



**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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Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **independentage.org/publications**.

If you would like this information in a different format (such as large print or audio CD), call us on **0800 319 6789** or email **operations@independentage.org**.

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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 the main benefit for carers. You may not see yourself as a carer, but you can 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. It's worth £69.70 a week in 2022/23.



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 you could get an extra amount added to other benefits if you receive them (**see page 8**).

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, keeping an eye on them and helping them with daily tasks
- your earnings are £128 or less a week – 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 last 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.



To do

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



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 rate)
- 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 rate).

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



To do

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 £69.70 a week for 2022/23. The rate changes every year.

You can choose to be paid weekly 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.

Other benefit top ups

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 2022/23, it's worth an extra £38.85 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.

This could also mean that you qualify for these benefits for the first time.

Underlying entitlement to Carer's Allowance

If you qualify, but you're already getting the same or more than the rate of Carer's Allowance from certain other means-tested benefits (such as the State Pension), you'll be told you have an underlying entitlement to Carer's Allowance.

This means you won't be paid Carer's Allowance, but could now get extra money with the other benefits you receive, or qualify for them for the first time.



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



To do

Call our Helpline on **0800 319 6789** to arrange a benefits check with an adviser, or use our online benefits calculator (**independentage.org/benefit-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 out 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
- **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.

When can you claim it?

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 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.

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



6. Tips for applying

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

You can get help – for example, from Carers Trust (**0300 772 9600**, **carers.org**) or Carers UK (**020 7378 4999**, **carersuk.org**).

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.

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 **0800 731 0297**. Read our factsheet **Extra help with essential costs if you're on a low income** for more information.

What if my claim is turned down?

If your claim is turned down, you may be able to challenge this decision. There are time limits for this, so it's important to act quickly.



Read our factsheet **What to do if you disagree with a benefits decision** for more information.

8. FAQs

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

If 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. This helps to fill gaps in your National Insurance record.

You'll need to fill in a claim form for Carer's Credit. Visit **gov.uk/carers-credit/how-to-claim** to download the form. Or call the Carer's Allowance Unit on **0800 731 0297**.

The person you care for must either receive a qualifying disability benefit (see **page 6**), or a health or social care professional must sign the 'Care Certificate' on the Carer's Credit form.

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. You can't add together the hours you care for each person to make 35 hours.

What if I'm claiming Universal Credit?

You may be entitled to some extra money added to your Universal Credit. This is called a carer element – for 2022/23, it's worth £168.81 a month.

You need to meet most of the criteria for Carer's Allowance (see **page 4**), but there are no earnings limits that could stop you from qualifying.

You don't need to claim Carer's Allowance to get a carer element. 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.

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

You should do this as soon as possible, as you may need to pay back some money.



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 6.30pm) 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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