



**Independent
Age**



Carer's Allowance

**Extra money to help with costs
if you're caring for someone**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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The sources used to create this publication are available on request.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

1. What is Carer's Allowance?

Carer's Allowance is a benefit for carers. You might not see yourself as a carer, but you could get extra money if you regularly spend at least 35 hours a week looking after someone who gets certain disability benefits.

You may have lost some of your income since becoming a carer, so Carer's Allowance can provide some financial help. You could be awarded up to £76.75 a week in 2023/24.



You can spend the money on anything that would make your life easier, such as transport costs, energy bills or home adaptations.

Getting Carer's Allowance also means that you could get an extra amount added to other benefits if you receive them (see **page 8**), or that you could now qualify for benefits you couldn't get before.

To start a claim for Carer's Allowance, call the Carer's Allowance Unit on **0800 731 0297** to request a claim form, or visit **gov.uk/carers-allowance/how-to-claim**.



For more information on the support available if you're a carer, read our guide **Caring for someone** or our factsheet **Getting help from the council as a carer**.

“Caring can be tiring, emotional and mentally stressful, as well as financially draining, which makes the strain of caring even harder. So, don't delay, do it today and claim!

2. Who can get it?

You have to meet the criteria to be able to get Carer's Allowance.

You may qualify if all of these statements apply to you:

- you care for someone for at least 35 hours a week – this includes things like helping them get washed or dressed, making sure they are safe, helping them with daily tasks and taking them to and from appointments
- your average weekly earnings are £139 or less – some things are not included in this calculation, such as tax, National Insurance contributions and money from pensions you're receiving
- the person you care for gets a qualifying disability benefit (see **page 6**)
- you normally live in England, Scotland or Wales (and have done for at least two of the past three years) – there are a few exceptions to this
- you're not in full-time education
- you're not studying for 21 hours or more a week.

You don't have to be living with the person you care for to qualify.



If you're unsure whether you'd qualify, call our Helpline on **0800 319 6789** to arrange a free benefits check.



The Scottish Government plans to replace Carer's Allowance with a new benefit called Carer Support Payment by spring 2024. If you live in Scotland and are receiving Carer's Allowance, you will be transferred to the new benefit once it has been rolled out. You will not need to apply again for Carer Support Payment.



3. The person you care for

For you to qualify for Carer's Allowance, the person you care for must receive a disability benefit.

The qualifying benefits include:

- Attendance Allowance
- Personal Independence Payment (the daily living component)
- Disability Living Allowance (the middle or highest care component rate)
- Adult Disability Payment (the daily living component) – in Scotland only
- Constant Attendance Allowance (at or above the normal maximum rate, with an Industrial Injuries Disablement Benefit)
- Constant Attendance Allowance (at the basic rate, with a War Disablement Pension)
- Armed Forces Independence Payment
- Child Disability Payment (the middle or highest care component rate) – in Scotland only.

If you're awarded Carer's Allowance, this could reduce or stop any means-tested benefits of the person you care for. They could stop getting a severe disability premium or addition paid with their benefits, such as Pension Credit.



You should check with the person you're caring for before you apply for Carer's Allowance. Call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

4. How much could I get?

Carer's Allowance is £76.75 a week for 2023/24. The rate changes every year.

You may not receive the full amount – it depends on your circumstances. You can choose to be paid weekly in advance or every four weeks. The money is paid into your bank or building society account.

In Scotland, you'll also get a Carer's Allowance Supplement paid automatically twice a year. Visit **mygov.scot/carers-allowance-supplement** for more information.

If you're getting other benefits

If you're awarded Carer's Allowance, you may be able to get an extra amount added to any means-tested benefits you're getting. For 2023/24, it's worth up to an extra £42.75 a week.

You could get it as a:

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

If you're getting more than £76.75 in certain benefits (such as State Pension) and you qualify for Carer's Allowance, you'll be told you have an underlying entitlement to Carer's Allowance.

This means that although you won't be paid Carer's Allowance, you could still get extra money with the benefits you're already claiming, so it's still worth making a claim.



Read our factsheet **Underlying entitlement to Carer's Allowance** to find out more.

Qualifying for new entitlements

If you qualify for Carer's Allowance, you may then qualify for other benefits for the first time. This also applies if you have an underlying entitlement to Carer's Allowance, so it's important to make a claim even if you don't think you'll be paid it because of the other benefit payments you get.



Call our Helpline on **0800 319 6789** to arrange a benefits check with an adviser, or use our online benefits calculator (**independentage.org/benefits-calculator**) to check what you might be able to get.

5. How to claim

To make a claim for Carer's Allowance, you'll need to fill in a claim form.

If you get a State Pension, you'll need to use the State Pension version of the form.

You can do this:

- **online** – visit [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim)
- **by post** – send your completed form to the address at the end of the form.

Call the Carer's Allowance Unit on **0800 731 0297** to request a claim form, or download one to print out from [gov.uk/government/publications/carers-allowance-claim-form](https://www.gov.uk/government/publications/carers-allowance-claim-form).

When can you claim it?

It's a good idea to make a claim as soon as you think you might qualify.

If you know that you'll qualify for Carer's Allowance soon – for example, you're planning to stop work and increase your caring hours – you can apply up to three months in advance.

Backdating your claim

You can backdate your claim by up to three months before the date you apply, as long as you met the qualifying conditions during this time.

If you are able to make a claim for Carer's Allowance within three months of the person you care for starting to receive their qualifying benefit (see **page 6**), you may be able to backdate your claim to when they first made their claim for that benefit. This may be worth doing if, for example, there has been a long delay in someone receiving their benefit because they were challenging a decision made about it.



6. Tips for applying

Don't worry if you're not sure how to fill in the form.

Call us on **0800 319 6789** or email **advice@independentage.org** to book an appointment with an adviser to get help with your form.

You can also contact the Carer's Allowance Unit (**0800 731 0297**, **gov.uk/carers-allowance-unit**) if you're having trouble with your application.

Before you make a claim, make sure you have your personal information to hand. This includes your:

- contact details
- National Insurance number
- State Pension amount, if you're getting it
- latest payslip if you're working, or P45 if you're not working
- bank or building society details.

You'll also need the details of the person you care for – their date of birth or address and their National Insurance number. If they're under 16, you'll need their Child Disability Allowance or Disability Living Allowance reference number.

It's useful to keep copies of your application form and any supporting documents you're sending.

7. What happens next?

You'll get a letter telling you whether or not you qualify, or if you have an underlying entitlement to Carer's Allowance.

Keep this letter – you can use it as proof of your carer role or that you qualify for a Carer Addition/Premium, for example.





Good to know

If you can't afford to wait for your first payment of Carer's Allowance, you can apply for a short-term benefit advance by calling the Carer's Allowance Unit on **0800 731 0297**.

What if my claim is turned down?

If your claim is turned down, you may be able to challenge this decision. You usually have up to a month from the date of the decision to do this, so it's important to act quickly.



Read our factsheet **What to do if you disagree with a benefits decision** for more information, or call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

8. FAQs

I don't care for someone for enough hours to qualify for Carer's Allowance. Can I get any help?

It may be worth talking to an adviser about your caring responsibilities to help you assess whether you could meet the 35 hour threshold for Carer's Allowance – you may spend more time in your caring role than you think. Call our Helpline on **0800 319 6789** to arrange an appointment to discuss this.

If you won't qualify, but you care for someone for at least 20 hours a week and you're under State Pension age, you could still get Carer's Credit – you get National Insurance credits rather than being paid any money directly.

Visit [gov.uk/carers-credit](https://www.gov.uk/carers-credit) or call the Carer's Allowance Unit on **0800 731 0297** for more information.

I share caring responsibilities with someone else. Can we both make a claim?

No, even if you both meet the qualifying criteria, only one person can make a claim for Carer's Allowance. You'll have to decide between you who is going to claim it. If the other person is under State Pension age, they could still claim Carer's Credit.

Can I get extra Carer's Allowance if I'm caring for more than one person?

No, you'll only get Carer's Allowance for one person you're caring for.

Will I get Carer's Allowance if I care for two people and it adds up to a total of 35 hours?

No, you can't add together the hours you care for each person to make 35 hours.

What if I'm claiming Universal Credit?

Instead of claiming Carer's Allowance, you may be entitled to some extra money added to your Universal Credit. This is called a carer element – for 2023/24 it's worth £185.86 a month.

Call the Universal Credit helpline on **0800 328 5644** or visit **[gov.uk/universal-credit](https://www.gov.uk/universal-credit)** to find out more.

If you live in Scotland, you may prefer to claim Carer's Allowance instead of claiming the carer element of Universal Credit, because you will then qualify for the Carer's Allowance Supplement (see **page 8**).

What happens if my circumstances change?

You need to tell the Carer's Allowance Unit about any changes that could affect your benefit (**0800 731 0297, gov.uk/carers-allowance-report-change**). For example, you should tell them if:

- the person you're caring for goes into a care home or hospital
- you're taking a break from caring
- the person you care for dies.

You should do this as soon as possible, because if you continue receiving Carer's Allowance when you're no longer entitled to it, you may need to pay back some money.

If the person you care for dies, you are usually able to receive Carer's Allowance for eight weeks after their death, as long as they were still receiving their qualifying disability benefit (see **page 6**) when they died.



Everyone's situation is different. If you'd like advice, you can call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email us at **advice@independentage.org**.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit **independentage.org** or call us on **0800 319 6789**.



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