

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

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

If you're in Wales, contact Age Cymru
(**0800 022 3444**, ageuk.org.uk/cymru)
for information and advice.

In Scotland, contact Age Scotland
(**0800 12 44 222**, ageuk.org.uk/scotland).

In Northern Ireland, contact Age NI
(**0808 808 7575**, ageuk.org.uk/northern-ireland).

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 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 5).

Instead of being paid Carer's Allowance, you might be told that you have an underlying entitlement to Carer's Allowance. 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.

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, it may be worth making a claim, even if you already receive an overlapping benefit. You could get extra money on top of your other benefit payments.



To do

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 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 £128 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
- you meet the residency criteria – for most people, this will mean that you normally live in England, Scotland or Wales.

Our factsheet **Carer's Allowance** has more information on who qualifies.



Good to know

Many people look after someone else but don't realise that they are carers.

Visit our webpage independentage.org/get-advice/support-care/support-for-carers/are-you-a-carer or read our advice guide **Caring for someone** for more information on what being a carer means.

Next, you need to be getting the same amount as Carer's Allowance or more – £67.60 a week – from other means-tested benefits. These benefits include:

- State Pension
- Bereavement and Widow's benefits
- Incapacity Benefit

- contribution-based Jobseeker's Allowance
- contributory Employment and Support Allowance
- Severe Disablement Allowance.

If you're receiving £67.60 or more a week from at least one of these benefits, you can't usually get Carer's Allowance. Instead, you may be able to get underlying entitlement.

3. How much could I get?

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.

The Carer Addition and Carer Premium can increase the amount of your means-tested benefit by £37.70 a week (2021/22 rate).

If you don't currently receive 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've reached State Pension age, call our Helpline on **0800 319 6789** to arrange a free benefits check with one of our advisers. If you're below this age, contact your local Citizens Advice instead (**0800 144 8848**, citizensadvice.org.uk).

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 receive State Pension and some Council Tax Support towards their Council Tax.

Pieter suffers from a long-term illness. His husband is his full-time carer. Recently, Pieter was awarded Attendance Allowance. He 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, but he can't get it because his State Pension pays more than Carer's Allowance. Instead, he can get underlying entitlement to Carer's Allowance as he meets all the criteria.

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.

If your savings are high...

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

They are regularly caring for each other for 35 hours a week. We advised both of them to apply for Carer's Allowance. Even though they won't be awarded Carer's Allowance, as their State Pension pays more than the Carer's Allowance benefit, they can still get underlying entitlement to Carer's Allowance.

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.

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](https://www.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**.

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](https://www.gov.uk/government/publications/carers-allowance-claim-form).



Good to know

If you need help making a claim, read our factsheet **Carer's Allowance** or 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 about the outcome of your claim. If you meet the criteria for Carer's Allowance but you're receiving an overlapping benefit, the letter will say that you can't be paid Carer's Allowance. It will then say if you have an underlying entitlement to Carer's Allowance, and what extra money you could get.



To do

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 **Carer's Allowance** for more information on what to do next.

Step two: Claim 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 your letter says 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 recalculations, which may be backdated to the date your original claim for Carer's Allowance was received.



Good to know

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

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 it because you are already getting a means-tested benefit which pays the same or more than Carer's Allowance.

Instead, you can get underlying entitlement to Carer's Allowance, which can qualify you for extra money added onto other means-tested benefits you're entitled to.

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. Unlike Carer's Allowance, underlying entitlement won't affect any benefits for the person you care for.

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.

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 taken into account, 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.

See our advice guide [Caring for someone](#) or contact Carers UK (**0808 808 7777**, carersuk.org) for more information about Carer's Credit.

What happens if my circumstances change?

If you receive 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.

See our factsheet [Carer's Allowance](#) for more information.

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

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

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