



Carer's Allowance

Notes booklet

Other ways to communicate with us

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on 0800 731 0297.

If you use Relay UK dial 18001 followed by our telephone number.

If you live in Wales and want these notes in Welsh call 0800 731 0297.

Calls to 0800 numbers are free from personal mobiles and landlines.

Contents

About Carer's Allowance	3
About these notes	3
About the form	3
Can I get Carer's Allowance?	4
EEA and Swiss nationals need to have an EU Settlement Scheme status	5
When should I claim?	5
What is Carer's Allowance?	6
How is Carer's Allowance paid?	6
How do my earnings affect Carer's Allowance?	7
How does full-time education affect Carer's Allowance?	7
Can I get Carer's Allowance for providing care for more than one person?	7
What happens if someone else is also providing care for the same person?	7
What if I do not live in Great Britain?	8
How does Carer's Allowance affect any other benefits I get?	8
If you put off claiming your State Pension	9
How does Carer's Allowance affect the benefits of the person I provide care for?	10
National Insurance (NI) contributions	10
Carer's Credit	11
Christmas Bonus	11
How to contact the Carer's Allowance Unit	11
Where to get more help and advice	12

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly.
To find out more about this law, search 'Equality Act' on www.gov.uk

About Carer's Allowance

Carer's Allowance is a benefit for people who provide regular and substantial care to a disabled person for at least 35 hours a week, and meet certain eligibility criteria.

The quickest and easiest way to claim Carer's Allowance is online. Check if you can get Carer's Allowance and make a claim at www.gov.uk/carers-allowance

If you live in Scotland you need to claim Carer Support Payment. For more information about Carer Support Payment, please visit www.mygov.scot/benefits

About these notes

- these notes tell you more about Carer's Allowance
- they tell you how Carer's Allowance might affect other benefits that you or the person you provide care for are getting
- you can check if you might get Carer's Allowance by using an easy checklist on **page 4** of this booklet. If you cannot get Carer's Allowance, go to www.gov.uk to see what other help you might be able to get.

About the form

- use the form to claim Carer's Allowance
- you, the carer, should fill in the form, not the person you provide care for
- please complete the form carefully. If you fill in the form using a pen, use **black ink** and CAPITAL LETTERS
- please answer all the questions and send us all the documents we ask for
- contact us if you cannot fill in the form or send us the documents we ask for, because this might delay your claim
- calls to 0800 numbers are free from personal mobiles and landlines.

Can I get Carer's Allowance?

You cannot get Carer's Allowance if:

- you earn more than £204 a week after tax and some expenses.
See **page 7**. Earnings level correct at time of print. The latest earnings level can be found at www.gov.uk/carers-allowance/eligibility
- you are in full-time education. By full-time we mean 21 hours or more of study a week. **See page 7**.
- you live in Scotland. You need to claim Carer Support Payment.
For more information about Carer Support Payment, please visit www.mygov.scot/benefits

Use this quick checklist before you fill in the form.

If you can tick all 5 statements, you may be able to get Carer's Allowance.

The person I provide care for is getting one of these benefits:

- Personal Independence Payment, either rate of the daily living component
- Adult Disability Payment, either rate of daily living component
- Disability Living Allowance or Scottish Adult Disability Living Allowance at the middle or highest rate of the care component (the mobility component is not a qualifying benefit for Carer's Allowance)
- Child Disability Payment at the middle or highest rate of the care component (the mobility component is not a qualifying benefit for Carer's Allowance)
- Attendance Allowance or Pension Age Disability Payment
- Constant Attendance Allowance, at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment
- an equivalent disability benefit from an EEA country or Switzerland.

I am aged 16 or over

I am providing care for a disabled person for at least 35 hours per week

Providing care for someone means helping them with day-to-day living and personal care

I normally live in England or Wales

Family members of people in HM forces serving overseas can sometimes be treated as living in England or Wales. If you live in Scotland, you need to claim Carer Support Payment. For more information about Carer Support Payment, please visit www.mygov.scot/benefits

No one else is already being paid a carer benefit for providing care to the person I care for

If you have ticked all 5 boxes, you can apply for Carer's Allowance straight away.

If you live outside Great Britain, but in the European Economic Area (EEA) or Switzerland, and you have ticked the first 3 statements above, you will need to be covered by the Withdrawal Agreement and the UK must be responsible for paying you sickness benefits for you to get Carer's Allowance. For more information go to www.gov.uk/carers-allowance

There is a list of EEA countries on **page 8** of these notes, or go to www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits

If you are subject to immigration control, please call us on 0800 731 0297 to find out if you can get Carer's Allowance.

EEA and Swiss nationals need to have an EU Settlement Scheme status

The United Kingdom (UK) has left the European Union (EU). If you are a European Economic Area (EEA) or Swiss national, you and your family members must have a UK immigration status to continue living in the UK. You and your family must have a status even if you have already been issued with a permanent residence document by the Home Office or have been living in the UK for a long time. If you have not already, you will need to apply for an immigration status to be eligible for any existing or new claims to benefits.

It is free to apply for a UK immigration status. Irish nationals and those with indefinite leave to remain in the UK do not need to apply.

For more information and to apply for the EU Settlement Scheme please visit www.gov.uk/eusettlementscheme or call 0300 123 7379.

You need to tell us if your circumstances change. For more information please visit www.gov.uk/report-benefits-change-circumstances

When should I claim?

Claim now, if the person you provide care for is already getting any of the benefits listed on **page 4**. If they have not claimed any of these benefits yet, or are waiting to hear about a claim, you can claim Carer's Allowance within 3 months of when their benefit is awarded. If you do not claim within that time, you may lose money.

Remember

The quickest and easiest way to claim Carer's Allowance is online. Go to www.gov.uk/carers-allowance

What is Carer's Allowance?

Carer's Allowance is a benefit for people who provide regular and substantial care to a disabled person for at least 35 hours a week, and meet certain eligibility criteria.

You do not have to be related to, or live with, the person you provide care for.

You must be 16 or over and spend at least 35 hours every week providing care for them. By care we mean helping them with daily activities such as washing, dressing and cooking.

If you stop providing care for the person for a short time, you may still get Carer's Allowance. For example, you may be able to get Carer's Allowance for up to 4 weeks if you, or the person you provide care for, go into hospital or a similar medical establishment.

But you must tell us straight away about any week when you provide care for someone for less than 35 hours.

By week we mean from the start of a Sunday to the end of the next Saturday.

Carer's Allowance is taxable. It can also affect other benefits you may get.

How is Carer's Allowance paid?

Carer's Allowance is paid to the carer, not the person being cared for.

We can pay your Carer's Allowance every:

- week (in advance) or
- 4 weeks (one week in advance and 3 weeks in arrears).

We normally pay it on a Monday.

Carer's Allowance is always paid into an account, such as your bank or building society account.

You can use a credit union account but you must tell us the credit union's account details. Your credit union will be able to help you with this.

Many banks and building societies will let you collect your money at the post office. We will tell you when we will make the first payment and how much it will be for. We will tell you if the amount we pay into the account is going to change.

How do my earnings affect Carer's Allowance?

When we work out your weekly earnings we only look at what you have earned after you have paid:

- National Insurance (NI) contributions
- income tax
- half of any money you pay towards personal and occupational pension schemes.

While you are at work, we also allow up to half of the rest of your earnings for paying someone from outside your family to look after your children or the person you provide care for.

Expenses

We may be able to take into account some other expenses, such as expenses you have to pay to do your job.

How does full-time education affect Carer's Allowance?

You cannot get Carer's Allowance if you are in full-time education, even if you provide care for someone for 35 hours a week as well.

By full-time education we mean 21 hours or more of supervised study a week. The 21 hours includes classes, lectures, seminars and required study time expected by the university, college or learning provider.

Traineeships may also count as full-time education.

Can I get Carer's Allowance for providing care for more than one person?

You can only get paid Carer's Allowance for one person you provide care for. You will not get paid more if you provide care for more than one person.

What happens if someone else is also providing care for the same person?

If someone else is also providing care for the same person as you are, only one of you can get Carer's Allowance, Carer Support Payment or an extra amount of Universal Credit. Two people cannot get Carer's Allowance, Carer Support Payment or an extra amount of Universal Credit at the same time for providing care for the same person. You must try to decide between you who is going to claim it.

If you cannot decide on who this should be, the Department for Work and Pensions will make the decision.

What if I do not live in Great Britain?

By Great Britain we mean England, Scotland and Wales. If you live in Scotland you need to claim Carer Support Payment. For more information about Carer Support Payment, please visit www.mygov.scot/benefits

You might still be able to get Carer's Allowance if you live in or are moving to a country in the European Economic Area (EEA) or Switzerland, are covered by the Withdrawal Agreement and the UK is responsible for paying your sickness benefits.

The EEA countries are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

Contact us for more information. Our phone number is 0800 731 0297.

How does Carer's Allowance affect any other benefits I get?

Carer's Allowance counts as income, so any means-tested benefits you get will be reduced if you get Carer's Allowance. But an extra amount will be included in the calculation of your means-tested benefits, so you will not be worse off overall. Means-tested benefits include:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Universal Credit.

If you are getting Housing Benefit or a reduction in your Council Tax, your council may be able to include a carer premium when they work out how much benefit you can get. Tell your local council about your Carer's Allowance to see if you can get extra help.

The benefit cap limits the amount of benefit that most people aged 16 to State Pension age can get. Some individual benefits are not affected, but it may affect the total amount of benefit you get. Receipt of Carer's Allowance or Universal Credit Carer Element exempts a household from being capped. Find out more about the benefit cap at www.gov.uk/benefit-cap

If you get any of the following benefits, we may not be able to pay you Carer's Allowance:

- State Pension
- Incapacity Benefit
- Severe Disablement Allowance
- Unemployability Supplement – paid with Industrial Injuries Disablement Benefit or War Pension
- Widow's Pension or Bereavement Allowance
- Widowed Mother's Allowance or Widowed Parent's Allowance
- War Widow's or Widower's Pension
- Maternity Allowance
- Industrial Death Benefit
- contribution-based Jobseeker's Allowance
- contribution-based Employment and Support Allowance.

This is called the 'overlapping benefit rule'. It means you cannot normally get 2 income-replacement benefits, such as Carer's Allowance and State Pension, at the same time.

Even if you get any of these benefits, it may be worth claiming Carer's Allowance. Your other benefits might be increased if you have 'underlying entitlement' to Carer's Allowance. Having underlying entitlement means that you satisfy all the conditions to get a benefit but the law says we cannot actually pay you any money. This may be because you are already getting a similar benefit and the rules say you cannot have both. If the amount of the other benefit you get is less than the amount of Carer's Allowance you could get, we will pay you the difference.

If someone is getting any of the benefits shown on **page 8**, and these include extra money for you, we will arrange for the extra money to stop or reduce. We will then pay the Carer's Allowance to you.

If you get any Widow's Benefit or bereavement benefits, claim Carer's Allowance anyway because we may be able to give you National Insurance (NI) contribution credits.

Your Working Tax Credit or Child Tax Credit could be reduced if you get Carer's Allowance. Contact the Tax Credits office for more information. Go to www.gov.uk/government/organisations/hm-revenue-customs/contact/tax-credits-enquiries for more information.

If you put off claiming your State Pension

Putting off claiming your State Pension is also known as State Pension deferral. Days for which you are paid Carer's Allowance will not count towards extra State Pension you could get when you do claim your State Pension.

There is more information about State Pension deferral at www.gov.uk/deferring-state-pension

How does Carer's Allowance affect the benefits of the person I provide care for?

Carer's Allowance can affect the benefits of the person you provide care for, if they get a severe disability premium with:

- income-based Jobseeker's Allowance
- Income Support
- income-related Employment and Support Allowance
- Housing Benefit.

Their severe disability premium may stop or go down if you get Carer's Allowance for providing care for them.

If they get extra Pension Credit for severe disability, it may also stop or go down.

It can also affect their Council Tax reduction. They should contact their local council to find out if this affects them.

If you have underlying entitlement to Carer's Allowance, but do not actually get any money, it will not affect the benefits of the person you provide care for.

We will check the record of the person you provide care for before making a decision on your claim.

Carer's Allowance will not reduce or stop Personal Independence Payment, Attendance Allowance and Disability Living Allowance of the person you are caring for.

Remember

You must tell the person you are providing care for, or their legal representative, before you claim Carer's Allowance.

National Insurance (NI) contributions

Every week we pay you Carer's Allowance we will add a Class 1 NI contribution credit to your NI record. We will also normally give you a Class 1 NI contribution credit for any week when you are entitled to Carer's Allowance but we do not pay you because you are also getting Widow's Benefits or bereavement benefits at the same or higher weekly rate as your Carer's Allowance.

These Class 1 NI contribution credits may help you to get the basic rate of other benefits in the future, and protect your future entitlement to State Pension.

You will not get a Class 1 NI contribution credit with your Carer's Allowance:

- if you are already getting Class 1 NI contribution credits with another benefit. For example, you may be getting contribution credits with your Incapacity Benefit or Employment and Support Allowance
- if you are a married woman who has elected to pay reduced-rate contributions when in work. You can read about Carer's Credit below.

Carer's Credit

Even if we cannot pay Carer's Allowance for a period, Carer's Credit will make sure you get National Insurance credits to protect your future entitlement to State Pension and bereavement benefits. If you do not get Carer's Allowance, you will need to apply for Carer's Credit in order to get it.

You do not need to apply for Carer's Credits if you get Carer's Allowance – you will automatically get credits.

Carer's Credit will cover periods of up to 12 weeks:

- before your Carer's Allowance entitlement begins
- during any breaks in care, and
- at the end of any period of Carer's Allowance entitlement.

If you are a married woman paying reduced rate NI contributions, we cannot give you Class 1 NI contribution credits for each week you are paid Carer's Allowance. But you will get Carer's Credit for each week you are entitled to Carer's Allowance in addition to the 12-week periods described above.

If you are not entitled to Carer's Allowance, or it has ended but you are providing care for one or more people for a total of 20 hours or more each week, you may still be able to get Carer's Credit.

To find out more about Carer's Credit, go to www.gov.uk/carers-credit or phone 0800 731 0297.

Christmas Bonus

Just before Christmas each year you will get a tax-free Christmas Bonus with your Carer's Allowance, if you do not already get a Christmas Bonus with another benefit.

How to contact the Carer's Allowance Unit

Remember

The quickest and easiest way to claim Carer's Allowance or report changes is online. Go to www.gov.uk/carers-allowance

Our phone number is 0800 731 0297.

These lines are open from 8am to 6pm Monday to Friday.

If you want to write to us, our address is:

Carers Allowance Unit
Mail Handling Site A
Wolverhampton
WV98 2AB

Please let us know if English is not your first language and you would like to use our interpreter service.

Where to get more help and advice

- you can get more information about Carer's Allowance at [**www.gov.uk/carers-allowance**](http://www.gov.uk/carers-allowance)
- if you want general advice and information about benefits or entitlements, get in touch with Jobcentre Plus. The phone number and address are in the business numbers section of the phone book under Jobcentre Plus. You can find more information and claim forms online at [**www.gov.uk/browse/benefits**](http://www.gov.uk/browse/benefits)
- if you want to know about benefits or entitlements for disabled people, visit [**www.gov.uk/browse/benefits**](http://www.gov.uk/browse/benefits)
- you can get help at an advice centre like the Citizen's Advice Bureau
- you can get in touch with Carers UK for advice on a range of issues.

Their helpline number is freephone 0808 808 7777. Or visit the Carers UK website at [**www.carersuk.org**](http://www.carersuk.org)

For information about financial support, rights, carers organisations, employment, independent living and much more, visit [**www.gov.uk**](http://www.gov.uk)

Keep these notes in a safe place. They do not need to be returned with the form.