

CLAIMING CARERS ALLOWANCE ON A RETIREMENT PENSION

The rules changed in 2002 enabling people aged 65 and over to claim Carers Allowance (CA) for the first time.

Yet, as many people have discovered, you cannot get Carers Allowance if you already receive State Retirement Pension of £50.55 or over.

This is because these two allowances 'overlap' with each other: - you cannot receive both - in full - at the same time.

SO WHY CLAIM?

1. If your State Retirement Pension is below £53.10 pw you can claim Carers Allowance to top it up to that amount.
2. If being in receipt of State Retirement Pension is the only thing that stops you getting Carers Allowance, then you have what is known as 'underlying entitlement' to Carers Allowance.

An 'underlying entitlement' to Carers Allowance will entitle you to an extra premium, called the 'Carers Premium' on Income Support/JSA (ib)/ESA(ir)/Pension Credit/Housing Benefit/Council Tax Benefit.

- If you **already** get one of these benefits, it will increase if you have an 'underlying entitlement' to Carers Allowance - you will be better off by £29.50 per week.

- If you do **not** already get one of these benefits at the moment, claiming Carers Allowance and being given an underlying entitlement may mean that you qualify for these benefits for the first time.

POINTS TO REMEMBER

- ◆ If the person you are caring for gets a special element of Income Support (called the Severe Disability Premium), your claim may reduce their benefit, so **Check First**.

- ◆ Remember, if you have any doubts or queries, **seek advice** – see *below*.

HOW TO CLAIM

- ◆ Carers Allowance claim pack DS 700(SP) available from your local Social Security Office or Advice Centre, or
- ◆ Telephone 0800 882200

OTHER BENEFITS?

- ◆ Carers should check out the non-mean-tested help on their Council Tax – called Carers Discounts – contact your local Council Tax office for details.

FURTHER HELP

- ◆ Social Security Enquiry Line: 0800 882200.
- ◆ Contact your local Citizens Advice Bureau or local Advice Centre.

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