Introduction

If you care for a disabled person, the main benefit you can claim is Carer’s Allowance. However, there are several other benefits that you might be entitled to depending on your financial circumstances. This factsheet explains what you might be able to claim.

Carer’s Allowance

Carer’s Allowance is a taxable benefit for carers worth £66.15 a week from the Department for Work and Pensions. Some existing claimants may get extra for their spouse or civil partner, or for their partner if they care for their children.

- You don’t need to have paid National Insurance contributions (NICs) to get it and it is not affected by any savings you have.
- It can be paid to single people and people in couples—for example, a man whose partner is working full-time can claim.
- You will be credited with a class 1 NIC for each week’s entitlement if you are under pensionable age.
- You can be the parent of a child who has a disability.
- You don’t need to have given up a job to care for the disabled person: it doesn’t matter if you have never worked.
- You do not have to be living with the person you are looking after to be able to get the allowance—you can be caring for a neighbour or friend.
- You do not have to be caring every day.

Who can get Carer’s Allowance?

You can get Carer’s Allowance if:

- You are over 16 years of age, and
- you spend 35 hours or more a week looking after an adult or child (this could be just for weekends), and
- the adult or child gets either Attendance Allowance or Constant Attendance Allowance, the middle or highest rate care component of Disability Living Allowance, or the daily living component of PIP (Personal Independence Payment), and
- you earn no more than £123.00 a week after deducting certain expenses, and
- you are resident in Great Britain and are not subject to immigration control.
Two people cannot both qualify for Carer’s Allowance for looking after the same person. You cannot get extra Carer’s Allowance for looking after more than one disabled person.

Why claim Carer’s Allowance?

- If you get Carer’s Allowance or you have an underlying entitlement to it, you may qualify for the carer premium in Income Support, Pension Credit, income-related Employment and Support Allowance, Housing Benefit, Council Tax Reduction or Universal Credit.
- If you get Carer’s Allowance or you have an underlying entitlement to it, you will automatically qualify for the £10 Christmas bonus.
- For each week you get Carer’s Allowance or you have an underlying entitlement to it, you can get a National Insurance class 1 credit.

WARNING

If the person you are looking after is claiming the ‘severe disability premium’ with their Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, Housing Benefit or Council Tax Benefit, you must get advice before claiming Carer’s Allowance as the person you care for could lose money.

When to claim Carer’s Allowance

Claim Carer’s Allowance straight away if you are caring for a disabled person or a child who has claimed or is getting Disability Living Allowance, Attendance Allowance or PIP. You may be refused the money at first if the disabled person’s Disability Living Allowance, Attendance Allowance or PIP has not been awarded yet.

Do not worry if you are refused at first. Keep the rejection letter safe and reclaim Carer’s Allowance again when the Disability Living Allowance, Attendance Allowance or PIP comes through. Remember to ask for the Carer’s Allowance to start from the date the Disability Living Allowance, Attendance Allowance or PIP started.

Backdating

If you were entitled to Carer’s Allowance before you actually claimed and show that you meet all the qualifying conditions, Carer’s Allowance will be backdated for up to three months.

How long is Carer’s Allowance paid for?

Carer’s Allowance is paid for as long as the claimant is caring for someone else and continues for up to eight weeks following the death of the person being cared for. It can continue to be paid during short breaks from caring.

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How to claim Carer’s Allowance

You can claim online at https://www.gov.uk/carer-allowance/how-to-claim or using form DS700 (DS700SP if over 65) from your local DWP office or from:

Carer’s Allowance Unit
Mail opening site A
Wolverhampton
WV98 2AB
Tel: 0800 731 0297 (textphone 0800 731 0317)

How do other benefits affect Carer’s Allowance?

You cannot be paid Carer’s Allowance while you are receiving the same amount or more of any of the following benefits:

- Incapacity Benefit
- Contribution-based (new style) Jobseeker’s Allowance
- Contribution-based (new style) Employment and Support Allowance
- Widows or bereavement benefits
- State (retirement) Pension
- Unemployability supplement
- State training allowance

This is known as the overlapping benefits rule. Also, if your partner receives a dependency addition for you with one of these benefits, the addition cannot be paid at the same time as you receive Carer’s Allowance.

This overlapping benefits rule may be of particular relevance for carers over pensionable age, because most people over pensionable age receive State Pension, which is an overlapping benefit and means Carer’s Allowance will not be paid. However, even if the overlapping benefit rules apply it can still be worthwhile claiming as you may still have an ‘underlying entitlement’ which entitles you to a carer premium.

Underlying Entitlement

If someone satisfies the criteria for Carer’s Allowance but it is not paid because the person is receiving an overlapping benefit, that person will still have an ‘underlying entitlement’ to Carer’s Allowance.

This underlying entitlement is very important if you get Income Support, income-related Employment and Support Allowance, Pension Credit, Housing Benefit and Council Tax Reduction. If you are claiming Universal Credit you do not have to claim Carer’s Allowance to be entitled to this extra amount.

It has the effect of adding £36.85 a week (the ‘carer premium’) to Income Support, Pension Credit, income-related Employment and Support Allowance and Housing Benefit and Council Tax Reduction calculations, or £160.20 a month (the ‘carer element’) to your Universal Credit calculation. This may mean you receive an increased amount of these benefits, or become entitled to one of them for the first time.

The carer premium also continues to be paid for up to eight weeks after the person who is cared for dies.
Money off your Council Tax

Discounts

If you live with the person you care for, and they are neither your partner nor a child under 18 years, you may get a Council Tax Discount. To qualify, care must be provided for at least 35 hours a week. In addition, the person you care for must be getting one of the following benefits:

- Attendance Allowance (or Constant Attendance Allowance) at the higher rate, or
- Disability Living Allowance higher rate care component, or
- The daily living component of PIP.

If there is more than one carer each providing at least 35 hours care a week, the discount could be higher. You need to contact your local council to apply for a Council Tax Discount.

Reductions

You may be able to get money off your Council Tax if you use a room in your house specially for the needs of a disabled person, for example if you use a living room as a bedroom, or have a second kitchen or bathroom, or if you have your house adapted so that a wheelchair can be used indoors.

You need to contact your local district council to apply for a Council Tax Reduction.

Exempt Properties

If you have moved home to care for someone and you are still billed for Council Tax on your old home, you may be able to get an exemption as long as no-one lives there.

You need to contact your local council to gain exemption.