

### **Carer's Allowance**

To qualify for Carer's Allowance, you need to

- Spend at least 35 hours per week caring for someone who is disabled
- Care for someone who receives either
  - Attendance Allowance
  - Disability Living Allowance care component (either at higher or middle rate)
  - Personal Independence Payment daily living component (at either rate)
  - Armed Forces Independence Payment or
  - Constant Attendance Allowance
- Not be in full time education or earn more than £110 per week.

Carer's Allowance is paid at a rate of £62.10 per week (2015 rate).

If you as the carer receive a State Pension of more than £62.10 a week, or you get certain benefits at a higher amount than Carer's Allowance, then you will not be paid Carer's Allowance. This is because State Pension and Carer's Allowance are classed as 'overlapping' benefits. They are both payments you can get if you are not working and you can only claim one at a time.

You should consider making a claim for Carer's Allowance, so that you can be awarded an '**underlying entitlement**' to Carer's Allowance. This means that you have been assessed as meeting all the criteria for Carer's Allowance, but can't be paid it because of other income. However, it does mean that you are entitled to get extra money paid with any means-tested benefits you claim, such as Pension Credit and Housing Benefit. This extra money is known as **carer premium** or **carer addition**.

Some means-tested benefits that the person you care for receives, such as Pension Credit or Income Support, may be reduced as a result of you getting Carer's Allowance. You should get specialist advice, for example from the Citizens Advice Bureau, or do an online benefits calculation at [www.turn2us.org.uk](http://www.turn2us.org.uk) if you think this may apply to you.

### **Carer's Credit**

If you give up work to care for someone, you may worry about not paying enough National Insurance contributions to qualify for your State Retirement Pension.

If you care for someone for at least 20 hours per week, there is a system in place to protect your State Retirement Pension entitlement. Carer's Credit is a weekly National Insurance credit for carers and replaces the previous system which was known as 'Home Responsibilities Protection'.

For any queries about entitlement or an existing claim or to report a change in circumstances, you can contact the Carer's Allowance Unit at [cau.customer-services@dwp.gsi.gov.uk](mailto:cau.customer-services@dwp.gsi.gov.uk) or telephone 0345 608 4321.