Your rights as a carer

Your carer's assessment, money you may be able to get, and your rights at work, with local help in Merseyside

For adults in Merseyside who look after someone who is ill, older or disabled, such as a partner, relative, friend or neighbour. This edition adds local help in Merseyside.

Write down what you do. Before an assessment or a benefit claim, write down what you do for the person you look after, and how caring affects you. There is a notes page in this guide. It makes it easier to get the help you need.

Your right to a carer's assessment

- If you look after someone who is ill, older or disabled, you can ask your council for a carer's assessment. Anyone over 18 can ask for one, and it is free.
- Contact adult social services at your local council. You can usually phone or ask online.
- The council looks at how caring affects you: your physical and mental health, work, free time and relationships.
- It is separate from the assessment for the person you look after. You can ask for both at the same time.
- It is usually face to face and lasts at least an hour. Some councils do it by phone or online.
- You can bring someone with you, or have a free advocate. An advocate can help with forms and come to meetings.

- Help that may follow includes a break from caring, help with travel costs, help with housework or gardening, training in lifting safely, local support groups and advice on benefits.
- If you do not qualify for help, the council should still give you free advice about support in your area. Ask if they do not offer it.

Money you may be able to get

Some of these affect each other, and the benefits of the person you look after. Get a free benefits check before you claim.

- Carer's Allowance: £86.45 a week. You must care for someone for at least 35 hours a week, and they must get certain benefits, such as Attendance Allowance, the daily living part of Personal Independence Payment, or the middle or highest care rate of Disability Living Allowance.
- You must also be 16 or over, earn £204 a week or less after tax, National Insurance and expenses, and not be in full-time education. You do not have to be related to them or live with them.
- Claim online at GOV.UK, or call the Carer's Allowance Unit on 0800 731 0297, Monday to Friday 8am to 6pm. A claim can be backdated by up to 3 months.
- Check first: when you get Carer's Allowance, the person you look after will usually stop getting any severe disability premium, or extra amount for severe disability in Pension Credit, paid with their benefits.
- Universal Credit: if you care for someone for at least 35 hours a week and they get a qualifying disability benefit, you may get an extra £209.34 a month, called the carer element. If you also get Carer's Allowance, your Universal Credit goes down by the same amount.

- Pension Credit: if you get it, it goes up if you are eligible for Carer's Allowance.
- Carer's Credit: if you care for someone for at least 20 hours a week and do not get Carer's Allowance, Carer's Credit fills gaps in your National Insurance record. That helps protect your State Pension. Your income and savings do not matter.
- Carer Premium: an extra amount paid with some benefits, such as Housing Benefit. Ask your local Jobcentre Plus.
- Council tax: if you live with someone you care for, and they are not your partner or your child under 18, you may not be counted for council tax. That can mean a lower bill. You have to apply to your council.

Free benefits check and advice

- Carers UK Helpline: 0808 808 7777, Monday to Friday 9am to 6pm. Email advice@carersuk.org.
- Citizens Advice: 0800 144 8848.
- Online benefits calculator: entitledto.co.uk.

Your rights at work

These rights are for employees.

- Flexible working: you can ask to change how, when or where you work from your first day in a job. Your employer must deal with your request reasonably, and can only say no for a good business reason.
- Carer's leave: up to one week of unpaid leave every 12 months, from your first day in a job. You can take half days, whole days or a whole week. You do not need to show evidence of the care needed.

- For carer's leave, give at least 3 days' notice for a half or whole day. For longer, give notice of at least twice the length of the leave. Your employer cannot refuse, but can move it, by up to a month, if your absence would cause serious disruption.
- Emergencies: you can take reasonable time off to deal with an emergency involving someone who relies on you for care. Your employer does not have to pay you for it. It is not for things you knew about in advance, such as a planned hospital appointment.

Looking after yourself

- If you are the main carer for an older or disabled person, or you get Carer's Allowance, you can have the free NHS flu vaccine.
- Breaks from caring: the council only pays for a break if it has assessed that one is needed, so ask for a carer's assessment. Charities such as Carers Trust and Turn2us offer grants.

My notes for a carer's assessment

What I do for them in a typical week, day and night:

How caring affects my health and sleep:

How it affects my work, studies or money:

Time for myself, family and friends:

What help would make the biggest difference:

If you disagree with a decision

- If you disagree with the result of your carer's assessment, or how it was done, complain to your council first.
- If you are still unhappy with how the council dealt with your complaint, you can go to the Local Government and Social Care Ombudsman. It is free.

- Our free guide to raising a concern or complaint: mobilephysiotherapist.co.uk/nhs-complaints/merseyside.

Local help in Merseyside

Merseyside has five councils: Liverpool, Sefton, Knowsley, St Helens and Wirral. Each line says which area it is for. Some NHS and charity services cover more than one area.

Help for carers. Liverpool Carers Centre: 0151 705 2307, Monday to Friday 9am to 5pm. Sefton Carers Centre: 0151 288 6060. A carer's assessment in Sefton is free. Knowsley Carers Hub, for carers aged 18 or over: 0151 549 1412. St Helens Carers Centre: 01744 675 615, Monday to Friday 9.30am to 4pm, and until 8pm on Tuesdays. Wirral: ask for a carer's assessment on 0151 606 2006.

Liverpool City Council adult social care. For people in Liverpool. Call the adult social care phone line on 0151 459 2606, or ask for an assessment online. Family can ask for you. liverpool.gov.uk

Sefton Council adult social care. For people in Sefton, including Southport, Formby, Crosby and Bootle. Call 0345 140 0845, Monday to Thursday 9am to 5.30pm, Friday 9am to 5pm. sefton.gov.uk

Knowsley Council adult social care. For people in Knowsley, including Huyton, Kirkby and Prescot. Call the Front Door Team on 0151 443 2600. If you are worried about someone's safety right now, this number is answered 24 hours a day. knowsley.gov.uk

St Helens Borough Council adult social care. For people in St Helens or with a St Helens GP. Call Contact Cares on 01744 676767, 8am to 10pm, every day. Out of hours, for emergencies: 0345 0500 148. sthelens.gov.uk

Wirral Council adult social care. For people in Wirral. Call the Central Advice and Duty Team on 0151 606 2006, Monday to

Friday, 9am to 5pm. Out of hours, for emergencies: 0151 677 6557. wirral.gov.uk

Citizens Advice. Free help with money, benefits and other problems. Liverpool: freephone 0808 278 7840, Monday to Friday 9am to 5pm. Knowsley and St Helens: 0808 278 7839. Wirral: freephone 0808 278 7848, Monday to Friday 9.30am to 4pm. Sefton: find your local office at citizensadvice.org.uk.

Local contacts checked 16 November 2026. Services can change, so check before you rely on one.

More free guides

Moving someone safely, falls, medicines and an emergency plan: our free guide for carers, mobilephysiotherapist.co.uk/carers-guide/merseyside. Coming home from hospital? Our free hospital checklist: mobilephysiotherapist.co.uk/after-hospital-checklist/merseyside.

General information, not legal or benefits advice. Prepared by Mobile Physiotherapist UK from GOV.UK, NHS and Carers UK guidance. Figures and sources checked 17 November 2026. Benefit rates change each April. Free to print, copy and share. Local contacts checked 16 November 2026.