

## **A Guide to Carer's Allowance (CA)**

## What is Carer's Allowance (CA)?

You can get Carer's Allowance if you care for a severely disabled person at least 35 hours a week. The person you care for must be receiving certain benefits to qualify. The type of care can include helping with cooking and washing, taking the person to doctor's appointments, helping with shopping, managing bills and other household tasks.

- It is not necessary that the person is related to you or lives with you.
- You do not receive extra money if you care for more than one person.
- If someone else is caring for the same person, only one of you can claim Carer's Allowance. You also cannot claim Carer's Allowance if the other person is already claiming the extra amount of Universal Credit for caring for someone who receives a disability-related benefit.

## What are the eligibility requirements?

- You must be aged 16 or over
- You spend at least 35 hours a week caring for someone
- You are NOT in full-time education
- You are NOT studying for 21 hours a week or more
- You are NOT subject to immigration control
- Your earnings are £151 or less a week - after tax, National Insurance and expenses
  - **Note** If your earnings are sometimes over £151 a week, you might still be eligible.
- You should usually be living in England/Scotland/Wales when you apply
- You should have lived in England, Scotland and Wales minimum two years, unless you are a refugee or are related to a refugee in your immediate family

To claim Carer's Allowance, the person you care for MUST be getting one of these benefits:

- Personal Independence Payment (PIP)
  - Daily living component
- Disability Living Allowance (DLA)
  - The middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance
  - Paid with Industrial Injuries/ War Pension Schemes or Armed Forces Independence Payment
- Child Disability Payment
  - The middle or highest care rate
- Adult Disability Payment
  - Daily living component at the standard or enhanced rate

## How to apply for CA? **Stages to follow**

### What you will need to **apply**:

#### Your details:

- National Insurance number
  - If you have a partner, you will also need their NI number
- Bank or building society account details
- Employment details and latest payslip if you are in work
- P45 if you recently finished work
- Course details if you are studying
- Details of any expenses
  - For example, pension contributions, cost of caring for your children/disabled person while at work
  
- The details of the person you care for:
- Their date of birth and address
- Their National Insurance number if they are 16 or over
- Disability Living Allowance reference if they are under 16

### **Ways to apply:**

- 1) Fill out the online application

<https://www.carersallowance.service.gov.uk/ui-citizen-claim/disclaimer>

- 2) Apply by post or call the Carer's Allowance Unit to request a form

### **Apply by post:**

Carers Allowance Unit  
Mail Handling Site A  
Wolverhampton  
WV98 2AB

**Call:****Telephone:** 0800 731 0297**Textphone:** 0800 731 0317

Monday to Friday, 8am to 6pm

Calls are free from landlines and mobiles

## What happens **once you are entitled to CA?**

You may also be eligible to apply for:

- Support from local council
- Council Tax reduction
- Universal Credit
  - If you are on low income or out of work
- Pension Credit
  - If you are over working age
- Income support
  - If you get severe disability premium and you are on low income
- Income-based Employment and Support Allowance (ESA)
  - If you get the severe disability premium and are not able to work
- Grants and bursaries to help pay your courses and training

If you are **not eligible** for CA, you might be eligible for **Carer's Credit**.

## Effect on **other benefits**

### Benefits of the person you care for

Note that if you receive Carer's Allowance, the person you care for will usually stop receiving

- a severe disability premium paid with their benefits and
- an extra amount for severe disability paid with Pension Credit. They might also stop getting reduced Council Tax.

**Note:** You must inform the person you care about this before you start the application.

You can verify this by contacting the office that pays this benefit, usually Jobcentre Plus, their local council, Pension Service Helpline or Universal Credit.

## Your benefits

When you claim CA, your other benefits might change, but the total benefit amount will usually go up or stay the same.

### Universal Credit

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

You may receive extra amount of UC if you are caring for a person who gets disability-related benefit. This applies whether you get Carer's Allowance or not.

The benefits you get will determine which National Insurance credits you might be eligible for.

<b>The benefits you receive</b>	<b>National Insurance credits</b>
Carer's Allowance	Class 1 National Insurance credits <ul style="list-style-type: none"><li>• Help you qualify for State Pension and some other benefits</li></ul>
Universal Credit	Class 3 National Insurance credits <ul style="list-style-type: none"><li>• Count only towards your State Pension</li></ul>

### Working Tax Credit or Child Tax Credit

You must contact HM Revenue and Customs and inform them of your Carer's Allowance claim.

## How much CA can you get?

### **Carer's Allowance rate**

You can get £ 81.90 a week if you are eligible for Carer's Allowance.

For each week you receive CA, you will also automatically get National Insurance credits. You can choose to be paid every 4 weeks or weekly in advance.

## If you are **State Pension age**

### **State Pension**

If you get State Pension, you cannot receive full amount of Carer's Allowance and State Pension at the same time.

If your state pension is more than carers allowance the carers allowance will stop due to the overlapping benefits rule. If your pension is less than, your Carer's Allowance , State Pension is paid and topped up with carers allowance to make up the difference.

### **Pension Credit**

You could get an extra £45.60 a week if:

- you get Carer's Allowance
- you get Carer Support Payment
- you've claimed Carer's Allowance but are not being paid because you already get another benefit paying a higher amount

## What if there is a **change in your circumstances?**

You must report changes in your circumstances if you have applied for or are claiming CA.

These changes can include, but are not limited to:

- Starting a job
- Changes to your income
- Starting or ending full-time education
- Stopping being a carer
- The person you care for no longer gets disability benefit
- Someone else caring for the same person claims CA instead of you or claims the carer's element of Universal Credit
- Changes to your immigration status

You must also inform the DWP if the person you care for dies.

### **Temporarily stopping to provide care**

You can still get Carer's Allowance for any period when you spend less than 35 hours a week caring for someone. The person you care for must still be in receipt of their disability benefit.

You must inform DWP if you are temporarily stopping to provide care and

- You or the person you are for will be in the hospital, nursing home or respite for more than 12 weeks in any 26 weeks period, if the person you carer for spend at least eight of these weeks in hospital.
- You stop caring for more than 28 days for any other reason

**Note** To be paid Carers Allowance for breaks in care you must have provided care for a period of at least 22 weeks whilst the person you care for must have been getting a qualifying benefit.

If you are not sure whether to report a change or not, it is best to contact the Carer's Allowance helpline/DWP or your local benefits adviser.