



COMING HOME GUIDE

Carer's Allowance: a guide for people caring 35 hours a week

For carers in England, Wales and Northern Ireland, with a section for Scotland's Carer Support Payment

Version 1.0.1 • October 2026. Next review: March 2027

About this guide

This guide is correct at October 2026, version 1.0. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0.1. October 2026. Next review: March 2027. Rules and rates read on 3 October 2026, for the 2026/27 tax year (rates from 6 April 2026). We review this guide every year in March, so the new version is ready for the April rate changes.

Who this guide is for: anyone who looks after someone for 35 hours a week or more, including people who work, people who study and people over State Pension age. It covers England, Wales and Northern Ireland, with a section for Scotland, where Carer Support Payment has replaced Carer's Allowance.

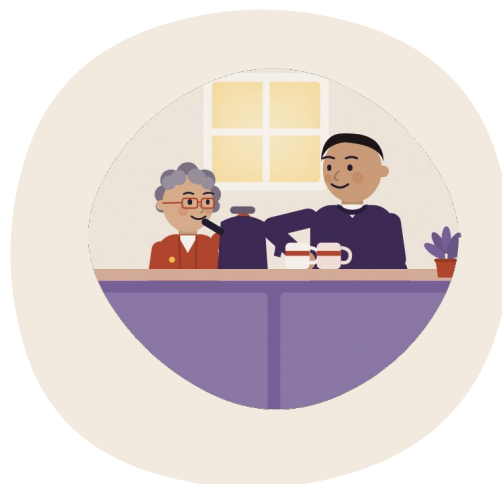
How to use it: sections 1 to 3 help you see whether it fits. Sections 4 to 8 explain how it works with pensions and other benefits, for you and the person you care for. Sections 9 to 11 cover claiming, reporting changes and challenging a decision. Every figure has a source and a date, and the full list is in "Sources" at the back. Amounts marked "estimate" are our own sums.

Guidance, not advice. This guide can't take everything into account, and DWP, Social Security Scotland or the Department for Communities makes every decision. Before you claim, it's worth talking to an adviser about how it could affect the person you care for (section 6). For advice on your situation, contact Citizens Advice, Carers UK, Age UK or Advice NI (see "Where to get help").

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

01

What Carer's Allowance is



Carer's Allowance is weekly money for people who look after someone for at least 35 hours a week, where that person gets certain disability benefits. You don't have to be related to them or live with them ([GOV.UK, Carer's Allowance: how it works, read 3 Oct 2026](#)).

The rate in 2026/27 ([DWP, Benefit and pension rates 2026 to 2027, updated 16 Feb 2026](#)):

	Weekly	About a year (estimate, weekly × 52)
Carer's Allowance	£86.45	about £4,495

Rates usually change each April. For 2027/28, look up the latest rate on [GOV.UK](#), [mygov.scot](#) or [nidirect](#) before you rely on these figures.

Things carers are often surprised by ([GOV.UK, Carer's Allowance: how it works](#)):

- It isn't based on your savings. Your earnings matter, but savings don't ([nidirect, Carer's Allowance, read 3 Oct 2026](#)).
- It comes with National Insurance credits for each week you get it, which count towards your State Pension (section 8).
- There's no extra amount if you care for more than one person.
- If two people care for the same person, only one of you can claim it for them.

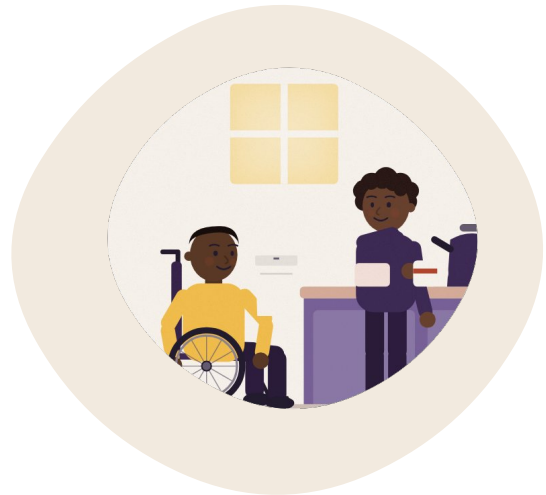
- It can be paid weekly in advance or every 4 weeks.
- It counts as taxable income if your income is over the Personal Allowance.
- It can affect the benefits of the person you care for, as well as your own (sections 6 and 7).

Who runs it: DWP in England and Wales. In Northern Ireland, the Department for Communities pays Carer's Allowance at the same rate (section 13). In Scotland, Social Security Scotland pays Carer Support Payment instead (section 12).



02

Who can get it



The person you care for must get one of these (GOV.UK, Carer's Allowance: eligibility, read 3 Oct 2026):

- Personal Independence Payment, daily living part
- Disability Living Allowance, the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at certain rates, paid with Industrial Injuries Disablement Benefit or a War Disablement Pension
- Armed Forces Independence Payment
- one of the Scottish disability benefits, such as Adult Disability Payment (daily living), Pension Age Disability Payment, Child Disability Payment (middle or highest care rate) or Scottish Adult Disability Living Allowance (middle or highest care rate)

You must (GOV.UK, Carer's Allowance: eligibility):

- be 16 or over
- spend at least 35 hours a week caring for them
- have been in England, Scotland or Wales for at least 2 of the last 3 years (this doesn't apply to refugees or people with humanitarian protection)
- normally live in England or Wales, or live abroad as a member of the armed forces

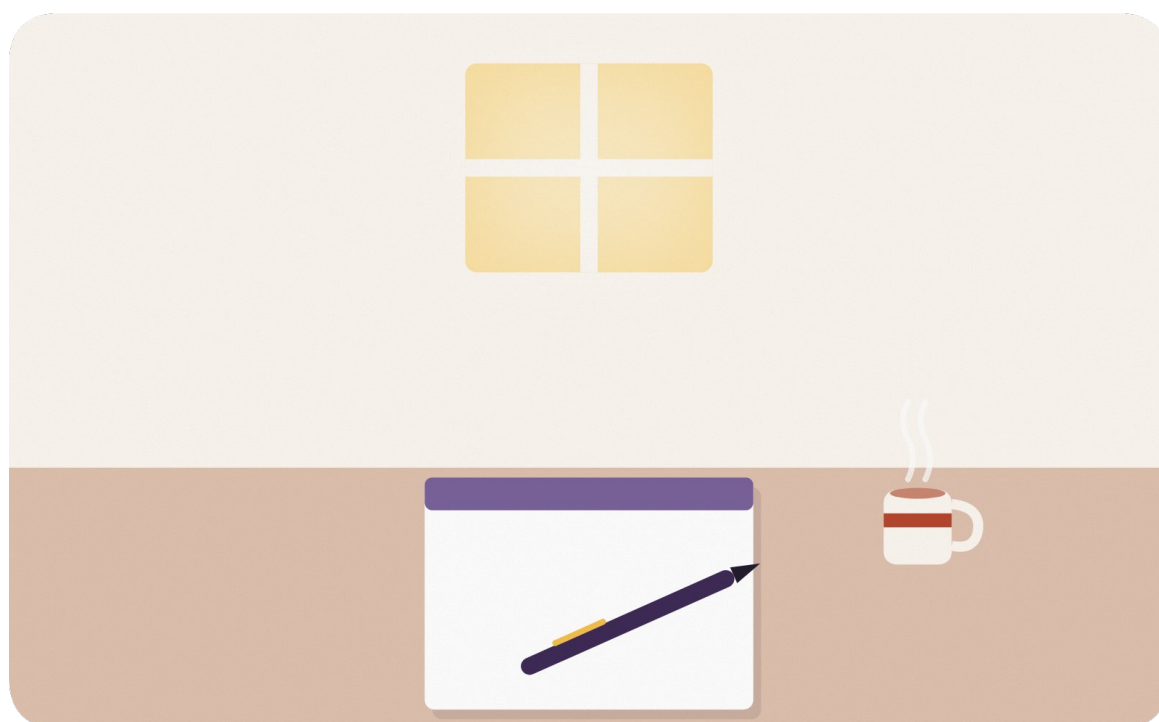
- not be in full-time education, or studying for 21 hours a week or more (section 4)
- not be subject to immigration control
- earn £204 a week or less after tax, National Insurance and allowable expenses (section 3)

What counts as caring: GOV.UK gives examples such as helping with washing and cooking, taking them to a doctor's appointment, and helping with household tasks such as managing bills and shopping. Think about a whole week, including nights.

If someone else cares for them too: you can't get Carer's Allowance if the other carer already gets Carer's Allowance, Carer Support Payment or the carer element of Universal Credit for that person. Talk to them first. If you still apply, DWP decides who gets it (GOV.UK, Carer's Allowance: eligibility).

If their benefit hasn't been decided yet: a claim can usually go back 3 months (section 9). If you claim within 3 months of the decision that awards their benefit, your claim can go back to when their benefit started ([legislation.gov.uk](https://www.legislation.gov.uk/ukhr/1987/10/33/3), [Social Security \(Claims and Payments\) Regulations 1987, regulation 6\(33\)](https://www.legislation.gov.uk/ukhr/1987/10/33/3), read 3 Oct 2026).

If you can't get Carer's Allowance, you might still get Carer's Credit (section 8).



03

Earnings: the £204 limit and how it's counted



You can work and get Carer's Allowance, as long as you still care for 35 hours a week and your earnings are £204 a week or less after tax, National Insurance and expenses. That limit is for 2026/27 (GOV.UK, Carer's Allowance: eligibility; DWP, Benefit and pension rates 2026 to 2027). It's set at 16 times the hourly National Living Wage, so it usually goes up each April ([DWP, Carer's Allowance: call for evidence, 7 Jul 2026](#)). For 2027/28, look up the latest limit before you rely on this figure.

What counts as earnings

Earnings are your income from a job or self-employment, after tax, National Insurance and allowable expenses (GOV.UK, Carer's Allowance: eligibility).

These don't count as earnings:

- money from an occupational or private pension
- money towards living costs from someone you live with (not a tenant or boarder)
- the first £20 a week from a boarder, and half of the rest
- a loan or advance from your employer

What you can take off

- half of what you pay into a pension
- equipment you need for your job, such as specialist clothing
- travel between different workplaces that your employer doesn't pay for
- business costs if you're self-employed, such as a computer you only use for work
- care costs while you work, for the person you look after or your children, up to half of your earnings. The paid carer can't be your spouse, partner, parent, child or sibling

GOV.UK gives this example: if you earn £100 a week after tax, National Insurance and other expenses, and pay £60 a week for care while you work, you can count £50 of it as an expense (GOV.UK, Carer's Allowance: eligibility).

If your earnings go up and down

Where earnings vary from week to week, DWP may look for a pattern and work out an average over a period of time (DWP, Carer's Allowance: call for evidence). So a single week over £204 doesn't always mean you lose Carer's Allowance. Ask the Carer's Allowance Unit how your earnings will be averaged, and keep a note of what they tell you.

How the limit works

The limit is a cut-off, not a gradual reduction. If your earnings are over it, you aren't entitled to Carer's Allowance for that time, even if the difference is small. The government has said it is looking at whether to replace this with a gradual reduction, but for now the cut-off applies ([DWP news, Unpaid carers impacted by unclear guidance to have debts cancelled, 13 Apr 2026](#)).

Tell DWP about changes straight away

You must report a change if you start, change or leave a job, or start earning more than £204 a week ([GOV.UK, Carer's Allowance: report changes, read 3 Oct 2026](#)). Report it online, by phone on 0800 731 0297, or by post. Telling them straight away keeps your payments right.

Keep records: payslips, a note of your hours each week, and receipts for any expenses you want taken off. They help if DWP asks how your earnings were worked out.

If you're told you've been paid too much: DWP sends you a letter. If you think it's wrong, you can ask DWP to look at the decision again, usually within one month of the letter. If you do need to repay, DWP Debt Management can talk through what you can afford, on 0800 916 0647 ([GOV.UK, Benefit overpayments, read 3 Oct 2026](#); [GOV.UK, How to make a repayment](#)). An adviser can help you with this (see "Where to get help").

The 2026 review of past overpayments

DWP is reassessing Carer's Allowance overpayments from 10 April 2015 to 2 September 2025. It found that its guidance on averaging earnings that went up and down was unclear in that time and didn't match the law ([GOV.UK, Carer's Allowance: how it works; DWP news, 13 Apr 2026](#)).

- **Who it's for:** people whose overpayment came from that unclear averaging guidance. Overpayments for other reasons aren't part of it.
- **What it can mean:** a debt reduced or cancelled, or a refund of money already repaid. DWP expects to review over 200,000 cases, and around 25,000 carers could benefit.
- **What to do:** nothing for now. You don't need to contact the Carer's Allowance Unit. DWP will contact you with a decision, or if it needs more information.
- **Help:** advice is available at no cost from DWP or from organisations such as Carers UK and Carers Trust ([DWP news, 13 Apr 2026](#)).

The Department for Communities is running the same review in Northern Ireland ([nidirect, Carer's Allowance](#)).

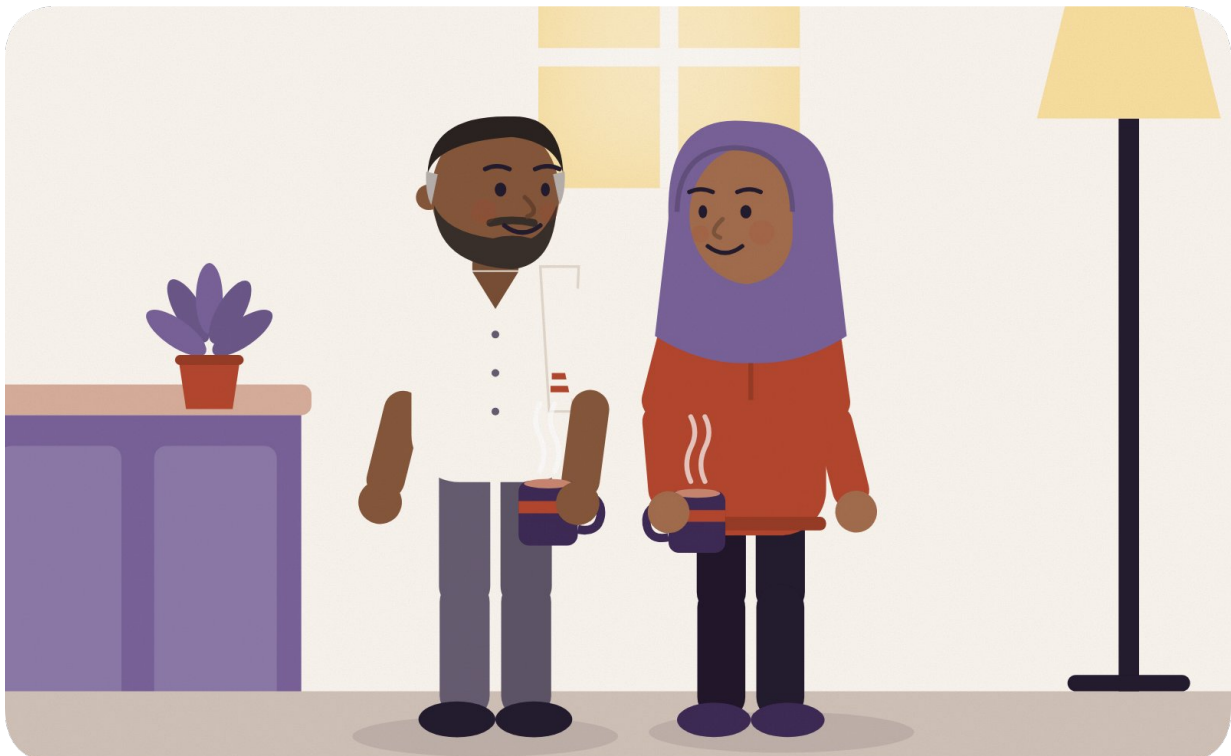
04

Studying



You can't get Carer's Allowance if you're in full-time education, or if you study for 21 hours a week or more (GOV.UK, Carer's Allowance: eligibility). Part-time study under 21 hours a week can be fine. Have your course details ready when you claim (GOV.UK, Carer's Allowance: make a claim, read 3 Oct 2026).

Scotland's rules for students are more flexible (section 12).



05

State Pension and underlying entitlement



You can't get the full amount of both Carer's Allowance and your State Pension (GOV.UK, Carer's Allowance: eligibility):

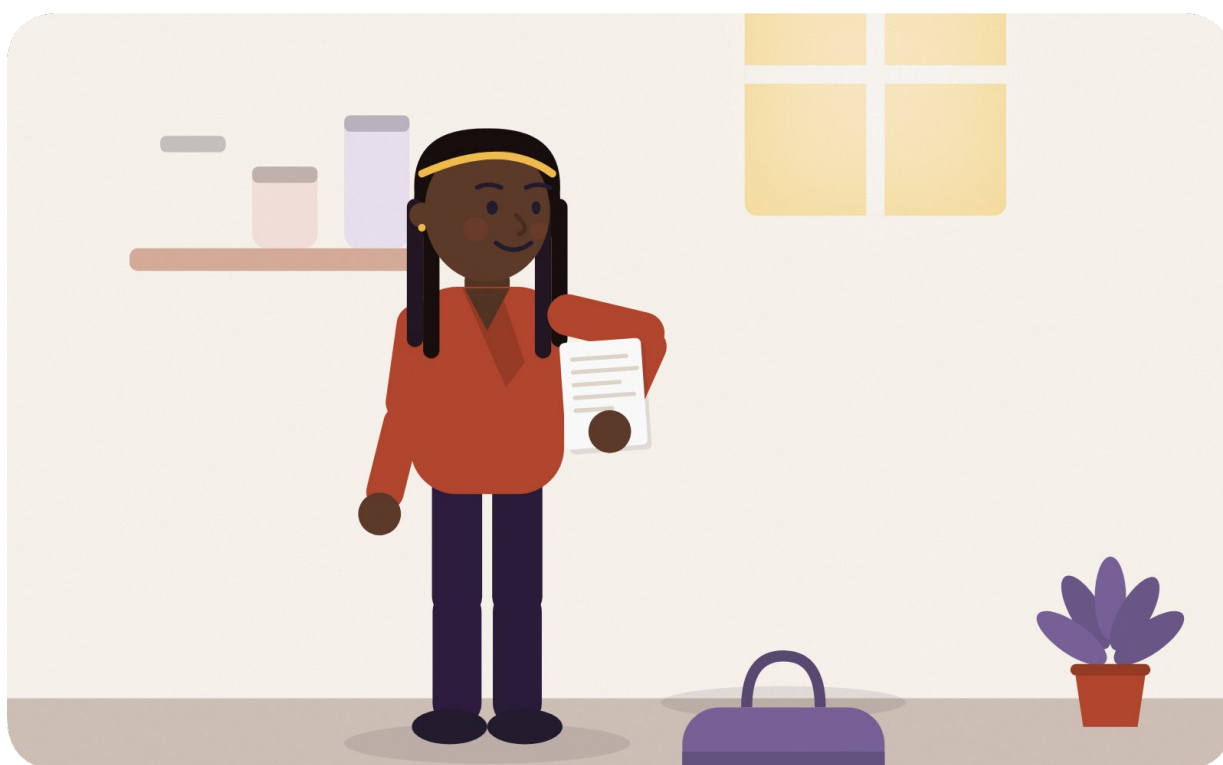
- If your State Pension is £86.45 a week or more, no Carer's Allowance is paid.
- If it's less than £86.45, Carer's Allowance tops it up by the difference.

Why it can still be worth claiming: if you meet all the rules but aren't paid because of your State Pension, you have what's called "underlying entitlement". It can still mean more money:

- **Pension Credit:** an extra £48.15 a week (about £2,504 a year, estimate) for carers, including people with underlying entitlement (GOV.UK, Pension Credit: what you could get, read 3 Oct 2026).
- **Other help:** underlying entitlement gives you the carer premium in some income-related benefits, such as Housing Benefit (nidirect, Carer's Allowance).
- **The person you care for:** underlying entitlement on its own doesn't affect their benefits (section 6).

Other benefits that pay you an income, such as New Style Employment and Support Allowance, work in the same way ([mygov.scot, State Pension and other benefits that reduce your Carer Support Payment, updated 5 Apr 2026](#); nidirect, Carer's Allowance).

If you put off claiming your State Pension: that can mean more State Pension later, but you can't build up extra State Pension for any time you get Carer's Allowance ([GOV.UK, Carer's Allowance: effect on other benefits, read 3 Oct 2026](#)).



06

How it affects the person you care for



This is the part to think about before you claim.

Their severe disability premium or addition can end. When you're paid Carer's Allowance, the person you care for will usually lose (GOV.UK, Carer's Allowance: effect on other benefits):

- the severe disability premium paid with income-related Employment and Support Allowance or Housing Benefit (GOV.UK, Disability premiums, read 3 Oct 2026)
- the severe disability addition in Pension Credit, which is £86.05 a week in 2026/27 (GOV.UK, Pension Credit: what you could get)

The premium and the addition are usually only for people with no other adult living with them (there are some exceptions), and where nobody is paid Carer's Allowance, Carer Support Payment or the carer element of Universal Credit for looking after them (GOV.UK, Disability premiums: eligibility, read 3 Oct 2026). If you live with them, they may not get it in the first place.

Underlying entitlement doesn't count. If you're entitled to Carer's Allowance but not paid it, for example because of your State Pension, their premium or addition isn't affected (nidirect, Carer's Allowance; DWP, Decision Makers' Guide chapter 78, 16 Apr 2026).

Council Tax: they might lose a Council Tax reduction. Ask their council (GOV.UK, Carer's Allowance: effect on other benefits).

Before you claim, talk it through with the person you care for and an adviser, and ask whoever pays their benefit whether their severe disability premium or addition would end. That's usually Jobcentre Plus, the council, the Pension Service helpline or Universal Credit (GOV.UK, Carer's Allowance: effect on other benefits). Sometimes the household is better off with the claim, and sometimes not.



07

Universal Credit, Pension Credit and your other benefits



GOV.UK says that when you claim Carer's Allowance, your total benefit payments usually go up or stay the same. Carer's Allowance also means the benefit cap doesn't apply to you (GOV.UK, Carer's Allowance: effect on other benefits).

Universal Credit:

- Your Universal Credit goes down by the amount of your Carer's Allowance.
- You might get the carer element of Universal Credit, £209.34 a month (about £2,512 a year, estimate), whether or not you get Carer's Allowance. You need to care for at least 35 hours a week for someone who gets a qualifying benefit ([GOV.UK, Universal Credit: what you could get, read 3 Oct 2026](#)).
- It isn't added automatically. Report it in your Universal Credit account.
- You can't get the carer element as well as the extra amount for limited capability for work and work-related activity.
- If the person you care for gets the severe disability premium, it ends when you claim the carer element.

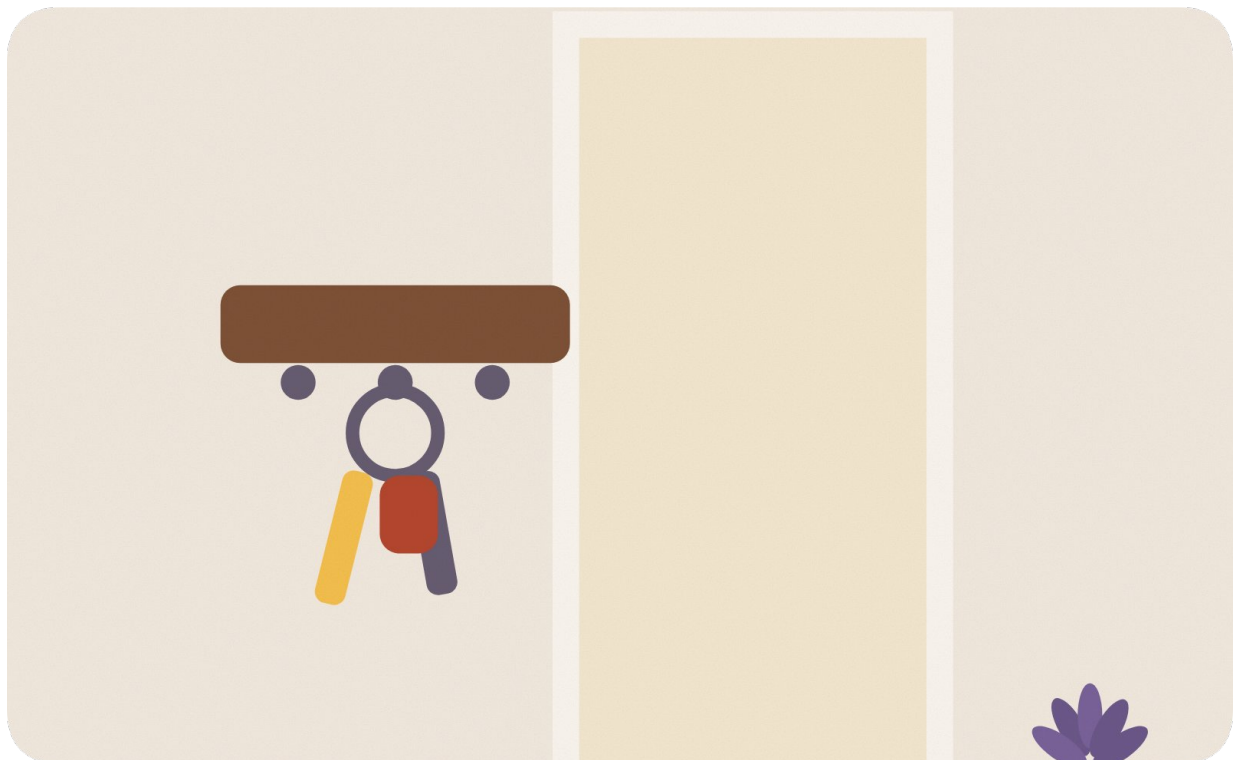
- The carer element is the same in Northern Ireland, £209.34 a month ([legislation.gov.uk, Social Security Benefits Up-rating Order \(Northern Ireland\) 2026, Schedule 13, made 24 Mar 2026](#)).

Pension Credit: your Pension Credit goes up by £48.15 a week if you get Carer's Allowance or have underlying entitlement. If you and your partner both claim, you can both get it (GOV.UK, Pension Credit: what you could get).

Tax credits: if you still get Working Tax Credit or Child Tax Credit, tell HMRC about your claim (GOV.UK, Carer's Allowance: effect on other benefits).

To see what else you and the person you care for might be able to get, use the Benefits finder:

www.cominghomecare.app/benefits-check?ref=guide-carers-allowance



08

National Insurance credits and Carer's Credit



With Carer's Allowance: you get Class 1 National Insurance credits for each week you get it. They help you qualify for some other benefits and the State Pension. Universal Credit gives Class 3 credits, which count towards the State Pension only (GOV.UK, Carer's Allowance: effect on other benefits).

Carer's Credit, if you can't get Carer's Allowance: a National Insurance credit that fills gaps in your record. It isn't a payment ([GOV.UK, Carer's Credit, read 3 Oct 2026](#)). You could get it if you're 16 or over, under State Pension age, and care for one or more people for at least 20 hours a week ([GOV.UK, Carer's Credit: eligibility, read 3 Oct 2026](#)):

- The person you care for usually gets one of the same benefits listed in section 2.
- If they don't, a health or social care professional can sign the "care certificate" part of the form.
- Your income and savings don't matter.
- Breaks of up to 12 weeks in a row, such as a holiday or a hospital stay, don't stop it.
- How to claim: [GOV.UK, Carer's Credit: how to claim](#).

What a year of credits might be worth: the full new State Pension is £241.30 a week, usually for 35 qualifying years ([GOV.UK, The new State Pension: what you could get, read 3 Oct 2026](#)). So one extra qualifying year that fills a gap could add about £6.89 a week to your State Pension, about £358 a year (estimate: $£241.30 \div 35$). It only helps if that year would otherwise be a gap.

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.



09

How to claim



Claiming Carer's Allowance, step by step

- | | | | | | |
|----------|---|---|----------|---|--|
| 1 |  | Talk first
With the person you care for and an adviser, about their benefits. | 2 |  | Gather what you need
National Insurance numbers, bank details, payslips. |
| 3 |  | Claim
Online on GOV.UK, or by post. | 4 |  | Backdate
Up to 3 months, if you met the rules then. |
| 5 |  | The decision
DWP sends a decision letter. | 6 |  | Report changes
Straight away, especially work and earnings. |
| 7 |  | If you disagree
Ask DWP to look at the decision again. | | | |

Have these ready (GOV.UK, Carer's Allowance: make a claim):

- your National Insurance number, and your partner's if you have one
- your bank or building society details (unless you get your State Pension)
- your job details and latest payslip if you work, or your P45 if you've just finished work
- your course details if you study

- details of expenses, such as pension contributions or care costs while you work
- the date of birth, address and National Insurance number of the person you care for

Ways to claim:

- **Online:** start at www.gov.uk/carers-allowance/how-to-claim
- **By post:** print the form from GOV.UK, or ask for one from the Carer's Allowance Unit on 0800 731 0297 (Relay UK: 18001 then 0800 731 0297), Monday to Friday, 8am to 6pm.

Backdating: you can backdate your claim by up to 3 months (GOV.UK, Carer's Allowance: make a claim), as long as you met the rules then. It can go back further if their disability benefit was awarded in the last 3 months (section 2).

Talk to the person you care for first about their benefits (section 6).

After you claim: DWP sends a decision letter. Payments go into your account weekly in advance or every 4 weeks (GOV.UK, Carer's Allowance: how it works).



10

Reporting changes and breaks in caring



You must report changes straight away (GOV.UK, Carer's Allowance: report changes). For example, if:

- you change, start or leave a job, or start earning more than £204 a week
- you or the person you care for move house
- you stop caring, or stop caring for at least 35 hours a week
- you take a holiday or go into hospital, even if you arrange care while you're away
- the person you care for goes into hospital or a care home, or goes on holiday

Report online at www.gov.uk/carers-allowance-report-change, or by phone or post to the Carer's Allowance Unit. Scotland and Northern Ireland have their own ways to report (sections 12 and 13).

If the person you care for dies: use the Tell Us Once service to let government departments know (GOV.UK, Carer's Allowance: report changes). An adviser can explain what happens to your Carer's Allowance and other benefits.

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

11

If you disagree with a decision



Step 1: ask for a mandatory reconsideration. This means asking DWP to look at the decision again ([GOV.UK, Challenge a benefit decision, updated 13 Jan 2025](#)):

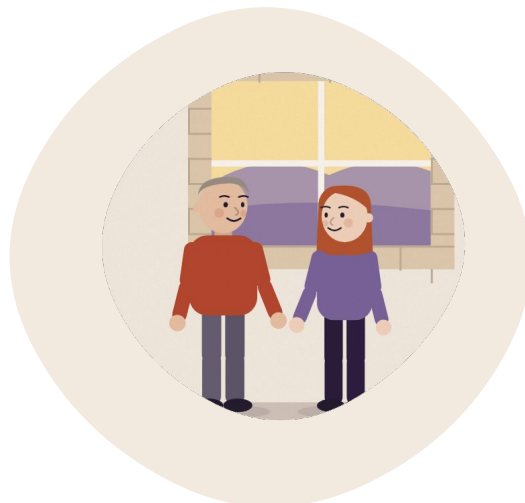
- Usually within one month of the date on the decision letter. It can be later with a good reason.
- There's no charge.
- Say which parts you disagree with and why, and send any new evidence, such as payslips or a note of your caring hours.

Step 2: appeal to a tribunal. If you still disagree, appeal to the Social Security and Child Support Tribunal within one month of the mandatory reconsideration decision. There's no charge, and the tribunal is independent of DWP ([GOV.UK, Appeal a benefit decision, updated 8 Nov 2024](#)).

The same steps apply to an overpayment decision (section 3). Citizens Advice and Carers UK can help with both steps.

12

Scotland: Carer Support Payment



In Scotland, Social Security Scotland pays **Carer Support Payment** in place of Carer's Allowance. Social Security Scotland finished moving people across from Carer's Allowance at the end of 2025 ([Social Security Scotland, 29 Dec 2025](#)).

What carers in Scotland can get ([mygov.scot, How carer benefits in Scotland work, updated 5 Apr 2026](#)):

Payment	Weekly	About a year (estimate, weekly × 52)
Carer Support Payment	up to £86.45	about £4,495
Scottish Carer Supplement, added automatically	£11.70	about £608
Carer Additional Person Payment, for each extra person you care for	£10.40	about £541

- **Scottish Carer Supplement** has replaced Carer's Allowance Supplement, and doesn't affect other benefits.
- **Carer's Allowance Supplement** now only goes to a small number of people, for example some people living abroad. It's paid in June and December. The December 2026 payment is £304.65 for people getting Carer Support

Payment or Carer's Allowance on 12 October 2026 who don't get Scottish Carer Supplement ([mygov.scot, Carer's Allowance Supplement, updated 28 May 2026](#)).

- **Carer Additional Person Payment** is for each extra person you care for at least 20 hours a week, who gets a qualifying benefit ([mygov.scot, Who can apply for carer benefits, updated 5 Apr 2026](#)).

Who can get it: you must be 16 or over, usually live in Scotland, and care unpaid for 35 hours or more a week for someone who gets a qualifying benefit ([mygov.scot, Who can apply for carer benefits](#)).

Earnings: the same limit, £204 a week of take-home pay after tax, National Insurance and certain expenses. That's about £884 a month. [mygov.scot](#) says it's fine if your take-home pay is sometimes more than £204, because Social Security Scotland can work out an average, for example over a repeating pattern or over 13 weeks. Tell them about any change to your job, earnings or expenses ([mygov.scot, If you work, updated 5 Apr 2026](#)).

Studying: more flexible than in the rest of the UK. If you're 20 or over, you can get Carer Support Payment while studying any course, full time or part time. If you're 16 to 19, you can get it while studying full time at university or on a college course such as an HNC or HND ([mygov.scot, If you study, updated 5 Apr 2026](#)).

State Pension and other benefits: these reduce Carer Support Payment in the same way as section 5. If your award is £0, you can't get Scottish Carer Supplement or Carer Additional Person Payment, but it can still be worth applying for other benefits ([mygov.scot, State Pension and other benefits that reduce your Carer Support Payment](#)).

The person you care for: their severe disability premium (in income-related benefits) or severe disability addition (in Pension Credit) ends if you get Carer Support Payment. Talk to them first ([mygov.scot, Who may be affected if you apply, updated 5 Apr 2026](#)).

Universal Credit and other income-related benefits: Carer Support Payment counts as income for these, so DWP pays less of them. It can take DWP time to do that, so you may be overpaid in the meantime and have to pay it back. For income-related benefits other than Universal Credit, you can choose to reduce your first payment so that doesn't happen ([mygov.scot, Universal Credit and other income-related benefits, updated 5 Apr 2026](#)).

Applying: online through mygov.scot myaccount, by phone on 0800 182 2222 (Monday to Friday, 8am to 5pm), by post, or in person with a local adviser at home or in your community ([mygov.scot, How to apply for carer benefits, updated 5 Apr 2026](#)).

Backdating: you can ask for your award to start up to 13 weeks before you apply, if you met the rules then. If you apply within 13 weeks of a decision awarding the person's disability benefit, it can go back further ([legislation.gov.uk, Carer's Assistance \(Carer Support Payment\) \(Scotland\) Regulations 2023, regulations 18 and 19, read 3 Oct 2026](#)).

Reporting changes: tell Social Security Scotland online, by phone or on a form ([mygov.scot, Tell Social Security Scotland about a change, updated 5 Apr 2026](#)).

If you disagree:

- Ask for a re-determination within 42 days of the decision.
- If you still disagree, appeal to the First-tier Tribunal for Scotland within 31 days of the re-determination letter, or of a letter saying it couldn't be made in time ([mygov.scot, How to challenge a decision, updated 17 Jan 2025](#)).

Moving between Scotland and England or Wales: apply for the other nation's benefit as soon as you move. Carer's Allowance ends 13 weeks after a move to Scotland (GOV.UK, Carer's Allowance: how it works).



13

Northern Ireland



In Northern Ireland, Carer's Allowance has the same name, rate and earnings limit: £86.45 a week, and earnings of £204 a week or less after tax, National Insurance and expenses. It's run by the Department for Communities through its Disability and Carers Service ([nidirect](#), [Carer's Allowance](#), read 3 Oct 2026).

- **Who can get it:** much the same as section 2, but you must have been in Northern Ireland for at least 2 of the last 3 years and live there permanently.
- **Applying:** online at [nidirect](#), [Apply for Carer's Allowance online](#), or on a paper form. Use form DS700 if you're under State Pension age, or DS700(SP) if you're over it. You can ask the Disability and Carers Service for a form on 0800 587 0912.
- **Backdating:** most claims can go back 3 months, and further if the person you care for was awarded their qualifying benefit in the last 3 months.
- **Your benefits:** Carer's Allowance, or underlying entitlement to it, gives you the carer premium in income-related Employment and Support Allowance, Universal Credit, Housing Benefit and Rate Relief. Pension Credit goes up by £48.15 a week ([nidirect](#), [Understanding Pension Credit](#), read 3 Oct 2026).
- **Their benefits:** the person you care for may lose their severe disability premium in income-related benefits, or their severe disability addition in Pension Credit. Underlying entitlement on its own doesn't affect it.
- **Breaks in caring:** you can still get Carer's Allowance during a short break. Tell the Disability and Carers Service if you or the person you care for will be in hospital, a nursing home or respite care for more than 12 weeks, or if you stop caring for more than 28 days for any other reason.

- **Carer's Credit:** the same 20-hour rule. You can apply up to the end of the tax year after the one in which you cared ([nidirect](#), [Carer's Credit](#), read 3 Oct 2026).
- **Overpayments:** the Department for Communities is reassessing overpayments from 10 April 2015 to 2 September 2025, and will contact you. If you need to repay, contact Debt Management to talk about an affordable plan ([nidirect](#), [Carer's Allowance](#)).
- **If you disagree:**
 - Ask for a mandatory reconsideration within one calendar month, by phone, in writing or on form MR2(NI) ([nidirect](#), [MR2\(NI\)](#), read 3 Oct 2026).
 - Then appeal to the Appeals Service within one month of the Mandatory Reconsideration Notice ([nidirect](#), [Appeal a benefits decision](#), read 3 Oct 2026).



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How Coming Home can help



Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't advice, and DWP, Social Security Scotland or the Department for Communities makes the decision.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. It can help you keep a note of your caring hours week by week. Everyone in the circle can join at no cost.

The Carer's Allowance Pack (£4.99 one-off, or included with Care Plus) walks you through who can get it, how it can affect other benefits, what to have ready, the National Insurance credits, and the Carer Support Payment route for Scotland. It prompts you to talk to a welfare rights adviser before you claim.

Every plan includes the 8 quick questions on what you might be entitled to.

To hear when Coming Home is ready, join the waitlist:

www.cominghomecare.app/?ref=guide-carers-allowance

Built by people who know home care.

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Where to get help



This is guidance, not advice. It uses the 2026/27 rates and rules published on GOV.UK, mygov.scot and nidirect, read on 3 October 2026. It can't take everything into account, and DWP, Social Security Scotland or the Department for Communities decides every claim. Rates usually change each April.

For advice on your situation, at no cost:

- **Carers UK Helpline:** 0808 808 7777, and its Carer's Allowance pages: www.carersuk.org/help-and-advice/financial-support/carers-allowance/
- **Carers Trust:** carers.org/help-for-carers/carers-services-near-you
- **Citizens Advice:** www.citizensadvice.org.uk/benefits/ (Scotland: www.citizensadvice.org.uk/scotland/benefits/; Wales: www.citizensadvice.org.uk/wales/benefits/)
- **Age UK Advice Line**, for carers over State Pension age: 0800 678 1602 (**Age UK Advice Line**)
- **Advice NI:** www.adviceni.net/
- **Carer's Allowance Unit:** 0800 731 0297. **Social Security Scotland:** 0800 182 2222. **Disability and Carers Service (NI):** 0800 587 0912

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

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Sources

All read on 3 October 2026. Where a page shows its own date, that date is given.

Rates

- DWP, Benefit and pension rates 2026 to 2027 (updated 16 Feb 2026):
www.gov.uk/government/publications/benefit-and-pension-rates-2026-to-2027

Carer's Allowance (GOV.UK)

- How it works: www.gov.uk/carers-allowance
- Eligibility: www.gov.uk/carers-allowance/eligibility
- Effect on other benefits: www.gov.uk/carers-allowance/effect-on-other-benefits
- Make a claim: www.gov.uk/carers-allowance/how-to-claim
- Report changes: www.gov.uk/carers-allowance-report-change
- Social Security (Claims and Payments) Regulations 1987, regulation 6(33) (revised version on legislation.gov.uk): www.legislation.gov.uk/uksi/1987/1968/regulation/6

Earnings and overpayments

- DWP news, Unpaid carers impacted by unclear guidance to have debts cancelled (13 Apr 2026): www.gov.uk/government/news/unpaid-carers-impacted-by-unclear-guidance-to-have-debts-cancelled
- DWP, Carer's Allowance: call for evidence (published 7 Jul 2026, closed 18 Aug 2026):
www.gov.uk/government/calls-for-evidence/carers-allowance-call-for-evidence/carers-allowance-call-for-evidence
- GOV.UK, Benefit overpayments: www.gov.uk/benefit-overpayments
- GOV.UK, How to make a repayment:
www.gov.uk/benefit-overpayments/how-to-make-a-repayment

Other benefits (GOV.UK and DWP)

- Universal Credit, what you could get: www.gov.uk/universal-credit/what-youll-get
- Pension Credit, what you could get: www.gov.uk/pension-credit/what-youll-get
- Disability premiums: www.gov.uk/disability-premiums
- Disability premiums, eligibility: www.gov.uk/disability-premiums/eligibility
- Decision Makers' Guide chapter 78 (16 Apr 2026):
assets.publishing.service.gov.uk/media/69e10327f5069cdc54868955/dmg-Ch-78.pdf
- Carer's Credit: www.gov.uk/carers-credit
- Carer's Credit, eligibility: www.gov.uk/carers-credit/eligibility
- Carer's Credit, how to claim: www.gov.uk/carers-credit/how-to-claim
- The new State Pension, what you could get:
www.gov.uk/new-state-pension/what-youll-get

Challenging a decision (GOV.UK)

- Challenge a benefit decision (mandatory reconsideration), updated 13 Jan 2025:
www.gov.uk/mandatory-reconsideration
- Appeal a benefit decision, updated 8 Nov 2024: www.gov.uk/appeal-benefit-decision

Scotland

- mygov.scot, How carer benefits in Scotland work (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment
- mygov.scot, Who can apply for carer benefits (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/who-can-apply
- mygov.scot, If you work (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/if-you-work
- mygov.scot, If you study (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/if-you-study
- mygov.scot, State Pension and other benefits that reduce your Carer Support Payment (updated 5 Apr 2026): www.mygov.scot/carers-support-payment/overlapping-benefits
- mygov.scot, Universal Credit and other income-related benefits (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/effect-on-other-benefits
- mygov.scot, Who may be affected if you apply (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/before-you-apply-for-carers-support-payment
- mygov.scot, How to apply for carer benefits (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment/how-to-apply
- mygov.scot, Tell Social Security Scotland about a change (updated 5 Apr 2026):
www.mygov.scot/carers-support-payment-changes/telling-social-security-scotland-about-a-change

- mygov.scot, Carer's Allowance Supplement (updated 28 May 2026): www.mygov.scot/carers-allowance-supplement
- mygov.scot, How to challenge a decision (updated 17 Jan 2025): www.mygov.scot/disagree-decision/how-to-challenge-decision
- Carer's Assistance (Carer Support Payment) (Scotland) Regulations 2023, regulations 18 and 19 (revised version on legislation.gov.uk): www.legislation.gov.uk/ssi/2023/302/regulation/18
- Social Security Scotland, transfers completed (29 Dec 2025): www.socialsecurity.gov.scot/news/2025/12/disability-and-carer-benefit-transfers-completed

Northern Ireland

- nidirect, Carer's Allowance: www.nidirect.gov.uk/articles/carers-allowance
- nidirect, Apply for Carer's Allowance online: www.nidirect.gov.uk/services/apply-carers-allowance-online
- nidirect, Understanding Pension Credit: www.nidirect.gov.uk/articles/understanding-pension-credit
- nidirect, Carer's Credit: www.nidirect.gov.uk/articles/carers-credit
- nidirect, Mandatory reconsideration request form MR2(NI): www.nidirect.gov.uk/mandatory-reconsideration-request
- nidirect, Appeal a benefits decision: www.nidirect.gov.uk/appeal-benefits-decision
- Social Security Benefits Up-rating Order (Northern Ireland) 2026, Schedule 13 (made 24 Mar 2026): www.legislation.gov.uk/nisr/2026/59/schedule/13/made

Advice services

- Carers UK, Carer's Allowance: www.carersuk.org/help-and-advice/financial-support/carers-allowance/
- Age UK Advice Line: www.ageuk.org.uk/services/age-uk-advice-line/

Coming Home

- Pack names, prices and contents: Coming Home pricing, tiers and paywall, version 1.1 (2 Oct 2026)

Yearly figures are our estimates: the weekly rate × 52, or the monthly amount × 12, rounded to the nearest pound.

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Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Rules and rates read on 3 October 2026, for 2026/27

1.0.1. October 2026. Corrected the line about who builds Coming Home (section 14). Accuracy. No change to the advice.

The next review is due in March 2027, before the 2027/28 rates start in April 2027. The latest version is always at

www.cominghomecare.app/guides/carers-allowance



Coming Home

Less to hold in your head.

www.cominghomecare.app

Find the latest version at cominghomecare.app/guides/carers-allowance

This edition

Version	1.0
Published	October 2026
Next review	March 2027



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