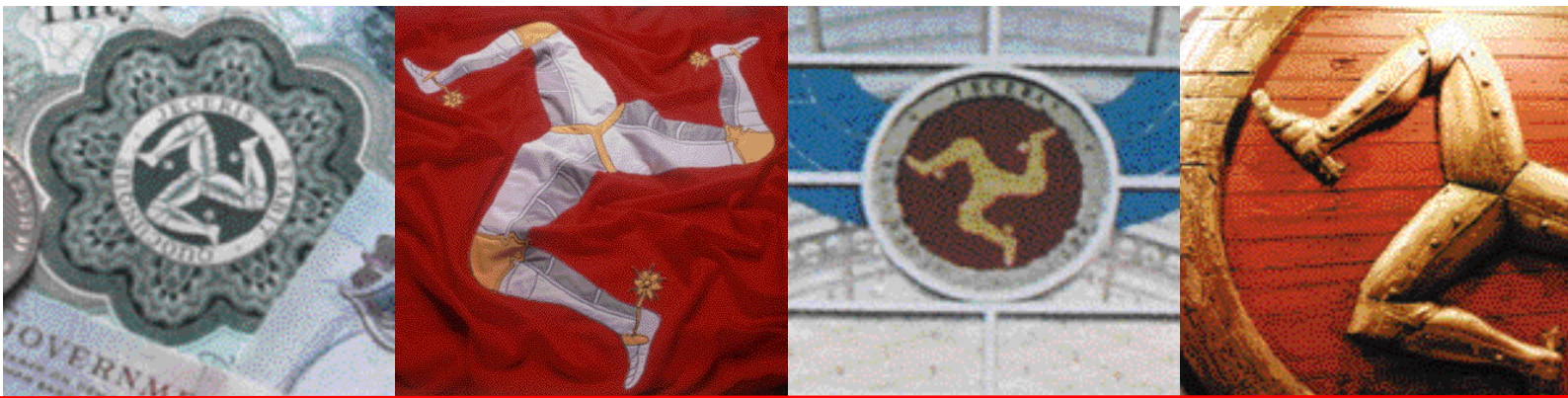




**Isle of Man**  
**Government**

*Reilrys Ellan Vannin*



Social Security

# Carer's Allowance

The Treasury  
*Yn Tashtey*

## **What is Carer's Allowance?**

Carer's Allowance (CA) is a weekly allowance you can get if you look after a disabled person who is getting either Attendance Allowance, Constant Attendance Allowance or the middle or higher rate care component of Disability Living Allowance (DLA).

You must be looking after them for at least 35 hours a week.

You can get Carer's Allowance if you are aged 16 or over and not in full time education. You don't need to have paid any National Insurance contributions to get Carer's Allowance.

Any savings you have won't affect your entitlement to Carer's Allowance or the amount you can get. But if you work over 16 hours per week and/or earn more than 16 x minimum wage a week you won't be able to get Carer's Allowance.

This leaflet tells you more about the rules for Carer's Allowance.

## **Can you get Carer's Allowance?**

### **Your age**

You must be aged 16 or over on the date you want claim Carer's Allowance from.

Although there is no upper age limit for the receipt of Carer's Allowance, it is what is known as an overlapping benefit with State Pension. This means that if you get a state pension which is worth more than Carer's Allowance you won't be paid a Carer's Allowance.

But if your state pension is worth less than Carer's Allowance you will get the difference between them.

### **Where you live**

To get Carer's Allowance you must be living in the Isle of Man.

You must also have been living in either the Isle of Man or the United Kingdom (England, Scotland, Wales or Northern Ireland) for at least 104 weeks (2 years) out of the 156 weeks (3 years) before the date on which you first satisfy all the other rules for Carer's Allowance.

Special rules apply for people in the Armed Forces and their families.

## **About the person you look after**

You must be looking after someone who is getting either Attendance Allowance (at the higher or lower rate), the middle or higher rate care component of Disability Living Allowance (DLA) or a Constant Attendance Allowance (CAA) paid with an industrial injuries or war disablement pension.

The disabled person may be an adult or a child. It doesn't matter whether you are related to them or whether you live at the same address as them.

If someone else also helps to look after the disabled person only one of you can be entitled to Carer's Allowance. If you look after more than one disabled person you can only get one amount of Carer's Allowance.

If the disabled person you look after dies, Carer's Allowance will continue to be paid to you for a period of 8 weeks following the date of their death.

## **How much time you spend caring**

You must personally spend at least 35 hours every week caring for the disabled person. You don't have to spend the same amount of time each day looking after the disabled person as long as the time you spend caring for them during the week adds up to at least 35 hours. But if you stop looking after the disabled person for a short time you may still be able to get Carer's Allowance for weeks when, for example:

- you need to take a short holiday, **or**
- the disabled person is in hospital (and still getting Attendance Allowance, DLA or CAA ), **or**
- you're in hospital.

You can take a total of 12 weeks break in any 6-month period, but no more than four weeks can be "holiday" weeks. You must tell the Disability Benefits Team about any short breaks. You can find the address on page 6 of this leaflet.

## **Education courses**

You can't get Carer's Allowance if you're attending, or are on holiday from, a full-time course of education.

You may be able to get Carer's Allowance if you're only studying part-time, but you can't get Carer's Allowance for any weeks when you attend for full-time instruction (for example, a summer school on an Open University course).

## **National Insurance contributions**

You don't have to have paid any National Insurance contributions to get Carer's Allowance.

## **How much is Carer's Allowance?**

The current rate of Carer's Allowance is shown in leaflet BP196 - Social Security Benefit Rates, which you can view online at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity) or get from a Social Security office.

## **If you get any other benefits**

You cannot get any Carer's Allowance if you get the same amount or more from one of these benefits or allowances:

- State Pension
- A widow's benefit or War Widow's Pension
- Industrial Death Benefit
- Incapacity Benefit
- Jobseeker's Allowance
- Severe Disablement Allowance (SDA)
- Unemployability Supplement paid with Industrial Injuries Disablement Benefit or War Disablement Pension
- Maternity Allowance
- A training allowance

If the benefit or allowance you get is less than Carer's Allowance, you will get the difference to make your total benefit up to the standard weekly rate of Carer's Allowance.

## **Paid work**

If you work and earn (or expect to earn) more than 16 x the minimum wage\* after allowable deductions (see below) you cannot get Carer's Allowance.

\*The minimum wage can change and the current minimum wage can be found at <http://www.gov.im/categories/working-in-the-isle-of-man/employment-rights/minimum-wage>

Earnings mean your basic wages, or salary, **as well as** overtime, fees, commission, profits, regular tips, bonuses and any other payment in cash or kind from employment or self-employment.

If you are paid monthly, to work out your weekly earnings multiply your monthly earnings by 12 and then divide the result by 52.

Allowable deductions include:-

- National Insurance (NI) contributions (but not voluntary contributions)
- Income tax
- Half of any money you pay towards a personal or occupational pension scheme
- Other expenses you have to pay because they are a necessary part of your job
- The cost of paying someone (but not a close relative) to look after a child aged under 16, or the disabled person you look after, while you are at work.

We can allow up to half the money you earn after taking off -

- Income tax
- Some National Insurance (NI) contributions, and
- Half of any money you pay towards a personal or occupational pension scheme

## **Taxation**

Carer's Allowance counts as taxable income. However, we won't make any deductions from Carer's Allowance for income tax purposes.

## **National Insurance credits**

You will get a National Insurance (NI) credit for each week that you get Carer's Allowance.

Credits may help you qualify for other benefits such as the State Pension.

If you can't get Carer's Allowance because the weekly amount you get from another benefit is the same as, or more than, you would get on Carer's Allowance (see above) it might still be worth applying for Carer's Allowance just so that you can get NI credits.

## Where can I get more information?

This leaflet is for general guidance only. It is not a definitive statement of the law.

If you would like more information, please call into a Social Security office, telephone the Disability Benefits Team on 685104 or email them at [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im).

All calls to and from Social Security are recorded for quality purposes, to prevent crime or misuse, to ensure staff act in compliance with required procedures and standards and assist in the provision of training, monitoring and service improvement.

### Contact details

**E-mail: [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im)**  
**Website: [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)**

#### Head Office

**Markwell House, Market Street, Douglas IM1 2RZ**  
**Telephone: 685104**

Counter opening hours	Monday - Friday	9.00 am - 1.00 pm
Phone calls and emails	Monday - Thursday	9.00 am - 5.30 pm
	Friday	9.00 am - 5.00 pm

#### Ramsey Office

**Town Hall, Ramsey, IM8 1RT**  
**Telephone: 812138**

Tuesday	9.15 am - 1.00 pm
	1.45 pm - 4.30 pm



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Social Security Division  
Markwell House, Market Street  
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[www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)