

Carer's Allowance



A guide to explain what Carer's Allowance is



This document was written by **Carers Wales**. It is an easy read version of the Carers UK factsheet called **Carer's Allowance**.

How to use this document



This is an easy read version. The words and their meaning are easy to read and understand.



You may need support to read and understand this document. Ask someone you know to help you.



Words in **bold blue writing** may be hard to understand. They have been explained in a box below the word.



If the hard word is used again it is in normal blue writing. You can check what the words in blue mean **on page 28**.



S Where the document says we, this means

Carers Wales. For more information contact:

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Email: <u>info@carerswales.org</u>

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This document was made into easy read by **Easy Read Wales** using **Photosymbols**.

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Introduction

Carer's Allowance
A gold to explain what Corer's Allowace is

This document explains:

- What Carer's Allowance is
- Who can get Carer's Allowance
- The rules for Carer's Allowance
- How to claim Carer's Allowance



This document is for people living in **England** and **Wales**.



There have been some changes to the rules for Carer's Allowance because of coronavirus.



Please go to our website to find out more about these changes: http://www.carersuk.org/help-and-advice/coronavirus-covid-19



You may need support to read the coronavirus information on our website. It is not in easy read.

About Carer's Allowance





Carer's Allowance is money for people who provide care for a disabled person or for someone who needs support, for at least 35 hours a week.



Carer's Allowance is £69.70 a week. It is the main benefit for carers.

Who can get Carer's Allowance?



Not all carers can get Carer's Allowance.

You might be able to get Carer's Allowance if:



 you look after someone who gets certain disability benefits



you look after that person for at least 35 hours a week



• you are 16 years old or over



• you are not in full-time education



• you do not earn over £132 a week



 and you live in the UK and have been in the UK for a certain amount of time.



We have explained all these things on the next few pages.

You must look after someone who gets



The person you care for must get 1 of these benefits:



 Disability Living Allowance at middle or higher rate for personal care

Personal care is when a person needs help with things like washing, dressing, eating, getting to and using the toilet and talking about their needs.

- Personal Independence Payment of the Daily Living Component
- Attendance Allowance or Constant Attendance Allowance at the basic full day rate paid
- Armed Forces Independence Payment



You must look after that person for at least 35 hours a week



You must provide at least **35 hours** of care for **1 person**, each week. This can be any time of the day or night.



The 35 hours could be spent:

- helping the person with personal care
- doing things like cooking and cleaning
- doing things for them, even when you are not with them.



You cannot add up the time you spend caring for different people. If you care for more than 1 person, you must choose which person you claim Carer's Allowance for.



If you and another person both provide 35 hours of care each for the same person, only 1 of you can claim Carer's Allowance.



The other carer should get advice about what other benefits they could get. They may be able to get **Carer's Credit**. Read on page 19 for more information about this.



If you care for a person, who also provides care for someone, you may both be able to get Carer's Allowance.



You may both be able to get Carer's Allowance even if you are caring for each other.

You must be 16 years old or over



You can claim Carer's Allowance up to 3 months **before** you turn 16.



But you will not get paid your Carer's Allowance until the day you become 16.

You must not be in full-time education



You are in full-time education if:

- the place where you study says that your course is full-time
- you have to do at least 21 hours of study a week



You will **not** be able to get Carer's Allowance until you have **finished or ended** your course.

You must not earn over £132 a week



If you work, you cannot get Carer's Allowance if you earn more than £132 a week.

This is after you have paid:

- Income Tax
- National Insurance
- half of a contribution into your pension
- business expenses (if you are selfemployed)
- someone to provide care for the person you usually care for whilst you work. Or to provide care for a child under 16 as long as that person is not family.



If you earn different amounts each week, or if you are self-employed, the amount you earn over a set time will be looked at.



If you are paid from a **personal** or **private work pension** you can still get Carer's Allowance. This is **not** the same if you get a **State Pension**.



If you earn money and pay tax you should tell the tax office if you get Carer's Allowance. You might have to pay tax on your Carer's Allowance.



To contact the tax office for advice:

Phone: 0300 200 3300

Textphone: 0300 200 3319



You are allowed to take a break from being a carer. Read **page 25** for more information about breaks.



If you do work when you are on a break from caring, the money you earn will not affect your Carer's Allowance.

You must live in the UK and have stayed in the UK for a set time



You must:

 have been in Great Britain or Northern Ireland for at least 2 years out of the last 3 years



 normally live in the UK, Channel Islands, the Republic of Ireland or the Isle of Man



There are different rules for **refugees** and their families from certain places.

A **refugee** is a person who has been forced to leave their country of birth because it is not safe.



If you are a refugee you can get advice about this from the AIRE Centre:

Tel: 020 7831 4276

E-mail: info@airecentre.org



You cannot usually get Carer's Allowance if you have **immigration restrictions**.



Immigration is when a person chooses to live in another country. Immigration restrictions are rules for people who have chosen to live in another country. For example, you are not allowed to get some benefits.



Claiming Carer's Allowance can affect your right to stay in the UK. You may be able to get free advice about this from your local **Law Centre**.



Go to www.lawcentres.org.uk for more information. Or you can search for advice at: https://find-legal-advice.justice.gov.uk/

Carer's Allowance and other benefits

You usually cannot get Carer's Allowance, if you get:

- A State Pension
- Contributory Employment and Support Allowance
- Incapacity Benefit
- Maternity Allowance
- Bereavement or widow's benefits
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance.

But you can still claim an underlying entitlement.

Underlying entitlement means you would

usually get Carer's Allowance if you did not already get another benefit.

To get an underlying entitlement you have to apply for Carer's Allowance as usual. See page

20 for information about how to apply.

An underlying entitlement can increase the amount of money you get from other benefits.







Or it might allow you to get other benefits for the first time.



You should check to see if you can get an underlying entitlement. It may help you get more money.



If you already get benefits, you should tell the benefits office if you start to get Carer's Allowance. Or tell them if you get an underlying entitlement.



You will find the contact details for the right benefits office on letters they have sent you.

The benefits of the person you care for



Carer's Allowance does **not** affect the disability benefit of the person you care for. It will not affect their State Pension if they get 1.



You **must** check to see if Carer's Allowance would affect the benefits of the person you care for. And you should think carefully about whether you should claim it.

For more information, or for help and advice, you can contact these benefit helplines:

Attendance Allowance

Phone: 0800 731 0122

Textphone: 0800 731 0317

Carer's Allowance

Phone: 0800 731 0297

Textphone: 0800 731 0317

Disability Living Allowance

If you were born on or before 8 April 1948:

Phone: 0800 731 0122

Textphone: 0800 731 0317

If you were born after 8 April 1948:

Phone: 0800 121 4600

Textphone: 0800 121 4523

Jobseeker's Allowance, Income Support and Employment and Support Allowance:

If you are making a new claim:

Phone: 0800 055 6688

Textphone: 0800 023 4888)

If you already get 1 of these benefits:

Phone: 0800 169 0310

Textphone: 0800 169 0314

Pension Credit and Pension

If you are making a new claim:

Phone: 0800 731 7898

Textphone: 0800 731 7339

If you already get a Pension or Pension Credit:

Phone: 0800 731 0469

Textphone: 0800 731 0464

Personal Independence Payment

Phone: 0800 121 4433

Textphone: 0800 121 4493

Tax Credits

Phone: 0345 300 3900

Textphone: 0345 300 3909

Universal Credit

Phone: 0800 328 9344

Textphone: 0800 328 1344

Your National Insurance record and Carer's Credit



National Insurance is money paid by everyone who:

- is over 16 years old
- earns over £183 a week



Your **National Insurance record** says how much money you have paid towards National Insurance.



National Insurance is important. It is used to work out how much money you should get from benefits like a State Pension.



Your State Pension is important. It is the money you will get to live on when you no longer work because of your age.



If you get Carer's Allowance you will get **credits** to protect your National Insurance record. This is to protect your State Pension.



If you do not get Carer's Allowance you may still be able to get **Carer's Credit**. This is to help protect your National Insurance record.



To get Carer's Credit you must care for someone for at least **20 hours** a week.

And the person you care for must usually get 1 of these benefits:

 Disability Living Allowance at middle or higher rate for personal care



- Personal Independence Payment of the Daily Living Component
- Attendance Allowance or Constant Attendance Allowance at the basic full day rate paid
- Armed Forces Independence Payment



If they do not get 1 of these benefits you may still be able to get **Carer's Credit**.



To claim Carer's Credit and for advice contact the **Carer's Allowance Unit**:

Phone: 0800 731 0297

Textphone: 0800 731 0317

How to claim Carer's Allowance



You can apply online or download an application form at: www.gov.uk/carers-allowance/how-to-claim



You can ask for a claim pack by calling the **Disability and Carers Service**:

Call: 0800 731 0297

Text or typetalk: 0800 731 0317



For guidance on making a claim contact your local carers' centre:

www.carersuk.org/localsupport

Or contact our **Carers UK Helpline**:



Phone: 0808 808 7777

This phone line is open Monday to Friday from

9am to 6pm.

Email: advice@carersuk.org

When to claim



Apply for Carer's Allowance as soon as you think you should be getting it.



You can **backdate** Carer's Allowance up to 3 months.



This means it may be possible for you to be paid Carer's Allowance for the 3 months' you were providing care **before** you applied for Carer's Allowance.



Sometimes it is possible to get more than 3 months worth of Carer's Allowance to cover the time before you applied.



You can get Carer's Allowance paid from the date the person you provide care for, gets their disability benefit.



But you must have applied for Carer's Allowance **within 3 months** of the person you care for getting the decision about their disability benefit.



You could make a claim for Carer's Allowance 3 months **before** you start providing care for someone. It will be ready when you start providing care.

Getting a decision



You will be sent a letter to tell you if you will be getting Carer's Allowance. It will say what date your Carer's Allowance starts.



It is useful to keep this letter. You can use it as proof that you are a carer.

If you are not happy with the decision



If you have not been given Carer's Allowance, you can ask the **Department for Work and Pensions** to look into the decision again.



They will send you a letter to say if they still agree with the decision or not.



You **must** ask them to do this before you **appeal** to the **Tribunal Service**.

An **appeal** is a formal way to ask for a decision to be looked at because you want it changed.



You must send a copy of the letter you got from the **Department for Work and Pensions** with your appeal.



You should do this as quickly as possible. There is a limit to the amount of time you have.



For more information about what to do if you are not happy with the decision go to www.carersuk.org/appealsquide.



You may need support to read the information on our website. It is not in easy read.

What to do if something changes



If something in your life changes, you should tell the **Carer's Allowance Unit** as soon as possible. This is to make sure you do not get paid too much.



You can contact the Carer's Allowance Unit on:

Phone: 0800 731 0297

Textphone: 0800 731 0317



If you are worried about getting paid too much you can contact us for advice:

By email: advice@carersuk.org

Or by phone: 0808 808 7777

This phone line is open Monday to Friday from 9 am to 6 pm.

Taking a break



You can take up to 4 weeks off caring for every 26 weeks you provide care.



This means you will still be paid Carer's Allowance during your time off. This is as long as you have provided care:

- for at least 35 hours a week
- for at least 22 weeks



If you need to go into hospital you can get Carer's Allowance for up to 12 weeks. This is as long as you have provided care:

- for at least 35 hours a week
- for at least 14 weeks before you go into hospital

The person you care for goes into hospital



If the person you care for goes into hospital, you can get Carer's Allowance for up to 12 weeks. Or you can get it until their disability benefit stops.



If you still provide 35 hours of care a week when they are in hospital, you will keep getting Carer's Allowance until their disability benefit stops.

The person you care for goes to live in a care home



If the person you care for goes to live in a care home, you will only keep getting Carer's Allowance if:

- You still provide 35 hours of care for them a week
- The person you care for still gets their disability benefit



Otherwise your Carer's Allowance, and any other benefits you get because you are a carer, will stop within 4 to 8 weeks.

The person you care for dies



If the person you care for dies, you can usually get Carer's Allowance for up to 8 weeks after.



If you get money from other benefits because of Carer's Allowance, you will still get that money for up to 8 weeks too.

More help



There is lots of information on our website: www.carersuk.org/wales

For **help and advice** go to: www.carersuk.org/wales/help-and-advice

To find **carers' organisations** where you live go to:

www.carersuk.org/help-and-advice/getsupport/local-support

We are here for you. You can contact us:



Carers Wales

Phone: 029 2081 1370

Email: info@carerswales.org

Carers UK



Phone: 0808 808 7777

This phone line is open from Monday to Friday

from 9 am to 6pm.

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Hard words

Appeal

An appeal is a formal way to ask for a decision to be looked at because you want it changed.

Immigration restrictions

Immigration is when a person chooses to live in another country. Immigration restrictions are rules for people who have chosen to live in another country. For example, you are not allowed to get some benefits.

Personal care

Personal care is when a person needs help with things like washing, dressing, eating, getting to and using the toilet and talking about their needs.

Refugee

A refugee is a person who has been forced to leave their country of birth because it is not safe.

Underlying entitlement

Underlying entitlement means you would usually get Carer's Allowance if you did not already get another benefit.