

Becoming a carer

A guide to how your finances might be affected



Around 6.5 million people in the UK are unpaid carers. That's one in eight adults who provide unpaid care for a loved one such as a friend or family member who is elderly, disabled or seriously ill.

As a carer you may have to provide the person you care for with emotional support, they may have a mental health issue or need help with everyday living such as washing, cooking and cleaning and help managing their finances.

Juggling your responsibilities

If you become a carer, you may have to stop or reduce any paid work you are doing. You may also incur additional expenses such as travel costs to the home of the person you are caring for. It is important to be on top of your finances so you don't find yourself worrying about money or unable to continue to provide the care because you can no longer afford to help.

Getting help

You can ask to have a carer's assessment to see if you are eligible for support from your local council. It's free and is available to anyone over 18. The kind of help you might get includes someone taking over the caring so you can take a break, help with gardening and housework and taxi fares if you don't drive.

Find out more at [nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/carer-assessments/](https://www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/carer-assessments/)



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is an unpaid carer**



Carer's
Allowance
automatically
entitles you
to National
Insurance
credits

Financial help

As a carer, you may be entitled to Carer's Allowance if you care for someone at least 35 hours a week, they get certain state benefits and your earnings are below a certain amount. Money you take from any occupational or personal pension you have won't affect your entitlement. You can find out more at gov.uk/carers-allowance/eligibility.

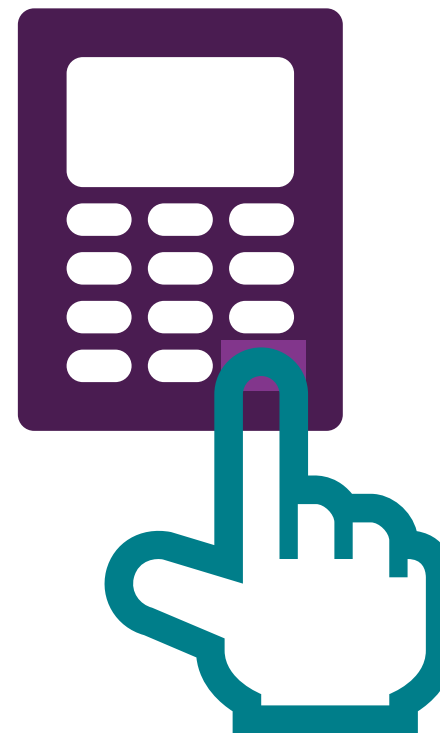
Carer's Allowance automatically entitles you to National Insurance credits which is important as these help build up your State Pension. You may also be able to apply for other state benefits.

You have to pay tax on Carer's Allowance if your income is over the Personal Allowance.

If you are not eligible for Carer's Allowance, you may be entitled to Carer's Credit which gives you National Insurance credits to help with gaps in your National Insurance record. To get Carer's Credit you must be under State Pension age and looking after someone for at least 20 hours a week. The person you're looking after usually has to be getting certain state benefits but if they're not you may still be eligible.

Managing your money

Once you've found out if you're eligible for any caring benefits and what your income will now be, it's important to draw up a budget. This way you can clearly see how much money you have coming in and how much you're now spending each month.



Where to find out more

Carers UK is a national charity for carers in the UK. You can find help and advice as well as useful factsheets on its website at:

[carersuk.org](https://www.carersuk.org)

or call the helpline on 0808 808 7777

Carers Trust also has lots of useful information on benefits and help you may be able to get. Its benefits calculator can help you work out what benefits you might be entitled to:

[careers.org](https://www.careers.org)

For more on Carer's Allowance:

gov.uk/carers-allowance

For more on Carer's Credit:

gov.uk/carers-credit

Where to find a benefits calculator:

turn2us.org.uk/

or call the helpline on 0808 802 2000

entitledto.co.uk

betteroffcalculator.co.uk/free



Your notes



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