



Carers' Allowance factsheet

CARERS' ALLOWANCE

The purpose of this factsheet is to inform carers about Carers Allowance, affect on other benefits, how to claim and stay informed of changes that could affect a claim.

WHAT IS CARER'S ALLOWANCE?

Carers' Allowance (CA) is the main state benefit paid to Carers. If you care for someone with substantial caring needs it is important to find out if you can claim it. You do not have to be related to, or live with the person you care for. For April 2017/18, the basic level of CA is currently worth £62.70 per week. Carers' Allowance is taxable if you have other sources of taxable income that take you over the tax threshold, and can also affect your other benefits.

You must be caring for someone for 35 hours per week or more, your caring role may be during the day or at night. If you care for more than one person you cannot add together the hours you spend caring to equal 35 hours. You will need to decide which person you are going to claim for as you can only receive one payment of Carers' Allowance.

If you share your caring role with another person, and you both provide 35 hours of care per week for one individual you will need to decide who is going to claim Carers Allowance. If your shared caring role involves caring for more than one person then you need to decide which one of you is going to claim for which cared for person, so long as all parties involved meet the criteria for claiming CA.



RULES FOR CLAIMING CARERS' ALLOWANCE

Rules for claiming Carers' Allowance

To be able to claim CA you need to meet the qualifying rules. Please check each of the rules as they are quite complicated.

Rule 1: You must regularly spend at least 35 hours a week caring for a person who receives either:

- *Personal Independence Payment (PIP) daily living component*
- *Disability Living Allowance (DLA) care component at the middle or higher rate (including for a disabled child).*
- *Attendance Allowance (AA).*
- *Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries*
- *Constant Attendance Allowance at the basic (full day) rate with War Disablement Pension scheme.*
- *Armed Forces Independence Payment (AFIP)*

Your 35 hours of caring may include the amount of time you spend:

- *Physically helping the cared for person with their personal or practical everyday needs such as toileting, washing and dressing, cooking and cleaning etc. through to assisting them on public transport and when they are out of their home environment.*
- *Time spent ensuring the safety of the person and making sure they do not harm themselves or other people, e.g. preventing them wandering from the house into the street, or attempting to drive the car when they are no longer able.*
- *Time spent doing practical tasks on behalf of the cared for person, even when they are not actually present when you do them i.e. paying bills and handling finances, making/keeping appointments etc. You may also be caring for someone who visits you regularly for their care, you can include the amount of time you spend preparing for and clearing up after their visit in your 35 hours.*

Rule 2: You must be aged 16 years of age or over. You can apply for Carers' Allowance up to three months before your 16th birthday, but you will only be paid the benefit from the day you become 16 years of age.

Rule 3: You must have been in England, Scotland or Wales for at least 2 of the last 3 years (this doesn't apply if you have refugee or humanitarian protection status). You must have been present in Great Britain (including Northern Ireland) for at least 104 weeks of 156 weeks before claiming.

Rule 4: You normally live in England, Scotland or Wales, or you live abroad as a member of the armed forces.

Rule 5: You must not be subject to immigration control. Rules for immigration control are available at:

<https://www.citizensadvice.org.uk/benefits/coming-from-abroad-and-claiming-benefits-the-habitual-residence-test/non-eea-nationals-and-the-habitual-residence-test/are-you-subject-to-immigration-control/> .

Further advice about residency rights and claiming Carers' Allowance is available from:

Carers' UK: <http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance> Tel: 0808 808 777, email is within the website.

AIRE Centre: <http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance>

Rule 6: You must not be in full-time education. You are treated as being in full-time education if you attend a course for 21 hours or more a week, it is also dependent on the type of course you are on. Carers' Allowance is not paid during temporary absences from your course including holiday periods.

Rule 7: If you work (including self-employment), you must not earn more than £116 per week once allowable expenses (assessed when you apply) are deducted.

State Pension can affect your right to CA due to the overlapping benefit rule (see Rule 8).

Rule 8: Overlapping Benefits – CA can affect benefits that either you or the person you care for can claim. The person you care for will stop receiving:

- *Severe disability premium paid with their disability payments*
- *An extra amount of Severe Disability Premium paid with Pension Credit (if they are eligible).*
- *Reduced Council Tax – contact your local authority to check details.*

Effect on your benefits may be:

- *When you claim Carers' Allowance the amount you claim in other benefits may be reduced. However, the amount you can claim overall will either stay the same or increase in value.*
- *Carers' Allowance doesn't count towards the benefit cap.*

If you receive Working Tax Credits or Child Credits you must inform the tax Credits Office:

<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/tax-credits-enquiries> when you start claiming Carers' Allowance.



HOW TO CLAIM CARERS' ALLOWANCE

Apply online at:

<https://www.gov.uk/carers-allowance/how-to-claim>

If you are unable to apply online you can obtain a copy of this by downloading the form from

<https://www.gov.uk/government/publications/carers-allowance-claim-form> - filling it in by hand and returning it to the address indicated on the form. You may want a trusted friend, relative, or health and social care professional or volunteer to help you download and complete the form. You can also call the Carers' Allowance Unit on 0800 731 0297 to request a paper copy be sent to you.

Details you will need to complete the form include:

- *Your National Insurance (NI) number, (if you have a partner you will also need their NI number)*
- *Your bank or building Society details*
- *If you are still working you will need your employment details and a copy of your latest pay slip*
- *A copy of your P45 if you have recently finished working*
- *Details of any courses you are currently studying*

You will also need the following details about the person you care for:

- *Their date of birth and address details*
- *Their NI number if they are aged 16 or over*
- *Disability Living Allowance reference number if they are aged under 16*

Your claim can be back dated by up to 3 months.



EFFECTS OF CARERS' ALLOWANCE ON OTHER MEANS TESTED BENEFITS

Claiming Carers' Allowance can impact on other means tested benefits you or your cared for person may be claiming. Carers' Allowance is counted as income when calculating your entitlement to some benefits, however those benefits will be adjusted to include a Carer Premium or Carer Element:

- *Carer Premium is worth £34.95 and is calculated with claims for Income Support, income-based Job Seekers Allowance, income-related Employment Support Allowance, Housing Benefit, and Council Tax Reduction.*
- *Carer Element is worth £151.89 per month and is calculated with Universal Credit.*

Claiming Carers' Allowance may also affect means tested benefits claimed by the cared for person. If the person claims Severe Disability Premium or Severe Disability Addition (as part of Pension Credit) they will lose their entitlement to these benefits if you claim Carers Allowance to care for them. Their other disability benefits such as DLA or PIP remain unaffected as does their State Pension if they are claiming it. Further information is available from

<http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance>



FURTHER INFORMATION AND SUPPORT

LOCAL INFORMATION AND SUPPORT

Help & Care

Help and Care also has fact sheets regarding issues that affect carers. Help and Care also have an Advocacy Service if you need help to sort out your social care and benefit needs. For more information, contact the Gateway Information Service on:

Telephone: 0300 111 3303

Open Monday to Thursday from 9.00am to 5.00pm and from 10.00am to 4.30pm on Friday.

Email: Gateway@helpandcare.org.uk or visit our website: www.helpandcare.org.uk .

My Life My Care

Information for Carers is also available on the pan-Dorset local authority website

<https://www.mylifemycare.com/>

NATIONAL INFORMATION AND SUPPORT

Carers UK

20 Great Dover Street

London

SE1 4LX

Tel: 020 7378 4999

Email: info@carersuk.org

www.carersuk.org

Carers UK Adviceline – open Monday – Friday 10am – 4pm

Carers UK campaign for the rights of carers throughout the UK, lobbying Parliament and official bodies for changes and improvements in carers policy. Carers UK Adviceline has a wealth of information and advice on all carers issues affecting both adults and children.



HELP & CARE CONTACT DETAILS

Help us to help you

As a charitable organisation Help & Care relies heavily on the donations and goodwill of the local community. However large or small, every gift makes a difference!

Please contact us using the contact details below if you would like information about:

- *How to make a one off donation or*
- *How to set up a regular monthly donation or*
- *How to remember us in your Will*

Help & Care contact details

Help & Care offer a range of services and factsheets to older people, carers, and disabled people across Dorset. If you would like to know more about our information and support services, Advocacy, and our Handiworks Plus services, or you would like a copy of this factsheet in your own language, large print, Braille, or on audio tape or compact disc please contact us on the details below.

By telephone: 0300 111 3303

By fax: 01202 432299

Opening hours are: Monday - Thursday 9am -5pm and Friday 10am - 4.30pm. Answering machine available outside these hours.

Textphone for hard of hearing: 01202 416047

Email: contact@helpandcare.org.uk

Website: www.helpandcare.org.uk

Contact by post: Help & Care, The Pokesdown Centre, 896 Christchurch Road, Bournemouth, BH7 6DL

You can also make an appointment to call in and see us at The Pokesdown Centre, Bournemouth.

This information has been researched and produced by Help & Care Carerslink and was believed to be correct at the time of production. Inclusion does not imply a recommendation by Help & Care.

*Last IS Review in August 2017. Next total review due August 2019.
Latest amendment added: October 2017.*



HOW CARERS' ALLOWANCE AFFECTS STATE PENSION AND CARERS' CREDIT

If you are receiving CA when you reach your retirement age, and your state pension is higher than CA, your CA will stop. If your state pension is less than CA, your state pension is topped up with CA to the basic rate of CA £62.70. If your state pension is higher than CA a carer addition of £34.95 is included in the calculation of your pension credit, and a carer premium of £34.95 is included in the calculation of Housing Benefit and Local Council Tax Support.

State Pension entitlement is built up through the National Insurance system. Many parents and carers do not pay National Insurance contributions when they are not working, or when their earnings are low.

It is possible for parents and carers to build up entitlement to a State Pension through a system of credits called Carers' Credits. Usually, for each week you get Carers' Allowance or the underlying entitlement you also get National Insurance Credits and contributions to your Additional State Pension. You may be eligible for a credit week if one of the following applies:

- *You get Child Benefit for a child or children under the age of 12*
- *You are an approved foster carer*
- *You care for a total of 20 hours a week or more, for one or more people who get Attendance Allowance, Constant Attendance Allowance or Personal Independence Payment (PIP), Disability Living Allowance (the middle or highest rate care component for a disabled child).*
- *Where the need for care is certified by a health or social care professional.*

Further information will become available at <https://www.gov.uk/carers-credit>

PENSION CREDIT, CARERS' ALLOWANCE AND CARERS' ADDITION

Pension Credit is designed to help pensioners on low incomes who may also have some savings. It is paid to over two and a half million households, but many pensioners in need are failing to claim. The credit currently paid for 2017/18 ensures a minimum income of £159.35 for a single person and £243.25 for couples. If you are a carer you may also be able to get an extra amount on top of that paid as Carers' Addition.

How does it work?

Pension Credit has two parts: Guarantee Credit and Savings Credit.

- *The Guarantee Credit can be claimed by pensioners who have reached the qualifying age, the qualifying age is gradually increasing to 66 by 2020 in line with the increase in the State Pension age for women rising to 65, and the further increase to age 66 for both men and women. If you are under 60 and have a partner aged 65 or over, your partner should claim the credit for both of you.*
- *Savings Credit has been created to reward pensioners who have a second pension or modest savings. The Savings Credit currently £13.20 a week if you are single, £14.90 a week if you have a partner, is claimed by pensioners who are aged 65 or over.*

Even though the 'overlapping benefit' rule means that most carers won't receive CA once they claim their State Pension, they can still apply for it and claim what is an 'underlying entitlement'. This basically proves that you are a carer. Once you have this underlying entitlement you may be able to get the Carers' Addition worth £34.95 added to your maximum guarantee of Pension Credit.

It is worth carers enquiring whether they have entitlement to Pension Credit. Even if you're only awarded a small amount, Pension Credit is a so-called 'passport benefit' and those who claim the guaranteed element of the credit may also be entitled to help with Local Council Tax Support, Housing Benefit, mortgage costs and other health benefits.

For further details about Pension Credit, and to make an application, contact the Pension Credit Claim Line on 0800 99 1234 (Textphone 0800 169 0133). Lines are open Monday – Friday 8am – 6pm. A claim form can be completed over the phone and sent to you to sign, or a paper copy can be sent to you to fill in at home with the help of a friend, relative, or health and social care professional or volunteer. You will need the following details when you phone or are filling in the form:

- *Your National Insurance (NI) number. You can find this on pay slips, tax papers, or letters from the Department of Work and Pensions (DWP).*
- *Information about any money you have coming in.*
- *Information about any savings and investments you may have.*



CHANGE OF CIRCUMSTANCES

It is important to report any change in your circumstances as soon as possible to ensure the correct payment of your benefit. Report any changes of circumstance to the Carers' Allowance Unit. Further details are available from <https://www.gov.uk/carers-allowance/further-information> .

The type of situations you may need to inform the Carers' Allowance Unit about include:

Taking a break from caring

You are able to take a break from your caring role for up to 4 weeks in every 26 weeks and still be paid Carers' Allowance. You must have been providing care for at least 35 hours a week within 14 of the past 26 weeks to qualify, and the person you care for must have been in receipt of a qualifying benefit during that period. Carers' Allowance will stop if the total amount of breaks you take add up to more than 12 weeks within the last 26 weeks. This includes any time you spend in hospital for your own health needs.

Travelling abroad

Carers' Allowance will continue to be paid for up to 26 weeks whilst you are travelling abroad if:

- *You go abroad with the person you care for*
- *He or she continues to receive a qualifying disability benefit*
- *You are travelling with the purpose of taking care of them*

Under other circumstances you can continue to receive Carers' Allowance for up to 4 weeks so long as you have not already had more than 4 weeks break from caring within the last 26 weeks. You can have had up to a further 8 weeks' break (totaling 12 weeks) from caring within the last 26 weeks if the break was due to you or the person you care for being in hospital.

What happens if the cared for person goes into hospital?

If the person you care for goes into hospital you will continue to receive Carers' Allowance for up to 12 weeks or until their qualifying disability benefit stops being paid to them. Disability benefits will stop after:

- *28 days stay in a NHS hospital if the cared for person is aged 18 or over*
- *Continues to be paid for a stay in an NHS hospital if the cared for person is aged under 18.*

Carers' premium or addition will continue to be paid for a further 8 weeks after your Carers' Allowance ceases.

What happens if the cared for person moves into residential care?

If the person you care for goes into residential care your Carers' Allowance will stop as you are no longer caring for them for 35 hours a week or more, or when their qualifying benefit stops being paid to them. The following benefits cease being paid to the cared for person 4 weeks after they move to residential care unless they are self-funding their care or are part of a deferred payment scheme and likely to be able to self-fund their care:

- *Attendance Allowance*
- *Disability Living Allowance (DLA) - personal care component*
- *Personal Independence Payment (PIP) – daily living component.*

The carers' premium, or addition, will continue to be paid with your means-tested benefits for up to 8 weeks after your Carers'

Allowance payments have ceased.

What happens if the cared for person dies?

Carers' Allowance and the carer premium or addition can be paid for up to 8 weeks after the person you care for has died, so long as you still meet the age, study, earnings, and residency criteria needed to claim Carers' Allowance. Carer premium and addition also continue to be paid for up to 8 weeks if you meet the underlying entitlement criteria of claiming an overlapping benefit.

The carer element of Universal Credit will continue to be paid for the rest of the assessment period in which the cared for person dies, and the following two assessment periods. An assessment period is one calendar month, starting from the date you first made your claim for Universal Credit.

To report any of these changes in circumstances contact:

The Carers' Allowance Unit

Mail Handing Site A

Wolverhampton

WV98 2AB

