Welfare Rights Service	Factsheet – September 2026

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 £86.45 a week (April 2026 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 £204 a week (April 2026 rate). This means you can usually work for up to 16 hours at the National Living Wage (NLW) and still qualify for Carer's Allowance. Some earnings can be ignored – get advice about your circumstances.
  CA is not means-tested so your savings will not stop you getting it.
- 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.
- have come to the UK from Afghanistan since 15 August

2021 through specified schemes (conditions apply).
- have refugee leave or humanitarian protection.
- have been granted leave in the UK through a 'safe and legal humanitarian route'.

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.

Please note that this isn't a complete list – there may be other exceptions not listed here, as the guidance is updated when necessary to reflect changing world events. Special rules may also apply for some EU nationals. The rules are complicated, so please get advice if you're unsure about your position (020 8921 6375, Monday 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 Pension Credit, Housing Benefit, Council Tax Support, income-related ESA or Universal Credit,) 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-related Employment and Support 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 £86.05 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 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** 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) if you need advice about this or visit the Carers UK website for more information (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)

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**[1]) 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).

Your level of earnings does not prevent you from receiving the carers element.

▶ **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**;
- 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**

[1] April 2026/27 rate is £209.34 a month

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

Moving to Universal Credit from old-style 'legacy benefits'

Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Tax Credits and working age Housing Benefit

The Department for Work and Pensions (DWP) has now completed the transfer of most working age people who were claiming 'legacy' benefits to Universal Credit (UC). If you were affected, you should have been notified that your legacy benefits were ending and invited to claim UC instead.

If your UC entitlement was lower than the amount you received from your legacy benefits, you may be receiving a top up payment to make up the difference (the DWP call this transitional protection). This protection generally only applies where you move to UC under the 'managed migration process'.

Housing Benefit changes

From 1 July 2026, Housing Benefit (HB) ended for most working-age claimants. If you are of working age and need help with your rent, this will now usually be provided through UC

HB can still be paid in some circumstances, including if you live in specified supported accommodation or temporary accommodation. Different rules also apply if you have reached State Pension age.

If you live in this type of accommodation and are already receiving UC, you may receive HB towards your rent. If you later move into ordinary accommodation, your HB will end and help will normally be provided through UC instead.

How a successful Carer's Allowance claim affects Housing Benefit and Council Tax Support

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 (and for Housing Benefit, how much rent 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

The amount of CTS (and/or Housing Benefit) you get will change if you successfully claim Carer's Allowance (CA) as your award will include an extra amount called a **carer premium**[2]. But it can only be included if you have claimed CA. Because CTS and HB are means-tested, getting Carer's Allowance will reduce how much you get as it will be considered as income. However, you will still be £57.25 a week better off.

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:

[2] April 2026/27 rate is £48.15 a week

- Disability Living Allowance (DLA) paid at the middle or highest rate of the care component;
- 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** 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 £204 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 slightly more UC.

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.

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/welfarerights** 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 CC1, which you can request by calling the Carer's Allowance Unit on 0800 731 0297 or download it here: 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**. 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 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);
- 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) or contact **Adult Social Care** on 020 8921 2304 or email 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, Thurs: 10am -1pm

Alternatively, visit the Royal Greenwich website (www.royalgreenwich.gov.uk/welfarerights) 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
E: 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 E: advice@carersuk.org
Carer-led organisation working with all carers.

Contact 0808 808 3555
Monday – Friday, 9:30am – 5pm (Tuesday 10.15am to 5pm)
contact.org.uk/
E: 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 (aged from birth to 25). Also offer a Listening Ear Service for parent carers looking for emotional support and reassurance.

Remember to tell the relevant organisations if your circumstances change. For example, if you stop being a carer (for Carer's Allowance or the Council Tax Carer Discount) or if you provide less than 35 hours of care a week.

This factsheet is correct as of September 2026

ROYAL borough of GREENWICH

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