

Factsheet 55

Carer's Allowance

May 2024

About this factsheet

This factsheet explains what Carer's Allowance is, the eligibility criteria, and how to make a claim. The factsheet explains how Carer's Allowance may affect any other benefits you, or the person you care for, are receiving, and what to do if you have a change of circumstance.

Carer's Allowance is being replaced by Carer Support Payment in Scotland. The two benefits have broadly similar rules, so where the factsheet refers to Carer's Allowance, the same information applies to Carer Support Payment. Where the rules for Carer Support Payment differ, that is clearly explained. For further information about Carer Support Payment, contact Age Scotland.

The information in this factsheet is correct for the period May 2024 to April 2025. Benefit rates are reviewed annually and take effect in April but rules and figures can sometimes change during the year.

The information in this factsheet is applicable in England, Scotland and Wales. If you are in Northern Ireland, please contact Age NI for information. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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Glossary

AA – Attendance Allowance
ADP – Adult Disability Payment (Scotland)
CA – Carer’s Allowance
CSP – Carer Support Payment (Scotland)
DLA – Disability Living Allowance
DWP – Department for Work and Pensions
EEA – European Economic Area
ESA – Employment and Support Allowance
JSA – Jobseeker’s Allowance
PIP – Personal Independence Payment
UC – Universal Credit

1 What is Carer's Allowance?

Carer's Allowance (CA) is a non-means tested benefit paid to people who are caring for a disabled person for at least 35 hours a week. You do not need to have paid National Insurance contributions to qualify and you are credited with Class 1 National Insurance contributions while receiving it. It is taxable. Entitlement to CA exempts your household from the benefit cap, whether you live with the cared for person or not.

Carer Support Payment (CSP) is gradually replacing CA in Scotland. The two benefits have broadly similar rules so when the factsheet refers to CA, the information also applies to CSP. Where the rules for CSP differ, this is clearly explained.

2 Current rate

The Carer's Allowance rate for 2024/25 is £81.90 a week. In **Scotland**, a Carer's Allowance Supplement is payable on top of CA, see section 7.2.

3 Who can claim?

You can only claim CA to care for one disabled person, even if you care for more than one person. If more than one person cares for a disabled person, only one of them can claim CA. The other carer can claim National Insurance Carer Credits (see section 10.1).

You can claim for looking after your partner, a relative, or a friend or neighbour, as long as you satisfy the qualifying conditions. You do not have to live with the person you care for. You can claim CA at the same time as disability benefits like Attendance Allowance.

3.1 How do you qualify?

To qualify, you must spend at least 35 hours a week caring for someone who receives a '*qualifying benefit*' which includes:

- Attendance Allowance
- Disability Living Allowance care component (middle or high rate)
- Child Disability Payment care component (middle or high rate)*
- Personal Independence Payment daily living component
- Adult Disability Payment daily living component*
- Armed Forces Independence Payment
- Constant Attendance Allowance (of £88.70 a week or more paid with Industrial Injuries Disablement Benefit or a War Pension).

* these disability payments are replacing DLA and PIP in Scotland.

It does not matter if care is given during the day, evening, night, or weekend, as long as it amounts to at least 35 hours overall over a week. A week is a period of seven days beginning on a Sunday.

Care

There is no firm definition of the type of care that must be given and it can include supervision or sleeping over to care for someone else. It can include helping with washing and cooking, taking the person you care for to a doctor's appointment, reminding and encouraging them, and helping with household tasks, like managing bills and shopping

Age

You must be at least 16 years old to claim. There is no upper age limit for claiming, although if you receive a State Pension or certain other benefits, you may not receive any, or all, of the Carer's Allowance. Instead, you may be awarded an '*underlying entitlement*' (see section 7).

Work

If you work, you cannot get CA if you earn more than £151 net a week (after deducting allowable expenses, such as tax, National Insurance contributions and some pension contributions). Working carers on a low income may still qualify for the carers element in Universal Credit. You can do voluntary work, as long as you still provide care for 35 hours.

If you pay someone to look after the disabled person you care for while you are working, up to half of your net earnings may be ignored.

Other income (such as an occupational pension) and savings do not affect your entitlement.

Education

If you are in full-time education, you cannot receive CA. If the course is described as full-time by the educational institution providing it, then it counts as full-time education.

If the institution does not say whether a course is full-time or part-time, the hours of attendance are calculated, with supervised study of 21 hours a week or more being treated as full-time education.

CSP in Scotland is payable to full time students. Full-time students aged 16 to 19 years must be in higher education.

Residence and presence in UK

There are presence and residence conditions that apply. Usually, you must be present in Great Britain for 104 weeks out of the 156 weeks prior to your claim. For CSP in Scotland, this is reduced to 26 weeks out of the last 56.

You must be habitually resident in the UK and not subject to immigration control. These rules may not apply to members of the armed forces and some people who live in, or have lived in, EEA states or Switzerland.

Competent state

If you receive a State Pension from an EEA country, that country is normally your competent state for paying sickness benefits (which in the UK includes CA). An exception to this is where you receive a State Pension from another EEA country, as well as a UK State Pension and you reside in the UK, in which case your competent state is the UK.

If you are unsure, you can claim CA and if your competent state is not the UK, the DWP should pass on your details to your competent state to determine if you are eligible for sickness benefits in that country.

For more information about this rule, see DWP Guidance in section 12.

4 Making a claim

You can claim CA online at www.gov.uk/carers-allowance/how-to-claim or use a paper claim form which you can get from the Carer's Allowance Unit or your local Jobcentre Plus office.

If you claim online, you may have to send documents to support your claim by post. Paper claims for CA should be made on form DS700, unless you receive a State Pension in which case, use form DS700(SP). This form is designed to make the claims process shorter and easier.

New claims for CSP will be possible gradually by area and should be available Scotland-wide by Autumn 2024. If you already get CA in Scotland, you will be transferred to CSP automatically during 2024-25. Check if you can claim at <https://postcodecheck.socialsecurity.gov.scot/>

You must tell the person you provide care for or their legal representative before you claim CA or CSP.

4.1 Backdating and advance claims

CA can usually only be backdated for 3 months, so it is important to claim as soon as you think you might be entitled.

If the person you care for has recently been awarded a qualifying benefit (see section 3.1), CA can be backdated to the start date of the qualifying benefit, even if this is more than three months ago. You must claim CA within three months of the qualifying benefit award, otherwise you could lose out.

Claiming CA may entitle you to other benefits for the first time, for example Pension Credit (PC). Claim PC while waiting for your CA decision to ensure you do not lose out. If a decision is made refusing you PC, claim PC again within three months of the date of the decision awarding CA and PC should be awarded from the date of the first PC claim.

If you know you are going to become entitled to CA in the future, you can claim up to four months in advance. This gives the DWP time to deal with your claim and pay you as soon as you qualify.

5 Decisions and payments

You should receive a decision on your CA claim in writing. The decision letter includes information about appeals, reporting changes of circumstances, and payment details.

5.1 Challenging decisions

If you think a decision on CA is wrong, you can challenge it by asking for a mandatory reconsideration. If the mandatory reconsideration decision remains unchanged, you can appeal. There are time limits for submitting mandatory reconsideration requests and appeals, so it is important to act quickly.

See factsheet 74, *Challenging welfare benefit decisions*, for more information or contact an independent advice agency for help.

5.2 Payment

CA is usually paid directly into your bank or building society account. You can choose to be paid either weekly in advance, or four-weekly or 13-weekly in arrears.

If you are unable to open or manage an account, you can use the Payment Exception Service, which allows you to withdraw your benefits from PayPoint outlets. If unable to use any of these methods of payment, contact the Carer's Allowance Unit.

6 Change of circumstances

You should inform DWP promptly if your circumstances change as it may affect your CA entitlement. You can do this in writing, by telephone, or online if the DWP accepts electronic communications from you.

If you do not inform the DWP of a change in circumstances and you are overpaid as a result, you may have to pay the money back. DWP might also impose a civil penalty if you fail to notify them of a change of circumstances. You can challenge a decision as described in section 5.1.

If you receive CA when you reach State Pension age, see section 7 to find out how claiming State Pension affects your CA entitlement.

6.1 If the person you care for dies

If the person you care for dies, CA can continue to be paid for up to eight weeks after their death. You must still satisfy the rules on work and education. The eight-week period runs from the Sunday after the death, or from the day of the death if it occurred on a Sunday.

This means you may retain eligibility for a carer premium paid with PC or HB for the same period. The carer's element of UC will only run on until the end of that UC monthly assessment period.

6.2 If the person you care for goes into a care home or hospital

Your CA entitlement depends on the person you care for receiving a qualifying benefit (see section 3.1). If they go into hospital and the stay is arranged by the NHS, payment of their qualifying benefit stops after four weeks (unless aged under 18 at time of admission in which case their benefit remains in payment). Your CA stops at the same time.

If the person you care for goes into a non-NHS hospice and DWP are informed they are terminally ill, their qualifying benefit can continue. CA remains payable as long as you still provide care for 35 hours a week.

If a person you care for enters a care home, their qualifying benefit and your CA stop after 28 days, if their care home fees are met in full by NHS Continuing Healthcare funding, or in full or part by the local authority (or in Scotland if they receive free personal and nursing care payments).

If the person is self-funding (responsible for paying all their care home fees), their qualifying benefit remains payable and your CA may still be payable, as long as you still provide care for 35 hours a week.

If you claim Income Support, this continues to be paid for up to eight weeks after CA stops, including the carer premium. The extension of the carer premium also applies if underlying entitlement to CA stops and you receive a means tested benefit like Pension Credit (PC), Housing Benefit (HB), or Council Tax Reduction/Support.

If the person you care for has regular periods of respite care, it may be possible to plan these periods so their qualifying benefit and your CA are not affected. Seek advice if this applies.

Note

Age UK, Age Scotland and Age Cymru have factsheets on disability benefits and care home funding. See page 17 for details of how to obtain these.

6.3 Breaks from caring

Once you have cared for someone for a while, you can have short breaks from caring without affecting your CA. The usual qualifying period before you can have a break is 22 weeks, but it can be up to eight weeks shorter if you or the person you care for have been in hospital.

Weeks you spent caring before you claimed CA can count towards the 22 weeks, as long as the person you care for received a qualifying benefit. You can have up to a four-week break from caring, for any reason, in any 26-week period. If you are in hospital, your CA can continue for up to 12 weeks. You cannot have more than 12 weeks break from care in any 26-week period.

6.4 Going abroad

6.4.1 Temporary absence abroad

If you go abroad, you remain entitled to CA if your absence is temporary and does not exceed four weeks. If you are not abroad with the person you care for, you must satisfy the conditions for a break in caring, as noted in section 6.3.

If your main purpose in going abroad is to care for the disabled person, and they remain entitled to a qualifying benefit, the four-week limit does not apply.

6.4.2 Exporting Carer's Allowance

Some benefits can be paid if you leave the UK to live in another EEA country or Switzerland. If you have already moved and your CA stopped when you left, you may be able to get it reinstated. You may be able to make a claim for CA, if you are covered by the Withdrawal Agreement and the UK is your competent state.

For further information or to request a claim form write to: Carer's Allowance Exportability Team, Mail Handling Site A, Wolverhampton, WV98 2AD or go to www.gov.uk/claim-benefits-abroad/disability-benefits where you can also email them.

7 Other benefits and underlying entitlement

CA has a complicated relationship with other benefits and because of this, some carers miss out on their full entitlement. It is possible your CA claim can affect the benefits entitlement of the person you care for.

You cannot normally receive CA and another '*earnings replacement*' benefit such as State Pension because of overlapping benefit rules. If the other benefit pays less than the weekly CA rate of £81.90, you are entitled to a top-up from CA to that amount.

If the other benefit pays more than £81.90 a week and you qualify for CA, you are awarded an '*underlying entitlement*' to CA only. You are not paid any CA, but the underlying entitlement might help you to qualify for higher rates of means-tested benefits like Pension Credit, Housing Benefit, and Council Tax Reduction/Support.

These benefits can include an extra amount called a carer premium or addition worth £45.60 per week. An underlying entitlement to CA can be worthwhile if you have a low income, because it may allow you to claim these benefits for the first time or get an increased amount. Many carers, especially over State Pension age, could be helped by the underlying entitlement rules.

See overleaf for an example of how underlying entitlement works in practice.

Example

Olive is 68 and has an income of £219.50 a week, from State Pension (£169.50) and a private pension (£50.00). She does not qualify for Pension Credit as her income is more than £218.15 – the basic Pension Credit rate. Olive cares for her mother who gets Attendance Allowance.

She applies for CA but only gets an underlying entitlement because her State Pension is more than the rate of CA, £81.90 a week. As she has underlying CA entitlement, her overall Pension Credit entitlement is now £263.75 a week – the basic rate of £218.15 plus a carer addition of £45.60. This means she is now entitled to Pension Credit of £44.25 a week.

7.1 Overlapping benefits

There are various benefits that overlap with CA as described above:

- State Pension
- Jobseeker's Allowance (contribution-based or 'new style')
- Employment and Support Allowance (contributory or 'new style')
- Widowed Parent's Allowance
- Maternity Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Widow's Pension.

If you receive any of these benefits at a rate of less than £81.90 a week, your CA is topped up to this amount.

If the other benefit is more than £81.90 a week, you are not paid any CA, but you are awarded an underlying entitlement to CA which in turn can trigger extra entitlements in benefits like PC and HB.

Action

If you are awarded CA or an underlying entitlement, make sure you check whether you can get other means-tested benefits. Ask your local Age UK or another independent advice agency to check. Contact your local Age Cymru or Age Scotland in these nations.

7.2 Carer's Allowance Supplement (Scotland)

This is an additional payment for claimants in receipt of CA or CSP who live in Scotland.

There are two annual lump sum payments of £288.60 made to people receiving CA or CSP on qualifying dates (8 April 2024 and 7 October 2024). Payments are made in June and December. The payment is ignored as income in means tested benefits such as PC and HB

For more information about this, contact Age Scotland or Social Security Scotland at www.mygov.scot/carers-allowance-supplement

7.3 The benefits of the person you care for

In some situations, the person you care for can have their benefit payments reduced if you are paid CA, CSP or the UC carer element.

This happens if the person you care for receives a severe disability premium (SDP) or addition as part of their Pension Credit, Housing Benefit, Income Support, ESA, JSA, or Council Tax Reduction/Support. This is worth an extra £81.50 a week.

Their severe disability premium or addition is not affected if you are awarded an underlying entitlement to CA or CSP only i.e. CA or CSP is not being paid.

7.4 Universal Credit

UC can include an extra amount or '*element*' if you are a carer. You do not have to claim CA or CSP to qualify for the UC carer element, but you must satisfy all the CA/CSP conditions, apart from the earnings condition. This means you can get the UC carers element if you earn more than £151 per week.

Action

Get advice on how a CA or UC carer element claim might affect the benefit entitlement of the person you look after, as well as your own entitlement.

If you qualify for the UC carer element (£198.31 per calendar month), you are exempt from the benefit cap, but the person you care for loses their severe disability premium or addition (£81.50 a week). Think carefully before claiming a UC carer element as the overall impact can be a significant loss of benefit overall.

7.5 Benefit cap

If you are entitled to CA, or you have an underlying entitlement to it, you are exempt from the benefit cap. The benefit cap limits the overall amount of benefits that you can be paid.

8 Carers with health issues

Many carers have their own health issues too. These may make caring more difficult, but you may still be able to meet the conditions for CA.

Carers and disability benefits

You can claim your own disability benefit e.g. one of the qualifying benefits for CA listed in section 3.1. For example, both partners in a pension-age couple can claim Attendance Allowance for their own difficulties and offer care and support to each other.

If their State Pensions awards pay more than the weekly amount of CA, they can each claim CA to establish an underlying entitlement. This means they can have a double carer premium included in a Pension Credit award as well as the couple rate severe disability addition.

A working-age carer can claim CA for caring for someone else, as well as receiving PIP for their own difficulties.

Carers and sickness benefits

A working age carer can claim some sickness benefits if health issues limit their capability for work. These can include an extra carer premium or element. They may claim 'new-style ESA' if they have sufficient National Insurance contributions or credits.

Under UC, one person cannot get both a carer and a limited capability for work-related activity element. In a couple, one partner may get the carers element and the other get a limited capability one.

9 Council Tax discounts for Carers

Some carers are entitled to Council Tax discounts. If you have left your usual home to go and live somewhere else to care for someone, your usual home may be exempt from Council Tax, providing you own it and it is unoccupied.

Some carers can be ignored when assessing the Council Tax liability of the property they live in and this can entitle you to a Council Tax discount. To qualify, the rules are broadly similar to those for Carer's Allowance but there are no earnings limits.

See section 9.1 of factsheet 21, *Council Tax*, for more information or contact your local authority for details of the reductions available in your area.

In **Wales**, see factsheet 21w, *Council Tax in Wales – information about the tax and help you might get towards your bill*. In **Scotland**, see the Age Scotland guide, *Council Tax and Council Tax Reduction*.

10 National Insurance Credits

If you are entitled to CA and have not yet reached State Pension age, National Insurance contributions are credited to you automatically. These increase your future entitlement to the State Pension, unless you have retained the right to pay married women's reduced-rate contributions.

If you are under State Pension age and you become sick, you may qualify for 'new style ESA' based on National Insurance credits from when you received CA. An exception applies to carers, provided you have claimed CA for just one week in the last complete tax year before the year in which you claim ESA. This type of ESA is not means tested.

If you claimed CA prior to April 2016, you may be entitled to Second State Pension with any State Pension claim you make. Contact the Pension Service if you think this applies to you. For more information, see section 11.2 of factsheet 19, *State Pension*.

10.1 Carer's Credit

If you are a carer but do not qualify for CA (perhaps because the person you look after does not get a qualifying benefit or you do not care for them for 35 hours a week), you may be able to qualify for carer's National Insurance credits.

These credits are available to people spending 20 hours a week or more caring for a severely disabled person. The application pack for Carer's Credit, form CC1, can be obtained from the Carer's Allowance Unit or online at: www.gov.uk/carers-credit/how-to-claim

11 Carer's Assessment

If you care for someone, you can ask the local authority social services department to undertake an assessment of your needs as a carer, to support you in looking after the other person. After the assessment, you may have a right to receive support from the local authority.

For more information, see factsheet 41, *How to get care and support*. In **Scotland**, see the Age Scotland guide, *A guide for carers: mental health and wellbeing in later life*. In **Wales**, see factsheet 41w, *Social care assessments for older people with care needs in Wales*.

12 DWP Guidance

The DWP provides a range of guidance documents with information about benefits which you may find useful.

- CA guidance can be found at www.gov.uk/government/publications/decision-makers-guide-vol-10-benefits-for-incapacity-disability-maternity-and-bereavement-staff-guide and selecting *DMG Vol 10 Ch 60: Carer's Allowance*.

- Guidance on competent state rules (page 5) can be found in Appendix 3 *'Deciding the competent state to pay cash sickness benefits'* at:
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/910763/dmgch0702.pdf
Social Security Scotland Information on Carers Support Payment (CSP) can be found at: www.mygov.scot/carers-support-payment

Useful organisations

Carer's Allowance Unit

www.gov.uk/carers-allowance-unit

Telephone 0800 731 0297

DWP office responsible for administering Carer's Allowance. Issues claim forms, deals with new claims and change of circumstances.

Carers Trust

www.carers.org

Telephone 0300 772 9600

Offers practical help and assistance to carers.

Carers UK

www.carersuk.org

Telephone 0808 808 7777

Information and support for carers, including information about benefits.

Citizens Advice

England go to www.citizensadvice.org.uk

Wales go to www.citizensadvice.org.uk/wales

Scotland go to www.cas.org.uk

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

In Scotland telephone 0800 028 1456

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Disability Service Centre

www.gov.uk/disability-benefits-helpline

DWP helpline providing advice or information about claims for Disability Living Allowance, Personal Independence Payment or Attendance Allowance:

- **Attendance Allowance (AA)**
Telephone 0800 731 0122
- **Disability Living Allowance (DLA)**
If you were born on or before 8 April 1948
Telephone 0800 731 0122
If you were born after 8 April 1948
Telephone 0800 121 4600
- **Personal Independence Payment (PIP)**
Telephone 0800 121 4433

Disability Law Service

www.dls.org.uk

Telephone 0207 791 9800

Free legal advice to disabled adults, their families and carers.

Disability Rights UK

www.disabilityrightsuk.org

Telephone 0330 995 0400

Information and advice about issues affecting disabled people.

Gov.uk

www.gov.uk

Official website for government information and services. Includes information about State and private pensions.

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus

Telephone 0800 055 6688

Part of the Department for Work and Pensions, providing help and advice on jobs and training for people who can work and financial help for those who cannot.

Pension Service (The)

www.gov.uk/contact-pension-service

Telephone 0800 731 0469

State Pension claim line 0800 731 7898

Future Pension Centre 0800 731 0175

Details of State Pensions including forecasts and how to claim.

Social Security Scotland

www.socialsecurity.gov.scot

Telephone 0800 182 2222

Provides information about devolved benefits in Scotland, such as the Carer's Allowance Supplement.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

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