer addition are both worth £34.60 from April 2015.

If you can't get Carer's Allowance because you are being paid another benefit that overlaps with it, you can still get the carer premium or addition if you have an **underlying entitlement** to Carer's Allowance (see page 8).

How to claim the carer premium, addition or element

If you already get Income Support, income-related Employment and Support Allowance, Pension Credit, income-based Jobseeker's Allowance, Housing Benefit, Council Tax Reduction or Universal Credit, let the relevant department know that you have been awarded Carer's Allowance (or have underlying entitlement) – their contact details should be on any letters they have sent you. The carer premium, addition or element should then be added.

To make a new claim for one of the above benefits:

- For Income Support, income-related Employment and Support Allowance or income-based Jobseeker's Allowance, call the Jobcentre Plus contact centre on **0800 055 6688** (England, Wales and Scotland) or contact your local Jobs and Benefits Office (Northern Ireland).
- For Pension Credit, call the Pension Service on **0800 99 1234** (0808 100 6165 in Northern Ireland).
- For Housing Benefit and Council Tax Reduction, contact your local authority or for Rate Relief in Northern Ireland contact your local Jobs and Benefits Office.

All of these claims should include a question about whether you get Carer’s Allowance. If you need more information about any of these benefits contact the Carers UK Adviceline – see final page for contact details.

Backdating

Income Support can only usually be backdated for up to 1 month in certain circumstances, or up to 3 months in some cases. However, if you are already getting Income Support, the carer premium can be backdated to when your Carer’s Allowance begins, or to when your Income Support started if this is later.

Pension Credit can be backdated for three months. Housing Benefit and Council Tax Reduction (or Rate Relief in Northern Ireland) can be backdated for up to 3 months in some circumstances or 6 months in some cases. However, if you are already getting one of these benefits, the carer premium or addition can be backdated to when your Carer’s Allowance begins, or to when your other benefit started if this is later.

Protecting your National Insurance record

Your National Insurance record is a summary of the National Insurance contributions paid through work, or credits awarded when you are unable to work. It is used to work out your entitlement to some state benefits, eg State Retirement Pension or contribution-based Employment and Support Allowance (ESA).

For each week that you receive Carer's Allowance you get a Class 1 National Insurance credit to help protect your record. Credits can also count towards Bereavement Benefits for your spouse or civil partner.

Carer's Credit

Carer's Credit is a way of protecting pension rights for people who are caring for someone but are not in paid work and are unable to claim carers' benefits. If you already get Carer's Allowance then you do not need to claim Carer's Credit as your pension is already protected.

To claim the Carer's Credit you need to be caring for one or more disabled person for a total of 20 hours or more a week. The disabled person must be getting at least one of the following:

- Attendance Allowance
- Constant Attendance Allowance
- the middle or highest rate of Disability Living Allowance care component
- the standard or enhanced rate of the daily living component of Personal Independence Payment

If the person you're caring for doesn't get one of these benefits, you may still be able to get Carer's Credit. When you apply, fill in the *Care Certificate* part of the application form and get a health or social care professional to sign it.

To claim Carer's Credit you need to apply to the Carer's Allowance Unit of the Department of Work and Pensions (England, Wales and Scotland) or the Disability and Carers Service (Northern Ireland) – see page 12 or pages 18-19 for contact details.

How to claim Carer’s Allowance

England, Wales and Scotland

- Visit www.gov.uk/carers-allowance/how-to-claim to apply online or download a claim form. On the online claim form the person you are caring for no longer has to sign their consent – see note below for more information.
- Request a claim pack *DS700* (or *DS700(SP)* if you are getting a State Retirement Pension) by calling the Carer’s Allowance Unit on **0345 608 4321** (text phone 0345 604 5312, calls from typetalk are also welcome).

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Note: On the online claim form the person you are caring for no longer has to sign their consent. There is a disclaimer section where you declare that you have made/will make the person you are caring for aware of the potential consequences to their benefits (see the section ‘the income of the person you care for’). A notification will be sent to the person you are caring for informing them that a Carer’s Allowance claim has been made and the impact this may have on their benefits. Contact the Carers UK Adviceline if you need further advice – see final page for contact details.

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Northern Ireland

- Request a claim pack from the Carer’s Allowance Unit – call **028 9090 6186** (text phone 0845 604 5312, calls from typetalk are also welcome).

You could ask for help to complete the claim form from a local advice agency. To find out about advice agencies in your area, please contact the Carers UK Adviceline – see final page for contact details.

When to claim

Carer’s Allowance can generally be backdated for up to three months before the date you submit your claim, so long as you meet the conditions for this period.

However, there is an exception where Carer’s Allowance can get backdated further than 3 months. If you claim Carer’s Allowance within 3 months of the person you care for getting a decision about their qualifying disability benefit, then Carer’s Allowance can get paid back up to the date the qualifying disability benefit was awarded from (as long as you meet the Carer’s Allowance conditions for the whole period).

The decision

You will receive a written decision on your claim that tells you whether you have been awarded Carer’s Allowance and from what date.

Challenging the decision

If you are refused Carer’s Allowance, you can ask the Department for Work and Pensions to look at the decision again. You must do this before you appeal. This is called a mandatory reconsideration.

If you still disagree once they have done this you must lodge an appeal with HM Courts and Tribunals Service and attach a copy of the mandatory reconsideration notice with the appeal.

It is important to challenge a decision or get advice as quickly as possible because there are time limits that generally mean you must take action within one month. If you fall outside of this time limit then it may still be possible to challenge the decision. Contact Carers UK for further information – see final page for contact details.

For more information about appealing a benefit decision visit www.carersuk.org/appealsguide

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Note: This information does not apply to Northern Ireland. Instead you can ask the Social Security Agency to look at the decision again. Alternatively you can appeal the decision. Call Carers Northern Ireland for further information – see final page for contact details.

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What to do if your circumstances change

If there is a change in your circumstances, it is important to report this as soon as possible to avoid any overpayment of benefit. You can report changes in circumstances by writing to or telephoning the Carer's Allowance Unit – see page 19 for contact details.

Taking a break

You can take a break from caring for up to 4 weeks in every 26 weeks and still be paid Carer's Allowance. You must have been providing 35 hours or more of care a week per week for at least 22 of the past 26 weeks. The person you have been caring for must have been in receipt of a qualifying benefit for that period.

Carer's Allowance will continue to be paid for up to 12 weeks if you go into hospital. You must have been providing 35 hours or more of care a week for at least 14 of the past 26 weeks. The person you care for must have been in receipt of a qualifying benefit for that period.

Note that Carer's Allowance will stop if your total breaks add up to more than 12 weeks in the past 26 weeks (this will include any periods when you were in hospital).

Travelling abroad

You can continue to be paid Carer's Allowance for up to 26 weeks whilst you are abroad if you meet all of the following conditions:

- you go abroad with the person you look after
- he/she continues to receive a qualifying disability benefit
- the purpose of your trip is to look after them

In any other circumstances you can continue to be paid Carer's Allowance for up to 4 weeks as long as you have not had more than 4 weeks break from caring in the last 26 weeks. You may have had up to a further 8 weeks break from caring in the last 26 weeks if the reason for the break was because you or the person you care for were in hospital.

If the person you look after goes into hospital

If the person you look after goes into hospital, you can continue to get Carer's Allowance for up to 12 weeks or until their disability benefit stops.

The disability benefit will stop after:

- 4 weeks in a NHS hospital if the person you look after is age 16 or over
- 12 weeks in a NHS hospital if the person is aged under 16

The carer premium or addition can continue to be paid for a further 8 weeks after your Carer's Allowance stops. If you are receiving Income Support as a carer, this will continue for 8 weeks after your Carer's Allowance stops.

Residential care

If the person you care for moves into residential care, you will only be able to continue to claim Carer's Allowance if they continue to receive a qualifying disability benefit and you are still caring for them for at least 35 hours a week. Your Carer's Allowance will stop if you are no longer caring for them for at least 35 hours a week or their qualifying disability benefit stops.

The following benefits will usually stop after 4 weeks when someone moves into residential care:

- Disability Living Allowance (DLA) for personal care needs
- Personal Independence Payment (PIP) daily living component
- Attendance Allowance

However, there are certain circumstances when these benefits can continue, such as where the person is paying their own fees. To find out more contact the Carers UK Adviceline – see final page for contact details.

If your Carer's Allowance stops due to the person you care for moving into residential care, you can continue to get the carer premium or addition paid with your means-tested benefits for 8 weeks after your Carer's Allowance stops. If you are receiving Income Support as a carer, this will continue for 8 weeks after your Carer's Allowance stops.

If the person you look after dies

You can usually continue to get Carer's Allowance and the carer premium or addition for up to 8 weeks after the person you care for dies, as long as you continue to meet the earning, study, age and residence criteria (see pages 4-7). The carer premium or addition can also continue to be paid for 8 weeks if you qualify for this because you had underlying entitlement (see pages 13-14). If you are receiving Income Support as a carer, this will continue for 8 weeks after your Carer's Allowance stops.

Further help

For information and advice contact the Carers UK Adviceline on **0808 808 7777** (open Monday to Friday, 10am to 4pm) or email advice@carersuk.org

Information is also available on our website – visit www.carersuk.org

If you live in Northern Ireland you can contact Carers Northern Ireland for advice on **028 9043 9843**.

Other organisations

Disability and Carers Service

Northern Ireland

028 9090 6178 (textphone: 0800 243 787)

Independent Case Examiner

A free complaints review service for people who have made complaints about their claim for benefits.

England, Wales and Scotland

0845 606 0777 (typetalk 18002 0151 221 6500)

www.ind-case-exam.org.uk

Parliamentary and Health Service Ombudsman

The government official responsible for dealing with complaints about state services.

England, Wales & Scotland

www.ombudsman.org.uk

0345 015 4033

Pension Service

England, Wales & Scotland

www.thepensionservice.gov.uk

0845 60 60 265 (textphone: 0845 60 60 285)

Northern Ireland

www.dsdni.gov.uk

0808 100 2658

Benefit helplines

Attendance Allowance

England, Wales & Scotland: 0345 605 6055 (textphone: 0845 604 5312)

Northern Ireland: 028 9090 6178 (textphone: 028 9031 1092)

Benefit Enquiry Line

Northern Ireland: 0800 220 674 (textphone: 028 9031 1092)

Carer's Allowance Unit

England, Wales & Scotland: 0845 608 4321 (textphone: 0845 604 5312)

www.gov.uk/carers-allowance

Northern Ireland: 028 9090 6186 (textphone: 028 9031 1092)

Disability Living Allowance

England, Wales & Scotland: 0845 712 3456 (textphone: 0845 722 4433)

Northern Ireland: 028 9090 6182 (textphone: 028 9031 1092)

Jobcentre Plus

For Jobseekers Allowance, Income Support and Employment and Support Allowance.

New claims: 0800 055 6688 (textphone: 0800 023 4888)

Helpline: 0345 604 3719 (textphone: 0345 608 8551)

Pension Credit

England, Wales & Scotland: 0800 99 1234 (textphone: 0800 169 0133)

Northern Ireland

New claims 0808 100 6165 (textphone: 0808 100 1165)

Enquiry line 0845 601 8821 (textphone: 0845 601 8841)

Personal Independence Payment

New claims: 0800 917 2222

Enquiry line: 0845 850 3322 (textphone: 0845 601 6677)

Tax Credits

England, Wales & Scotland: 0345 300 3900 (textphone: 0345 300 3909)

This factsheet is designed to provide helpful information and advice. It is not an authoritative statement of the law. We work to ensure that our factsheets are accurate and up to date, but information about benefits and community care is subject to change over time. We would recommend contacting the Carers UK Adviceline or visiting our website for the latest information.

This factsheet was updated in April 2015.

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Carers UK Adviceline

For expert information and advice about caring.



0808 808 7777

(open Monday to Friday,
10am-4pm)



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London SE1 4LX

020 7378 4999
info@carersuk.org

Carers Wales

029 2081 1370
info@carerswales.org

Carers Scotland

0141 445 3070
info@carerscotland.org

Carers Northern Ireland

028 9043 9843
info@carersni.org

Carers UK makes life better for carers.

Caring will affect us all at some point in our lives.

With your help, we can be there for the 6,000 people who start looking after someone each day.

We're the UK's only national membership charity for carers. We're both a support network and a movement for change.

Visit us at our website to join us, help us or access more resources:

carersuk.org