

Carer's Allowance

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Carer's Allowance is the main benefit for unpaid or informal Carers. To be eligible for Carer's Allowance the following conditions must be satisfied:

- You must be aged 16 or over when the claim is made
- You must spend at least 35 hours a week caring for a person with a disability or a long-term illness, who is in receipt of Attendance Allowance, or Disability Living Allowance care component at the middle or higher rate, or Constant Attendance Allowance
- You must not be in full time education i.e. more than 21 hours per week
- If you are working, your net earnings must be less than £95.00 per week at April 2009
- If you are under the State Pension Age and receive an Occupational Pension, you can receive the full Carer's Allowance as well.

Carer's Allowance overlaps with some State benefits. You will receive the higher of the two benefits rather than both. For example Carer's Allowance overlaps with the State Pension. Please ring Cheshire Carers Centre for more information. The rate for Carer's Allowance at April 2009 is £53.10, but this is reviewed with each budget. You can pick up a claim form from Cheshire Carers Centre or your local Jobcentre Plus.

As a Carer, you may be on a low income whether or not you are in receipt of Carer's Allowance. If so, you may be entitled to other means tested benefits such as Income Support, Pension Credit, Housing Benefit and Council Tax Benefit.

The Carers Centre is able to provide more information about different benefits and entitlement. Please telephone or drop in to make an appointment.

Carer's Premium

If you already get a means tested benefit such as Housing Benefit, Council Tax Benefit or Pension Credit, Carer's Allowance is then treated as income and a deduction is made from your total income from means tested benefits. Therefore, you will not receive the full £53.10 of Carer's Allowance. Instead, the government adds a Carer Premium of £29.50

(April 2009), to the calculation for all relevant benefits.

Again, it is advisable to obtain expert advice to check eligibility and to make sure no-one else is affected by your claim for Carer's Allowance.

Home Responsibilities Protection

Home Responsibilities Protection or HRP helps to protect your basic State Pension. National Insurance contributions can be credited to your record even if you are not making contributions through employment. As a Carer, you should automatically receive credits if:

- You are receiving Carer's Allowance or,
- You are receiving Child Benefit in your name for a child under 16 years old or,
- You get Income Support and do not need to register for work because you are caring for someone.

However, it is still advisable to check that the Pensions Service has recorded all the years to which you are entitled to HRP.

This information is intended only as a brief guide. Entitlement to benefits is often complicated because of the nature of the benefits and the effect of individual circumstances on any claim. Therefore, it is always advisable to obtain expert advice.

Cheshire Carers Centre is able to offer benefit checks including guidance on relevant benefits, entitlement and how to make a claim. Please call the Helpline at Cheshire Carers Centre on 0800 085 0307 or one of our offices based nearest to you. Other organisations such as the Citizens Advice Bureau also provide expert advice on welfare benefits.