



advice and support for older age

**Independent
Age**

Factsheet

Carer's Allowance

You may not think of yourself as a carer, but if you look after someone else you might qualify for extra money to help meet your costs. This factsheet explains what Carer's Allowance is, who can get it and how to claim.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit **independentage.org**



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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, agescotland.org.uk). In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

1. What is Carer's Allowance?

Carer's Allowance is the main benefit for unpaid carers. It is extra money for people who spend 35 hours or more a week caring for someone who has a disability. You don't need to be living with the person you're caring for to claim it, as long as you provide that amount of care.

You may have lost some of your income since becoming a carer – for example, if you've had to give up work or shorten your working hours to look after someone. Carer's Allowance could provide you with some financial help. It is paid at a weekly rate of £62.10. You can spend the money on anything you want.

You won't need to have a full means test to work out whether you can get Carer's Allowance, but you won't qualify for it if your earnings, after certain deductions, are over £110 a week.

To find out more about the help you could be eligible for as a carer, see our factsheet **Support for carers** (0800 319 6789, independentage.org).

2. Who can claim Carer's Allowance?

You may qualify for Carer's Allowance if:

- you care for someone for at least 35 hours a week
- you don't earn more than £110 a week after certain deductions – see below
- you're not in full-time education
- the person you care for gets a qualifying disability benefit
- you meet the residency criteria

The qualifying disability benefits are:

- Attendance Allowance (any rate)
- the middle or higher rate care components of Disability Living Allowance
- the daily living component of Personal Independence Payment (any rate)
- Armed Forces Independence Payment
- Constant Attendance Allowance of £67.20 or more paid with industrial injuries, war or service pension.

The following amounts don't count as part of your earnings for Carer's Allowance purposes:

- tax
- National Insurance
- 50% of pension contributions
- the cost of paying someone (other than a close relative of you or the disabled person) to provide care while you're at work, up to a maximum of 50% of your net earnings. This can be care for the disabled person or paying a registered care provider to look after your child, if they are under 16 and you are getting child benefit for them.

If, after these deductions you don't earn more than £110 a week, you may be able to get Carer's Allowance.

Good to know

Money you get from personal and workplace pensions doesn't count as part of your earnings.

What counts as time spent caring for someone?

The 35 hours of caring a week can include time you spend:

- physically looking after them
- keeping an eye on them
- completing tasks for them, such as cooking their meals
- if the person you care for comes to stay with you, time spent preparing for their visit and cleaning up afterwards, and time spent collecting them and taking them back home

If more than one person is looking after the person you care for, only one of you can claim Carer's Allowance.

You may not be able to be paid Carer's Allowance if you're already getting certain other benefits, including the State Pension – see chapter 4 for a full list. This is because of the overlapping benefit rule. Even if you get one of these benefits already, you should still apply for Carer's Allowance as it may entitle you to other financial help – see chapter 4 for more information.

3. How much is Carer's Allowance worth?

The weekly rate of Carer's Allowance is £62.10. You can only claim for looking after one person. You can choose to be paid weekly in advance, every four weeks or every 13 weeks.

If you're receiving Carer's Allowance, you'll automatically get National Insurance credits if you're under State Pension age – these count towards your National Insurance contribution record. This means you won't lose out if you're not paying National Insurance contributions yourself – for example, if you're unable to work because of your caring role. This may help you to qualify for benefits like State Pension.

An example

Magda looks after her younger brother Tomek, who has severe arthritis and receives the daily living component of Personal Independence Payment. She has reduced her working hours to care for him and looks after him for around 48 hours a week.

Magda earns £160 a week after tax and National Insurance, which means she isn't eligible for Carer's Allowance. However, she pays an agency £70 a week to look after Tomek while she is at work. These costs can be deducted from her income, bringing her earnings to £90 a week.

Magda doesn't receive any other benefits or a State Pension. This means Magda would qualify for Carer's Allowance at £62.10 a week.

4. Carer's Allowance and other benefits

If you're already getting more than the rate of Carer's Allowance – £62.10 a week – from certain other benefits, you won't be able to get Carer's Allowance as well. Instead, you'll be told you have an 'underlying entitlement' to Carer's Allowance. This is called the overlapping benefit rule.

The overlapping benefits are:

- State Pension
- bereavement benefits and widow's benefits
- Incapacity Benefit
- contribution-based Jobseeker's Allowance
- contributory Employment and Support Allowance
- Maternity Allowance
- Severe Disablement Allowance

If you're getting less than £62.10 a week from any of the above benefits, Carer's Allowance can top up your income to that amount. However, these benefits tend to pay more than Carer's Allowance, so this won't usually apply.

What is an underlying entitlement?

This means you meet all the qualifying conditions for Carer's Allowance, but you can't be paid it because of another benefit you receive. An underlying entitlement to Carer's Allowance can be valuable as the Government will now accept you are a carer – you might find you're eligible for extra money with other benefits you receive, or that you now qualify for benefits which you couldn't get before.

Carer Addition or Carer Premium

If you get Carer's Allowance or have an underlying entitlement to it, you may qualify for a Carer Addition (known as a Carer Premium if you're under State Pension age or Carer Element if you're claiming Universal Credit).

Means-tested benefits, such as Pension Credit, Housing Benefit and Council Tax Support are designed to support you by giving you enough money to live on. The Carer Addition increases the amount the government says you need to live on by £34.60 a week (£150.39 a month if you're claiming Universal Credit). This means you could get a higher rate of these benefits, or that you could become eligible for them for the first time.

An example

Harold looks after his wife Shirley, who gets Attendance Allowance. He is retired and cares for her for over 60 hours a week.

Harold already receives a State Pension of £119.30 a week. This means he can't be paid Carer's Allowance.

Shirley receives a State Pension of £71.50 a week and Harold also has a workplace pension of £36.22 a week. Guarantee Pension Credit would top up their income as a couple to a maximum of £237.55 a week. This means they get:

£237.55	couple's Guarantee Pension Credit
- £119.30	Harold's State Pension
- £71.50	Shirley's State Pension
- £36.22	Harold's workplace pension
= £10.53 a week	Pension Credit

Harold makes a claim for Carer's Allowance and is told he has an underlying entitlement to it. With Harold's Carer Addition, their maximum Guarantee Pension Credit is now £34.60 higher, so they get:

£237.55	couple's Guarantee Pension Credit
+ £34.60	Harold's Carer Addition
= £272.15	
- £119.30	Harold's State Pension
- £71.50	Shirley's State Pension
- £36.22	Harold's workplace pension
= £45.13 a week	Pension Credit

How Carer's Allowance affects other benefits

If you are paid Carer's Allowance, this could reduce the benefits of the person you care for. They would stop getting an additional amount for being severely disabled paid with their benefits, such as Pension Credit. However, if you have an underlying entitlement to Carer's Allowance but aren't paid it, this won't affect their benefits.

If you are paid Carer's Allowance it is counted as income, so if you receive a means-tested benefit, Carer's Allowance reduces the benefit by £62.10 a week. However, you're still likely to be better off overall, because of the Carer Addition included in the calculation.

If you're thinking of claiming Carer's Allowance, it's a good idea to get advice about the impact this could have on your benefits and those of the person you care for. Call our Helpline on 0800 319 6789 to arrange to speak to an adviser.

5. How to claim Carer's Allowance

You can claim Carer's Allowance on the government website at gov.uk/carers-allowance/how-to-claim or download a claim form from gov.uk/government/publications/carers-allowance-claim-form. Alternatively, you can phone the Carer's Allowance Unit on 0345 608 4321 to ask for a claim form. If you're already claiming a State Pension, there is a different, shorter form to fill in.

You can backdate your claim by up to three months, if you have qualified for Carer's Allowance throughout that period.

If you know you will qualify for Carer's Allowance soon – for example, if you're taking over caring responsibilities from someone else – you can apply for it up to three months in advance, as it can take a while for your claim to be processed.

You'll receive a letter telling you whether or not your claim has been successful. It will also tell you if you can't be paid Carer's Allowance because you're already getting an overlapping benefit, and it will say if you have an underlying entitlement to it.

Keep this letter – you might want to use it as proof if you're eligible for a Carer Addition or to refer back to it if you're making a complaint.

Claiming disability benefits

If the person you're caring for isn't yet claiming a disability benefit, but you think they could qualify, they can start their claim by phoning the relevant helpline:

- Attendance Allowance (if they're 65 or over)
0345 605 6055
- Personal Independence Payment (if they're under 65)
0345 850 3322

6. If your claim is turned down

If your claim is turned down, the decision letter should explain why. If you disagree, you might want to challenge the decision. Get advice on this from a local organisation such as Age UK (ageuk.org.uk) or Citizens Advice(citizensadvice.org.uk).

1. Find out why

Carer's Allowance is paid by the Department for Work and Pensions (DWP). If you want a fuller written explanation of why you were turned down, contact them to ask for this. You'll need to do this within a month of the date on the decision letter. They should usually send this to you within 14 days.

2. Getting the decision reconsidered

If you still don't agree with the decision once you've seen the reasons for it, you can ask for it to be reconsidered. This is called a mandatory reconsideration. You'll need to do this within a month of the date on the decision letter – this one month deadline can be extended by 14 days if you asked for a written explanation first. Occasionally, late reconsiderations may be allowed but usually only if there are special circumstances – for example, if you were very ill and unable to make the claim in time.

You can request a mandatory reconsideration over the phone or in writing. It's best to do this in writing and to keep a copy as proof of your request. Contact details will be on your decision letter.

Make sure you explain why you think the decision was wrong and supply any supporting evidence you have.

You'll receive a mandatory reconsideration notice telling you the outcome of the reconsideration.

3. Appeal

If the mandatory reconsideration is unsuccessful, you can appeal. You can only appeal if you've already requested a mandatory reconsideration. You then have one month from the date on the mandatory reconsideration notice to send in the appeal.

Contact HM Courts and Tribunals Service and ask for an appeal form SSCS1 (0300 123 1142). Include a copy of the mandatory reconsideration notice when you return the form. You might want to get help filling in the form from an advice organisation, such as Carers UK (0808 808 7777, carersuk.org). Or for face-to-face help, contact a local Age UK or Citizens Advice.

There will be a hearing to decide your appeal. You don't have to attend this, but it's best if you do – your appeal is more likely to be successful if you're there in person.

If your appeal or request for reconsideration is successful, the DWP will backdate any award to the date of the original decision.

7. If your circumstances change

You should tell the Carer's Allowance Unit (0345 608 4321, gov.uk/carers-allowance-report-change) if your circumstances have changed in any way that's likely to affect your benefit. For example, if:

- your income changes
- you stop being a carer
- you take a break from caring.

If you lose your Carer's Allowance, you may find you can qualify for other benefits, such as Guarantee Pension Credit. Call our Helpline to arrange a benefits check (0800 319 6789, www.independentage.org/).

If the person you care for goes into hospital

If the person you care for goes into an NHS hospital, their disability benefit will stop after 28 days (either in one stay, or several stays if the gaps between stays are no more than 28 days each time). Your Carer's Allowance or Carer Addition will also stop at this point. Tell the Carer's Allowance Unit when the person you care for goes into hospital and when they return home – if your benefit is overpaid, you will have to pay the money back.

If you go into hospital

Your Carer's Allowance or Carer Addition will stop after 12 weeks – it may stop sooner if you've already been in hospital during the previous six months.

If the person you care for goes into a care home

If the person you care for goes into a residential care home temporarily, their disability benefit will usually stop after 28 days, unless they're paying their own care home fees in full. Your Carer's Allowance or Carer Addition will also stop at this

point. If the person you care for moves into a care home permanently, you are no longer entitled to Carer's Allowance. Tell the Carer's Allowance Unit immediately.

If the person you care for dies

If the person you care for dies, you may be able to continue getting Carer's Allowance or Carer Addition for up to eight weeks as long as you still meet the other eligibility criteria. Contact the government's Tell Us Once service to report a death – you should be given the contact details for this when you register the death.

8. Useful contacts

To claim Carer's Allowance

gov.uk/carers-allowance/how-to-claim

Carer's Allowance Unit

Telephone: 0345 608 4321

Textphone: 0345 604 5312

Address: Carers Allowance Unit

Mail Handling Site A

Wolverhampton

WV98 2AB

To report a change in circumstances

gov.uk/carers-allowance-report-change

or contact the Carer's Allowance Unit using the above details

Carer's support groups

Carers UK – advice and support for carers

carersuk.org

0808 808 7777

Carers Trust – information, home care and local support services for carers

carers.org/

0844 800 4361

Carers Direct – a national information service for carers

nhs.uk/carersdirect