www.asdhelpinghands.org.uk

Carers Allowance

Support for those who support others.

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1. What is Carer's Allowance and Who Can Get It?

Carer's Allowance is a benefit from the UK Government that provides financial support to people who spend a significant amount of time caring for someone with a disability or long-term health condition.

It recognises the important contribution unpaid carers make and helps ease some of the financial pressure that can come with providing regular care.

To qualify, you must be:

- **Aged 16 or over.**
- Caring for someone for at **least 35 hours a week**.
- **Not earning more than a set amount per week** (after tax, National Insurance, and certain expenses).
- **Living in England, Scotland, or Wales** and normally present in the UK.
- **Not in full-time education.**

The person you care for must receive one of the following qualifying benefits:

- **Personal Independence Payment (PIP)** – daily living component.
- **Disability Living Allowance (DLA)** – middle or higher rate care component.
- **Attendance Allowance.**
- **Constant Attendance Allowance** (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit or a War Disablement Pension).
- **Armed Forces Independence Payment** (AFIP).

You do not have to live with the person you care for, but your care must include regular and substantial help with daily living tasks such as washing, dressing, cooking, managing medication, or attending appointments.

How Much is Carer's Allowance?

Carer's Allowance is currently £81.90 per week (2024/2025 rate).

You can choose to receive it weekly in advance or every four weeks in arrears.

If you receive other benefits, such as **Universal Credit** or **State Pension**, you might not get the full amount this is known as an "overlapping benefit rule". However, you may still qualify for an extra amount called the **Carer's Premium** or **Carer's Element**, depending on which benefits you claim.

While Carer's Allowance can help with financial stability, it **may also affect the benefits** of the person you care for.

It's always worth checking with Citizens Advice, Jobcentre Plus, or ASD Helping Hands before applying, to make sure it's the right option for you.

2. How Carer's Allowance Affects Other Benefits

Carer's Allowance can affect both your own benefits and those of the person you care for. It's important to understand these effects before applying so you can make an informed decision and avoid unexpected changes in payments.

How it Affects Your Benefits

When you receive Carer's Allowance, it is treated as taxable income and may reduce the amount of other benefits you receive. However, you may also become eligible for additional support.

You may qualify for:

- **Carer's Premium** (if you receive means-tested benefits such as Income Support, Housing Benefit, or Pension Credit).
- **Carer's Element** (if you receive Universal Credit).

These additions recognise your role as a carer and are designed to increase your overall benefit entitlement.

Even if Carer's Allowance overlaps with another benefit and you do not receive a payment, you may still qualify for these top-ups, so it's worth making a claim.

Overlapping Benefits

You cannot usually receive Carer's Allowance at the same time as certain other benefits, such as:

- State Pension
- Maternity Allowance
- Contribution-based Employment and Support Allowance (ESA)
- Bereavement Allowance
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This is called the **overlapping benefits** rule. If you receive one of these, you may not be paid Carer's Allowance, but your claim can still give you "underlying entitlement" which may increase your overall benefit through a Carer's Premium or Element.

Impact on the Person You Care For

When you claim Carer's Allowance, the person you care for may lose the Severe Disability Premium or Severe Disability Addition from their own benefits.

This could slightly reduce their income.

Before applying, it's a good idea to discuss this together and seek advice from Citizens Advice or ASD Helping Hands to ensure you both understand the possible changes.

Other Considerations

- Claiming Carer's Allowance can help you build up National Insurance credits, protecting your future entitlement to State Pension and other benefits.
- Carer's Allowance is not means-tested, but your earnings can affect eligibility. You must earn below the weekly threshold (after allowable deductions) to qualify.
- You can only claim one Carer's Allowance even if you care for more than one person.

3. How to Apply for Carer's Allowance

Applying for Carer's Allowance is straightforward, but it's important to have the right information ready before you begin. You can apply online or by post, depending on what suits you best.

Applying Online

The quickest and easiest way to apply is through the official government website:
👉 www.gov.uk/carers-allowance

The online form will guide you step-by-step and allow you to save your progress if you need to come back later.

Applying by Post

If you prefer, you can complete a paper form (DS700 or DS700(SP) if you get State Pension).

You can download the form from the GOV.UK website or request one from the **Carer's Allowance Unit**:

Carer's Allowance Unit
Mail Handling Site A
Wolverhampton
WV98 2AB

Telephone: 0800 731 0297
Textphone: 0800 731 0317

Information You'll Need

Before starting your claim, make sure you have:

- Your **National Insurance number.**
- **Bank or building society details** for payments.
- Details of the person you care for, including their **National Insurance number** and the **benefit** they receive.
- Details of your **income** and **employment** (if applicable).
- Information about any **courses or training** you attend.

If you're working, you'll also need to include details of your earnings, tax, and expenses, as this affects eligibility.

Tips for Completing the Application

- Be clear about the tasks you help with and how often you provide care.
- Keep copies of your completed form and any evidence you send.
- If you're unsure about a question, seek help before submitting ASD Helping Hands can offer guidance to ensure you fill it in correctly.

After You Apply

Once your application is submitted:

- You should receive a decision within 3 **to 6 weeks.**
- Payments are made **weekly in advance** or **every four weeks**.
- If approved, you'll receive a **backdated paymen**t from the date you became eligible (usually the date you applied).

If your circumstances change — for example, if your caring hours drop below 35 per week, you start earning more, or the person you care for goes into hospital — you must inform the Carer's Allowance Unit as soon as possible to avoid overpayments.

4. If Your Claim is Refused

If your Carer's Allowance claim is refused, don't panic — there are several steps you can take to challenge the decision or explore other support options. Sometimes decisions are made based on missing information or misunderstandings that can be easily resolved.

1 Check the Decision Letter

Your decision letter will explain:

- The reason your claim was refused.
- How to ask for a **Mandatory Reconsideration.**
- The **deadline** for requesting a review (usually **within one month** of the decision).

Read the letter carefully to make sure you understand why the decision was made. Common reasons for refusal include:

- Not meeting the 35 hours of care requirement.
- Earning above the weekly earnings limit.
- The person you care for not receiving a qualifying disability benefit.
- Missing or incorrect information in your claim.

2 Requesting a Mandatory Reconsideration

If you believe the decision is wrong, you can ask for it to be looked at again. This process is called a **Mandatory Reconsideration.**

To request one, you should:

1. Write or call the Carer's Allowance Unit within one month of the date on your decision letter.
2. Explain clearly why you disagree and provide any additional evidence that supports your case (for example, a letter confirming the care you provide or updated benefit information).
3. Keep a copy of your request and any documents you send.

You'll then receive a new decision letter confirming whether the original outcome has changed.

3 Appealing the Decision

If you still disagree after the Mandatory Reconsideration, you can appeal to an independent tribunal.

Your appeal must be made through **HM Courts and Tribunals Service (HMCTS)** and you'll need:

- Your Mandatory Reconsideration Notice.
- Details of your original claim and decision.
- Any supporting evidence (for example, care diaries, GP letters, or proof of qualifying benefits).
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You can attend your hearing in person, by phone, or by video link.
Independent panels often overturn decisions if clear evidence is provided.

3 Getting Support with an Appeal

You don't have to face the process alone. Organisations such as Citizens Advice, Carers UK, or ASD Helping Hands can help you:

- Understand your decision letter.
- Draft a strong appeal statement.
- Gather relevant evidence to strengthen your case.

5. Other support for carers

Caring for someone can affect many areas of your life — from your income and career to your health and wellbeing. Alongside Carer's Allowance, there are other forms of financial and practical support available to help you manage your caring role.

Carer's Credit

If you're not working or your income is low, you may be entitled to **Carer's Credit.** This helps fill gaps in your **National Insurance record**, ensuring you don't lose out on your **State Pension** or other benefits later in life.

To qualify, you must:

- Be caring for someone for at **least 20 hours per week**, and
- The person you care for must receive a qualifying disability benefit (such as DLA, PIP, or Attendance Allowance).

You can apply online or by post through www.gov.uk/carers-credit.

Carer's Premium and Carer's Element

If you receive a **means-tested benefit**, such as Income Support, Housing Benefit, or Pension Credit, you may be eligible for an **extra payment** known as the **Carer's Premium.**

For those claiming Universal Credit, the equivalent is called the **Carer's Element.**

These additions recognise the extra costs and responsibilities involved in caring for someone full time. You don't need to be receiving Carer's Allowance payments to qualify having **"underlying entitlement"** may still allow you to receive these top-ups.

Council Tax Reduction

Some local councils offer **Council Tax discounts** for carers.

You may be eligible if:

- You live with the person you care for, and
- You provide at least 35 hours of care per week, and
- The person you care for is not your spouse, partner, or child under 18.

Contact your local council's **Council Tax team** to check what's available in your area.

Discounts and Additional Support

Many carers can also benefit from:

- **Free or discounted entry** to leisure and cultural activities.
- **Carer ID cards** or **Carer passports**, which identify you as a carer when accessing services.
- **Respite care** or s**hort breaks**, allowing you time to rest and recharge.
- **Local carer support groups**, offering emotional support, training, and advice.

Where to Get More Help

For free, confidential advice and support, you can contact:

- **ASD Helping Hands** – local support, advice, and training for carers and families.
- **Carers UK** – national helpline and online resources.
- **Citizens Advice** – benefit checks, appeals, and practical guidance.
- **NHS Carers Direct** – health and care information for carers.

6. Caring and Your Wellbeing

Caring for someone can be incredibly rewarding, but it can also be emotionally and physically demanding. Many carers put their own needs last, focusing all their time and energy on the person they support. It's important to remember that **your wellbeing matters too** you cannot care effectively if you are exhausted or unwell.

Looking After Yourself

Caring often means juggling multiple responsibilities, and it's easy to feel overwhelmed. Try to build small moments of rest into your day. This could be as simple as having a quiet cup of tea, taking a walk, or practising deep breathing.

If possible, share your caring duties with others. Family members, friends, or neighbours might be able to offer help, even if it's only for short periods. Many carers find that creating a simple **weekly routine** helps them plan rest times and avoid burnout.

Managing Stress and Emotions

Caring can bring a mix of emotions — pride, love, guilt, frustration, or sadness. These feelings are completely normal.

If you find things getting on top of you:

- Talk to someone you trust about how you feel.
- Join a local or online carer support group.
- Ask your GP about local wellbeing or counselling services.

It can help to write down your thoughts in a journal or take short breaks to clear your mind. Remember: caring for yourself isn't selfish — it's an essential part of caring for someone else.

Maintaining Your Health

Try to keep up with your own medical appointments and health checks. Eat regularly, stay hydrated, and aim for as much rest as you can. If sleep is difficult, ask your GP or a local carer support service for advice; sometimes small adjustments to your routine or the environment can make a big difference.

Don’t ignore persistent signs of stress, anxiety, or low mood. There is no shame in seeking support for your mental health. You are not alone.

Support for Your Wellbeing

Many local and national organisations offer practical and emotional support for carers, including:

- **Carer breaks and respite services,** which allow you time off while trained staff look after your loved one.
- **Mind** and **Rethink Mental Illness**, which offer emotional well-being resources.
- **ASD Helping Hands**, providing local advice, workshops, and wellbeing sessions for carers of autistic people and those with additional needs.

Taking time to focus on your own wellbeing is not a luxury — it’s a necessity that helps sustain your caring role in the long term.

7. Useful Contacts and Resources

Below is a list of organisations, websites, and services that can provide further information, advice, and support for carers. These are trusted sources where you can find help with benefits, wellbeing, and local support.

National

Carer's Allowance Unit

For applications, updates, and general enquiries.

Mail Handling Site A, Wolverhampton, WV98 2AB

Telephone: 0800 731 0297
Textphone: 0800 731 0317
Website: www.gov.uk/carers-allowance

Carers UK

Advice and information for carers, including benefit guidance and online communities.

Helpline: 0808 808 7777 (Mon–Fri, 9am–6pm)
Website: www.carersuk.org

Citizens Advice

Free, confidential advice on benefits, debt, employment, and housing.

Find your local branch: www.citizensadvice.org.uk

NHS Carers Direct

Health and wellbeing support for carers.

Helpline: 0300 123 1053
Website: www.nhs.uk/carersdirect

Carers Trust

Information, grants, and local carer support networks.

Website: www.carers.org

GOV.UK – Benefits and Financial Support

Official government website for all benefits and financial help.

Website: www.gov.uk/browse/benefits

Local Support in Norfolk

ASD Helping Hands

Support, advice, and training for autistic individuals, families, and carers across Norfolk.

Email: contact@asdhelpinghands.org.uk
Telephone: 01362 685860
Website: www.asdhelpinghands.org.uk

Norfolk County Council – Carers Matter Norfolk

Practical and emotional support for unpaid carers.

Helpline: 0800 083 1148
Website: www.carersmatternorfolk.org.uk

Wellbeing Service (Norfolk & Waveney)

Free mental health and wellbeing support for adults.

Telephone: 0300 123 1503
Website: www.wellbeingnands.co.uk

Carers Voice Norfolk & Waveney

A network that represents and empowers unpaid carers across the region. They ensure carers' experiences and views help shape local services and policy.

Email: info@carersvoice.org
Telephone: 01953 878 143
Website: www.carersvoice.org

ASD Helping Hands

Our Mission

"Empowering autistic individuals and those around them, ASD Helping Hands is dedicated to fostering confidence, independence, and inclusion at every stage of life. We provide guidance, education, and resources to help individuals, families, and professionals navigate autism with knowledge and empowerment.

We champion the rights of autistic people, striving to create a more inclusive society while ensuring our services remain accessible, reliable, and built on trust."

www.asdhelpinghands.org.uk

contact@asdhelpinghands.org.uk

01362 685860

Charity Number: 1175729

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