



Sunderland Carers Centre Guide To: Benefits and Help with Finances

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

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 provided for further information. **If you are unable to use website links, please contact us and we will be happy to get the information for you.**

- 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 unpaid carers aged 16 or over, who are not in fulltime education or do not earn more than £128 a week (after tax and NI deductions) and who care for over 35 hours a week. The person they care for must be in receipt of a qualifying benefit including: Attendance Allowance, Constant Care Allowance, care component of DLA, or daily living component of PIP
For further information visit: [Carers UK Carers Allowance Factsheet 2020-21](#)

Carers Credit is especially worth looking into if you cannot claim Carers Allowance and are not paying any NI contributions. There are no monetary payments, but your NI contributions are kept up to date which could help secure your pension
For further information visit: [Carer's Credit - GOV.UK \(www.gov.uk\)](#) or [Carers Credit - Carers UK](#)

Personal Independence Payment (PIP) is paid to help those with a long-term disability or illness. It is paid at two rates, and the rate you are paid is dependent on how your disability or illness affects you.
[Personal Independence Payment \(PIP\) - GOV.UK \(www.gov.uk\)](#)

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
[Disability Living Allowance \(DLA\) for children - GOV.UK \(www.gov.uk\)](#)

Attendance Allowance If you are aged 65 or over and you begin needing someone to help look after you because of your long-term disability or illness you can apply for this benefit. It is paid at two rates (lower or higher) depending on your needs. **This benefit is not means tested.** For further information visit: [Attendance Allowance - GOV.UK \(www.gov.uk\)](#)

Universal Credit is a payment to help with living costs. You may be able to get it if you are on a low income, out of work or you cannot work. Universal credit has replaced the following benefits :Income Support, Income related Employment and Support Allowance, Income based Job Seekers Allowance, Working Tax Credits, Child Tax Credits and Housing Benefit.

[Universal Credit - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

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. Please see information below or contact us for further information and signposting

Getting a Benefit Check

You can get benefit advice to ensure you are in receipt of the correct benefits and support to complete benefit claim forms from Sunderland Welfare Rights Service. Some providers only work with residents in certain areas of the city. The table below gives all contact details and the areas that each organisation works within

Local Provider	Contact Details
Sunderland Welfare Rights Service City Wide Service	Tel 0191 520555 welfare.rights@sunderland.gov.uk
Shiney Advice & Resource Project Coalfields, North and Washington Areas	Tel 0191 3856687 advice@shineyadvice.org.uk
Sunderland West Advice Project West Area	Tel 0191 5142930 or 0191 5142011 swap@pallionactiongroup.co.uk
Citizens Advice Sunderland East Area	Tel 0300 330 1194 enquiries@citizensadvicesunderland.co.uk Dedicated Debt Advice line Tel 0191 4158998
FISCUS City Wide Service	Tel 07983 355 212
Christians Against Poverty City Wide Service	Tel 0800 328 0006

If you would like further information regarding a benefit check, please call us on 0191 5493768, email us at contactus@sunderlandcarers.co.uk or contact us via our quick contact function on our website www.sunderlandcarers.co.uk and we can signpost you in the right direction or give further information.

Another option available to carers is on our website 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.

Sunderland City Council has various services in place to help residents if they are experiencing problems around finance, money and housing

Contact via Telephone on 0191 520 5551 or use the following links:

[Debt and money advice - Sunderland City Council](#)

[Crisis support - Sunderland City Council](#)

[Contact us - Sunderland City Council](#)

For more information regarding national services that can help with benefits and money advice visit:

Turn 2 us (<https://www.turn2us.org.uk/>) provides help to people in financial hardship

Carers UK (www.carersuk.org) provides information and support for carers

The Money Advice Service offers free and impartial money advice, including help with budgeting and debt [Free and impartial money advice, set up by government - Money Advice Service](#)

The National Debt Line offers free debt advice

[Debt advice](#) | [Free debt advice](#) | [National Debtline](#) | [National Debtline](#)