

Factsheet

Getting underlying entitlement to Carer's Allowance

This factsheet explains what underlying entitlement to Carer's Allowance is, the extra benefits you could get and the steps you should take to make a claim.



Call free on 0800 319 6789
Visit [independentage.org](https://www.independentage.org)

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email us at advice@independentage.org.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit independentage.org or call us on **0800 319 6789**.

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting independentage.org/publications.

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1. What is underlying entitlement?

When you apply for Carer's Allowance, you may be told that you qualify for it, but can't be paid it because of the overlapping benefits rule. This is when you qualify for two or more benefits, but can only be paid one of these benefits at a time (see [page 6](#)).

If you can't be paid Carer's Allowance, you might be told that you have an underlying entitlement to Carer's Allowance instead.

This could mean that you:

- get an increased amount of any other means-tested benefits you're currently getting, or
- are now entitled to benefits that you couldn't get before.

Underlying entitlement can also act as a passport to other benefits, such as Pension Credit. Being able to claim Pension Credit leads to entitlements such as:

- free prescriptions
- free dental treatment
- Warm Home Discount
- Cold Weather Payment.

If you're over 75 and have an underlying entitlement to Carer's Allowance, you can apply for a free TV licence too.

Carers often miss out on some of the benefits they could claim because they're unsure about how underlying entitlement works.



Good to know

Many people look after someone else but don't realise that they are carers. Read our guide [Caring for someone](#) for more information on what being a carer means.

It might seem confusing at first. But as long as you meet all the qualifying conditions for Carer's Allowance (see [page 6](#)), it may be worth making a claim, even if you know you're already receiving an overlapping benefit.



To do

Underlying entitlement can be difficult to understand. Call our free Helpline on **0800 319 6789** for more advice about what benefits you could get and whether it's worth applying.

2. Who can get underlying entitlement?

If you're a carer and you qualify for Carer's Allowance, but already receive other means-tested benefits, you may still be able to get underlying entitlement. First, you'll need to meet the criteria for Carer's Allowance:

- you care for someone regularly for at least 35 hours a week
- your earnings (after certain deductions) are less than £132 a week
- you're not in education for more than 21 hours a week
- the person you care for gets a qualifying disability benefit, such as Attendance Allowance or the Daily Living rate of Personal Independence Payment or Adult Disability Payment (in Scotland)
- you meet the residency criteria – for most people, this will mean that you normally live in England, Scotland or Wales.

These are only some of the criteria. Read our guide [Carer's Allowance](#) for more information about who qualifies.

Next, you need to be getting the same amount as Carer's Allowance or more – £69.70 a week – from other means-tested benefits.

These benefits include:

- State Pension
- Bereavement Allowance
- Widow's Pension
- Incapacity Benefit
- contribution-based Jobseeker's Allowance
- contributory Employment and Support Allowance
- Severe Disablement Allowance.

If you're receiving less than £69.70 in these benefits a week, get advice about whether you should claim Carer's Allowance – call our Helpline on **0800 319 6789**.

If you are getting £69.70 or more a week from at least one of these benefits, you can't usually get Carer's Allowance. Instead, you may have an underlying entitlement to it.

3. How much could I get?

If you are currently getting means-tested benefits such as Pension Credit or Housing Benefit, then you could get extra money added to your existing benefit payments:

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

Both the Carer Addition and Carer Premium can increase the amount of your means-tested benefit by £38.85 a week (2022–23 rate).

If you don't currently get any means-tested benefits such as Pension Credit, you could qualify for them for the first time.

If you're thinking of making a claim, you should get advice to see how it may affect your existing benefits, what you might get and whether you'll be better off financially. It's also worth getting a benefits check if you're awarded a new benefit or an increase to your benefit after making a claim.



To do

If you, or the person you care for, has reached State Pension age, call our Helpline on **0800 319 6789** to speak to one of our advisers. If you're below this age, contact your local Citizens Advice instead (citizensadvice.org.uk):

- England – **0800 144 8848**
- Scotland – **0131 550 1000**
- Wales – **0800 702 2020**.

You could also use our online benefits calculator to see what you could get (independentage.org/benefit-calculator).

Here are a couple of real-life examples of people who benefited from underlying entitlement to Carer's Allowance in different ways.

If your savings are low...

Pieter, 79, lives with his 86-year-old husband in their own home. They both get State Pension and some Council Tax Support towards their Council Tax.

Pieter suffers from a long-term illness and was recently awarded Attendance Allowance. His husband is his full-time carer. Pieter's husband called our Helpline to see if they qualified for any other benefits. Our adviser checked if their retirement income could be increased with other benefits, such as Pension Credit and Council Tax Support.

We advised Pieter's husband to apply for Carer's Allowance. He made a claim, and was told that he qualifies for underlying entitlement because his State Pension pays more than Carer's Allowance. This means that he won't receive any money for Carer's Allowance, but they acknowledge that he is a carer.

Because of Pieter's husband's underlying entitlement to Carer's Allowance, they now qualify for Guarantee Pension Credit, making them £25 a week better off. Since they're now getting Guarantee Pension Credit, they can also get a full reduction on their Council Tax bill, free dental care and a free TV licence.

If your savings are high...

Jasmina, 83, lives with her 88-year-old husband in their own home. Both get State Pension and Attendance Allowance, and Jasmina's husband also gets a private pension. They currently don't get any support with their Council Tax because their savings are more than £16,000.

They are regularly caring for each other for 35 hours a week. We advised them both to apply for Carer's Allowance. They qualify for underlying entitlement because their State Pension pays more than the Carer's Allowance benefit.

The couple can now get Guarantee Pension Credit of £40 a week, as well as their Savings Pension Credit of £15.71 a week.

This also means they can now get support with their Council Tax to pay their entire bill, as well as the other entitlements that come with claiming Pension Credit (see [page 13](#)).

4. How do I claim?

Step one: Make a claim for Carer's Allowance

To get underlying entitlement, you'll need to make a claim for Carer's Allowance first. You can do this:

- **online** – visit gov.uk/carers-allowance/how-to-claim
- **by post** – download a claim form or ask for one by calling the Carer's Allowance Unit on **0800 731 0297**. They can also send you the form in a different format – such as in large print, braille or audio CD.

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

You can download both versions of the form at gov.uk/government/publications/carers-allowance-claim-form.



To do

If you need help making a claim, call our Helpline to arrange to speak to one of our expert advisers (**0800 319 6789**).

You'll get a letter from the Department for Work and Pensions in around three weeks, telling you the result of your claim. If you meet the criteria for Carer's Allowance but you're getting an overlapping benefit, the letter will say that you can't be paid Carer's Allowance. It will then say whether you have an underlying entitlement to Carer's Allowance, and what extra money you could get.



Good to know

If your claim is turned down, the decision letter should explain why. If you disagree, you can challenge the decision within one month. Read our factsheet [What to do if you disagree with a benefits decision](#) for more information on what to do next, or call our Helpline on **0800 319 6789** to make an appointment with an adviser to get help to challenge a decision.

Step two: Claim any extra money you're entitled to

If you are told you have an underlying entitlement to Carer's Allowance, call our Helpline on **0800 319 6789** for a free benefits check. We can tell you if you might now qualify for a benefit that you didn't before, or if you might get more money with your existing benefits.

Once you know which benefits are changed by your underlying entitlement, you should call the relevant benefit office to let them know that you can now get an increase in your benefit. For example, if you are entitled to an increase in your Council Tax Support, you should call your local Council Tax office.

They may ask you to send them the original letter as evidence, otherwise they'll check with the Carer's Allowance department for a copy already on file. They should then send you another benefit letter with the new amount you're entitled to, which may be backdated to the date your original claim for Carer's Allowance was received.



To do

Keep copies of all the decision letters you receive, as you can use them as evidence to prove your role as a carer.

Step three: Access any passported entitlements

Underlying entitlement to Carer's Allowance may mean that you now qualify for Pension Credit. Claiming Pension Credit means that you can access other entitlements, like:

- free prescriptions
- free dental treatment
- Warm Home Discount
- Cold Weather Payment
- Council Tax Reduction or Housing Benefit (if you rent)
- a free TV licence, if you are over 75.

If you have been told you have an underlying entitlement to Carer's Allowance and want to check whether you could be claiming any other benefits and entitlements, call our free Helpline on **0800 319 6789**.



Good to know

If you have an underlying entitlement to Carer's Allowance but don't qualify for a means-tested benefit like Pension Credit, you may still qualify for help under the NHS Low Income Scheme. You'll need to fill in an HC1 form. This is available online or from your local GP surgery, dentists, pharmacists and opticians, or by calling the NHS Business Services Authority on **0300 330 1343**.

Find out more on the NHS website ([nhs.uk/nhs-services/help-with-health-costs](https://www.nhs.uk/nhs-services/help-with-health-costs)).

5. Frequently asked questions

I don't understand the phrase 'underlying entitlement' – aren't you either entitled or not entitled to Carer's Allowance?

Even if you qualify for Carer's Allowance, you might not get the payment because you are already getting a means-tested benefit that pays the same or more than Carer's Allowance.

Instead, you can have an underlying entitlement to Carer's Allowance. This means you can qualify to have extra money added on to other means-tested benefits you're entitled to, or it may mean that you now qualify for other benefits.

What if I'm claiming Universal Credit?

If you're a carer who is under State Pension age and you qualify for Universal Credit, you could get extra money included in your Universal Credit. This is called a carer element. You don't need to apply for Carer's Allowance to get the carer element. Contact the Universal Credit helpline on **0800 328 5644** or visit [gov.uk/universal-credit](https://www.gov.uk/universal-credit) to find out more.

Will it affect the benefits of the person I'm caring for?

No. Having an underlying entitlement to Carer's Allowance, and using it to increase the amount you get in other benefits, won't affect any benefits for the person you care for. However, if your circumstances change and you start receiving Carer's Allowance, this may have an impact on their benefits.

Can I backdate my claim?

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

If you are able to make a claim for Carer's Allowance within three months of when the person you care for started receiving their qualifying benefit (see [page 6](#)), you may be able to backdate your claim to when they first made their claim for that benefit. This could be worth doing if, for example, there has been a long delay in someone receiving their benefit because they were challenging a decision made about it.

You can also claim Carer's Allowance – or an underlying entitlement to it – up to three months in advance, as long as you can prove you'll meet the conditions from that particular date.

My partner has a good income. Can I still make a claim?

Your partner's income won't be considered, nor will any savings you have. As long as you meet the eligibility criteria, you can claim Carer's Allowance – or an underlying entitlement to it.

However, if your partner is being paid a State Pension and gets an extra amount for you, the amount they receive for you may be affected.

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

Even if both people meet the eligibility criteria, only one person can make a claim for Carer's Allowance. You'll have to decide between you who is going to claim it.

If the other person is under State Pension age, they could still claim Carer's Credit, which is a National Insurance credit that protects their State Pension.

Contact Carers UK ([0808 808 7777](tel:0808 808 7777), carersuk.org) for more information about Carer's Credit.

What happens if my circumstances change?

If you have an underlying entitlement, you'll still need to act as you would if you received Carer's Allowance. You'll need to report any change in circumstances promptly by calling the Carer's Allowance Unit (**0800 731 0297**, gov.uk/carers-allowance-report-change) and the relevant benefit offices.

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The sources used to create this publication are available on request. Contact us using the details below.

Thank you

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Contact us

Call **0800 319 6789**

Email advice@independentage.org

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