

Carers Allowance and **Carers Element (UC)**

Horsham Matters Resource Guide
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What is Carer's Allowance?

Carer's Allowance is a benefit paid to people who provide regular and substantial care to a disabled person who is receipt of a qualifying disability benefit. This money can be used in whatever way best meets your needs.

To be eligible to claim, you must:

- Be aged 16 or over
- Spend at least 35 hours per week caring for someone
- Earn below the weekly earnings limit of £196 per week. Increasing to £204 in April 2026.
- Not be in full-time education (less than 21 hours a week)
- Normally live in England or Wales, you've been in England, Scotland or Wales for at least 2 of the last 3 years, and not subject to immigration control.

The person you care for must receive a qualifying disability benefit such as:

- Personal Independence Payment (daily living component)
- Disability Living Allowance (middle or high-rate care)
- Attendance Allowance
- Please view the link for a full list of qualifying disability benefits: <https://www.gov.uk/carers-allowance/eligibility>

Carer's Allowance is paid at a weekly rate and is a taxable benefit. Therefore, Carer's Allowance can reduce the amount you receive on other benefits. Payments are made once a week or once every four weeks directly into your bank account.

You do not need to be related to, or live with, the person you care for to claim Carer's Allowance. You will not receive any additional payment if you care for more than one person. If more than one person provides care for the same individual, only one carer can be paid Carer's Allowance for that person.

Claiming Carer's Allowance can affect the benefits received by the person you care for. It is important to check how their entitlement may be impacted before submitting a claim. (View Helpful Links below)

The current rate for Carer's Allowance is £83.30 per week, increasing to £86.45 per week in April 2026

What is the Carer Element of Universal Credit?

The Carer Element is an additional amount included within a claim for Universal Credit.

You can qualify for the Carer Element if:

·You are in receipt of Universal Credit

- You provide care for at least 35 hours per week
- The person you care for receives a qualifying disability benefit (as listed above)
- If you receive the Carer Element, you will not be required to complete any work-related activities.

The Carer Element is paid monthly and is calculated into your UC award. The current rate is £201.68 per month, increasing to £209.34 in April 2026.

Important: You do not have to claim Carer's Allowance in order to receive the Carer Element. However, you can claim both together. There is no specific earnings limit for the Carer Element, although any earnings you have will still reduce your Universal Credit (UC) award in the usual way. The Carer Element increases your maximum Universal Credit entitlement and is included as part of your overall Universal Credit calculation.

If you claim both Carer's Allowance and Universal Credit, your Universal Credit will be reduced pound for pound by the amount of Carer's Allowance you receive.

Key Differences

Carer's Allowance	Carer Element (UC)
A separate benefit paid weekly or every four weeks	An extra amount added within Universal Credit, paid monthly.
Has an earnings limit	No specific earnings limit
Is taxable	Part of UC (not separately taxable)
Paid even if not on UC. Other earnings in the household does not affect eligibility.	Only available if you claim UC
Affects other benefits	Increases your UC award
Class 1 National Insurance credits	Class 3 National Insurance credits with UC award.

(Class 1 National Insurance credits benefit those working or on certain benefits, supporting multiple entitlements. Class 3 credits mainly protect State Pension eligibility for those not in paid work.)

How to Claim Carer's Allowance

To claim Carer's Allowance, you need to submit your application either:

- Online: <https://www.gov.uk/carers-allowance/how-to-claim>
- By post, download and print a paper form: <https://www.gov.uk/government/publications/carers-allowance-claim-form>
- Or call the Carer's Allowance Unit to request a form: 0800 731 0297 (Mon-Fri 8am - 6pm)

Report changes – Inform the Department for Work and Pensions (DWP) if your circumstances change, such as earnings, hours of care, or the cared-for person's benefit status.

How to Claim the Carer Element of Universal Credit

As the Carer Element is part of a Universal Credit claim. To claim it:

- Have a Universal Credit claim – You must be claiming UC to receive the Carer Element.
- Provide carer information – During your initial claim for UC, state that you provide at least 35 hours of care per week for someone receiving a qualifying disability benefit. If you have an existing UC claim, you can claim the Carer Element via the online journal by reporting a change of circumstances.
- No separate application needed – The Carer Element is added automatically within your UC calculation once eligibility is confirmed.
- Update UC as needed – Report any changes in your care responsibilities or the cared-for person's benefits to ensure your Carer Element continues correctly via your online Journal.

Remember: If you need help with making a claim for a carers benefit, speak with a member of our support team at Horsham Matters for a referral to an advisor.

Call or WhatsApp: 0300 124 0204

Email: support@horshammatters.org.uk

Helpful Links

- Horsham Matters – Support: <https://www.horsham-matters.org.uk/get-help-now/>
- Easy to read – GOV UK: <https://www.gov.uk/government/publications/easy-read-carers-allowance>
- GOV UK Carers Allowance: <https://www.gov.uk/carers-allowance>
- Carers Allowance effect on other benefits: <https://www.gov.uk/carers-allowance/effect-on-other-benefits>
- Benefits calculator: <https://www.entitledto.co.uk/>
- DWP Challenge a decision: <https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp>
- Horsham District Council (HDC), Council Tax Support: <https://www.horsham.gov.uk/council-tax-and-benefits/council-tax/council-tax-support-discounts-and-exemptions>
- HDC – Apply for a Blue Badge: <https://www.horsham.gov.uk/parking/disabled-parking/apply-for-a-blue-badge>
- WSCC Household Support: <https://www.westsussex.gov.uk/leisure-recreation-and-community/household-support-fund/>
- Age UK, Horsham: <https://www.ageuk.org.uk/westsussexbrightonhove/activities-and-events/horsham-district/>
- Carers Support West Sussex: <https://www.carerssupport.org.uk/>
- Prevention Assessment Team: <https://www.sussexcommunity.nhs.uk/patients-and-visitors/services/prevention-assessment-team>