

# All Things Finances & Work

Parent Carer Guide to  
Benefits & Beyond



We know how extra expense it can be to care for a child with additional needs. Below we have gathered all financial support we could find to help you.

## **Universal Credit**

Universal Credit is a payment to help with your living costs. It's paid monthly and You may be able to get it if you're on a low income, out of work or you cannot work.

You might get an extra monthly amount if any of your children are disabled. You'll get this extra amount no matter how many children you have.

These amounts were correct at the time of printing. You should always check the .Gov website for up to date amounts.

You'll get:

- £156.11 if you get the lower rate
- £487.58 if you get the higher rate

The amount you get depends on the benefits your child receives and whether they have specific disabilities.

Universal Credit is also replacing the following benefits:

- Child Tax Credit.
- Housing Benefit.
- Income Support.
- Income-based Jobseeker's Allowance (JSA).
- Income-related Employment and Support Allowance (ESA).
- Working Tax Credit.

To find out more about Universal credit,  
follow the QR code here:



## Carer's Allowance

Carer's Allowance is a benefit in the UK that provides financial support to people who are caring for someone with a disability or illness.

### Purpose of Carer's Allowance:

- Financial Support: Carer's Allowance provides a regular payment to help carers with the costs of caring for someone.
- Recognition of Caring Role: It acknowledges the significant contribution that carers make to society.
- Support for Carers: It aims to help carers continue in their caring role while also maintaining their own well-being.

### Eligibility for Carer's Allowance:

- Caring Responsibilities: You must be providing at least 35 hours of care per week to someone with a disability or illness.
- Earnings Limit: Your earnings must be below a certain threshold.
- Age: You must be aged 16 or over.
- Residency: You must usually live in England, Scotland, or Wales.

To find out more about Carers Allowance,  
follow the QR code here:



## Warm Home Discount

Whether you qualify for the Warm Home Discount depends on your energy supplier. Each supplier has different criteria for the scheme.

Not all suppliers offer the discount.

If your supplier offers the Warm Home Discount, and you qualify, you should get a letter telling you about it.

## Cold Weather Payments

Cold Weather Payments are a bit of extra money to help with energy costs during very cold weather.

Very cold weather means the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days.

If you're entitled to Cold Weather Payments, you'll get around £25 for each seven day period of very cold weather in your area between 1 November and 31 March.

## Getting help if you can't afford your energy bills

There are no specific disability-related discounts on energy bills. But if you're struggling to keep up with yours, you could:

- Speak to your energy supplier about how they can support you.
- Make sure you're getting all the benefits you're entitled to.

If you're struggling to pay your energy bills, there are more places to get more information and advice, including on payment plans, schemes, grants, benefits and energy-saving tips.

Ofgem: Help with high energy bills · Fuel Bank Foundation  
· Trussell Trust Helpline

## Benefits Calculator

To find out about possible entitlements you can check the websites below



**turn  
2US**



**entitledto**  
independent | accurate | reliable



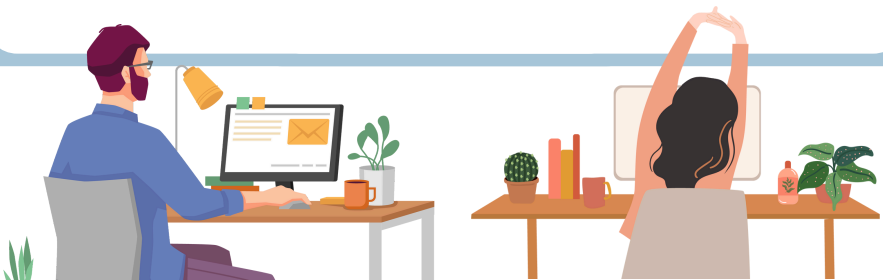
## Returning to Work

Sometimes parents with disabled children are made to feel like they are 'expected' to stay at home and care for their child. However, with support, some parents do manage to work outside the home.

Returning to work for parents of disabled children presents a unique set of challenges. It's a complex balancing act, often involving intricate logistical planning to accommodate a child's specialised needs. Beyond the practical considerations of childcare and therapy appointments, there's the emotional weight of ensuring their child's well-being while also pursuing professional fulfilment.

Parents may face difficulties in finding employers who understand and accommodate their need for flexible schedules and potential emergency leave. There's also the constant navigation of available resources, benefits, and support systems, all while striving to maintain a sense of normalcy for their family. Ultimately, returning to work can be a mind field.

Alternatively, if you are not ready to return to work, use the time to explore roles that maybe in your interest. Becoming a parent carer offers you lot's of new skills and at times, parent carers can begin to thrive in their role, learning new things about them and their innate skill sets. You could explore these further, by heading to college, university, or exploring distance learning courses.



## Carers Leave Act 2024

The Carer's Leave Act 2024 and associated Carer's Leave Regulation 2024 mean that all employees can take up to one week of unpaid leave a year if they have caring responsibilities. This support is available from the first day of employment as a statutory right.

### Emergency leave

Employees additionally have the right to reasonable unpaid time off if a dependent is ill or injured, or if their care arrangements are disrupted.

Carers, like other employees, have the right to request flexible working from their employers. Carers in Carers Trust's research have told us how important flexible working is to them. This includes:

- Working from home
- Starting/finishing work earlier or later
- Working full-time hours over fewer days
- Reducing your hours of work
- Entering a job-share agreement
- Changing your shift patterns
- Working school term-time only
- Annualised hours – working set hours over the year, but with flexibility about when those hours are worked
- Changes to working patterns, such as work around hospital appointments.

If carers require flexibility in the short-term, they may make a non-statutory (informal) request. Informal requests can also be made if a carer is worried about committing to a permanent change and want a trial period.



## Parental leave

If an employee has been working somewhere for at least a year, they can take unpaid leave to look after a child under the age of 18. An employee can take 18 weeks' leave per child in total, and a maximum of four weeks per year. They must give 21 days notice.

## Protection from Discrimination

Carers are protected from discrimination or harassment 'by association' while at work. Discrimination by association is when a person is treated less favourably because of their association with another person who has a protected characteristic, such as age or disability.

### More advice can be given

by:

Pallion Action  
Group



SHARP  
Shiney Advice  
and Resource  
Project



Gentoo  
Money Matters  
Team



### Bereavement leave

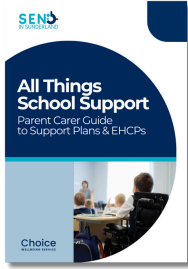
Anyone classed as an employee has the right to time off if a dependent dies. There's no legal right for paid time off for bereavement leave, but some employers might offer pay. This should be in contracts or organisational policies

### Know your Rights:

Sunderland  
carers  
centre

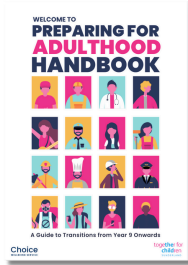
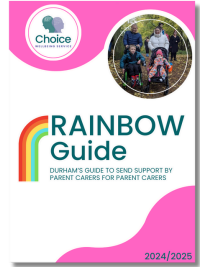
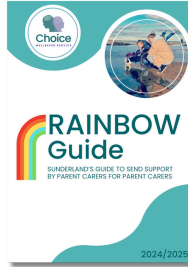


Here are just a few more guides we have available!



Guides on specific subjects

Rainbow Guides



Transitions Guides

# Your Child, Your Choice

Because one size doesn't fit all

Find our website here:

