



A benefits briefing from The ME Association

January 2020

CARER'S ALLOWANCE

WHAT IS CARER'S ALLOWANCE?

This is a benefit that is intended to provide financial help to someone who regularly spends at least 35 hours a week caring for a severely disabled person. It doesn't have to be a relative or partner, and you don't necessarily have to live with the person you are caring for.

HOW DO YOU QUALIFY?

In order to receive a Carer's Allowance you have to meet all of the following criteria:

- Spend at least 35 hours a week caring for someone.
- Care for a person who receives one of the following qualifying benefits: Personal Independence Payment (daily living component); Disability Living Allowance (middle or highest care rate); Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disabled Benefit; Constant Attendance Allowance at the basic (full day) rate with a War Disabled Pension; Armed Forces Independence Payment.
- Be aged 16 or over.
- Not be in full-time education – which means attending a course of supervised study for 21 hours or more a week.
- Must not earn more than £123 a week after tax and expenses
- Live in the UK when you claim.

INTRODUCTION TO A COMPLEX BENEFIT

Caring for someone who has a chronic disabling illness can cause major financial problems – especially if you have to give up work, or reduce your hours of work, in order to do so. The main form of state financial assistance that carers may be entitled to is called Carer's Allowance. The rules are quite complicated, so do check them carefully.

HOW MUCH DO YOU GET?

The current (2019-2020) weekly payment is £66.15. This can be paid into a bank or building society account that accepts direct payments. You may be able to get an additional amount for your husband, wife or civil partner, or someone living with you who looks after your dependent children.

Carer's Allowance is:

- Not means-tested.
- Does not depend on National Insurance contributions.
- Is taxable.
- Gives you class 1 National Insurance contribution credits.
- Helps to qualify for additional state pension.

If you are entitled to Carer's Allowance prior to claiming it, payments can be backdated for up to three months.

EFFECT ON OTHER BENEFITS

As with many state benefits, claiming one benefit may affect other payments involving both the carer and the person being cared for – what is known as the overlapping benefit rule. So it's important to check the positives and negatives before making a claim. Relevant benefits that may overlap

include:

- State Pension.
- Maternity Allowance.
- Incapacity Benefit or Unemployability Supplement
- Widow's benefit and bereavement benefits
- State Training Allowance

You may also be able to get a Carer Premium – an extra amount of money included in the calculation of Income Support, income-based Job Seekers Allowance, Housing Benefit and Council Tax Benefit.

An amount equivalent to the Carer Premium is used to calculate Pension Credit.

If you cannot qualify for a Carer's Allowance because you already receive another benefit, you could still receive a Carer Premium.

Carers in Scotland have been able to claim a 'Carers Allowance Supplement' from April 2018. This is paid in addition to Carer's Allowance. It's paid in instalments of £226.20, twice a year

MAKING YOUR CLAIM

Claims should be made on form DS700, or on DS700(SP) if you receive a state

pension. Claim forms can be obtained from:

- Jobcentre Plus offices
- On-line at: <https://www.gov.uk/carers-allowance/how-to-claim>

It may take several weeks to receive a decision. If this is refused, you have one month from the date on the letter in which to either ask a decision-maker at the Carer's Allowance Unit to revise the decision or lodge an appeal with a tribunal.

BREAKS IN CARE

The regulations allow for breaks in care if you, or the person being cared for,

has to go into hospital. It is important to report any changes in writing to the Carer's Allowance Unit to avoid being asked to make a repayment.

WHAT DOES THE PERSON BEING CARED FOR HAVE TO DO?

The person being cared for will have to sign a statement confirming that:

- They know a claim is being made.
- They are receiving at least 35 hours of care per week.
- They are aware that some of their own benefits (eg severe disability premium) could be affected by the claim.

FURTHER INFORMATION

There is free, basic information about every DWP benefit at the UK.Gov website. For information about the Carer's Allowance in particular, click on this link: <https://www.gov.uk/carers-allowance>

The *Disability Rights Handbook* contains more detailed information on every benefit. This book is normally available in public libraries. It can be purchased from Disability Rights UK at: www.disabilityrightsuk.org It costs £19.00 (if in receipt of benefit) or £35.00 (full price). An extra £6 buys bi-monthly updates posted to your home.



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