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Carer's Allowance

Carer's Allowance is a non-means tested payment of £67.25 a week to help you look after someone. Carer's Allowance is taxable and it can also affect any other benefits you may be claiming.

However, carers will only have to pay tax if they have other sources of taxable income such as occupational or personal pensions or part-time earnings, and if this combined income takes them over the threshold for paying tax. Carer's Allowance on its own is below this threshold.

You do not have to be related to, or live with, the person you care for. You will also get National Insurance credits each week towards your pensions if you are under pension age.

To claim Carer's Allowance, all of the following apply:

- You are 16 or over.
- You spend at least 35-hours a week caring for someone.
- You have been in England, Scotland or Wales for at least 2 of the last 3 years (this does not apply if you are a refugee or have humanitarian protection status).
- You normally live in England, Scotland or Wales, or you live abroad as a member of the armed forces.
- You are not in full-time education.
- You earn no more than £128 a week after tax and certain expenses - these will be assessed when you apply.
- You are not subject to immigration control.

You might be eligible for Carer's Credit if you are not eligible for Carer's Allowance.

You are aged 16 or over

You can make a claim up to 3-months before your 16th birthday, although the benefit will only be paid from the day you become 16.

Not in full-time education

The meaning of 'full-time education' is complicated and may depend on a number of factors including the type of course you are doing.

Your course is likely to be considered 'full-time' if:

- Your school, college or university describe the course as full-time. However, there is a case which suggests that some courses classed as 'full-time' may in fact not be classed as 'full-time' by the Carer's Allowance Unit - if the actual course is for less than 21-hours a week. Or
- You are required to do 21-hours a week or more of study, even if your school, college or university does not describe your course as 'full-time'.

When calculating the 21-hours, you include only hours spent in 'supervised study'. You do not include any time spent on meal breaks or on unsupervised study on or off the premises of the school, college or university.

Supervised study does not depend on whether your supervisor (ie teacher, tutor, lecturer) is present with you. If your study is undertaken to meet the reasonable requirements of your course, it normally counts as supervised study, regardless of whether that study is undertaken on or off the premises of the school, college or university.

Unsupervised study means work beyond the reasonable requirements of your course.

Caring for someone 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, e.g preventing them coming to harm by walking out of the house.
- Time spent doing practical tasks for the person, e.g cooking.
- Time taken doing practical tasks, even if you do not do them in the presence of the person, 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).

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:

- Contribution-based Employment and Support Allowance.
- Incapacity Benefit.
- Maternity Allowance.
- Bereavement or widow's benefits.
- Severe Disablement Allowance.
- Contribution-based Jobseekers Allowance.

- State Pension (see below).

This is because of the 'overlapping benefits' rules. This means that if you are getting more than the amount of Carer's Allowance from one of the above benefits, you cannot be paid Carer's Allowance.

Effect on other benefits

Carer's Allowance can affect the other benefits that both you and the person you care for get.

Effect on the benefits of the person you care for

When you claim Carer's Allowance, the person you care for will stop getting:

- A severe disability premium paid with their benefits.
- An extra amount for severe disability paid with Pension Credit, if they get one.
- Reduced Council Tax - contact their local council to find out if this affects them.

Effect on your benefits

When you claim Carer's Allowance your other benefits may be reduced, but your total benefit payments will usually either go up or stay the same.

Carer's Allowance does not count towards the benefit cap.

If you get Working Tax Credit or Child Tax Credit, you must contact the Tax Credits office to tell them about Carer's Allowance claim.

If you get Universal Credit, it might affect how much you get from other benefits. Any means-tested benefits you get will be reduced by the same amount you get from Carer's Allowance. This includes:

- Housing Benefit.
- Income Support.
- Income-based Jobseeker's Allowance.
- Pension Credit.
- Universal Credit.

Underlying entitlement

You cannot normally get 2 income-replacement benefits (e.g. Carer's Allowance and the State Pension) paid together. This is called the 'overlapping benefit rule'. If you cannot be paid Carer's Allowance because of this rule, you have 'underlying entitlement' to Carer's Allowance instead.

This might mean you could get:

- The carer premiums in Jobseeker's Allowance and Income Support.
- The extra amount for carers in Pension Credit.
- The carer element in Universal Credit.

Your State Pension

Usually, for each week you get Carer's Allowance or the underlying entitlement you also get:

- National Insurance credits.
- Contributions to your Additional State Pension.

Caring for more than one person

You can only get paid Carer's Allowance once each week. You won't get paid more if you look after more than one person.

Change of circumstances

You must report any change in your circumstances if you are claiming or have applied for Carer's Allowance.

This includes, if:

- You change, start or leave your job.
- You start earning more than £128 a week after tax and certain expenses.
- You stop being a carer.
- You take a holiday or go into hospital - even if you arrange care while you are away.
- The person you care for goes into hospital or takes a holiday.

You must tell the Department for Work and Pensions if the person you are caring for dies.

If you temporarily stop providing care for someone

You can still get Carer's Allowance if you temporarily stop providing care for someone. This means any period when you spend less than 35-hours a week caring for the other person. For example, you could get Carer's Allowance for up to:

- 12-weeks if either of you go into respite care or hospital.
- 4-weeks if either of you go on holiday.

For further information

To claim Carer's Allowance:

- Visit www.gov.uk/carers-allowance/how-to-claim to apply online or download a claim form. On the online claim form the person you are caring for no longer has to sign their consent. There is a disclaimer section where you declare that you have made/will make the person you are caring for aware of the potential consequences to their benefits. A notification will be sent to the person you are caring for informing them that a Carer's Allowance claim as been made and the impact this may have on their benefits.
- Request a claim pack DS700 (or DS700(SP) if you are getting a State Pension) by calling the Carer's Allowance Unit.

Carer's Allowance Unit

For a claim pack or queries regarding a claim.

0800 731 0297

Textphone: 0800 731 0317

Carers Allowance Unit, Mail Handling Site A, Wolverhampton. WV98 2AB

CATCH UP

For queries & help completing forms including home visiting service and appeals/tribunals.

01554 776850

CATCHUP@ctcww.org.uk

www.ctcww.org.uk

Citizens Advice Bureau (CAB)

For practical information & advice on welfare benefits and other topics.

CAB Ammanford Office: 14 Iscennen Road, Ammanford. SA18 3BG

CAB Carmarthen Office: 113 Lamma Street, Carmarthen. SA31 3AP

CAB Llanelli Office: 4 Cowell Street, Llanelli. SA15 1UU

03444 77 20 20 (appointments line)

www.citizensadvice.org.uk

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Carmarthenshire Carers Information Service

The Carers Information Service provides free and confidential information, advice, and support to Carers.

We produce and distribute information for carers and organise regular events in partnership with other organisations.

The service is joint funded by Carmarthenshire County Council and Hywel Dda University Health Board.

Contact details

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www.ctcww.org.uk



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