

# **CARERS' NEWSLETTER**

## **WESTERN ISLES COMMUNITY CARE FORUM**

### **HEARTSTART—COMMUNITY BASED LIFE SUPPORT TRAINING**

Would you know what to do in a life-threatening emergency? Over 270,000 people in the UK suffer a heart attack each year. Only 30% of these happen in hospital, the remaining 70% happen in the local community. After a person has stopped breathing or their heart has stopped pumping, it only takes a few minutes for irreversible brain damage to occur. During these few minutes someone needs to keep the patient alive long enough for the emergency services to arrive.

Learning emergency life support skills could help you to keep someone alive until professional help arrives. This doubles their chance of survival.

The British Heart Foundation has set up a national scheme known as Heartstart UK which provides training support and materials to local volunteers to teach these skills to members of the local communities. Within the Western Isles we have a number of volunteers who have been trained to deliver the Heartstart course which covers things like:

- ◆ Assessing an unconscious patient
- ◆ Performing cardiopulmonary resuscitation (CPR)
- ◆ Serious bleeding
- ◆ Helping someone who may be having a heart attack

The Heartstart course:

- ◆ Only takes two hours of your time
- ◆ Provides you with very practical hands on learning
- ◆ Is free

This scheme was re-launched within the Western on 22nd September 2010. There are two ways in which you could become involved in this:

- ◆ Contact Christine McKee either by telephone (01851 703545), by e-mail (christine.mckee@nhs.net), or by letter (Primary Care Department, Health Centre, Springfield Road, Stornoway, HS1 2PS) and ask for your name to be put forward for the next training course to be held in your area. A course would be run with as few as 6 participants.
- ◆ Get together with some friends and arrange to do the training together. Please use the contact details above to find a suitable date and time.

In a remote and rural area like the Western Isles it makes sense to have as many people as possible who have these basic skills.

## **LARGE PRINT NEWSLETTER AVAILABLE—PLEASE CONTACT US**

**(WICCF JOINTLY FUNDED BY WIHB AND CnES)**

**WICCF, Old Hostel, Tarbert, Harris, HS3 3BG Tel/Fax: 01859 502588**

## Earning's limit increase

In April, the earnings limit for Carer's Allowance rose from £95 to £100. This means you can now earn up to £100 (after certain deductions) and still be eligible for Carer's Allowance.

Carers UK is campaigning for a radical reform of carers' benefits and specifically wanting any earnings limit to be tapered to reduce the barriers for carers who are able to work.

You can get more information about Carer's Allowance from our factsheet – Carer's Allowance and the carer premium. Order a copy by calling 0845 2410963.

## Caring about your pension

If you're a carer, thinking about your pension is probably at the bottom of your very long 'to do' list. Yet for carers, pension planning could not be more important, as giving up work or reducing your hours to look after someone could put your entitlement to the basic State Pension at risk.

Many people are shocked to find out that not everyone automatically receives a full basic State Pension, but that a certain amount of National Insurance (NI) contributions towards it must be made throughout one's working life.

In each tax year there is a minimum amount that you have to be earning in order to make the right amount of NI contributions. The minimum is currently £97 a week (£5044 a year). So, if you have earned the equivalent of £5044 within a tax year, that year will usually be a qualifying year and will count towards the total qualifying years needed.

If you aren't in paid employment, or you don't earn enough to contribute, then the state may credit your contributions for you. This means that a contribution is put on your record equal to the lower earnings limit in each week that you fulfil certain conditions or receive certain benefits, including Carer's Allowance, Jobseeker's Allowance or Employment and Support Allowance.

## New state pension rights

Carers are to get added protection of their pension with the extension of the Carer's Credit. With one in six carers forced to give up work, carers' pockets take a hard knock. But it's not only paying the bills that can be a challenge. Carers also lose out on being able to build up a decent pension, storing up poverty in later life.

Carers on Carer's Allowance already have protection for their State Pension and now carers who miss out on Carer's Allowance will have the same protection.

The Carer's Credit protects carers' pensions to make sure they don't face a reduced state pension when they reach retirement. Carer's Allowance, the main carers' benefit, already protects carers' State Pensions, but many carers miss out on Carer's Allowance because of a variety of rules. Now a new Carer's Credit is being introduced for carers with National Insurance Contributions to protect their State Pension, even if they are not eligible for Carer's Allowance.

In order to qualify for the new Carer's Credit carers must be aged 18-64 and caring for 20 hours a week for someone who gets Disability Living Allowance or Attendance Allowance. If the person they care for does not get either of these benefits the carer can still get the credit but will need a health or social care professional to confirm the care they provide is appropriate.

There are a number of reasons carers miss out on Carer's Allowance, for example they care for less than 35 hours a week or look after someone who isn't claiming disability benefits, or care for a person whose disability benefits have been stopped because they have gone into a hospital or care home. All these carers could now benefit from the new credit.

Imelda Redmond, Chief Executive of Carers UK, said "This new credit will protect the pensions of many carers who currently miss out on Carer's Allowance. Carers often struggle to find the time to think about their long term future, but we would encourage all carers to seek expert advice on how they can improve their pension prospects. Carers make a massive contribution to our society and we must make sure they are getting all the financial support they can now, and in retirement."

## Current weekly rate of full Basic State Pension for 2010-11

Single man or woman	£97.65
Married man or woman (own contributions)	£97.65
Married man or woman (partner's contributions)	£58.60

## **CARERS ALLOWANCE AND STATE RETIREMENT PENSION DEFERMENT**

You can continue to claim Carers Allowance if you put off (defer) claiming your State Pension—but you need to be clear about the rules for carers who claim Carer's Allowance and defer their pensions. Generally the advantage of deferring your State Pension is that in return for not claiming you will in the future get either extra State Pension or a one-off lump sum payment.

However if you continue to claim Carer's Allowance while you are putting off claiming your State Pension, you will not build up any extra State Pension or a lump sum. This means that there is no advantage to putting off claiming your pension and it may make more sense to stop claiming Carer's Allowance at retirement age and to claim State Pension instead. You should, of course, get a pension forecast before making any decisions, just in case your pension is worth less than the current amount of Carer's Allowance that is payable. For most carers though, their State Pension will be worth more than Carer's Allowance and so it makes sense to claim the Retirement Pension.

You should also check out whether you will have any entitlement to Pension Credit once you reach 60. The amount of income that you can have coming in and still be entitled to a means tested benefit goes up when you reach 60 and can claim Pension Credit. You can discuss a Pension Credit claim by ringing 08000 991234. (In Northern Ireland it's 0808 100 6165).

It is understandable that many carers would prefer to defer and continue getting Carer's Allowance. Their caring role continues despite reaching pension age and unfair overlapping benefit rules mean they can lose their recognition as a carer. That's why Carers UK thinks you should contact your MP about the lack of recognition received by carers over retirement age.

To obtain a copy of the booklet "Your guide to State Pension Deferral: Putting off your State Pension" call 0845 731 32 33 and quote SPD1. (If you have speech or hearing difficulties you can order this guide using a textphone on 0845 604 0210 and quoting SPD1. Or you can download from [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### **Current weekly rate of Pension Credit for 2010-11**

If you are a pensioner, Pension Credit could top up your weekly income to a guaranteed minimum of:

£132.60 if you are single

£202.40 if you have a partner

If you are aged over 65 you may also be able to get up to an additional:

£20.52 a week if you are single

£27.09 a week if you have a partner

For further information on Pension Credit (guaranteed minimum) and savings credit, contact your local CAB or Jobcentre Plus.

The CAB service throughout the four islands offers a free, impartial, independent and confidential service to clients, and have information on a wide range of topics. Benefits are an area of particular expertise and clients can be dealt with at one of the offices or in their own homes. To make an appointment or to arrange a home visit you can contact one of the offices below.

Lewis—43 Westview Terrace, Stornoway. (01851 705727); Harris—Pier Road, Tarbert. (01859 502431); Uist—Winfield Way, Balivanich. (01870 602421); Barra—Castlebay. (01871 810608).

There is a Money Advice Service based in the Stornoway office (direct line 01851 700088) and also in the Uist office (contact on the CAB number).

The Jobcentre Plus, Francis Street, Stornoway can be contacted on 0845 6043710.

## International Older People's Day

(1st October 2010)

In our fast ageing world, older people play an increasingly critical role—through work, transmitting experience and knowledge, helping their families with caring responsibilities and increasing their participation in the workforce.

These roles are particularly important in the Western Isles which has one of the most elderly populations in Scotland. Our grandparent's knowledge, value, spirituality, culture and heritage is very evident to see and we all have benefited from these qualities.

Healthy older people are a wonderful resource for their families, their community and the economy within the workforce and the voluntary sector.

The western Isles Older People's Partnership would be interested in hearing from any groups, communities and organisations interested in joining with them to mark Older People's Day.

Events planned include the launch of a new grandparenting programme of events, gardener's question time, and in Stornoway, a walk around the Castle Grounds and town with recollections of the past.

Please contact:

Tina Burgess on 01851 702712 or email: [tina.burgess@nhs.net](mailto:tina.burgess@nhs.net)

John MacLean on 01859 502588 or email: [john.maclean2@virgin.net](mailto:john.maclean2@virgin.net)

Kenna MacInnes on 018707012588 or email: [kenna.macinnnes@nhs.net](mailto:kenna.macinnnes@nhs.net)

Details of events will appear in the local media.

**Copies** of the last Newsletter "Care costs consuming Island homes" is still available if you—or anyone you know—requires a copy. We feel it is very important that everyone has knowledge of such an important topic, as none of us knows what the future holds for us—and the possible implications of our going into care will have on our families.

**The family fund—helping disabled children** has changed its criteria and the way it looks at family income. They will now look at the total money coming into the household. This includes earnings through work, tax credits, benefits and other income like rental income, maintenance payments, occupational pensions or interest from savings. Some benefits won't be counted—Disability Living Allowance (DLA), Attendance Allowance (AA) and Child Benefit—and they have also removed the savings limit.

They have introduced this change in order to make the distribution of grants to families fairer. The old system penalised working families in favour of those on benefit and meant the Fund couldn't help some of the poorest families with disabled children.

The income limit for families in Scotland is now £27,000. For further information Tel: 0845 130 4542 or email: [info@familyfund.org.uk](mailto:info@familyfund.org.uk). The website is [www.familyfund.org.uk](http://www.familyfund.org.uk)

**Age Scotland** offer a range of services for the over 50s, including Travel Insurance (cover is available for medical conditions as well—subject to medical screening, acceptance by underwriters and the correct premium being paid), Motor Insurance (no upper age limit and the option to pay by monthly instalments at no extra cost) and Motor Breakdown services (offering roadside, recovery and home service for only £59. Cars must be under 11 years old.)

Home insurance is available for buildings and contents separately or combined as is Funeral planning, Independent Financial Advice and a Wills & legal service.

Age Scotland can be contacted on [http://www.ageconcernandhelptheagedscotland.org.uk/products\\_and\\_services](http://www.ageconcernandhelptheagedscotland.org.uk/products_and_services) or in writing to Causewayside, House, 160 Causewayside, Edinburgh EH9 1PR. You can also phone them on 0845 333 0758 or fax on 0845 333 0759.

Age Scotland came about through the combining of Age Concern Scotland and Help the Aged Scotland.

### **ONLINE RESOURCES**

[www.mssociety.org.uk/support\\_and\\_services/grants](http://www.mssociety.org.uk/support_and_services/grants) is for you if you care for someone who suffers from MS. Help may be available from the MS Society's **Carers Opportunity Fund**, which gives grants of up to £400 for such things as non-graduate course fees, course books, materials and travel costs.

[www.alzscot.org/pages/carers.htm](http://www.alzscot.org/pages/carers.htm) is a guide for you if you care for someone in the middle to late stages of **Dementia**