



S O C I A L  
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# CAA5DCS

## A guide to Carer's Allowance



An Agency within the Department for

**Social  
Development**

[www.dsdni.gov.uk](http://www.dsdni.gov.uk)

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**This leaflet is available in other formats**

Call **028 9090 6186** to find out more.

If you find it difficult to hear or to speak clearly, you can order these leaflets from our textphone service on **0800 243 787**

You can phone us from 9am to 5pm Monday to Wednesday and Fridays, and from 10am to 5pm on Thursdays.

**Important information about this leaflet**

This leaflet is only a guide and is not a full statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date of issue.

## What is a carer?

A carer is someone who looks after a person who is disabled.

## What is Carer's Allowance?

Carers may be able to get a benefit called Carer's Allowance.

This is a contribution towards the income of carers who are unable to work full-time. It is not a wage for caring.

To find out how much the Carer's Allowance is, please visit the nidirect website or contact us. See our details on page 16.

## Can I get Carer's Allowance?

You may be able to get Carer's Allowance if you:

- are aged 16 or over
- meet conditions about which country you live in
- earn no more than the 'earnings limit'
- are not in full-time education (21 hours or more of supervised study each week), and

- for at least 35 hours a week, care for someone who is getting:
  - Disability Living Allowance at the middle or highest rate for care, or
  - Attendance Allowance, or
  - Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit or the basic (full-day) rate with a War Disablement Pension.

For Carer's Allowance, a 'week' is seven days, Sunday to Saturday.

So you can still get Carer's Allowance even if you only provide care at weekends.

You may have to pay tax on your Carer's Allowance.

The amount of savings you have does not matter for Carer's Allowance.

## Carer's Credit

From 6 April 2010, carers of working age will be able to build up qualifying years for the basic State Pension and additional State Pension through new weekly credits, known as Carer's Credit.

If you are caring for one person or more for a total of 20 hours or more a week, and you are not entitled to Carer's Allowance, you can apply for Carer's Credit.

This will protect your future entitlement to the basic elements of the State Pension and bereavement benefits.

The credits may also help you build up some additional pension, often called State Second Pension. When you claim your basic State Pension, we'll also pay you any additional pension you are entitled to. To find out more about Carer's Credit please visit the nidirect website or contact Disability and Carers Service (our contact details are on page 16).

## If I get other benefits, can I still get Carer's Allowance?

If you get one of the following benefits, at a higher amount than Carer's Allowance, we cannot pay you Carer's Allowance but you should still claim it – see 'Claiming Carer's Allowance to help you get other benefits' on page 7:

- State Pension
- Incapacity Benefit
- contribution-based Employment and Support Allowance
- contribution-based Jobseeker's Allowance
- Severe Disablement Allowance

- a training allowance
- Unemployability Supplement – paid with Industrial Injuries Disablement Benefit or War Disablement Pension
- Widow’s Pension or Bereavement Allowance
- Widowed Mother’s Allowance or Widowed Parent’s Allowance
- Maternity Allowance
- Industrial Death Benefit
- Youth Training Allowance
- Employment Training Allowance or Employment Rehabilitation Allowance.

## Claiming Carer’s Allowance to help you get other benefits

**Even if you can’t get Carer’s Allowance because you receive one of the benefits on page 6, you should still claim it. This is because it may help you get extra money paid with one of the following benefits:**

- Income Support
- Employment and Support Allowance (Income Related)
- income-based Jobseeker’s Allowance

- Pension Credit
- Housing Benefit
- Rate Relief

It may also help you build up National Insurance contributions so that you would get some State Second Pension as well as your basic State Pension when you reach State Pension age. See page 13.

## Do I or my family need to live in Northern Ireland?

To get Carer's Allowance, you need to meet certain conditions about:

- living in Northern Ireland
- how long you have been here, and
- your immigration status, if you are not a British citizen.

If you live in Northern Ireland and need more information, please contact us (our contact details are on page 16) or go to **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

Under European Union law, different conditions may apply if, for example, you or a member of your family have moved from the UK to another European Economic Area country (see the note on the next page) or Switzerland, or have come from one of those

countries to the UK. Whether or not you can get benefit and the type of benefit available may depend on where you (or your family members) work or live. For further information visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk), or write to

Disability and Carers Service  
Carer's Allowance  
Castle Court  
Royal Avenue  
Belfast  
BT1 1HR.

**Note:** The European Economic Area is made up of the 27 member states of the European Union (Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and the UK), plus Iceland, Liechtenstein and Norway.

## What if the disabled person has more than one carer?

We can only pay Carer's Allowance to one carer. The carers can decide who should claim.

## What if I care for more than one person?

Carer's Allowance can only be paid for caring for one person.

## What if there are two carers in the same household?

More than one person in the same household can claim Carer's Allowance, but they must be caring for different people.

For example, if both parents are caring for two disabled children and both meet the qualifying conditions for Carer's Allowance, each could claim Carer's Allowance for caring for one of the disabled children.

Or a husband may be caring for his wife and she may be caring for someone else who lives with them.

In this case, both the husband and wife can claim Carer's Allowance.

## Will my Carer's Allowance affect the benefits of the person I care for?

This depends on which benefits they get.

Carer's Allowance does not affect Disability Living Allowance, Attendance Allowance and Constant Attendance Allowance.

However, if the disabled person has been getting extra money for severe disability with an income-related benefit or Pension Credit, this extra money will stop if you are paid Carer's Allowance.

If you think this will affect you or the person you care for, contact Carer's Allowance for advice (see page 16 for details).

## What if there's a change in the benefit paid to the person I care for?

You must tell us if there's a change in the rate of Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance paid to the person you care for, or if it stops altogether.

## Can I still get Carer's Allowance if I work?

You can do some work without losing your benefit. If you earn no more than the 'earnings limit' after taking off the following payments or expenses, you can still get Carer's Allowance:

- Tax and National Insurance contributions.
- Half of any money you pay into a work or personal pension.
- Part of your work costs – for example, special clothes you need for your job.
- Part of the cost for someone (not a close relative) to look after your child, or the person you care for, while you work.

If you earn more than the earnings limit in some weeks, we won't pay Carer's Allowance for the periods affected by those weeks.

If your earnings rise above the earnings limit while you are getting Carer's Allowance, you must let us know.

To find out the earnings limit, please visit the nidirect website or contact us – see our details on page 16.

## Carer's Allowance and State Second Pension

If you qualify for Carer's Allowance, you may be able to build up a State Second Pension.

This may happen even if you are eligible for Carer's Allowance but do not receive it because of other benefits you get.

The extra pension will be paid with your basic State Pension when you reach State Pension age.

## Carer's Allowance and National Insurance contributions

For each week that you get Carer's Allowance, we will give you a National Insurance credit until the tax year in which you reach State Pension age.

You will also get this credit if you are not paid Carer's Allowance because you are getting Widow's Benefit or Bereavement Benefit at the same or higher weekly rate than Carer's Allowance.

National Insurance credits protect your right to benefits such as:

- State Pension
- contribution-based Jobseeker's Allowance
- contribution-based Employment and Support Allowance, and
- Incapacity Benefit.

If you are a married woman who chose to pay reduced-rate National Insurance, you will not get these credits.

## Work-focused interviews for carers

Your local Social Security or Jobs and Benefit office may invite you to a work-focused interview with a personal adviser if you get Jobseeker's Allowance, Income Support, Employment and Support Allowance or Incapacity Benefit as well as Carer's Allowance.

This is to help you consider different work options. At the interview the adviser will ask you about the type of paid work you may like to do and discuss:

- your skills and experience
- any difficulties you may have in finding paid work
- how your local Social Security or Jobs and Benefit office can help you.

If you get Carer's Allowance without any of these other benefits, you can ask for a work-focused interview at any time. If you want to balance work with caring responsibilities, your local Social Security or Jobs and Benefit office may be able to help you now or later if your caring responsibilities change. For example, you could go on a course to help you get a job or improve your skills.

If you would like to discuss whether a work-focused interview may help you, or to arrange a work-focused interview, please contact your local Social Security or Jobs and Benefit office. The address and numbers are in the phone book.

# How do I claim Carer's Allowance or find out more information?

To claim Carer's Allowance, you need to fill in a claim form.

There are a number of ways you can contact us:

## **By phone**

### **Benefit Enquiry Line**

To get a claim form, and help with filling it in, you can call the Benefit Enquiry Line on:

- 0800 220 674 (phone), or
- 0800 243 787 (textphone).

You can phone us from 9am to 5pm Monday to Wednesday and Fridays, and from 10am to 5pm on Thursdays.

If English is not your first language, you can use your own interpreter or one we provide.

If you have speech or hearing difficulties, a textphone service is available on 0800 243 787.

If you don't have a textphone you could check if your local library or citizen's advice bureau has one.

Textphones don't receive text messages from mobile phones.

When you ring us, the person who takes your call can only give advice. This advice is not the same as a decision about a claim.

### **Carer's Allowance**

- 028 90 906186 (phone)
- 0800 243 787 (textphone)

You can phone us from 9am to 5pm Monday to Wednesday and Fridays, and from 10am to 5pm on Thursdays.

### **In person**

If you want to speak to someone face to face, Carer's Allowance can arrange this for you.

### **By post**

You can write to:

Disability and Carers Service  
Castle Court  
Royal Avenue  
Belfast BT1 1HR.

### **Online**

For information for disabled people and carers covering

- financial support
- general advice
- rights

and much more go to

**[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**



- If you want general advice and information about benefits or entitlements, get in touch with your local Social Security or Jobs and Benefits office. The phone number and address are in the Guide to Public Services section of the phone book. You can find more information on our website at **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**
- If you want information about Pension Credit, you can phone the Pension Service. The number is **0845 601 8821**, or visit the Pension Service website at **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**
- If you want to know about benefits or entitlements for people with disabilities, phone the Benefit Enquiry Line (BEL).  
The number is freephone **0800 220 674**.  
The person you speak to will not have your records so they can only give you general advice.  
If you have speech or hearing difficulties you can contact BEL using a textphone on freephone **0800 243 787**.
- You can get help at an advice centre like the Citizen's Advice Bureau.

## What other help is available?

- You can get in touch with

### **Carers NI**

**3rd Floor 58 Howard Street**

**Belfast**

**BT1 9PJ**

They can offer advice on a range of issues. Their helpline number is **028 9043 9843**. The lines are open from 10.00am to 12 noon and from 2.00pm to 3.00pm on Mondays to Fridays only.

**Or you can visit Carers NI website at [www.carersni.org](http://www.carersni.org)**

- You can get in touch with

### **MENCAP Northern Ireland Information Service**

**4 Annadale Avenue**

**Belfast**

**BT7 3JH**

Their number is **08457 636 227**. Calls to this number are charged at Local Rate.

Mencap provide this service to people with learning disabilities, their carers and family.

- You can get in touch with

**Belfast Carer's Centre**

**58 Howard Street**

**Belfast**

**BT1 6PJ**

Their number is **028 9043 4700**.

Their Fax number is **028 9024 9999**.

Their email address is **info@carerscentre.org**

- You can get in touch with

**Contact a Family - NI office**

**50 Railway St**

**Lisburn**

**BT28 1XP**

Their National Helpline number is **0808 808 3555**

You can find more information on their

website at **www.cafamily.org.uk**

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