

Benefits series

Carer's allowance

April 2024

Over 16's may get Carer's Allowance if they are:

- Caring for someone who receives the middle or highest rate care component of Disability Living Allowance, either rate of Personal Independence Payment (PIP) daily living component, or Attendance Allowance *and*
- Caring for that person for 35 or more hours a week *and*
- Either not working or if working, earning no more than £151 a week (2024/2025). Tax, national insurance contributions, half of any personal pension contributions, and childcare costs, can be deducted from earnings.
- not a full-time student (attending a course for 21 hours or more a week).

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

Carers Allowance is £81.90 per week (24/25)

Carer's premium or carer's amount

If you are receiving Universal Credit, you will have a carer amount added. You should have *regular and substantial caring responsibilities* for someone who is in receipt of DLA middle or highest rate care component, or any rate of the PIP care component. You don't have to have applied for carers allowance to get this, but the qualifying conditions are the same.

There is no earning restriction attached to the carer amount in UC which means you can earn more than £151 per week you can **still** receive the carer amount.

Carer amount is £198.31 per month (24/25)

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 ESA, 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 earnings count – savings or a partner's earnings 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 claimed carers allowance first and then went on to claim Universal credit, the CA will be fully taken into account as income and you would then keep £198.31 monthly(23/24).

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.

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.

Carer's who are retired

You are not able to receive carers allowance and State pension at the same time.

If your state pension is less than Carer's allowance, you may be entitled to some pension credit. Many pensioners miss out, so it is always worth checking whether you qualify.

<https://www.gov.uk/pension-credit-calculator>

Pension credit tops up your income and is more generous than Universal Credit as the savings threshold is higher.

You can receive *an additional amount for carer's*, and this will be added onto your pension credit amount.

Contact us

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