



**Independent
Age**



Benefits for carers

**Carer's Allowance and
Carer Support Payment**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **independentage.org/publications**.

If you would like this information in a different format – such as large print or audio CD – call us on **0800 319 6789** or email **helpline@independentage.org**.

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The sources used to create this publication are available on request.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

1. What financial help is available for carers?

You might not see yourself as a carer, but you could get extra money if you regularly spend at least 35 hours a week looking after someone who gets certain disability benefits.

You could be awarded up to £81.90 a week in 2024/25 through Carer's Allowance or Carer Support Payment.

You can spend the money on anything, including transport costs, energy bills or home adaptations.



Getting a carer's benefit also means that you could get an extra amount added to other benefits if you receive them (see **page 8**), or that you could now qualify for benefits you couldn't get before.

You may have an underlying entitlement to a carer's benefit so, even though you might not receive Carer's Allowance or Carer Support Payment, you could get extra money from your other benefits instead (see **page 9**).



For more information about the support available if you're a carer, read our guide **Caring for someone**.

“Caring can be tiring, emotional and mentally stressful, as well as financially draining, which makes the strain of caring even harder. So, don't delay – do it today and claim!

2. Who can get it?

You have to meet the criteria to be able to get financial help as a carer.

In Scotland, Carer's Allowance is being replaced by Carer Support Payment. Unless you live in one of the pilot areas, you should apply for Carer's Allowance as normal until the roll-out is complete in autumn 2024. You can check if you live in a pilot area by visiting **postcodecheck.socialsecurity.gov.scot**.

If you live in Scotland and you are currently receiving Carer's Allowance, you will automatically move to Carer Support Payment from February 2024 – you will not need to apply.

You may qualify for Carer's Allowance, or Carer Support Payment in Scotland, if:

- you care for someone for at least 35 hours a week – this includes things like helping them get washed or dressed, making sure they are safe, helping them with daily tasks and taking them to and from appointments
- your average weekly earnings are £151 or less – some things are not included, such as tax, National Insurance contributions and some expenses
- the person you care for gets a qualifying disability benefit (see **page 6**)

- you meet the requirements if you're a student – for Carer's Allowance, you should not be studying for 21 or more hours a week. For Carer Support Payment, you can apply even if you are studying full time.

You do not have to be living with the person you care for to qualify. For Carer's Allowance, you should normally live in England or Wales (and have done for at least two of the past three years). For Carer Support Payment, you should normally live in Scotland (and have done for the past six months out of 52 weeks). There are a few exceptions to this.



If you're unsure whether you'd qualify, call our Helpline on **0800 319 6789** to arrange a free benefits check.



If you receive a weekly pension that is higher than the weekly carer's benefit rate, you will not receive the carer's benefit. However, if your pension is lower than the weekly carer's benefit rate, your carer's benefit amount will make up the difference.

See **page 8** to find out more.

3. The person you care for

For you to qualify for Carer's Allowance or Carer Support Payment, the person you care for must receive a disability benefit.

The qualifying benefits are:

- Attendance Allowance
- Personal Independence Payment (the daily living component)
- Disability Living Allowance (the middle or highest care component rate)
- Adult Disability Payment (the daily living component) – in Scotland only
- Constant Attendance Allowance (at or above the normal maximum rate, with an Industrial Injuries Disablement Benefit)
- Constant Attendance Allowance (at or above the basic full day rate, with a War Disablement Pension)
- Armed Forces Independence Payment
- Child Disability Payment (the middle or highest care component rate) – in Scotland only.

If you're awarded Carer's Allowance or Carer Support Payment, this could reduce or stop any means-tested benefits of the person you care for. They could stop getting a severe disability premium or addition paid with their benefits, such as Pension Credit. Make sure to check with the person you're caring for before you apply for a carer's benefit.



4. How much could I get?

For the 2024/25 year, Carer's Allowance and Carer Support Payment are £81.90 a week. The rate changes every year.

You may not receive the full amount – it depends on your circumstances. The money is paid into your bank or building society account. You can choose to be paid Carer's Allowance weekly in advance or every four weeks. Carer Support Payment is usually paid every four weeks.

In Scotland, you may also get a Carer's Allowance Supplement paid automatically twice a year. Visit mygov.scot/carers-allowance-supplement for more information.

If you're getting other benefits

If you're awarded Carer's Allowance or Carer Support Payment, you may be able to get an extra amount added to any means-tested benefits you're getting. For 2024/25, it's worth up to an extra £45.60 a week.

You could get it as a:

- **Carer Addition** – paid with Pension Credit
- **Carer Premium** – paid with Housing Benefit and Council Tax Support, Income Support, Job Seeker's Allowance or Employment and Support Allowance.

If you're getting more than the weekly rate in certain benefits (such as State Pension) and you qualify for Carer's Allowance or Carer Support Payment, you'll be told you have an underlying entitlement.

This means that although you won't be paid a carer's benefit, you could get extra money with the benefits you're already claiming – so, it's still worth making a claim.



Read our factsheet **Underlying entitlement to carers' benefits** to find out more.

Qualifying for new entitlements

If you qualify for Carer's Allowance or Carer Support Payment, you may then qualify for other benefits for the first time. This also applies if you have an underlying entitlement, so it's important to make a claim even if you don't think you'll qualify.



Call our Helpline on **0800 319 6789** to arrange a benefits check, or use our online benefits calculator (**independentage.org/benefits-calculator**) to see what you might be able to get.

5. How to claim

To claim Carer's Allowance, you'll need to fill in a claim form.

If you get a State Pension, you'll need to use the State Pension version of the form.

You can do this:

- **online** – visit [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim)
- **by post** – send your completed form to the address at the end of the form.

Call the Carer's Allowance Unit on **0800 731 0297** to ask for a claim form, or download one to print out from [gov.uk/government/publications/carers-allowance-claim-form](https://www.gov.uk/government/publications/carers-allowance-claim-form).

When can you claim it?

It's a good idea to claim as soon as you think you might qualify.

If you know that you'll qualify for Carer's Allowance soon – for example, you're planning to stop work and increase your caring hours – you can apply up to three months in advance.

Backdating your claim

You can backdate your claim by up to three months before the date you apply, as long as you met the qualifying conditions during this time.

If you claim Carer's Allowance within three months of the person you care for starting to receive their qualifying benefit (see **page 6**), you may be able to backdate your claim to when they first claimed that benefit. This may be worth doing – for example, if there has been a long delay because they were challenging a decision.



To claim Carer Support Payment in Scotland, you'll need to fill in a claim form.

You can do this:

- **online** – visit mygov.scot/carer-support-payment/how-to-apply
- **on the phone** – call Social Security Scotland on **0800 182 2222**
- **by post** – send the completed form to the address at the end of the form.

Contact Social Security Scotland (**0800 182 2222**, mygov.scot/contact-social-security-scotland) to request a paper application form, or download one to print out from mygov.scot/carer-support-payment-application-form.

If you need help to fill out the application, a client support adviser can assist you. They can help you apply at your home, at another location in your community, over the phone or on a video call. Contact Social Security Scotland for more information.

When can you claim it?

It's a good idea to make a claim as soon as you think you might qualify.

Backdating your claim

If you've provided 35 hours or more of care a week from 19 November 2023, when Carer Support Payment was introduced, you can ask Social Security Scotland to backdate your claim to that date.

Social Security Scotland may backdate your Carer Support Payment further if the person you care for was awarded a disability benefit in the past three months and they backdated their disability award to a date before 19 November 2023.

If you're not sure if you're able to backdate your claim, or if you want to backdate your claim further than 20 August 2023, contact Social Security Scotland.

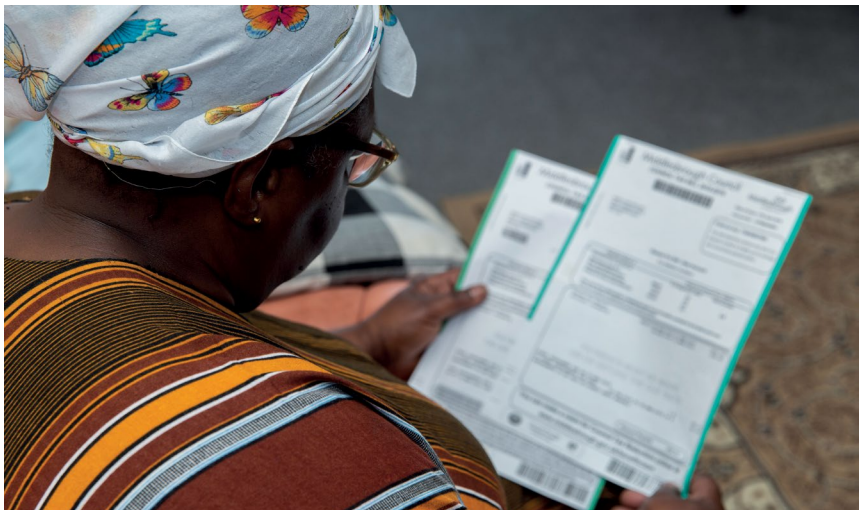
6. Tips for applying

Don't worry if you're not sure how to fill in the form.

Call us on **0800 319 6789** or email **helpline@independentage.org** to book an appointment with an adviser to get help with your form.

If you're having trouble with your application, you can also contact:

- the Carer's Allowance Unit (**0800 731 0297**, **gov.uk/carers-allowance-unit**) or
- Social Security Scotland (**0800 182 2222**, **mygov.scot/contact-social-security-scotland**).



Before you make a claim, make sure you have your personal information to hand. This includes your:

- contact details
- National Insurance number
- State Pension amount, if you're getting it
- latest payslip if you're working, or P45 if you're not working
- bank or building society details.

You'll also need the details of the person you care for: their date of birth or address and their National Insurance number. If they're under 16, you'll need their Child Disability Allowance or Disability Living Allowance reference number if you're applying for Carer's Allowance, or their Child Reference Number if you're applying for Carer Support Payment.

It's useful to keep copies of your application form and any supporting documents you're sending.

7. What happens next?

You'll get a letter telling you whether you qualify, or if you have an underlying entitlement to Carer's Allowance or Carer Support Payment.

Keep this letter – you can use it as proof of your carer role or that you qualify for a Carer Addition/Premium, for example.



Good to know

If you can't afford to wait for your first payment of Carer's Allowance, you can apply for a short-term benefit advance by calling the Carer's Allowance Unit on **0800 731 0297**.

You cannot receive a benefit advance of Carer Support Payment. However, if you were receiving Carer's Allowance weekly in advance, or if you are terminally ill, you should receive your Carer Support Payment weekly in advance. Contact Social Security Scotland on **0800 182 2222** if you believe you should be receiving your payments weekly in advance.

What if my claim is turned down?

If your claim is turned down, you may be able to challenge this decision. For Carer's Allowance, you usually have up to a month from the date of the decision to do this, so it's important to act quickly.

If you are challenging a decision about Carer Support Payment, you will need to file a request for redetermination within 42 days of receiving your decision letter.



Read our factsheet **What to do if you disagree with a benefits decision** for more information, or call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

8. FAQs

I don't care for someone for enough hours to qualify for Carer's Allowance or Carer Support Payment. Can I get any help?

It may be worth talking to one of our advisers about your caring responsibilities. They may be able to assess whether you could meet the 35-hour threshold for Carer's Allowance or Carer Support Payment – you may spend more time in your caring role than you think. Call our Helpline on **0800 319 6789** to arrange an appointment to discuss this.

If you do not qualify, but you care for someone for at least 20 hours a week and you're under State Pension age, you could still get Carer's Credit – you get National Insurance credits rather than being paid any money directly.

Visit [gov.uk/carers-credit](https://www.gov.uk/carers-credit) for more information.

I share caring responsibilities with someone else. Can we both make a claim?

No, even if you both meet the qualifying criteria, only one person can make a claim for Carer's Allowance, Carer Support Payment or the carer element of Universal Credit. You'll have to decide between you who is going to claim it. If the other person is under State Pension age, they could still claim Carer's Credit.

Can I get extra money if I'm caring for more than one person?

No, you'll only get a carer's benefit for one person you're caring for.

Will I get a carer's benefit if I care for two people and it adds up to a total of 35 hours?

No, you can't add together the hours you care for each person to make 35 hours.

What if I'm claiming Universal Credit?

It's worth claiming Carer's Allowance or Carer Support Payment in addition to the carer element of Universal Credit, which is worth £198.31 a month for 2024/25. If you claim both, you could:

- receive National Insurance credits
- get the Carers Allowance Supplement (in Scotland).

If your Universal Credits are stopped or delayed for any reason, you will continue to receive Carer's Allowance or Carer Support Payment.

Call the Universal Credit helpline on **0800 328 5644** or visit **[gov.uk/universal-credit](https://www.gov.uk/universal-credit)** to find out more.



If you receive Universal Credit and Carer's Allowance or Carer Support Payment, your carer's benefit amount will be deducted from your Universal Credit payment as income.

What happens if my circumstances change?

If you experience a change in circumstances, you'll need to let the appropriate benefits office know. For example, you should tell them if:

- the person you're caring for goes into a care home or hospital
- you stop providing care, even temporarily
- you're changing your name or address
- you're earning more or less money
- there have been changes to benefits the person you care for gets
- you, or the person you care for, becomes terminally ill
- the person you care for dies.

If you've applied for Carer's Allowance, you need to tell the Carer's Allowance Unit (**0800 731 0297**, **gov.uk/carers-allowance-report-change**) about the changes.

If you've applied for Carer Support Payment, you should tell Social Security Scotland (**0800 182 2222**, **mygov.scot/carers-support-payment/if-your-circumstances-change**).

You should contact the benefits office about a change in circumstances as soon as possible. If you continue receiving a carer's benefit when you're no longer entitled to it, you may need to pay back some money.

If the person you care for dies, you can usually get a carer's benefit for eight weeks after their death, as long as they were still receiving their qualifying disability benefit (see **page 6**) when they died.



Everyone's situation is different. If you'd like advice, you can call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone

0800 319 6789 (Monday to Friday, 8.30am to 5.30pm)

or email helpline@independentage.org to arrange to speak to one of our advisers.

To donate or help support our work, please visit independentage.org/support-us.



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