SUPPORT FOR CARERS

Carer's Allowance 2026/27: Who Qualifies and the 2027 Rise

Carer's Allowance is £86.45 a week, proposed to rise to £89.50 from 12 April 2027. Check the 35-hour and £204 rules, and when claiming costs your parent.

By the JNP Sidona team · 21 November 2026 · 14 min read

Carer's Allowance is £86.45 a week in 2026/27 if you care for someone for at least 35 hours a week, they get a qualifying benefit such as Attendance Allowance, and you earn £204 a week or less after deductions. The government has proposed £89.50 a week and a £212 earnings limit from 12 April 2027. If you already get a State Pension you will usually be paid nothing, but claiming can still add £48.15 a week to Pension Credit. Before you claim, check whether a paid award would cost the person you care for their £86.05 severe disability addition.

KEY POINTS

- Proposed 2027/28 rates: Carer's Allowance rises from £86.45 to £89.50 a week and the earnings limit from £204 to £212, mainly from 12 April 2027. Until then, the 2026/27 figures apply.
- You do not have to live with, or be related to, the person you care for, but the 35 hours must be for one person and reached every week.
- If your parent has just been awarded Attendance Allowance, claim within three months of that award. Carer's Allowance can then be backdated to the start of their award. Otherwise backdating is limited to three months.
- The £204 earnings limit is a cliff edge: £1 over means no payment that week. Report every change in pay, or you may have to repay an overpayment.
- At State Pension age, claim anyway. You will probably not be paid, but the underlying entitlement can add £48.15 a week to Pension Credit and does not affect

your parent's severe disability addition.

- If your parent gets a severe disability addition with Pension Credit, Housing Benefit or Council Tax Reduction, a paid Carer's Allowance claim usually stops it. Get a free benefits check before you claim.

Who can get Carer's Allowance in 2026/27?

GOV.UK sets out the conditions (https://www.gov.uk/carers-allowance/eligibility). You need to meet all of them:

- You are 16 or over. There is no upper age limit, although a State Pension changes what you are paid (see below).
- You spend at least 35 hours a week caring for one person.
- That person gets a qualifying benefit (listed below).
- You earn £204 a week or less after tax, National Insurance and allowable expenses.
- You are not in full-time education, and you do not study for 21 hours or more a week.
- You normally live in England or Wales, have lived in Great Britain for at least two of the last three years (with exceptions for refugees and people with humanitarian protection), and are not subject to immigration control.

Savings and occupational or private pensions do not affect it, and you do not need a National Insurance record. Scotland has Carer Support Payment instead, so this guide covers England and Wales.

Which benefits must the person you care for get?

For an older parent or partner, usually Attendance Allowance (either rate), the PIP daily living component, or the Disability Living Allowance care component at the middle or highest rate. Armed Forces Independence Payment also counts. So does Constant Attendance Allowance, if it is paid:

- at or above the normal maximum rate with Industrial Injuries Disablement Benefit, or
- at the basic (full day) rate with a War Disablement Pension.

GOV.UK's list also includes the Scottish disability benefits, such as Pension Age Disability Payment and the Adult Disability Payment daily living component, so a parent who has moved to London from Scotland and still gets one of these can count. You cannot claim if another

carer already gets Carer's Allowance, Carer Support Payment or the Universal Credit carer element for the same person. If you both want to claim, the DWP decides which of you gets it.

If your parent does not get Attendance Allowance yet, start there with our guide on how to apply for Attendance Allowance (/blog/how-to-apply-for-attendance-allowance). Age UK explains that once it is awarded, Carer's Allowance can be paid from the start of their award, even if that is more than three months back, as long as you claim within three months of the award being made.

What counts towards the 35 hours?

GOV.UK counts help with washing and cooking, taking them to a doctor's appointment, and household tasks such as managing bills and shopping. Carers UK and Age UK add supervision, or "keeping an eye" on someone to keep them safe, and reminding and encouraging them. Practical tasks done away from the person can count too. The week runs Sunday to Saturday, and the hours can fall at any time, even all over a weekend. Three limits catch families out:

- You need 35 hours in every week you claim. You cannot average hours over several weeks, though some breaks are allowed.
- You cannot add together hours for two people. If you care for both parents, you claim for one and get one payment.
- If two siblings each give 35 hours to the same parent, only one can claim. The other may get Carer's Credit.

How much is Carer's Allowance, and how is it paid?

Carer's Allowance and related carer amounts, 2025/26, 2026/27 and proposed 2027/28 (weekly unless stated)

Amount	2025/26	2026/27 (current)	2027/28 (proposed)
Carer's Allowance	£83.30	£86.45	£89.50
Earnings limit (after deductions)	£196.00	£204.00	£212.00
Pension Credit carer amount	£46.40	£48.15	£49.85

Amount	2025/26	2026/27 (current)	2027/28 (proposed)
Universal Credit carer element (monthly)	£201.68	£209.34	£216.67
Pension Credit severe disability addition (single)	£82.90	£86.05	£89.05

The 2025/26 and 2026/27 figures come from the DWP's published benefit and pension rates for 2026/27 (https://www.gov.uk/government/publications/benefit-and-pension-rates-2026-to-2027). The 2027/28 column comes from the DWP's proposed benefit and pension rates for 2027/28 (https://www.gov.uk/government/publications/benefit-and-pension-rates-2027-to-2028/proposed-benefit-and-pension-rates-2027-to-2028), published on 11 November 2026. Over a full year, £86.45 a week is £4,495.40 (our arithmetic, 52 weeks).

It is paid into an account, weekly in advance or every four weeks. It is taxable if your total income is over the Personal Allowance (more on tax in the questions below). Each week you are paid also earns you a Class 1 National Insurance credit towards your State Pension.

Is Carer's Allowance going up in April 2027? (proposed 2027/28 rates)

Yes, if Parliament approves the proposed rates. On 11 November 2026 the DWP published its proposed benefit and pension rates for 2027/28 (https://www.gov.uk/government/publications/benefit-and-pension-rates-2027-to-2028/proposed-benefit-and-pension-rates-2027-to-2028):

- **Carer's Allowance:** £86.45 a week now, £89.50 a week proposed for 2027/28. That is £3.05 a week more, a rise of 3.5%, or £4,654 over a full year (our arithmetic, 52 weeks).
- **Earnings limit:** £204 a week now, £212 a week proposed for 2027/28, still measured after tax, National Insurance and allowable expenses.
- **Related carer amounts:** the Pension Credit carer amount is proposed to rise to £49.85 a week and the Universal Credit carer element to £216.67 a month. The severe disability addition your parent might lose goes up to £89.05 a week.

When the new rates apply: the GOV.UK publication lists the rates set out in the Work and Pensions Secretary's written statement of 28 October 2026 (https://questions-statements.parliament.uk/written-statements/detail/2026-10-28/hcws427). That statement says the new rates will mainly come into effect from 12 April 2027, and that benefits such as Carer's Allowance rise by 3.5%, in line

with the Consumer Prices Index (CPI) in the year to September 2026. Until then, the 2026/27 figures in this guide still apply.

Two knock-on effects for older carers. The overlap test moves to £89.50, but the full new State Pension is proposed to rise to £250.70 a week and the full basic State Pension to £192.10, so most carers over State Pension age will still get underlying entitlement rather than a payment. And the gap between what you would gain and what your parent could lose stays about the same: £89.50 against an £89.05 severe disability addition.

On earnings, GOV.UK's Carer's Allowance call for evidence says the limit is now linked to 16 times the hourly National Living Wage. The National Living Wage rises to £13.21 an hour on 1 April 2027, and 16 hours at that rate is £211.36, just under the proposed £212 limit (our arithmetic). Because the new wage starts on 1 April but the new limit mainly applies from 12 April, a carer on exactly 16 hours could go over £204 in that first week or so of April 2027. If you are close to the limit, ask the Carer's Allowance Unit how that pay will be treated before you work the extra.

Can I work and still get Carer's Allowance?

Yes, as long as you still give 35 hours of care a week and earn £204 a week or less. GOV.UK (https://www.gov.uk/carers-allowance/eligibility) says Income Tax and National Insurance come off first, then allowable expenses: half your pension contributions, equipment you need for the job, travel between workplaces that your employer does not pay for, and business costs if you are self-employed. So can payments to someone who looks after the person you care for, or your children, while you work, up to half your earnings. That carer must not be your spouse, partner, parent, child or sibling. Occupational and private pensions do not count as earnings. Carers UK's 2026/27 Carer's Allowance factsheet (https://www.carersuk.org/media/2jwl0y43/carers-allowance_2026-27.pdf) sets out the same deductions with examples.

Carers UK's example: £210 a week after tax and National Insurance, with £20 a week paid into a pension, counts as £200, so it is under the limit.

How many hours can I work?

£204 is roughly 16 hours a week at the National Living Wage, which GOV.UK gives as £12.71 an hour from April 2026. Sixteen hours at that rate is £203.36. GOV.UK lists £13.21 an hour from April 2027, and the proposed earnings limit for 2027/28 is £212 (see the section above). Once the new rates start, the figure on GOV.UK's Carer's Allowance page is the one that counts. Twenty hours is £254.20 before deductions, over the limit unless pension contributions or care costs bring it down. On higher London pay you reach the limit in fewer hours, so work from your

payslip, not your hours. If you are under 21 your minimum hourly rate is lower (£10.85 at 18 to 20), so again, check your payslip.

If your pay goes up and down, it can be averaged over a cycle of work, five weeks or another fairer period, but Carers UK stresses that this is the DWP's decision, not yours. Ask the Carer's Allowance Unit how your pay will be worked out.

Had an overpayment? The DWP is reassessing overpayments made between 10 April 2015 and 2 September 2025, after a review found its guidance on fluctuating earnings did not reflect the law. GOV.UK says you may get a refund or have the debt reduced or cancelled, and you do not need to contact the Carer's Allowance Unit: the DWP will contact you with a decision or if it needs more information. The DWP also ran a call for evidence on replacing the cliff edge with an earnings taper, which closed on 18 August 2026. Its summary of findings, published on 3 November 2026, says the government will consider the findings, but it announces no change. For now the cliff edge still applies.

Can I get Carer's Allowance and my State Pension?

Not in full. State Pension and Carer's Allowance are "overlapping benefits". GOV.UK explains:

- If your State Pension is £86.45 a week or more, you get no Carer's Allowance.
- If it is less, Carer's Allowance tops it up to £86.45.

The same rule applies to some benefits you might get under State Pension age. Age UK (https://www.ageuk.org.uk/siteassets/documents/information-guides/fs55-lp-carers-allowance.pdf) lists New Style Employment and Support Allowance, New Style Jobseeker's Allowance, Maternity Allowance and Widowed Parent's Allowance among them. If one of these pays £86.45 a week or more, you get underlying entitlement in place of a payment. If it pays less, Carer's Allowance tops it up to £86.45.

The full new State Pension is £241.30 a week in 2026/27 and the full basic State Pension £184.90, so most carers over State Pension age will not get a payment. Claim anyway: if you meet the other conditions, you get an **underlying entitlement** to Carer's Allowance. It pays nothing directly, but it can:

- add a Pension Credit carer amount of £48.15 a week, which may mean you qualify for Pension Credit for the first time

- add a carer premium to Housing Benefit and Council Tax Reduction
- leave the person you care for unaffected, because their severe disability addition is not touched when Carer's Allowance is not actually paid (Age UK)

Age UK's Carer's Allowance factsheet (https://www.ageuk.org.uk/siteassets/documents/information-guides/fs55-lp-carers-allowance.pdf) gives the example of Olive, 68, who has £244.90 a week from her State Pension and a private pension. That is above the £238 Pension Credit guarantee, so she gets nothing. She cares for her mother, who gets Attendance Allowance. With underlying entitlement, her guarantee rises to £286.15, and she gets £41.25 a week of Pension Credit.

Age UK advises claiming Pension Credit at the same time. If it is refused while the carer decision is pending, claim again within three months of the Carer's Allowance award, and it can be paid from the first claim date. One more caution from GOV.UK: you cannot build up extra State Pension by deferring it during any period you get Carer's Allowance.

Older couples who care for each other

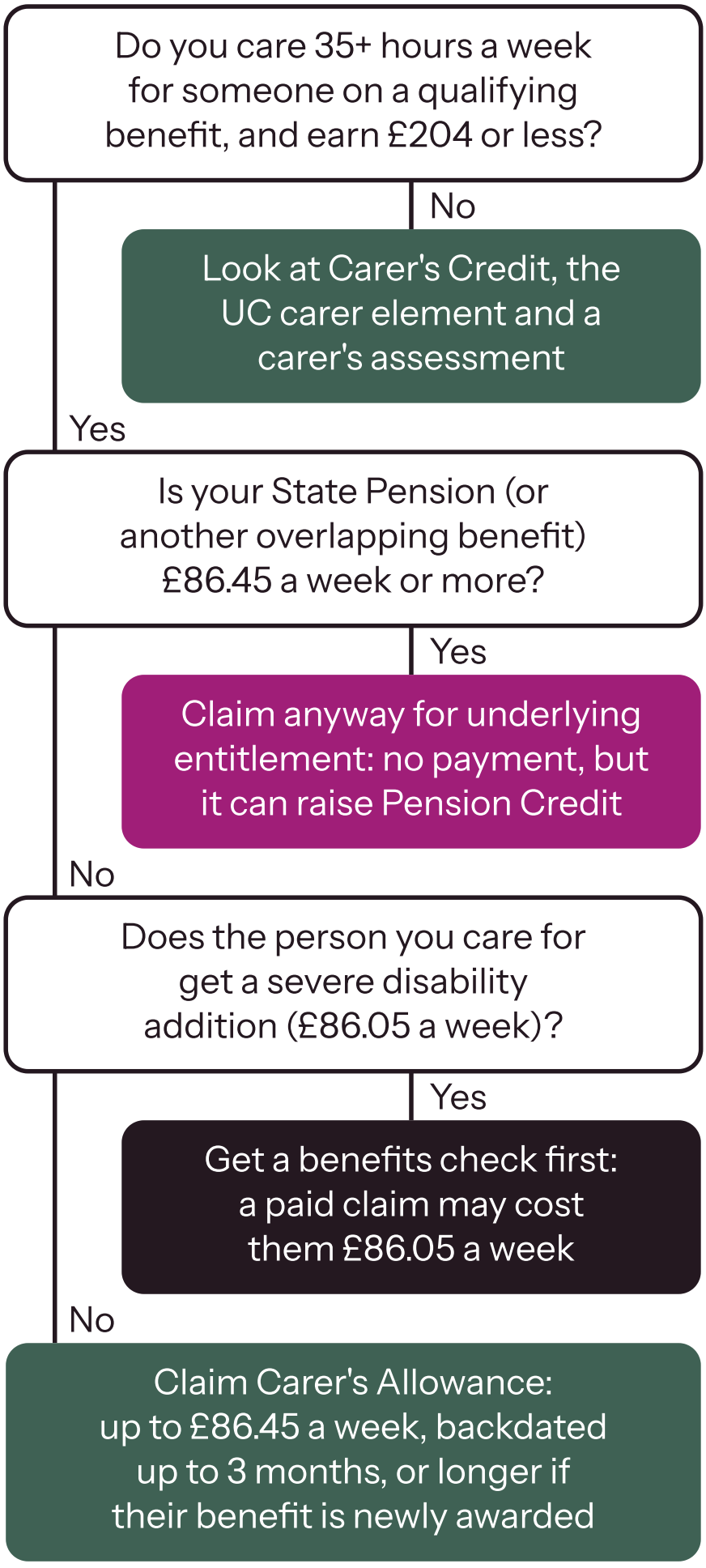
Age UK notes that both partners can get Attendance Allowance and still care for each other. If both State Pensions are over £86.45 a week, each can claim Carer's Allowance to get underlying entitlement. Their Pension Credit can then include a carer amount of £48.15 a week for each of them, and the couple-rate severe disability addition of £172.10 a week if both qualify for it (2026/27 rates). Because neither is actually paid Carer's Allowance, the severe disability addition is not lost.

Will claiming affect my parent's benefits?

It can. GOV.UK says that when you get Carer's Allowance, the person you care for usually loses their severe disability premium or Pension Credit addition, and their Council Tax Reduction may fall. In 2026/27 that addition is worth £86.05 a week, about the same as the £86.45 you would get. If you are on Universal Credit or Pension Credit, your own gain is smaller. A paid Carer's Allowance counts as income, so only the carer element or carer amount (about £48 a week) is extra, as Carers UK (https://www.carersuk.org/media/2jwl0y43/carers-allowance_2026-27.pdf) explains. So the household as a whole can end up worse off. Age UK warns that you may be better off while your parent is "much worse off". The same loss is triggered if you get the Universal Credit carer element for them. It does not happen if you only have underlying entitlement.

Carers UK says the addition is usually only paid if your parent lives alone, with some exceptions, such as living only with other people who also get a qualifying disability benefit. So if you live with them, they are unlikely to have it, and this risk may not apply. Check their award letter to be sure.

So before anyone claims, check your parent's Pension Credit, Housing Benefit and Council Tax Reduction award letters for a severe disability amount. Our guide to Attendance Allowance rates (/blog/attendance-allowance-rates) explains when the severe disability addition is paid. If they have it, ask the Age UK Advice Line (0800 678 1602) or your council's welfare rights team to compare both households' income first. For your own benefits, GOV.UK says your total usually goes up or stays the same.


Do you care 35+ hours a week for someone on a qualifying benefit, and earn £204 or less?
No
Look at Carer's Credit, the UC carer element and a carer's assessment
Yes
Is your State Pension (or another overlapping benefit) £86.45 a week or more?
Yes
Claim anyway for underlying entitlement: no payment, but it can raise Pension Credit
No
Does the person you care for get a severe disability addition (£86.05 a week)?
Yes
Get a benefits check first: a paid claim may cost them £86.05 a week
No
Claim Carer's Allowance: up to £86.45 a week, backdated up to 3 months, or longer if their benefit is newly awarded

A quick check before you claim, using 2026/27 rates. It is a starting point, not a benefits calculation: a free check with Age UK or your council will cover your household's full position.

Holidays, hospital stays and respite: when does Carer's Allowance stop?

Age UK and Carers UK set out the rules on breaks:

- **Short breaks:** you can take up to 4 weeks off caring in any 26-week period, for any reason, and keep being paid, as long as you have cared for at least 22 of those 26 weeks. It is a rolling test, checked each time you take a break.
- **Your own hospital stay:** payment can continue for up to 12 weeks, and the 22-week test drops to as few as 14 weeks if you or they have been in hospital. Holidays and hospital weeks share one cap: more than 12 weeks off caring in any 26-week period stops payment.
- **Your parent goes into an NHS hospital:** their Attendance Allowance usually stops after four weeks, and your Carer's Allowance stops with it.
- **Your parent goes into a care home:** if the council pays any of the fees, or NHS Continuing Healthcare pays them in full, their benefit and your Carer's Allowance stop after 28 days. If they pay all their own fees, their benefit can continue, and so can yours, as long as you still give 35 hours of care a week.
- **If they die:** Carer's Allowance can continue for up to eight weeks, as long as you still meet the work and study rules.

Age UK notes that regular respite stays can sometimes be planned so neither benefit is affected. Arranging paid cover does not mean you can skip telling the DWP: GOV.UK says you must report any holiday or hospital stay, even if you arrange care while you are away. You can also read our wider guide to respite care (/blog/respite-care-guide). If you need cover while you are away, we can arrange respite care at home (/respite-care-london) after a free assessment.

What if I don't qualify for Carer's Allowance?

- **Carer's Credit:** if you are under State Pension age and care for at least 20 hours a week, for one or more people, you may get National Insurance credits that protect your State Pension. If the person does not get a qualifying benefit, a health or social care professional can sign a care certificate instead. GOV.UK says breaks of up to 12 weeks in a row do not stop the credits. Our guide to Carer's Credit (/blog/carers-credit) explains how to apply.

- **Universal Credit carer element:** worth £209.34 a month in 2026/27, proposed to rise to £216.67 in 2027/28. You must meet the Carer's Allowance conditions except the earnings limit, so it can help working carers who earn over £204. GOV.UK says it is not added automatically, so tell the DWP through your Universal Credit account, and you cannot get it as well as the extra amount for limited capability for work and work-related activity. It also triggers the loss of the severe disability addition, so check first. See our guide to the carer element of Universal Credit (/blog/carers-element-universal-credit).
- **A carer's assessment:** you can ask your council to assess your own needs as a carer. It can lead to support such as funded breaks. GOV.UK notes the council may pay for respite care, but you and the person you care for need assessments first. See our guide to a carer's assessment (/blog/carers-assessment-guide), and our guide to your rights as a carer under the Care Act 2014 (/blog/carers-rights-care-act-2014).
- **Carer's leave:** employees can take up to one week of unpaid carer's leave every 12 months from their first day, as a block or in single or half days.
- **Discounts and grants:** some help for carers does not depend on any benefit. Our guide to carers' discounts and grants (/blog/carers-discounts-and-grants) covers what is available.
- **Council tax:** if you live with the person you care for and are not their partner, you may be "disregarded" for council tax. You need to give at least 35 hours of care a week on average. There is no earnings limit (Age UK (https://www.ageuk.org.uk/siteassets/documents/factsheets/fs21_council_tax_fcs.pdf)). They must get one of these: Attendance Allowance, the middle or highest rate DLA care component, PIP daily living, Armed Forces Independence Payment, or the highest rate of Constant Attendance Allowance. It only lowers the bill if it leaves one adult, or none, counted in the home, so ask your borough. Unlike Carer's Allowance, this needs you to live with them. This is the family-carer rule in Part II of the national regulations (https://www.legislation.gov.uk/uksi/1992/552/schedule) (SI 1992/552); paid care workers come under a separate, much narrower rule in Part I. For other help with costs, see our guide to paying for care in London (/paying-for-care-london).

To see all our carer guides in one place, go to our support for carers in London (/carers-support-london) page.

How to claim Carer's Allowance, step by step

1. **Check the qualifying benefit is in payment.** If an award is pending, diary three months from the date it is made.
2. **Tell the person you care for.** Age UK says you must tell them, or their legal representative, before you claim.
3. **Get a benefits check first** if they get a severe disability addition.

4. **Gather your details.** Your National Insurance number (and your partner's), bank details unless you get State Pension, latest payslip or P45, and records of pension contributions or care costs. For them: date of birth, address and National Insurance number.
5. **Claim.** Apply online on GOV.UK, or on paper using form DS700 (or DS700(SP) if you get a State Pension). The Carer's Allowance Unit is on 0800 731 0297, Monday to Friday, 8am to 6pm. Claims can be backdated up to three months.
6. **Report changes promptly.** New jobs, earnings over £204, a move, dropping below 35 hours, and any holiday, hospital or care home stay for either of you. If a decision looks wrong, you can challenge it (see the questions below).

Questions families ask

How much will Carer's Allowance be in 2027/28?

Can I claim Carer's Allowance if I don't live with my mum?

Can I claim while I'm at college or university?

Can I get Carer's Allowance for caring for my husband or wife?

Do I have to tell HMRC about Carer's Allowance?

What if my Carer's Allowance claim is refused?

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How we can help

We are a CQC-registered home care provider based on Lewisham High Street. We provide visiting home care in Lewisham, nearby south-east London and parts of central and east London, and live-in care across London. If you are weighing up care, Jackie, our registered manager, will talk it through with you and arrange a free home assessment. Read more about respite care (/respite-care-london), or book a free assessment (/contact-us#enquiry). We do not give benefits, funding or legal advice.

About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 21 November 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of

date, email info@jnpsidonasupportservices.co.uk (mailto:info@jnpsidonasupportservices.co.uk) and we will correct it.