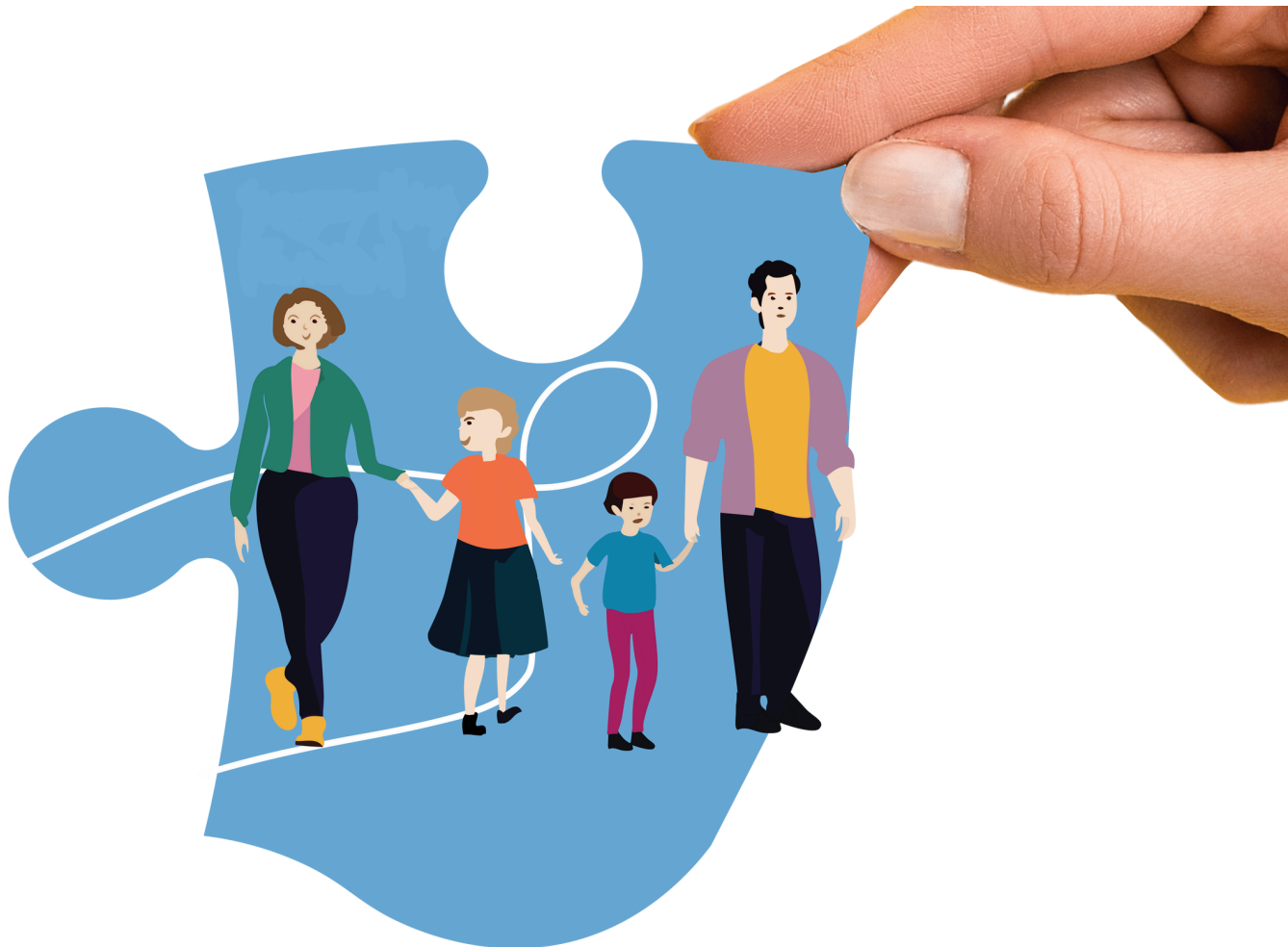


Supporting Families



Making sure that the families of children, young people and adults with a learning disability are able to get the support that they need

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Reform Carer's Allowance

Being able to get financial support can make a real difference to family members who support a relative with a learning disability, as well as all others who provide unpaid care. But there are serious issues with how Carer's Allowance currently works in the UK.

The 2024 Autumn Budget committed to increasing both the National Living Wage and the amount that carers can earn. This will mean that, from April 2025, carers will be able to earn up to £196 per week – a £45 per week increase – which equates to 16 hours per week at the National Living Wage. This is a significant step forward – but it does not address all of the issues with Carer's Allowance.

To claim Carer's Allowance, you must provide at least 35 hours per week care. However, if someone else who supports the same person claims Carer's Allowance, you cannot claim even if you also provide 35 hours or more per week. It can't be claimed if you study more than 21 hours per week, or if you receive a State Pension. Carer's Allowance is also deducted from Universal Credit entitlements. There is also a 'cliff-edge' – if you go over the earnings limit, the full amount has to be paid back.

These criteria mean that many people providing unpaid support to others, including family carers providing support to relatives with a learning disability, struggle with the cost of living. The high threshold for, and conditions of, eligibility mean that many people providing unpaid support cannot

access it, and the low level of Carer's Allowance means that even those who are eligible struggle to make ends meet.

Research by Carers UK found that [2.6 million carers had given up employment in order to provide care and support](#) in 2019 – and in 2023, [62% of carers had either given up employment \(40%\) or had to reduce their hours \(22%\) in order to provide care and support](#). A February 2024 report by the Centre for Social Justice found that [41% of carers who currently work are considering leaving the labour market or reducing their hours in the next year](#). However, many carers who have had to give up or reduce their hours [want to work, but are barred from doing so by the eligibility criteria of Carer's Allowance and because they cannot access other support for the person they support](#).

The Joseph Rowntree Foundation (JRF) found that [people providing unpaid social-care support are on average £414 a month poorer than if they were not providing this support – rising to over £600 a month \(nearly £8000 a year\) after six years of providing unpaid care and support](#). Family carers of people with a learning disability often provide continuous support throughout their relative's life, including well into their own 'retirement' – far longer than six years. The financial impact of caring for long periods, including into older age, is exacerbated by the fact that people receiving a State Pension are unable to receive Carer's Allowance, despite frequently providing significant amounts of support.

Linked with the reduced ability to work, carers are more likely than the general population to be in poverty. The JRF found that [22% of people providing over 20 hours of unpaid social care support per week were in poverty, compared to 18% of the general population](#) – a finding supported by the [Health Foundation](#). The [Department for Work and Pensions \(DWP\)](#) found that 1 in 5 households that receive Carer’s Allowance live in food insecurity (nearly three times the rate of the general population), and 35% of carers receiving Carer’s Allowance have had to cut back on food and heating.

While the steps introduced in the Autumn Budget 2024 are welcome, further reform of the Carers’ Allowance scheme is needed to ensure that carers are supported.

The Government and the Department for Work and Pensions need to:

Increase the rate of Carer’s Allowance

Increase the financial threshold for eligibility to incentivise and enable carers to work if they wish to do so

Change Carer’s Allowance so that it is not deducted from Universal Credit entitlements

Enable people in receipt of a State Pension to claim Carer’s Allowance

Enable people in more than 21 hours of education per week to claim Carer’s Allowance

Cap and prevent large overpayment debts