

If you do unpaid care work, take care of your pension by claiming Carer's Credit

Did you know that up to 250,000 people who care for an ill or disabled friend or relative on an unpaid basis could be missing out on important protection for their State Pension?

Saving for your retirement may not be a priority when you find yourself caring for someone. Your natural focus may often be to meet the immediate needs of others, rather than plan your own financial future. And many carers don't recognise the unpaid help they give to a disabled or ill friend or family member as 'caring'.

Fewer than 1,000 people so far have taken up Carer's Credit so the government is calling on friends and family to help spread the word.

If you know someone, aged between 16 and State Pension age, who has had to give up work or works less as a result of a caring responsibility, we hope you'll tell them there are some simple steps they can take now to see if they qualify for Carer's Credit.

STEP 1: Understand what support you're already receiving

If you're already receiving a benefit such as Carer's Allowance, Income Support as a carer, or Child Benefit for a child under 12, your State Pension is already protected and you do not need to make a separate application for Carer's Credit.

STEP 2: Work out how many hours you care for someone each week

You need to be caring for a total of 20 hours or more a week for one or more people who get Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance. If they don't get these benefits you may still get Carer's Credit, but you need a health or social care professional to confirm the care you provide is appropriate.

There are a number of groups of carers who may

benefit from Carer's Credit. These include carers who are missing out on Carer's Allowance because they:

- don't care for 35 hours or more per week
- look after someone who isn't claiming disability benefits
- care for a disabled or ill person where someone else is claiming Carer's Allowance for looking after them
- look after several people but don't care for just one of them for 35 hours or more a week
- care and work but do not earn enough to pay National Insurance contributions for the whole year
- care and are self-employed.

Carers who are getting certain benefits such as Jobseeker's Allowance or Employment and Support Allowance may also find it worthwhile to apply for Carer's Credit as they may be able to get credits towards the State Second Pension.

STEP 3: If you think you qualify, apply for Carer's Credit

You can do this by visiting the Directgov website or calling us on:

 **0845 608 4321**

 **0845 604 5312**

» [Caring and your pension](#) (Directgov website)

Find out more about the simple steps you can take to plan how you'll fund your retirement by visiting the Directgov website.

» [Build a better future](#) (Directgov website)



Contact us about being a partner:
pensions.planning@dwp.gsi.gov.uk

DWP

Department for
Work and Pensions