

Carer's Allowance



Extra money if you're looking
after someone



Am I a carer?

The word ‘carer’ means different things to different people. You may not think of yourself as one, but if you look after a partner, relative or friend who’d find it difficult to manage without your support, then you’re a carer.

Many people mistakenly believe they can’t claim Carer’s Allowance. But as a carer, you may be eligible for it.

Do any of these statements apply to you?

‘I’m just doing what anyone would do in my position.’

Lots of people don’t see themselves as a carer because they consider the support they give a loved one as their duty. But this doesn’t mean you’re not eligible for financial help.

‘I didn’t choose to help my partner, I just had to – so I can’t qualify for anything.’

You don’t need to have chosen to be a carer to be eligible for Carer’s Allowance. Plenty of carers simply find themselves in the position of being a carer because of their circumstances.

‘I claim a disability benefit so I can’t be eligible for a carer’s benefit too.’

You can claim Carer’s Allowance and still get your Personal Independence Payment, Attendance Allowance or Disability Living Allowance benefits.

‘I can’t claim Carer’s Allowance if I’m receiving my State Pension.’

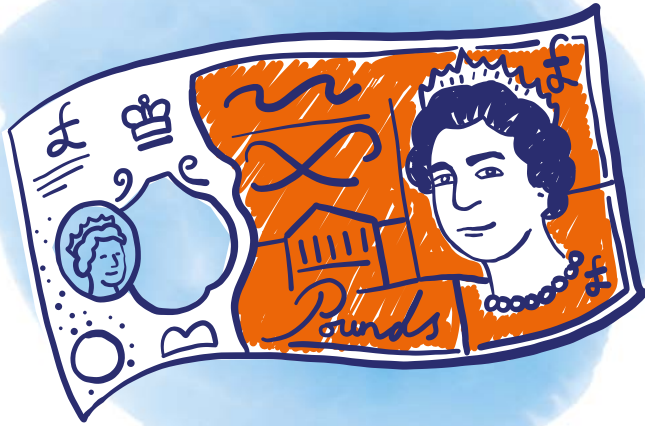
You may still receive some Carer’s Allowance, or you may receive a carer premium or carer addition instead. See page 6 to find out more.

Good to know



This guide only looks at Carer’s Allowance. But we also have other guides about the practical and emotional support that may be helpful for you as a carer:

- **Advice for carers**
- **Caring for someone with dementia**



What is Carer's Allowance?

Carer's Allowance is paid to people who spend at least 35 hours a week caring for someone who is ill or has a disability and receives certain benefits.

How much will I get?

Carer's Allowance is **£76.75** per week.

Good to know



Claiming Carer's Allowance can also help you qualify for higher rates of Pension Credit, Housing Benefit or Council Tax Support (also known as Council Tax Reduction), or allow you to claim these benefits for the first time.

Can I claim it?

To qualify for Carer's Allowance, you must:

- spend at least 35 hours a week caring for someone (whether you live with them or not)
- care for someone who receives either Attendance Allowance, Disability Living Allowance care component (at the middle or higher rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment, Constant Attendance Allowance or another relevant benefit
- not be earning more than £139 a week (after tax)
- not be in full-time education.

The 35 hours of care can include time spent:

- physically helping the person
- doing practical tasks for them, such as shopping and cooking
- generally helping someone stay safe and well – for example, by making sure they're taking the correct medication.

Next steps



See our guide **More money in your pocket** to find out more about other benefits the person you care for needs to claim for you to be eligible for Carer's Allowance. Age Cymru have their own version of this guide.

What if I receive State Pension?

If your State Pension is less than £76.75 a week, you can claim Carer's Allowance to top it up to that level.

If your State Pension is more than £76.75 a week, then you won't be paid Carer's Allowance. This is because State Pension and Carer's Allowance are classed as 'overlapping' benefits, which can't be paid at the same time.

But it's important to know that even if your State Pension is more than £76.75 a week, you should still make a claim.

Even if you're not paid any Carer's Allowance, you can still be awarded an 'underlying entitlement' to it. This means you could be entitled to a carer premium or carer addition. This is extra money with any means-tested benefits you claim, such as Pension Credit and Housing Benefit.



“I had to give up work to care for mum and I was worried that if I claimed Carer’s Allowance it would stop her State Pension.”

Daisy, 50



Will it affect the benefits of the person I care for?

Yes, it could. If the person you care for receives a severe disability premium (or addition) added to one of their benefits, that extra money stops if you receive Carer’s Allowance.

However, if you only have an underlying entitlement to Carer’s Allowance, that won’t affect their benefits.

Get advice from your local Age UK or contact Carers UK (page 11) if you think the person you care for may be affected, as it can be complicated. In Wales, contact your local Age Cymru for advice.

How do I apply?

There are different ways to apply for Carer's Allowance.



Online

Visit www.gov.uk/carers-allowance to download a form or make a claim online.



Phone

Contact the Carer's Allowance Unit on **0800 731 0297** for a claim form.

What if my application is turned down?

If your application for Carer's Allowance is turned down, ask your local Age UK for help. In Wales, contact your local Age Cymru.

It's important to do this as soon as possible, as you only have one month to challenge a decision.

“My local Age UK gave me advice on appealing. They were really helpful.”

Mansi, 72



What if my circumstances change?

If your circumstances change, report this to the Carer's Allowance Unit (page 11). Do this as soon as possible to avoid being overpaid any benefit – as you'll have to pay it back.

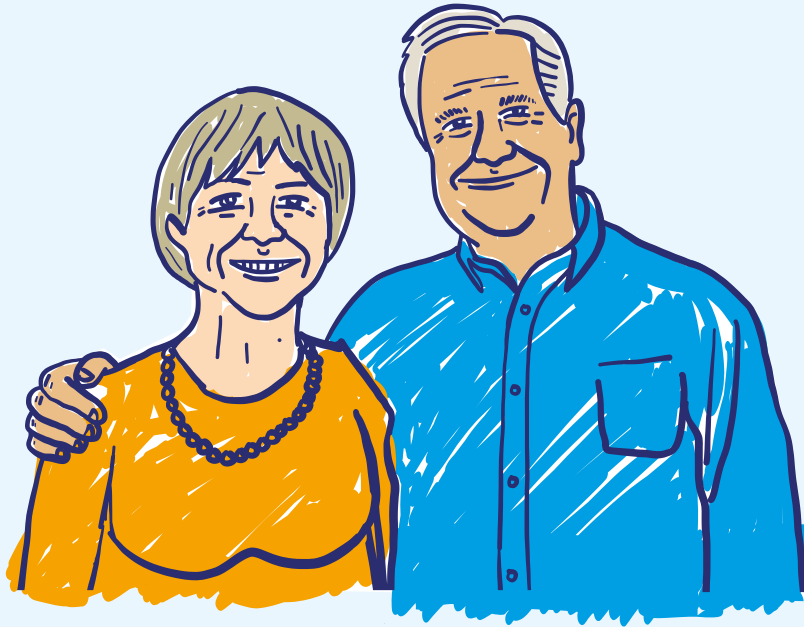
- If you take a break from caring for up to 4 weeks in any 26-week period, your Carer's Allowance won't be affected.
- If you're in hospital for at least 8 weeks, your Carer's Allowance is still paid for up to 12 weeks.
- If the person you care for is in hospital for at least 8 weeks, your Carer's Allowance will continue for up to 12 weeks or until the person's disability benefit stops. Their disability benefit will stop after 4 weeks if they're in an NHS hospital.
- If the person you care for goes into a care home, you'll only be able to keep claiming Carer's Allowance if they continue to receive a disability benefit and you still care for them for at least 35 hours a week. The disability benefit of the person you care for will stop after 4 weeks, unless they're paying their own care home fees.
- If the person you care for dies, your Carer's Allowance will continue for up to 8 weeks.

Good to know



If you get a carer premium or carer addition, this may also be affected if your circumstances change. Get advice from your local Age UK if this is the case. In Wales, contact your local Age Cymru.

John's story



John contacted Age UK to find out if he could claim Carer's Allowance.

'My wife has dementia and I help her get dressed and make sure she takes her medication. I never really thought of myself as a carer – I just do what anyone else would in my situation.'

'I went to my local Age UK to ask for their advice and I was so glad I did. They told me that I couldn't get Carer's Allowance because my State Pension was a certain amount, but I did have an underlying entitlement to it. This meant I could get an extra amount added to my Pension Credit. So I now have that little bit extra each month.'

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Carer's Allowance Unit

Provides information about Carer's Allowance, including eligibility and how to make a claim.

Tel: **0800 731 0297**

www.gov.uk/carers-allowance-unit

Carers UK

Charity providing information and support to carers, including information about benefits for carers.

Tel: **0808 808 7777**

www.carersuk.org

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What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Advice for carers**
- **Caring for someone with dementia**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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