

factsheet

Carer's Allowance



Carer's Allowance is the main benefit for carers. If you are looking after someone for 35 hours a week or more, you may be eligible.

This factsheet applies to people living in England, Wales and Northern Ireland. **In Scotland**, a new benefit called 'Carer Support Payment' has replaced Carer's Allowance. <u>See our information page</u> to find out more.

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What is Carer's Allowance?

Carer's Allowance is the main benefit for carers. If you can claim this benefit, it is worth £83.30 a week and the amount paid is reviewed each year in April. If you receive certain other benefits, including a State Pension, you may not be able to be paid Carer's Allowance, although it may still be worth making a claim – see pages 10-12 for further information.

Carer's Allowance is not a means-tested benefit which means that it is not based on your income and capital (or any partner's). However, you can only be paid Carer's Allowance if your earnings from work are under a certain capped amount – see pages 6-8 for further information.

Carer's Allowance is taxable. However, carers will only have to pay tax if they have other sources of taxable income such as occupational or personal pensions or part-time earnings, and if this combined income takes them over the threshold for paying tax. Carer's Allowance on its own is below this threshold.

If you are paid Carer's Allowance, it will count as income when any meanstested benefits you're claiming are calculated. However your means-tested benefit calculations will include a carer premium, carer addition or carer element. This is explained in detail on pages 12 and 13.

Who can claim Carer's Allowance?

Not every carer can claim Carer's Allowance. You may be eligible if you meet **all** the following conditions:

- You look after someone who gets a qualifying disability benefit.
- You look after that person for at least 35 hours a week.
- You are aged 16 or over.
- You are not in full-time education.
- You don't earn over £196 a week (after deductions).

> You satisfy UK residence and presence conditions.

These conditions are explained in more detail on the following pages:

You look after someone who gets a qualifying disability benefit

To qualify for Carer's Allowance, the person you are looking after has to be receiving one of the following:

- the middle or the higher rate of the care component of Disability Living Allowance (DLA)
- either rate of the daily living component of Personal Independence Payment (PIP)
- either rate of Attendance Allowance
- Constant Attendance Allowance paid with the Industrial Injuries or War Pensions schemes or
- Armed Forces Independence Payment.

Note: If the person you are looking after does not get one of these benefits, they may be able to make a claim for one. You can then see if you would be eligible for Carer's Allowance, which can be backdated.

If they are aged under 16, they could claim DLA in England, Wales or Northern Ireland. If they are aged 16 to State Pension age, they could claim PIP. If they are aged State Pension age or over, they could alternatively claim Attendance Allowance. For more information on these benefits, visit carersuk.org/benefits.

You look after that person for at least 35 hours a week

The 35 hours can include:

time spent physically helping the person

- time you spend 'keeping an eye' on the person, eg preventing them coming to harm by walking out of the house
- time spent doing practical tasks for the person, eg cooking
- time taken doing practical tasks, even if you don't do them in the presence of the person, may also count (such as preparing or cleaning up for someone who visits you regularly for care).

You must provide 35 hours of care for every week you claim Carer's Allowance (the 35 hours can be at any time of the day or night).

For Carer's Allowance, a week runs from Sunday to Saturday. You cannot average out your hours over a number of weeks. However you are allowed certain breaks in care – see pages 20-23 for further details.

You cannot add together the time you spend caring for different people to make up the 35 hours. If you care for more than one person, you must choose which person you claim for, as you can only receive one payment of Carer's Allowance.

Similarly, if you share the caring role with another person, and you both provide at least 35 hours of care every week, only one of you can claim Carer's Allowance. You need to decide between you who should make the claim. The other person should seek advice about the benefits they can claim, and may be able to claim Carer's Credit for the time they are caring – see pages 16-17 for further details.

If the person you are looking after is also caring for someone else, you can both claim Carer's Allowance for looking after different people as long as you both meet the criteria. This also applies if you are caring for each other.

You are aged 16 or over

You can make an advance claim up to three months before your 16th birthday, although the benefit will only be paid from the day you become 16.

You are not in full-time education

The meaning of 'full-time education' is complicated and may depend on a number of factors including the type of course you are doing. Your course is likely to be considered 'full-time' if either of the following apply:

- Your university, school or college describe the course as full-time (however some courses classed as 'full-time' may in fact not be considered to be 'full-time' if the supervised study is for less than 21 hours a week).
- You are required to do 21 hours a week or more of study (even if your university, school or college does not describe your course as fulltime).

Three other points to consider

- 1/ When calculating the 21 hours, you include only hours spent in 'supervised study'. You don't include any time spent on unsupervised study on or off the premises of the university, school or college.
- 2/ Supervised study does not depend on whether your supervisor (ie teacher, tutor, lecturer) is present with you. If your study is undertaken to meet the reasonable requirements of your course, it normally counts as supervised study, regardless of whether that study is undertaken on or off the premises of the university, school or college.
- 3/ If you are in part-time education, your university, school or college will need to provide written evidence that your course requires under 21 hours' participation per week.

If you are in full-time education, you won't be able to get Carer's Allowance during 'temporary absences' from your course, including holiday periods.

- If you have simply stopped attending your course (but not abandoned or been dismissed from it), this is likely to be considered a temporary absence.
- If you're not attending because of an agreement between you and your university, school or college, the decision maker has to decide whether this agreed break is sufficient enough to mean you are no longer actively pursuing your course of study (in which case it would not be a 'temporary absence'). This might mean you could apply for Carer's Allowance.
- They would look at:
 - whether you can still access funding for your studies
 - whether you can still access learning materials.

It can sometimes be difficult to tell if your course should be considered fulltime or part-time, or if your absence is temporary or not. See our 'Further help' section for more guidance.

You don't earn over £196 a week (after deductions)

If you are in paid work (including self-employment), you cannot get Carer's Allowance if you earn more than £196 a week (after deductions).

If you are in employment and are paid the same amount each month, your monthly earnings are normally multiplied by 12 months to get a yearly figure and then divided by 52 weeks to get a weekly figure.

If you are in employment and have fluctuating earnings, it is possible for your earnings to be averaged out over a recognisable cycle of work or over five weeks, or over another period if this means a more accurate weekly amount can be calculated. However, this is discretionary and so you should make sure you discuss your specific circumstances with the Carer's Allowance Unit (or the Disability and Carers Service in Northern Ireland) for further guidance and clarity on how your particular earnings will be calculated.

If you are in self-employment, your average weekly earnings are normally calculated by looking at a specific trading period, which is normally a year. However if you have only recently started your selfemployment, or if there has been a change in your circumstances that has affected your regular pattern of business, a different period that's more representative of your average weekly earnings can sometimes be used. If you think this applies to you, let the Carer's Allowance Unit know and ask them to average your earnings over a period that will give a more accurate figure.

What is deducted?

The following amounts are deducted from your gross weekly earnings (if you are in employment) or your net profit (if you are in self-employment) before your earnings are taken into account for Carer's Allowance:

- Income Tax
- National Insurance
- half of your contributions towards an occupational/personal pension.

You can also deduct expenses that are incurred 'wholly and exclusively for the purposes of the business', in a similar way to how expenses can be deducted for income tax purposes. Check with the Carer's Allowance Unit if you are unsure (see page 26 for contact details).

If you have to pay for someone to look after the person you care for because of your work, you can deduct those payments from your earnings up to the value of half your earnings (after the above deductions if they apply). This includes a child who you or a partner may receive Child Benefit for. However, this will not apply if the person you are paying is a close relative of either yourself or the person you are looking after (a close relative is a spouse, partner or civil partner, parent, son, daughter, brother or sister).

Example: If you earn £200 a week (after tax, National Insurance and any deductions that might apply), you will not be entitled to Carer's Allowance. However, if you put £20 a week into a pension, half of the £20 can be deducted from your earnings.

Your earnings for Carer's Allowance would therefore be £200 - £10 = £190 a week. As this is not over the earnings limit (for 2025-26), you could claim Carer's Allowance.

Occupational or personal pensions do not count as earnings and you can be paid Carer's Allowance in addition to these.

If you do receive taxable income, such as occupational or personal pensions or part-time earnings, you should inform the tax office about your Carer's Allowance, because it is a taxable benefit.

One exception to the earnings rule is that if you are working during an allowed break in care, and are still receiving Carer's Allowance, your earnings are ignored – see pages 20-23 for details on breaks in care.

You satisfy UK residence and presence conditions

To satisfy the residence and presence tests for Carer's Allowance, you must meet the following conditions:

- You must be present or treated as being present in Great Britain or Northern Ireland.
- You must have been present in Great Britain or Northern Ireland for 104 out of the 156 weeks before claiming (two out of the last three years). This is called the past presence test.
- You must be habitually resident in the Common Travel Area (including the UK, the Channel Islands, the Isle of Man, or the Republic of Ireland).

'Present' means physically present in Great Britain or Northern Ireland.

Some people may be treated as being in Great Britain or Northern Ireland

while abroad, eg members of the armed forces or people who are temporarily absent.

The past presence test does not apply to people recognised as refugees and their families or who have humanitarian protection. There are other exceptions, such as for certain people who have not been present for long enough, but who are habitually resident in the UK and have lived in the EU, or several other countries Britain has agreements with.

The habitual residence test is a test to see if you normally live in the United Kingdom, the Channel Islands, the Republic of Ireland or the Isle of Man. This will apply to you if you have been living abroad.

There is no precise legal definition of 'habitual residence'. What's considered is where you normally live, where you expect to live in the future, your reasons for coming to this country, the length of time spent abroad before you came here, and any ties you still have with the country where you have come from. As with the past presence test, some people do not have to meet the requirement, such as those with refugee status or under humanitarian protection or some members of the armed forces living abroad (and their families).

It's a good idea to seek advice if you are unsure as the rules in this area can be complicated. If you're unsure whether you meet the eligibility criteria, you can seek help from your local Citizens Advice: <a href="mailto:citizensadvice.org.uk/about-us/contact-us

The AIRE Centre can also provide advice on individual rights in Europe and can be contacted on 020 7831 4276 or by email at info@airecentre.org.

Note: You cannot usually claim Carer's Allowance if you have immigration restrictions on your stay in the UK (eg you are not allowed to claim public funds, including most welfare benefits as well as housing and homelessness services).

If this is the case, seek advice before claiming because a claim for Carer's

Allowance could affect your current or future right to remain in the UK. You may be able to get free immigration advice from your local Law Centre. Find out more at www.lawcentres.org.uk. Alternatively, you can search for local legal aid immigration advice at find-legal-advice.justice.gov.uk or www.lawsoc-ni.org/solicitors in Northern Ireland.

Carer's Allowance and other benefits

Overlapping benefits

You cannot usually be paid Carer's Allowance if you receive one or more of the following benefits:

- State Pension
- Contributory Employment and Support Allowance
- Incapacity Benefit
- Maternity Allowance
- Bereavement or widow's benefits
- Severe Disablement Allowance
- Contribution-based Jobseeker's Allowance.

This is because of the 'overlapping benefits' rules. This means that if you are getting more than the amount of Carer's Allowance from one of the above benefits, you cannot be paid Carer's Allowance. However you could still claim an 'underlying entitlement' to Carer's Allowance.

To receive an 'underlying entitlement' to Carer's Allowance, you still have to make a claim and meet all the other eligibility criteria. Having an 'underlying entitlement' to Carer's Allowance can increase any meanstested benefits you are already getting or might mean you become entitled to a means-tested benefit for the first time. This is because an extra amount called the carer premium, carer addition or carer element can be included in the calculation for means-tested benefits – see pages 12-14 for

further details. However, if any of the benefits listed above are paid at a lower rate than Carer's Allowance, you could be paid a small amount of Carer's Allowance on top of the other benefit you receive.

State Pensions

While there is no upper age limit for claiming Carer's Allowance, your payment of Carer's Allowance usually stops when you reach retirement age because your State Pension will be paid instead (unless your State Pension is less than the amount of Carer's Allowance, in which case you could continue to be paid a small amount of Carer's Allowance). This is because of the 'overlapping benefits' rules described above.

Could you still receive any extra money though?

However, you may still be able to get some extra money in recognition of your caring role, because you might still have an 'underlying entitlement' to Carer's Allowance. As explained, this could mean you become entitled to a benefit for the first time (or one you're already receiving could increase).

Time to consider having a benefits check?

It could be worth arranging a free benefits check if you are about to get your State Pension and want to know whether this 'underlying entitlement' will financially benefit you. Another good reason would be if you are already getting your State Pension and want to know whether it is worth claiming this 'underlying entitlement' to Carer's Allowance.

You could ask to carry on being paid Carer's Allowance instead of getting your State Pension straight away (ie you could defer your pension). However, you would not build up any extra pension during that time. If you are considering deferring your pension, you may wish to seek advice. See the 'Further help' section for details of who to contact for guidance.

Example: Rahila, 67, looks after her husband, Saajid, 69, who gets the lower rate of Attendance Allowance (£73.90 a week). They both get a State Pension (one of £130 a week and one of £120 a week) and as they have no other income or savings, they also get Guarantee Pension Credit of £96.60 a week.

Their total weekly income is £420.50 a week. Rahila then makes a claim for Carer's Allowance. She is told that she cannot be paid Carer's Allowance as she is getting her State Pension, but that she does meet all the criteria so has an 'underlying entitlement'.

Rahila informs the Pension Credit department of this and asks for a carer addition (which is £46.40 a week) to be included in their Pension Credit award.

Rahila and Saajid's income increases by £46.40 a week to £466.90. See breakdown:

- State Retirement Pension x 2 = £250
- Attendance Allowance = £73.90
- Pension Credit (including carer addition) = £143

Means-tested benefits

If you are paid Carer's Allowance, it will count as income when your means-tested benefits are calculated. However, your means-tested benefit calculations will include a carer premium, carer addition or carer element.

The **carer premium** is an extra amount of money included in the calculation of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit and Council Tax Reduction (Rate Relief in Northern Ireland).

The carer addition is an equivalent amount paid with Pension Credit.

The carer element is an equivalent amount paid with Universal Credit.

The carer premium and carer addition are both worth about £46.40 a week. The carer element is worth £201.68 a month (approx. £46.54 a week).

What this means in practice is that if you are paid Carer's Allowance and are already getting a means-tested benefit, your means-tested benefit will decrease slightly.

However, overall, you will be better off because you will have the Carer Premium/ Addition/ Element included when calculating the level of your award and you will also have a separate payment of Carer's Allowance payment coming in.

If you are not paid Carer's Allowance because you are being paid another benefit that overlaps with it, you can still get the carer premium or addition as you have what's called an 'underlying entitlement' to Carer's Allowance (see pages 10-11).

If you meet the criteria for Carer's Allowance (or would do so but for the fact that your earnings are too high), you can still get the carer element in Universal Credit even if you don't make a claim for Carer's Allowance. It's important to let your work coach know that you are a carer as soon as possible even if you don't receive Carer's Allowance.

Note: Universal Credit is a means-tested benefit for working age people. It is gradually replacing a number of other income-related benefits. When you make a new claim (or if your circumstances change), you would usually need to claim Universal Credit. For more information, visit carersuk.org/universal-credit.

If you are able to choose whether to move to Universal Credit, check whether it would be beneficial to, as it may not always be advisable depending on your situation. You can check with an adviser at advice@carersuk.org.

When you are awarded Carer's Allowance or the 'underlying entitlement' to Carer's Allowance, let the relevant means-tested benefit department know so that the carer premium, carer addition or carer element can be included in your benefit calculation. The carer premium, carer addition or carer element can be backdated to the date your Carer's Allowance was backdated to. The contact details for the relevant benefit departments should be on any letters they have sent to you.

If you are not already getting a means-tested benefit and are awarded Carer's Allowance or the 'underlying entitlement' to Carer's Allowance, it would be worth getting a benefits check to see if you might be entitled to anything else. See 'Further help' section for details.

Example: Brenda (30) looks after her friend, Geoff (40), who gets the standard rate of the daily living component of Personal Independence Payment (PIP). Brenda gets Jobseeker's Allowance of £92.05 a week.

They live separately in Wales and Brenda owns her own home. Brenda makes a claim for Carer's Allowance and decides to move on to Universal Credit as a carer for Geoff.

She is paid Carer's Allowance (£83.30 a week) and Universal Credit (£55.58 a week – although Universal Credit is paid monthly). Overall she is better off by approximately £46.50 a week.

The benefits of the person you are looking after

If you claim Carer's Allowance, the disability benefit of the person you are looking after (such as Attendance Allowance or Personal Independence Payment) will not be affected, and if they are getting a State Pension, this will not be affected either. However, if the person you are looking after is getting means-tested benefits, your claim for Carer's Allowance could affect how much they get.

If they are getting an additional amount of money called the severe disability premium (or severe disability addition in Pension Credit) as part of their means-tested benefits, they will lose this if you are paid Carer's Allowance. However, this will not be an issue if the person you care for gets Universal Credit.

The severe disability premium (or severe disability addition in Pension Credit) is £82.90 a week and will be included in most of the means-tested benefits of the person you are looking after if they meet all of the following:

- They receive a qualifying disability benefit:
 - the middle or the higher rate of the care component of DLA
 - the daily living component of PIP (at either rate)
 - Attendance Allowance (at either rate) or Constant Attendance Allowance paid with the Industrial Injuries or War Pensions schemes or
 - Armed Forces Independence Payment.
- They live alone (but there are exceptions, for example if they live with other people who all also receive a qualifying disability benefit).
- No one is being paid Carer's Allowance or the carer element of Universal Credit for looking after them:
 - If you aren't getting Universal Credit and just receive the 'underlying entitlement' to Carer's Allowance, the person you are looking after will not lose their severe disability premium (or addition).
 - If you are getting Universal Credit and aren't being paid Carer's
 Allowance, but get the carer element in your Universal Credit award,
 then the person you are looking after will lose their severe disability
 premium (or addition).

It's important to consider how a claim for Carer's Allowance may affect the benefits of the person you are looking after and to discuss this with them before making a claim. Contact advice@carersuk.org if you would like more guidance.

Example: Joe looks after his friend, Sarah. Sarah lives alone and receives the standard rate of the daily living component of PIP, and income-related Employment and Support Allowance (ESA).

Because she receives a qualifying disability benefit (the standard rate of the daily living component of PIP), lives alone, and no one is currently being paid Carer's Allowance for looking after her, Sarah gets the severe disability premium included in her income-related ESA award. This is worth an extra £82.90 a week.

If Joe claimed Carer's Allowance and was paid this for looking after Sarah, he could be up to £83.30 a week better off (although he might not be better off by this much if he is also receiving a means-tested benefit – see pages 12-14 for further details).

However, Sarah would lose the severe disability premium in her income-related ESA award, and so she would be worse off by £82.90 a week.

Protecting your National Insurance (NI) record

Your NI record is a summary of your NI contributions paid through work, or credits awarded when you are unable to work. It is used to work out your entitlement to some state benefits, eg the State Pension.

For each week that you receive Carer's Allowance, you automatically get a Class 1 NI credit to help protect your record. If you are unable to claim Carer's Allowance, you may be able to claim Carer's Credit instead to protect your record. These credits can help you to meet the contribution conditions for all contributory benefits except for Bereavement Support Payment.

What's Carer's Credit?

Carer's Credit is a way of protecting your pension rights if you are caring for someone, but not paying NI contributions through paid work and are unable

to claim Carer's Allowance. You do not get paid any money if you claim Carer's Credit but you get a class 3 NI contribution credit to help protect your record and help meet the conditions for your future State Pension.

To claim Carer's Credit, you need to be looking after one person or more for a total of 20 hours or more a week. They must normally be getting one of the following:

- the middle or the higher rate of the care component of DLA
- the daily living component of PIP (at either rate)
- Attendance Allowance (at either rate) or Constant Attendance
 Allowance
- Armed Forces Independence Payment.

If they're not receiving one of these benefits, you may still be able to get Carer's Credit if a health or social care professional has certified that the care you provide is needed. When you apply, fill in the Care Certificate part of the application form and ask a health or social care professional to sign it.

Carer's Credit can also help with breaks in your caring role. You can continue to receive it during a break in caring for up to 12 weeks. Notify the Carer's Allowance Unit, or the Disability and Carers Service in Northern Ireland, if your break is longer.

You can also claim Carer's Credit for any week within 12 weeks before the date you become entitled to Carer's Allowance or following the week you stop being entitled to Carer's Allowance. This is without meeting the 20 hour condition. This means you could have a break in caring for up to 12 weeks without losing your NI contribution credit.

You won't receive Carer's Credit automatically. To claim Carer's Credit, you need to apply to the Carer's Allowance Unit (England, Wales or Scotland) or the Disability and Carers Service (Northern Ireland) – see page 26 for contact details. You can read more about Carer's Credit on our website: Carer's Credit | Carers UK.

Example: Sue cares for her brother, Alfred. Alfred receives Attendance Allowance and Sue claims Carer's Allowance for looking after him. Alfred goes into hospital and his Attendance Allowance stops after 28 days. This means that Sue's Carer's Allowance will also stop after 28 days. Sue can claim Carer's Credit for up to 12 weeks after her Carer's Allowance stops.

How to claim Carer's Allowance

England and Wales

- Visit <u>www.gov.uk/carers-allowance/how-to-claim</u> to apply online or download a claim form.
- Request a claim pack DS700 (or DS700(SP) if you are getting a State Pension) by calling the Carer's Allowance Unit on 0800 731 0297 (text phone 0800 731 0317, calls from Relay UK are also welcome).

Northern Ireland

- Visit <u>www.nidirect.gov.uk/articles/carers-allowance#toc-4</u> to apply online or to download a claim form.
- Request a claim pack DS700 (or DS700(SP) if you are getting a State Pension) by calling the Disability and Carers Service on 0800 587 0912 (text phone 0800 012 1574, calls from Relay UK are also welcome).
- Note: When you fill in the online claim form, the person you are looking after no longer needs to sign their consent. There is a disclaimer section where you declare that you're making them aware of the potential consequences to their benefits (see 'The benefits of the person you are looking after'). A notification will be sent to the person you are looking after, informing them that a Carer's Allowance claim has been made and the impact this may have on their benefits.

You could ask for help to complete the claim form from a local advice agency. See 'Further help' section for more details.

When to claim

Carer's Allowance can generally be backdated for up to three months, as long as you are eligible during this period. This needs to be referenced on the form where it asks you about when you would like your claim to begin. There are exceptions where Carer's Allowance can be backdated further than three months.

If you claim Carer's Allowance within three months of the person you care for getting a decision about their qualifying disability benefit, Carer's Allowance can be paid back from the date the qualifying disability benefit became payable (as long as you meet the Carer's Allowance conditions for this whole period). You need to ask for backdating on the claim form.

Carer's Allowance can also be claimed up to three months in advance, as long as you can show you will meet the eligibility criteria at the future date. Payments will be made from when you become eligible.

The decision

You will receive a written decision on your claim that tells you whether you have been awarded Carer's Allowance and from what date. If you are awarded the 'underlying entitlement' only, you will still receive a written decision letter. Keep your decision letters as they can be used as proof of your caring role if needed.

Challenging the decision

If you are refused Carer's Allowance, you can ask the Department for Work and Pensions (DWP) in England and Wales, or the Department for Communities (DfC) in Northern Ireland to look at the decision again. You must do this before you appeal. This is called a mandatory reconsideration.

Once the decision has been reconsidered, you will be sent two copies of a mandatory reconsideration notice. If you still disagree once they have reviewed their decision, you can go on to lodge an appeal with the Tribunal Service (England and Wales) or the Appeals Service (Northern Ireland). You will need to attach a copy of the mandatory reconsideration notice with the appeal.

It is important to challenge a decision or get advice as quickly as possible because there are time limits that generally mean you must take action within one month. If you fall outside of this time limit, it may still be possible to challenge the decision. Email our Helpline at advice@carersuk.org for further guidance. For more information about appealing a benefit decision, visit carersuk.org/appealsguide.

What to do if your circumstances change

If there is a change in your circumstances, it is important to report this as soon as possible to avoid any overpayment of benefit. You can report this online at www.gov.uk/carers-allowance-report-change or contact the Carer's Allowance Unit (England and Wales) or the Disability and Carers Service (Northern Ireland) – see page 26 for contact details. It's a good idea to keep a record too. If you're concerned about overpayments, you can email us for guidance at advice@carersuk.org.

Taking a break

You can take a break from caring for up to four weeks in every 26 weeks and still be paid Carer's Allowance. You must have been providing 35 hours or more of care a week for at least 22 of the past 26 weeks (up to eight weeks of a stay in hospital for either you or the person you are looking after can be included in the 22 weeks). The person you have been caring for must have been receiving a qualifying benefit for that period.

Carer's Allowance will continue to be paid for up to 12 weeks in any 26week period if you go into hospital (as long as you or the person you care for spent at least eight of those weeks in hospital). You must have been providing care for 35 hours or more a week for at least 14 of the past 26 weeks. The person you care for must also have been receiving a qualifying benefit for that period. If that stops, your Carer's Allowance may stop sooner.

Note that Carer's Allowance will stop if your total breaks add up to more than 12 weeks in the past 26 weeks. For guidance on protecting your National Insurance record if this happens, see pages 16-17.

Travelling abroad

You can continue to be paid Carer's Allowance for a temporary period whilst you are abroad if you meet all of the following conditions:

- you go abroad with the person you are looking after
- the person you are looking after continues to receive a qualifying disability benefit (likely to be a maximum of 26 weeks)
- the purpose of your trip is to look after them.

In any other circumstances, you can continue to be paid Carer's Allowance for up to four weeks (as part of a carer's break as described above) as long as you have not had a break of more than four weeks from caring in the last 26 weeks. You may have had up to a further eight weeks' break from caring in the last 26 weeks if the reason for the break was because you (or the person you care for) were in hospital.

If the person you are looking after goes into hospital

If the person you are looking after goes into hospital and you are temporarily no longer providing care for at least 35 hours a week, you can continue to receive Carer's Allowance for up to 12 weeks, as part of a carer's break, or until their disability benefit stops.

If you are looking after a child who was under 18 when they went into hospital, their disability benefit can continue to be paid for the whole time they are there. If you look after an adult aged 18+, their disability benefit will generally stop after 28 days (and may stop sooner if they have been in hospital or residential care in the 28 days before this current stay).

Note that Carer's Allowance will stop if your total breaks add up to more than 12 weeks in the past 26 weeks.

If the person you are looking after goes into hospital and you continue to provide care for at least 35 hours a week, you can continue to get Carer's Allowance until their disability benefit stops. If the person you look after is a child who is under 18 when they go into hospital, and you continue to provide care for at least 35 hours a week, you can continue to get Carer's Allowance for the whole time they are there. The Carer's Allowance Unit or the Disability and Carers Service in Northern Ireland would need to be advised, however, if they are admitted to hospital (or you are).

If your Carer's Allowance stops because the person you're caring for is staying in hospital, you can continue to get the carer premium or addition paid within your means-tested benefits for eight weeks after your Carer's Allowance stops.

If you receive Income Support as a carer, this can continue for up to eight weeks after your Carer's Allowance stops (and should increase to the amount you were receiving from both Carer's Allowance and Income Support).

If you're claiming Universal Credit and your Carer's Allowance stops due to the person being in hospital, the carer element within your Universal Credit will also stop.

If the person you are looking after goes into residential care

If the person you are looking after goes into residential care, you will only be able to continue to claim Carer's Allowance if they continue to receive a qualifying disability benefit and you are still caring for them for at least 35 hours a week.

The following benefits will usually stop after four weeks, when someone

moves into residential care (and may stop sooner if they have been in hospital or residential care in the 28 days before this current stay):

- the care component of Disability Living Allowance (DLA)
- the daily living component of Personal Independence Payment (PIP)
- Attendance Allowance.

However, there are certain circumstances when these benefits can continue, such as if the person is paying their own fees. If your Carer's Allowance stops because the person you care for has moved into residential care, you can continue to get the carer premium or addition paid with your means-tested benefits for eight weeks after your Carer's Allowance stops.

If you are receiving Income Support as a carer, this can continue for eight weeks after your Carer's Allowance stops (and should increase to the amount you were receiving from both Carer's Allowance and Income Support). If your Carer's Allowance stops due to the person you look after being in residential care and you are claiming Universal Credit, the carer element within your Universal Credit will also stop.

If the person you are looking after dies

This can be a very difficult time as you and family members try to come to terms with your loss. We have some guidance on our website to help you with grieving: Coping with bereavement | Carers UK.

It may also be helpful to understand how your loss would affect your benefits. You can usually continue to receive Carer's Allowance for up to eight weeks after the person you are looking after dies, as long as you continue to meet the age, study, earnings and residence criteria (see pages 2-10). The person you care for must have been entitled to a qualifying disability benefit when they died and you would need to have been entitled to Carer's Allowance.

If you are receiving means-tested benefits, you can usually continue to receive the carer premium or addition within your means-tested benefits for

up to eight weeks after the person you look after dies. If you are receiving Income Support as a carer, this can also continue for up to eight weeks afterwards.

If you are receiving Universal Credit, the carer element usually continues for the rest of the assessment period in which the death occurred, and for the next two assessment periods.

Further help

Our website contains a wealth of useful information on financial and practical matters related to caring. Visit www.carersuk.org. For further guidance, contact the Carers UK Helpline email service if you have a detailed enquiry at advice@carersuk.org or call 0808 808 7777 for general information. You can find details about local carers' organisations that may be in your area on our website at carersuk.org/local-support.

Other organisations

Advice NI

w: https://www.adviceni.net/ (Northern Ireland). They also operate a Welfare Changes Helpline. See 'Benefit helplines'.

Age UK

A charity dedicated to helping everyone make the most of later life. w: www.ageuk.org.uk | t: 0800 678 1602 (England), 0300 303 44 98 (Wales), 0800 124 4222 (Scotland), 0808 808 7575 (Northern Ireland)

The Appeals Service Northern Ireland

The service that handles the appeals process for benefit decisions in Northern Ireland. w: www.nidirect.gov.uk/articles/appealing-against-a-benefits-decision#toc-10

Citizens Advice

Provides free, independent, confidential and impartial advice. (England, Wales and Scotland) w: www.citizensadvice.org.uk

HM Courts and Tribunals Service

To search for a court or tribunal in England or Wales, or a tribunal in Scotland. w: www.find-court-tribunal.service.gov.uk/courts In Northern Ireland, you can search here: nidirect.gov.uk/contacts/northern-ireland-courts-and-tribunals-service

Independent Case Examiner

A free complaints review service for people who have made complaints about their claim for benefits. (England, Wales, Scotland and Northern Ireland) w: www.ind-case-exam.org.uk | t: 0800 414 8529 (textphone: 18001 0800414 8529)

NI Public Services Ombudsman

The government official responsible for dealing with complaints about state services. (Northern Ireland)

w: https://nipso.org.uk | t: 0800 343424 (textphone: 028 90897789)

Parliamentary and Health Service Ombudsman

The government official responsible for dealing with complaints about state services. (England and Wales)

w: www.ombudsman.org.uk | t: 0345 015 4033 (textphone: 0300 061 4298)

The Scottish Public Services Ombudsman (SPSO)

The final stage for complaints about public service organisations in Scotland. w: spso.org.uk/spso | t: 0800 377 7330

Benefit helplines

Northern Ireland has three helplines for different purposes:

Benefit Enquiry Line for general questions

t: 0800 220 674 (textphone: 028 9031 1092)

Welfare Changes Helpline for independent advice on benefits changes t: 0800 915 4604

Make the Call – to check you're not missing out on benefits t: 0800 232 1271 (or request a call back text ADVICE to 079 8440 5248)

In Northern Ireland there is one contact for Attendance Allowance, Carer's Allowance and Disability Living Allowance, the **Northern Ireland Disability and Carers Service**:

t: 0800 587 0912 (textphone: 0800 012 1574)

Attendance Allowance

(England and Wales)

t: 0800 731 0122 (textphone: 0800 731 0317)

Carer's Allowance Unit

(England, Wales and Scotland)

t: 0800 731 0297 (textphone: 0800 731 0317)

Carer Support Payment/ Carer's Allowance Supplement/ Young Carer Grant/ Adult Disability Payment/ Child Disability Payment/ Pension Age Disability Payment

Social Security Scotland (Scotland)

t: 0800 182 2222 (Text Relay Service: 18001 +0300 244 4000)

Disability Living Allowance

(England and Wales)

- If you were born on or before 8 April 1948:
- t: 0800 731 0122 (textphone: 0800 731 0317)
- If you were born after 8 April 1948:
- t: 0800 121 4600 (textphone: 0800 121 4523)

For Jobseeker's Allowance, Income Support and Employment and Support Allowance:

Jobcentre Plus

(England, Wales and Scotland)

New claims t: 0800 055 6688 (textphone: 0800 023 4888) Existing claims t: 0800 169 0310 (textphone: 0800 169 0314)

Social Security or Jobs and Benefits Office (Northern Ireland)

Details of local offices: w: www.nidirect.gov.uk/contacts/jobs-benefits-

offices

New ESA claims t: 0800 085 6318 (textphone: 0800 328 3419) Existing claims t: 0800 587 1377 (textphone: 0800 328 3419)

Pension Credit and Pension Service

(England, Wales and Scotland)

Pension Credit claim line: t: 0800 99 1234 (textphone: 0800 169 0133) State Pension claim line: t: 0800 731 7898 (textphone: 0800 731 7339)

(Northern Ireland)

Pension Credit: t: 0808 100 6165 (textphone 0808 100 2198)

State Pension claim line: t: 0808 100 2658 (textphone: 0800 100 2198)

Personal Independence Payment

(England and Wales)

New claims t: 0800 917 2222 (textphone: 0800 917 7777) Enquiry line t: 0800 121 4433 (textphone: 0800 121 4493)

(Northern Ireland)

New claims t: 0800 012 1573 (textphone: 0800 587 0937) Enquiry line t: 0800 587 0932 (textphone: 0800 587 0937)

Tax Credits

(England, Wales, Scotland and Northern Ireland)

t: 0345 300 3900 (textphone: 18001 then 0345 300 3900)

Universal Credit Helpline

(England, Wales and Scotland)

t: 0800 328 5644 (textphone: 0800 328 1344)

(Northern Ireland)

t: 0800 012 1331 (textphone: 0800 012 1441)



This factsheet is designed to provide helpful information and advice. It is not an authoritative statement of the law. We work to ensure that our factsheets are accurate and up to date, but information about benefits and community care is subject to change over time. We would recommend contacting the Carers UK Helpline or visiting our website for the latest information.

Please email us your feedback on this factsheet by sending your comments to **info@carersuk.org** This factsheet was updated in April 2025. Next review due April 2026.

Carers UK Helpline

For expert information and advice about caring.



🦲 0808 808 7777

(Monday - Friday 9am-6pm)



advice@carersuk.org

Carers UK

20 Great Dover Street London SE1 4LX 020 7378 4999 info@carersuk.org

Carers Wales

029 2081 1370 info@carerswales.org

Carers Scotland

0141 378 1065 info@carerscotland.org

Carers Northern Ireland

028 90 43 98 43 info@carersni.org

However caring affects you, we're here

Caring will affect us all at some point in our lives.

With your help, we can be there for the 6,000 people who start looking after someone each day.

We're the UK's only national membership charity for carers: join us for free at carersuk.org/join
We're both a support network and a movement for change.

Visit us at our website to join us, help us or access more resources: carersuk.org

This information can be requested in large print or as a text file.