



### One in three adults caring for a relative have a poor understanding or no knowledge of Carer's Allowance

- Chancellor to make Carer's Allowance more generous but low awareness needs to be addressed
- 8% of carers aged 45-75 who care for a relative have never heard of the key carer's benefit
- A further 21% have heard of it but are unsure what it is, Just Group research reveals

Carer's Allowance is set to become more generous from April next year but new research suggests awareness of the key benefit among carers is low with many unaware of the benefit or how it might help them.

A study among 1,000 carers aged 45-75<sup>1</sup> for retirement specialist **Just Group** to support the 12<sup>th</sup> edition of its Care Report, found that almost one in three were unaware of, or unsure about the state benefit. This was split between 8% who said they had never heard of it and a further 21% saying that they had heard of it but were unsure what it was.

Carer's Allowance is worth £81.90 per week and can be claimed by people who provide care for at least 35 hours a week and earn less than £151 a week. It has been in the news recently due to claimants being prevented from working due to the earnings restrictions and some being asked to repay cash.

In the **Budget** speech, Chancellor Rachel Reeves announced the earnings limit would rise next April to the equivalent of 16 hours at the National Living Wage or £196 a week<sup>2</sup>.

**ONS** statistics show that between 2021 and 2023 there were approximately 1.4 million 'sandwich' carers in the UK<sup>3</sup>. Sandwich carers are those who provide care for sick, disabled, or older adult relatives as well as for dependent children.

Around half (53%) of sandwich carers reported that they were unable to work at all, or as much as they would, like because of their caring responsibilities for someone they live with; this increased to around three-quarters (74%) for those caring 20 hours or more per week.

**Stephen Lowe, group communications director at the retirement specialist Just Group**, said: "It's positive to see the Chancellor raising the earnings limit for Carer's Allowance, giving carers more flexibility to work and strengthen their financial security, but these changes will fall short if, as our research suggests, many carers have little to no awareness or understanding of the Carer's Allowance.

"Carer's Allowance is an important benefit that financially supports many individuals who are forced to limit their working hours due to their caring responsibilities. It can be especially helpful for 'sandwich' carers too, who often face major challenges juggling the needs of their children and their adult relatives.

## News release

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“We urge those who feel they may be entitled to some state-funded financial support to take full advantage of the many free-to-use resources that can help individuals identify their eligibility for benefits and how to claim them.”

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 have 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

### **Just Group Care Report 2024: Groundhog Day:**

<https://www.justgroupplc.co.uk/~media/Files/J/Just-Retirement-Corp/news-doc/2024/just-group-care-report-2024-groundhog-day.pdf>

## Enquiries

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### **Media**

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

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

Temple Bar Advisory

Alex Child-Villiers  
Sam Livingstone  
Alistair de Kare-Silver  
Juliette Packard

Telephone: +44 (0) 20 7183 1190

### **Notes to Editors:**

#### **About the research**

**1 – Just Group**, Polling conducted by Opinium between 6th and 20th August 2024 with a nationally representative sample of 1,000 UK adults aged 45-75 and providing care for a relative

**2 – GOV.UK**, Autumn Budget 2024

[https://assets.publishing.service.gov.uk/media/6722120210b0d582ee8c48c0/Autumn\\_Budget\\_2024\\_print.pdf](https://assets.publishing.service.gov.uk/media/6722120210b0d582ee8c48c0/Autumn_Budget_2024_print.pdf)

**3 – ONS**, Sandwich carers, UK: January 2021 to May 2023:

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/socialcare/bulletins/sandwichcarersuk/january2021tomay2023>

### **Notes to Editors:**

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