Attendance Allowance vs. Carer's Allowance: Can You Claim Both?

Understanding attendance allowance vs carers allowance rules can feel like trying to decipher a foreign language, leaving people worried that claiming one benefit might accidentally penalise their loved one's existing pay-outs.

Understanding how state benefits work together allows families to access vital financial support without losing out on existing entitlements. Here is a clear, practical guide to how these two benefits operate, how they interact, and how to maximise support for your household.

What is the difference between attendance allowance and carer's allowance?

To understand what's the difference between attendance allowance and carers allowance, it helps to look at who each benefit is designed to support:

- **Attendance Allowance:** Paid directly to the person who needs care (who must be of State Pension age or older). It is completely non-means-tested, tax-free, and based entirely on physical or mental care needs. It pays either a lower or higher weekly rate depending on the level of day or night support required.
- **Carer's Allowance:** Paid directly to the unpaid carer (such as a spouse, partner, or adult child) who spends at least 35 hours a week looking after someone. It is taxable, subject to an earnings cap after allowable deductions, and paid at a standard weekly rate.

When comparing attendance allowance vs carers allowance, the most important distinction is who actually receives the money. Attendance Allowance belongs to the person receiving care to help maintain their independence, whereas Carer's Allowance compensates the person giving care for their time and lost earning potential.

Can you claim Attendance Allowance and Carer's Allowance together?

Yes, a family can receive both benefits simultaneously because they are claimed by two different people for two entirely different reasons.

In fact, far from stopping a claim, receiving Attendance Allowance is often the exact key that unlocks Carer's Allowance. To qualify for Carer's Allowance, the person you look after must receive a qualifying disability benefit, and Attendance Allowance is one of the primary benefits on that list.

One award supports the older adult's health needs, while the other supports the family member devoting at least 35 hours a week to looking after them.

Navigating the severe disability premium and carers allowance interaction

While the two benefits can be claimed in the same household, families must be mindful of how a claim impacts other means-tested benefits, particularly the Severe Disability Premium.

The Severe Disability Premium is an extra payment added to means-tested benefits like Pension Credit or Housing Benefit for single older adults (or couples where both qualify) who live without another non-disabled adult present.

Understanding the severe disability premium and carers allowance interaction is critical:

- If an older relative receives the Severe Disability Premium as part of their Pension Credit, a family member successfully claiming Carer's Allowance for them will cause that premium to stop.

- This happens because receiving Carer's Allowance formally tells the Department for Work and Pensions (DWP) that the person is no longer living without a recognised carer.

Before submitting a claim, families should calculate whether the weekly Carer's Allowance leaves the overall household better off than keeping the Severe Disability Premium. Evaluating this interaction, or asking what's the difference between attendance allowance and carers allowance when extra premiums are involved ensures you do not inadvertently lose income.

Can a husband claim carers allowance if wife gets attendance allowance?

In principle, the answer is yes. A husband can claim Carer's Allowance if his wife receives Attendance Allowance, provided he spends at least 35 hours a week caring for her and meets the DWP earnings threshold.

However, many retired husbands run into the "overlapping benefits" rule. Under UK benefit laws, you cannot receive two full income-maintenance payments at the same time. Because a State Pension is usually higher than the weekly Carer's Allowance rate, the DWP will not pay the cash Carer's Allowance on top of a full State Pension.

So, can a husband claim carers allowance if wife gets attendance allowance? While actual cash payments may be blocked by a State Pension, applying is still highly worthwhile. Doing so creates an "underlying entitlement" to Carer's Allowance, which can increase the threshold for Pension Credit, Council Tax Support, or Housing Benefit.

Although it is essential to double-check the severe disability premium and carers allowance rules before submitting a claim to protect your overall household finances.

How receiving financial support helps lift the caregiving burden

Unlocking the state benefits your family is entitled to brings welcome financial relief, helping to ease the pressure of daily living costs and unpaid caregiving hours.

Because Attendance Allowance is completely non-means-tested and tax-free, your relative has total freedom over how that income is used. Whether it goes toward extra heating, specialised equipment, transport, or bringing in visiting home carers to help with morning routines, the extra funds provide practical flexibility.

Combining state benefit entitlement with professional home support allows unpaid family caregivers to take a well-deserved breath. Introducing a visiting carer for a few hours a week handles the physical heavy lifting, giving family members time to recharge while ensuring their loved one stays safe, comfortable, and independent at home.

Need a little extra support with home care?

Navigating benefit rules while caring for a relative can feel daunting, but understanding attendance allowance and carers allowance guidelines helps families unlock vital financial relief.

If you are exploring home care options for a loved one and want to talk through how visiting care works alongside family support, Radfield Home Care is here to help.

Contact your local Radfield Home Care office today for a free, friendly care consultation.