

Carer's Allowance



Extra money
if you're **looking**
after someone

Information and advice to help you **love later life**



As a carer, you **may be eligible** for a benefit called Carer's Allowance.

Are you a carer?

You may not think of yourself as one, but if you look after a partner, relative or friend who would find it difficult to manage without your support, then you are a carer. The person you care for may have a physical or mental illness or disability.

As a carer, you may be eligible for a benefit called Carer's Allowance. Many people mistakenly believe they can't claim it because they don't know the full facts. Do any of these statements apply to you?

I'm just doing what anyone would in my position.

Lots of people don't see themselves as carers because they consider the support they give a loved one as simply their duty. This doesn't mean you're not eligible for help.

I didn't choose to help my partner, I just had to – so I can't qualify for anything.

You don't have to have chosen to be a carer to qualify for help. Plenty of carers simply find themselves in the position of being a carer because of their circumstances.

I claim a disability benefit so I can't be eligible for a carer's benefit too.

You can claim Carer's Allowance and still get your Attendance Allowance, Disability Living Allowance or Personal Independence Payment benefits.

I heard you can't claim Carer's Allowance if you're a pensioner.

Depending on how much your State Pension is, you may receive a carer premium or carer addition rather than Carer's Allowance. This is extra money added to any means-tested benefits you claim. See page 4 to find out more.

This guide just looks at Carer's Allowance. To find out about the other practical, financial and emotional help you may be entitled to, see our free guides *Advice for carers* and *Caring for someone with dementia*.

What is Carer's Allowance?

Carer's Allowance is a benefit paid to people who are caring for a disabled person for at least 35 hours a week.

How much is it worth?

Carer's Allowance is paid at £62.70 per week.

Claiming Carer's Allowance can also help you qualify for higher rates of Pension Credit, Housing Benefit or Council Tax Support, or allow you to claim these benefits for the first time.

Can I claim it?

To qualify for Carer's Allowance, you must:

- spend at least 35 hours a week caring for a disabled person (it doesn't matter whether or not you live with them)
- care for someone who receives Attendance Allowance, Disability Living Allowance care component (at the higher or middle rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance
- not be in full-time education or earning more than £116 a week.

The 35 hours can include time spent:

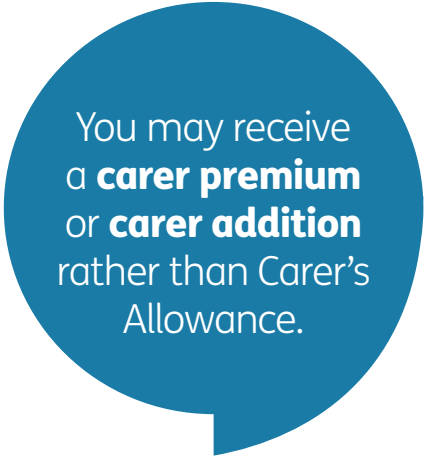
- physically helping the person
- doing practical tasks for them such as cooking
- keeping an eye on them, for example by making sure they're taking the correct medication.

What happens if I'm receiving State Pension?

If your State Pension is more than £62.70 a week, then you won't be paid Carer's Allowance. This is because State Pension and Carer's Allowance are classed as 'overlapping' benefits. They are both payments you could get if you're not working so you can only claim one at a time.

But don't be disheartened. Even if your State Pension is more than £62.70, you can still be awarded an 'underlying entitlement' to Carer's Allowance. This means you meet all the criteria for Carer's Allowance but can't be paid it. The good news is this could entitle you to get extra money paid with any means-tested benefits you claim, such as Pension Credit and Housing Benefit. This extra money is known as a carer premium, or carer addition when it's paid with Pension Credit.

If your State Pension is less than £62.70 a week, you can claim Carer's Allowance to top it up to that level.



You may receive a **carer premium** or **carer addition** rather than Carer's Allowance.

What will happen to any benefits claimed by the person I care for?

If the person you care for receives a severe disability premium (or addition) added to one of their benefits, that extra money will be stopped if you receive Carer's Allowance. Note that if it's decided you have an underlying entitlement to Carer's Allowance, that won't affect the benefits of the person you care for.

Get advice from your local Age UK or Carers UK (see page 9) if you think the person you care for may be affected.

How do I apply?

Contact the Carer's Allowance Unit on **0345 608 4321** for a claim form.

You can download a form or make a claim online by visiting **www.gov.uk/carers-allowance/how-to-claim**.

In Northern Ireland, you can request a claim form from the Disability and Carers Service on 0300 123 3356.

What if my application is turned down?

If your application for Carer's Allowance is turned down, ask your local Age UK for help. It's important to do this as soon as possible, as there is a one-month time limit for challenging a decision.

What happens if my circumstances change?

If your circumstances change, report this to the Carer's Allowance Unit (see page 9). Do this as soon as possible to avoid being overpaid any benefit, which you will have to pay back.

If you take a break

You can take a break from caring for up to four weeks in any 26-week period without your Carer's Allowance being affected.

If you go into hospital

Your Carer's Allowance will continue to be paid for up to 12 weeks.

If the person you care for goes into hospital

Your Carer's Allowance will continue for up to 12 weeks or until the person's disability benefit stops. If the person is in an NHS hospital, their disability benefit will stop after four weeks, meaning your Carer's Allowance will stop too.

If the person you care for goes into a care home

You will only be able to keep claiming Carer's Allowance if the person you care for continues to receive a disability benefit and you still care for them for at least 35 hours a week. The disability benefit of the person you care for will stop after four weeks, unless they're paying their own care home fees.

If the person you care for dies

Your Carer's Allowance will continue for up to eight weeks.


If you get a carer premium or carer addition – extra money added to means-tested benefits you claim – this may also be affected if your circumstances change. Get advice from your local Age UK (see page 9) if this is the case.



John contacted Age UK to find out if he could claim Carer's Allowance.

'My neighbour told me that he gets Carer's Allowance because he looks after his disabled daughter. He does similar things for her that I do for my wife who has dementia, such as helping her get dressed and ensuring she takes the correct medication. I never really thought of myself as a carer – I just do what anyone else would in my situation.

'I went to my local Age UK to ask for their advice and was so glad I did. They told me that I wouldn't get Carer's Allowance paid to me because I was already getting my State Pension, but I did have an underlying entitlement to it. This meant I could get an extra amount of £34.95 added to my Pension Credit. This has taken the pressure of money worries off my shoulders and means I now have that little bit extra each month.'



'This has taken **the pressure** of money worries **off my shoulders.**'

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK advice line, publications and online. Our publications are also available in large print and audio formats.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0800 124 4222

www.agescotland.org.uk

Carer's Allowance Unit

Tel: 0345 608 4321

Textphone: 0345 604 5312

www.gov.uk/carers-allowance-unit

In Northern Ireland, contact 0300 123 3356

Carers UK

Tel: 0808 808 7777

Email: advice@carersuk.org

www.carersuk.org

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Providing the information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people across the UK to love later life. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling **0800 169 87 87**.



If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

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