SUPPORT FOR CARERS

Carers element of Universal Credit: a 2026/27 guide for family carers

The Universal Credit carer element is £209.34 a month in 2026/27 (£216.67 proposed). Who qualifies, the 35-hour test, Carer's Allowance and how to report it.

By the JNP Sidona team · 21 November 2026 · 10 min read

The carer element is an extra £209.34 a month added to your Universal Credit in 2026/27 if you care for someone for at least 35 hours a week and they get a qualifying disability benefit, such as Attendance Allowance. The DWP has proposed £216.67 a month from April 2027. You do not need to claim Carer's Allowance to get it, there is no earnings limit, and it is not added automatically: you have to tell Universal Credit you are a carer.

KEY POINTS

- You must care for at least 35 hours a week for someone who gets a qualifying benefit. You do not have to live with them or be related to them.
- Unlike Carer's Allowance, it has no earnings limit, although your earnings still reduce your overall Universal Credit.
- If you also get Carer's Allowance, your Universal Credit goes down by the same amount. You still keep the carer element.
- Only one carer element can be paid for each person cared for, and you cannot get it as well as the LCWRA health amount.
- If your parent gets a severe disability premium or the Pension Credit severe disability addition, it usually stops when you get the carer element for them. Get a benefits check first.

What is the carer element of Universal Credit?

Universal Credit is a standard allowance plus extra amounts, or "elements", for things like children, housing and caring. GOV.UK calls the caring amount the "carer's element" (https://www.gov.uk/universal-credit/what-youll-get). Regulation 30 of the Universal Credit Regulations (https://www.legislation.gov.uk/uksi/2013/376/regulation/30) ties it to the Carer's Allowance rules, so you need to meet those conditions, except that earning too much does not stop you. As Carers UK (https://www.carersuk.org/help-and-advice/financial-support/benefits-for-carers-who-are-working-age/universal-credit/) puts it, "there isn't an earnings threshold". That makes it valuable for working carers who earn more than the £204 a week Carer's Allowance limit.

Universal Credit is for people under State Pension age (with some exceptions for couples where only one of you has reached it). If you have reached it, the equivalent help is a carer amount in Pension Credit, which our Carer's Allowance guide (/blog/carers-allowance-guide) explains.

How much is the carer element?

The carer element and related amounts, 2026/27 and proposed 2027/28

Amount	2026/27	2027/28 (proposed)
Universal Credit carer element (monthly)	£209.34	£216.67
Carer's Allowance (weekly)	£86.45	£89.50
Pension Credit severe disability addition, single (weekly)	£86.05	£89.05
Severe disability premium, single (weekly, with Housing Benefit and legacy benefits)	£86.05	£89.05

The 2027/28 figures come from the DWP's proposed benefit and pension rates for 2027 to 2028 (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. They are proposals until Parliament approves them, and new rates usually start in April.

Who can get the carer element?

The 35-hour test

GOV.UK says you need to provide care for at least 35 hours a week. The same things count as for Carer's Allowance, from help with washing and meals to supervision, appointments and managing bills. The 35 hours must be for one person, so you cannot add together hours for both parents.

The benefits the person you care for must get

GOV.UK lists these qualifying benefits (https://www.gov.uk/universal-credit/what-youll-get):

- Adult Disability Payment, standard or enhanced award
- Armed Forces Independence Payment
- Attendance Allowance
- Child Disability Payment, middle or highest care award
- Constant Attendance Allowance, full day rate, intermediate rate or exceptional rate, with Industrial Injuries Disablement Benefit
- Constant Attendance Allowance, full day rate, with a War Disablement Pension
- Disability Living Allowance, middle or highest care rate
- Personal Independence Payment, either rate of the daily living part

For most adult children caring for a parent, the qualifying benefit will be Attendance Allowance, which is paid at either rate. If your parent does not get it yet, our guide to Attendance Allowance rates (/blog/attendance-allowance-rates) explains who qualifies.

Paid carers are excluded

Regulation 30 says you do not count if you earn income from the caring itself, for example as an agency carer.

Do I need to claim Carer's Allowance first?

No. Regulation 30(2) (https://www.legislation.gov.uk/uksi/2013/376/regulation/30) applies "whether or not the person has made a claim for a carer's allowance", and Turn2us (https://www.turn2us.org.uk/get-support/information-for-your-situation/additional-elements-of-universal-credit/carer-s-element) confirms you do not have to claim Carer's Allowance to get the element.

GOV.UK adds that the carer element "is not automatically applied if you start getting Carer's Allowance". You still need to tell Universal Credit you are a carer.

How Carer's Allowance is deducted from Universal Credit

If you get both, GOV.UK says (https://www.gov.uk/carers-allowance/effect-on-other-benefits) your Universal Credit "will be reduced by an amount equal to your Carer's Allowance payment". Carer's Allowance is weekly and Universal Credit is monthly, so £86.45 a week works out at about £374.62 a month (our arithmetic: £86.45 x 52 ÷ 12). Your carer element stays in your award, so in most months your total income is the same whether or not you claim Carer's Allowance.

Claiming both can still be worth it. Carer's Allowance is not means-tested, so it carries on if your Universal Credit stops, for example because your savings go over £16,000. Its £204 a week earnings limit still applies to it, though, so a free benefits check is worth having.

Can I work and get the carer element?

Yes. Earnings do not stop the carer element, but they reduce your whole Universal Credit award. GOV.UK says (https://www.gov.uk/universal-credit/how-your-wages-affect-your-payments) that for every £1 you earn, your payment goes down by 55p. Some people get a "work allowance" first, an amount they can earn before the 55p reduction starts, but only if they are responsible for a child or have a health condition or disability that affects their ability to work. Caring on its own does not give you a work allowance.

What Universal Credit asks you to do about work

Carers UK explains that if you meet the caring conditions, you can be put in the "no work-related requirements" group, so you are not expected to look for work. If you care for 35 hours or more but do not meet the Carer's Allowance conditions, you need to satisfy your work coach that it would be unreasonable to expect you to look for work. Carers with fewer hours may still have work-focused interviews, so explain your caring role and the hours it takes.

Only one carer element for each person cared for

If two people care for the same parent, only one can get the carer element for them. Regulation 29(3) (https://www.legislation.gov.uk/uksi/2013/376/regulation/29) says that where two or more people have caring responsibilities for the same person, the element is paid to one of them: the one they choose between them, or, if they do not choose, the one the DWP decides on. That includes brothers and sisters in different households. A couple caring for two different people can get a carer element each.

A brother or sister who also gives 20 hours a week or more, but cannot get the carer element because you have it, may be able to protect their State Pension with Carer's Credit (/blog/carers-cr

edit).

The carer element and LCWRA

If your Universal Credit includes the extra amount for limited capability for work and work-related activity (LCWRA, sometimes called the health element), GOV.UK says "you cannot also get the carer's element". Regulation 29(4) says only the LCWRA amount is paid in that case. In 2026/27 the standard LCWRA amount for new claims is £217.26 a month, a little more than the carer element. Couples have one exception: in a joint claim, this rule only applies if the LCWRA amount has not already been included for your partner. If you and your partner both have health conditions, ask an adviser to check which amounts your award should include.

Will it affect my parent's benefits? The severe disability premium

GOV.UK says that if the person you care for gets the severe disability premium, "it will stop when you claim the carer's element". Carers UK confirms they lose it whether or not you also claim Carer's Allowance. For an older parent, the same rule applies to the extra amount for severe disability in Pension Credit: the Pension Credit regulations (https://www.legislation.gov.uk/uksi/2002/1792/schedule/I) only pay it where nobody gets Carer's Allowance or a Universal Credit carer element for caring for them.

It is worth £86.05 a week in 2026/27, and is usually only paid when your parent lives alone, with some exceptions. Check their Pension Credit, Housing Benefit and Council Tax Reduction letters for a "severe disability" amount before you report your caring role. If it is there, get a free benefits check covering both households.

How to report caring in your Universal Credit journal

1. **Check the qualifying benefit is in payment.** Have your parent's award letter for Attendance Allowance, PIP or DLA to hand.
2. **Check for a severe disability amount** in their benefits, as above, and get advice first if there is one.
3. **Report it in your account.** GOV.UK lists (https://www.gov.uk/universal-credit/changes-of-circumstances) "starting to care for a child or disabled person" as a change to report by signing in to your Universal Credit account. Carers UK says to tell Universal Credit through your journal, or by phone if you claim by phone, because they will not know otherwise.

4. **Give details of anyone else who cares for them.** Carers UK says you will be asked about anyone else caring for the same person and whether they get Carer's Allowance.
5. **Do it within the same assessment period.** Carers UK says a change that increases your award only counts from the start of the assessment period if you report it before that period ends. There is an exception where a qualifying benefit is awarded later, when the change can take effect from the date that benefit began.

If you get stuck, Carers UK gives the Universal Credit helpline as 0800 328 5644.

Worked examples

These are illustrations only. They use 2026/27 rates, assume no housing costs, children or savings over £6,000, and leave out everything else that can affect a real award. Use a benefits calculator or an adviser for your own figures.

Example 1: Amira, 34, cares full-time for her mother

Amira owns her flat outright, has no earnings, and cares for more than 35 hours a week for her mother, who gets Attendance Allowance and lives with Amira's father. Amira's Universal Credit is the single standard allowance for someone aged 25 or over (£424.90) plus the carer element (£209.34): £634.24 a month.

If she also claims Carer's Allowance, her Universal Credit drops by about £374.62 to £259.62, and she gets £374.62 in Carer's Allowance. Her monthly total stays at £634.24.

Example 2: Daniel, 41, works part-time

Daniel cares for his father for 35 hours a week and takes home £1,000 a month from a part-time job. That is over the Carer's Allowance limit (£204 a week is about £884 a month), so he cannot get Carer's Allowance. He has no children, so no work allowance: 55% of his £1,000, which is £550, comes off his award.

With the carer element, his maximum award is £634.24, so he gets £84.24 a month. Without it, his £424.90 standard allowance would be wiped out by the £550 deduction, and he would get nothing.

Example 3: when claiming costs the household money

Grace's mother lives alone and gets Pension Credit with the £86.05 a week severe disability addition, about £372.88 a month (our arithmetic). If Grace adds the carer element to her own Universal Credit, she gains £209.34 a month, but her mother loses about £372.88. Between them the family is roughly £163.54 a month worse off. This is why a benefits check comes before the journal entry.

Questions families ask

Can I get the carer element for caring for my partner?

Does the carer element give me National Insurance credits?

What if Universal Credit refuses to add the carer element?

Other help for carers

A carer's assessment (/blog/carers-assessment-guide) from your council can lead to funded breaks, and our guide to carers' rights under the Care Act 2014 (/blog/carers-rights-care-act-2014) explains what the council must do. See also our discounts and grants for carers (/blog/carers-discounts-and-grants) and carers' support in London (/carers-support-london).

How we can help

We do not give benefits advice; for that, Carers UK, Turn2us and your council's welfare rights team can help. What we can do is give you a break. JNP Sidona is a CQC-registered home care agency on Lewisham High Street, and we provide respite care in London (/respite-care-london) and regular home care, so you can rest, work or keep your own appointments. Jackie, our registered manager, starts with a free home assessment. If that would help, get in touch (/contact-us#enquiry).

Sources

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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.