



Department  
for Work &  
Pensions

# Carer's Allowance

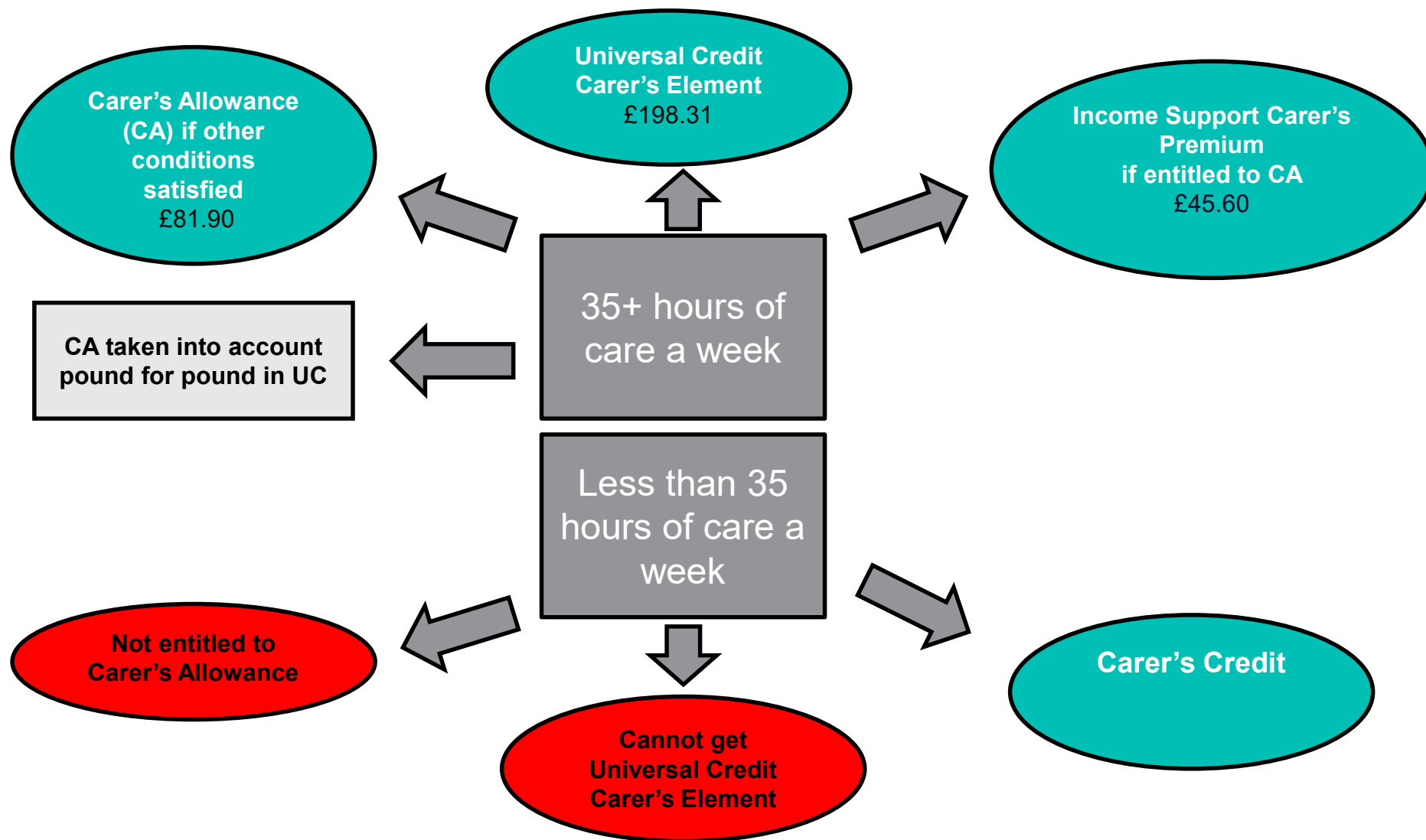
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# What is a carer?

A carer is a person who helps and supports another person who cannot manage without that help. The person you care for could be either an adult or child, with:

- A medical or long-term condition
- A physical or learning disability
- Sensory impairment
- A mental health condition
- Substance dependency

# Benefits for Carer's



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# Who can claim Carer's Allowance?

## **You are not in full-time education.**

*21 hours a week. When calculating the 21 hours, you include only hours spent in 'supervised study.'*

## **You don't earn over £151 a week (after deductions).**

*If you are in employment and are paid the same amount each month, your monthly earnings are normally multiplied by 12 months to get a yearly figure and then divided by 52 weeks to get a weekly figure.*

## **You satisfy UK residence and presence conditions.**

*You must have been present in the UK for 104 out of 156 weeks You must be habitually resident.*

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# Who can claim Carer's Allowance?

**You look after someone who gets a qualifying disability benefit.**

*It must be the middle or the higher rate of the care component of (DLA) daily living component of Personal Independence Payment (PIP).*

**You look after that person for at least 35 hours a week. The 35 hours can be at any time of the day or night.**

*For Carer's Allowance, a week runs from Sunday to Saturday.*

**You are aged 16 or over.**

*You can claim 3 months before your 16th birthday but the payment will only start from the day of your birthday.*

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# Carer's Allowance as a benefit

**Not means tested.** It is not based on income or capital and has a capped amount of £151.

**It is a taxable benefit.** Carer's will only have to pay tax if they have other sources of taxable income such as occupational or personal pensions or part-time earnings, and if this combined income takes them over the threshold for paying tax.

**It will count as income when your means-tested benefits are calculated.**

**You will get National Insurance contribution credits.** They count towards your entitlement to basic state pension and other benefits.

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# Carer's Allowance as a benefit

The cared for person must be in receipt of AA or DLA care component (*Middle or higher rate*).

*PIP (Daily Living Component Standard/Enhanced rate) or Constant AA as an addition to Industrial Injuries Disablement Benefit or above the basic rate as an addition to War Disablement Pension.*

Occupational & Personal Pensions do not affect award of CA.

*Although they are both taxable, your Occupational or Personal Pension will not be treated as earned income for the purposes of your Carer's Allowance claim and so will not be taken into account.*

Carer's must not earn more than £151 a week (after permitted deductions i.e. tax, National Insurance, 50% pension contributions and expenses).

Award of CA may affect the benefits of the person being cared for (i.e. Severe Disability Premium.)

Claims for CA can be made once a decision on PIP or AA has been made.

# How much do you get?

## Universal Credit over 25 (MONTHLY)

**£198.31** per month UC Carer's Element payable as caring for more than 35 hours.

CA reduced by **£327.60** CA.

Standard rate of UC single 25+ - **£393.45** per month.

(Couple rates are higher. Other additions and extra amounts for children and housing costs may be payable.)

**Example** – single person who is caring. No children. No housing costs. No other income.

Needs **£393.45 + £198.31 = 591.76**

Income **£327.60** (CA)

UC Payable **£264.16**

Total benefit income = **£591.76** (part CA, part UC).

Without being a carer, they would get **£393.45** pcm UC.

So extra for being a carer on UC = **£198.31** pcm (£45.60 per week.)



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# Effects on other benefits and entitlements

**Carer's Allowance can affect the other benefits that both you and the person you care for get.**

When you claim Carer's Allowance your other benefit payments may change, but your total benefit payments will usually either go up or stay the same.

You will not be affected by the benefit cap.

Your Universal Credit payment will be reduced by an amount equal to your Carer's Allowance payment.

You may get an extra amount of Universal Credit for caring for someone who gets a disability-related benefit (whether you get Carer's Allowance or not).

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# Effects on the benefits of the person you care for

**When you get Carer's Allowance, the person you care for will usually stop getting:**

- A severe disability premium paid with their benefits.
- An extra amount for severe disability paid with Pension Credit.

*You can check if their severe disability payment will stop by contacting whoever pays this benefit. This is usually Jobcentre Plus, their local council, the Pension Service Helpline or Universal Credit.*

**They might also stop getting reduced Council Tax.**

*Contact the local council to find out.*

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# Carer's Credit

You could get Carer's Credit if you're caring for someone for at least 20 hours a week.

Carer's Credit is a National Insurance credit that helps with gaps in your National Insurance record.

*Your State Pension is based on your National Insurance record.*

Your income, savings or investments will not affect eligibility for Carer's Credit.

If you're eligible for Carer's Credit, you can get credits to help fill gaps in your National Insurance record.

*This means you can take on caring responsibilities without affecting your ability to qualify for the State Pension.*

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# Underlying Entitlement

An underlying entitlement to a benefit means that you whilst you satisfy the criteria for the benefit you cannot actually be paid it. In the case of Carer's Allowance, you may not be paid it if you are getting certain other benefits, such as:

State Pension

New Style Jobseekers Allowance

New Style Employment and Support Allowance

Maternity Allowances

Bereavement and Widow benefits. Benefit rules state that you cannot get paid both benefits in full at the same time.

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# Underlying Entitlement

Underlying Entitlement is when Carer's Allowance overlaps with another Benefit.

*If your State Pension is more than the Carer's Allowance amount of £76.75 you might not be paid any Carer's Allowance. However, a successful Carer's Allowance claim will still give you an 'underlying entitlement' to it. This entitlement could mean you get extra money with any means-tested benefits you claim, such as Pension Credit or Housing Benefit.*

Having an extra amount added to the income related benefit assessment may make the difference on entitlement to that benefit.

You may get one of the other benefits or a combination of the two if the other benefit is less than Carer's Allowance.

Underlying entitlement can also act as a passport to other entitlements such as: free prescriptions, free dental treatment, Warm Home Discount, Cold Weather Payment.

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# Changes in circumstance

Changes to your circumstances – and those of the person you care for - can affect your eligibility for Carer's Allowance, or the amount you get. For example, changes to your income or employment, if you go into full-time education or take a break from caring.

Changes can include:

- starting a job

- starting or ending full-time education

- changes to your income

- stopping being a carer

- the person you care for no longer getting their disability benefit

- someone else who cares for the same person claiming Carer's Allowance instead of you

- someone else who cares for the same person claims the carer's element of Universal Credit

- changes to your immigration status, if you're not a British citizen

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# How to claim?

- You can ask for a claim form over the telephone, by contacting the Carer's Allowance Unit or your local benefits office or downloading the form from this website. You can also apply online at [www.gov.uk](http://www.gov.uk).

**Or Call 0800 731 0297 – Website - [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance).**

If you cannot apply online, you can apply by post (form DS 700).

<https://www.gov.uk/government/publications/carers-allowance-claimform> The address to send your application to is at the end of the form.

*You can backdate your claim by up to 3 months.*

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# Balancing Work & Caring Responsibilities

If you're working as well as caring for someone, it can be a lot to handle at once. But knowing your rights and the possible options for flexible working could help.

Your employer might suggest a trial of **flexible working** before making any arrangements permanent to see how it works for the organisation and for you.

**Flexible working** might involve:

- **Working compressed hours.** This is when you work the same number of hours but over fewer days – such as 8am to 6pm over four days rather than 9am to 5pm over five days.
- **Changing your working hours.** Perhaps you could start work earlier or finish later to help you with your caring responsibilities.
- **Part-time working or job sharing.** This is when you share your job with another colleague and split the hours between the two of you.
- **Location flexible working.** Perhaps you could work from home all or part of the time, be on call from wherever you want to be based, or work in different branches of your organisation if you sometimes need to be near a relative, care home or hospital.



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# Available Support For Carer's

- Disability Employment Advisors – Speak to your Work Coach to arrange an appointment with one of our support advisors.
- [Carers First: Help and support for unpaid carers](#) – Support for unpaid carers in East London.
- [Welcome to Age UK East London](#) - Age UK East London is a local independent charity working with older people mainly in the boroughs of Hackney, Newham and Tower Hamlets.
- [City and Hackney Carers Centre | London](#) - City and Hackney Carers Centre supports the unmet practical, emotional and social needs of carers.
- [Home – CARERS CENTRE TOWER HAMLETS \(ccth.org.uk\)](#) - Providing quality services for unpaid carers in Tower Hamlets
- [Redbridge Carers Support Service \(rcss.org.uk\)](#) - RCSS offers trust, support, engagement and empowerment to carers
- [Welcome to Havering Carers Hub | Carers of Barking and Dagenham](#) - Carers Hub support carers who care for an Adult over the age of 18, where one or both of you live in the Borough of Havering, Barking and Dagenham.
- [Homepage - Carers Trust](#) - provide a wealth of information online to help unpaid carers access the support they need.