



Factsheet

Underlying entitlement to carers' benefits

It is possible to have an underlying entitlement to either Carer's Allowance or Carer Support Payment. This factsheet explains what underlying entitlement is, why it is worth having and the steps you should take to make a claim.



Call free on **0800 319 6789**
Visit **independentage.org**

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email helpline@independentage.org to arrange to speak to one of our advisers.

To donate or help support our work, please visit independentage.org/support-us.

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

Contents

1. What is underlying entitlement?	4
2. Who can get underlying entitlement?	6
3. How much could I get?	8
4. How do I claim?	11
5. Frequently asked questions	15

1. What is underlying entitlement?

When you apply for Carer's Allowance, or Carer Support Payment in Scotland, 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](#)).



Important

In Scotland, Carer's Allowance is being replaced by Carer Support Payment. Unless you live in one of the pilot areas, you should apply for Carer's Allowance as normal until the roll-out is complete in autumn 2024.

If you live in Scotland and you were receiving Carer's Allowance, you will be automatically transferred to the new benefit – you will not need to apply again for Carer Support Payment.

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

This could mean that you:

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

Underlying entitlement can act as a passport to other benefits, such as Pension Credit. Being able to claim Pension Credit leads to other entitlements (see [page 14](#)).



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.

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

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

Underlying entitlement can be difficult to understand. Call our free Helpline on [0800 319 6789](tel:08003196789) 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 or Carer Support Payment, but already receive other benefits, you may still be able to get underlying entitlement.

First, you'll need to meet the criteria. You may qualify for Carer's Allowance, or Carer Support Payment in Scotland, if all these statements apply to you:

- you care for someone regularly for at least 35 hours a week
- your earnings (after certain deductions such as tax and National Insurance) are less than £151 a week
- you're not in education for more than 21 hours a week (this only applies if you're making a claim for Carer's Allowance)
- the person you care for gets a qualifying disability benefit, such as Attendance Allowance or the daily living part 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 requirements. Read our guide [Benefits for carers](#) for more information about who qualifies.

Next, you need to be getting at least £81.90 a week from certain other benefits (see [page 7](#)). This is what Carer's Allowance and Carers Support Payment are currently worth.

These benefits include:

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

If you're receiving less than £81.90 a week in these benefits, get advice about whether you should claim a carer's benefit – call our Helpline on **0800 319 6789**.

If you are getting £81.90 or more a week from at least one of these benefits, you can't usually get Carer's Allowance or Carer Support Payment. Instead, you may have an underlying entitlement to it.

3. How much could I get?

If you have an underlying entitlement to a carer's benefit and you're 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 £45.60 a week (2024/25 rate).

If you don't currently get any means-tested benefits, 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, or the benefits of the person you care for, 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 have reached State Pension age, or the person you care for has, call our Helpline on **0800 319 6789** to arrange to speak to one of our advisers. If you're both below this age, contact your local Citizens Advice instead:

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

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

Here are a couple of examples of people who benefited from underlying entitlement to Carer's Allowance or Carer Support Payment in different ways.

If your savings are low...

Pieter, 79, lives with his 86-year-old husband, Henry, 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. Henry is his full-time carer. Henry 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.

We advised Henry 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 Henry'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 NHS dental treatment and a free TV licence.

If your savings are high...

Jasmina, 83, lives with her 88-year-old husband in their own home in Scotland. 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 Support Payment. They qualify for underlying entitlement because their State Pension pays more than the Carer Support Payment.

The couple can now get Guarantee Pension Credit of £40 a week, as well as their Savings Pension Credit of £19.04 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 14](#)).

4. How do I claim?

Step one: Make a claim

Carer's Allowance

To get underlying entitlement, you'll need to apply 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 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 advisers (**0800 319 6789**).

You'll get a letter from the Department for Work and Pensions in around six 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.

Carer Support Payment

To check if your area is open to applications for Carer Support Payment, visit postcodecheck.socialsecurity.gov.scot.

To make a claim for Carer Support Payment, you'll need to fill in a claim form. You can do this:

- **online** – visit mygov.scot/carers-support-payment/how-to-apply
- **by phone** – call Social Security Scotland on **0800 182 2222**
- **by post** – send your completed form to the address at the end of the form.

Call Social Security Scotland on **0800 182 2222** to ask for a paper application form, or download one to print out from mygov.scot/carers-support-payment-application-form.

If you need help to fill out the application, contact Social Security Scotland (**0800 182 2222**, mygov.scot/contact-social-security-scotland) to arrange for a client support adviser to assist you in person or over the phone.



Good to know

If your claim is turned down, the decision letter should explain why. If you disagree with a decision about:

Carer's Allowance, you will need to ask for a reconsideration within one month of the date on your decision letter.

Carer Support Payment, you should ask for a redetermination within 42 days of receiving your decision letter.

Read our factsheet [What to do if you disagree with a benefits decision](#) for more information about what to do next, or call our Helpline (**0800 319 6789**) to arrange to speak to an adviser.

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

If you are told you have an underlying entitlement to Carer's Allowance or Carer Support Payment, 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 make a claim, or 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 Reduction, you should call your local Council Tax office.

They may ask you to send them the decision letter as evidence. They should then send you another benefit letter with the new amount you're entitled to. If you've applied for Carer's Allowance or Carer Support Payment, this letter may be backdated to the date your original claim was received.



To do

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

Step three: If you qualify for Pension Credit, access any other entitlements

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

- help with housing costs and Council Tax
- help with NHS dental treatment costs
- vouchers towards glasses or contact lenses
- Cold Weather Payments (or a Winter Heating Payment in Scotland) and the Warm Home Discount Scheme
- a free TV licence if you're over 75.

If you have been told you have an underlying entitlement to Carer's Allowance or Carer Support Payment, 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 or Carer Support Payment 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/nhs-low-income-scheme-lis](https://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis)).

5. Frequently asked questions

I don't understand the phrase 'underlying entitlement' – aren't you either entitled or not entitled to a carer's benefit?

Even if you qualify for Carer's Allowance or Carer Support Payment, you might not get the payment because you are already getting a certain benefit – such as State Pension – that pays the same or more.

Instead, you can have an underlying entitlement to Carer's Allowance or Carer Support Payment. This means you may 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, and your partner if you have one, qualify for Universal Credit, you may get extra money included in your award. This is called a 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 a carer's benefit, 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 or Carer Support Payment, this may have an impact on their benefits. For advice, contact our Helpline on **0800 319 6789**.

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.

If you've applied for Carer Support Payment, and you've provided 35 hours or more of care a week from 19 November 2023, when Carer Support Payment was introduced, you can ask Social Security Scotland to backdate your claim to that date. This means that you may receive payments from that date.

Social Security Scotland may backdate your Carer Support Payment further if the person you care for was awarded a disability benefit in the past three months and they backdated their disability award to a date before 19 November 2023.

If you're not sure if you're able to backdate your claim, contact Social Security Scotland ([0800 182 2222](tel:0800182222)).

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 a carer's benefit or an underlying entitlement to one.

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, Carer Support Payment or the carer's element of Universal Credit. 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 808 777**, [carersuk.org](https://www.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 a carer's benefit. 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](https://www.gov.uk/carers-allowance-report-change)) or Social Security Scotland (**0800 182 2222**, [mygov.scot/carers-support-payment/if-your-circumstances-change](https://www.mygov.scot/carers-support-payment/if-your-circumstances-change)) and the relevant benefit offices.

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Thank you

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