

Carers Rights Day 2008/09

“Making the most of your money”



One voice brings thought.
Many voices bring change...

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Introduction

On the 5th December 2008 Inverclyde Carers Centre hosted this years Carers Rights Day event in partnership with Inverclyde Council Social Work Services, Your Voice, Inverclyde Community Care Forum and partner agencies.

Each year a range of participatory activities are planned in accordance with the particular theme outlined by Carers Scotland and Carers UK with the aim to;

- **Increase the take up of benefits as many benefits go unclaimed each year**

Claiming benefits which you are entitled to are important in the following ways:

Carers Allowance	Entitlement to or underlying entitlement to Carers Allowance may qualify you for a Carers Premium to be included in other benefits such as Income Support, Housing Benefit, Income based Job Seekers Allowance etc.
Carers Allowance	If you receive Carers Allowance you will receive National Insurance contributions which count towards entitlement to Incapacity Benefit, Contribution paid Job Seekers Allowance, State Retirement Pension.
Carers Allowance	Will help to qualify you for additional State Pension.
Carers Allowance	Will qualify you for £10 Christmas bonus.
8 out of 10 carers	Are financially worse off since they became a carer.
Long term carers	May find themselves on means-tested benefits.
Carers Health	Financial worry can have a negative impact on carers' health.

- **Ensure that carers know their rights**

“Often people looking after family members and friends do not recognise themselves as carers and as a result are not often aware of the practical and financial entitlements available.”

- **Direct carers towards practical support**

Claiming practical support which you are entitled to can assist in the following ways:

Services	Can give carers a choice about whether to continue working or not
Equipment	The right aids and adaptations can give the person they care for more independence and allow for a more comfortable quality of life for both the carer and cared for
Practical support	Help to protect the carers' from ill health
Short breaks	Allows carers to have time to themselves and maintain social contacts

- **Raise awareness of the needs of carers**

“Over 110,000 people in Scotland experience ill health, poverty and discrimination at work and in the community at some point in their lives because they are carers.”

- **To help individuals recognise themselves as carers**

“Transforming the understanding of caring so that carers are valued and not discriminated against.”

Programme of Events

This year's theme was **“Making the most of your money”** in which a full programme of events were organised for the day with a focus on improving the quality of carers' lives in recognition of the caring role they fulfill. The event was attended by 49 carers.



The day commenced with a chairpersons welcome, Carol Reid Chair of Inverclyde Carers' Council, followed by a brief role play session entitled “Getting Financial Help” to set the theme of the day. This involved 3 volunteer carers acting out a scene with a carer presenting to Inverclyde Carers Centre for some financial advice (see appendices).

This was followed by carers taking part in workshops led by;

- Welfare Rights with an 'exploding the myths' session.
- Money Matters with 'money bingo'
- Money Matters with 'money quiz'

All workshops were interactive with a focus on answering common questions and concerns frequently raised by carers'. Full details of the workshops can be viewed in the Workshops section of this booklet.

Carers were given the opportunity to visit the Information Market Place where they could speak to professionals to find out what practical and financial services are available within the community. This could assist with their caring role and to have any further queries or concerns addressed. Stalls included;

- Invest
- Job Centre Plus
- Money Matters
- Welfare Rights
- Care and Repair
- Credit Union
- Pensions Service

After lunch a panel of financial and social services chaired by David Cairns MP answered questions that had been posed by carers and were collated on the 'Money Tree' which had been gathered throughout the day. The panel included Welfare Rights, Money Matter, Credit Union and Social Work Services. Full details can be viewed in the Question and Answer session within this booklet.

The day closed with a Christmas dip and evaluations with 'wishes for the future'.

We would like to thank all the carers who gave their time to attend Carers Rights Day, who put forward their questions and views. This provided the opportunity to capture all comments, 'myths' and queries and enabled the various organisations the opportunity to address, clarify and provide answers to issues that had been brought forward. This process has contributed to the empowerment of carers, to develop awareness of their rights, and build carers capacity to gain practical, financial and emotional support.

All information contained in this information booklet is correct at time of publication.

“If there is something to gain and nothing to lose by asking, by all means ask!”

W. Clement Stone

Workshops and Feedback

All workshops used participatory activities to explore any myths or misconceptions carers have in terms of their emotional, practical and financial entitlements, all with a focus on helping carers to manage their money more effectively, and to help them access financial support and advice.

Welfare Rights 'Exploding the Myths' – Annemarie Ferrie

This workshop utilised statements regarding financial entitlement that are commonly misunderstood, misinterpreted or may require greater clarity for carers. Throughout the activity each statement was taken in turn and carers were asked whether they believed this to be truth or 'myth', which was then followed by discussion.

For some people Carers Allowance will not stop at pension age?

True

If you begin to receive a state pension which is less than carers allowance, state pension will be paid and topped up with carers allowance.

If you are entitled to carers allowance, even if it cannot be paid because you receive state retirement pension, a carers premium of £27.75 will be added to your Pension Credit.

There is no upper age limit for claiming carers allowance!

True

There is no upper age limit for claiming carers allowance however if the carer is pension age and receives state retirement pension at the same amount or more than carers allowance cannot be paid. This is called the overlapping benefit rule and applies to some other state benefits.

I can get income support and carers allowance at the same time?

True

You can get income support and carers allowance at the same time. Income support is means tested, it is reduced by carers allowance and the balance of income support is paid to the carer.

If you have to give up work to care, are you entitled to only £50.00 per week Carers Allowance?

Myth

Carers allowance is paid at the rate of £53.10 but can be topped up with income support depending on any other income or capital you have.

Carers don't get attendance allowance is that right?

True

Attendance allowance is a tax free benefit for people aged 65 years or over who are physically or mentally disabled and need help with personal care or supervision to remain safe.

Low rate attendance allowance is for people who need help only during the day or only during the night.

High rate attendance allowance is for people who need help during the day and during the night.

Can I get carers allowance and incapacity benefit at the same time?

Myth

Carers allowance and incapacity benefit are both income replacement benefits and only one can be paid at a time.

You can earn up to £95.00 per week net income and still receive carers allowance.

(£95.00 is the net figure after deduction of tax, national insurance contributions, half of any contribution you make towards an occupational or personal pension and any other allowable deductions).

Disability Living Allowance (DLA) will stop at 60?

Myth

Although DLA can be paid indefinitely, there is an upper age limit for making your first claim. You can only get DLA if you claim before your 65th birthday.

Money Matters 'Money Bingo' – Nicholas McNeilis

This fun activity explored carers' financial issues utilising 'bingo' as a tool to explore their knowledge and understanding of managing their finances.

What's the best interest rate you can get on your savings account?

Answer: up to 6.5%

This rate was available at the time of the session, however interest rates change all the time. The lesson to be learned here is that it pays to shop around as the best deal will not necessarily be at the bank you hold your current account with.

How many properties will be repossessed today?

Answer: 124

With the ongoing recession this number has now risen to 144 and is expected to rise to 205 by the end of 2009. However, many of these could be avoided by seeking advice when problems begin. Too many people bury their head in the sand and suffer unnecessarily as a result.

Attendance Allowance – How much do you get per week on low rate?

Answer: £47.10

Even if you don't pay for care you may have an underlying entitlement to Attendance Allowance. This adds up to over £2300 per year so it is well worth checking to see if you can make a claim.

If you borrowed £300 from the Provident, how much would you pay back?

Answer: £495

Although Provident loans are convenient and flexible they charge a huge rate of interest – 183% APR. The same loan from a credit union (12.6% APR) would only cost £319.86. Always check the terms & conditions before signing up to any loan.

How much longer than an ordinary lightbulb will an energy saving one last?

Answer: 12

Energy saving bulbs are not only good for the environment but good for your pocket. They'll save you money on your electricity bill and you won't have to replace them as often.

What percentage of Pension Credit went unclaimed in 2005/6?

Answer: 40%

This means that 2 out of 5 people who were entitled to pension credit did not receive it, missing out on over £2 billion worth of payments. When you consider that over 3 million pensioners live in fuel poverty this money could have made a huge difference. Make sure you are getting what you are entitled to.

Money Matters 'Money Quiz' – Anne Jackson

The money quiz activity was used to help carers to adopt different approaches and learn new techniques to allow them to discover ways to manage their money more effectively.

“I’ve cooked too much, I’ll just throw away the left overs”

One third of all the food bought in Britain ends up in the bin. This is not just a waste of food but also a waste of money. By planning your meals for the week and taking a shopping list when you go to the supermarket you can make sure you aren't throwing your money in the bin.

Buy 1 get 1 free – “you get a good deal every time so go for it”

Deals like BOGOF and '3 for the price of 2' are great for items like toilet rolls and cleaning products which don't have a use by date but be careful when buying food. It's not a bargain if you throw it in the bin! Think about going shopping with a friend to make the most of these deals, you can also split the taxi fare!

How are young people getting credit card applications so easily? This needs to be better monitored!

Over the last decade credit has been easy to come by, but with the ongoing credit crunch things are changing. Access to credit is becoming more difficult but that doesn't mean people don't still need to borrow. The upshot of this is that people are turning to high interest lenders and in some cases loansharks. Unfortunately there is no easy answer to this. However, Financial Education courses are being run in schools and communities, both locally and nationally, which aim to educate people about the causes and consequences of debt and to encourage the use of responsible credit.

What's the average number of days a person could survive on their savings?

Answer 2.5 weeks

Less than half of British consumers save regularly. With unemployment on the rise this will leave a lot of people in serious trouble. Setting up a standing order to a savings account or credit union every payday, even for a small amount, can make a huge difference.

Question and Answer Session

Anne marie Ferrie – Welfare Rights

Anne Marie is a Welfare Rights Officer with Social Work Services and has extensive experience in giving information and advice on benefits but also has a very successful track record in representing carers at benefit tribunals.

Questions Posed

Attendance Allowance – Can you get it for a temporary period?

True

Attendance allowance can be awarded for a fixed period or indefinitely. If it is for a fixed period the disability benefits centre will issue renewal claim forms approximately 4 months before the end of the award.

Additional questions and comments from money tree

Would I get an automatic medical assessment when applying for DLA?

No. When a claim is made for DLA the responsibility of ensuring that you meet the qualifying criteria lies with the claimant i.e. if you wish medical evidence to be considered you should provide it with the claim but first seek advice from Welfare Rights.

Grandparents looking after their grandchildren qualify for kinship benefits but you need to be part of the system?

Yes however you must be referred to childcare then an allocated worker must make referral to kinship carers.

Wife on DLA low rate was advised she should be on higher rate. “Where do I go from here”?

Seek advice from Social Work Services Welfare Rights, it is important to ensure that you do not jeopardize the existing award as DLA award can be reduced as well as being increased.

Am I entitled to carers benefits if my son is on incapacity benefit through his head injury? I care for him now.

No. In order for you to get access to carers benefits your son must be in receipt of DLA care component at the middle or highest rate.

Benefits are a right not a privilege. These benefits should be offered and not be lost in a minefield of red tape.

You have a right to the benefit if you satisfy the conditions of entitlement to the particular benefit being sought.

The way the benefit system is administered means that it is the responsibility of the individual to inform him/her self about the benefits which are available.

Christine Reynolds – Money Matters

Christine is a senior money advisor with Money Matters, the successful financial inclusion project which offers a range of advice on financial matters including advice on debt management and assistance with opening bank accounts.

Questions Posed

If I get bank charges there is nothing I can do!

Myth

If you get bank charges the first thing you should do is contact your bank and ask if they will refund them. If it is the first time you have had a charge they are usually willing to do this. If it is not the first time you may have to take a different approach.

At the moment the Office of Fair Trading are taking the banks to court over the fairness of bank charges. If the OFT win it is likely that you will be able to get a refund. However, thousands of other people will also be looking for money back so get your place in the queue now by picking up a reclaim pack from Money Matters and getting your claim in.

Royal bank paying direct debits. Gave me overdraft but haven't asked for one.

Speak to the bank. Some accounts come with a small, interest-free, overdraft included. If you have used the overdraft you will have to pay it back but make sure that you can afford the direct debits without the overdraft before you cancel it, otherwise you will get charges.

What will the bank charges be for an unpaid direct debit?

It depends on the bank and, as a consequence of the court case mentioned above, a lot of banks are changing their charging structure at the moment. But, in general an unpaid direct debit will cost £35 to £40.

To avoid getting charged, set up any direct debits so that they come out on the same day that your benefits or wages come in and be sure to check your balance regularly.

Additional questions and comments from money tree

Not sure what my benefits are? Received statement but not sure what it's telling me?

If you are unsure about your benefit entitlement the best approach is to arrange an appointment with an information worker who will go through it with you.

John Le Brock – Tail of the Bank Credit Union

John is a member of the credit union which assists people to save and borrow money at a low interest level. Credit unions have been an important feature in Inverclyde for a number of years. John is also a member of the British Credit Unions Association.

Questions posed

What is the average interest rate on credit card lending?

Credit card varies between 10% and 22.1% paying on the outstanding balance, whereas the credit union % age rate on the outstanding balance is 12.68%. This works out at £6.54 per £100 borrowed per year of repayment.

Savings made in the credit union before 65th birthday and not withdrawn are insured at £1 per £1. Savings between 65-79 are insured at 25p in the £1.

Archie Dempster – Social Work Services

Archie, service manager within social work services has responsibility for managing all the income maximisation services within the council including welfare rights, money matters and front line social work information services.

Questions posed

Forms are difficult to fill in.

If people are struggling to fill in forms they can present at Social Work Services where experienced staff can assist by arranging an appointment and have a member of staff to assist them with form filling.

I am a carer. Do I have a right to a community care assessment?

Answer: False

As a carer you have the right to a carers assessment not a community care assessment, carried out by your local authority.

Lack of information on what entitled to.

People, including carers should contact their local social work services where they can arrange to have a carers assessment carried out which will establish eligibility for a range of services.

Additional questions and comments from the money tree

Cleaning services and chiropody services are expensive, are these prices catered for in the carers assessment?

Social Work Services do not provide either cleaning services or chiropody services however if, as a carer you require chiropody services you could speak to your GP or District Nurse regarding this service.

There is a charge of £1 for community alarms

Answer: False

There is no charge for community alarms or telecare. These are subject to a personal assessment to establish that these are appropriate to the persons need.



Evaluation

Participants who attended the consultation events were given an opportunity to partake in the evaluation of this event - 16 carers who attended chose to partake in the evaluation, which posed the following five questions:

- Do you feel more informed as a result of this event?
- Do you feel that your views were listened to?
- How satisfied were you with this venue?
- Do you feel that this event was of benefit to you?
- What if anything, would improve this event?

The following offers a breakdown of answers to each question.

Do you feel more informed as a result of this event?

1. Do you feel more informed as a result of this event?		Response Percent	Response Count
uninformed		0.0%	0
a little		18.8%	3
just OK		18.8%	3
informed		50.0%	8
more informed		12.5%	2
Comments			0
		<i>answered question</i>	16
		<i>skipped question</i>	0

The response to this question showed that the majority of people felt '**more informed**' and '**informed**' with 12.5% and 50% respectively, as a result of this event. 18.8% responded that it was '**just OK**' and a further 18.8% felt '**a little**' informed as a result of participating in the event.

Do you feel your views were listened to?

2. Do you feel that your views were listened to?			Response Percent	Response Count
not at all			0.0%	0
not really			0.0%	0
a little			25.0%	4
yes			68.8%	11
a great deal			6.3%	1
Comments				0
			<i>answered question</i>	16
			<i>skipped question</i>	0

The response to this question shows that everyone felt in some way that their views had been listened to with the majority of 68.8% responding '**yes**' and 6.3% responding '**a great deal**'. A further 25% felt their views had been listened to '**a little**'.

How satisfied were you with this venue?

3. How satisfied were you with this venue?			Response Percent	Response Count
unsatisfied			0.0%	0
a little			0.0%	0
OK			31.3%	5
satisfied			37.5%	6
very satisfied			31.3%	5
Other (please specify)				1
			<i>answered question</i>	16
			<i>skipped question</i>	0

From the chart it is evident that 31.3% stated that the venue was '**OK**', 37.5% felt '**satisfied**' and 31.3% were '**very satisfied**' with the venue.

Do you feel that this event was of benefit to you?

4. Do you feel that this event was of benefit to you?			Response Percent	Response Count
not at all			0.0%	0
not really			6.3%	1
just OK			18.8%	3
of benefit			50.0%	8
of great benefit			25.0%	4
Comments				1
			<i>answered question</i>	16
			<i>skipped question</i>	0

The majority of people felt this event was of benefit ranging from 18.8% stating '**just OK**', 50% felt it was '**of benefit**' and 25% felt it was '**of great benefit**'. However 6.3% felt the event was '**not really**' of benefit for them.

What, if anything would improve this event?

The following comments were offered;

- Very satisfactory day
- Nothing really
- During the meeting there was too much noise in the background while questions were being answered

Evaluation Summary

The evaluation process enabled us to gather feedback from those in attendance in order to improve our practice and to ascertain the effectiveness of the day. It was important to keep the evaluation questions to a minimum offering a Likert scale for response (quantitative analysis) thus enabling analysis to record the fine nuances between peoples' feelings. Each question offered a comments part which allowed respondents to record their views (if any), thus offering a more in depth qualitative analysis.

The evaluation shows that overall people felt more informed with 62.5% and the majority expressed that they had felt listened to with 100%, to various extent. Overall people felt the event was of benefit, 93.7%, with the exception of 1 person who felt the event was not really of benefit to them. Most people were of the opinion that the day had went well however comments were made regarding the level of background noise during workshops which will be taken into consideration when planning future events.

Final Conclusions

The theme for Carers Rights Day 'Making the most of your money' was thoroughly explored through the use of participatory activities, role play, a panel session, and by carers having the opportunity to explore the 'Information Market Place'.

All of the events were supported by a variety of financial and social service providers who were on hand to address questions and concerns frequently raised by carers with regard to accessing and utilising such services.

Dialogue and discussion focused on clarifying common misconceptions and providing expert advice. The following themes were discussed; Carers Allowance, Disability Living Allowance, Income Support and Pension Credit in relation to identified topics including upper age limits, entitlement, pension age and benefits and 'overlapping' benefits.

Information was given concerning savings accounts, energy saving advice, tips and techniques for managing your budget and where to seek information and advice for accessing specific services.

An identified issue that became apparent for many carers was the concern that carers cannot receive Carers Allowance if they are pension age, in receipt of state retirement pension and if this state retirement pension is the same amount or more as the amount they would have received with Carers Allowance. This has been termed 'the overlapping benefit rule' and can result in a lot of confusion, unnecessary frustration and stress for carers if not properly explained.

Carers expressed the view that it is unfair to expect them to utilise their state retirement pension, which they are entitled to in their own right, towards the unpaid caring role they fulfill with no additional financial assistance. This issue has been raised and taken forward by David Cairns MP.

We would like to thank everyone who gave up their time to participate in bringing forth their comments and suggestions. This information booklet has been compiled by Your Voice, Inverclyde Community Care Forum in partnership with Inverclyde Council Social Work Services, Inverclyde Carers Centre and Inverclyde Carers Council.

A copy of the Carers Rights Day booklet 2008/09 "Making the most of your money" is available on request at;

Inverclyde Carers Centre
68 – 70 Cathcart Street
Greenock
Telephone: 01475 735180

Inverclyde Council Social Work Services
99 Dalrymple Street
Greenock
Telephone: 01475 714500

Inverclyde Community Care Forum
12 Clyde Square
Greenock
Telephone 01475 728628

Appendices

Role play for Carers Rights Day Friday 5th December 2008

Roles: Carer
Centre Staff Member
Information Worker

Scene – Carer walks into the centre for advice.

Centre Staff: Hello, can I help you?

Carer: Yes, I was wondering if I could apply for Attendance Allowance as I care for my Son.

Staff: Well, Attendance Allowance is actually for the person needing care not the Carer. Do you need any care yourself?

Carer: No I'm fine, I'm only asking because my friend told me I could get some financial help.

Staff: Can I ask if your son receives DLA?

Carer: Yes

Staff: Do you know if he receives the middle or high rate?

Carer: Yes, I'm sure he gets the high rate

Staff: Well you may be entitled to Carers Allowance.

Carer: What is Carers Allowance?

Staff: This is a benefit which is paid to carers who look after someone for more than 35 hours per week.

Carer: Well, I am my son's full time carer.

Staff: Do you have any other income?

Carer: No.

Staff: Then you may be entitled to apply for Carers Allowance

Carer: How do I apply for Carers Allowance? Can you help me with this?

Staff: Yes, I can phone an Information Worker at Social Work who will help you with this?

Scene: Staff member phones Information Worker.

Information Worker: Hello

Staff: Hi, I have a Carer with me at the moment who would like to apply for Carers Allowance and needs some help.

Information Worker: Okay, if you put her on the phone we can arrange a date for an appointment.

Scene: Carer takes phone to speak

Carer: Hello

Information Worker: Hi, can I have your name and is next Tuesday at 10.00am okay for you?

Carer: My name is Mrs. Duffy and that time is fine, thank you.

Information Worker: That's great, see you then.

Centre Staff: Can I tell you about the other services the centre provides.

