Carer’s Allowance Call for Evidence: summary of findings

Ministerial foreword

1. Developing a modern and sustainable future for Carer's Allowance is an important and ambitious undertaking, founded on our commitment to supporting unpaid carers and recognising the vital contribution they make to society, the economy, and the people they care for.

2. The Government has committed to understanding how financial support for carers can better meet the needs of individuals and families, both now and in the future. The Call for Evidence was launched to gather insights from carers, representative organisations, charities, academics, and other stakeholders, helping us build a stronger evidence base for future policy development.

3. From the outset, we have been clear that this work must be shaped by the experiences of those who interact with Carer's Allowance. We therefore sought evidence from a broad range of stakeholders on the current operation of the benefit, the challenges faced by carers and opportunities for improvement.

4. Respondents were invited to submit evidence across a number of themes, including supporting carers' financial wellbeing, enabling people to balance caring and employment, improving accessibility and understanding of the benefit, reducing administrative burdens, and ensuring the system remains sustainable and effective for future generations.

5. We engaged with a wide range of individuals and organisations throughout the process and received a significant number of valuable contributions from carers, those receiving care, charities and other representative organisations. The evidence gathered provides important insights into the realities of unpaid caring and the role that financial support can play in helping carers manage their responsibilities.

6. Listening to carers and gathering robust evidence is crucial to drive forward reform. I would like to thank everyone who contributed to the Call for Evidence and shared their experiences, perspectives and research. Their contributions provide an invaluable foundation for future consideration of how support for carers can be modernised to better support carers.

7. While the challenges facing carers are significant, the evidence received demonstrates both the resilience of carers and the opportunities to improve support. I look forward to continuing this conversation as we consider the findings and work together to ensure that carers receive the recognition and support they deserve.

Minister for Social Security and Disability Rt Hon Sir Stephen Timms.

Executive summary

8. This report presents findings from the Carer's Allowance Call for Evidence, reflecting the views and experiences shared by carers, people receiving care, and organisations who represent them.

9. The Department for Work and Pensions is grateful to everyone who took the time to respond. We recognise that many respondents contributed alongside caring responsibilities and other commitments, and we appreciate the time and effort involved in sharing their experiences, views and evidence.

10. Responses were received from England, Wales, Scotland and Northern Ireland, although most came from England.

11. While Carer's Allowance is available in England and Wales, the Call for Evidence invited responses from across the UK to help improve understanding of carers' experiences and the operation of support in different circumstances.

12. The findings in this report will be considered alongside other sources of evidence, including stakeholder engagement, operational evidence, the findings of the Independent Review and research into the impact of the increased earnings limit for people on Carer's Allowance, published alongside this report.

13. Together, these sources will help inform future consideration of Carer's Allowance and related support for carers.

14. This report summarises the evidence received through the Call for Evidence. Findings are presented across six themes, reflecting the topics covered by the Call for Evidence and the questions set out in Annex B.

15. Across the six areas, respondents frequently raised concerns about how Carer's Allowance works in practice. Many highlighted challenges associated with fluctuating earnings and the current earnings limit. Many wanted support that was easier to understand, more predictable and better reflected the realities of caring. Respondents also discussed the effect of sudden changes in entitlement when earnings increased, as well as the interaction between Carer's Allowance and Universal Credit, and the challenges of balancing caring responsibilities with work, study and other opportunities. Whilst many expressed a wide range of views on potential reforms, no single approach attracted clear consensus across the Call for Evidence. However, many respondents shared similar concerns and priorities, including greater predictability, reducing the risk of overpayments, providing clearer information and ensuring support better reflects the realities of caring

16. Findings reflect the views, experiences and evidence shared by those who chose to respond. They should not be treated as representative of all carers or all people receiving Carer's Allowance. The views described in this report are those of respondents and are not necessarily endorsed by DWP.

17. This report sets out the findings from the Call for Evidence. The Government proposes to publish its response in the new year.

Key findings

Recognition of caring was one of the most frequently raised themes

18. Respondents often described Carer's Allowance as both financial support and recognition of the contribution made by unpaid carers. Respondents shared concerns about financial security, and the complexity of caring responsibilities. Across all themes and questions, respondents highlighted the importance of recognising the value of caring and the contribution carers make to families, communities and society. Many also linked recognition to wider concerns about financial security and the impact caring responsibilities can have on employment, income and future opportunities.

Many respondents described caring responsibilities alongside a desire to work, study or develop new skills where this was possible

19. Respondents frequently discussed employment, education and training as important routes to future opportunity, financial independence and personal development. Many described the challenge of balancing caring responsibilities with work, study and longer-term aspirations. Organisational submissions reinforced these themes, highlighting the role of employment and educational participation in supporting longer-term outcomes for carers.

Respondents frequently highlighted the importance of a system that is straightforward to understand and provides confidence about how decisions will affect support

20. Many described concerns about administrative complexity, overpayments and uncertainty about how rules would apply in practice. Respondents often linked clear information, predictable outcomes and timely communication with greater confidence in the system and a reduced risk of financial uncertainty. Organisations similarly highlighted the importance of simplicity, consistency and claimant understanding.

Many respondents viewed caring responsibilities as difficult to reconcile with existing rules and structures

21. Across the Call for Evidence, many respondents described caring as a substantial part of their daily lives. Respondents often explained that caring responsibilities can be unpredictable, change over time and differ significantly between individuals and families.

22. Many people described a wide range of circumstances, including fluctuating earnings, caring for more than one person, shared caring arrangements, and caring beyond State Pension age. Many felt that existing rules and structures did not always reflect these experiences and described challenges balancing caring responsibilities with employment, education and support systems.

23. While views differed on specific reforms, respondents frequently shared similar experiences of trying to fit complex and changing caring responsibilities within systems that were not always designed to reflect the realities of caring. Respondents showed broad agreement on many of the challenges carers experience, but a wider range of perspectives on potential approaches to change.

24. Organisational submissions broadly reinforced these themes. While organisations often focused on how the system operates in practice, they frequently

echoed concerns about recognition, financial security, complexity, understanding and the need to reflect a wide range of caring circumstances. Organisational evidence also helped explain why respondents may have experienced particular challenges and highlighted practical considerations relating to communication, administration and system design.

Who responded

25. The Call for Evidence was open to anyone who wished to contribute.

26. It received 3,805 responses from a wide range of individuals, including carers and non-carers. Responses were anonymous.

27. Alongside individual responses, we received 55 submissions from organisations representing carers, including welfare rights advisers, charities, researchers, local authorities and other representative bodies. These submissions drew on research, professional expertise and direct engagement with carers to provide evidence on the operation of the current system and the challenges faced by carers in different circumstances.

28. Responses were received from across England, Wales, Scotland and Northern Ireland and reflected a broad range of caring circumstances.

Geographic reach

Table 1: Respondent numbers by UK country

Country	Respondents
England	**3,069**
Wales	**245**
Scotland	**151**
Northern Ireland	**47**

Note: A UK country could be identified for 3,512 of the 3,805 individual responses. For the remaining 293 responses, the country was unclear or could not be identified.

Respondent types

29. Over 90% of responses were submitted by carers, including those in receipt of Carer's Allowance and carers who were not receiving Carer's Allowance. Responses were also received from people receiving care and from organisations representing carers and other stakeholders.

Age

30. Participation was highest among respondents aged 35 to 64, with the largest groups aged 45 to 54 and 55 to 64. Responses were also received from younger carers aged under 25 and older carers aged 65 and over.

Table 2: Age group of respondents

Age group	Percentage (%)
Under 25	0.9
25 to 34	6.5

35 to 44	24.5
45 to 54	29.8
55 to 64	27.8
65 and over	10.2
Prefer not to say	0.3

Gender

31. Most individual respondents self-identified as a woman, a smaller proportion identified as men and fewer as other genders as in table 3 below.

Table 3: Gender identity of respondents

Gender identity	Percentage (%)
Woman	85
Man	13
Non-binary	1
Other	0
Prefer not to say	1

How we analysed the evidence

32. Responses were analysed using a combination of quantitative analysis and thematic analysis. Given the large number of responses received, DWP adopted a human-led analytical approach supported by artificial intelligence (AI), enabling information to be processed consistently and efficiently at scale. Human reviewers retained responsibility for interpretation, contextualisation, and policy judgement. Responses were considered against the published question areas and a crosscutting thematic framework. A response could contribute to more than one finding where it raised several connected issues.

33. Alongside the thematic analysis, targeted reviews were carried out for selected Call for Evidence questions. These reviews were used to identify the number and proportion of respondents expressing particular views where a clear and reliable denominator could be established. Where robust quantification was not possible, findings are presented qualitatively.

34. Policy and analytical reviewers checked outputs for accuracy, consistency and their connection to the underlying evidence. Further detail is provided in Annex C.

What we heard

35. Across the Call for Evidence, respondents shared a wide range of experiences of caring and of receiving support through Carer's Allowance. These are set out below. While views on specific policy changes often differed, many respondents described similar underlying challenges and priorities. These included recognising caring responsibilities, reducing complexity, providing clear and

predictable support, and making rules and processes easier to understand. Respondents also raised concerns about financial pressures, overpayments and the interaction between different forms of support.

36. Organisational submissions contributed to the findings throughout this report and provided further evidence about carers' experiences and how the current system operates in practice. These submissions broadly reflected the experiences described by individual respondents, including the impact of caring responsibilities on employment, financial security and access to support. They also provided additional evidence on system complexity, earnings rules, benefit interactions and the importance of recognising caring responsibilities. This evidence is summarised throughout.

Modern patterns of paid work

Overview

37. This chapter summarises what respondents told us about understanding the earnings rules, managing fluctuating earnings and possible approaches to averaging earnings. While most respondents reported understanding the earnings rules, many raised concerns about how they operate in practice, particularly where earnings fluctuate or change unexpectedly.

Earnings rules were generally understood, but respondents raised concerns about how they operate in practice.

38. When respondents were asked how well they understood the current rules on how earnings affect Carer's Allowance, 68.8% reported understanding them "very well" or "somewhat well". However, many respondents raised concerns about how the rules operate in practice, particularly in relation to work decisions, fluctuating earnings, overpayments and sudden changes in entitlement.

Carers with fluctuating earnings

39. Many respondents described difficulties caused by the current earnings limit, where entitlement can stop following a relatively small or temporary increase in earnings. Those who provided substantive[1] responses to questions on fluctuating earnings, averaging earnings and a potential earnings taper, frequently raised concerns about shift work, seasonal work, overtime and zero-hours contracts. These highlighted how fluctuations in earnings could result in overpayments and sudden changes in entitlement. People told us about the effect this could have on household finances, decisions about work and confidence in taking on additional hours or accepting increases in pay.

40. When respondents were asked how the system could be improved to better support carers with fluctuating earnings, more predictable ways of averaging earnings were the preferred approach among those who expressed a clear preference.

[1] We considered a substantive response one that provided comments, evidence, or views on one or more of the Call for Evidence questions. Responses containing only administrative queries, duplicate submissions or requests for information were not classified as substantive.

Table 4: Views on fluctuating earnings.

Category	Expressed a clear preference that could be categorised	Provided a relevant answer	Percentage
A. More predictable	738	3,388	21.8%
B. Greater flexibility	376	3,388	11.1%
C. Both predictability and flexibility	281	3,388	8.3%
D. No clear view*	1,993	3,388	58.8%

Note: While many respondents commented on fluctuating earnings, most did not express a clear preference for predictability, flexibility, or a combination of both approaches.

Note: Some percentages have been rounded to one decimal place and may not sum to 100%.

41. Many people told us that uncertainty about how earnings would affect Carer's Allowance influenced their decisions about working additional hours, accepting overtime, or seeking opportunities to increase their earnings.

42. Respondents often referred to limiting working hours, declining additional shifts and overtime, and avoiding work opportunities because of concerns about entitlement and overpayments. Some described worrying about making mistakes, losing entitlement unexpectedly or being required to repay money later.

43. This was particularly common among respondents who were self-employed or whose earnings varied because of shift work, seasonal work, overtime, term-time work or zero-hours contracts. Some people told us that their working patterns made it harder to understand in advance how their earnings would be treated. This was particularly evident for those with small or temporary changes in earnings that did not reflect their longer-term circumstances.

"There should be more predictable ways of averaging out someone's earnings assessed at the end of the tax year."

Anonymous working carer

"Carers need stability so focus should be on finding more stable and predictable ways."

Anonymous working carer

Averaging earnings

44. When respondents were asked whether averaging earnings over fixed periods could help carers with fluctuating earnings, many supported the idea as a way of providing greater certainty about entitlement and better reflecting fluctuating earnings.

45. Others supported averaging subject to conditions, such as greater flexibility, safeguards against unintended consequences, or wider changes to the system. Taken together, these respondents outnumbered those who opposed averaging.

46. However, respondents were often more focused on the outcomes that averaging might achieve than on any model. Many described wanting arrangements that would provide greater certainty, reflect changing circumstances and reduce the impact of small or temporary increases in earnings.

47. Views differed on how averaging should work in practice. Respondents suggested a range of approaches, including fixed averaging periods, longer assessment periods and greater flexibility to reflect different working patterns and circumstances. Among those who suggested a specific averaging period, 16 weeks was mentioned most frequently. However, a wide range of alternative periods were also proposed, and no single approach attracted clear consensus.

> ***"Earnings should be averaged over a longer fixed period… Caring responsibilities are unpredictable… A longer averaging period would provide stability."***
>
> ***Anonymous working carer***

48. A substantial minority opposed averaging altogether. These respondents often argued that Carer's Allowance should not be linked to earnings, that earnings should be disregarded entirely, or that alternative approaches would be preferable.

> ***"As carers may need to continue to study or work, the payment system needs to be more flexible."***
>
> ***Anonymous carer***

Table 5: Views on averaging

Position	Responses	Substantive responses	Percentage (%)
Support for averaging	1,043	3,201	32.6%
Opposition to averaging	866	3,201	27.1%
Mixed / conditional support	352	3,201	11.0%
No clear view*	940	3,201	29.4%
Total	3,201	3,201	100.0%

***Note: Some respondents discussed fluctuating earnings and related issues but did not express a clear view on whether earnings should be averaged over fixed periods.**

Note: Some percentages have been rounded to one decimal place.

Organisational evidence

49. Organisational submissions broadly reinforced concerns about fluctuating earnings, uncertainty and the effect earnings rules can have on work decisions. Many organisations highlighted that carers' earnings may vary because of changing caring responsibilities, part-time work, shift work, self-employment and other irregular working patterns.

50. Support for more predictable approaches to averaging earnings was a common theme across most organisational submissions. Organisations often highlighted the importance of carers being able to understand how earnings would affect their entitlement, to allow them to make informed decisions about work and avoid unexpected overpayments.

51. Several organisations highlighted the importance of clear information, consistent treatment and approaches that are easy for carers to understand and navigate. This included published averaging rules, worked examples and clear information about how changes in earnings would affect entitlement. Some also suggested earlier notifications and tools that would allow carers to see how additional earnings might affect their support before taking on extra work.

Earnings taper

Overview

52. This chapter summarises what respondents told us about the introduction of any earnings taper and how any future taper might work in practice. Currently, Carer's Allowance stops if a person's earnings exceed the weekly earnings limit. One possible alternative would be for Carer's Allowance to reduce gradually as earnings rise above a set amount, rather than stopping in full. This is known as an earnings taper.

53. Respondents discussed two separate aspects of a potential earnings taper. The first was how support should reduce as earnings increase. The second was the level of earnings at which any taper should begin and end.

54. Respondents commonly supported addressing the abrupt loss of support that can occur when earnings exceed the limit. Many viewed a taper as a potential way of doing this. However, views differed on where a taper should begin, how quickly support should reduce and whether earnings should affect entitlement at all. The Call for Evidence did not identify a single approach that respondents agreed would work equally well for everyone.

Views on how a taper might work

55. When respondents were asked about different approaches to an earnings taper, the most common preference was to allow people to earn more before Carer's Allowance starts to reduce, with support then reducing more quickly. This option was preferred by 40.3% of the 3,612 respondents who provided a substantive response. However, no single approach attracted majority support, and around one-third did not express a clear preference between the approaches presented.

> ***"No more 'Cliff Edges': It's unfair that earning slightly over a limit means losing everything. There needs to be a gradual taper so that if I do take on a bit more work, I'm not penalised for it."***
>
> **Anonymous carer**

Table 6: Preferred approaches to a taper.

Preferred approach	Respondents	Percentage (%)
Earn more before Carer's Allowance starts to reduce, followed by a faster reduction.	1,455	40.3
Begin reducing Carer's Allowance at a lower earnings level, followed by a more gradual reduction.	948	26.2
Another approach	70	1.9
No clear preference*	1,139	31.6%
Total substantive responses	**3,612**	**100.0%**

***Note: "No clear preference" does not mean respondents did not answer the question. These respondents provided substantive comments but did not express a clear preference between the approaches presented.**

Note: Some percentages have been rounded to one decimal place.

What respondents wanted a taper to achieve

56. Respondents often discussed the outcomes they wanted a taper to deliver rather than its detailed design. Common priorities included:

- avoiding abrupt losses of support,
- ensuring carers were better off when their earnings increased,
- making the system predictable and easy to understand,
- reflecting different working and caring circumstances,
- reducing the risk of overpayments and unexpected debt.

57. Respondents often viewed these priorities as connected. Many wanted arrangements that provided financial security and supported opportunities to work, while recognising caring responsibilities and providing support that people could understand and plan around.

Which priorities mattered most to respondents

58. When respondents were asked what should matter most when designing changes to how earnings affect Carer's Allowance, simplicity and predictability emerged as the strongest priorities.

59. Many respondents identified a range of priorities when considering how earnings should affect Carer's Allowance. While they prioritised these factors differently, many highlighted the importance of arrangements that are clear, predictable and flexible enough to reflect different circumstances. Many people also described difficulties caused by sudden changes in entitlement when earnings increased and the impact this could have on work decisions and household finances. A total of 3,469 respondents completed the ranking, with simplicity and predictability emerging as key priorities.

60. Being simple and easy to understand was the most commonly ranked first, selected by 39.8% of respondents. It was also placed within the top three priorities by 86.5%

Table 7: Taper priorities

Factor	Ranked first	Placed in top three
Simple and easy to understand	39.8%	86.5%
Allowing flexibility for different circumstances	26.3%	80.0%
Predictable (knowing in advance how earnings affect payments)	21.4%	79.8%
Reduces the risk of overpayments	8.4%	36.7%
Keeps the system affordable	4.1%	16.9%

***Percentages rounded to one decimal place.**

61. Respondents placed particular importance on simplicity, flexibility and predictability. Around four in five respondents included both flexibility and predictability within their top three priorities, suggesting that many wanted arrangements that were clear and certain whilst also reflecting different circumstances.

Views on where a taper should start and end

62. When respondents were asked where an earnings taper should begin and end, views varied and no single approach attracted clear consensus.

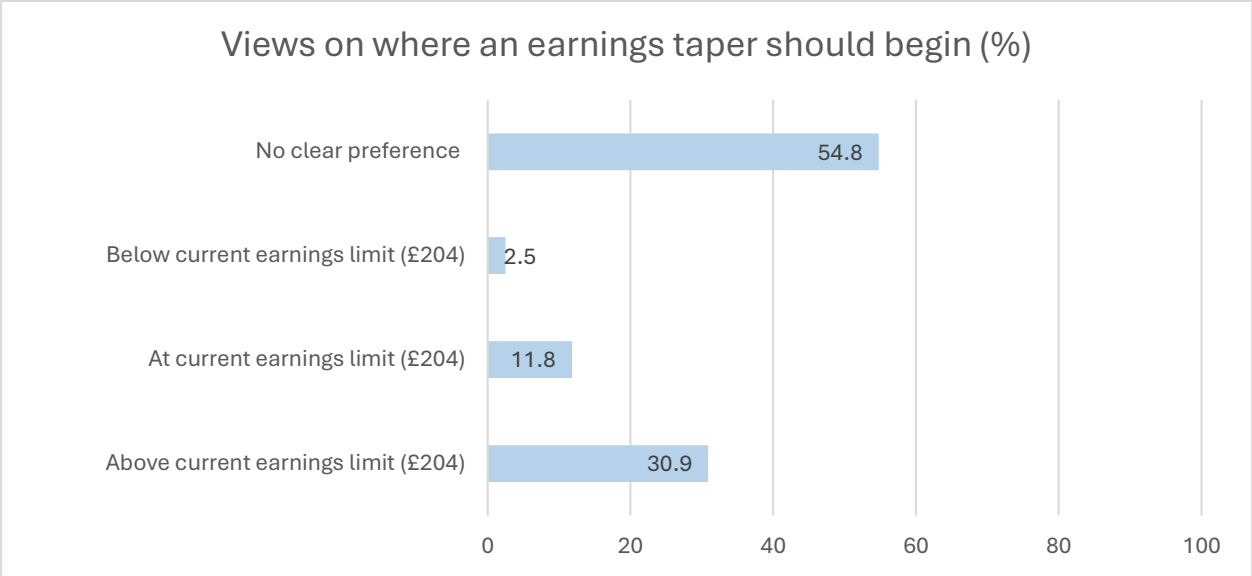
63. Respondents expressed a range of views about where any taper should begin and the level of earnings at which support should end. Many also used Question 8 to discuss wider issues, including the adequacy of Carer's Allowance, financial hardship, whether earnings restrictions should remain and how Carer's Allowance interacts with Universal Credit.

64. Some respondents felt that carers should be able to earn more before Carer's Allowance started to reduce, arguing that this would provide greater financial security and enable carers to increase their earnings without an immediate impact on support.

65. Others placed greater emphasis on maintaining support across a wider range of earnings by introducing a more gradual reduction in entitlement.

66. Among substantive respondents who provided a substantive response, (54.8%) did not express a clear view on whether a taper should begin above, at or below the current earnings limit.

Figure 2: Views on earnings taper



No clear preference- Note: Respondents in the "No clear position" category provided comments on the earnings taper and related issues but did not express a clear preference for an earnings limit.

67. Those who supported a higher starting point often felt that carers should be able to increase their earnings before their support began to reduce. Some linked this to wage levels, financial independence and supporting carers to remain in work. Respondents also offered a range of views about where support should end, but end points were discussed less frequently than starting points and the call for evidence did not identify a preferred approach.

"The current limit wrongly discourages people from taking a job above minimum wage. This should be reformed to a taper above the current level of £204."

Anonymous carer

Understanding and communicating a taper

68. Respondents frequently highlighted the importance of being able to understand how any taper would affect them in practice. People told us that they wanted clear information that would help them anticipate how changes in earnings could affect both their Carer's Allowance and their overall income.

69. Clear written guidance was the most common communication suggestion. Respondents referred to letters, emails, information on GOV.UK and plain English explanations showing how a taper would affect entitlement. Many also wanted worked examples or digital tools that would allow them to explore the effect of changes in earnings before accepting additional work.

70. Respondents receiving both Carer's Allowance and Universal Credit also highlighted the importance of information showing how changes in earnings would affect their overall support. Others suggested advance notifications or reminders before changes in payment took effect.

Organisational evidence

71. Organisational submissions broadly supported replacing the current cliff-edge earnings rule with a taper. They highlighted the importance of ensuring that

any future arrangements were simple, predictable and easy to understand, reduced the risk of overpayments and supported carers to remain in work. Organisations also emphasised the need to reflect different employment and caring circumstances and avoid making carers worse off as a result of change.

72. Many organisations also raised a number of practical issues that they felt would need to be considered. These included modelling different taper options before decisions were made, considering how a taper would work alongside earnings averaging and Universal Credit, providing worked examples and calculation tools, and making information available in accessible formats. Some also cautioned against introducing new complexity or creating another cliff edge elsewhere in the system.

73. While views differed on detailed design, some organisations illustrated how a taper might operate in practice. For example, some proposed allowing earnings above the current limit before gradually reducing support through a fixed taper rate. Organisations generally focused less on a specific rate than on achieving predictable outcomes that carers could understand and plan around.

Carer's Allowance and Universal Credit

Overview

74. This chapter summarises what respondents told us about how Carer’s Allowance and Universal Credit work together for people receiving both benefits.

75. Respondents frequently described difficulties understanding how Carer's Allowance and Universal Credit work together in practice. Many were uncertain about their overall entitlement, how deductions were applied and how changes in earnings or circumstances could affect the total support they received. Organisations raised similar concerns and highlighted the importance of clearer information and more joined-up administration between the two benefits.

Understanding overall entitlement

76. When respondents were asked how support through Carer's Allowance and Universal Credit could work more effectively together, many highlighted concerns about understanding their overall entitlement and how the two benefits interact.

77. Nearly three-quarters of respondents who provided a substantive response identified a concern, suggested an improvement, or did both.

78. While respondents described these issues in different ways, they were often linked to broader concerns about understanding the combined effect of Carer's Allowance and Universal Credit and the support carers could expect to receive overall.

Communication and administration

79. Respondents frequently highlighted the importance of clear explanations showing how Carer’s Allowance and Universal Credit work together. Many wanted clearer information about total entitlement, deductions and how changes in earnings or circumstances would affect their overall support.

80. Some respondents also highlighted the challenges of navigating separate rules and processes. Suggestions included clearer and more personalised

information, simpler administration and more joined-up calculations between the two benefits. Some wanted information to be provided in one place, rather than having to understand separate explanations for each benefit.

"The Department should make sure that Carer's Allowance and Universal Credit work together in a simpler and more transparent way. Many carers find the current system confusing, especially when one benefit affects the amount of another"

Anonymous Carer not receiving Carer's Allowance

Recognition of caring responsibilities within Universal Credit

81. Some respondents discussed the interaction between Carer's Allowance and Universal Credit in terms of recognition. They described Carer's Allowance as recognition of the care they provided and questioned whether that recognition remained visible when Carer's Allowance was taken into account as part of Universal Credit calculations.

Organisational evidence

82. Organisational submissions echoed many of the concerns raised by respondents. They highlighted that carers are often concerned with their total level of support rather than the individual rules of separate benefits. Organisations suggested that understanding can be difficult where different calculations, deductions and reporting requirements apply across the two benefits.

83. Many organisations also highlighted the potential for confusion where earnings are treated differently across the two benefits and where carers need to understand the combined effect on their overall income. Several suggested that clearer information, and improved communication could help carers understand how changes in circumstances affect their entitlement.

84. Organisations also highlighted the importance of a more joined-up approach that helps carers understand how earnings, entitlement and support interact across the two systems.

85. Some suggested that greater alignment between the two benefits could make support easier to understand and reduce the need for carers to navigate different rules, calculations and National Insurance arrangements.

86. Organisations also noted that carers may need to understand two sets of rules, reporting requirements and calculations at the same time. Some suggested this could make it harder for carers to predict how changes in earnings or circumstances would affect their overall support.

Payment arrangements

Overview

87. This chapter summarises what respondents told us about the possible benefits and disadvantages of paying Carer's Allowance four weeks in arrears. Respondents discussed the proposal in relation to overpayments, payment accuracy, budgeting, financial security and how any change would be introduced.

88. Respondents identified potential benefits and challenges. Some felt that paying in arrears could allow entitlement to be based on more up-to-date earnings information and reduce the risk of overpayments. Others were concerned about

how a longer wait for payment could affect carers who rely on Carer's Allowance to meet essential living costs.

89. Overall, responses highlighted a trade-off between improving payment accuracy and protecting carers' short-term financial security.

Potential benefits

90. Some respondents identified potential benefits to paying Carer's Allowance four weeks in arrears. The most commonly identified benefit was a perceived reduction in overpayments. Respondents who raised this issue often felt that using more up-to-date earnings information could result in more predictable payments and reduce the risk of carers being asked to repay money later. Some respondents also suggested that decisions based on confirmed earnings information could improve administration and make entitlement easier to understand.

"It would be better as this would make it easier to predict and understand and prevent overpayment."

Anonymous carer

91. However, some people expressed concerns that changes to payment arrangements could affect their budgeting and household finances, particularly where Carer's Allowance forms an important part of their household income.

"Carers use Carer's Allowance to bridge the gap in finance. If it was paid in arrears the issues of food and fuel would cause more hardship."

Anonymous non-carer

Introducing any change

92. Respondents and organisations frequently highlighted understanding and communication as important factors in preventing mistakes and reducing uncertainty.

93. Some respondents focused less on the payment arrangement itself and more on how any change would be introduced. These respondents emphasised the importance of clear communication, sufficient notice and straightforward explanations about what any new arrangements would mean in practice. Some also highlighted the need for appropriate support during any transition to a new payment cycle.

Organisational evidence

94. Many organisational submissions recognised that paying Carer's Allowance four weeks in arrears could support the use of more up-to-date earnings information, improve payment accuracy and reduce the risk of overpayments. However, views on the proposal were mixed, with concerns about the possible effect on carers who rely on regular payments to meet everyday costs.

95. Many organisations highlighted the importance of introducing any changes carefully. They highlighted the need to avoid gaps in income, give carers clear information and sufficient notice, and consider the impact on carers with low incomes, limited savings or fluctuating earnings.

96. Some organisations called for transitional protection and safeguards against hardship, while wider views emphasised the importance of phased implementation and sufficient notice before any change.

97. Several organisations also highlighted wider operational issues. These included making better use of HMRC earnings information to identify potential issues earlier, reducing reliance on retrospective calculations, helping carers understand how earnings affect entitlement, and ensuring that changes are supported by clear communication and practical examples.

Caring, studying and future opportunities

Overview

98. This chapter summarises what respondents told us about studying while providing care and the influence of the 21-hour study rule.

99. Nearly half of respondents providing a substantive answer referred to education, training or skills opportunities.

100. Respondents frequently discussed education in the context of future opportunities, employment and financial independence. Many felt that caring responsibilities should remain the primary consideration when determining support and questioned whether educational participation should affect this support, where caring responsibilities remain unchanged.

Future opportunities

101. Many respondents viewed education and training as opportunities to improve future employment prospects and increase future opportunities. Some described current arrangements as creating a choice between maintaining support and pursuing education or training. Participants told us that carers should not have to choose between continuing to provide care and preparing for future employment. This was particularly common among younger respondents and those considering retraining or returning to education.

> ***"Unpaid carers should be encouraged and supported to continue their education wherever possible. Gaining qualifications can improve future employment opportunities, financial independence and wellbeing, while also helping carers remain connected to their communities."***
>
> ***Anonymous student carer***

Organisational evidence

102. Several organisations highlighted that support for student carers extends beyond Carer's Allowance alone. They noted that carers may need to navigate a combination of education funding, student finance, benefit entitlement and support available through education providers. Organisations suggested that differences between these systems can make it difficult for carers to understand what support is available and that it may influence decisions about whether to study, which course to take and how to balance study with caring responsibilities. Examples included carers choosing a particular course, mode of study or study intensity because of the effect on financial support, rather than because it best reflects their educational or career goals, and concerns that current arrangements may affect access to qualifications and future employment opportunities for some young adult carers.

103. Organisations also highlighted that support could vary according to a person's age, course type and level of study. Some noted that carers on certain courses or at different stages of education may have access to different forms of support, while others emphasised that some professional qualifications are only available through full-time study routes, creating different experiences for carers in further education, higher education and postgraduate study.

Wider experiences of Carer's Allowance

Overview

104. This chapter considers wider issues raised by respondents that are not covered in the preceding chapters.

105. Across these issues, respondents often described caring as an ongoing responsibility that could be intensive, unpredictable and difficult to fit within fixed eligibility rules. Many also discussed Carer's Allowance as both financial support and recognition of the contribution made by unpaid carers.

106. Different groups of respondents often highlighted different aspects of Carer's Allowance. Pension-age carers emphasised recognition and continuity, while young adult carers focused more often on education and future opportunities. Organisational submissions provided wider evidence about how benefit rules and administrative processes affected these experiences in practice.

The level of financial support

107. Many respondents discussed the level of Carer's Allowance and whether it provided sufficient support considering the time involved in caring and its effect on other opportunities.

108. These comments were about the overall amount of Carer's Allowance rather than the earnings threshold. Respondents frequently described Carer's Allowance as important but felt that it did not fully reflect the intensity of caring or the wider financial effect of providing care.

109. Non-working carers, and those working and caring, also told us that expanding paid work was not realistic, because of the level of care they provided.

Different caring arrangements

110. Many respondents argued that caring intensity or responsibility was more important than the number of hours spent caring.

111. Respondents caring for more than one person often described the combined demands of supporting several family members. Some questioned why support did not take account of multiple caring roles, while others highlighted shared arrangements where responsibility was divided between different people or households.

Caring beyond State Pension age

112. State Pension was one of the most frequently discussed interactions. Respondents often described caring responsibilities continuing beyond pension age and discussed whether support and recognition continued to reflect those responsibilities. Some focused on financial consequences, while others focused on recognition and continuity of support.

113. Pension-age carers described continuing to provide care after reaching State Pension age. Many discussed a perceived difference between the continuity of their caring responsibilities and changes in the financial support or recognition available to them.

114. Respondents often raised this in terms of fairness and recognition as well as income. Their central point was that reaching pension age did not necessarily reduce or end the care they provided.

> ***"A huge number of carers are pensioners who don't qualify for any benefits. This is bitterly unfair. I am spending my life savings to support my husband: which means when I need care, I won't be able to afford it."***
>
> ***Anonymous carer aged 65 or over***

Changes in caring circumstances

115. Some respondents discussed what happened when caring arrangements changed temporarily or came to an end. Examples included periods when the person being cared for was in hospital, temporary breaks in care and bereavement. Some people expressed concern about whether support continued to reflect the carer's circumstances during these periods.

Recognition of caring

116. Across these wider issues, respondents often returned to the importance of recognising the care they provided. This included carers who were unable to work, those caring for more than one person and those whose caring responsibilities continued after pension age or during changes in the circumstances of the person they cared for.

Organisational evidence

117. Organisational submissions broadly reinforced many of the themes raised by respondents on wider views on experience of Carer's Allowance. There was widespread support for reviewing the overall value of Carer's Allowance and a strong emphasis on recognising the contribution made by unpaid carers. Organisations also highlighted the importance of considering carers who are unable to undertake paid work because of the intensity or duration of their caring responsibilities.

118. Organisations also raised questions about whether current arrangements fully reflect the experiences of some groups of carers, including those caring for more than one person, carers whose responsibilities continue beyond State Pension age and carers whose circumstances change following bereavement or a hospital admission.

119. Several organisations highlighted that caring responsibilities often continue during periods of hospital admission and after State Pension age, even where entitlement or financial support may change. Some also described the difficulties carers can face following bereavement, including the combined impact of grief and changes in financial support.

120. Organisations also highlighted the complexity of wider support arrangements for older carers. Some noted that people may not always understand underlying entitlement to Carer's Allowance, the Pension Credit Carer's Addition, or related support, and suggested that clearer information could help carers

understand what support may be available. They also highlighted differences in the National Insurance protection provided through Carer's Allowance and the Universal Credit Carer Element and argued that carers meeting equivalent caring conditions should receive equivalent National Insurance protection, regardless of which benefit they claim.

121. Clear and accessible information was a recurring theme across organisational submissions. Organisations highlighted the importance of helping carers understand their entitlement, improving awareness of available support and ensuring information is available in formats that meet different needs.

122. Organisations also warned against relying solely on digital routes, particularly where carers had limited digital access or needed support to understand how different benefits worked together.

Next steps

Considering the evidence

123. The Call for Evidence is an important contribution to the Department's work to consider how Carer's Allowance could be modernised.

124. The Government will consider these findings alongside wider evidence and policy analysis. The detailed submissions and reports provided by organisations will also continue to inform this work.

125. Together, these sources will help inform future consideration of Carer's Allowance policy and administration.

Annex A: Organisations that submitted evidence

Advice NI

Global Women's Strike (GWS)

Advice organisation (appears to be local welfare advice service)

Age UK

All Wales Forum of Parents and Carers of People with Learning Disabilities

Aneurin Bevan University Health Board (ABUHB)

Brancab Bedworth, Rugby and Nuneaton Citizens Advice

Buckinghamshire Council / Buckinghamshire Carers Partnership

Care Advice Line (commissioned by Gloucestershire County Council)

Care Full

Carents.co.uk

Carer Support Social Enterprise / Community Organisation

Carer's Allowance Earnings Rules Submission (individual/group submission, organisation unclear)

Carers Coalition Northern Ireland

Carers Network

Carers NI

Carers Trust

Carers UK

Central England Law Centre

Centre for Care (University of Sheffield-led research centre)

CIPFA (Chartered Institute of Public Finance and Accountancy)

Citizens Advice Liverpool

Citizens Advice Middlesbrough (MCAB)

Contact

Cystic Fibrosis Trust

Disability Rights UK

Dr Michèle Javary (individual welfare rights adviser)

East Sussex County Council

ESCaD Carers Building the Resistance

Federation of Small Businesses (FSB)

Feeding Britain

Fermanagh and Omagh District Council

Housing Association / Housing Advice Submission (organisation not explicitly named in title)

Hywel Dda University Health Board

Independent Age

Learning and Work Institute

Mencap

Mobilise

MoneySavingExpert.com (MSE)

Motor Neurone Disease Association (submission content indicates MND charity)

nCompass

National Unpaid Carers Union and Forum (NUCUF)

Newport Carers Forum

Parkinson's UK

Rethink Mental Illness

Right to Care, Right to Rest

SU Advice, Queen's Students' Union, Queen's University Belfast

Surrey Welfare Rights Unit (SWRU)

The Royal British Legion

Wages for Housework Campaign / Global Women's Strike /

Welfare Benefits Unit (York)

Women's Regional Consortium NI

Welfare Rights Charity / Advice Organisation

Annex B: Call for Evidence questions

Section 1: About you / experience

Q1: Which of the following best describes you? (Select one)

- *Carer receiving Carer's Allowance*
- *Carer not receiving Carer's Allowance*
- *Person receiving care*
- *Organisation / representative body*
- *Other (please specify)*

Q2: If you selected one of the first three options above, please tell us a bit more about yourself (optional).

Age

- *Under 25*
- *25–34*
- *35–44*
- *45–54*
- *55–64*
- *65+*
- *Prefer not to say*

What is your gender? (optional – please self-describe in other)

- *Woman*
- *Man*
- *Non – binary*
- *Prefer not to say*

Other

Ethnicity

- *Asian / Asian British*
- *Black / African / Caribbean / Black British*
- *Mixed / Multiple ethnic groups*
- *White*
- *Other ethnic group: [free text]*
- *Prefer not to say*

Location

- *England*
- *Scotland*
- *Wales*

- *Northern Ireland*
- *Living outside the UK*
- *Prefer not to say*

Section 2: Modern patterns of paid work

Where carers have fluctuating earnings, the Department currently looks to see if a pattern of earnings can be found which allows the earnings to be averaged over a number of weeks. The period used can vary depending on individual circumstances.

We know that the current rules can be difficult to understand, particularly where earnings vary, and we want to understand how we can improve the way this is explained and applied. We are interested in what improvements, if any, could better support carers whose earnings fluctuate. This includes considering how the system balances predictability (being able to understand in advance how earnings will be treated) and flexibility (reflecting individual circumstances).

Q3: How well do you understand the current rules on how earnings might affect people's Carer's Allowance?

- *Very well*
- *Somewhat well*
- *Neutral*
- *Somewhat poorly*
- *Not well at all*

Q4: How could the system be improved to better support carers with fluctuating earnings? Should the Department look to put in place more predictable ways of averaging earnings or keep the current approach?

Q5: Would averaging earnings over short, fixed periods help carers? For example, always averaging earnings over a period of 8 weeks or 16 weeks. If yes, what might be the best period of weeks?

The Department is exploring options for replacing the current Carer's Allowance weekly cliff-edge earnings limit with an earnings taper. At the moment, Carer's Allowance payments stop if earnings go above the weekly limit. One possible alternative would be for the amount of Carer's Allowance to reduce gradually as earnings rise above a set amount, rather than stopping in full as now. This is known as an earnings taper.

There are different ways this could work. Decisions would need to be made on the rate of any taper and the level of earnings it is applied to, whilst maintaining value for the taxpayer.

Q6: If Carer's Allowance were reduced gradually as earnings increase (an earnings taper), which approach would you prefer?

- *Allowing people to earn more before Carer's Allowance starts to reduce, but then reducing it more quickly*
- *Starting to reduce Carer's Allowance at a lower level of earnings, but reducing it more gradually*

- *Another approach (please explain)*

Q7: What should matter most when designing any changes to how earnings affect Carer's Allowance?

Please rank in priority order what is most important to you.

- *being simple and easy to understand*
- *being predictable (knowing in advance how earnings affect payments)*
- *allowing flexibility for different circumstances*
- *reducing the risk of overpayments*
- *keeping the system affordable*

Q8: What factors should determine where an earnings taper starts and ends? For example, should it start at the Carer's Allowance earnings limit (currently £204) or below or above it? How much do you think someone could earn alongside caring before a taper ends?

Q9: How should the Department communicate an earnings taper? What would help people understand how a gradual reduction in Carer's Allowance payment would affect them in practice?

Around two-thirds of people receiving Carer's Allowance also receive Universal Credit. This can include additional support for carers through a carer addition. Where someone receives both benefits, Carer's Allowance is taken into account as income, meaning the amount of Universal Credit is increased by the carer addition but then reduced by the income from Carer's Allowance.

Carer's Allowance gives rise to a more generous National Insurance contribution than Universal Credit, but Universal Credit is paid at a higher rate than Carer's Allowance and has more generous treatment of earnings. Carer's Allowance is an individual benefit which ignores capital or income other than earnings, whereas Universal Credit is a means-tested household benefit.

The Department is considering how best the two systems can work together in the future so that it is easier to understand.

Q10: How should the Department ensure that the support for unpaid carers through Carer's Allowance and Universal Credit works more effectively together for those who receive both?

Section 3: Payment issues and other sources of support

Currently, 60% of Carer's Allowance recipients are paid weekly in advance, whilst 40% are paid one week in advance and three weeks in arrears. Paying four weeks in arrears would allow more time for changes of circumstances to be reported and processed. This could help reduce overpayments. It would also allow the Department to make best use of earnings data from His Majesty's Revenue and Customs.

Q11: What would be the benefits and disadvantages of paying Carer's Allowance four weeks in arrears?

Carer's Allowance is available to students on part-time courses of less than 21 hours a week. Full-time students who are providing care of 35 hours or more a

week are supported through the student finance systems in England and Wales. This creates a distinction between those studying below and above this threshold.

Q12: How can we best identify and support unpaid carers to combine study with their caring responsibilities where they can? How does the 21-hour influence decisions around study?

Section 4: Wider views on experience of Carer's Allowance

Q13: We recognise that people may have wider views on Carer's Allowance and the way it works. Are there other aspects of Carer's Allowance that you think it would be helpful for the Department to understand?

Glossary

- *Averaging of earnings: looking at earnings over a set period (for example several weeks) to work out an average, rather than assessing each week individually.*
- *Earnings limit: the maximum amount someone can earn each week and still receive Carer's Allowance.*
- *Cliff edge: where Carer's Allowance stops completely if earnings go above the limit.*
- *Earnings taper: an alternative where Carer's Allowance would reduce gradually as earnings increase, instead of stopping all at once.*
- *Discretion: where the Department applies judgement to individual circumstances rather than fixed rules.*
- *Predictability: being able to understand in advance how earnings will affect entitlement.*
- *Flexibility: allowing the system to reflect different individual circumstances.*
- *Payment in arrears: Carer's Allowance is payable in arrears, meaning payment is made after the end of the period for which entitlement has been established.*

Annex C: Methodology and quality assurance

Methodology

1. Given the large number of responses received, DWP used artificial intelligence (AI) to help organise, group and review the evidence. This supported the efficient and consistent analysis of responses. However, the analysis remained human-led, with reviewers responsible for interpretation, contextualisation, and policy judgement.
2. The framework consisted of five distinct stages, enabling the analysis to move systematically from evidence extraction to insight generation, while preserving the ability for themes to be traced back to individual responses.
3. Submissions based on lived experience, including emotive or non-linear accounts, were treated as analytically equivalent to professionally drafted submissions.
4. Outputs were also subject to structured human review for quality assurance purposes.