



CARERS ALLOWANCE AND OLDER CARERS



This leaflet applies to carers aged over the female pension age *.

Carers Allowance is paid to people who care for someone who receives either Attendance Allowance or Disability Living Allowance Care Component (only at the middle or highest rate – the lower Care rate or the Mobility Component do not count).

As many people have discovered, you cannot get Carers Allowance and State Retirement Pension at the same time. BUT you may still be better off by claiming.

There are two sorts of older carers who may be better off:

WHO SHOULD CLAIM?

1. If you are over pension age* you probably get a State Retirement Pension.

Carers Allowance ‘overlaps’ with State Retirement Pension. If your State Retirement Pension is below the current rate for Carers Allowance, your pension is ‘topped up’.

So – claim Carers Allowance

Example: **Jean** (63) gets a State Pension based on the number of years she worked, totalling £30.00 per week.

She cares for her disabled sister, and claims a Carers Allowance top-up to a new total of £55.55 per week – an extra £25.55 per week.

* Between April 2010 and March 2018 the pension age for women will be gradually increased from 60 to 65, then to 66 for both men and women by 2020. During this period, other benefits previously available from the age of 60 (such as Pension Credit) will also see the qualifying age gradually increased. You will, therefore, need to check what “pension age” means at different times.

HOW TO CLAIM

Call the DWP Benefit Enquiry Line on 0800 882200 and ask for the claim form DS700 (SP).

2. HOWEVER, even if your existing pension is more than the Carers Allowance, you should still consider claiming if you:

- ✓ get Pension Credit, **or**
- ✓ get Council Tax Benefit/Housing Benefit, **or**
- ✓ do not get the above **but** have low capital.
There is no upper capital limit for Pension Credit. For Housing or Council Tax Benefit the capital limit is £16,000.

- ◆ This is because you will have an ‘underlying entitlement’ to Carers Allowance (this is where the only reason that you cannot actually receive Carers Allowance is because you already being paid another benefit – e.g. Retirement Pension)

But this will still be enough to entitle you to an extra amount on your Pension Credit or your Housing Benefit/Council Tax Benefit, called a Carer Premium or Carer Addition. Which means more money!

- ◆ So the Carer Premium/Addition might mean getting more of these benefits **or** becoming entitled for the first time.

Examples:

Jamilla (70) cares for her disabled son. Her weekly state pension is more than Carers Allowance but she is also entitled to Pension Credit. She claims Carers Allowance and is sent a letter saying she has “underlying entitlement” to it. She tells her local Pension Service. This means an increase of over £30.05 to her weekly Pension Credit.

Graham (69) tried to get Pension Credit last year, but was refused as his state pension was slightly too much. He looks after his disabled wife, and so he now makes a claim for Carers Allowance. His pension is more than the Carers Allowance but he still has “underlying entitlement” to it. This means he is now entitled to Pension Credit, which includes a “Carer Addition”. He gets extra weekly income and full Housing/Council Tax Benefit.

HOW TO CLAIM

Step ONE

Make a claim for Carers Allowance

- Ring the 0800 882200, or the Pension Service Office which pays your State Pension.
- Ask for the form DS700 (SP).
- Fill in the form and send it back in the freepost envelope they provide.

Step TWO

They will send you a decision. If you have “underlying entitlement” the letter will say so.

Step THREE: either

1a. If you are not already getting Pension Credit, make a claim by getting the claim form from your local Pension Service office. When you make the claim remember to show them your Carers Allowance decision letter,

or

1b. If you do get Pension Credit already, just tell the Pension Service about your Carers Allowance decision.

or

2. For those only getting Housing or Council Tax Benefit tell your local Council Benefit Sections about the Carers Allowance decision.

POINTS TO REMEMBER

- ◆ If the person you are caring for gets a special element of Income Support / income-related Employment & Support Allowance (called the Severe Disability Premium) or Pension Credit (called the Severe Disability Addition), your claim may reduce their benefit, so **Check First**.
- ◆ If you have any doubts or queries, **seek advice** – see over.

OTHER BENEFITS?

- ◆ Carers should check out the way to reduce your Council Tax called Carers Discounts. It is not mean-tested, so your income or capital won't affect it – contact your local Council Tax office for details.

For information, advice or help filling in the forms contact the following:

Citizens Advice Bureaux

1st Floor, Chestnut House
North Street
Rugby, CV21 2AQ

The Parish Rooms
Welcome Street
Atherstone, CV9 1DU

Old Market Tavern
25 Congreve Walk
Bedworth, CV12 8LX

10 Hamilton Terrace
Leamington Spa, CV32 4LY

To book appt in **Nuneaton**
call 024 7635 1049

25 Meer Street
Stratford-upon-Avon, CV37 6QB

Switchboard number for ALL CABx: 0844 855 2322

For Carers Advice, Information and Support

Guideposts Carers Support Service

(For Nuneaton, Bedworth, North Warwickshire and Rugby)

44-45 Church Street
Nuneaton, CV11 4AD
Tel: 024 7638 5888

e-mail: carerssupport@guidepoststrust.org.uk
www.guidepoststrust.org.uk

S. Warks Carers Support

(For Leamington Spa, Warwick, Stratford and South Warwickshire)

8b Holly Court
Holly Farm Business Park
Honiley, Kenilworth, CV8 1NP
Tel: 01926 485486

e-mail: info@swcss.f9.co.uk

Rethink Mental Health Carers Information & Support Service (CISS)

76 Station Street, Atherstone, CV9 1BU

Tel: (01827) 715730 e-mail: ciss@rethink.org

For Disabled people.....

D.I.A.L.

(Nuneaton & Bedworth only)

New Ramsden Centre
School Walk, Attleborough
Nuneaton, CV11 4PJ
Tel: (024) 7634 9954

The Rowan Organisation

(Whole County)

Eliot Park Innovation Centre
Barling Way
Nuneaton, CV10 7RH
Tel: 0800 783 1755

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