



Carer's Allowance

DWP Department for
Work and Pensions
Disability and Carers Service

Are you a carer?

Do you look after someone who has an illness or severe disability that makes their daily life difficult? This person could have a physical or mental illness or disability. He or she could be young or old, a friend, a relative or a neighbour. You don't have to be living with the person you are caring for or have a formal care arrangement.

If this is you, you could be entitled to Carer's Allowance.

What is Carer's Allowance?

Carer's Allowance is a benefit for carers of people who are severely disabled. You may have to pay tax on it.

Am I eligible?

The person you're caring for must be getting one of the following benefits.

- Attendance Allowance (AA)
- Disability Living Allowance (DLA) - the middle or highest rate care component
- Constant Attendance Allowance (CAA) at or above:
 - the normal maximum rate as part of Industrial Injuries Disablement Benefit, or
 - the basic (full-day) rate as part of a War Disablement Pension.

For more information about these benefits, contact your local Jobcentre Plus office, or at www.jobcentreplus.gov.uk.

Even if the person you are caring for is waiting to hear about one of these benefits, you should still claim Carer's Allowance. For more information, see the 'What do I do next?' section below.

If the person you care for is being paid one of the benefits above, you might be entitled to Carer's Allowance if you:

- are aged 16 or over
- provide care for that person for at least 35 hours each week
- are not on a full-time course of further education (full-time means 21 hours or more of supervised study each week)
- are present in Great Britain (and have been for at least 26 of the last 52 weeks) and are not under immigration control, and
- do not earn more than a set amount - see the section 'What if I'm working?'

Carer's Allowance is not income-related, so you will not be asked about your savings.

What else do I need to know about claiming Carer's Allowance?

Is Carer's Allowance awarded at a single rate?

There is a standard weekly rate of Carer's Allowance. This can be reduced by the amount of other benefits you receive (such as State Pension), or you may be able to get extra money for your husband, wife, civil partner or another adult who lives with you and looks after your children.

Will I be paid Carer's Allowance if I get another benefit or allowance?

You might not be paid Carer's Allowance if you're getting one of the benefits listed below.

- State Pension
- Incapacity Benefit
- Severe Disablement Allowance
- A training allowance
- 'Unemployability' supplement paid with an Industrial Injuries Disablement Benefit or a War Disablement Benefit
- Widow's Pension or Bereavement Allowance
- Widowed Mother's Allowance or Widowed Parent's Allowance
- Industrial Death Benefit
- Contribution-based Jobseeker's Allowance

- Maternity Allowance
- Youth Training Allowance
- Employment Training
- Employment Rehabilitation

I'm a carer of working age

If you're of working age and are entitled to Carer's Allowance (whether or not it is paid), you can get an extra amount (a carer premium) included when we work out your:

- income-based Jobseeker's Allowance
- Income Support
- Housing Benefit, or
- Council Tax Benefit.

For more information about Housing Benefit or Council Tax Benefit, contact your local council.

I'm a carer aged over 60

If you get other benefits (for example, State Pension), you may not get Carer's Allowance, or you may get a reduced amount.

However, if you meet the qualifying conditions for Carer's Allowance, you may still get an extra amount included when we work out your Pension Credit. This is called the 'additional amount for carers' and is equal to the carer premium referred to above.

How is Carer's Allowance paid?

Like most other benefits, Carer's Allowance is normally paid directly into a bank, building society or post office card account. We will ask you for your account details when you make your claim.

If you do not have a bank account and are not able to open one, you will need to contact the Carer's Allowance Unit to discuss available alternatives. See 'How do I find out more?' below.

What if I'm working?

You can still be entitled to Carer's Allowance if you do not earn more than a set amount (after we take account of certain expenses).

When your earnings are more than this amount, the way they are paid affects the period for which you will not be entitled to Carer's Allowance. For example, if you are paid every month you will not be entitled for the following month. If you are paid every week, you will not be entitled for the following week.

We allow the following expenses against your earnings.

- Some National Insurance (NI) contributions
- Income tax
- Half of any money you pay towards a personal or occupational pension scheme
- Other expenses you have to meet because they are a necessary part of your job (for example, special clothing or the cost of travel between workplaces)
- The cost of paying someone (but not a close relative) to look after a child, or the person you are caring for, while you are at work. We allow up to half your remaining earnings after we have allowed for the other expenses.

See 'How do I find out more?'

What if I have breaks in caring from time to time?

If you have temporary breaks from caring, for example, while the person you look after is in respite care or either of you is in hospital, this could affect your benefit.

You should tell the Carer's Allowance Unit about any breaks in caring - call them on 01253 85 61 23 (textphone 01772 899489) or e-mail cau.customer-services@dwp.gsi.gov.uk

What if I'm caring at weekends only?

For Carer's Allowance purposes, the 'caring week' runs the full 7 days from Sunday to Saturday. So, you could still be entitled to Carer's Allowance if you only provide care at weekends if:

- you provide the care for 35 hours or more in the same week (for example, during a Sunday and the following Saturday), and
- the person you care for gets the highest or middle rate of the care component of DLA, AA or CAA (at or above the normal maximum rate as part of Industrial Injuries Disablement Benefit or the basic (full-day) rate as part of a War Disablement Pension) for at least two days in the same week.

The same would apply if, for example, you look after a child who is at boarding school during the week while they are at home at the weekend. If you meet the conditions above, you could still get Carer's Allowance.

What if 2 people are caring in the same household?

Carer's Allowance will only be paid to one carer of each disabled person. In some cases, couples care for each other. If the other conditions are met, both partners can claim Carer's Allowance.

What if someone else in the house is caring for my children?

You may be able to get extra money for a husband, wife, civil partner or another adult who lives with you and looks after a child or children you get Child Benefit for.

We will check this person's earnings, including any private or occupational pension. We will also look at other benefits. If this person receives certain benefits (such as Incapacity Benefit or State Pension), we would not pay the extra money.

What if there is a change of circumstances?

If any of your circumstances change (for example, you move to a new address or start work), you must tell the Carer's Allowance Unit immediately. You can also report changes of circumstances on-line. See the 'What do I do next?' section below.

What if the person I am caring for dies?

If the person you're caring for dies, your Carer's Allowance will carry on for up to another 8 weeks as long as you continue to meet certain conditions. If you're getting a carer premium or the additional amount for caring, you may continue to get it for up to another 8 weeks as well.

What else do I need to know about the benefits of the person I care for?

If the person I'm caring for gets other benefits

If the person you're caring for is getting other benefits, they may be receiving an extra amount called the severe disability premium (or additional amount for severe disability in Pension Credit). It is paid as part of any of the following.

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

If you are paid any amount of Carer's Allowance, the person you care for will stop getting this extra amount. For more information, the person should contact the office dealing with the affected benefit. If they would prefer to speak to someone face-to-face, they should contact the local Jobcentre Plus office, pension centre or local council. Contact details can be found in the local phone book, or at www.jobcentreplus.gov.uk or www.thepensionservice.gov.uk

What if the qualifying benefit paid to the person I care for changes?

If the benefit paid to the person you care for stops or, in the case of the DLA care component, reduces to the lowest rate, your Carer's Allowance will stop. However, if the qualifying benefit starts to be paid again, or the DLA care component goes back to the middle or highest rate, you can claim Carer's Allowance again.

What else do I need to know about other benefits?

Carer's Allowance and National Insurance contributions

For each week that we pay you Carer's Allowance, you will normally get a National Insurance (NI) contribution added to your NI record (unless you are a woman who has chosen to pay reduced-rate NI contributions) up to the tax year in which you turn 60. 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 higher weekly rate.

Class 1 NI credits protect your right to certain benefits such as State Pension, contribution-based Jobseeker's Allowance and Incapacity Benefit.

State Second Pension

From April 2002, for each complete tax year that we pay you Carer's Allowance, you will automatically build up State Second Pension, sometimes called additional pension (unless you are a woman who has chosen to pay reduced-rate NI contributions). If you are entitled to Carer's Allowance but not paid it, you will still build up a State Second Pension. The extra pension will be paid with your basic State Pension when you reach State Pension age.

Home Responsibilities Protection

Home Responsibilities Protection (HRP) is not a benefit but a scheme which helps protect your State Pension.

You may be able to get HRP if you do not work or your earnings are below a certain level and throughout the tax year you regularly spend 35 hours or more a week caring for someone who gets AA, or the highest or middle rate of the care component of DLA or CAA.

If for some reason you do not claim Carer's Allowance, you need to apply for HRP.

If you get Carer's Allowance, you would normally be awarded National Insurance credits and would not need HRP.

You will not need to claim HRP if you have been awarded Child Benefit for a child under 16 as you will be getting it automatically.

If you are a woman, you cannot get HRP for any year you are entitled to pay reduced National Insurance contributions for married women and widows, while you are working.

You can get more information from your local Jobcentre Plus office, or pension centre.

Child Tax Credit

You may be able to claim Child Tax Credit. This is a payment to support families with children. It may be claimed by people who are responsible for one or more children or young people.

To find out more about Child Tax Credit, visit HM Revenue and Customs website at www.hmrc.gov.uk.

If you would rather ring HM Revenue and Customs, call the helpline on 0845 300 3900.

What do I do next?

Making a claim by post

You can get a claim pack by phoning the Carer's Allowance Unit, the Benefit Enquiry Line, your local Jobcentre Plus or Pension Centre.

See contact details in 'How do I find out more?' below.

Claiming or reporting changes on-line

The Carer's Allowance Unit also offers an on-line service to carers. You can use this service to claim and to report changes in your circumstances.

You can claim Carer's Allowance on line at **www.dwp.gov.uk**. You should look at the section "disabled people and carers". Or, go to **www.direct.gov.uk/carers**.

It is designed to be quick and easy to fill in. You do not have to fill in the form all in one go - you will be given a unique transaction number, so you can save your entries and return to it up to five days later. Or, you can print a copy of the claim form from the website and fill it in by hand. Post it to the Carer's Allowance Unit at the address shown in 'How do I find out more?'

When should I claim?

You should claim straight away to avoid losing money, even if the person you're caring for is waiting to hear about a claim for AA, DLA or CAA. You should remember that Carer's Allowance can only be awarded for up to 3 months before the date the claim is received in the office.

Work Focused Interviews

If you live in an area with a Jobcentre Plus office, we can offer you a Work Focused Interview (WFI) with a personal adviser. You do not have to have the interview to claim Carer's Allowance, but it is available to you if you would like advice about possible part-time employment or training. The help is there if you choose to take advantage of it, either now or later if your caring responsibilities change.

If you would like to discuss whether a WFI may be appropriate for you, or arrange an interview, please contact your local Jobcentre Plus office. There are details of your Jobcentre Plus office in your local phone book.

If you are claiming Income Support or Incapacity Benefit as well as Carer's Allowance, you will have to have a WFI as a result of your claim for those benefits. If this is the case, the relevant office will contact you.

How do I find out more?

Jobcentre Plus

To get more information on benefits or other leaflets, visit the Jobcentre Plus website at www.jobcentreplus.gov.uk or contact your local Jobcentre Plus office. You can find contact details on the website or in your phone book.

Disability and Carers Service (DCS)

Part of the Department for Work and Pensions, the DCS provides support for disabled people and their carers, whether or not they are able to work. They deal with claims for DLA, AA and Carer's Allowance. DCS also handles Vaccine Damage Payments, and runs the Benefit Enquiry Line.

Carer's Allowance Unit

If you need any more information or an application form, call the Carer's Allowance Unit.

Phone: **01253 85 61 23**

Textphone: **01772 899489**

E-mail: cau.customer-services@dwp.gsi.gov.uk

Address: Carer's Allowance, Palatine House, Lancaster Road, Preston, PR1 1HB

Benefit Enquiry Line

This is a confidential phone service for disabled people, carers and representatives. The person taking your call will not have your personal papers, but will be able to give you general advice. You must not take this advice as a decision on any matter which you are asking about.

Phone (Freephone): **0800 88 22 00** (8.30am to 6.30pm, Monday to Friday, and 9am to 1pm on Saturdays)

Textphone: **0800 24 33 55**

The Pension Service

If you are over pension age you can get more information about benefits or other leaflets from The Pension Service at www.thepensionservice.gov.uk

Government websites

Directgov

Straight through to public services

Visit Directgov for the widest range of on-line information from the Government – there's a section for disabled people covering financial support, disability rights, employment, independent living and much more. There is also a section for carers.

www.direct.gov.uk/disability

www.direct.gov.uk/carers

Department for Work and Pensions

You can get more information from the Department for Work and Pensions (DWP) website at www.dwp.gov.uk. To contact DWP by e-mail, see the 'contact us' section of the website.

Department of Health

The Department of Health has a website for carers at www.carers.gov.uk

Carers UK

This is an information and campaigning organisation for carers, with a dedicated helpline for carers.

CarersLine (England): 0808 808 7777 (10am to 12 noon and 2pm to 4pm, Wednesdays and Thursdays)

E-mail: info@carersuk.org

CarersLine (Scotland): 0141 221 9141

E-mail: info@carersscotland.org

CarersLine (Wales): 029 2081 1370

E-mail: info@carerswales.org.uk

Website (England): www.carersuk.org

Website (Scotland): www.carersscotland.org

Website (Wales): www.carerswales.org

The Princess Royal Trust for Carers

The trust works to reach carers and develop services for carers across the country through a nationwide network of over 100 carers' centres. To find your local centre, visit the website or contact your local office from the list below.

Website: www.carers.org

Glasgow office

Phone: 0141 221 5066

E-mail: infoscotland@carers.org

Northern office

Phone: 01257 234 070

E-mail: infochorley@carers.org

London office

Phone: 020 7480 7788

E-mail: help@carers.org

Your local social security office and many local organisations (such as Citizens Advice) can also give you claim forms and help you to fill them in.

This leaflet is available in Welsh, in large print, in Braille, on audio tape and on audio CD. For more information, contact the Benefit Enquiry Line. Phone them on **0800 88 22 00**. There is also a textphone service on **0800 24 33 55** for people with speech and hearing difficulties. You can ring these numbers between 8.30am and 6.30pm Monday to Friday and between 9am and 1pm on Saturdays.

This leaflet is only a general guide and is not a full statement of the law. We have made every effort to make sure that the information in this leaflet is correct at the date shown below.



Ref No. CAA5DCS version 1/06
ISBN: 1-84388-714-2