

Carer's Allowance (*ref 50*)

- 1.** Carer's Allowance (CA) is a benefit payable to you to if you care for someone who is severely disabled. It used to be called Invalid Care Allowance.
- 2.** You do not have to have National Insurance contributions to qualify for CA, nor do savings affect entitlement. However, other income (eg other benefits and earnings) does affect CA. There are times when it is worth claiming CA even if you are not going to be paid. This is because 'notional' entitlement to CA can increase other means-tested benefits such as Housing Benefit, Pension Credit etc.
- 3.** You have to be 'regularly and substantially' caring for someone to qualify for CA. This means caring for them for 35 hours or more per week. The person you are caring for has to receive Attendance Allowance or the middle or high rate of Disability Living Allowance.
- 4.** You do not have to live in the same property as the person you care for, nor does it matter if you are related. However, even if you look after more than one person, you can only qualify for one payment of CA.
- 5.** You will not qualify for CA if you are 'gainfully employed'. This means that if you earn more than £95 per week you will not be entitled to CA. It is possible to have some weeks when you are entitled to CA, and others you are not if your wages fluctuate. There is no sliding scale for this; you are entitled to the full payment or nothing.
- 6.** CA, currently £50.55 per week, will not be paid if you have other benefits coming in. This is called the 'overlapping benefits' rule. For example, you will not be paid CA if you are receiving full Retirement Pension. However, being eligible in principle for CA even if you are not being paid means that the appropriate calculation for means-tested benefits becomes more generous. This is because a 'Carer's Premium' is added into the calculation.
- 7.** If the person you are caring for receives a Severe Disability Premium in their own means-tested benefit, you should seek advice before claiming CA. This premium (which is exactly the same amount as CA) would no longer be paid if someone receives CA for the person. However, there are occasions when a claim for CA is preferable, eg the person cared for doesn't receive the whole Severe Disability Premium or wants to avoid having this part of their benefits taken into account by the Local Authority's charging assessment.
- 8.** CA is taxable. The minimum age for claiming is 16. There is no upper age limit.

If you require further information or have other queries contact Housing Options.

Housing Options, Stanelaw House, Sutton Lane, Sutton, Witney, Oxfordshire, OX29 5RY, United Kingdom
Telephone: +44 (0)845 4561497 E-mail: enquiries@housingoptions.org.uk

Although we try to ensure that statements as to the law and other facts are accurate this report gives general guidance and does not aim to cater for individual cases. Housing Options and our sponsors cannot accept responsibility for any loss incurred as a result of relying on such statements, specific advice should always be obtained on individual cases.

© All rights reserved. No reproduction is permitted without written permission from Housing Options.