

Carers Week

2024 | England and Wales



Financial Literacy &
Inclusion Campaign
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Identifying as a carer

People providing unpaid care often fail to identify their caring role because they see themselves primarily as a family member or friend.

Some of those who provide unpaid care but have not identified as a carer miss out on financial support as a result.

To receive financial support from the government, known as Carer's Allowance, carers must spend 35 hours or more per week caring, unpaid, for a family member or friend with an illness, disability, mental health condition or an addiction.

**Carers Trust reports
19 million people in
the UK have provided
unpaid care - but
haven't identified
as a carer**



There are many organisations that work to support carers.

Click or scan each QR code to find out more.

**turn
2US**



**CARERS
TRUST**



**RENAISSANCE
FOUNDATION**



There are charities that work locally to support carers. Search 'support for carers near me' to find your local organisation.

These organisations support carers to understand and access financial support, provide practical assistance with completing assessments and create communities to foster well-being and offer respite.

Eligibility

Visit [Carers UK](#)
to find out more
about eligibility for
Carer's Allowance

To qualify for Carer's Allowance, you must:

care for someone who receives either:

- Attendance Allowance,
- Disability Living Allowance care component (at the middle or higher rate)
- Personal Independence Payment daily living component (at either rate)
- Armed Forces Independence Payment
- Constant Attendance Allowance or another relevant benefit

spend at least 35 hours a week caring for someone (whether you live with them or not).

not be earning more than £151 a week (after tax).

aged 16 or over and not be in full-time education. If studying part-time this must equate to 21 hours or less a week. When calculating the 21 hours, you include only hours spent in 'supervised study'.

Carer's Allowance is £81.90 per week.

For each week you get Carer's Allowance, you'll automatically get [National Insurance credits](#).



Carer's Allowance and Carer's Credit

Carer's Allowance		Carer's Credit
Available to those caring for at least 35 hours/week	Eligibility	Available to those caring for at least 20 hours/week
Paid weekly or every four weeks	Payment	Not a payment but rather a National Insurance contribution, which boosts your State Pension
You can be earning up to £151 per week	Earnings limit	No earnings limit
It is treated as an income and counts towards National Insurance contribution	National Insurance	Helps fill gaps in your National Insurance contribution
Can affect other benefits you or the person you care for receive	Impact on benefits	Should not affect other benefits you or the person you care for receive



Applying for Support

You're responsible for so many things as a carer that the thought of filling in forms can feel very daunting. It can be hard to stay organised.

There are a number of documents that you need to support your application. These include:

- ☐ 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

Disability Living Allowance

To be eligible for Carer's Allowance, the child being cared for must be in receipt of Disability Living Allowance (DLA).

Disability Living Allowance can only be claimed for children aged under 16. People aged between 16 and state pension age should apply for Personal Independence Payment.

To get an application form, you can either phone for an application form or download one. It's best to phone because if successful your payments will be backdated to the date you phoned. If you download an application form, you'll only be paid from the date that the DWP receives the form.

You can get support filling in a [DLA application from Citizens Advice](#) or local charities dedicated to families with children who live with a disability or a special education need.

To check your eligibility, visit:

→ [Gov guidance](#)

→ [Citizen Advice](#)

→ [Contact Charity](#)

→ [Turn2Us](#)





Pension facts for carers

→ To get the maximum State Pension, you will need 35 years of National Insurance contributions. Most people make these contributions through their job but if you are a long term full time carer, this may not be possible.

→ Carer's Allowance or Carer's Credits are ways of protecting your National Insurance contributions even if you are unable to work.

→ If you receive State Pension, you cannot still get the full amount of Carer's Allowance.

What are National Insurance Contributions?

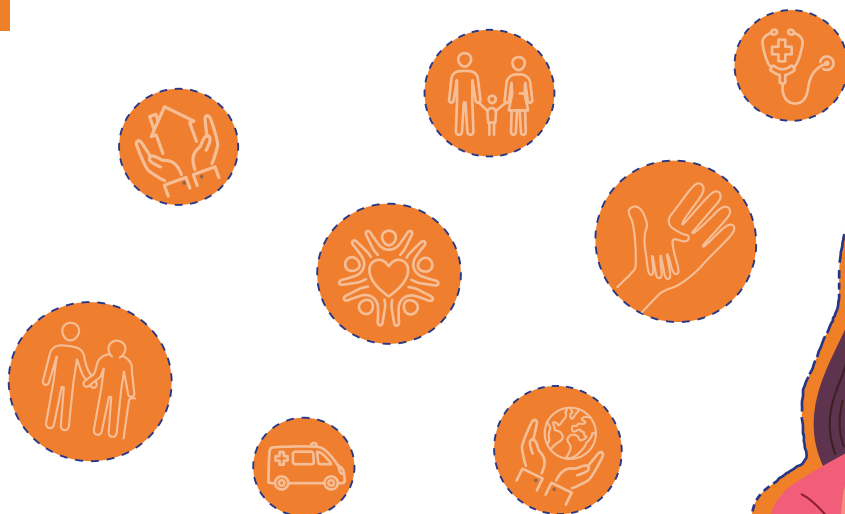
➔ National Insurance contributions are made through tax deductions when you work.

➔ If you receive Carers' allowance or Carers' Credit, both of these maintain your National Insurance contributions.

➔ These credits help you to build up your 'qualifying years', which count towards your overall pension entitlement.

➔ For each week that you receive Carer's Allowance, you get a National Insurance credit to help protect your record.

➔ If you are unable to claim Carer's Allowance then you may be able to claim Carer's Credit to protect your record.



What if you already receive a State Pension and you are an unpaid carer?

- You cannot get the full amount of both Carer's Allowance and your State Pension at the same time.
- If your State Pension is £81.90 a week or more, you will not get a Carer's Allowance payment.
- If your pension is less than £81.90 a week, you'll get a partial Carer's Allowance payment to make up the difference.
- There is no upper age limit for claiming Carer's Allowance.
- For most people, when they get their State Pension, payment of Carer's Allowance usually stops.
- You may be able to get extra money in recognition of your caring role, so it's always worth checking.





Young carers

A young carer is someone aged under 18 who looks after a person. This could include an adult, or someone younger like a sibling.

There are also charities supporting young carers that are able to offer a range of services and support so that young people caring for a family member have a safe space to have some downtime, enjoy activities, share their experiences and offer tips to one another.

Search 'support for young carers near me' to find your local organisation'

You can also visit [Carers Trust](#) for more information for young carers.





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