



Carers Allowance and the Carer Premium/Addition

This factsheet covers Carers Allowance and the Carer Premium/Addition. The benefits system is complex and it is difficult to know what to claim. You can get advice from CarersLine on 0808 808 7777 or from the organisations listed on page 7 of this factsheet. The information in the factsheet is correct as of May 2009.

1 Carer's Allowance and the Carer Premium/Carer Addition

If you care for someone for at least 35 hours a week, you could be entitled to Carer's Allowance; the main benefit for carers. This leaflet explains the rules for claiming and answers some commonly asked questions about Carer's Allowance.

What is Carer's Allowance?

Carer's Allowance is the main benefit for carers. Carer's Allowance is not means-tested although earnings can affect your entitlement. It is not based on your National Insurance record.

Carer's Allowance is currently paid at £50.55 a week.

What is the carer premium / addition?

The carer premium (or addition) is an extra amount paid as part of means-tested benefits. The carer premium is paid with Income Support, income-based Jobseeker's Allowance, Council Tax Benefit, and Housing Benefit. The carer addition is paid with Pension Credit.

The carer premium/addition is worth £29.50 a week.

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2 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:

- Look after someone who gets a qualifying disability benefit
- Look after that person for at least 35 hours a week
- Are aged 16 or over
- Are not in full-time education
- Earn £95 a week (after tax) or less
- Satisfy UK presence and residence conditions.

What are the qualifying disability benefits?

The person you care for must be getting:

- Disability Living Allowance at either the middle or highest rate for personal care needs; or
- Attendance Allowance (at either rate); or
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or basic (full day) rate with a War Disablement Pension

What counts towards the 35 hours a week spent caring?

Time spent caring can include time physically helping the person, time you spend 'keeping an eye' on the person you look after e.g. preventing them coming to harm by wandering out of the house etc, time spent doing practical tasks for them, e.g. cooking, shopping and housework. Time can still be counted for practical tasks even if you don't do them in the presence of the person you care for e.g. if you pick up some shopping for him/her on the way over.

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 too.

Time spent travelling to and from the person you care for does not count.

NB: you must provide 35 hours of care for every week you claim Carer's Allowance. You cannot average out your hours over a number of weeks

I am a student, how do I know if my course is considered full-time?

A course is considered to be full-time if you study for 21 hours a week or more. 'Study' may include coursework or homework away from the college, but breaks do not count as time spent on the course. If you are not sure if your course is classed as full time, check with your college.

Carer's Allowance is not paid during temporary absences from your course including holiday periods.

How much can I earn from working?

If you are in paid work (including self-employed) you cannot get Carer's Allowance if you earn more than **£95 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

I have to pay for someone to look after my mother/son while I am at work. Can these costs be deducted from my earnings?

Payments you make for the care of the person you look after, or for a child under 16 while you are at work, can be deducted from your earnings up to the value of half your earnings (after the above deductions if they apply).

However, this will not apply if payments are made to a close relative of you or the person looked after. Close relative is defined as partner (including same sex partner under the Civil Partnership Act), parent, son, daughter, brother, sister.

Do I have to have been in the country for any length of time to get Carer's Allowance?

To get Carer's Allowance you must have been in the UK for 26 of the last 52 weeks. Some people may be treated as being in the UK while abroad e.g. 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 (e.g. you are not allowed to claim public funds). 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.

3 Frequently Asked Questions

Do I need to be getting Carer's Allowance to get the carer premium or carer addition?

No, if you can't get Carer's Allowance because you are being paid another benefit that overlaps with it (see below), 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.

What happens if I receive other benefits – how will this affect my entitlement to Carer's Allowance?

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

- Incapacity Benefit
- Maternity Allowance
- Bereavement or widow's benefits
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance
- State Retirement Pension (SRP)

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 could still have 'underlying entitlement' to Carer's Allowance if you meet all the criteria (see p2). This 'underlying entitlement' means that the carer premium/addition can be included in calculations for means-tested benefits (see p1).

Mary looks after her husband, Cyril, 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 £245.25

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 passes this letter to the Pension Service to ask for a carer addition to be included in their Pension Credit. Mary and Cyril's income increases by £29.50 a week to £274.75:

State Retirement Pension x 2	£190.20
Attendance Allowance	£ 47.10
Pension Credit (including carer addition)	£ 37.45

Can I claim any Carer's Allowance for my partner as well?

You may be able to get an extra amount of Carer's Allowance called an 'adult dependent addition' of £31.70 a week for your spouse/civil partner if s/he

lives with you. Your partner's income could affect whether this addition is paid – seek advice.

My husband gets an extra amount of State Retirement Pension for me – can I claim Carer's Allowance for looking after him?

If your partner gets an extra amount (an adult dependant addition) for you through his State Retirement Pension, you can still claim Carer's Allowance, 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 dependant addition' of your partner's benefit.

Can I add together the time I spend caring for two people to make up the 35 hours a week minimum rule?

No, to qualify for Carer's Allowance, you must care for one person for at least 35 hours a week. 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.

My brother and I both care for our mum for 35 hours a week - can we both claim Carer's Allowance?

No, only one carer can claim for each disabled person. If there is more than one carer, 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 for your mum (see right hand column)

I look after my disabled parents. Can I claim for my mother while she claims for my father?

Yes, as long as you meet all the criteria, you can still claim Carer's Allowance for looking after someone else even if you get a qualifying disability benefit yourself and someone gets Carer's Allowance for looking after you.

Can getting Carer's Allowance affect the income of the person I care for?

Getting Carer's Allowance for looking after someone can sometimes reduce the amount of means-tested benefit paid to the person you look after. This would be the case if the person you look after lives alone (or is one of a couple living alone where both are getting the qualifying disability benefit) and gets the 'severe disability premium' included in their means-tested benefits.

The severe disability premium 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 can no longer be paid.

Note that having underlying entitlement to Carer's Allowance (see p3) will not affect the benefits of the person you care for. The Carer's Allowance claim form has more information about this.

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 and also claims Income Support. Because she lives independently and no one gets Carer's Allowance for looking after her, she gets the severe disability premium included in her claim.

When she starts to need more help, Joe, who had been claiming income-based Jobseeker's Allowance, makes a claim for Carer's Allowance for looking after her. He gets Carer's Allowance and an Income Support top-up (including a carer premium).

Once Joe gets Carer's Allowance for looking after her, Sarah can no longer get the severe disability premium in her Income Support, so Sarah's income goes down by £52.85:

Do I have to pay tax if I receive Carer's Allowance?

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

How do I protect my National Insurance record while I'm caring (e.g. for State Retirement Pension)?

For each week that you receive Carer's Allowance you get a National Insurance Credit. This can help protect the amount you will get from State Retirement Pension, Incapacity Benefit, and contribution-based Jobseeker's Allowance. Credits can also count towards Bereavement Benefits for your spouse or civil partner (see glossary on back page).

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 from CF411 – you can get this from HM Revenue & Customs or the Pension Service.

What happens when I reach my 60th birthday (women) and 65th (men)?

Whilst there is no longer an 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 p1).

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 (i.e. you could defer your pension); your state pension will not increase during the time you have deferred your State Retirement Pension.

Does my occupational or personal pension affect Carer's Allowance?

Carer's Allowance can be paid in addition to your personal or occupational pension. If you get extra Carer's Allowance for your partner, your occupational/personal pension could affect this extra amount.

Can I take a break from caring?

Yes. Once you have been getting Carer's Allowance for 22 weeks, you can have a break from caring (but continue to be paid Carer's Allowance) for up to 4 weeks in any 26 week period.

In addition, once you have received Carer's Allowance for 14 weeks, it will continue to be paid for up to 12 weeks if you go into hospital.

NB: Carer's Allowance will stop if your total breaks add up to more than 12 weeks in any 26-week period (this will include any periods when you were in hospital).

4 How do I make a claim Carers Allowance?

This can be done in either one of two ways:

- **By completing the claim form in the Carer's Allowance claim pack (DS700).** To avoid delay, please make sure your claim form is printed with the date of April 2009 or later.

To request a claim pack, phone the Carer's Allowance Unit on 01253 85 61 23 (Textphone 01772 89 94 89, calls from typetalk are also welcome) or email cau.customer-services@dwp.gsi.gov.uk, or contact the Benefit Enquiry Line on 0800 88 22 00 (Textphone 0800 24 33 55).

- **By making an online claim.** To do this, go to www.direct.gov.uk/carers for further information or go direct to the carer e-service at www.dwp.gov.uk/carersallowance

Note. You can save your online claim, so you don't have to complete it all in one go.

Can I get help to complete the Carer's Allowance claim form?

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 CarersLine on 0808 808 7777 (opening hours Wednesday and Thursday, 10am-12noon and 2-4pm).

My partner's just about to claim Disability Living Allowance - when should I put my claim in for Carer's Allowance?

You must claim Carer's Allowance within 3 months of the person you care for getting a decision about their Disability Living Allowance; if you do this Carer's Allowance will be paid from the date Disability Living Allowance was awarded (as long as you meet the conditions for the whole period).

Can I ask for my claim for Carer's Allowance to be backdated?

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.

How do I claim the carer premium/addition in other benefits?

If you already get Income Support, 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/addition should then be added.

To make a new claim:

- **For Income Support or income-based Jobseeker's allowance, contact your local Jobcentre Plus office**
- **For Pension Credit, call the Pension Service on 0800 99 1234**
- **For Housing Benefit and Council Tax Benefit, contact your local authority**

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

For more information about all these benefits, see the Carers Scotland factsheets 'Benefits'.

Can the carer premium/addition be backdated?

Income Support can only usually be backdated for one month. However, if you are already getting Income Support, the carer premium can be backdated up to three months.

Pension Credit, Housing Benefit and Council Tax Benefit can be backdated up to 12 months. If you would like your benefit claim to be backdated, you need to request this when you make your claim.

Will I need to attend a work-focussed interview?

Work-focused interviews are no longer 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 e.g. 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 stopped.

If you feel that a work-focused interview is inappropriate for you e.g. 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.

5 WHAT IF?

What happens to my Carer's Allowance if the person I care for moves into residential care?

If the person you care for moves into residential care, you can continue to be paid Carer's Allowance for up to four 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 week's break from caring in the previous 26 weeks. Disability Living Allowance and Attendance Allowance usually stop after 4 weeks when someone moves into residential care.

If the person you care for moves into residential care on a permanent basis, you can continue to get the

carer premium/addition for eight weeks after your Carer's Allowance stops.

What if the person I 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 NHS hospital if the person you look after is age 16 or over;
- 12 weeks in an NHS hospital if the person is aged under 16.

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

What happens to my Carer's Allowance if I travel abroad?

You can continue to get Carer's Allowance whilst you are abroad if:

- You go abroad with the person you look after, and s/he continues to receive a qualifying disability benefit, and the purpose of your trip is to look after them. In this case, Carer's Allowance can be paid for up to 26 weeks; or
- For up to 4 weeks in any other circumstances

What happens if the person I'm looking after dies?

You can continue to get Carer's Allowance 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 p2). The carer premium/addition can also continue to be paid for 8 weeks, if you qualify for this because you had 'underlying entitlement' (see p3).

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

What can I do if I'm not happy with a decision about my Carer's Allowance claim?

You can appeal a decision about your Carer's Allowance claim. To do this complete form GL24 (a copy should be sent to you with your decision letter). You must usually ask for an appeal within one month of the date of the decision you are unhappy with.

What can I do if I'm not happy with the way my Carer's Allowance claim has been dealt with?

If you are unhappy with the way your claim has been dealt with e.g. long delays, lost forms, in the first instance you should complain to Customer Services.

If you are not happy with the outcome of this complaint, you may be able to complain to the Parliamentary Ombudsman (see contact details on pg7)

6 Glossary and References

Glossary

Means-tested benefit

Entitlement to these benefits is affected by the amount of income and savings you have; the higher your income/savings, the less benefit is paid

National Insurance record

A summary of the National Insurance contributions paid through work, or credits awarded when you were unable to work. Your National Insurance record is used to work out your entitlement to some state benefits e.g. State Retirement Pension, Incapacity Benefit

Public funds

A range of state support available including most welfare benefits and housing and homelessness services.

Ombudsman

The government official responsible for dealing with complaints about state services

Legal references

All the rules and criteria outlined in this leaflet are taken from the following legislation:

- The Social Security Contributions and Benefits Act 1992, section 70
- The Social Security (Invalid Care Allowance) Regulations 1976
- The Social Security (Claims and Payments) Regulations 1987
- The Income Support (General) Regulations 1987
- The Housing Benefit (General) Regulations 1987
- The Council Tax (General) Regulations 1992
- The State Pension Regulations 2002

7 More help

CarersLine
0808 808 7777
(Wed and Thurs 10am-12noon and 2-4pm)
www.carerscotland.org

Carers Allowance Unit

01253 85 61 23 (Textphone: 01772 89 94 89)
Palatine House, Lancaster Road, Preston PR1 1HB
www.direct.gov.uk/carers

Benefit Enquiry Line

0800 88 22 00 (Textphone: 0800 24 33 55)

The Pension Service

0845 60 60 265 (Textphone: 0845 60 60 285)
www.thepensionservice.gov.uk

The Appeals Service

www.appeals-service.gov.uk

The Parliamentary Ombudsman

0845 0154 033 www.ombudsman.org.uk

8 About Carers in Scotland

1 in 8 of the Scottish population are carers – 660,000 people

- Every day almost 500 people take on a caring responsibility – that equals over 178,000 people per year. By 2037 it is anticipated that the number of carers will increase to 1 million.
- 110,000 people care for 50 hours or more each week.
- There are 16,000 young carers in Scotland. However, research estimates that there may be as many more hidden young carers, perhaps as many as 100,000 in total.

Carers are a third more likely to be permanently sick or disabled

- Three quarters of carers say their health is worse because of their caring responsibilities and a staggering 95% regularly cover up or disguise the fact that their health is suffering in order to continue with their caring responsibilities.
- Almost three quarters of carers have not been able to take at least one week of “holiday” or “free time” when they were not having to care for someone

Carers save the economy £7.6 billion per year, an average of £15,000 each

- The main carers benefit – Carers Allowance – is just £53.10 for a minimum of 35 hours – equivalent to £1.51 per hours – far short of the national minimum wage of £5.52 per hour.

- 79% of carers are struggling to pay utility bills like gas, electricity, water or telephone bills. More than half are cutting back on food and heating to make ends meet
- Over half of carers are in debt with a third owing more than £10,000 and over a third are struggling to pay their rent or mortgage
- Over 250,000 juggle work care with work, however because of the demands of caring 1 in 5 carers are forced to give up work altogether

9 About Carers Scotland

Carers Scotland 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 Scotland is an organisation of carers fighting to end this injustice.

Carers Scotland is here to improve carer's lives

- We fight for equality for carers. We want carers to have the same rights as everyone else to an ordinary life – a fair level of income, access to support to protect their health and wellbeing and access to the world of work, leisure and education.
- We seek to empower carers. We want carers to be actively involved in the design, development and delivery of services. We want carers to be recognised and involved as key partners in the provision of care.

Carers Scotland achieves this by

- campaigning for the changes that make a real difference to carers' lives.
- providing information and advice to carers about their rights and how to get support
- mobilising carers and supporters to influence decision-makers at local and national levels
- gathering hard evidence about what needs to change and disseminating this to policymakers and services providers
- transforming the understanding of caring so that carers are valued and not discriminated against
- providing carer awareness training for staff in health, social care and the voluntary sector
- promoting training for carers to maximise their skills and experience

10 Join Us, Make Your Voice Heard!

Carers Scotland is part of Carers UK. Carers Scotland and Carers UK want carers to be recognised for the contribution they make to society. We need you to add your voice by joining Carers UK to help us win better support for carers.

We welcome any individual who supports our aims. You will benefit by receiving the latest information written by our team of experts.

We're offering free membership to carers and former carers because we know that carers have many calls on their finances.

Join today and you'll receive:

- Our members' magazine, "Caring" and Scottish magazine "Carers", with the latest information on caring, carers' stories and how Carers UK is making a difference.
- Helpful free telephone advice on all aspects of caring from our CarersLine experts.
- Free information booklets written by experts covering a wide range of topics from carer benefits to practical help.
- Invitations to our Members' Conference and Annual General Meeting and a say in how Carers UK is run with a vote on electing our Trustees, the majority of whom are carers themselves and who ensure Carers UK is carer-led.

How to Join

Telephone our membership hotline on 020 7566 7602, email: membership@carersuk.org or join online at www.carerscotland.org

Affiliate Membership

We also offer membership for professionals groups and organisations. For further information contact our membership hotline or visit www.carerscotland.org.

Other Publications

Carers Scotland produces a range of publications for carers including factsheets and leaflets. We also publish research and good practice on, for example, carers and employment, carers and health and carers and poverty.

For more information, call Carers Scotland on 0141 445 3070. Many of our leaflets, reports and factsheets are also available online at www.carerscotland.org

CARERS Scotland
the voice of carers

**Carers Scotland
The Cottage
21 Pearce Street
Glasgow G51 3UT
Tel: 0141 445 3070 Fax: 0141 445
3096
E: info@carerscotland.org
W: www.carerscotland.org**

Carers Scotland is part of Carers UK. Carers UK is a charity registered in England & Wales (246329) and in Scotland (SC039307).

The information in this leaflet is correct at the time of writing (May 2009) and applies to Scotland. The information contained in this leaflet is not an authoritative statement of the law. © Carers Scotland