Carer's Allowance

May 2009



Disability and Carers Service

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of May 2009. Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law.

Call us from 8.30am to 6.30pm Monday to Friday, or 9am to 1pm on Saturday.

Telephone **0800 88 22 00** Textphone **0800 24 33 55**

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Visit us on the web at:

www.direct.gov.uk/carers

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What is a carer?

A carer is someone who looks after a person who is disabled.

What is Carer's Allowance?

Carers may be able to get a benefit called Carer's Allowance.

This is a contribution towards the income of carers who are unable to work full-time. It is not a wage for caring.

To find out how much the Carer's Allowance is, please visit the Directgov website or contact us. See our details on page 21.

Can I get Carer's Allowance?

You may be able to get Carer's Allowance if you:

- are aged 16 or over
- meet conditions about which country you live in
- earn no more than the 'earnings limit'
- are not in full-time education (21 hours or more of supervised study each week), and

- for at least 35 hours a week, care for someone who is getting:
 - Disability Living Allowance at the middle or highest rate for care, or
 - Attendance Allowance, or
 - Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit or the basic (full-day) rate with a War Disablement Pension.

For Carer's Allowance, a 'week' is seven days, Sunday to Saturday.

So you can still get Carer's Allowance even if you only provide care at weekends.

For example, if you care at least 35 hours every weekend for a disabled child who is away during the week, you can still get Carer's Allowance.

You may have to pay tax on your Carer's Allowance.

The amount of savings you have does not matter for Carer's Allowance.

If I get other benefits, can I still get Carer's Allowance?

If you get one of the following benefits, at a higher amount than Carer's Allowance, we cannot pay you Carer's Allowance but you should still claim it – see 'Claiming Carer's Allowance to help you get other benefits' on page 8:

- State Pension
- Incapacity Benefit
- contribution-based Employment and Support Allowance
- contribution-based Jobseeker's Allowance
- Severe Disablement Allowance
- a training allowance
- Unemployability Supplement paid with Industrial Injuries Disablement Benefit or War Disablement Pension
- Widow's Pension or Bereavement Allowance
- Widowed Mother's Allowance or Widowed Parent's Allowance
- Maternity Allowance

- Industrial Death Benefit
- Youth Training Allowance
- Employment Training Allowance or Employment Rehabilitation Allowance.

Claiming Carer's Allowance to help you get other benefits

Even if you can't get Carer's Allowance because you receive one of the benefits on page 7, you should still claim it. This is because it may help you get extra money paid with one of the following benefits:

- Income Support
- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit.

This may also help you build up National Insurance contributions so that you would get some State Second Pension as well as your basic State Pension when you reach State Pension age. See pages 16-17.

Do I need to live in Great Britain to get Carer's Allowance?

If you live in another European Economic Area country or Switzerland, see page 12.

To get Carer's Allowance, the general rules are that you must:

- be 'ordinarily resident' in Great Britain (that is, you must live in England, Wales or Scotland most of the time, apart from going away now and again)
- be present in Great Britain when you claim
- have been in Great Britain, Northern Ireland, the Isle of Man, Jersey or Guernsey for 26 weeks out of the last 12 months, and
- not be 'subject to immigration control' in other words, you must not need permission to come into or stay in the UK or be stopped from getting benefits.

There are exceptions to these general rules. Here are some examples:

- Members of the forces serving abroad (and their families), civilian aircrew and sailors working abroad, and workers on the UK sector of the continental shelf (for example, on an oil rig) can be treated as if they are in Great Britain.
- People may also be treated as being in Great Britain if they are abroad for a temporary period of up to four weeks, or to care for a disabled person who is also abroad and getting a benefit listed on page 6 ('Can I get Carer's Allowance').
- Immigration control does not stop someone getting Carer's Allowance if they are:
 - a family member of a national of a European Economic Area country (see the note on page 12)
 - working in Great Britain as a national of a country that has an equal-treatment agreement with the European Union (that is Turkey, Morocco, Algeria, Tunisia and San Marino)
 - living with one of these workers as a member of their family, or

- a person who has been allowed to come into or stay in the UK because someone has agreed to be responsible for their maintenance and accommodation.

Ask us for more information if you need it. Our contact details are on page 21.

What if I currently live in another European Economic Area country or Switzerland?

If you already live in another European Economic Area country or Switzerland, please go to **www.direct.gov.uk/claimingbenefits** for information on whether you can get Carer's Allowance in the country where you are living or write to:

The Exportability Co-ordinator Room C216, PDCS Warbreck House Warbreck Hill Road Blackpool FY2 OYE.

Note: The European Economic Area is made up of the 27 member states of the European Union (Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and the UK), plus Iceland, Liechtenstein and Norway.

What if the disabled person has more than one carer?

We can only pay Carer's Allowance to one carer. The carers can decide who should claim.

What if I care for more than one person?

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

What if there are two carers in the same household?

More than one person in the same household can claim Carer's Allowance, but they must be caring for different people.

For example, if both parents are caring for two disabled children and both meet the qualifying conditions for Carer's Allowance, each could claim Carer's Allowance for caring for one of the disabled children.

Or a husband may be caring for his wife and she may be caring for someone else who lives with them.

In this case, both the husband and wife can claim Carer's Allowance.

Some couples may be caring for each other. If both partners meet the conditions for Carer's Allowance, both can claim.

Will my Carer's Allowance affect the benefits of the person I care for?

This depends on which benefits they get.

Carer's Allowance does not affect Disability Living Allowance, Attendance Allowance and Constant Attendance Allowance.

However, if the disabled person has been getting extra money for severe disability with an incomerelated benefit or Pension Credit, this extra money will stop if you are paid Carer's Allowance.

If you think this will affect you or the person you care for, contact the Carer's Allowance Unit for advice (see page 22 for details).

What if there's a change in the benefit paid to the person I care for?

You must tell us if there's a change in the rate of Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance paid to the person you care for, or if it stops altogether.

Can I still get Carer's Allowance if I work?

You can do some work without losing your benefit.

If you earn no more than the 'earnings limit' after taking off the following payments or expenses, you can still get Carer's Allowance:

- Tax and National Insurance contributions.
- Half of any money you pay into a work or personal pension.
- Part of your work costs for example, special clothes you need for your job.
- Part of the cost for someone (not a close relative) to look after your child, or the person you care for, while you work.

If you earn more than the earnings limit in some weeks, we won't pay Carer's Allowance for those weeks.

If your earnings rise above the earnings limit while you are getting Carer's Allowance, you must let us know.

To find out the earnings limit, please visit the Directgov website or contact us – see our details on page 21.

Carer's Allowance and State Second Pension

If you qualify for Carer's Allowance, you may be able to build up a State Second Pension.

This may happen even if you are eligible for Carer's Allowance but do not receive it because of other benefits you get.

The extra pension will be paid with your basic State Pension when you reach State Pension age.

Carer's Allowance and National Insurance contributions

For each week that you get Carer's Allowance, we will give you a National Insurance credit until the tax year in which you reach State Pension age.

You will also get this credit if you are not paid Carer's Allowance because you are getting Widow's Benefit or Bereavement Benefit at the same or higher weekly rate than Carer's Allowance.

National Insurance credits protect your right to benefits such as:

- State Pension
- contribution-based Jobseeker's Allowance
- contribution-based Employment and Support Allowance, and
- Incapacity Benefit.

If you are a married woman who chose to pay reduced-rate National Insurance, you will not get these credits.

Can I get more money for my dependants?

If your husband, wife or civil partner who lives with you earns no more than the earnings limit, you may be able to get extra Carer's Allowance. (A civil partner is someone who has entered into a formal arrangement, known as a 'civil partnership', with a same-sex partner so they have a similar legal status to a married couple.) To find out more, contact the Carer's Allowance Unit – see page 22 for details.

If children depend on your income, you may be able to get Child Tax Credit.

To find out more, contact the HM Revenue & Customs office:

- **0845 300 39 00** (phone)
- **0845 300 39 09** (textphone)
- Website: www.hmrc.gov.uk/taxcredits

Or you can write to: Tax Credit Office Preston PR1 OSB.

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

If you do not have a husband, wife or civil partner living with you, you may get extra Carer's Allowance if another adult who lives with you looks after any children you are getting Child Benefit for. There are some exceptions to this. The person who cares for your children must not earn more than a set amount which includes their personal or occupational pension.

Work-focused interviews for carers

Jobcentre Plus may invite you to a work-focused interview with a personal adviser if you get Jobseeker's Allowance, Income Support, Employment and Support Allowance or Incapacity Benefit as well as Carer's Allowance. This is to help you consider different work options. At the interview the adviser will ask you about the type of paid work you may like to do and discuss:

- your skills and experience
- any difficulties you may have in finding paid work
- how Jobcentre Plus can help you.

If you get Carer's Allowance without any of these other benefits, you can ask for a work-focused interview at any time. If you want to balance work with caring responsibilities, Jobcentre Plus may be able to help you now or later if your caring responsibilities change. For example, you could go on a course to help you get a job or improve your skills.

If you would like to discuss whether a workfocused interview may help you, or to arrange a work-focused interview, please contact Jobcentre Plus. The address and numbers are in your phone book.

How do I claim Carer's Allowance or find out more information?

To claim Carer's Allowance, you need to fill in a claim form or claim online.

There are a number of ways you can contact us:

By phone

Benefit Enquiry Line

To get a claim form, and help with filling it in, you can call the Benefit Enquiry Line on:

- 0800 88 22 00 (phone), or
- **0800 24 33 55** (textphone).

You can phone us from 8.30am to 6.30pm Monday to Friday, or 9am to 1pm on Saturday. If English is not your first language, you can use your own interpreter or one we provide. If you have speech or hearing difficulties, a textphone service is available on **0800 24 33 55**. When you ring us, the person who takes your call can only give advice. This advice is not the same as a decision about a claim.

Carer's Allowance Unit

- **01772 89 97 29** (phone)
- **01772 56 22 02** (textphone)

Lines are open from 8.30am to 5pm Monday to Thursday and 8.30am to 4.30pm on Friday. We also welcome calls from RNID Typetalk.

In person

If you want to speak to someone face to face, the Carer's Allowance Unit can arrange this for you.

By post

You can write to:
Carer's Allowance Unit
Palatine House
Lancaster Road
Preston
PR1 1HB.

By e-mail

You can e-mail us at

cau.customer-services@dwp.gsi.gov.uk

Online

Directgov

Public services all in one place www.direct.gov.uk

For information for disabled people and carers covering:

- financial support
- general advice
- rights

and much more, go to

www.direct.gov.uk/carers

Through this website, you can also:

- claim Carer's Allowance online
- print out a blank claim form to fill in by hand and post to us.

What other help is available?

Carers Direct

The National Health Service provides information, advice and support for carers through its Carers Direct service.

• Phone: **08088 02 02 02**

Website: www.nhs.uk/carersdirect

Carers UK

Carers UK is a group that helps carers. It can tell you about benefits and the kinds of support you can get in your area.

• Phone: 08088 08 77 77

Website: www.carersuk.org

Lines are open on Wednesday and Thursday from 10am to 12 noon and 2pm to 4pm.

The Princess Royal Trust for Carers

This trust aims to help carers through local centres. It can tell you where your local carer centre is.

Phone: 0844 800 4361

• Website: www.carers.org

Crossroads (in England and Wales)

This service provides practical support for carers in England and Wales by giving them time away from their caring responsibilities.

Crossroads can tell you where your local branch is.

• Phone: **08454 50 03 50**

• Website: www.crossroads.org.uk

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 4p a minute with a 7p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from abroad.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

Textphones – if you have speech or hearing difficulties

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones. You can also call using RNID Typetalk.

Call us from 8.30am to 6.30pm Monday to Friday or 9am to 1pm on Saturday.

This leaflet is available in other formats

Call **0800 88 22 00** to find out more.

If you find it difficult to hear or to speak clearly, you can order these leaflets from our textphone service on **0800 24 33 55**.

You can ring these numbers between 8.30am and 6.30pm Monday to Friday or 9am and 1pm on Saturday.

ISBN: 978-1-84763-801-4
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Produced by the Disability and
Carers Service, part of the
Department for
Work and Pensions.
Printed in the UK. May 2009.
CAA5DCSLP

