

Factsheet

Carer's Allowance

You may not think of yourself as a carer, but if you look after someone else you might qualify for extra money to help meet your costs. This factsheet explains what Carer's Allowance is, who can get it and how to claim.



Call free on 0800 319 6789

Visit www.independentage.org

About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

**If you're in Wales, contact Age Cymru
(0800 022 3444, ageuk.org.uk/cymru)
for information and advice.**

**In Scotland, contact Age Scotland
(0800 12 44 222, ageuk.org.uk/scotland).**

**In Northern Ireland, contact Age NI
(0808 808 7575, ageuk.org.uk/northern-ireland).**

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789**, or by visiting **www.independentage.org/publications**

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1. What is Carer's Allowance?

Carer's Allowance is the main benefit for carers. It's extra money for people who spend 35 hours or more a week caring for someone who has a severe disability. You don't need to be living with the person you're caring for to claim it.

You may have lost some of your income since becoming a carer – for example, if you've had to give up work or shorten your working hours to look after someone. Carer's Allowance could provide you with some financial help. It's paid at a weekly rate of £67.25. You can spend the money on anything you want. Claiming Carer's Allowance can entitle you to other benefits – see chapter 4 for more information.

You won't need to have a full financial assessment to work out whether you can get Carer's Allowance, but you won't qualify if your earnings are over £128 a week (after certain deductions).

To find out more about the help you could be eligible for as a carer, see our guide **Caring for someone** and factsheet **Getting help from the council as a carer**.

2. Who can claim Carer's Allowance?

You may qualify for Carer's Allowance if all the following apply:

- you care for someone for at least 35 hours a week
- your earnings (after certain deductions) are not more than £128 a week – see page 6
- you're not in education for more than 21 hours a week
- the person you care for gets a qualifying disability benefit
- you meet the residency criteria.

We explain some of these in more detail below.

Caring for someone for at least 35 hours a week

The 35 hours can include time you spend:

- physically helping someone
- keeping an eye on them
- completing tasks for them, such as cooking their meals
- if the person you care for comes to stay with you, preparing for their visit and cleaning up afterwards, and collecting them and taking them back home

providing emotional support during the coronavirus (COVID-19) pandemic, including if you live separately to them and support them over the telephone or online.

If you care for more than one person, you can't add together the hours to make 35 hours.

If you don't care for someone for enough hours to qualify for Carer's Allowance, you could still qualify for Carer's Credit (see page 12).

Earnings (after certain deductions) are not more than £128 a week

The following amounts don't count as part of your earnings for Carer's Allowance purposes:

- tax
- National Insurance contributions
- half of your contributions into an occupational or personal pension

the cost of paying someone (other than a close relative of you or the disabled person) to provide care while you're at work, up to a maximum of half of your net earnings. This can be care for the disabled person or paying a registered care provider to look after your child, if they're under 16 and you're getting child benefit for them.

If after these deductions your earnings are not more than £128 a week, you may be able to get Carer's Allowance.



Good to know

Money from personal and workplace pensions doesn't count as part of your earnings.

The person you're caring for gets a qualifying disability benefit

The qualifying disability benefits are:

- Attendance Allowance (any rate)
- the middle or higher rate care components of Disability Living Allowance
- the daily living component of Personal Independence Payment (any rate)
- Armed Forces Independence Payment
- Constant Attendance Allowance of £72.80 or more a week paid with industrial injuries, war or service pension.

Meeting the residency criteria

You must be present in Great Britain when you claim and have been here for at least two out of the past three years (there are limited exceptions). You must normally live in Great Britain and must not be subject to immigration control.



Remember

If more than one person is looking after the person you care for, only one of you can claim Carer's Allowance.

You may not be able to receive Carer's Allowance if you're already getting certain other benefits, including the State Pension – see chapter 4 for a full list. This is because of the overlapping benefit rule. Even if you get one of these benefits already, you should still check if claiming Carer's Allowance could entitle you to other financial help – see chapter 4 for more information.

What if I'm claiming Universal Credit?

You may be entitled to extra money included in your Universal Credit, known as a carer element. You need to meet the general rules for Carer's Allowance, but you don't need to be claiming Carer's Allowance to qualify.

Unlike Carer's Allowance, there are no earnings limits that could prevent you from qualifying for the element.

Carer element is worth £162.92 a month. Contact the Universal Credit helpline on **0800 328 5644** or visit [gov.uk/universal-credit](https://www.gov.uk/universal-credit) to find out more.

3. How much is Carer's Allowance worth?

The weekly rate of Carer's Allowance is £67.25. You can choose to be paid weekly in advance, every four weeks in arrears, or every 13 weeks in arrears if you agree.

If you're receiving Carer's Allowance, you'll automatically get National Insurance credits if you're under State Pension age. These count towards your National Insurance contribution record. This means you won't lose out if you're not paying National Insurance contributions yourself – for example, if you're unable to work because of your caring role. This may help you to qualify for benefits like State Pension.

An example

Magda looks after her younger brother Tomek, who has severe arthritis and receives the daily living component of Personal Independence Payment. She has reduced her working hours to care for him and looks after him for around 48 hours a week.

Magda earns £160 a week after tax and National Insurance, which means she isn't eligible for Carer's Allowance. However, she pays an agency £70 a week to look after Tomek while she is at work. These costs

can be deducted from her earnings, bringing them down to £90 a week.

Magda doesn't receive any other benefits or a State Pension. This means Magda would qualify for Carer's Allowance at £67.25 a week.

4. Carer's Allowance and other benefits

Overlapping benefits

If you're already getting more than the rate of Carer's Allowance – £67.25 a week – from certain other benefits, you won't be able to be paid Carer's Allowance as well. Instead, you'll be told you have an 'underlying entitlement' to Carer's Allowance. This is called the overlapping benefit rule.

The overlapping benefits are:

- State Pension
- Bereavement benefits and Widow's benefits
- Incapacity Benefit
- contribution-based Jobseeker's Allowance
- contributory Employment and Support Allowance
- Maternity Allowance
- Severe Disablement Allowance.

If you're getting less than £67.25 a week from any of the above benefits, Carer's Allowance can top up your income to that amount. These benefits tend to pay more than Carer's Allowance, so this won't usually apply.

However, it's normally still worth applying for Carer's Allowance so that you get your underlying entitlement.

What is an underlying entitlement?

This means you meet all the qualifying conditions for Carer's Allowance, but you can't be paid it because of another benefit you receive. An underlying entitlement to Carer's Allowance can be valuable because the government will now accept you are a carer. You might find you're eligible for extra money with other benefits you receive, or that you now qualify for benefits which you couldn't get before.

Extra money paid with your benefits

If you get Carer's Allowance or have an underlying entitlement to it, you may also qualify for:

- a Carer Addition – extra money paid with your Pension Credit
- a Carer Premium – extra money paid with Housing Benefit and Council Tax Support, Income Support, Job Seeker's Allowance or Employment and Support Allowance.

Means-tested benefits, such as Pension Credit, Housing Benefit and Council Tax Support, are designed to support you by giving you enough money to live on.

The Carer Addition/Premium increases the amount the government says you need to live on by £37.50 a week. This means you could get a higher rate of these benefits, or that you could become eligible for them for the first time.



To do

Think about making a claim for Pension Credit if you're not already receiving it. It could boost your weekly income. Read our guide **Pension Credit** or call the Pension Credit claim line on **0800 99 1234**.

How Carer's Allowance affects other benefits

Benefits for the person you care for

If you receive Carer's Allowance, this could reduce the benefits of the person you care for. They would stop getting any additional amount for being severely disabled paid with their benefits, such as Pension Credit. However, if you only have an underlying entitlement to Carer's Allowance, this won't affect their benefits, since you aren't actually getting paid Carer's Allowance.

Benefits which take your income into account

Carer's Allowance is counted as income, so if you receive a means-tested benefit, Carer's Allowance reduces the benefit by up to £67.25 a week. However, you're still likely to be better off overall, because of the Carer Addition/Premium included in the calculation.



To do

If you're thinking of claiming Carer's Allowance, it's a good idea to get advice about how it could affect your benefits. If you've reached State Pension age, call our Helpline on **0800 319 6789** to arrange to speak to an adviser. If you're below this age, contact your local Citizens Advice (**03444 111 444**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)) instead.

Disability benefits

You can receive Carer's Allowance at the same time as receiving Attendance Allowance, Disability Living Allowance or Personal Independence Payment. These benefits are not means-tested – you can claim regardless of your income.

If you (or the person you're caring for) aren't yet claiming a disability benefit and you think you could qualify, you can start your claim by phoning the relevant helpline:

- Attendance Allowance (if you've reached State Pension age) **0800 731 0122**
- Personal Independence Payment (if you're under State Pension age) **0800 917 2222**

Read our factsheets on these benefits to find out more. Get a copy by calling **0800 319 6789** or download them from independentage.org

Carer's Credit

Carer's Credit is a National Insurance credit that helps to fill gaps in your National Insurance contribution record if you're under State Pension age. This helps you to build your entitlement to benefits like the State Pension.

To be eligible, you must care for one or more disabled person for at least 20 hours a week. They must either receive a qualifying disability benefit (mentioned in chapter 2), or a health or social care professional must sign the 'Care Certificate' part of the Carer's Credit form to show they have a certain level of care needs.

If you're not receiving Carer's Allowance, you'll need to fill in a claim form for Carer's Credit. Visit gov.uk/carers-credit/how-to-claim to find out more and download a form. Alternatively, you can call the Carer's Allowance Unit on **0800 731 0297**.

5. How to claim Carer's Allowance

You can make a claim for Carer's Allowance or download a claim form from [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim). Alternatively, you can phone the Carer's Allowance Unit on **0800 731 0297** to ask for a claim form. If you're already claiming a State Pension, there is a different, shorter form to fill in.

You can backdate your claim by up to three months, if you were entitled to it throughout that period.

If you know you will qualify for Carer's Allowance soon – for example, if you're taking over caring responsibilities from someone else, or planning to stop work or reduce your hours – you can apply for it up to three months in advance, as it can take a while for your claim to be processed.

You'll receive a letter telling you whether or not your claim has been successful. It will also tell you if you can't be paid Carer's Allowance because you're already getting an overlapping benefit, and it will say if you have an underlying entitlement to it.

Keep this letter – you can use it as proof if you're eligible for a Carer Addition/Premium.



Good to know

If you're waiting for your first payment of Carer's Allowance and you're in urgent financial need, you can apply for a short-term benefit advance.

Call the Carer's Allowance Unit on **0800 731 0297** to find out if you're eligible. If you are, you'll usually get the advance the next working day. Your benefit will then be reduced each week until it has been paid back. Our factsheet **Extra help with essential costs if you're on a low income** has more information.

6. If your claim is turned down

If your claim is turned down, the decision letter should explain why. If you disagree, you might want to challenge the decision. Get advice on this from a local organisation such as Age UK (**0800 169 6565**, ageuk.org.uk) or Citizens Advice (**03444 111 444**, citizensadvice.org.uk). If you're over State Pension age, call our Helpline on **0800 319 6789**.

1. Find out why

If you'd like more information on why you were turned down, contact the Department for Work and Pensions (DWP) and ask for an explanation of the decision. Their contact details should be in the decision letter. You'll need to do this within a month of the date on the letter. They should usually send this to you within 14 days.

2. Getting the decision reconsidered

If you still don't agree with the decision once you've seen the reasons for it, you can ask for it to be reconsidered. To do this, contact the DWP and ask for a 'mandatory reconsideration'. You'll need to do this within a month of the date on the decision letter, or within one month and 14 days if you asked for a written explanation. Occasionally, late reconsiderations may

be allowed but only if it is reasonable to allow your application and there are special circumstances – for example, if you were very ill and unable to make the claim in time.

You should:

- explain why you think the decision is wrong
- include any evidence you have to support what you are saying.

Your case will be considered again, usually by a different person. You'll receive a mandatory reconsideration notice telling you the outcome of the reconsideration.

3. Appeal

You can only appeal once you've received a mandatory reconsideration notice. You have within one month from the date on it to make an appeal if you still disagree with the decision.

To appeal:

- submit your appeal online or download an SSCS1 form to make an appeal by post at [gov.uk/appeal-benefit-decision/submit-appeal](https://www.gov.uk/appeal-benefit-decision/submit-appeal). You can also get a form by calling the helpline to appeal a benefit decision on **0300 123 1142**. When

filling in the form, you might want to get help from an advice organisation such as your local Age UK (**0800 169 6565**, [ageuk.org.uk](https://www.ageuk.org.uk))

- return the completed form within one month from the date on the mandatory reconsideration notice, and send it with a copy of the notice. You should get an acknowledgement letter when it's been received and processed (this usually takes 10 working days).

You'll then be told the date of your appeal hearing in due course. The hearing will decide your appeal and it is best if you attend. You can also arrange for a representative to attend with you. Make sure you put their details on the SSCS1 form (or inform the helpline if you get a representative after you have sent in the SSCS1).

If your appeal or request for reconsideration is successful, the DWP will backdate any award to the date of the original claim.

7. If your circumstances change

During the COVID-19 pandemic, you can continue to receive Carer's Allowance if you have to take a temporary break in caring because you or the person you care for has COVID-19, or if you have to self-isolate because of it. Make sure you report the break to the Carer's Allowance Unit as usual.

You should tell the Carer's Allowance Unit (**0800 731 0297**, [gov.uk/carers-allowance-report-change](https://www.gov.uk/carers-allowance-report-change)) if your circumstances have changed in any way that's likely to affect your benefit. For example, if:

- your income changes
- you or the person you are caring for take a holiday or go into a care home
- you take a break from caring or go into hospital
- you stop being a carer.

If you're taking a break from caring but have arranged care for while you're away, you should still report your break. If you lose your Carer's Allowance, you may qualify for other benefits, such as Pension Credit. Use our benefits calculator at independentage.org/benefit-calculator or call our

Helpline to arrange a benefits check (**0800 319 6789**).

If the person you care for goes into hospital

If the person you care for goes into an NHS hospital, their disability benefit will stop after 28 days (either in one stay, or several stays if the gaps between stays are 28 days or less). Your Carer's Allowance (and Carer Addition/Premium) will also stop at this point.

Tell the Carer's Allowance Unit (and Pension Service and local council's benefit office) when the person you care for goes into hospital and when they return home. If your benefit is overpaid, you will have to pay the money back.

If you receive Carer's Credit, you will continue to receive this for up to 12 weeks. You don't need to tell the Carer's Allowance Unit unless the person you care for is in hospital for longer than 12 weeks in a row.

If you go into hospital

Your Carer's Allowance (and Carer Addition/Premium) will stop after 12 weeks. It may stop sooner if you've already been in hospital during the previous six months.

If the person you care for goes into a care home

If the person you care for goes into a residential care home temporarily (including for respite care), their disability benefit will usually stop after 28 days, unless they're paying their own care home fees in full. Your Carer's Allowance (and Carer Addition/Premium) will also stop at this point. If the person you care for moves into a care home permanently, you will only be entitled to Carer's Allowance if they continue to receive a disability benefit and you still care for them for at least 35 hours a week.

If your Carer's Allowance stops because the person you care for moves into a care home, you can continue to get the Carer Addition in Pension Credit, and Carer Premium in Housing Benefit and Council Tax Support for eight weeks.

If the person you care for dies

If the person you care for dies, you may be able to continue getting Carer's Allowance (and Carer Addition/Premium) for up to eight weeks as long as you still meet the other eligibility criteria. Contact the government's Tell Us Once service to report a death – you should be given the contact details for this when you register the death. If the Tell Us Once service isn't available in your area, contact the Carer's Allowance Unit (**0800 731 0297**) instead.

8. Useful contacts



If you're unsure about anything you've read in this factsheet, call our Helpline to arrange to speak to one of our expert advisers (**0800 319 6789**).

To claim Carer's Allowance

Contact the Carer's Allowance Unit (**0800 731 0297**, [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim)) to make a claim or get more advice. You could also write to them at:

Carer's Allowance Unit Mail Handling Site A
Wolverhampton WV98 2AB

To report a change in circumstances

Visit [gov.uk/carers-allowance-report-change](https://www.gov.uk/carers-allowance-report-change) or contact the Carer's Allowance Unit using the above details.

Carer's support groups

Carers UK (**0808 808 7777**, [carersuk.org](https://www.carersuk.org)) – advice and support for carers

Carers Trust (**0300 772 9600**, [carers.org](https://www.carers.org)) – information, home care and local support services for carers

Carers Direct (**0300 123 1053**, [nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/helplines-and-forums](https://www.nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/helplines-and-forums)) – a national helpline for carers

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The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

How did we do?

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Contact us

Call us 0800 319 6789

Email advice@independentage.org

Visit www.independentage.org