

Carer's Allowance



Extra money if you're looking
after someone



Am I a carer?

The word ‘carer’ means different things to different people. You might not think of yourself as one, but if you look after someone who’d find it hard to manage otherwise, then you’re a carer.

Many people don’t realise that they could claim Carer’s Allowance. But as a carer, you might be eligible for it.

Good to know

This guide is just about Carer’s Allowance. But if you look after someone, our guides about practical and emotional support for carers might be helpful too:

- Advice for carers
- Caring for someone with dementia

Do any of these statements sound familiar?

“I’m just doing what anyone would do in my position.”

Lots of people see supporting a loved one as their duty. But this doesn’t mean you’re not eligible for financial help.

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

You don’t need to have consciously chosen to be a carer to be eligible for Carer’s Allowance. Plenty of people find themselves in a situation where they’re caring for a loved one.

“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 Personal Independence Payment, Attendance Allowance or Disability Living Allowance.

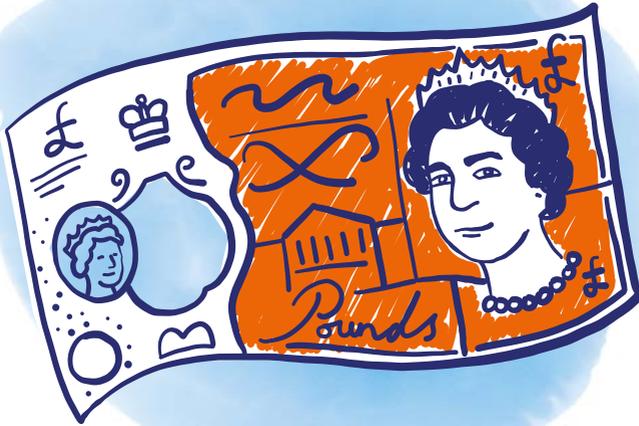
“I can’t claim Carer’s Allowance if I’m getting my State Pension.”

You may still get some Carer’s Allowance – or you may get a carer premium or carer addition instead. See page 6 to find out more.

“I hadn’t thought of myself as a carer before.”

Patrick, 65





What is Carer's Allowance?

Carer's Allowance is money paid to people who spend at least 35 hours a week caring for someone who has a disability or illness and receives certain benefits.

Good to know



Claiming Carer's Allowance can help you qualify for higher rates of Pension Credit, Housing Benefit or Council Tax Reduction – or enable you to start claiming these benefits.

Our guide **More money in your pocket** has more information about these benefits as well as others. In Wales, Age Cymru have their own version.

How much is it worth?

Carer's Allowance is **£83.30** per week.

Can I claim it?

To qualify for Carer's Allowance, you must:

- spend at least 35 hours a week caring for someone (whether you live with them or not)
- care for someone who receives either Attendance Allowance, Personal Independence Payment daily living component (at either rate), Disability Living Allowance care component (at the middle or higher rate), Armed Forces Independence Payment, Constant Attendance Allowance or another relevant benefit
- not be earning more than £196 a week (after tax)
- not be in full-time education.

The 35 hours of care can include time spent:

- physically helping the person
- doing practical tasks for them, such as shopping or cooking
- generally helping them stay safe and well – for example, making sure they're taking the correct medication.

If your circumstances change while you're receiving Carer's Allowance, tell the Carer's Allowance Unit (page 11) as soon as possible to avoid being overpaid – as you may have to pay it back. This is particularly important if you earn more than £196 in any week.

If you get a carer premium or carer addition with another benefit, this may also be affected. Get advice from your local Age UK if this is the case. In Wales, contact your local Age Cymru.

What if I receive State Pension?

If your State Pension is less than £83.30 a week, you can claim Carer's Allowance to top it up to that level.

If your State Pension is more than £83.30 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, which can't be paid at the same time.

However, if your State Pension is more than £83.30 a week, you should still make a claim.

Even if you're not paid any Carer's Allowance, you may be awarded an 'underlying entitlement' to it. This means you could get a carer premium or carer addition. This is extra money with any means-tested benefits you claim, such as Pension Credit and Housing Benefit.



“I gave up work to care for Mum. I was worried that if I claimed Carer’s Allowance it would stop her State Pension.”

Daisy, 50



Could it affect the benefits of the person I care for?

Yes, it could. If the person you care for receives a severe disability premium or addition with one of their benefits, that extra money stops if you receive Carer’s Allowance.

However, if you only have an underlying entitlement to Carer’s Allowance, that doesn’t affect their benefits.

Get advice from Carers UK (page 11) or your local Age UK if you think the person you care for may be affected, as it can be quite complicated. In Wales, contact your local Age Cymru.

How do I apply?

There are different ways you can apply for Carer's Allowance:



Online

Visit www.gov.uk/carers-allowance to download a form or make a claim online.



Phone

Contact the Carer's Allowance Unit to get a claim form on **0800 731 0297**.

What if my application is turned down?

If your application for Carer's Allowance is turned down, ask your local Age UK for advice on challenging the decision. In Wales, ask your local Age Cymru.

It's important to do this as soon as you can. You usually have a month to ask for the decision to be looked at again – this is known as 'mandatory reconsideration'. If the decision isn't changed, you usually have a further month to appeal.

“My local Age UK gave me advice on appealing the decision. They were really helpful.”

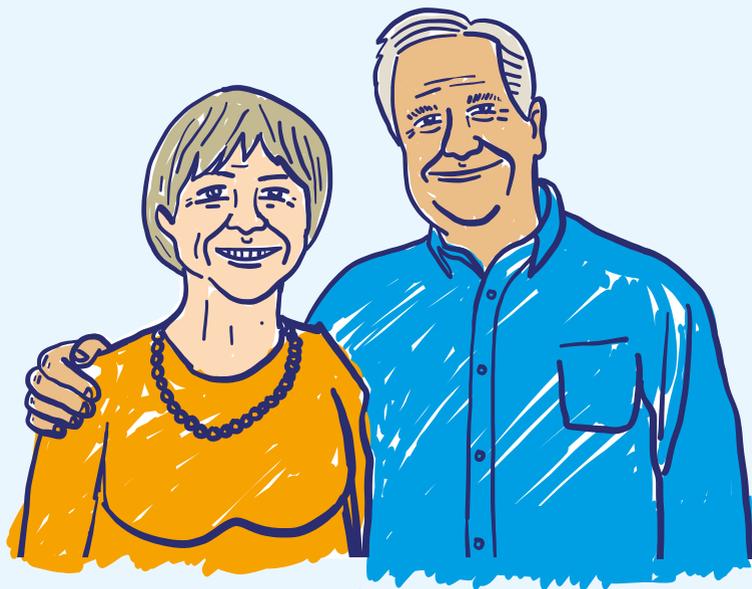
Mansi, 72



Time off from caring

You can have some time off from your caring responsibilities without your Carer's Allowance being affected – but there are rules around how long that can be.

- You can have a total of 4 weeks off from caring for any reason in any 26-week period without your Carer's Allowance being affected.
- If you're in hospital for 8 weeks or more, this limit increases from 4 weeks to 12 weeks.
- If the person you care for goes into hospital, your Carer's Allowance can usually continue until their disability benefit stops (which is normally after 4 weeks if they're in an NHS hospital).
- If the person you care for goes into a care home, your Carer's Allowance can continue if you keep caring for the person for at least 35 hours a week and they still receive their disability benefit. Their disability benefit stops after 4 weeks – unless they're paying their own care home fees.
- If the person you care for dies, your Carer's Allowance can continue for up to 8 weeks.



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

John, 76, hadn't thought of himself as a carer until a friend suggested he apply for Carer's Allowance.

'My wife has dementia and I help her with things like getting dressed and taking her medication. It hadn't occurred to me before that I'd count as a carer – I'm just doing what anyone else would in my situation.

'I went to my local Age UK to ask for their advice and I was so glad I did. They told me that I couldn't get Carer's Allowance because of how much State Pension I receive, but that I did have an underlying entitlement to it. I now get an extra amount added to my Pension Credit. It's great having a little bit extra each month.'

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

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 Advice: **0300 303 44 98**

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

Provides information about Carer's Allowance, including eligibility and how to make a claim.

Tel: **0800 731 0297**

www.gov.uk/carers-allowance-unit

Carers UK

Offers advice and support to carers, including information about benefits.

Tel: **0808 808 7777**

www.carersuk.org

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What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Advice for carers**
- **Caring for someone with dementia**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

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



0800 169 65 65
www.ageuk.org.uk



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