

You might not get Carer's Allowance if you already get one of these benefits:

- State Pension
- Bereavement Allowance
- contribution-based Employment and Support Allowance
- contribution-based Jobseeker's Allowance
- Incapacity Benefit
- Industrial Death Benefit
- Maternity Allowance
- Severe Disablement Allowance
- training allowance
- Unemployability Supplement – paid with Industrial Injuries Disablement

Benefit or War Pension

- Universal Credit
- War Widow's or Widower's Pension
- Widowed Mother's Allowance
- Widowed Parent's Allowance

Widow's Pension

You should still apply for Carer's Allowance even if you get these as your other benefits might be increased or **you may be eligible for a means-tested benefit for the first time if you have 'underlying entitlement'.**

A claim can be backdated by up to 3 months. For more details and to print off a form or to make a claim online go to ;

<https://www.gov.uk/carers-allowance/how-to-claim>

Carers who don't qualify for Carer's Allowance may qualify for Carer's Credit.

Carers Credit

You could get Carer's Credit if you're caring for someone for at least 20 hours a week. Carers Credit is a National Insurance credit that helps with gaps in your National Insurance record. This means you can take on caring responsibilities without affecting your ability to qualify for the State Pension. Your income, savings or investments won't affect eligibility for Carer's Credit.

To get Carer's Credit you must be:

- aged 16 or over
- under State Pension age
- looking after one or more people for at least 20 hours a week

The person you're looking after must get one of the following:

- Disability Living Allowance care component at the middle or highest rate
- Attendance Allowance
- Constant Attendance Allowance
- Personal Independence Payment - daily living component, at the standard or enhanced rate

Armed Forces Independence Payment

If the person you're caring for doesn't get one of these benefits, you may still be able to get Carer's Credit. When you apply, fill in the 'Care Certificate' part of the application form and get a health or social care professional to sign it.

Breaks in caring and eligibility

You can still get Carer's Credit even if you have breaks from caring (up to 12 weeks in a row). Keep the Carer's Allowance Unit updated if you have a break in caring of more than 12 weeks in a row.

You don't need to apply for Carer's Credit if you:

- get Carer's Allowance - you'll automatically get credits
- get Child Benefit for a child under the age of 12 - you'll automatically get credits
- are a foster carer - you can [apply for National Insurance credits](#) instead

You can obtain a form from the carers allowance unit or download the form from the link below;

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/434259/cc1-form-june-2015.pdf

Council Tax

You may qualify for reduction in your Council Tax bill if your home has been adapted for a person with disabilities (disabled relief).

Adults in your household can be disregarded(not counted) for Council Tax purposes if they have a severe impairment of intelligence and social functioning which appears to be permanent.

Contact Southend Carers if you require any assistance with understanding or applying for your entitlements to financial support.

Southend Carers
29 - 31 Alexandra Street
Southend on Sea
Essex SS1 1BW
Registered charity 1093240

Our mission is to make life easier and fairer to Carers in Southend and our expert information and advice is always tailored to the Carers individual and personal caring circumstances.



Carers Helpline: 01702 393933



Carers and Your Finances

Carers Allowance - You might be able to get Carer's Allowance if all of the following apply:

- you're 16 or over
- you spend at least 35 hours a week caring for someone
- have been in England, Scotland or Wales for at least 2 of the last 3 years
- you normally live in England, Scotland or Wales, or you live abroad as a member of the armed forces
- you're not in full-time education or studying for 21 hours a week or more you earn no more than £110 a week (after taxes, care costs while you're at work and 50% of what you pay into your pension) - don't count your pension as income

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 at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment (AFIP)

