

## Benefits for carers

### Introduction

If you look after someone with an illness or disability, this factsheet will help you to work out which benefits you may be able to claim. The person you care for may be an adult or child with disabilities, an elderly relative or friend, or someone with a long-term illness. Many carers and disabled people miss out on extra income because they do not know they can claim.

Topics covered include:

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### 1. Carer's Allowance

The main benefit for carers is Carer's Allowance (CA). You don't have to be related to, or live with, the person you look after to get this.

Carer's Allowance is currently worth £83.30 a week (April 2025 rate). Your claim can normally be backdated for up to 3 months if you have met the qualifying conditions over that time – remember to ask for this on the form. However, backdating can be for a longer period if you have been waiting to hear about an Attendance Allowance (AA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP) claim for the person you look after. But you

must remember to claim CA within 3 months of the date of the decision awarding AA, PIP or DLA.

You can claim Carer's Allowance if you are aged 16 or over and all the following apply:

- You spend at least 35 hours a week caring for someone who receives AA or the daily living component of PIP (any rate) or DLA care component (middle or higher rate).
- Your earnings don't exceed the earnings limit – currently £196 a week (April 2025/26 rate), but [see below](#). But some earnings can be ignored – get advice. CA is not means-tested so your savings will not stop you getting it.

#### Earnings limit changes from April 2025

From April 2025, the Carer's Allowance earnings limit increased by £45 to £196 a week. This means you can work and earn 16 hours at the National Living Wage (NLW) and retain your Carer's Allowance. The change gives you the option to work more hours if you wish. Future increases to the earnings threshold will be linked to the NLW.

- You satisfy the residence conditions and are 'habitually resident'.
- You have lived in Great Britain for at least two of the last three years.

There are some exceptions to the residence and presence conditions.

For example, the presence conditions don't apply to people who are terminally ill. Special rules also allow claims from some people without the need for them to have previously lived in Great Britain. Examples include:

- people who were living in Ukraine before 1 January 2022 and left due to the Russian invasion who have leave or right of abode in the UK;
- people who have come to the UK from **Afghanistan** since 15 August 2021 through specified schemes (conditions apply).

There are also exemptions for people with right of abode or leave to enter or remain in the UK who were living in **Sudan** before 15 April 2023 or **in Israel, the West Bank, the Gaza Strip, East Jerusalem, the Golan Heights or Lebanon** before 7 October 2023 and left due to the violence there.

This isn't a complete list – there are also other exceptions including for some EU nationals who are covered by the EU coordination rules.

The rules are complicated, so please get advice if you're unsure about your position (020 8921 6375, Monday, Wednesday and Thursday 10am to 1pm).

You cannot get CA if any of the following apply:

- There are restrictions on your right to stay in the country;
- You are in full-time education (a guideline figure of 21 hours a week or more of 'supervised study'); or
- Someone else receives CA for the person you look after.

You cannot usually be paid CA if you already receive other benefits which are paid to replace earnings – these include:

- State Pension,
- Maternity Allowance,
- contribution-based or 'new-style' Employment and Support Allowance (ESA) or Jobseeker's Allowance (JSA),

- Widows' benefits and Widowed Parent's Allowance.

If you already receive one of these benefits and it's paid at a lower rate than CA, you will be topped up with a partial payment of CA to bring your income up to the CA figure.

**► Note:** it's still worth claiming CA even if it cannot be paid because you are receiving another benefit that is paid at a higher rate. This will give you what is known as 'underlying entitlement to CA' and will mean that other benefits you're receiving (such as Income Support, income-based Jobseeker's Allowance, income-related ESA, Universal Credit, Pension Credit, Housing Benefit or Council Tax Support) will increase - [get advice](#).

Claiming CA also gives you national insurance credits towards your pension.

**► Note:** Please get advice before claiming Carer's Allowance if the person you care for lives alone and receives any of these benefits:

- Income Support;
- income-related Employment and Support Allowance;
- income-based Jobseeker's Allowance;
- Pension Credit;
- Housing Benefit or Council Tax Support.

Claiming CA will mean that they'll lose the severe disability premium (SDP) included in those benefits – a potential loss of £82.90 a week. However, note that the person you care for will not lose their SDP if you cannot be paid CA due to the [overlapping benefits rule](#).

For more information about benefits for the person you look after, ring our Public Advice Line on 020 8921 6375 (Monday, Wednesday, and Thursday, 10am to 1pm).

CA can continue for up to 8 weeks after the person you look after dies.

### How to claim

Visit [GOV.UK/carers-allowance](https://www.gov.uk/carers-allowance) to apply online or to [download and print a form](#). Alternatively, call the Carers Allowance Unit on 0800 731 0297 to request a form (or 0800 731 0317 for

textphone users). Lines are open: Monday to Friday, 8am to 6pm.

## 2. Breaks from caring

Special rules allow you to take breaks from caring for up to 4 weeks in any 26-week period and still get Carers Allowance. To qualify, you must usually have been providing care for at least 35 hours a week for 22 of the last 26 weeks. Hospital stays of up to 8 weeks for you or the person you look after can count towards the 22 weeks. Ring our Public Advice Line ([020 8921 6375](tel:02089216375)) if you need advice about this or visit the Carers UK website for more information ([www.carersuk.org](http://www.carersuk.org)).

## 3. The Benefit Cap - carers exemption

The Benefit Cap sets a limit on the total amount of benefits that most out-of-work households can claim. This is applied by reducing the amount of Housing Benefit or Universal Credit (UC) that is paid to claimants unless they are exempt. The limits are:

- £486.98 per week for lone parents and couples (or £2,110.25 per month for UC);
- £326.29 per week for single people (or £1,413.92 per month for UC).

Your household will be exempt from the cap if, for example, you receive:

- Carer's Allowance (or have '[underlying entitlement](#)' to Carer's Allowance); or
- a carers element in your UC award; or
- Guardian's Allowance.

## 4. Financial help if you're on a low income

If you are on a low income and start caring for someone for 35 hours a week or more, or start receiving Carer's Allowance, it's worth getting [specialist advice \(020 8921 6375\)](#) to check if you may now be able to get any extra financial help and support.

## Universal Credit (UC)

([See page 4](#) if you're still receiving old-style legacy benefits)

If you receive Carer's Allowance, your UC will be reduced by the amount of your CA. However, it's still worth claiming because an extra amount (called a **carer element**<sup>1</sup>) will be included when your UC is worked out.

The carers element can also be included even if you don't get CA if:

- you regularly care for someone for at least 35 hours a week; and
- the person who is looked after receives a qualifying disability benefit (Attendance Allowance or Personal Independence Payment Daily Living Component – any rate, or Disability Living Allowance Care Component – middle or highest rate).

► **Note:** if the person you look after lives alone and receives a [severe disability premium \(SDP\)](#) in one of their income-based benefits, getting a carers element will cause their SDP to stop.

If you receive CA, you won't be expected to look for work, be available for work or attend work-focused interviews at the jobcentre.

If you're already on UC and have an online account, you can report the change in your circumstances via your online journal. If you do not have an online account, you can report the change by calling the Universal Credit helpline on 0800 328 5644.

How to claim UC:

- claims must usually be made and managed online: [gov.uk/universal-credit/how-to-claim](http://gov.uk/universal-credit/how-to-claim);
- if you need help to claim UC– contact the Citizens Advice Bureau's Help to Claim Service on 0800 144 8444 or visit their website: [citizensadvice.org.uk/helptoclaim](http://citizensadvice.org.uk/helptoclaim)

<sup>1</sup> April 2025/26 rate is £201.68 a month

If you are struggling to manage your claim once you have claimed UC, contact Royal Greenwich's Universal Support Team on 020 8921 3333 (Monday to Friday 10am to 4pm), email [universal-support@royalgreenwich.gov.uk](mailto:universal-support@royalgreenwich.gov.uk) or send an online enquiry: [royalgreenwich.gov.uk/xfp/form/530](https://royalgreenwich.gov.uk/xfp/form/530)

Note that UC does not include help with council tax – you'll need to claim [Council Tax Support](#) separately if you're claiming UC.

## **If you're still on Income Support, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA) or Housing Benefit**

### **Moving to Universal Credit**

At some point between now and December 2025, you will receive a letter from the Department for Work and Pensions (DWP) notifying you that your 'legacy' benefits are ending and advising that you have at least 3 months to claim Universal Credit (UC). The DWP call this process managed migration. If your UC entitlement is less following the move, you will receive a top up to make up the difference.

*If you receive one of these notices - you must not ignore it! Your legacy benefits will end regardless of whether or not you claim by the deadline.*

Although claimants can still move to UC earlier if they chose (and will need to if you have a change in your circumstances that requires a new UC claim), you should get advice before applying before you receive your migration notice as it will mean that you miss out on extra payments in UC to compensate for any loss if you end up to be worse off following the move.

The aim is to end close the legacy benefit system by April 2026.

## **How a successful Carer's Allowance claim affects pre-Universal Credit Benefits**

The amount you get will change if you successfully claim Carer's Allowance (CA) as your award will include an extra amount called a **carer premium**<sup>2</sup>. But it can only be included if you have claimed CA.

How much you get is based on your income, savings, age and circumstances (and for Housing Benefit and [Council Tax Support](#), how much rent and council tax you pay). Because these benefits are all means-tested, getting Carer's Allowance will reduce how much you get as it will be considered as income. However, you will still be £46.40 a week better off.

## **Help with your council tax bill**

### **Council Tax Support**

Council Tax Support (CTS) is help to pay council tax for people on low incomes. How much you get depends on your income and savings, the size of your family, age, health, disability and how much council tax you pay. To qualify, your savings must not exceed £16,000 (unless you also get Pension Credit Guarantee). Visit the Royal Greenwich website for more information or to apply online: [royalgreenwich.gov.uk/counciltaxsupport](https://royalgreenwich.gov.uk/counciltaxsupport)

### **Council Tax Discounts**

You may still be able to get your bill reduced even if you cannot get Council Tax Support, for example because you:

- live alone or
- share your home with another adult who cannot pay towards the council tax or
- are a carer – this discount applies to carers who are looking after an adult (other than their partner, dependent child/young person) for at least 35 hours a week and receive one of the following benefits:
  - Disability Living Allowance (DLA) paid at the middle or highest rate of the care component;

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<sup>2</sup> April 2025/26 rate is £46.40 a week

- any rate of Attendance Allowance (AA);
- any rate of the daily living activity component of Personal Independence Payment (PIP).

You will get a 25% discount if after ignoring qualifying carers (and anyone else who can be ignored for council tax purposes), the property is left with only one person who counts as an adult. If you are left with no residents who count for council tax a 50% discount will apply.

Visit [royalgreenwich.gov.uk/counciltaxdiscounts](https://royalgreenwich.gov.uk/counciltaxdiscounts) for more information about discounts and exemptions or to apply online or call 020 8921 4147.

## 5. If you're in work

### Universal Credit

You may qualify for Universal Credit if you're in work depending on your income and circumstances. There are no rules about the number of hours you must be working to claim. You may be able to receive help with childcare costs in your Universal Credit award if you are a lone parent or part of a couple where one of you works and the other is receiving Carer's Allowance or is unable to work due to ill health.

### Carer's Allowance

You can work and still get Carer's Allowance if your earnings do not exceed the weekly earnings limit of £196 a week. Even if you earn more than this, some of your earnings can be ignored if you pay for someone (but not a close relative) to look after the person you care for or for a child under 16. Some earnings may not be counted, for example, if you contribute to a personal or occupational pension. Your CA will stop if your earnings after allowable deductions are more than the earnings limit.

If your CA stops and you don't already receive benefits, get advice to check if you may be able to claim [Universal Credit](#). The carers element can still be included in your UC award if you satisfy the other eligibility conditions. See [page 3](#) for more on this.

If your CA stops and you're receiving pre-Universal Credit benefits (such as Housing Benefit or Employment and Support Allowance), these may sometimes continue.

## 6. If you have an illness or disability

If you are a carer with long-term health issues or disability, you may be able to claim Universal Credit because you're sick. Most claimants must also pass a test to assess whether they qualify for UC on sickness grounds (this is called a work capability assessment). If you pass the test, you may be able to receive more UC.

The UC rules are different from Employment and Support Allowance and is not as generous. The rules are complex, so it's worth checking your position and [getting specialist advice \(020 8921 6375\)](#) particularly if you're part of a couple and one of you has caring responsibilities and the other's ability to work is affected by ill health or disability.

### If you're receiving Employment and Support Allowance (ESA) or Income Support on sickness grounds

If you're on ESA or Income Support on sickness grounds you will start to be invited to claim Universal Credit from September 2024, after which your current benefits will stop.

You must not ignore the letter. If you need extra support to make and manage a claim, the DWP should provide extra support. You do not have to complete a new work capability assessment when moving to UC – get advice if you are told to.

**Important – do not apply for UC before you are invited to do so by the DWP.** UC is not as generous as ESA, but you should receive an extra payment in your UC if you are worse off following the move. But it cannot be paid if you claim UC before receiving the migration notice. See page 4 for more on the move to UC and [contact us](#) for advice if you need it.

## Do you have mobility difficulties or need a lot of help with daily living?

If you need regular help with daily living and/or have problems moving around due to a long-term health problem or disability, it's worth checking if you may be entitled to Personal Independence Payment (PIP) or Attendance Allowance.

Visit [royalgreenwich.gov.uk/welfare-rights](https://royalgreenwich.gov.uk/welfare-rights) for further information and to view the following factsheets:

[Personal Independence Payment](#);  
[Attendance Allowance](#).

## 7. Protecting your state pension

Carer's Credit helps protect your State Pension entitlement by filling gaps in your national insurance record when you're not working because you're looking after someone.

You may be eligible if you care for someone for 20 hours a week or more and they get certain disability benefits (such as the daily living part of Personal Independence Payment, Disability Living Allowance care component at the middle or highest rate or Attendance Allowance). You must be aged 16 or over and under State Pension age to qualify.

You'll get it automatically if you already receive Carer's Allowance, Child Benefit for a child under 12, or are a foster carer – there's no need to apply.

Otherwise, you can apply using form CCI, which you can request by calling the Carer's Allowance Unit on 0800 731 0297 or download it here: [www.gov.uk/carers-credit](https://www.gov.uk/carers-credit)

## 8. Free cinema admission for carers

The Cinema Exhibitors Association (CEA) card is a national scheme which gives free admission to carers accompanying a disabled person to a participating cinema. The disabled person must be 5 years of age or older and receiving one of the following:

- Disability Living Allowance;
- Personal Independence Payment;

- Attendance Allowance;
- Armed Forces Independence Payment.

You will also qualify if the person you care for holds a severely sight impaired registration or sight impaired registration (formerly registered blind or partially sighted).

The person you care for must make the application. They can then get a free ticket for any person accompanying them to a participating cinema (for example, a relative, friend or care worker).

## How to apply

Visit the CEA Card website to apply online or for further information: [ceacard.co.uk/apply](https://ceacard.co.uk/apply).

You can also download an application form and apply by post. A processing fee of £6.50 is charged per card. For enquiries: call 01244 526 016 (textphone 18001 01244 526 016), email [info@ceacard.co.uk](mailto:info@ceacard.co.uk) or send an [online enquiry](#) via the website.

## 9. Benefits for the person you care for

There is a range of benefits that people who are ill or disabled can claim. The main ones are:

- [Attendance Allowance](#) for people who have reached state pension age (check GOV.UK's pension age calculator here [www.gov.uk/state-pension-age](https://www.gov.uk/state-pension-age));
- [Personal Independence Payment \(PIP\)](#) for people aged at least 16 (and under state pension age);
- [Disability Living Allowance](#) for children aged under 16.

Ring our [advice line](#) for more information and to ensure that the person you care for is not missing out. Alternatively visit the [Royal Greenwich website](#) to view our factsheets.

## 10. Support from Royal Greenwich

Greenwich council provides a range of other services for carers. For example, you can ask for a **carer's assessment** if you provide substantial care for someone who lives in the borough. You will be able to discuss any concerns and what support you need. A carer's assessment can sometimes lead to the payment of a carer's

personal budget. Visit the Royal Greenwich website for more information ([www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)) or contact **Adult Social Care** on 020 8921 2304 or email [aops.contact.officers@royalgreenwich.gov.uk](mailto:aops.contact.officers@royalgreenwich.gov.uk).

If you need benefits advice or would like to check if you are missing out on any entitlements, ring Royal Greenwich's:

**Welfare Rights Service  
Public Advice Line  
(for borough residents only)  
020 8921 6375  
Textphone 18001 020 8921 6375  
Mon, Wed, Thurs: 10am -1pm**

If you need help with claims (including managing your Universal Credit claim), ring Royal Greenwich's:

**Universal Support Team  
020 8921 3333  
Mon to Fri: 10am-4pm**

You can also contact both services by sending an enquiry via the website using an [online contact form](#) or by emailing [universal-support@royalgreenwich.gov.uk](mailto:universal-support@royalgreenwich.gov.uk)

Alternatively, visit the Royal Greenwich website ([www.royalgreenwich.gov.uk/welfare/rights](http://www.royalgreenwich.gov.uk/welfare/rights)) to view our benefit pages, [download factsheets](#) or use our free [online benefit calculator](#).

## 11. Useful links

**Greenwich Carers Centre** 0300 300 2233  
[greenwichcarers.org](http://greenwichcarers.org)

E: [info@greenwichcarerscentre.org](mailto:info@greenwichcarerscentre.org) for more information or visit the website to send an online enquiry

*General advice, information and support for carers living in/or caring for someone living in Royal Greenwich.*

**Carers UK** 0808 808 7777

Monday to Friday, 9am – 6pm

[carersuk.org](http://carersuk.org) E: [advice@carersuk.org](mailto:advice@carersuk.org)

*Carer-led organisation working with all carers*

**Contact** 0808 808 3555

Monday – Friday, 9:30am – 5pm

[contact.org.uk/](http://contact.org.uk/)

E: [helpline@contact.org.uk](mailto:helpline@contact.org.uk) or visit the website to send an [online enquiry](#).

*Charity providing advice and support for parents and families of disabled children. Also offer a [Listening Ear Service](#) for parent carers looking for emotional support and reassurance.*

**Remember: notify the relevant agencies if your circumstances change, for example if you stop being a carer (for Carer's Allowance or the Council Tax Carer's Discount) or if you reduce your hours of caring to below 35 hours per week.**

This factsheet is correct as of August 2025



**Welfare Rights Service**  
Woolwich Centre  
35 Wellington Street  
Woolwich  
London SE18 6HQ  
Telephone 020 8921 6375  
Textphone 18001 020 8921 6375  
[www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)