

# 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](http://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](https://ageuk.org.uk/cymru))  
for information and advice.**

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

**In Northern Ireland, contact Age NI  
(0808 808 7575, [ageuk.org.uk/northern-ireland](https://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](https://www.independentage.org/publications)

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# 1. What is Carer's Allowance?

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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 £67.60. You can spend the money on anything you want. Claiming Carer's Allowance can also mean you could get 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 get 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?

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

- you regularly care for someone for at least 35 hours a week
- your earnings (after certain deductions) are less 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 13).



### Remember

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

## Earnings (after certain deductions) are less 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 less 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 £73.16 or more a week paid with industrial injuries, war or service pension.

## **Meeting the residency criteria**

You must be 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.

## **What if I'm claiming other benefits?**

You may not be able to receive Carer's Allowance if you're already getting certain other means-tested 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 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 stop you from qualifying for the element.

Carer element is worth £163.73 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?

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The weekly rate of Carer's Allowance is £67.60 for 2021/22.

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 £67.60 a week.

## 4. Carer's Allowance and other benefits

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### Overlapping benefits

If you're already getting more than the rate of Carer's Allowance – £67.60 a week – from certain other means-tested 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 include:

- 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 £67.60 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.

For more information, see our factsheet **Underlying entitlement to Carer's Allowance**.

## Extra money paid with your benefits

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

- 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 £37.70 a week. This means you could get a higher rate of these benefits, or that you could qualify 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 that consider your income

Carer's Allowance is counted as income, so if you receive a means-tested benefit, Carer's Allowance reduces the benefit by up to £67.60 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 (**0800 144 8848**, [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 a claim by calling 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/publications](https://independentage.org/publications).

## 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 qualify, you must care for one or more disabled person for at least 20 hours a week. They must either receive a qualifying disability benefit (see page 7), 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](https://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**.

### An example

Sally cares for her brother David. David receives Attendance Allowance and Sally claims Carer's Allowance for looking after him. David goes into hospital and his Attendance Allowance stops after 28 days. This means that Sally's Carer's Allowance will also stop after 28 days. Sally, who is under State Pension age, is now claiming Carer's Credit until David returns home from hospital after three weeks.

Carer's Credit can be claimed for up to 12 weeks after Carer's Allowance stops, in some cases.

## 5. How to claim Carer's Allowance

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You can make a claim for Carer's Allowance or download a claim form from [gov.uk/carers-allowance/how-to-claim](https://gov.uk/carers-allowance/how-to-claim). Alternatively, you can call 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 of your carer role and that you qualify 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 can get the advance. If you can, you'll usually get it 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

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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](https://www.ageuk.org.uk)) or Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.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. Get 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 under special circumstances – for example, if you were very ill and unable to make the claim in time.

You can apply by phone, letter or with a CRMR1 form (**0800 169 0154**, [gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp](https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp)). 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.

In some cases, the DWP may send you a decision letter on your benefit which may say that you can appeal straight away. The letter will explain why you don't need a mandatory reconsideration.

### 3. Appeal a decision

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:

- get an SSCS1 form from HM Courts and Tribunals Service to make an appeal by post. You can get a form by calling the helpline on **0300 123 1142** or downloading one at [gov.uk/government/publications/appeal-a-social-security-benefits-decision-form-sscs1](https://www.gov.uk/government/publications/appeal-a-social-security-benefits-decision-form-sscs1). 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 to HM Courts and Tribunals Service within one month from the date on the mandatory reconsideration notice. Send the form with a copy of the notice. You may need to send your decision letter on your benefit if it says you can appeal straight away. Attach with it any supporting evidence. You should get an acknowledgement letter within 10 working days.

You'll then receive another letter later on, which will tell you the date of your appeal. It can take up to six months for an appeal to be heard by the tribunal. The hearing will decide your appeal and it is best if you attend. You may be able to 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.



### **Good to know**

You can request free proof of posting at the Post Office whenever you post any documents, so you can prove that you've sent it within the specified deadline.



### **To do**

If you have to send in your original decision letter and any supporting evidence, it's a good idea to make a copy for yourself.

## 7. If your circumstances change

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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're 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](https://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 will also stop at this point. If you get Carer Addition/Premium, you will continue to receive this for up to eight weeks after your Carer's Allowance has stopped.

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'll 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 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 they move into a care home permanently, you'll only be entitled to Carer's Allowance if they continue to get 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 service isn't available in your area, contact the Carer's Allowance Unit (**0800 731 0297**) instead.

## 8. Useful contacts

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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 to make a claim or get more advice.

- By phone – **0800 731 0297**
- Online – [gov.uk/carers-allowance-unit](https://www.gov.uk/carers-allowance-unit)
- By post – Carers Allowance Unit, Mail Handling Site A, Wolverhampton, WV98 2AB

There is also a video relay service for British Sign Language users who need to contact the Carer's Allowance Unit.

### 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.

Visit [gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once) to contact the government's Tell Us Once service to report a death.

### 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.

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## **Contact us**

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Call us 0800 319 6789

Email [advice@independentage.org](mailto:advice@independentage.org)

Visit [www.independentage.org](http://www.independentage.org)