



Falling short – unpaid carers say Carer’s Allowance is insufficient recognition and not enough to give up work

- Only 12% of unpaid carers are currently claiming Carer’s Allowance
- A third have never heard of Carer’s Allowance or do not know what it is
- Six in ten unpaid carers aged 45-75 think the process to claim the benefit is complicated

Only around one in five carers (21%) aged 45-75 and supporting an elderly relative believe that Carer’s Allowance is enough to replace income lost from giving up work to provide care, according to new research from **retirement specialist Just Group**.

Only three in ten (30%) said that the value of Carer’s Allowance provides adequate recognition of the role carers perform.

The survey of 1,000 UK unpaid carers aged 45-75, conducted for **Just Group’s Taking Care of Mum & Dad** research series,¹ found only one in eight (12%) are receiving Carer’s Allowance. The benefit is paid to people who are providing at least 35 hours of care for someone and who are earning less than £204 a week after tax, National Insurance and certain expenses. The payment rose to £86.45 a week last month (from £83.30).

Among carers who are claiming Carer’s Allowance, only 28% think that the benefit provides sufficient income for carers to give up work without a financial struggle. Less than one third (32%) said that Carers Allowance is adequate financial recognition of their caring responsibilities and contribution.

Emma Walker, director at the retirement specialist Just Group, commented: “Providing care is a significant commitment that often comes with real financial consequences – but the financial support available is very limited. It underlines the difficult trade-offs many people have to make when balancing caring responsibilities and their own financial security.”

Awareness of Carer’s Allowance is strong but still one in 10 (10%) of unpaid carers have never heard of the benefit and a further 22% said that although they were aware of Carer’s Allowance, they did not know what it was.

Among unpaid carers who did know about Carer’s Allowance, six in ten (59%) said that they thought the process to claim the benefit was either very (19%) or quite (40%) complicated.

Emma Walker added: “Our research highlights a clear need to improve understanding of Carer’s Allowance given that nearly a third of unpaid carers are either unaware of the benefit or unsure of what it is.

“Getting to grips with the benefits system can feel daunting but people who are providing significant levels of care, especially those who may be facing financial pressures, should check to see what additional help is available to them.

News release

“There are a wide range of free-to-use resources provided by the government, charities and other organisations that can help individuals identify their eligibility for different benefits and support them through the application process.”

Some resources to help with benefits information include:

- The government provides free information via <https://www.moneyhelper.org.uk/en>
- It also highlights free, independent third-part benefits calculators at <https://www.gov.uk/benefitscalculators>
- MoneySavingExpert also has a benefits calculator: <https://www.moneysavingexpert.com/family/benefits-check/>
- Charities such as Citizens Advice and Age UK can be good sources of assistance
- Professional advisers will charge but can provide regulated advice alongside information about benefit eligibility

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Enquiries

Media

Lucy Grubb, Head of Corporate Communications

Vanessa Newland, Group PR Manager

Telephone: +44 (0) 1737 827 301
press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers
Sam Livingstone
Juliette Packard

Telephone: +44 (0) 20 7183 1190

Notes to Editors

1 – Just Group, a survey of 1,000 UK adults aged 45-75 taking care of an elderly relative, conducted 2-16 September 2025 by Opinium

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