

## Carer's Allowance and the carer premium / addition

<b>Carer's Allowance</b>	<b>Pg</b>	<b>The carer premium / carer addition</b>	<b>Pg</b>
What is it?	1	What is it?	5
Who can get it?	2	How to claim	6
Carer's Allowance and other benefits	3	<b>Taking a break from caring</b>	6
Protecting your National Insurance record	4	<b>When caring comes to an end</b>	7
How to claim	4		



### What is Carer's Allowance?

Carer's Allowance is the main benefit for carers. It will be paid at £53.10 a week until April 2010 when it will increase to £53.90 a week.

Carer's Allowance is taxable. However, carers will only have to pay tax if they have other sources of taxable income such as an occupational pension or earnings. Carer's Allowance on its own is below the threshold for paying tax.

Carer's Allowance is not means-tested – in other words not based on your income or savings – but earnings may affect your entitlement. It is not based on your National Insurance record (see page 4).

### Who can get Carer's Allowance?

Not every carer can get Carer's Allowance. You can get Carer's Allowance if you meet all the following conditions:

- You look after someone who gets a qualifying disability benefit.
- You look after that person for at least 35 hours a week.
- You are aged 16 or over.
- You are not in full-time education.
- You earn £95 a week (after deductions) or less - this amount will be increased to £100 a week from April 2010.
- You satisfy UK presence and residence conditions.



**1. You look after someone who gets one of the following qualifying disability benefits:**

- Disability Living Allowance at either the middle or highest rate for personal care needs.
- Attendance Allowance (at either rate); or
- Constant Attendance Allowance (of at least £57.50 a week, or £58.40 a week from April 2010) paid with the Industrial Injuries or War Pensions schemes.

**2. You look after that person for at least 35 hours a week**

The 35 hours can include time spent physically helping the person, time you spend 'keeping an eye' on the person you look after, eg preventing them coming to harm by wandering out of the house, and time spent doing practical tasks for them, eg cooking.

Time taken doing practical tasks, even if you don't do them in the presence of the person you are looking after may also count. For instance, if you look after someone who visits you regularly for the care they need, time spent preparing for the visit or cleaning up afterwards should count. Time spent travelling to and from the person you care for does not count.

Note that you must provide 35 hours of care for every week you claim Carer's Allowance. For Carer's Allowance, a week runs from Sunday to Saturday. You cannot average out your hours over a number of weeks.

You cannot add together the time you spend caring for different people to make up the 35 hours. If you care for more than one person, you must choose which person you claim for, as you can only get one payment of the Carer's Allowance.

Similarly, if you share the caring role with another person, and you both provide at least 35 hours of care every week, only one of you can claim Carer's Allowance. You need to decide between you who should make the claim. The other person should seek advice about the benefits they can claim, and may be able to claim Home Responsibilities Protection for the time they are caring (see page 4).

However, if the person you care for is also caring

for someone, you can both claim Carer's Allowance as long as you both meet all the criteria. This also applies if you are caring for each other.

**3. You are aged 16 or over**

Carer's Allowance is a benefit for people who are 16 years old or over. You can make a claim up to three months before your 16th birthday although the benefit will only be paid from the day you become 16.

**4. You are not in full-time education**

You cannot claim Carer's Allowance if you are in full time education. A course is considered to be full-time if you study for 21 hours a week or more. 'Study' may include coursework or home work away from the college, but breaks do not count as time spent on the course. Carer's Allowance is not paid during temporary absences from your course including holiday periods.

**5. You earn £95 a week (after deductions) or less (£100 a week from April 2010)**

If you are in paid work (including self-employment) you cannot get Carer's Allowance if you earn more than £95/£100 a week.

The following amounts are deducted from your gross weekly earnings before your earnings are taken into account for Carer's Allowance:

- Income Tax
- National Insurance
- half your contributions towards an occupational/personal pension.

If you are self-employed, you can also first deduct expenses that are incurred 'wholly and exclusively for the purposes of the business', in the same way that you can for income tax purposes.

If you have to pay for someone to look after the person you care for whilst you are at work you can deduct those payments from your earnings up to the value of half your earnings (after the above deductions if they apply).

However, this will not apply if the person you are paying is a close relative (a spouse, partner



or civil partner, parent, son, daughter, brother or sister).

Occupational or personal pensions do not count as earnings and you can be paid Carer's Allowance in addition to these.

However, if you get extra Carer's Allowance for your partner (the adult dependant addition), their occupational/personal pension could affect this extra amount (see page 4).

## 6. You satisfy UK presence and residence conditions.

To qualify for Carer's Allowance you must have been in Great Britain for at least 26 of the last 52 weeks and you must be present in Great Britain when you make your claim.

Some people may be treated as being in the UK while abroad, eg members of the armed forces. Special rules apply to countries in the EC, and several others with whom Britain has agreements. If you think this applies to you, get advice.

You cannot usually get Carer's Allowance if you have immigration restrictions on your stay in the UK (eg you are not allowed to claim public funds which include most welfare benefits and housing and homelessness services). If this is the case, seek advice before claiming as a claim for Carer's Allowance could affect your future right to remain in the UK.

## Carer's Allowance and other benefits / income

You cannot usually be paid Carer's Allowance if you receive one or more of the following benefits:

- Contributory Employment and Support Allowance
- Incapacity Benefit
- Maternity Allowance
- Bereavement or widow's benefits
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance
- State Retirement Pension (see below)

However, if any of these are paid at less than the amount of Carer's Allowance, you could be paid a small amount of Carer's Allowance on top of the other benefit you get.

Although in most cases you cannot be paid Carer's

Allowance if you get one of the benefits above, you will still have 'underlying entitlement' to Carer's Allowance if you meet all the conditions on page 1. This 'underlying entitlement' means that the carer premium or carer addition can be included in calculations for means-tested benefits (see page 5).



## State Retirement Pension

Whilst there is no upper age limit for claiming Carer's Allowance, payment of Carer's Allowance usually stops when you reach retirement age because your State Retirement Pension will be paid instead. You will, however, have an 'underlying entitlement' to Carer's Allowance which means you could get the carer addition in your Pension Credit (see page 5).

If your State Retirement Pension is less than the amount of Carer's Allowance paid, you may continue to get a small amount of Carer's Allowance in addition to your State Retirement Pension.

Although you could ask to carry on being paid Carer's Allowance instead of getting your State Retirement Pension straight away (ie you could defer your pension) you will not build up any extra pension during that time. It is always important to seek further advice before making any decisions.

If your partner is being paid a State Retirement Pension, and receives an extra amount for you, you can still claim Carer's Allowance (before you reach retirement age), but the amount your partner gets for you will be affected. If the amount of Carer's Allowance paid is higher than or equal to the amount your partner gets for you, then the addition will not be paid. If the Carer's Allowance amount is lower, you can be paid the difference through the 'adult dependent addition' of your partner's pension.



### The income of the person you care for

If you claim Carer's Allowance the amount of means-tested benefit paid to the person you look after can sometimes be reduced.

For example, a person living on their own (or treated as living alone), or a person who is one of a couple who live alone and both get a qualifying disability benefit, would get the severe disability premium. (It is called the severe disability addition when paid as part of Pension Credit).

The severe disability premium (or addition) can only be paid to someone if no-one gets Carer's Allowance for looking after them, so once Carer's Allowance is paid to their carer, the severe disability premium or addition can no longer be paid.

#### Example

Sarah and Joe have been friends for many years, Sarah lives alone and gets Disability Living Allowance at the middle rate for personal care needs. She also claims income related Employment and Support Allowance (ESA).

Because she lives alone and no-one gets Carer's Allowance for looking after her, she gets the severe disability premium included in her claim for ESA. This is worth £52.85 a week. If Joe claims Carer's Allowance he will receive £53.10 a week, but Sarah will lose the severe disability premium. She will therefore be worse off by £52.85 a week.

Note that having underlying entitlement to Carer's Allowance (see page 3) will not affect the benefits of the person you are looking after.

### The adult dependant addition

You may be able to get an extra amount of Carer's Allowance called an 'adult dependant addition of £31.70 a week for your spouse/civil partner if s/he lives with you. Their income could affect whether this addition is paid. In some cases there may be a choice to be made between you claiming an extra amount for your partner or your partner claiming a benefit in his or her own right – seek advice.

## Protecting your National Insurance record

Your National Insurance record is a summary of the National Insurance contributions paid through work, or credits awarded when you are unable to work. It is used to work out your entitlement to some state benefits, eg State Retirement Pension or contributory Employment and Support Allowance.

For each week that you receive Carer's Allowance you get a National Insurance Credit to help protect your record. Credits can also count towards Bereavement Benefits for your spouse or civil partner.

### Home Responsibilities Protection

If you are caring for someone on a qualifying disability benefit but do not receive Carer's Allowance, you may need to claim Home Responsibilities Protection. To do this, complete form CF411 – you can get this from HM Revenue & Customs or the Pension Service. From April 2010 Home Responsibilities Protection will be replaced by a new Carer's Credit.

## How to claim Carer's Allowance

You can apply for Carer's Allowance in either one of two ways:

1. **Complete the claim form in the Carer's Allowance claim pack DS700 (or S700(SP) if you are getting a State Retirement Pension).**

To avoid delay, please make sure your claim form is printed with the date of Oct 2008 or later. To request a claim pack, phone the Carer's Allowance Unit on 0845 608 4321 (Textphone 0845 604 5312, calls from typetalk are also welcome) or in Northern Ireland: 028 9090 6186. You can also call the Benefit Enquiry Line on 0800 88 22 00 (Textphone 0800 24 33 55) or in Northern Ireland 0800 22 06 74.

2. **Make an online claim** (not Northern Ireland). To do this, go to [www.direct.gov.uk/carers](http://www.direct.gov.uk/carers) NB. You can save your online claim, so you don't have to complete it all in one go.

The Benefits Enquiry Line (number as above) will be able to offer you help to complete the claim form.

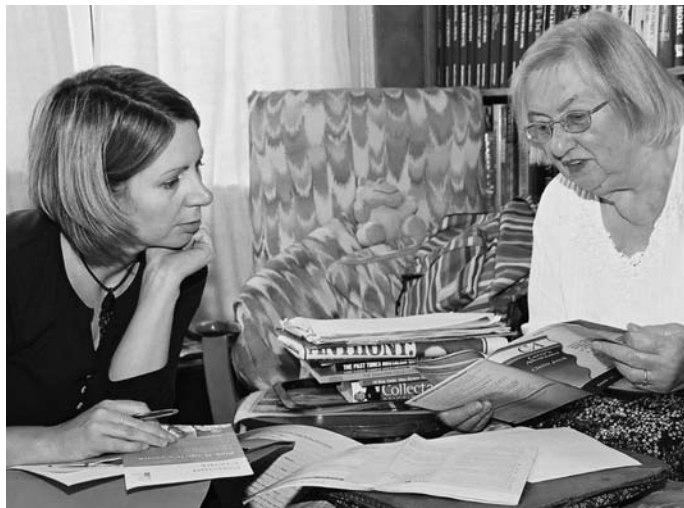
Alternatively, you could ask for help from a local advice agency – to find out about advice agencies in your area, please contact the Carers UK Adviceline on 0808 808 7777 (opening hours Wednesday and Thursday, 10am-12noon and 2-4pm).

### When to claim

If you claim Carer's Allowance within 3 months of the person you care for getting a decision about their Disability Living Allowance or Attendance Allowance, Carer's Allowance will be paid from the date Disability



Living Allowance or Attendance Allowance was awarded (as long as you meet the conditions for the whole period).



Carer's Allowance can be backdated for up to three months as long as you met the conditions for Carer's Allowance throughout this period (although this can also depend on when the disability benefit was claimed). If you wish to claim backdated benefit, please state this on the claim form.

### Work-focused interviews

Work-focused interviews are not compulsory for Carer's Allowance claimants. You will still be invited to attend an interview, but can choose not to go if it is not practical for you to attend or you don't think it is appropriate.

If, however, you also get other benefits, eg Income Support, you may still have to attend a work-focused interview before the claim can be decided.

The interview is with a personal adviser who will discuss opportunities for work and training, and the help they can offer you with this. You do not have to take any action following suggestions made in the meeting, but if you fail to attend or participate in an interview, your benefit could be reduced. If you feel that a work-focused interview is inappropriate for you, eg because of the level of care you provide or because of your own health needs, you can ask for the interview to be deferred or waived.

If you are claiming Employment and Support Allowance, there are different rules about work-focused interviews. Please contact the Carers UK Adviceline for information.

### How to appeal

If you are told that you don't qualify for Carer's Allowance,

you can appeal the decision to an independent tribunal. To do this complete form GL24 which is available from the DWP offices or download it from [www.direct.gov.uk](http://www.direct.gov.uk)

You also have the option of requesting a revision of the decision. This means asking for the decision to be looked at again by the Carer's Allowance Unit. If the decision is not changed you will still have the right to appeal to an independent tribunal.

You must usually ask for an appeal or revision within one month of the date of the decision you are unhappy with. The time limit can be extended in certain circumstances.

### How to make a complaint

If you are unhappy with the way your claim has been dealt with, eg long delays or lost forms, in the first instance you should contact the Carer's Allowance Unit. You should be provided with information about the complaints procedure and further action you can take if you are not happy with the outcome. In some cases you may be able to take your case to either:

- The Independent Case Examiner – a free complaints review service for people who have made complaints about their claim for benefits. 0845 606 0777 (Textphone 0151 801 8888) [www.ind-case-exam.org.uk](http://www.ind-case-exam.org.uk)
- The Parliamentary Ombudsman – the government official responsible for dealing with complaints about state services. 0345 015 4033 [www.ombudsman.org.uk](http://www.ombudsman.org.uk)

## The carer premium and the carer addition

The carer premium is an extra amount of money included in the calculation of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Council Tax Benefit (Rate Rebate in Northern Ireland) and Housing Benefit.

The carer addition is an equivalent amount paid with Pension Credit.

The carer premium and carer addition are both worth £29.50 a week. From April 2010 this will increase to £30.05 a week.

If you can't get Carer's Allowance because you are being paid another benefit that overlaps with it,



you can still get the carer premium or addition if you have an 'underlying entitlement' to Carer's Allowance. An 'underlying entitlement' means that you meet all the criteria for Carer's Allowance but can't be paid it. To be given 'underlying entitlement', you must still make a claim for Carer's Allowance.

### How to claim the carer premium or addition

If you already get Income Support, income-related Employment and Support Allowance, Pension Credit, income-based Jobseeker's Allowance, Housing Benefit or Council Tax Benefit, let the relevant department know that you have been awarded Carer's Allowance (or have underlying entitlement) – their contact details should be on any letters they have sent you. The carer premium or addition should then be added.

To make a new claim:

- For Income Support, income-related Employment and Support Allowance or income-based Jobseeker's Allowance, call the Jobcentre Plus contact centre on 0800 055 6688.
- For Pension Credit, call the Pension Service on 0800 99 1234 (0808 100 6165 in Northern Ireland).
- For Housing Benefit and Council Tax Benefit, contact your local authority.

All of these claims should include a question about whether you get Carer's Allowance.

For more information about any of these benefits contact the Carers UK Adviceline.

### Backdating

Income Support can only usually be backdated for up to one month in certain circumstances, or up to three months in some cases. However, if you are already getting Income Support, the carer premium can be backdated to when your Carer's Allowance begins, or to when your Income Support started if this is later.

Pension Credit can be backdated for three months. Housing Benefit and Council Tax Benefit (or Rate Rebate) can be backdated for up to 3 months in some circumstances or 6 months in some cases. However, if you are already getting one of these benefits, the carer premium or addition can be backdated to when your Carer's Allowance begins, or to when your other benefit started if this is later.

### Example (using 2009/10 rates)

Mary, 65, looks after her husband, Cyril, 66, who gets the lower rate of Attendance Allowance (£47.10 a week). They both get a full State Retirement Pension (£95.25 each) and as they have no other income or savings, they also get a small amount of Pension Credit (£7.95).

### Their total weekly income is £245.55

Mary then makes a claim for Carer's Allowance. She is told that she cannot be paid Carer's Allowance as she is getting her State Retirement Pension, but that she does meet all the criteria so has 'underlying entitlement'. Mary informs the Pension Service of this and asks for a carer addition to be included in their Pension Credit.

### Mary and Cyril's income increases by £29.50 a week to £275.05:

State Retirement Pension x 2	£190.50
Attendance Allowance	£47.10
Pension Credit (including carer addition)	£37.45

*Pension Credit referred to here is the Guarantee Credit. Mary and Cyril are also entitled to some Savings Credit, which is not included here.*

## Taking a break from caring

You can take a break from caring for up to 4 weeks in every 26 weeks and still be paid Carer's Allowance. You must have been providing 35 hours or more of care a week per week for at least 22 of the past 26 weeks. The person you have been caring for must have been in receipt of a qualifying benefit for that period.

Carer's Allowance will continue to be paid for up to 12 weeks if you go into hospital. You must have been providing 35 hours or more of care a week for at least 14 of the past 26 weeks. The person you care for must have been in receipt of a qualifying benefit for that period.

Note that Carer's Allowance will stop if your total breaks add up to more than 12 weeks in the past 26 weeks (this will include any periods when you were in hospital).

### Travelling abroad

You can continue to be paid Carer's Allowance for up to 26 weeks whilst you are abroad if:



- You go abroad with the person you look after, and
- he/she continues to receive a qualifying disability benefit, and
- the purpose of your trip is to look after them.

In any other circumstances you can continue to be paid Carer's Allowance for up to 4 weeks as long as you have not had more than 4 weeks break from caring in the last 26 weeks. You may have had up to a further 8 weeks break from caring in the last 26 weeks if the reason for the break was because you or the person you care for were in hospital.



### **If the person you look after goes into hospital**

If the person you look after goes into hospital, you can continue to get Carer's Allowance for up to 12 weeks or until their disability benefit stops. The disability benefit will stop after:

- 4 weeks in a NHS hospital if the person you look after is age 16 or over or
- 12 weeks in a NHS hospital if the person is aged under 16.

The carer premium or addition can continue to be paid for a further 8 weeks after your Carer's Allowance stops.

## **When caring comes to an end**

### **Residential care**

If the person you care for moves into residential care, you can continue to be paid Carer's Allowance for up to 4 weeks as long as the person you care for continues to get a qualifying disability benefit, and as long as you have not had more than 4 weeks break from caring in the previous 26 weeks. Disability Living Allowance for personal care needs and Attendance Allowance usually stop after 4 weeks when someone moves into residential

care if they are not self-funding.

If the person you care for moves into residential care on a permanent basis, you can continue to get the carer premium or addition paid with your means-tested benefits for eight weeks after your Carer's Allowance stops.

### **If the person you look after dies**

You can usually continue to get Carer's Allowance and the carer premium or addition for up to 8 weeks after the person you care for dies, as long as you continue to meet the earning, study, age and residence criteria (see pages 2-3). The carer premium or addition can also continue to be paid for 8 weeks if you qualify for this because you had 'underlying entitlement' (see page 3).

You can report changes in circumstances by writing or telephoning the Carer's Allowance Unit or online at [www.direct.gov.uk/carers](http://www.direct.gov.uk/carers)

## **More help**

### **Carers UK Adviceline 0808 808 7777**

(Wednesdays and Thursdays  
10am-12noon and 2-4pm)  
[adviceline@carersuk.org](mailto:adviceline@carersuk.org)  
[www.carersuk.org](http://www.carersuk.org)

### **Carer's Allowance Unit**

0845 608 4321 (Textphone: 0845 604 5312)  
Palatine House, Lancaster Road, Preston PR1 1HB  
[www.direct.gov.uk/carers](http://www.direct.gov.uk/carers)  
In Northern Ireland, 028 9090 6186.

### **Benefit Enquiry Line**

0800 88 22 00 (Textphone: 0800 24 33 55)  
In Northern Ireland, 0800 22 06 74

### **The Pension Service**

0845 60 60 265 (Textphone: 0845 60 60 285)  
[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)  
In Northern Ireland, 0808 100 2658  
[www.dsdni.gov.uk](http://www.dsdni.gov.uk)

**Pension Credit claim line** 0800 99 1234;  
in Northern Ireland, 0808 100 6165

### **The Tribunals Service**

0845 600 0877



# www.carersuk.org

For everything you need to know about caring...

- Real life carers' stories
- Finding help near where you live
- Help with fuel costs
- Alarm systems
- Continence care
- Back care
- Employment rights
- Practical help
- Direct payments
- Carers' assessments
- Managing medicines
- Workplace support
- Benefits

Join the forum for 24/7 support from carers who know exactly how you feel!

www.carersni.org  
www.carerscotland.org  
www.carerswales.org  
www.cynhalwycymru.org

## About Carers UK

Carers UK is the voice of carers. Carers provide unpaid care by looking after an ill, frail or disabled family member, friend or partner.

Carers give so much to society yet as a consequence of caring, they experience ill health, poverty and discrimination. Carers UK is an organisation of carers fighting to end this injustice.

Carers UK improves carers' lives by:

- campaigning for the changes that make a real difference for carers
- providing information and advice to carers about their rights and how to get support
- mobilising carers and supporters to influence decision-makers
- gathering hard evidence about what needs to change
- transforming the understanding of caring so that carers are valued and not discriminated against.

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The information in this leaflet is correct from February 2010 and applies to the UK.

The information contained in this leaflet is not an authoritative statement of the law.

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