



## Sunderland Carers Centre guide to: Benefit Information

Caring for someone can have an impact on your finances, this can be due to a number of reasons, such as, reduced hours at work or not being able to work at all due to your caring role. You may also have added expenses with utility bills or paying for care. Having access to the correct information at the right time is vital, to give you the opportunity to receive all the financial help you are entitled to. If you would like further information regarding a benefit check, please call us on **0191 549 3768** and we can arrange an appointment for you to come into the Centre and discuss your circumstances with Citizens Advice Sunderland who offer monthly appointments for carers. Another option available to carers is on our website [www.sunderlandcarers.co.uk](http://www.sunderlandcarers.co.uk) where we have the Turn2us benefit calculator, our carer contact team can provide support to use the benefit calculator if needed. We also have a computer in our carers centre point area for carers to use.

This Guide To will briefly cover a list of benefits; however, the benefits system is complicated. It is a good idea to get a benefit check to make sure you and the person you are looking after are claiming all the benefits you are entitled to. The benefits system is subject to change, please visit the website links at the bottom of this page for further information.

- Carers allowance
- Carers Credit
- Personal Independence Payment (PIP)
- Disability living allowance
- Attendance allowance
- Universal Credit
- Money information and advice

**Carers Allowance** is a benefit for carers aged 16 or over who care for over 35 hours a week. The person they care for must receive the middle or higher rate care component of DLA, the standard or enhanced rate of the daily living component of PIP, or any rate of Attendance Allowance. Need a link to Carers UK fact sheet re Carers Allowance.

**Carers Credit** is a National Insurance Credit that helps with gaps in your National Insurance record. Your state pension is based on your National Insurance Record. You can receive Carers Credit if you care for someone for at least 20 hours a week.

**Personal Independence Payment (PIP)** is paid to help those with a long-term disability or illness. It replaces Disability Living Allowance (<http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/disability-living-allowance>) for those 16 and over. It is paid at two rates, and the rate you are paid is dependent on how your disability or illness affects you.



**Disability Living Allowance DLA** is paid to children under the age of 16. It is paid for children who have care or mobility needs. There are certain eligibility requirements

**Attendance Allowance** is to help with the extra costs of long-term disability or illness. It is a benefit for people aged 65 and over.

**Universal Credit** is a new benefit where a number of benefits – Income Support, Income based Employment and Support Allowance, Income based Job Seekers Allowance, Working Tax Credits, Child Tax Credits and Housing Benefit are being replaced by one benefit called Universal Credit.

**Money Information and Advice** If you need help budgeting or have problems with debt, there are local and national organisations that can give you help and advice free of charge.

### **For more information visit:**

#### **Shiney Advice & Resource Project (ShARP)**

0191 385 6687 [www.shineyadvice.org.uk](http://www.shineyadvice.org.uk)

#### **Citizens Advice Sunderland**

0300 330 1194 [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### **Sunderland West Advice Project**

0191 514 2930 [www.pallionactiongroup.co.uk](http://www.pallionactiongroup.co.uk)

#### **Turn 2 us**

<https://www.turn2us.org.uk/>

Provides help to people in financial hardship

#### **Christians against poverty (CAP)**

0800 328 0006 [www.capdebthelp.org](http://www.capdebthelp.org)

Offers free debt counselling in your community

#### **Carers Uk**

[www.carersuk.org](http://www.carersuk.org)

Provides information and support for carers

#### **Sunderland City Council Home and Money**

[www.sunderland.gov.uk/contact](http://www.sunderland.gov.uk/contact) 0191 520 5551

Provides advice on Council tax, housing advice, planning building control and Welfare Rights



**Age Uk**

0191 514 1131 [www.ageuk.org.uk/sunderland/](http://www.ageuk.org.uk/sunderland/)

**The Money Advice Service**

[www.moneyadviceservices.org.uk](http://www.moneyadviceservices.org.uk)

Offers free and impartial money advice, including help with budgeting and debt

**The National Debt Line**

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Offers free debt advice