



The financial cost of caring - what you need to know

For most people, becoming a carer brings changes to their financial situation. Your income can be affected through giving up work or reducing your working hours; you may face extra costs, such as heating, petrol and laundry.

The following areas are covered in the information sheet:

Benefits

1. **Benefit entitlements**
2. **Welfare reform changes**
3. **Specialist carer support**

Money

4. **Help to make the most of your money**
5. **Managing debt**

Employment

6. **Your employment rights**
7. **Pensions**

Trust support

8. **Carers & Direct Payments**
9. **Trust carer services**

1. **Benefit Entitlements**

As a carer you may want to have a benefits check to make sure you are claiming everything that you are entitled to. This will help you understand what benefits you or the person you care for might be able to claim and how to do so. This is particularly important if the person you care for is going to need on-going care.

What you or the person you care, for may be entitled to:

- Benefits for the person you care for, such as Disability Living Allowance (for people under the age of 65, or Attendance Allowance for those over 65).
For detailed information on DLA and AA go to: <http://www.carersuk.org/help-and-advice/help-with-money/benefits-a-tax-credits/DLA-and-AA>
- Carers' benefits such as Carer's Allowance if you are providing care, unpaid, for 35 hours or more, for someone who receives the required level of

disability benefit. For specialist information on who can get Carer's Allowance go to: <http://www.carersuk.org/help-and-advice/help-with-money/benefits-a-tax-credits/carers-allowance/who-can-get-carers-allowance>

- Protection for your state pension
Extra tax credits if you need assistance for your disabled child and you work

SOURCE: <http://www.carersweek.org/about-carers/advice-and-support>

The benefits system is complex and it is best to seek expert advice, either in person or online. You can also calculate possible benefit entitlement through this local website www.a2b.org.uk

2. **Welfare Reform Changes**

The whole system of welfare benefits is in a process of changing and it is crucial that the information you have/use is current. For information on the proposed changes, who will be affected and how to plan ahead go to the Citizens Advice Bureau website: http://www.adviceguide.org.uk/nireland/benefits_ni/benefits_welfare_benefits_reform_ni.htm

3. **Specialist Carer Support**

Your local Carers NI advice line (028 9043 9843) and Belfast Carers Centre (028 9073 0173) will in strictest confidence, be able to tell you about the range of financial help and other carer support that is available.

4. **Help to make the most of your money**

Welfare benefits are not the only way of getting financial help. You may be able to apply for: a reduction in your rates, help with health costs, a grant to help adapt your home to meet the needs of the person you care for, charity grants. You can also get help to maximise your income through: <http://www.turn2us.org.uk>. You can access a wide range of information for older people, including income, benefits and money: www.belfastcity.gov.uk/seniorsinfo.



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5. Managing debt?

If you have built up debts or are worried that you will, it is important to seek advice as soon as you can. You can contact the National Debt Line (0808 808 4000) or contact your local advice agencies: Advice NI 028 9064 5919, Age NI advice and advocacy service 0808 808 7575. You could also check out www.beattherecession.me

6. Your Employment Rights

The Employment Act 2002 gives working parents of children with disabilities (under the age of 18) the right to request flexible working arrangements. Since April 2007, you also have a statutory right to ask your employer for flexible working if you are caring for an adult who is a relative or lives at the same address as you. Carers also have the right to take (unpaid) time off work for dependents in cases of emergency.

Returning to work after being a carer may have an impact on any entitlements and benefits you receive as a carer. The amount of hours you do, how much you earn and your savings will be taken into consideration. For more information go to: <http://www.nidirect.gov.uk/an-overview-of-carers-rights/Carers-and-employment>

7. Pensions

If your working life is interrupted because you had to leave a paid job to care for someone, it can have an impact on your pension in the longer term. To qualify for a full basic State pension, you must have made a certain amount of National Insurance contributions. If you miss paying these because you have taken time out of paid work, then you may lose out. However if you are not working because you are caring for someone then the State may credit your contributions for you. This is not automatic and requires you to claim the right benefits and take the right action. For further information on pensions: <http://www.nidirect.gov.uk/pensions-and-retirement-planning>

8. Carers and Direct Payments

Direct payments are cash payments made instead of providing services directly, to someone who has been assessed as needing services. They enable individuals to have more control as they can purchase their own care. Carers can also receive direct payments in their own right. For more information you can contact the Centre for Independent Living Tel: 028 9087 5001 or go to: <http://www.nidirect.gov.uk/an-overview-of-carers-rights/Direct-payments-for-carers>

9. Trust Carer Services

The Belfast Health & Social Care Trust has two Carer Co-ordinators working to develop support for family carers across Adult and Children's Services. If you would like to speak to them about your caring role or have any other queries, please contact them as below or go to the Trust website at <http://www.belfasttrust.hscni.net/services/CarersInformation.htm>:

Lynne Calvert, Carer Co-ordinator,
Grove Wellbeing Centre,
120 York Road, Belfast, BT15 3HF
t: 028 9504 6108
e: lynne.calvert@belfasttrust.hscni.net

Margaret McDonald, Carer Co-ordinator,
Glen Villa, Knockbracken Health Care Park,
Saintfield Road, Belfast, BT8 8BH
t: 028 9504 6702
e: margaret.mcdonald@belfasttrust.hscni.net

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