

Gaddum ... Carers

Hi, I'm Gaddum.

Let's talk about Carer's Allowance...

Carer's Allowance is a benefit for people providing unwaged care. If you are looking after someone for 35 hours a week or more, you may be eligible for the current rate of £67.25 a week. The amount paid is reviewed each year in April, but isn't necessarily increased. If you are getting certain other benefits, including a State Pension, then you may not be eligible for Carer's Allowance, although it may still be worth making a claim.

Carer's allowance is a benefit that you can claim if you are an unpaid carer over 16 years old. To be eligible you have to be looking after someone who gets a qualifying disability benefit, you must care for at least 35 hours per week, earn no more than £128 per week after tax, not be studying for 21 hours a week or more and satisfy UK presence and residence conditions.

To be eligible the person you care for must already get one of these benefits:

- Personal Independence Payment (PIP) – daily living component
- Disability Living Allowance (DLA) – the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance and or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment

Before claiming it's important to seek benefit advice, as claiming for this benefit could affect your other benefits, and possibly the benefits of the person you care for. You can get advice from Welfare Rights before you claim or you could use the online benefits calculator to see how you may be affected.

Carer's Allowance doesn't count toward the benefit cap. You can apply online for Carer's Allowance and you can backdate your claim by 3 months. It's important to notify the department of Work and Pensions if your circumstances change.

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People who have retired

If you are retired and receive a state retirement pension then you can still claim carer's allowance. However, if your state pension pays more than carer's allowance, you cannot actually get paid carer's allowance. It can still be worth claiming carer's allowance as by doing so you will have what's called an 'underlying entitlement'. An underlying entitlement to a benefit means that whilst you satisfy the criteria for the benefit you cannot actually be paid it. In the case of Carer's Allowance, you may not be paid it if you are getting certain other benefits, as benefit rules state that you cannot get paid both at the same time. (This is known as the overlapping benefit rules).

This means some people may be getting a benefit that 'overlaps' with Carer's Allowance and can't usually get both. The advantage of having this 'underlying entitlement' is that other means tested benefits that you are entitled to, for example pension credit, may increase. Or it may mean that you become entitled to a means tested benefit for the first time as something called a 'carer's addition' (this is extra money paid because you care for someone and get carers allowance) is included in the calculation.

If you only get a state retirement pension it is worth checking entitlement to carer's allowance and pension credit. A good rule to follow is, if there are changes, for example you are awarded a new benefit or your income changes, get a benefit check done.

Advice and Support

Salford Welfare Rights

Get free confidential and independent advice on your benefits or debt problems.

They can help you work out what benefits and tax credits you are entitled to, assist with claim forms, and argue your case at an appeal if you disagree with a decision. They are open Monday to Friday between 10am and 12pm apart from Bank Holidays. You contact by telephone on 0800 345 7375 and for more information [click here](#).

Turn2us

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services. They provide up to date information on welfare benefits. [Click here](#) to access their benefit calculation to provide you with an estimate on the amount of benefits you could be entitled to.

Citizen's Advice Salford

They provide free, confidential and impartial advice to residents of Salford, and campaign on big issues affecting people's lives. They give information on benefits and tax credits if you are working or unemployed, sick or disabled, a parent, a young person, an older person or a veteran. [Click here](#) for more information or call on 0300 3309 074.

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