SUPPORT FOR CARERS

Carer's Credit: how to protect your State Pension while you care

Carer's Credit protects your State Pension if you care 20+ hours a week. Who qualifies, the Care Certificate, form CC1, backdating and your NI record.

By the JNP Sidona team · 21 November 2026 · 10 min read

Carer's Credit is a National Insurance credit for people under State Pension age who care for one or more people for at least 20 hours a week. It pays no money. It fills gaps in your National Insurance record so that years spent caring still count towards your State Pension. Your income and savings do not matter, and you apply with form CC1. If you get Carer's Allowance or Universal Credit, you already get credits and do not need it.

KEY POINTS

- You need to be 16 or over, under State Pension age, and caring for a total of at least 20 hours a week. The hours can be spread across more than one person.
- The people you care for need a qualifying benefit, such as Attendance Allowance or the PIP daily living part. If they do not get one, a health or social care professional can sign a Care Certificate instead.
- Carer's Allowance gives you credits automatically, and so does Universal Credit. Parents getting Child Benefit for a child under 12 are also covered.
- Apply on form CC1. The earliest you can ask the credit to start from is the beginning of the last full tax year, so a claim made now can go back to 6 April 2025.
- Check your National Insurance record online first. It shows which years have gaps and whether paying voluntary contributions would help.

What is Carer's Credit?

GOV.UK describes Carer's Credit (https://www.gov.uk/carers-credit) as "a National Insurance credit that helps with gaps in your National Insurance record". Your State Pension is based on that record, so if you give up work or cut your hours to look after a parent, Carer's Credit stops those years becoming gaps.

The DWP's CC1 notes (https://assets.publishing.service.gov.uk/media/695bc57f53866d6cdff21b06/notes-cc1.pdf) say: "We will not pay you money if you are entitled to Carer's Credit. We will give you National Insurance credits." GOV.UK (https://www.gov.uk/national-insurance-credits/eligibility) says these are Class 3 credits, the kind that count towards the State Pension.

Why the years matter

GOV.UK says you need 10 qualifying years on your National Insurance record to get any new State Pension (https://www.gov.uk/new-state-pension/what-youll-get), and usually 35 to get the full rate of £241.30 a week (2026/27). The DWP has proposed £250.70 a week from April 2027. As a rough guide, each qualifying year is worth about one thirty-fifth of the full rate, around £6.89 a week at today's rate (our arithmetic).

Who can get Carer's Credit?

GOV.UK's eligibility rules (https://www.gov.uk/carers-credit/eligibility) say you must be:

- aged 16 or over
- under State Pension age
- looking after one or more people for at least 20 hours a week

The CC1 notes add that you must normally live in Great Britain, and that "there is no limit to the number of people you can look after". The 20 hours can be a total: 12 hours a week for your mum and 8 for your dad adds up to 20. Carer's Allowance (/blog/carers-allowance-guide), by contrast, needs 35 hours for one person. GOV.UK says income, savings and investments do not affect eligibility.

The benefits the person you care for must get

GOV.UK lists these:

- Disability Living Allowance care component at the middle or highest care rate
- Scottish Adult Disability Living Allowance at the middle or highest care rate
- Attendance Allowance

- Constant Attendance Allowance
- Personal Independence Payment daily living part
- Armed Forces Independence Payment
- Child Disability Payment (CDP) care component at the middle or highest rate
- Adult Disability Payment daily living component at the standard or enhanced rate
- Pension Age Disability Payment

For an older parent in England, that usually means Attendance Allowance at either rate. If they have not claimed it, our guide to Attendance Allowance rates (/blog/attendance-allowance-rates) explains who qualifies. The CC1 notes say that if your parent has claimed and is waiting for a decision, wait for it before you apply.

The Care Certificate route

If the person you care for does not get one of these benefits, you can still qualify. You fill in the Care Certificate part of the application and ask a health or social care professional to sign it. The CC1 notes say this must be someone who knows the care needs of the person you look after, and list:

- a district nurse
- an occupational therapist
- a social worker
- a MIND care worker
- a community psychiatric nurse

You need a certificate for each person without a qualifying benefit, and it is up to you to find someone to sign it. Sending the CC1 without it may delay your claim. This route helps if your parent will not claim benefits, or their claim is turned down.

Sharing the care with a brother or sister

The CC1 notes say that if someone else also looks after the same person, you may still get Carer's Credit, as long as your own hours come to 20 or more a week. Only one person can get Carer's Allowance or the Universal Credit carer element for each person cared for, so Carer's Credit is often the way a second sibling protects their State Pension.

Who does not need to apply?

- **People getting Carer's Allowance.** GOV.UK says you get Class 1 credits automatically. The CC1 notes say you are also covered if you have an "underlying entitlement" to Carer's Allowance, which is common for carers on other benefits. You also get credits automatically for up to 12 weeks before your Carer's Allowance starts and 12 weeks after it ends.
- **People getting Universal Credit.** GOV.UK says you get Class 3 credits automatically. Our guide to the carer element of Universal Credit (/blog/carers-element-universal-credit) explains the extra money you may be due.
- **Parents registered for Child Benefit for a child under 12.** They get credits automatically.
- **Foster carers.** GOV.UK says they apply for National Insurance credits through HMRC instead.
- **Anyone over State Pension age.** GOV.UK says you must be under State Pension age to get Carer's Credit.

Grandparents and other relatives who look after a child under 12 are in a different position. GOV.UK says they may be able to apply for Specified Adult Childcare credits, which work in a similar way.

Breaks in caring

GOV.UK says you keep Carer's Credit through breaks of up to 12 weeks in a row, such as a short holiday, a hospital stay for you, or a hospital stay for the person you care for. If a break lasts longer than 12 weeks in a row, tell the Carer's Allowance Unit. Arranging respite care (/respite-care-london) so you can have a week away does not end your credit.

How to apply for Carer's Credit

1. **Check your record first.** See whether you already get credits, from Carer's Allowance, Universal Credit or Child Benefit (more on this below).
2. **Get form CC1.** Download it from GOV.UK (https://www.gov.uk/government/publications/carers-credit-application-form), with the separate Care Certificate and notes, or ask the Carer's Allowance Unit to post one: 0800 731 0297 (Relay UK: 18001 then 0800 731 0297), Monday to Friday, 8am to 6pm.
3. **Gather the details.** Your National Insurance number, and the name, address and benefit details of each person you look after. Their award letter shows the benefit and rate.
4. **Get a Care Certificate signed** for anyone who does not get a qualifying benefit.

Choose your start date. See the backdating rules below.

6 **Post it free** to **Freepost DWP Carers Allowance Unit**. GOV.UK (https://www.gov.uk/carers-credit/how-to-claim) says to write nothing else on the envelope, with no postcode or stamp. Keep a copy.

The CC1 notes say the DWP will not confirm it has received your form, so note the date you posted it. It aims to decide within three weeks, will phone you where it can if it needs more information, and will write to tell you the outcome. If you disagree with the decision, you can ask for a mandatory reconsideration (https://www.gov.uk/mandatory-reconsideration). Someone else, such as a friend or an advice centre, can fill in the form for you.

Can Carer's Credit be backdated?

Yes, within limits. The CC1 notes say "the earliest you can ask for your Carer's Credit to start from is the start of the last full tax year", and that you cannot apply from a future date. Tax years run from 6 April to 5 April. They also say you must apply "before the end of the following tax year" after the one in which you cared.

What that means if you apply now (our reading of the CC1 notes). On 21 November 2026 we are in the 2026/27 tax year, so the last full tax year is 2025/26. You can ask for your credit to start from 6 April 2025. To cover 2025/26, your form needs to reach the DWP before 5 April 2027. Earlier years are normally out of reach, although the notes say you may get more time "depending on your circumstances" if you explain why you did not apply sooner. Carers UK (https://carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-credit) says the time limit "can sometimes be extended if it is considered reasonable".

Gaps in your National Insurance record

A gap is a tax year that does not count as a qualifying year, perhaps because you were not working, earned too little, or were getting credits for only part of the year. GOV.UK advises (https://www.gov.uk/voluntary-national-insurance-contributions) that if you have gaps, you should "check if you're eligible for National Insurance credits before deciding to pay voluntary contributions". Credits cost nothing, so claim them first.

For years Carer's Credit cannot reach, you may be able to pay voluntary Class 3 contributions. For 2026/27 these are £18.40 a week, about £956.80 for a full year (our arithmetic), and GOV.UK (https://www.gov.uk/voluntary-national-insurance-contributions/deadlines) says you can normally only pay for

the past 6 years. GOV.UK also warns that voluntary contributions do not always increase your State Pension, so check your forecast before you pay.

How to check your National Insurance record

- **Online:** GOV.UK's National Insurance record service (https://www.gov.uk/check-national-insurance-record) shows what you have paid up to the start of the current tax year, any credits you have received, and any gaps. It also shows whether voluntary contributions would help and what they cost. You sign in and may need photo ID, such as a passport or driving licence, to prove who you are.
- **A printed statement:** you can ask HMRC for one instead.
- **Your State Pension forecast:** GOV.UK's forecast service (https://www.gov.uk/check-state-pension), also available in the HMRC app, shows how much State Pension you could get, when, and whether you can increase it. If you reach State Pension age in more than 30 days, you can also call the Future Pension Centre or send form BR19 by post.

If years you spent caring show as gaps, Carer's Credit may fill the most recent of them.

A worked example

> **This is an illustration only.** Your own record and forecast are what count.

Sarah is 54. Since spring 2025 she has spent about 15 hours a week helping her mother, who gets Attendance Allowance, and about 6 hours a week helping her father, who has dementia but has never claimed a benefit. She gave up her job in March 2025 and is not on Universal Credit or Carer's Allowance. Her National Insurance record shows 2025/26 as a gap.

Her 21 hours add up to more than 20, so she can apply. Her mother's Attendance Allowance covers her, and her father's community psychiatric nurse signs a Care Certificate for him. She asks for her credit to start on 6 April 2025 and posts form CC1 before 5 April 2027, so 2025/26 can count as a qualifying year. Once her form is in, she also looks into whether her father could claim Attendance Allowance.

Questions families ask

Will Carer's Credit affect my other benefits?

Can I get Carer's Credit if I work?

I get Carer's Allowance but my State Pension forecast still shows gaps. Why?

Other help for carers

A carer's assessment (/blog/carers-assessment-guide) from your council looks at your own needs and can lead to funded breaks, and our guide to carers' rights under the Care Act 2014 (/blog/carers-rights-care-act-2014) explains what the council must do. See also our discounts and grants for carers (/blog/carers-discounts-and-grants) and carers' support in London (/carers-support-london).

How we can help

We cannot advise on National Insurance or benefits; Carers UK and your council's welfare rights team can. What we can offer is a break. JNP Sidona is a CQC-registered home care agency on Lewisham High Street, and we provide respite care in London (/respite-care-london) and regular home care, so you can rest, work or spend time on yourself. Jackie, our registered manager, starts with a free home assessment. If that would help, get in touch (/contact-us#enquiry).

Sources

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About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 21 November 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of date, email info@jnpsidonasupportservices.co.uk (mailto:info@jnpsidonasupportservices.co.uk) and we will correct it.