Carer’s Allowance (CA) is a benefit for people who are 16 and over, who regularly care for a person receiving certain benefits. You can get carer’s allowance even if you have never worked and you can still claim if you yourself are disabled and need care. The person you care for does not have to be living with you.

If you are entitled to Carer’s allowance, you are exempt from the benefit cap. The benefit cap limits the total weekly benefits that can be claimed.

You may get Carer’s Allowance if:

- You are caring for someone who receives the middle or highest rate care component of Disability Living Allowance, or either rate of Personal Independence Payment (PIP) daily living component, or Attendance Allowance.

- You are caring for someone 35 or more hours a week.

- You are not working and earning more than £128 a week (2021/2022). You can deduct tax, national insurance contributions, half of any personal pension contributions, and child care costs, from your earnings. If you are earning and want to claim CA, check the details of these rules, either with the CA Unit or the DSA Benefits Adviser on 0333 1212 300.

- You are not a full-time student (attending a course for 21 hours or more a week).

Carer’s premium or carer’s amount

If you are already getting Universal Credit, you will be able to have a carer amount added onto your UC as long as you have regular and substantial caring responsibilities for someone receiving DLA middle or highest rate care component, or either rate of the PIP care component.

There are no earnings restrictions attached to the carer amount in UC as there are with carers allowance. This means if you earn more than £128 per week you can still receive the carer amount.

You can also have a premium added if you are entitled to carers allowance and receiving Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, Housing Benefit or Council Tax support.
How does Carer’s Allowance work?

You claim CA for yourself. You cannot normally get extra money for a partner or dependent children. Only your own income counts – savings or a partner’s income are ignored.

You can get CA even if you have not paid National Insurance contributions. You get National Insurance credits (which count towards your Retirement Pension) while you are on CA.

If you get carer’s allowance, you will not need to look for work, be available for work or attend work focused interviews. This is because you are accepted as having ‘regular and substantial caring responsibilities for a severely disabled person’.

If you are receiving a state pension, if it is more than the Carer’s allowance, you would no longer receive cares allowance. This is because these two benefits are earnings replacement benefits and you cannot get both at the same time. If your state pension is less than the carer’s allowance, you will receive a top up of carer’s allowance.

If you are entitled to pension credit because your pension amount is below the minimum that the government say you need to live on, you can receive an additional amount for carer’s and this will be added onto your pension credit amount.

You can check your benefit entitlement on www.turn2us.org.uk

Working and Carer’s Allowance

If you are working, or plan to start work while you are on CA, make sure you tell the CA Unit in writing and keep a copy of your letter.

For more information and how to apply, go to Carer’s Allowance on GOV.UK.