

# Carer Support Payment: Fairer Scotland Duty Assessment - summary

## Title of policy

The Carer's Assistance (Carer Support Payment) (Scotland) Regulations 2023

## Background, Policy Aims and Proposed Rules

Carer Support Payment (formerly known as Scottish Carer's Assistance)<sup>1</sup> will replace Carer's Allowance in Scotland. from the end of 2023, with a phased national roll out from launch in spring 2024. It will provide some replacement income for unpaid carers in Scotland who are less able to take on paid work, and provide recognition of their important caring role. Carer's Allowance is a benefit for unpaid carers in recognition of the caring role and its impact on their ability to earn income from paid work.

Scottish Government estimates suggest that unpaid care is currently saving Scotland £13.1 billion per year in health and social care costs (£12.8 billion per year in social care costs, plus £320 million in health care costs)<sup>2</sup>. Following the impacts of the coronavirus pandemic, where more people undertook caring roles than ever before due to face-to-face respite services reducing, the overall level and value of unpaid care being provided in the UK is likely to have increased. As the average age of the population continues to rise, the numbers of unpaid carers in the UK are also anticipated to increase.

## Origin of the benefit

Carer's Allowance developed in the UK from the introduction of the 'Invalid Care Allowance' (ICA) in 1975. The scheme followed the 1974 White Paper 'Social Security Provision for Chronically Sick and Disabled People' which stated that there was 'a strong case for the provision of a non-contributory benefit of right' to be payable to carers of sick and disabled people.

Married women were, initially, not eligible for ICA. This reflected wider societal expectations at the time, that married women would provide care for family members. In 1986, this policy was held to be unlawful by the European Court<sup>3</sup> and the benefit was widened out to all carers regardless of their marital status. Further changes to the benefit were made in 2002, including the abolition of an upper age limit of 65 for applications. The benefit was also renamed Carer's Allowance.

The key criteria for Carer's Allowance now are that it provides support to unpaid or informal carers who provide 35 hours or more of care a week for people receiving

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<sup>1</sup> When the consultation launched, our working title for the new benefit was 'Scottish Carer's Assistance.' Since then, we have worked with carers, carer organisations and our Experience Panel members to choose and test a preferred name for the new benefit. We can confirm that the chosen name for the benefit replacing Carer's Allowance in Scotland will be 'Carer Support Payment.'

<sup>2</sup> National Care Service (Scotland) Bill (2022) [Financial Memorandum](#) (paragraph 72)

<sup>3</sup> Jackie Drake successfully argued that the exclusion of married women from Carer's Allowance, where married men residing with their wives were not excluded, constituted a clear example of direct discrimination on the grounds of sex.

certain disability benefits and earning below a certain amount. In 2023-24 it will provide £76.75 a week and the earnings threshold will be £139 per week.

## **Devolution**

The Scotland Act 2016 gave the Scottish Government legislative competence over eleven benefits, including Carer's Allowance. The 2018 Act sets out the legislative framework for the administration of social security in Scotland and makes provision for operational functions such as managing overpayments, fraud, error, and appeals. Since September 2018, Carer's Allowance in Scotland has been administered by the DWP under an agency agreement in advance of the replacement benefit being introduced.

## **Carer's Allowance in the context of reserved benefits**

Carer's Allowance is arguably the most complex of the benefits being devolved to Scotland, due to its linkages with other benefits. As an 'income-replacement' benefit, it has a high number of interactions with low-income benefits delivered by DWP, upon which tens of thousands of Scotland's carers rely for help with housing and other basic needs. Carer's Allowance eligibility passports carers on low incomes to additional carer specific payments. It also entitles carers to type 1 National Insurance contributions, which can help to, for example, build up their State Pension. These interactions mean that the principle of safe and secure transition of DWP benefits to Social Security Scotland through the devolution process is particularly important, as any increase in complexity during the case transfer process would increase the risk to the ongoing payment of these benefits to carers in Scotland.

## **Extra payments for carers in Scotland**

We prioritised support for carers in our new social security system. Our first change when the 2018 Act was passed was to introduce Carer's Allowance Supplement (CAS). This increased the existing Carer's Allowance which was the lowest working age benefit, to being in line with and now exceeding Jobseeker's Allowance through two additional payments a year. Carers who receive both Carer's Allowance Supplement payments in 2023-24 receive the equivalent of £87.15 weekly, rather than the £76.75 they would receive without the uplift.

Double payments of Carer's Allowance Supplement were made in June 2020 and December 2021 in light of the additional pressures faced by carers as a result of the coronavirus pandemic.

Since the launch of Carer's Allowance Supplement, 920,970 Carer's Allowance Supplement payments totalling £255.4 million have been made to 148,515 carers.<sup>4</sup> By the end of this year, carers in Scotland continuously in receipt of Carer's Allowance will have received an extra £3,300 through the Supplement.

In October 2019, we opened applications for Young Carer Grant, the first support of its kind in the UK, providing annual grants of £359.65 (2023-24 rate) to Scotland's young carers in recognition of their caring role. The payment helps them access opportunities which are the norm for other young people. Over 8,500 payments

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<sup>4</sup> [Summary official statistics for Carer's Allowance Supplement to April eligibility date in 2023](#), published in August 2023

Young Carer Grant payments have been made since its introduction, with a total value around £2.7 million.<sup>5</sup>

Timing for the introduction of a new payment for carers of more than one person was affected by the impact of the coronavirus pandemic. This support, which expands on an earlier commitment to a Carer's Additional Child Payment is known as Carer's Additional Person Payment for now and would be equivalent to £10 per week for each additional person being cared for who is in receipt of a disability benefit. We now intend to implement this commitment as part of work on Carer Support Payment once the benefits of existing Carer's Allowance clients have been safely transferred from DWP.

## **Carer Support Payment policy aims**

When we consulted in 2016 about Scottish benefits, most people who responded agreed that the new benefit should have a similar role to Carer's Allowance<sup>6</sup> – that is, it should be a benefit to provide some replacement income for unpaid carers who have caring roles which mean they are less able to take on paid work. Most people agreed it should not be a payment for the care provided, but should provide some recognition for the caring role – by providing support with no requirement to look for work.

Carer Support Payment will be 'non-means tested' in the same way as Carer's Allowance. This means that a carer's income, other than from paid work<sup>7</sup>, and their household's income will not affect whether they can get the benefit, or how much they will get. Because it will be paid to people caring for at least 35 hours a week and with limited earnings, it is focused on unpaid carers who have some of the most intensive caring roles, and who are more likely to be on lower incomes.

In March 2020, we published a discussion paper on the new benefit<sup>8</sup>, setting out draft aims for what the new support should do. The aims sit within the broader framework of the National Carers Strategy<sup>9</sup>. They also need to be seen in the context of wider social security provision available to carers from DWP. It is vital that DWP continue to recognise Carer Support Payment recipients as carers for the purposes of paying Universal Credit and other benefits.

The aims are:

Aim 1. Carer Support Payment provides income for unpaid carers in recognition of their vital role and its impact on their lives. It is delivered in a way that takes into

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<sup>5</sup> [Young Carer Grant: high level statistics to 30 April 2023](#), published in August 2023

<sup>6</sup> Most respondents to our 2016 consultation on social security, supported the goal we set for Scottish Carer's Assistance, that it would be 'not a payment for care [but] provide some financial support and recognition for those who choose to, or who have had to give up or limit their employment or study because of caring responsibilities'. [Analysis of written responses to the consultation on social security in Scotland](#)

<sup>7</sup> Carer's Allowance is an 'income-replacement' benefit so carers may not be earning more than £132 per week (2022/23 rate) from employment, after tax, National Insurance, and some expenses. More information on is available at: Carer's Allowance [Carer's Allowance: Eligibility](#)

<sup>8</sup> [Scottish Carer's Assistance discussion paper](#)

<sup>9</sup> [National Carers Strategy](#)

account that different carers have different needs, and that different caring situations have different impacts.

Aim 2. Carer Support Payment provides stability and supports carers to access opportunities outside of caring, where possible, and they wish to do so.

Aim 3. Carer Support Payment is designed to ensure carers have a positive experience of the social security system, and to maximise carers' take-up of all support available to them.

In addition to setting out the broad framework for the delivery of devolved social security in Scotland, the 2018 Act also allows Scottish Ministers to create a new social security system using a distinct 'Scottish approach', which has our values of dignity, fairness and respect at its core. Carer Support Payment will contribute to this. It will also help to deliver our overall vision for unpaid carers in Scotland, that unpaid carers can provide the best possible care, supported by a system that recognises and values their contribution, allowing them to lead a full life in addition to their caring role.

The policy contributes to the following National Outcomes:

- We are healthy and active
- We tackle poverty by sharing opportunities, wealth and power more equally
- We are well educated, skilled and able to contribute to society
- We respect, protect and fulfil human rights and live free from discrimination.

## **Case transfer**

The first priority of Carer Support Payment is the safe and secure transfer of Carer's Allowance awards in Scotland currently managed by DWP to Social Security Scotland. Scottish Government officials are engaging with DWP to agree a timetable for the transfer of awards to Social Security Scotland. We intend to complete case transfer as soon as possible, while ensuring the process is safe and secure, so that we can deliver improvements to Carer Support Payment. The Carer's Allowance Agency Agreement runs until March 2025, and we remain on track to complete case transfer for all disability and carer benefits by the end of 2025. Scottish Ministers have developed a safe and secure transfer process, which will require no action on behalf of the individual wherever possible, and has been designed in line with the following case transfer principles:

- no individual will be required to re-apply for their benefit
- individuals will continue to receive the right payment, at the right time
- we will complete the case transfer process as soon as possible while ensuring it is safe and secure
- we will maintain clear communications with clients during the transfer process.

## **Carer Support Payment rules**

It is planned that Carer Support Payment will develop over time, in line with the agreed benefit aims.

## Policy on launch

On introduction, Carer Support Payment will provide an improved, more accessible service to carers, joining up with wider services to help carers access information on the wide range of support available to them.

Eligibility for the new benefit will broadly mirror Carer's Allowance to enable the safe and secure transfer of awards from DWP to Social Security Scotland. However, there will be some changes, to reflect existing differences in wider Scottish social security policy and principles. As set out in the regulations which this impact assessment accompanies:

1. Core eligibility will mirror Carer's Allowance in that carers will need to be 16 or over, providing 35 hours of care or more a week to someone getting certain disability benefits, and not earning more than £139 per week from paid work.<sup>10</sup>
2. Payment amounts will be in line with Carer's Allowance, though carers will continue to receive additional support through Carer's Allowance Supplement.<sup>11</sup>
3. Residence requirements for receipt of the benefit will mirror those for devolved disability benefits, including the 'past presence test' which will require presence in the Common Travel Area for 26 of the past 52 weeks. The test will also be dis-applied in some circumstances, including where a person is receiving support under the Special Rules for Terminal Illness, has a refugee or humanitarian protection status, or is caring for someone who meets these criteria.
4. Carer Support Payment may be temporarily stopped in a number of situations where Carer's Allowance would be suspended or ended, reducing the need to make new applications. Carer Support Payment will continue to be paid in some situations where a qualifying disability benefit is suspended, to improve the stability of support for carers.
5. Re-determination and appeal processes and timescales will mirror the disability benefits, providing more time for carers to request a re-determination compared with the low-income benefits and clarity on timings for re-determination decisions.
6. Eligibility will be expanded to include more carers in full-time education. In particular, the benefit will be available for the first time to people aged 20 and over in full time education at any level, and people aged 16 to 19 in full-time advanced education. As part of the national roll out, this will also be extended to include some carers aged 16 to 19 in full-time non-advanced education in exceptional circumstances.

Other differences from Carer's Allowance from launch will be:

7. Applications for Carer Support Payment will not be accepted in advance, while Carer's Allowance applications may be accepted up to three months before a

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<sup>10</sup> After deductions

<sup>11</sup> Carer's Allowance Supplement will continue to be paid in the same way as now until we safely and securely transfer the awards of carers in Scotland receiving Carer's Allowance from the Department for Work and Pensions (DWP) to Social Security Scotland.

carer expects to become entitled to support. Our understanding is that this provision is not currently well used. Our intention is that Carer Support Payment applications will be handled more quickly. Providing an advance application option is likely to add more complexity and confusion to the application system. Backdating provisions in place for Carer Support Payment will prevent carers from losing out on support they are entitled to where they are not able to apply from the first day of their entitlement. Nevertheless, the potential for advance applications will be kept under review as part of continuous improvement.

8. Carer Support Payment will be paid four weekly in arrears as standard, while Carer's Allowance offers a choice of weekly in advance payments. Carers whose benefits are transferring from Carer's Allowance will continue to receive weekly in advance payments, and weekly in advance payments will be available to carers who are terminally ill, or caring for someone who is terminally ill. However, the overall approach is intended to reduce the potential for overpayments.

During the case transfer period and beyond, further improvements to link carers to wider support available to them will be made.

### **Further improvements to eligibility after completion of case transfer**

We plan to bring forward further regulations to provide for changes we are committed to making to Carer Support Payment in future. These are planned for as soon as practicable after case transfer completes. These are set out below.

9. We are committed to introducing a new Carer's Additional Person Payment. Detailed policy is under consideration taking into account the feedback from the consultation. This payment is intended to provide an extra £10 per week for carers receiving Carer Support Payment who have a significant caring role for more than one person in receipt of disability benefits.
10. We plan to provide short-term assistance in some situations where a Carer Support Payment decision is being challenged and provide support to carers when the person they care for is challenging a decision and receiving short-term assistance. Because of the complex links the existing Carer's Allowance benefit has with support which remains reserved, we need to continue to work with the Department for Work and Pensions to consider the impacts on other benefits before finalising our plans. We plan to deliver short-term assistance and related support for Carer Support Payment after case transfer is complete, rather than when the benefit first launches.
11. We plan to increase the period that Carer Support Payment is paid after the loss of a person being cared for from eight to twelve weeks.
12. We plan to pay Carer's Allowance Supplement alongside Carer Support Payment in future, so that carers receive a higher regular income.

### **Potential changes under consideration for the future**

Further potential changes which could be made in future to Carer Support Payment eligibility and rules were set out in the public consultation. We are using the

consultation responses to inform our on-going consideration of these potential changes. These are set out below.

13. To increase the period of time that Carer Support Payment is paid when a person being cared for goes into hospital or residential accommodation.
14. To extending eligibility so that Carer Support Payment could be available to people who are caring for two different people for a total of 35 hours.
15. To increases to the earnings threshold and consider whether a 'run on' of support could be introduced to where a carer has earnings over the threshold.

## Summary of evidence – consultation

Carer Support Payment and this Fairer Scotland Duty assessment have been developed drawing on a range of primary and secondary research, including public consultations<sup>12</sup>, and engagement with those with lived experience, as well as ongoing consultation with stakeholders, including through our independent Carer Benefits Advisory Group (CBAG), and taking into account feedback from the independent Disability and Carer Benefits Expert Advisory Group<sup>13</sup>.

Between 28 February 2022 and 23 May 2022, the Scottish Government undertook a public consultation on its proposals for the delivery of Carer Support Payment, using the benefit's working title 'Scottish Carer's Assistance'. The consultation received around 200 responses from individuals and stakeholder organisations. A full list of those consulted and who agreed to the release of this information is attached to the consultation report published on the Scottish Government website<sup>14</sup>. A summary of these responses can be found in the independent analysis of the consultation response also published on the Scottish Government website<sup>15</sup>. The Scottish Government published a response to the public consultation on 27 March 2023<sup>16</sup>.

Carer Support Payment policy and this assessment also drew upon interviews conducted with the Social Security Experience Panels. The Panels involve people with lived experience of the benefits being devolved and have over 2,400 members drawn from people across Scotland. In 2019, a further round of recruitment took place, targeting specific groups identified as being underrepresented such as ethnic minorities and young people. Specific research to explore panel members' views on proposals on how the replacement benefit could be different from Carer's Allowance took place from March to July 2022. It involved a survey completed by 242 Panel members and follow-up interviews with 16 participants, and a summary of these responses was published.<sup>17</sup>

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<sup>12</sup> [Scottish Carer's Assistance: consultation](#)

<sup>13</sup> [Carer Benefits Advisory Group](#) is made up of representatives of organisations with an interest in informal caring including national and local carer support organisations, welfare rights providers, and local government. It includes groups with a particular focus on equalities groups: women (Engender), disabled people (Inclusion Scotland), BAME and gypsy traveller communities (MECOPP), and single parents (One Parent Families Scotland).

<sup>14</sup> [Scottish Carer's Assistance - Scottish Government - Citizen Space](#)

<sup>15</sup> [Scottish Carer's Assistance: consultation analysis](#)

<sup>16</sup> [Social Security: Scottish Carer's Assistance Consultation: Scottish Government Response](#)

<sup>17</sup> [Social Security Experience Panels - Scottish Carer's Assistance: visual summary](#)

Panel members and participants in the public consultation were broadly supportive of the policy proposals and our approach to Carer Support Payment at launch.

Additionally, we have held a number of meetings with the Carer Benefits Advisory Group, which is made up of a number of key stakeholders with an interest in the policy area, including Carers Scotland, Carers Trust, VOCAL, Child Poverty Action Group, Citizens Advice Scotland, Engender and a number of other groups. The development of Carer Support Payment was considered at six meetings of the Group. Policy for Carer Support Payment and this assessment have also been informed by the evaluations of our existing carer benefits – Carer’s Allowance Supplement and Young Carer Grant, which involved external contractors carrying out interviews with clients and organisations on their experiences of the benefits.

Policy for the transfer of benefits from Carer’s Allowance to Carer Support Payment for those carers has also been informed by case transfer research with Experience Panels. Two surveys regarding the case transfer process were sent out to Experience Panel members in January and February 2019. 404 and 559 responses were received, respectively. A series of individual and group interviews were also conducted. Results from both surveys and the interviews were published in 2019<sup>18</sup>.

Initial findings from this assessment and wider impact assessments for Carer Support Payment were considered at the 2022 Carer Benefits Advisory Group annual equalities event. This event included representatives from Citizens Advice Scotland, COSLA, Child Poverty Action Group (CPAG), VOCAL, Carers Scotland, Marie Curie, Engender, One Parent Families Scotland (OPFS), Family Fund, Support in Mind Scotland, and Social Work Scotland. Feedback from those who took part in the session has informed the development of this impact assessment.

## Scope of this assessment

This impact assessment covers the impact that introducing Carer Support Payment, and the transfer of benefits from Carer’s Allowance to Carer Support Payment will have on recipients or potential recipients affected by socio-economic disadvantage, and also looks at impacts on certain communities of interest and place. We will continue to consider and monitor impacts through ongoing policy development and evaluation and publish further impact assessment documents with future regulations.

## Wider context

This assessment should be read in conjunction with the other impact assessments.

- Equality Impact Assessment (EQIA)
- Child Rights and Wellbeing Impact Assessment (CRWIA)
- Data Protection Impact Assessment (DPIA)
- Business and Regulatory Impact Assessment (BRIA)
- Islands Communities Impact Assessment (ICIA)

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<sup>18</sup> See [findings from DWP case transfer survey](#) and [Social Security Experience Panels – designing the benefits transfer process report](#)



## Summary of evidence – policy context

### The link between socio-economic disadvantage and caring

Research has shown that in the UK unpaid carers are more likely to live in poverty than the general population.<sup>19</sup> On top of reduced capacity to work because of caring responsibilities, carers often have to spend a larger proportion of their income on energy costs, food bills and transport to support the person they care for.<sup>20</sup> Even before the impacts of the coronavirus pandemic and the current cost of living crisis, many carers faced precarious financial situations, and 1.2 million carers were living in poverty.<sup>21</sup> Based on 2022 UK poverty data, 6 in 10 of those who are caring for 35 hours or more a week are not in work, which is three times the rate of those caring for less than 20 hours a week.<sup>22</sup> Recent research from Carers Trust on older adult unpaid carers in Scotland found that 82% of all respondents agreed that their caring role had financially impacted them. Also, 25% reported they felt financially worse off now when comparing to their financial situation 12 months before, highlighting the impact of the cost of living on certain carer groups<sup>23</sup>. Carers UK also found that those on the lowest incomes are struggling the most due to the crisis and a quarter of carers are cutting back on food and heat to make ends meet.<sup>24</sup>

In the Scottish Health Survey 2019, around half of working age Carer's Allowance recipients (47%) reported that the impact of their caring responsibilities meant they were unable to take up paid work. A quarter reported leaving work altogether as a result, with another 13% reporting working fewer hours as a result of their caring responsibilities.

Poverty is also persistent amongst certain communities of interest<sup>25</sup>. Between 2002/03 and 2019/20, the number of people in deep poverty increased by 1.8 million (from 4.7 million to 6.5 million) and the risk of living in deep poverty increased by a third for people in families with a disabled person (15% - 2.3 million).<sup>26</sup> Because of the intersections of caring responsibilities and other existing barriers and disadvantages (for example in employment or finance), certain communities of interest like Black, Asian and Minority Ethnic carers are more likely to suffer financial difficulties<sup>27</sup>. This may be in part because these carers are more likely to be long-

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<sup>19</sup> [New Policy Institute \(2016\) Informal carers and poverty in the UK :an analysis of the Family Resources Survey](#)

<sup>20</sup> [Carers UK research briefing - Under Pressure - Caring and the cost of living crisis.pdf](#), published March 2022

<sup>21</sup> National Policy Institute, 2016, Informal Carers and Poverty in the UK

<sup>22</sup> [Poverty rates for informal carers | JRF](#), 2022

<sup>23</sup> [Carers Trust: Experiences of Older Adult Unpaid Carers in Scotland](#), published March 2023

<sup>24</sup> [State of Caring in Scotland 2022 \(CarersUK\)](#)

<sup>25</sup> Can refer to groups of people who share an experience. For example, consideration of the impact of strategic decisions on people who have experienced homelessness, or the care system may help develop a deeper understanding of possible socio-economic impacts. Those who share one or more of the protected characteristics listed in the Equality Act 2010 can also be considered communities of interest. Those who share an identity – for example, lone parents – can similarly be communities of interest too ([Fairer Scotland Duty: guidance for public bodies](#)).

<sup>26</sup> [Going without: deepening poverty in the UK | JRF](#), published July 2022, very deep poverty means below 40% of median income after housing costs.

<sup>27</sup> [\(CarersUK\) The experiences of Black, Asian and minority ethnic carers during and beyond the COVID-19 pandemic](#)

term carers, providing more care than White British carers, and experiencing more costs of caring on top of other social barriers like language and cultural barriers preventing them from accessing benefits and other support services.

In Scotland, intensive caring roles also have links with certain communities of place,<sup>28</sup> for example, 29% of carers in the most deprived areas care for 35 hours a week or more – more than double the level in the least deprived areas.<sup>29</sup> Caring may therefore stem from lack of choice and may be exacerbated by existing inequalities of low incomes and poor health in these areas.<sup>30</sup> Certain communities of interest in Scotland who are likely to be carers are more likely to have socio-economic disadvantage. For example, while we know most of the carers who receive Carer's Allowance at present are women, we also know that poverty rates are highest for single women with children (38%).<sup>31</sup> Relative poverty rate after housing costs for pensioners was 15% in 2019-22, or 150,000 pensioners each year, and has been consistently below that for working-age adults (21%).<sup>32</sup>

It is also estimated that around 11.5%<sup>33</sup> of households in receipt of the current Carer's Allowance benefit are lone parent households, another priority group identified in the Delivery Plan.

The Scottish Government's Race Equality Framework<sup>34</sup> states that tackling poverty is a priority for the Scottish Government across all communities and that the clear link between race and poverty must be tackled. In 2017-22 people from non-white minority ethnic groups were more likely to be in relative poverty, with poverty rates at 49% for 'Asian or Asian British' ethnic groups, and 48% for Mixed, Black, or Black British and Other' ethnic groups. This compares to 18% amongst the 'White British group' and 23% amongst the 'White -other' group.<sup>35</sup>

A recent report from Carers UK also found that carers from ethnic minorities are likely to be facing greater financial struggles than White British carers.<sup>36</sup> They also found from researching another cohort of carers that 65% of bisexual carers and 62% of lesbian and gay carers were also more concerned about their financial situations, compared to 50% of heterosexual carers during the pandemic.<sup>37</sup>

## **Particular link between poverty and disability**

The introduction of Carer Support Payment and the transfer of benefits for those already receiving Carer's Allowance, will affect unpaid carers and the people they

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<sup>28</sup> Refers to people who are bound together because of where they reside, work, visit or otherwise spend a continuous portion of their time. For example, people in particular rural, remote and island areas face a particular set of circumstances which exacerbate disadvantage ([Fairer Scotland Duty: guidance for public bodies](#)).

<sup>29</sup> [Scottish Health Survey 2018](#)

<sup>30</sup> Hirst, M. (2005) [Health Inequalities and Informal Care - End of Project Report. University of York](#)

<sup>31</sup> Scottish Government (2023) [Poverty and Income Inequality in Scotland 2019-22](#), [Poverty and Income Inequality in Scotland 2017-20](#): further supported by recent One Parent Families Scotland report on single parents and Cost of Living: almost all (97.9%) of participants said they felt the impact of rising costs. 92% of single parent households are headed by women.

<sup>32</sup> Scottish Government (2023) [Poverty and Income Inequality in Scotland 2019-22](#)

<sup>33</sup> [Annual Population Survey January – December 2019](#)

<sup>34</sup> Scottish Government (2016) [Race equality framework for Scotland 2016 to 2030](#)

<sup>35</sup> Scottish Government (2023) [Poverty and Income Inequality in Scotland 2019-22](#)

<sup>36</sup> [\(CarersUK\) The experiences of Black, Asian and minority ethnic carers during and beyond the COVID-19 pandemic](#)

<sup>37</sup> [\(CarersUK\) by loneliness and financial stress during the pandemic](#)

care for. While published information is not available on the number of current recipients of Carer's Allowance who are disabled, benefit combination information suggests that in February 2023 15,574 working age carers who were entitled to Carer's Allowance were also entitled to Disability Living Allowance or Personal Independence Payment. A further 14,542 state pension age carers were also entitled to Carer's Allowance and are entitled to one of Personal Independence Payment, Disability Living Allowance or Attendance Allowance. A significant proportion of those eligible for Carer's Allowance are therefore disabled themselves. It is important to note that 'entitled to' does not necessarily mean in receipt of payment. It is also estimated that around 90%<sup>38</sup> of those who receive the current Carer's Allowance benefit live in a household with a disabled person.

Research has shown that poverty disproportionately affects disabled people, who experience higher poverty rates than the rest of the population.<sup>39</sup> UK-wide, disabled people make up 28% of people in poverty and a further 20% of people in poverty live in a household with a disabled person. This statistic is largely replicated in Scotland where around 410,000 households in poverty (42% of all households in poverty) include a disabled person.<sup>40</sup>

Scotland-wide, there are higher levels of child material deprivation in households including a disabled person, at 20% compared to households without a disabled person (at 8%). There are higher rates of food insecurity among disabled people (18%) compared to non-disabled people (5%). There is a higher likelihood of living in relative poverty after housing costs with a disabled person in the household (24% of families with a disabled person compared to 17% of families with no disabled members). If disability benefits are not counted towards household income, this increases to 29%.<sup>41</sup> 'Family' in these circumstances referred to the core family in a household, comprising one or two adults and children, if any.

Disability and unemployment/under-employment are positively correlated. 14% of 'workless families' (defined as families where parents are predominately out of work or have little connection to the labour market, who live in social rented accommodation and are reliant on benefits for their income) have one or more children with a disability or long-term illness.

A further 17% of 'struggling to get by' families (unemployed or working part-time, half of which are single-parent families) have one or more children with a disability or long-term illness.<sup>42</sup> Even where one or more parent in the household is in employment, within families with a disabled child, the same level of income secures a lower standard of living than it would for a disabled person.

Research conducted by the Papworth Trust<sup>43</sup> showed that the annual cost of bringing up a disabled child is three times greater than for a non-disabled child. Disabled people face higher costs than non-disabled people, such as the cost of specialist equipment, therapies and home adaptations to manage a condition.<sup>44</sup> Travel costs may also be higher as families have to afford the cost of taxis to and from hospital

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<sup>38</sup> Estimated from 2019-20 Family Resources Survey information.

<sup>39</sup> [\(University of Leicester\) The Energy Penalty: disabled people and fuel poverty](#)

<sup>40</sup> [Disability and poverty: Why disability must be at the centre of poverty reduction](#)

<sup>41</sup> Scottish Government (2023) [Poverty and Income Inequality in Scotland 2019-22](#)

<sup>42</sup> [Child Disability Payment Amendment Regulations: draft fairer Scotland assessment](#)

<sup>43</sup> Papworth Trust

<sup>44</sup> [Child Disability Payment Amendment Regulations: draft fairer Scotland assessment](#)

where it is not possible to use public transport (and/or public transport may not be available).

Poverty amongst disabled people is likely to be exacerbated in light of the COVID-19 crisis. In the United Nations policy brief on disability-inclusive response to COVID-19<sup>45</sup>, the report makes connections between the pandemic and poverty, with disabled people likely to be disproportionately impacted.

### **Communities of place: island communities**

Highlands and Island Enterprise found that, typically, the minimum cost of living in remote rural Scotland ranged between 10% and 35% more than the equivalent in urban Britain in 2016. The additional costs are mainly from shopping, broadband, delivery costs, transport, childcare, and fuel costs. More recent research has shown that additional minimum living costs for households in remote rural Scotland typically add 15-30% to a household budget, compared to urban areas of the UK. In 2019, the fuel poverty rate for remote rural (43%) households was higher than for urban (24%) households or rural households (29%)<sup>46</sup>.

Higher living costs on islands, combined with higher fuel costs, can create the conditions for extreme fuel poverty for households on low incomes. A lack of choice and accessibility for people living in island communities means that shopping, mobile phone services and broadband can be more expensive for carers living in island communities compared to those on the mainland. The greater distances and remoteness mean that day to day travel, postage, fuel, daytrips and holidays are also more expensive for carers in remote communities.<sup>47</sup>

## **Summary of assessment findings**

The primary National Outcome that Carer Support Payment proposals will address is tackling poverty. Existing Carer's Allowance recipients tend to be in the bottom half of the income distribution although the proportion of households experiencing poverty is similar to the rest of the population.<sup>48</sup>

Around 70% of current Carer's Allowance recipients are also receiving other benefits which will continue to be provided by the Department for Work and Pensions<sup>49</sup>. This means we need to consider carefully any changes we make to how Carer Support Payment works to ensure there are no unintended consequences for other benefits they receive that could leave them worse off.

### **Improved delivery and join-up**

When Carer Support Payment launches, we will deliver a service which has been informed by research and testing with the people who will use it, so that it works for them. Carers will be able to apply for the benefit online, by phone, using paper forms, and with support from Social Security Scotland's Local Delivery Teams.

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<sup>45</sup> [Child Disability Payment Amendment Regulations: draft fairer Scotland assessment](#)

<sup>46</sup> [Supporting documents - Scottish house condition survey: 2019 key findings](#)

<sup>47</sup> [Young Carer Grant: island communities impact assessment](#)

<sup>48</sup> Analysis using Family Resources Survey 2017-18, 2018-19 and 2019-20.

<sup>49</sup> StatXplore benefit combinations dataset (latest being Feb 2022)

Online applications will use the same systems as our disability benefits, allowing busy carers to save and return to applications.

The application process will be trust-based, in line with our principles of dignity, fairness and respect, with carers self-reporting that they meet the caring hours requirements. Award decisions will be automated where the outcome is favourable overall to the carer, meaning applications should be processed faster to ensure carers can receive the support they are entitled to sooner. Online information, application forms, and notifications have been tested with those who will use them to ensure they are clear and as simple as possible to use.

Providing clear, accessible, and trust-based application processes, as well as not requiring applications from carers whose benefits will transfer from Carer's Allowance will help remove barriers to receiving support.

From launch we will also signpost carers to wider support and services they may benefit from – in the pre-application information provided, during application where relevant, and in notifications. This will allow carers to access clear information on the support available to them, including other social security benefits they may be entitled to, as well as wider carer support services. This is intended to maximise carers' incomes and take-up of all of the support they are eligible for which will be particularly important for those on lower incomes. Our intention is to continue to strengthen how Carer Support Payment links carers to wider support beyond launch and alongside wider development of the benefit.

Improved join-up to wider carer support services is also anticipated to positively impact island and rural carers facing lack of access to services, who may face higher costs of living. The Local Delivery service will allow island and remote rural carers more choice and flexibility in how they access support. The Social Security Scotland Client Survey for 2021/22 found that Islanders were more likely than urban or rural respondents to access Local Delivery support in person, through home visits or at arranged venues.

## **Communications and take-up**

Research by the Centre for Care published in 2022 suggests that 6.4% of people in Scotland become carers every year.<sup>50</sup> We are committed to maximising the take-up of Scottish benefits, including Carer Support Payment from launch. It will be important in tackling socio-economic disadvantage to ensure that people know what benefits they are entitled to, and that they are able to easily and consistently access financial support they are eligible for, to maximise incomes. We are working with a range of partners who have experience in benefit take-up to learn every lesson we can on what works best. The Scottish Government's second Benefit Take-up Strategy sets out our approach to removing barriers to accessing entitlements.

As set out above, we recognise that some communities, who may already face socio-economic disadvantage and higher risk of poverty, may face barriers to accessing support, and we are working to ensure that the design of communications and engagement activity to promote Carer Support Payment, and the design of the benefit processes and materials takes these barriers into account. Social Security

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<sup>50</sup> Petrillo, M., Bennett, M.R., and Pryce, G. (2022) [Cycles of caring: transitions in and out of unpaid care. London: Carers UK](#)

Scotland automatically creates all its promotional materials in seven languages – Farsi, Polish, Mandarin, Cantonese, Arabic, Gaelic and Urdu, with materials translated into any other language upon request. Carers from a range of ethnic backgrounds have been involved in User Research to design the application process for Carer Support Payment.

Running up to the launch of Carer Support Payment, we will ensure the language and cultural barriers of some Minority Ethnic communities are considered effectively to improve uptake. We will run advertising campaigns to reach seldom heard groups and raise awareness of Carer Support Payment. We will aim to promote the benefit in a way which will remove stigma. As is being done with our disability benefits, Social Security Scotland communications will work with community radio and foreign language press to promote Carer Support Payment to particular communities. In some circumstances printed marketing materials may not be the right way to engage with these communities and where this is the case, we will look to alternatives, working with Social Security Scotland's National Stakeholder Engagement and Local Delivery functions.

We know from work on other benefits that some communities may face barriers to receiving support if they do not have a bank account, for example gypsy/traveller communities. To ensure people without bank accounts can access support, Social Security Scotland payments can be made to Post Office and Credit Union accounts, or using iMovo which is a secure digital voucher system that can be delivered to individuals in several media (SMS, email). These can be redeemed at multiple PayPoint outlets in Scotland.

Once Carer Support Payment is up and running, we will continue to take feedback from carers and others to identify and address any barriers to accessing support and to maximise carers' take up of all the support available to them.

## **Residence requirements**

The 'past-presence test' which will apply to Carer Support Payment will be reduced compared to the test which applies to Carer's Allowance, and the regulations also dis-apply the past presence test in line with the devolved disability benefits, so that carers are not required to meet the test where they are terminally ill, or have refugee status. In addition to this the past presence test will be dis-applied for carers where it has been disapplied for the person they are caring for, to ensure carers can be supported to provide care once the person they are caring for has received support. This will help to address financial difficulties as carers will be able to receive support sooner, as well as ensuring consistency with the disability benefits.

The reduced past presence test will impact UK nationals returning to Scotland, and third country nationals who have immigration status that allows them access to public funds. There are significant challenges in relation to the data available on these groups and the proportion of people who may have access to benefits, however the change is not anticipated to affect significant numbers, and there is limited information on those affected. It would be expected to particularly benefit women as the majority of unpaid carers and recipients of the existing benefits.

The test has been considered by and agreed with the Department for Work and Pensions in recognition of the importance of ensuring that carers can continue to

receive support which is the responsibility of the UK Government but linked to Carer's Allowance (and in future Carer Support Payment). Respondents to the consultation were also in favour of the residence requirements for Carer Support Payment aligning with devolved disability benefits.

We recognise there are calls for the past presence test to be removed altogether, to allow more people to receive support sooner. However, it is considered that this would need to be considered across all devolved benefits and taking into account the potential impacts for safe and secure transfer, and implications for wider support.

## **Suspensions and temporary stops**

The approach to suspensions and temporary stops in entitlement for Carer Support Payment is based on feedback from stakeholders that suspension powers in some existing benefits are too broad, may be used punitively, and can cause hardship. Having to manage for a period without benefit payments would be a particular issue for those on lower incomes. Our proposed policy to suspend payments less frequently, and to consider whether it will lead to hardship for a client before implementing suspensions should therefore be particularly beneficial to those on lower incomes.

Proposals to 'temporarily stop' rather than ending awards in situations where a carer is temporarily not entitled to support – for example where the benefits of the person they care for have been nil-rated due to a hospital stay, or where the carer has earnings which are over the earnings limit – are intended to reduce the need for re-applications and allow support to be resumed sooner after a gap in entitlement. This should also be particularly beneficial to those on lower incomes by reducing any gap between payments and the administrative work required to reinstate support.

Carer Support Payment can also continue to be paid in some circumstances where the cared for person's qualifying benefit is suspended which should provide greater stability in support for carers, which will be of particular importance to those on lower incomes and those receiving income-related benefits which are impacted by Carer Support Payment. Where the qualifying disability benefit is suspended but their entitlement to support is not in question (e.g., it has been stopped due to an issue with third party payments) this will not affect Carer Support Payment. Carer Support Payment will also continue to be paid for the first 28 days where the qualifying disability benefit is suspended for other reasons. As above, this is intended to provide more stability for carers where their benefits are affected by circumstances out with their control.

## **Abatement**

Receipt of Carer Support Payment will reduce the amount of support carers receive in any income-related benefits they are receiving. However, carers will still be better off overall as they will then be entitled to additional amounts in recognition of their caring role. For Carer Support Payment we are putting in place legislation and processes to mirror the 'abatement' process currently used in Carer's Allowance.

This will offset overpayments where someone who is receiving an income-related legacy benefit (Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, and Pension Credit) is awarded Carer Support Payment. It will reduce the amount of any Carer Support Payment arrears to

be paid by the amount of the legacy benefit which has been overpaid. Carers will be asked to agree to the process, and it will not be carried out if they do not. However, the intention is to avoid carers being paid money which would then be recovered at a later date by DWP in a way which is out with the control of Social Security Scotland. This is intended to support carers, particular those on lower incomes who will be receiving these benefits, by providing certainty that the Carer Support Payment we are paying them will not be recovered elsewhere.

There is no abatement process currently in place for Universal Credit. Where a carer in receipt of Universal Credit applies for Carer's Allowance or Carer Support Payment, then the Department for Work and Pensions should take any award of Carer's Allowance or Carer Support Payment into account from the start of the Universal Credit assessment period when it is received. If there are arrears of Carer's Allowance or Carer Support Payment due, then the Department for Work and Pensions should take these into account in the equivalent Universal Credit assessment period. Where this results in an overpayment of Universal Credit, the Department for Work and Pensions will recover this through deductions from the monthly Universal Credit award, rather than offsetting or abating the amount all at once as is the case for legacy benefits. Information and guidance provided on Carer Support Payment will set out clearly how Carer Support Payment will affect Universal Credit.

## **Rules on education**

From launch of Carer Support Payment, we will introduce changes to the education rules, allowing carers aged 20 or over in full-time education at any level, and carers aged 16-19 in full-time advanced education to access the benefit. It will remain the case that carers in part-time education at all levels and of any age, will be able to access the benefit, in line with Carer's Allowance. However, the changes will mean, that more carers can access Carer Support Payment and study full-time, reducing barriers to education.

We know that carers in full-time education may be less able to supplement any student support they get through part-time work in the same way as other students as a result of their caring role. Extending access to Carer Support Payment will allow more carers to access or remain in education and receive financial support through Carer Support Payment. This policy has the potential to allow for better support and stability in the short-term whilst providing better career and financial prospects in the longer-term through access to education.

We are working closely with the Student Awards Agency Scotland and the Scottish Funding Council to ensure that the extension of entitlement to Carer Support Payment is fully reflected within relevant guidance. Additionally, we are working with them to ensure the extension of entitlement to Carer Support Payment is reflected in overall levels of support for full-time student carers across social security; and to avoid any unintended consequences of extending eligibility, that access to further and higher education maintained for unpaid carers.

As part of the national roll out of the benefit, we will expand eligibility to some carers aged 16-19 in full-time non-advanced education. This will allow carers who would have entitlement to social security benefits in their own right, such as those without



parental support or who have childcare responsibilities, limited capability for work or couples where one or both are student, to access the benefit. This is in recognition of the fact that these carers are unlikely to have any other form of parental or financial support and may face additional barriers to taking on paid work, and is intended to avoid these carers being financially disadvantaged compared to other carers age 16 to 19.

## **Earnings rules**

Carer Support Payment will be an 'income replacement' benefit in the same way as Carer's Allowance. This means that there are rules around the amount someone can earn while receiving Carer Support Payment. From launch, to support a safe and secure transfer of benefits for those already receiving Carer's Allowance, and to avoid a 'two tier system' which would disadvantage some carers, the earnings limit and earnings rules will align with Carer's Allowance. However, we have considered how support could be made more stable in line with our overall aims, and to support carers to continue in employment where they wish to.

Earnings processes for Carer Support Payment have been designed to allow for carers' earnings to be averaged to meet the eligibility criteria where they sometimes earn over the earnings limit but sometimes do not. This will allow more carers with irregular earnings to receive support and reduce the number of situations where support is interrupted by changes in earnings. Carers' earnings can be averaged over five weeks as standard where they sometimes earn over the limit, but other periods can be chosen where this would give a more accurate picture, with the potential to discount unusually high earnings from assessments. As set out above, where carers have earnings over the limit, we can use 'temporary stops in entitlement' to end an award but reinstate it without the need for a further application.

We are also working to design information and processes around earnings assessment to be as clear as possible in recognition of the fact that this is complex, and carers have raised concerns about how this works currently for Carer's Allowance. This is also an area of focus for continuous improvement for the benefit. This is because we recognise the importance of ensuring that carers can clearly understand their entitlement to the benefit and how this is affected by earnings but also understand the changes, they are required to report to avoid overpayments. It will remain the case for Carer Support Payment, as with other benefits, that where overpayments arise, we will consider clients' circumstances in decisions around recovery.

## **Re-determination and appeal**

Extending the time individuals have to request a re-determination to 42 days (compared with the 31-day timescale for the low-income benefits) is anticipated to have a positive impact by providing more time to seek advice or support when challenging a decision. It also recognises the range of pressures on unpaid carers, providing additional time to submit a challenge as well as clear timescales within which Social Security Scotland should carry this out.

We recognise that there were a number of respondents who were concerned that the period for a re-determination to be completed was too long or felt timescales for requesting and carrying out re-determinations should be the same. However, the

proposed timescales should provide more time to request a re-determination, in recognition of the time pressures on carers, and consistency with the disability benefits. As with all of our benefits, we are committed to continuous improvement after Carer Support Payment launches and will monitor the operation of re-determinations and appeals to ensure these are working well for carers, support organisations and Social Security Scotland.

## **Carer's Allowance Supplement**

Alongside the regulations that will provide for the creation of Carer Support Payment our intention is to modify legislation for Carer's Allowance Supplement to ensure that carers receiving Carer Support Payment can receive the Supplement in the same way as those receiving Carer's Allowance.

Carer's Allowance Supplement was introduced in 2018 to address the fact that Carer's Allowance was otherwise the lowest of all working age benefits. Qualitative data from the evaluation for Carer's Allowance Supplement<sup>51</sup> suggested carers who were struggling the most financially felt the biggest impact. It had a positive impact on relieving money worries around the months carers received the payment and had given them "a wee lift." It also found that the Supplement had positively impacted on carer quality of life, and on carer feelings of recognition to some extent.

To protect the safe and secure transfer of benefits and ensure carers in Scotland are treated fairly, we do not plan to make any changes to how Carer's Allowance Supplement is paid (other than to provide for payment to Carer Support Payment recipients) until after case transfer is complete. However, our intention is that, after case transfer is complete, Carer's Allowance Supplement could be paid alongside carers' regular payments of Carer Support Payment in future. This could mean carers would receive higher regular payments and would reduce the risk of over or underpayments of support. As also noted by respondents to the public consultation it is considered this would be of particular importance to those on lower incomes as it would provide a higher regular and more stable income which would be better for budgeting.

## **Case transfer**

Carer Support Payment will largely mirror Carer's Allowance at launch to ensure a safe and secure transfer of awards for carers in Scotland who are already receiving Carer's Allowance. We also want to avoid a 'two tier system' where carers in Scotland who are receiving Carer's Allowance instead of Carer Support Payment are treated differently for a period.

We are transferring awards in line with our case transfer principles, developed through engagement with those with lived experience and in line with our Social Security principles of dignity, fairness, and respect. We will transfer awards automatically and the Carer Support Payment award will be made on a like-for-like basis as the Carer's Allowance award.

We will not require individuals to make an application and we will seek to ensure there are no gaps in payment or breaks in entitlement due to the case transfer process. These measures will protect carer incomes during the case transfer

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<sup>51</sup> [Carer's Allowance Supplement: evaluation](#)

process and ensure there is no burden on the client to make an application, risking a gap in entitlement, which will be of particular importance to carers with low incomes or at risk of poverty. We will also ensure communications with clients about the case transfer process are clear and easy to understand. Case transfer notifications carers receive will also signpost them to further support and advice that are available, including other social security benefits they may be entitled to, as well as wider carer support services.

## **Planned improvements**

### **Carer's Additional Person Payment**

Carer's Additional Person Payment is a proposed new payment for carers in receipt of Carer Support Payment who have multiple caring roles, to be introduced as soon as possible after case transfer is complete. It is intended to provide extra financial support for carers in recognition of the impact of multiple caring roles on their health and wellbeing. While it is not intended as a payment for care, or as an income-replacement benefit, it is expected to benefit carers on lower incomes in particular. The additional support provided through Carer's Allowance Supplement, at a similar level to the proposed Carer's Additional Person Payment was found to have the greatest impact on those facing the most financial difficulties.

### **Extending support after the loss of a cared for person**

We are committed to increasing the period of time for which payments of Carer Support Payment are made after the person the carer is providing care for has died. From launch, the benefit will continue for 8 weeks but our research has found that the financial impact of the loss of the benefit, in addition to any disability benefits paid to the cared for person and related supports can be significant. The current 'run on' is not considered to provide sufficient time or support to adjust to the change. The extended support is anticipated to support those on lower incomes in particular who may be more reliant on the support provided through Carer Support Payment and the benefits of the person they care for.

### **Short-term assistance**

In future, we plan to make short-term assistance<sup>52</sup> available to carers challenging decisions on ongoing Scottish Carer's Assistance awards in some cases and to provide support to carers where short-term assistance is being paid to the person they care for. This is intended to provide support to carers, so they are not deterred from challenging decisions, and improve the stability of support for carers where there are changes to the benefits of the people they care for. We know that carers can face financial difficulties when carer benefits stop due to circumstances out with their control.

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<sup>52</sup> Short-term assistance is a new form of assistance in the Scottish benefits system. It is paid at a level which maintains the support the person was getting before the decision to stop or reduce their benefits. This is to make sure people are not put off from challenging decisions by having to manage, for a period of time, with a lower income. At the moment, there is no short-term assistance available from the DWP.

However, because of the complex links the existing Carer's Allowance benefit has with support which remains reserved, we need to continue to work with the Department for Work and Pensions to consider the impacts on other benefits before finalising our plans. Following this detailed work and subject to agreement with the Department for Work and Pensions, we will deliver short-term assistance and related support for Carer Support Payment after case transfer is complete, rather than when the benefit first launches.

## **Monitoring and review**

Following launch of Scottish Carer's Assistance, an annual client survey is planned to monitor how the new benefit is working in practice, to identify any unintended consequences at an early stage, and to gauge any requirement for continuous improvement. The Scottish Government will also continue to ensure that carer voices and experiences are reflected in policy development by continuing to work alongside both the Experience Panels members and the Carer Benefits Advisory Group to monitor any arising issues raised by either group or in any Ministerial correspondence. This will be a continuous improvement process and where any unintended consequences are identified, steps will be taken to rectify them as early as possible.

Programmes of policy impact evaluation exist to support the devolution of benefits to Scotland. This is the systematic assessment of a benefit's design, implementation, and outcomes. Our monitoring and evaluation of Carer Support Payment will continue this commitment, drawing on lessons we have learned from the evaluating earlier devolved benefits. The final design of the Carer Support Payment policy evaluation will aim to capture both key policy changes from launch as well as longer-term reform and will take into consideration the views and experiences of stakeholder organisations in developing this plan.

The Social Security (Scotland) Act 2018 places a duty on the Scottish Ministers to report annually to the Scottish Parliament on the performance of the Scottish Social Security system during the previous financial year. The report is to describe what the Scottish Ministers have done in that year to meet the expectations on them set out in the Social Security Charter.

The Scottish Government has established the independent Scottish Commission on Social Security (SCoSS), an advisory non-departmental public body set up to provide independent scrutiny of the Scottish social security system (including benefit regulations) and hold Scottish Ministers to account.

## **Recommendations and conclusion**

This Fairer Scotland Duty assessment has identified that overall, the introduction of Carer Support Payment to replace Carer's Allowance and the case transfer process have the potential to have a positive impact on reducing inequality and tackling poverty for carers in Scotland.