

New Free Tool Launched During Carers Week to Help Working Carers Avoid the £3,500 Earnings Trap

Thursday 11 June, 2026

CarersInfo.com has launched free access to its Carer's Allowance Threshold Checker during Carers Week 2026 — a simple online tool that tells working carers in 60 seconds whether their earnings are safe, and by exactly how much.

As Carers Week 2026 (8–14 June) shines a national spotlight on the need for carer-friendly communities, CarersInfo.com is taking direct action. The site has opened up its Threshold Checker tool — helping working carers across the UK protect their Carer's Allowance before they accidentally lose it.

The cliff-edge trap nobody talks about

More than 143,000 people in the UK are currently repaying Carer's Allowance overpayment debts, with the average debt exceeding £3,500. In the vast majority of cases, the carer had no idea they had done anything wrong.

The cause is what carers are calling the "cliff edge trap." Carer's Allowance is an all-or-nothing benefit. If a carer's net weekly earnings exceed the threshold — currently £204 per week in 2026/27 — they lose their entire allowance for that week. There is no gradual taper, no warning letter, and no grace period. One extra shift, a small pay rise, or a single bonus payment can push a carer silently over the limit — sometimes for months — before the DWP sends a repayment demand.

143,000

Carers with overpayment debts

£3,500+

Average overpayment debt

5.8m

Unpaid carers in the UK

"Working carers are not fraudsters — they are people doing their best to hold things together. They take on extra shifts to pay the bills, accept a small pay rise, and suddenly find themselves owing thousands back to the DWP. That is not right. Information is the one thing that can stop it."

— Vinnette Campbell, Founder, CarersInfo.com

A tool built for carers, not accountants

The Threshold Checker at CarersInfo.com is designed to be used by anyone — no financial knowledge required. A carer enters their gross pay, their pay frequency, and any allowable deductions such as income tax, National Insurance, pension contributions, and care costs. The tool instantly calculates their true net weekly earnings, shows a clear green, amber, or red result, and gives an exact headroom figure down to the penny.

The tool also includes a What If? Simulator — allowing carers to enter a proposed extra shift or pay rise and see the impact before they commit to anything. A Weekly Log feature enables carers to build a record of their earnings over time, which can be exported as evidence if the DWP ever raises questions.

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