



Better Together Fact Sheets: Carer's Allowance



What is Carer's Allowance?

A significant number of carers who are entitled to Carers Allowance don't claim and are therefore missing out on much needed financial help. This Fact Sheet aims to provide information about Carers Allowance and how to apply for this benefit. This is not intended as legal advice.

Carers Allowance is the main benefit which can be paid to carers if they are unable to work or can only work a few hours per week due to their caring role. The current rate is £86.45 per week (2026). It is one of the easier benefits to apply for but the payment of Carer's Allowance is subject to a number of conditions and criteria which need to be met in order to apply.

Who can claim Carer's Allowance?

You may be able to claim Carer's Allowance if all the following apply:

- You look after someone for at least 35 hours a week.
- You don't earn more than £204 per week (from 7 April 2026) after certain deductions including tax, national insurance and certain expenses. *Occupational or personal pensions do not count as earnings, and you can be paid Carer's Allowance in addition to these.*
- The person you care for receives a disability benefit (see below).
- You're aged 16 or over.
- You're not in full-time education.
- You meet UK residence and presence conditions and UK immigration conditions

To qualify for Carer's Allowance, the person you care for must 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
- War Pensions schemes
- Armed Forces Independence Payment

Unfortunately you can't be paid Carer's Allowance if you are receiving 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 it may still be worthwhile making an application for Carers Allowance as you might have an 'underlying entitlement' to Carer's Allowance. To receive an 'underlying entitlement' to Carer's Allowance, you still must make a claim and meet all the other eligibility criteria.

Having an 'underlying entitlement' to Carer's Allowance can increase any means tested 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.

Importantly, Carer's Allowance can also protect your NI record as for each week that you receive Carer's Allowance, you automatically get a Class 1 NI credit to help protect your record.

Before you apply make sure you have your:

- National Insurance number (if you have a partner you'll need theirs too)
- Bank or building society details (unless you get your State Pension)
- Employment details and latest payslip if you're working
- P45 if you've recently finished work
- Course details if you're studying
- Details of any expenses, for example pension contributions or the cost of caring for your children or the disabled person while you're at work

You also need details of the person you care for. You need their:

- Date of birth and address
- National Insurance number if they're 16 or over
- Disability Living Allowance reference if they're under 16

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

Making an application for Carer's Allowance online is through the GOV.UK website, by phone on 0800 731 0297 (Monday – Friday 10am - 2pm) or by post using form DS700

There is lots of useful information both locally and nationally to help support making an application for Carer's Allowance.

[Carers Allowance - Tips for Applying](#)

[Citizens Advice Cheshire West](#)

[Carer's Allowance | Carers UK](#)

[Money & Benefits - Introduction for Carers | Carers Trust](#)