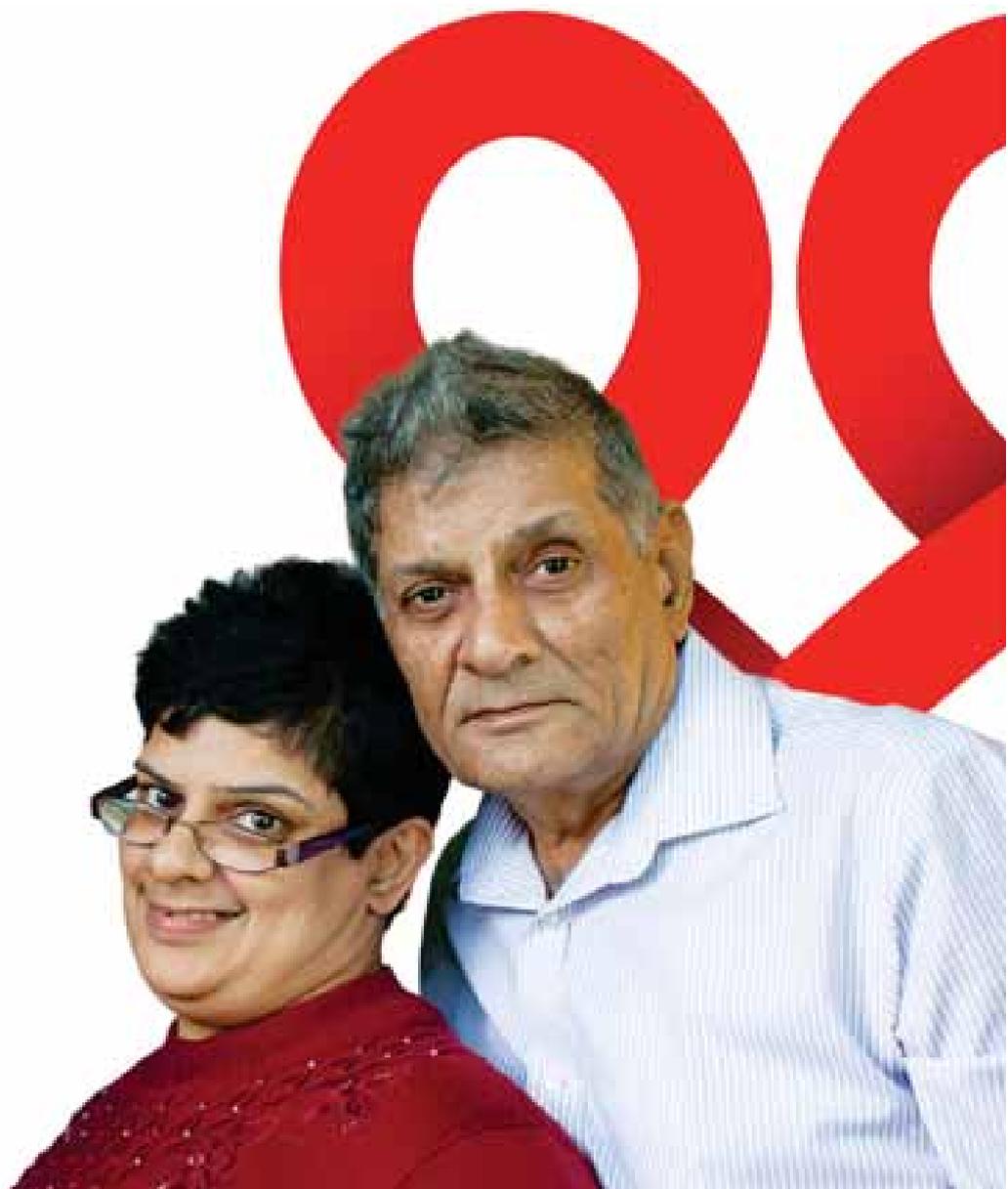


Looking after someone

Information and support for carers



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This icon means there is a Carers UK factsheet available which you can download from our website or order a printed copy by contacting the Carers UK Adviceline on **0808 808 7777** or at **advice@carersuk.org**

About this guide

Every day 6,000 people become carers, looking after family or friends who are older, disabled or seriously ill.

At times, caring can be profoundly joyful. There's nothing more natural and human than helping our loved ones get the most out of life.

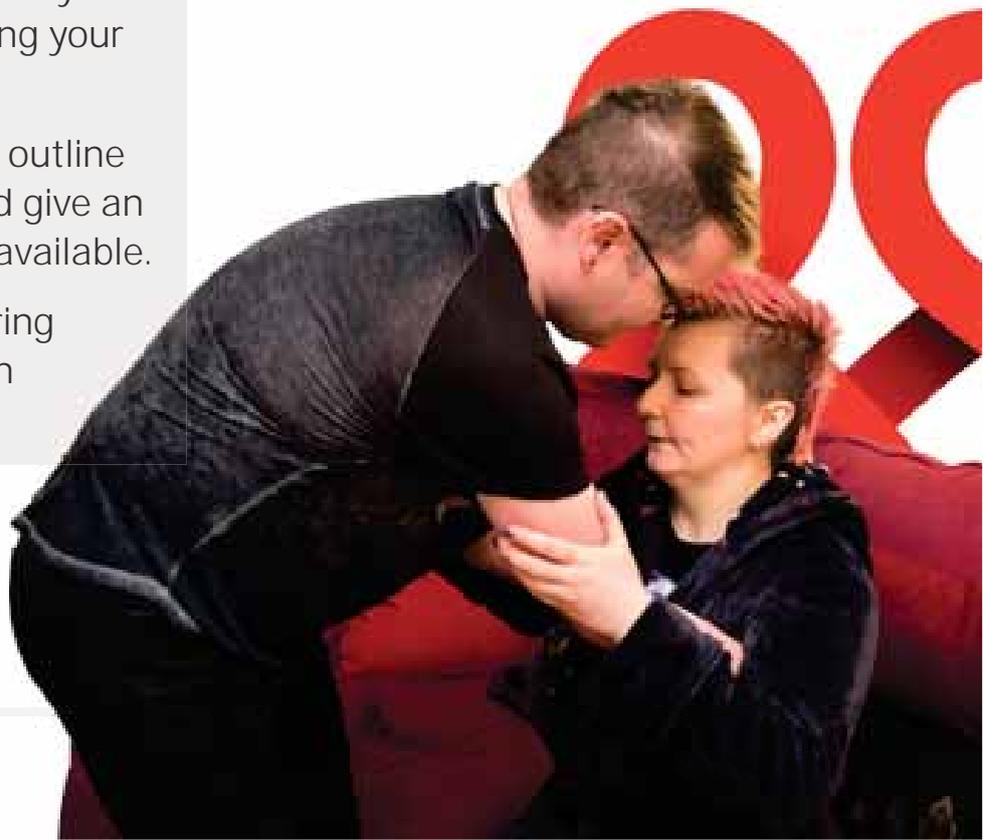
There's also nothing more difficult than focusing on someone else's needs without neglecting our own. Whether we're caring around the clock or balancing caring with work and family life, it can be exhausting. The 'system' can be bewildering. The emotions can be shattering.

However caring affects you, we're here.

Carers UK is here to give you expert information and advice, to champion your rights and to support you in looking after your loved ones without putting your own life on hold.

This guide is designed to outline your rights as a carer and give an overview of the support available.

Whatever challenges caring brings you, Carers UK is in your corner.



A carer's guide

Looking after someone can be tough. Here is a quick guide to ten of the key challenges that caring can throw your way...

1

Getting the right advice and information... quickly!



4

Caring can be extremely complicated, whether we're grappling with the benefits system or considering how to pay for care. Each strand is confusing but when all the strands are tangled, it can feel bewildering. Turning to an expert can help to unravel the most complex situation.

"I was on the verge of a breakdown, and my family life was almost in crisis. I contacted the Carers UK Adviceline and they gave me vital information that empowered me to challenge and win my case with my council."

2

Coping with feelings of guilt

When we're looking after someone, it's important to accept that guilt is normal and that we only feel it because we care. Being able to talk to people who understand what we're going through and how we feel can help us handle our feelings of guilt better.

"After the diagnosis, I was consumed with the thought that I could have done more. Why didn't I recognise the signs? I now accept that what has happened isn't anyone's fault.

So now I don't say I feel guilty, I say I feel sad – an easier emotion to cope with."



3

Being assertive with professionals

Looking after someone will often involve dealing with several different professionals. When we feel a professional has not explained things clearly, does not see the whole picture or perhaps is not doing what they should do, it can be hard to speak up. However, that is exactly what we need to do. And this starts with valuing ourselves and our caring role.



"The doctors discussed his condition with me and agreed that we should implement a care plan to give dad a dignified and pain-free death. They asked if I wanted to talk to dad about it, and I did."

4

Handling difficult conversations

Even a tricky conversation with professionals can be a breeze compared to having to deal with family and friends. We may have to ask a sibling to be more supportive, remind a friend that we still exist or talk gently to a parent who doesn't accept that they can't live independently any longer. This takes courage, bags of patience and tact. Talking it through with people outside the situation can make a world of difference.

"We put off talking about mental capacity with my grandmother. Having these difficult conversations early is far preferable to leaving it too late and having other people make decisions about the future."



6

5

Looking after our own health and wellbeing

As carers, we may have immediate needs such as taking breaks, getting sleep, eating properly or exercising. We may have longer-term needs such as building fulfilling relationships, pursuing hobbies or developing careers. Caring always involves an element of putting our own needs aside. However it's important that we look after ourselves too, so we can keep going as carers, and because we are individuals whose needs are just as valid as those of our loved ones.



"I never took a break – I look back now and wish I had been stronger to let others help care for mum. After years of hardly any sleep and no break, I seem to be constantly poorly and my immune system is at a low."

6

Noticing when we're too stressed

Stress can alert us to potential dangers and spur us on to achieve a goal.

However, sometimes the balance tips too far and the pressure becomes so intense or persistent that we may feel unable to cope.

As soon as we notice it getting too much, it's helpful to talk about how we feel rather than hoping the stress will go away.

"Sometimes stress and tiredness take their toll. One night we had a fight about nothing. At the time I didn't know what to do or where I could go for help. That's how it feels when we're under stress."



7

Making difficult decisions

There will be points when we are faced with a particularly emotional or difficult decision.

Sometimes it's a decision we have planned for, or at least held at the back of our minds. Sometimes it's completely unexpected and leaves us feeling out of control. Where we can, thinking about decisions in advance can help us keep a cool head when it comes to the crunch.

"It's better to be prepared and to do some research about different options, even if you're not sure what route you'll go down. I couldn't have selected the right care home whilst mum was in hospital, in the middle of that stressful time."



8

Keeping relationships fulfilling



"I was suddenly juggling hospital visits, a full-time job and trying not to scream. I remember feeling I had lost all control over my life: that stroke had happened not just to Peter, but to both of us."

Caring for our loved ones can express the best of who we are, and can take a relationship to a profound new level. It can also push us to the brink through financial, emotional and practical strain. Illness can cast aside the best-laid plans and make relationships feel utterly different. What matters most is that there's a way for us to talk honestly and find help when we need it.

8

9

Adapting to changing circumstances

Whether we're looking after someone who's recovering or whose condition is deteriorating over time, caring inevitably involves adapting to circumstances.

Sometimes it's easy to focus on the practical details – the administration of care workers or move to the care home. Being able to stay attentive to our relationship with the person we're caring for in the midst of all that change is far from easy.

"There were times when it seemed that mum was at death's door. But a couple of days later she was sitting up in bed, bright as a button. That really made the emotions difficult, constantly living on the edge."



10

Keeping a sense of humour

Nothing relieves stress and tension better than a good laugh.

Sometimes caring can feel a bit like starring in our own sitcom, and there's no shortage of comedy material. Other times we may need a bit of help finding something to laugh about. Either way, sharing experiences with other carers is often great not just for feeling listened to and understood but for finding the humour that can keep us going.

"Dementia is no laughing matter, but humour is my way of coping.

I treat most of dad's outbursts as comedy gold for the book or the sitcom I'll never get round to writing!"



Join Carers UK for support, understanding and lasting change

However caring affects you and your family, we're here for you.

By joining Carers UK, you can be part of a supportive community and a movement for change.

You can join quickly and easily by:

visiting carersuk.org/join or calling us on 020 7378 4997



@carersuk



/carersuk

Getting help and support



Where to start

Caring can be hard work – physically and emotionally. It's important to find out about the different ways you can get help and support with caring.

One way to get help and support is through an assessment by the local authority social services department. Both you and the person you care for can get an assessment. This may result in help and support being provided to you as a carer and/or to the person you are looking after. For further information see pages 14-15.

You could decide to buy in additional help and support for the person you are looking after. You could decide to employ an individual or use a care provider such as a care agency.

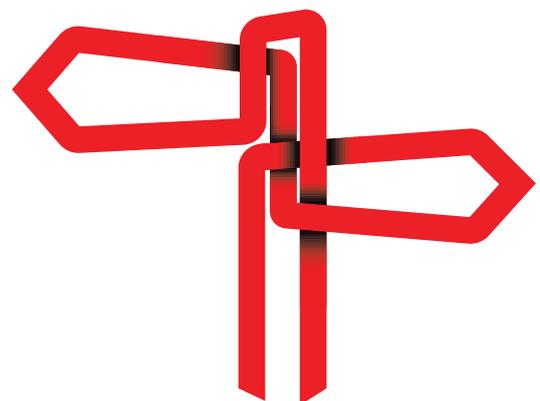
If you are looking for care providers you could:

- ask the local authority if they have a list of approved care providers
- search on the Care Quality Commission website:
cqc.org.uk
- search on the Which? Elderly Care directory:
which.co.uk/elderly-care/care-services-directory

You can also find out about equipment and technology that could help make your home safer, your life easier and provide independence for the person you are looking after – see page 19.

Caring inevitably means adapting to changing circumstances, so it's important to think about the future. You may need to look into different ways of managing someone's affairs, either now or for the future – see page 16.

You could find out if you have a local carers organisation, and if so what support they offer to carers in the area. To find your local carers organisation visit carersuk.org/localsupport



Alex's story

Alex cared for his mother who had mental health needs and an aggressive form of lung cancer until she passed away. He still cares for his dad and has found Carers UK's forum a real source of support.



“ I gradually realised that my mum's care needs were becoming quite severe. My dad was also becoming more frail and I became involved in everything for them. I lived just around the corner so I was there to make appointments, transport them to appointments, make sure my mum took the right medication and I was a source of emotional support and encouragement.

Both of my parents have been reluctant to source help from elsewhere – the more I did, the more they wanted from me and I've found it hard to step back over

the years. I had a lot of guilt if I rushed their care, but also wanted to get in and out as quickly as possible.

The first time I posted on the Carers UK forum I was at rock bottom. I logged in the next day to read the replies and I was blown away. It felt like I had a team of therapists on tap and I'll never forget that. You can spill your guts out and there's no need to wear your 'social mask', people give a mix of emotional support and practical advice, but no one glosses over how hard caring can be.

”

Upfront is a free online tool that can help you get straight to the information you need. Visit carersuk.org/upfront to give it a go!

Upfront



Just a few words...

...from a fellow carer who understands what you're going through can be a lifeline.



There must be other people going through this.



Hi there, I care for my mum. Things have been tough lately...



"I've realised that I am not alone in caring for a loved one... This is the only place I've found that can do that for me and I just wanted to say thank you."

Visit us today and see how sharing a problem or letting off some steam can make a world of difference.

carersuk.org/forum

Carer's assessment

If you are a carer who appears to have a need for support you should be offered a carer's assessment by the local authority of the person you are looking after.

If you are not offered a carer's assessment, you should contact the local authority and ask for one. You can have an assessment no matter what your level of need, the amount of care you provide or your financial means. Your carer's assessment should cover:

- your caring role and how it affects your life and wellbeing
- your feelings and choices about caring
- your health
- work, study, training, leisure
- relationships, social activities and your goals
- housing
- planning for emergencies (such as carer emergency card schemes).

Following the assessment the local authority will decide if you are eligible for support. This can be provided either to you, or to the person you are looking after to reduce the impact of caring on you.

Support could be provided by the local authority, or in the form of a direct payment.

Some examples of the kind of support you could get include; driving lessons, taxi fares, a laptop, help with housework or gardening or a gym membership.

Whether the local authority will pay for any support will depend on your financial situation (if the local authority is one which does charge for carer support – not all do), or the financial situation of the person you are looking after (if services are provided to them).

Even if you are not considered to be eligible for support the local authority must provide you with information and advice on local services to prevent your needs from developing further.



Find out more at
[carersuk.org/
carersassessment](https://carersuk.org/carersassessment)

Note: Carer's assessments are for adults (18+) caring for adults (18+).

If you are looking after a child under 18 or are a carer who is under 18 visit carersuk.org/assessments-under-18 to find out more.

Assessment for the person you care for

If the person you are looking after is an adult and appears to have a need for support they should be offered a needs assessment by their local authority.

The person you are looking after can have an assessment no matter their level of need or their financial means.

The assessment will look at their physical, mental and emotional needs. You as a carer are entitled to be involved in the assessment.

Following the assessment, the local authority will decide whether the person you are looking after is eligible for support. Support could be provided by the local authority, or in the form of a direct payment.

Some examples of the kind of support the person you are looking after could get include; changes to their home to make it more suitable, a care worker, a place at a day centre or a temporary stay in residential care.

Whether the local authority will pay for any support provided will depend on the financial situation of the person you are looking after, unless the support is of a type which must be provided free of charge, such as aids or minor adaptations (which means adaptations up to the value of £1,000).

Even if the person you are looking after is not considered to be eligible for support, the local authority must still provide them with information and advice.



Find out more at carersuk.org/needs-assessment

Note: Needs assessments are for adults (18+).

If you are looking after a child under 18 who is a 'child in need' they can have a Children Act assessment from the local authority. A Children Act assessment will consider all the help that your child needs, the needs of any other children in the family and the help that you may need to care for the child.

Visit carersuk.org/assessments-under-18 to find out more.

Coming out of hospital

Deciding to care, or continue caring, for someone who is coming out of hospital can be very difficult.

It is important to remember that it is your choice whether or not to take on a caring role.

Before the person you are looking after comes home from hospital a discharge assessment should be carried out to see whether they need any support once they are discharged. This discharge assessment should look at whether the person you are looking after is eligible for; any intermediate or reablement care, NHS continuing

healthcare or NHS-funded nursing care, other NHS services and/or community care services from the local authority.

You should also be offered a carer's assessment to see whether you as a carer need support once the person you are looking after is discharged.



Find out more at carersuk.org/hospital

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Managing someone's affairs

You may want to help manage the affairs of the person you are looking after, or may want to know how to plan for doing this in the future.

There are different ways of managing someone's affairs depending on whether the person you are looking after can currently make decisions for themselves (which is called having mental capacity) or whether they are

unable to make decisions for themselves (which is called lacking mental capacity).

Find out more at carersuk.org/managing-someones-affairs

Taking a break

Caring for someone can be a full-time job so breaks are vital to your own wellbeing and quality of life.

There are different ways in which you may take a break as a carer. Only you will know what type of break is best for you. You may need an hour each week, a day here and there, a week or two for a holiday, or a combination of all of these.

Think about the kind of break that you need as a carer and what kind of alternative care the person you are looking after needs.

There are different options for getting alternative care (often called respite care) for the person you are looking after whilst you take a break:

- getting help from the local authority social services department via assessments (see pages 14–15)

- arranging care yourself (see page 11)
- support from friends or family
- some organisations provide break services for carers or for the person being looked after (or both).

If you want to go on holiday, either alone or with the person you are looking after, there may be some help you could get towards the cost. You could see if there are any local grants or schemes to help carers with the cost of a holiday and you could have a look through the list of organisations in our taking a break factsheet.



Find out more at carersuk.org/break

“Catch up on sleep and give yourself time to think. When you’re caring there are often complex emotions to deal with and feelings of loss. There is no right way to use your time, just be gentle on yourself.”

“It took years before I was able to consider respite for my daughter. Eventually after a difficult episode I gave in and accepted. Years on I now know I need that complete break each year. I come back recharged and more able to cope.”

Linda's story

Linda cares for her husband, Charles, who has dementia and diabetes. Linda's local carers' service runs a sitting service, when volunteers will go and sit with Charles for a few hours so that Linda can do something for herself.



“ You do find yourself slightly isolated as a carer. I have friends, but often Charles' day-to-day needs transcend my own, so I can be an unreliable friend.

As his carer I do a whole host of things to help him throughout the day – from making sure he takes his medication and doing his dinner to getting him to his different hospital appointments. In Neath Port Talbot the carers' service has created the sitting service, when a volunteer will come in to sit with Charles for an hour or so at a time. They don't do any caring activities, but keep him company and put my mind at ease that there's someone there making sure nothing is going wrong.

The service helps me pop out every now and again, even if it's just to go to the doctors myself or for a haircut.

Like many other patients my husband doesn't really like respite. Luckily, over the years we've had a friend that manages to come and look after him if I'm away for longer periods. That really works for us as I can take a break knowing that Charles is getting the care he needs, the way he likes it.

That said, it's not the long breaks that I look forward to, my main break is my garden, it's the perfect escape. I'm within shouting distance if Charles is inside the house and I can have my mobile phone on me while I'm pottering around should there be an emergency. When the weather gets nice Charles can come outside and talk to me as I garden. I'm always there, still caring, but I'm away and taking some time for myself at the same time.

”



If you need advice and information about taking a break, download our factsheet at carersuk.org/break or contact the Carers UK Adviceline on **0808 808 7777** or at advice@carersuk.org

Equipment and technology

Different types of equipment, adaptations and technology could help make your home safer, your life easier and provide independence for the person you are looking after.

Equipment could be purchased privately or you might be able to get help with the cost through the NHS or through assessments from the local authority, if they consider that the person you are looking after needs such equipment.

Minor adaptations (which means adaptations up to the value of £1,000) should be provided free of charge through assessments from the local authority, if they consider that the person you are looking after needs such adaptations. Adaptations that cost more than £1,000 could be paid for privately, or you could see if the person you are looking after can apply for a disabled facilities grant.

Telecare and **telehealth** use technology to help people to live independently in their own homes and give you, the carer, peace of mind.

Telecare consists of a range of unobtrusive monitoring technology such as sensors positioned throughout the home which can detect if there is a problem, such as a gas leak or fire, or if the person you look after has a problem and

needs assistance. It also includes wearable technology that can detect falls and locate a person if they have wandered.

Telehealth is a way of monitoring a person's health remotely, through equipment they have in their home. It can monitor conditions such as asthma, heart failure, diabetes, chronic obstructive pulmonary disease (COPD), stroke and hypertension.

Everyday technology such as the internet or your mobile phone can take the stress out of a whole host of tasks such as shopping and coordinating care for the person you look after and can help with condition self management.

Find out more at carersuk.org/tech



Olga's story



“ When I first heard about Carers UK's Jointly app, I was juggling full-time work with caring for my parents. I was living in London – 170 miles away from their home in Staffordshire.

It was a complicated and stressful situation. My mum has a range of conditions, including osteoporosis and arthritis. My dad had been caring for her, until 2015 when he was diagnosed with lymphoma and needed care himself.

My siblings and I tried to coordinate it between us, taking turns to travel to their home to help around the house, cook meals and take them to appointments.

Jointly was an excellent way of making sure we had all the information we needed in one place. We only had to enter the

information once and all of us had access to it. Up until then we'd been trying to coordinate everything through email, phone calls and trying to share calendars.

Each time one of us took mum or dad to an appointment we would make notes in Jointly. The medication list meant we all had up-to-date information to share with the GP – which was essential when dad was prescribed aspirin, which he wasn't allowed to have whilst on his cancer drugs.

Being able to look after my parents has been really important to me. I wanted to return the care and love they gave me during my childhood. After dad passed away in 2016, my siblings and I have continued to share the care for mum, and Jointly helps us do that. ”

Developed by Carers UK, Jointly is an innovative mobile and online app that is designed by carers for carers. Find out more at carersuk.org/jointly

jointly

Looking after someone?

Our *jointly* app can make your life easier



Looking after someone can be complicated. Jointly helps me stay on top of things and share information easily with everyone involved in sharing the care.

Jointly makes caring less stressful and a lot more organised.

Jointly is a mobile and online app designed to keep people connected as they share care.

It includes:

- Group messaging
- Task management
- Shared calendar
- Profile and contacts pages
- Medication manager.

Caring is easier when you do it *jointly*

jointlyapp.com

Developed by Carers UK



 **carersUK**
making life better for carers

Your finances



Getting information on benefits

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.

As well as increasing your household income, benefits can sometimes help protect your State Pension entitlement in the future.

The Carers UK website covers the main conditions for each benefit. Find out more at carersuk.org/benefits

The Carers UK Adviceline can carry out a benefit check for you – email advice@carersuk.org or call 0808 808 7777.

You can get a benefit check online. It will take about 20 minutes to complete.

Visit entitledto.co.uk/benefits-calculator or turn2us.org.uk/find-benefits-grants

These online tools are not suitable for everyone. Special rules apply to some groups of people, for example: students, people under 18, people in permanent residential care, UK nationals who live abroad and people who are not British or Irish citizens.

You may be able to get a face-to-face benefit check from a local advice centre such as your local Citizens Advice Bureau, Age UK, carers organisation or disability charity.



Carer's Allowance

If you're looking after a family member or friend, you may be entitled to Carer's Allowance.

You may be eligible for Carer's Allowance if you meet all of the following conditions:

- you look after someone who gets a qualifying disability benefit – this includes the middle or the higher rate of the care component of Disability Living Allowance (DLA), either rate of the daily living component of Personal Independence Payment (PIP), either rate of Attendance Allowance, Constant Attendance Allowance (at a certain level) and Armed Forces Independence Payment (AFIP)
- you look after that person for at least 35 hours a week
- you are aged 16 or over
- you are not in full-time education
- you don't earn over £116 a week (after deductions)
- you satisfy UK presence and residence conditions.

If you are getting certain other benefits, including a State Pension, then you might not be able to be paid Carer's Allowance at the same time.

However, it might still be useful to make a claim and receive what is

called the 'underlying entitlement' to Carer's Allowance, even though you won't be paid the benefit itself. This is because this 'underlying entitlement' to Carer's Allowance can help to increase any means-tested benefits you might be getting (such as Pension Credit, Housing Benefit and Council Tax Reduction), or it could mean that you become entitled to means-tested benefits for the first time.

Claiming Carer's Allowance can sometimes have an impact on other benefits you receive, but this shouldn't put you off thinking about making a claim, as it can often increase your household income overall.

Claiming Carer's Allowance never reduces the amount of Disability Living Allowance (DLA), Personal Independence Payment (PIP), Attendance Allowance or State Pension that the person you are looking after gets. However it can sometimes affect any means-tested benefits they get.



Find out more at carersuk.org/carersallowance

Carer's Credit

Carer's Credit is a way of protecting your State Pension rights if you are looking after someone but are not paying National Insurance contributions through paid work and are unable to claim Carer's Allowance.

You do not get paid any money if you claim Carer's Credit, but you get a National Insurance contribution credit to help protect your record (which helps to protect your entitlement to a State Pension).

If you already get Carer's Allowance then you do not need to claim Carer's Credit as your record is already protected.

To claim Carer's Credit you need to be looking after someone for a total of 20 hours or more a week. The person you are looking after must normally be getting one of the following:

- the middle or the higher rate of the care component of Disability Living Allowance (DLA)
- either rate of the daily living component of Personal Independence Payment (PIP)
- either rate of Attendance Allowance
- Constant Attendance Allowance
- Armed Forces Independence Payment (AFIP).

However, if the person you are looking after doesn't get one of these benefits, you may still be able to get Carer's Credit. When you apply, fill in the Care Certificate part of the application form and get a health or social care professional to sign it.

Carer's Credit can also help with breaks in your caring role. You can claim Carer's Credit for any week within 12 weeks before the date you become entitled to Carer's Allowance or following the week you stop being entitled to Carer's Allowance. This is without meeting the 20-hour condition. This means you could have a break in caring for up to 12 weeks without losing your National Insurance contribution credit.

Find out more at carersuk.org/carerscredit



Disability benefits for the person you are looking after

The person you are looking after may be entitled to disability benefits to help pay for the extra costs of long-term illness or disability.

Disability benefits are not dependent on how much money the person you are looking after has, and they are not based on their National Insurance record. However, there are conditions they would have to meet in order to receive one of these.

Disability Living Allowance (DLA)

If you are looking after a child under 16 then you could claim DLA for them. DLA has a care component which may be awarded if the child needs help with personal care (such as dressing, washing or using the toilet) or supervision to make sure they are safe, because of their illness or disability. The help the child needs must be substantially more than the help needed by a child of the same age without the illness or disability. DLA also has a mobility component which may be awarded if the child needs help getting around.

 Find out more at carersuk.org/dla

Personal Independence Payment (PIP)

If you are looking after someone aged between 16 and 64 then they could claim PIP. PIP has a daily living component which may be awarded if they need help with daily living activities, such as dressing, washing or using the toilet. PIP also has a mobility component which may be awarded if they need help getting around.

 Find out more at carersuk.org/pip

Attendance Allowance

If you are looking after someone aged 65 or over then they could claim Attendance Allowance. Attendance Allowance may be awarded if they need help with personal care (such as dressing, washing or using the toilet), or supervision to make sure they are safe.

 Find out more at carersuk.org/attendanceallowance

Help with council tax

If you're caring for someone you may be able to get help with your council tax bill.

Council Tax Reduction (sometimes called Council Tax Support) is a scheme run by local authorities to help those on a low income with their council tax bill.

There are a number of circumstances in which **properties can be exempt from council tax**. These are the ones that may be particularly relevant to you as a carer:

- if you have left the property empty and it is no longer your main residence because you are providing personal care to someone
- if the only person(s) living in the property are severely mentally impaired and no one else could be liable to pay the council tax
- if the property has been left empty by someone who is now resident in a hospital, a care home or a hostel where personal care is provided.

There are sometimes **discounts you can get on the council tax bill**. If only one person lives in the property a 25% discount can be applied to the bill; and if no-one lives in the property a 50% discount can be applied to the bill. Certain people, including some carers and people with a severe mental impairment, are not counted when the council works out how many people live in a property.

You may be able to pay less council tax under the **disability reduction scheme** if your home has had work carried out on it to help you or someone else living with a disability.



Find out more at carersuk.org/counciltax



Other financial help

There are other ways you may be able to get help with your household finances – such as help with fuel costs, help with health costs, or by applying for certain loans or grants.

Help with fuel costs

There are a number of ways you can get help with fuel costs:

- if you have reached the qualifying age you may be entitled to a Winter Fuel Payment to help pay winter bills – this can be between £100 to £300 depending on your circumstances
- if you're receiving certain benefits you may be able to get a Cold Weather Payment of £25 for each week between 1 November and 31 March in which the average temperature in your local area is at or below freezing over seven consecutive days
- if you meet certain conditions you could get a Warm Home Discount on your electricity bill – this can be around £140.

Find out more at carersuk.org/fuel

Help with NHS health costs

If you are getting certain benefits you may qualify for help with NHS health costs. This includes free prescriptions, free dental treatment, free NHS eye tests and vouchers to help pay for glasses/contact lenses, as well as reimbursement of fares to hospital for treatment for you or your child. You can also claim for the fares of a companion who needs to travel with you for medical reasons.

If you are aged 60 and over, you can get free prescriptions and NHS eye tests regardless of your income.

If you aren't getting benefits which entitle you to help with NHS health costs, but you have a low income, you may be able to get help with health costs through the NHS Low Income Scheme.

Prepayment certificates for prescriptions can also reduce costs if you regularly pay for medication.

Find out more at carersuk.org/healthcosts

Budgeting Loan

If you are getting certain benefits you may be able to get a Budgeting Loan to help pay for essential things like rent, furniture, clothes or hire purchase debts.

The smallest amount you can borrow is £100. Budgeting Loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks.

Find out more at gov.uk/budgeting-help-benefits

Help from your local authority

Your local authority may have a welfare assistance scheme to help people in a crisis and/or those who cannot afford to buy household goods like fridges, freezers, beds etc.

You should get in touch with your local authority to see what help they can offer.

The Child Poverty Action Group's website can link to your local scheme, visit: cpag.org.uk/lwas

Grants

There are sometimes grants that you may be able to apply for. You can ask a local advice centre if there are any local grants. Turn 2 Us is a charity which has a grants search tool. Find out more at turn2us.org.uk

Quotes from the Carers UK Adviceline

“ Thank you so much for your email, there was lots of good information in there for me. I would like to thank you personally for the support and your care for people like myself. You're a star and once again thank you from the bottom of my heart, it's good to know there are people who can help me and my dad in times like these. ”

“ Thank you so much for all your help and advice I am so grateful. It has been a big decision to give up my job to become a carer but it's definitely the right thing to do. Thank you for all the useful contact information in this email. Have a lovely weekend and please do contact me for feedback about the quality of your service, you are an amazing source of support. ”

Your work



Working carers

If you are juggling work with caring for family or friends, you are not alone – there are three million working carers in the UK.

There are rights you have in work which might help you to juggle work and care (see pages 32–33). As well as these statutory rights, you may also have additional contractual rights.

In addition to your rights at work, there might be other ways to make juggling work and care easier, such as accessing relevant support at work (see page 34), or outside of your employment.

If you are struggling to juggle work and care and are thinking of leaving work it is important to consider the full implications it could have on your income, quality of life and future pension entitlements.

You could think about whether there is anything you can do to make it easier to juggle work and care such as getting help and support (see pages 10–21), seeing whether there are any rights you have at work which could help your caring role (see pages 32–33), and seeing if there is any additional support available which could help (see page 34).

You could also get a benefit check from the Carers UK Adviceline to find out what your financial situation would look like if you were to leave work or reduce your hours (see page 32).

Find out more at carersuk.org/work

Your rights in work

Juggling work and care can be very challenging. It's important to find out about your rights and about any support that is available.

Your rights at work come from two sources:

- the law gives you 'statutory rights' which everyone has
- your contract of employment gives you 'contractual rights', which can be more generous than statutory rights.

The following information is about statutory rights. However it is always worth checking your contract of employment, staff handbook or letter of appointment to see if you have any contractual rights on top of your statutory rights.

All employees have a **right to request flexible working** after they have worked for the same employer for 26 weeks (six months), as long as they haven't already made a flexible working request within the last 12 months.

Employers can only refuse requests for certain specified reasons.

Examples of flexible working include:

- home working
- part-time working
- term-time working
- flexitime
- working compressed hours
- job sharing
- shift work.

The Equality Act 2010 provides carers with **protection from some forms of discrimination**. For example, employers and providers of goods and services must not treat carers less favourably than those without caring responsibilities.

All employees have the **right to take a 'reasonable' amount of time off work to deal with an emergency or an unforeseen matter** involving a dependent (which includes your partner, child or parent, or someone living with you as part of your family – others who rely on you for help in an emergency may also qualify).

The time off is unpaid unless your employer is willing to give paid time off as a contractual right.

Examples of emergency situations:

- a disruption or breakdown in care arrangements
- the death of a dependant
- if a dependant falls ill, has been assaulted or is in an accident
- to make longer term arrangements for a dependant who is ill or injured (but not to provide long term care yourself)
- to deal with an incident involving a child during school hours.

If you have worked for the same employer for 12 months and you are responsible for a child aged under 18, you are entitled to 18 weeks **parental leave** per child, which must be taken by the child's 18th birthday.

This time off is unpaid unless your employer is willing to give paid time off as a contractual right.

Visit carersuk.org/work to read our online information.

"I care for my daughter and work part time. It's the only break I get from my caring role. It's a struggle to organise, especially in school holidays, but I enjoy getting out of the house and talking to the customers."

"I applied to reduce my working hours from five to four days a week, on flexible working grounds. It's hard work, but does mean I can fit in appointments and care meetings on my day off."

"I care for my wife, who has MS and epilepsy. We have paid care workers coming in to help, which means I am able to work full time. However, when my wife has a bad episode the whole routine falls down.

My employer supports me with a great deal of flexibility. When an emergency does happen, it is 'don't worry about work'. However, I quickly use up my annual leave because of caring, and unpaid leave isn't an option."

Getting support

Telling your employer that you are a carer is not always an easy step.

Ask your employer if they have a carers policy or another policy that could support you as a carer, such as special leave.

Some companies operate counselling services and have advice packs for carers. Trade unions can also be a good source of support. You may find that your colleagues are supportive, or even in similar caring situations themselves.

As well as seeing if there is any support available to carers through your employment, you could explore the support available outside of your employment.

This could include getting a carer's assessment to see if there is any support the local authority can offer to help you juggle work and care – see page 14.

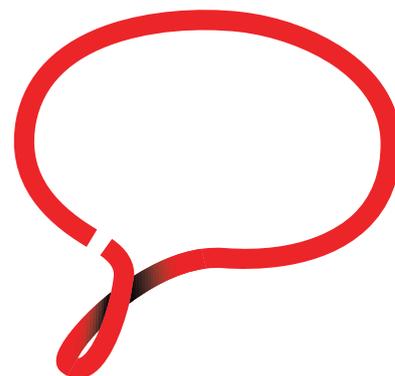
This could also include speaking to others who know what you are going through.

A local carers organisation may have support groups – visit carersuk.org/localsupport to find a carer's centre in your area.

Our online forum may be a good place to speak to other carers about how you are feeling – visit carersuk.org/forum.

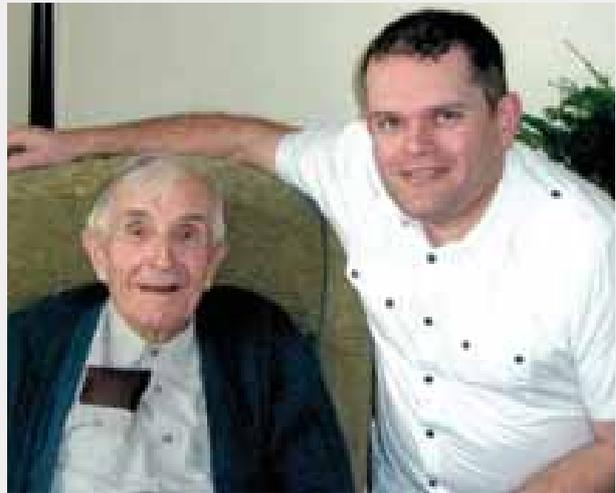


Carers UK runs Employers for Carers, providing practical advice and resources to help employers support the carers in their workforce. You could talk to your employer about joining Employers for Carers – find out more at employersforcarers.org



Simon's story

Simon and his fiancée, Lynn, cared for her father, Bryan until he passed away this year, aged 86. His employer, Nutricia, has a Carers Policy in place, allowing Simon to receive the help and support he needed to balance his work life with caring for his father-in-law.



“ By the end, Bryan needed full support, from feeding through to personal care. Part of my caring role also consisted of looking after Lynn through the extremely tough times we went through. The amount of support offered by the health service sometimes lacked coordination and we often ended up in A&E with Bryan.

The situation started to impact me at work, long waits in A&E meant that I couldn't always make it into work. But I became more open about what was happening at home, I shared my experience with my manager and I slowly found other people around the business that had had similar experiences.

My manager was amazing. He helped me with work priorities, being flexible and very understanding when the request would come through at extremely short notice for me to be away from work. People in the team supported me with my workload and others in the business were a good sounding board!

I feel very fortunate to be in a workplace where such support is available and feel for those that don't. Thanks to having so much help from my employer, I was, in turn, able to give Lynn some of the support she needed while her father's health deteriorated. ”

“ Caring is part of all of our lives – whether we're caring for others or needing care ourselves. As an employer, we are committed to supporting our colleagues who have caring responsibilities.

We are proud to work with Carers UK to help highlight the importance of good nutrition for carers, and to support Carers Rights Day – helping Carers UK reach more carers with information and advice. ”

– Filippo Della Torre, *General Manager, Nutricia Advanced Medical Nutrition, UK and Ireland*



Lorna's story

Lorna has a 21 year old son James who has full body cerebral palsy. Lorna has cared for James throughout his life. She has worked at Sainsbury's for the past five years.



“ I joined Sainsbury's when James was 16, as my husband and I had separated and I needed part time employment. I saw the position at Sainsbury's and thought the hours would fit in with my childcare arrangements and responsibilities to James.

I started as a customer service assistant on 16 hours per week, and found I loved the environment and the colleagues. It gave me some normality, a different routine and some friends – as it is very easy to become isolated when caring for someone 24 hours a day.

As I grew in confidence I decided I would like to progress my career, and was actively encouraged to do this. I went through the cohort programme and successfully passed my sign off, which really boosted my confidence and my self-esteem. I felt valued and incredibly supported throughout

the whole process.

There was a time when James was in Great Ormond Street Hospital, very poorly, and it was reassuring to know that the team supported me; swapping shifts, making it possible for me to spend as much time as needed with my son when he was at his most vulnerable.

I received many calls checking in with us, and it was so nice to know people were thinking about us.

This was so important to have the worry of work taken away from me at a time when there was so much uncertainty in my life, and is truly something I will never forget. I continue to feel I work in a place where I can be both a carer and a colleague, and feel genuinely supported in both roles.

I am thankful to work for an organisation where this is possible.”

“ At Sainsbury's we want to be the most inclusive retailer where people love to work and shop. We're very proud to support this guide. Caring is something that we are positive about supporting as a business – whether it's colleagues caring for others or a colleague requiring support themselves. We will be flexible to support the needs of our colleagues and ensure development opportunities are available too, as we have many carers in different positions of the business, and we don't see caring as a barrier to career progression.”

– Tim Fallowfield, *Company Secretary & Corporate Services Director, Sainsbury's*

Sainsbury's

"Every piece of writing contained in this anthology is a testament to belonging – a reminder of what it is to be human, and what each one of us has to offer the other."

– Cheryl Moskowitz, Carers UK creative writing competition judge

Not in the plan

An anthology of poems and stories by carers

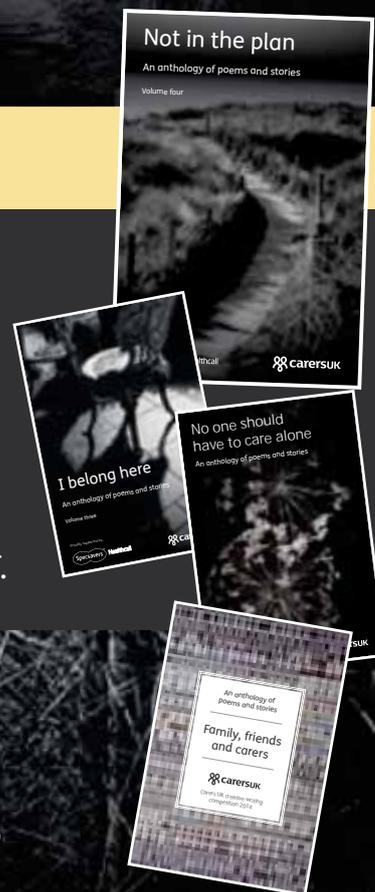
Volume 4 available now

Buy your copy of 2017's winning and highly-commended poems and short stories for £5. Or purchase it as part of a set with 2014, 2015 and 2016's anthologies too for just £14.

Available at carersuk.org/anthology

Members can use the discount code MEMCREATIVE to get 30% off.

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Directory

There are a range of national organisations that can provide help. We've listed some of these below.

There are also many support groups and organisations locally that can provide help. Visit carersuk.org/localsupport to see what is available where you live.

Alzheimer's Society

Information and advice for people with dementia and their carers.

T 0300 222 11 22

alzheimers.org.uk

Age UK

Information and advice for the over 60s.

T 0800 678 1174

ageuk.org.uk

Care Quality Commission

The independent regulator of health and social care in England.

T 03000 61 61 61

cqc.org.uk

Carers Trust

In partnership with a network of local centres they provide advice, information and support to carers.

T 0300 772 9600

carers.org

Citizens Advice

Local offices for advice/representation on benefits, debt and housing.

citizensadvice.org.uk

Contact

Information and advice for families who care for children with a disability or special need.

T 0808 808 3555

cafamily.org.uk

Disabled Living Foundation

Information and advice on equipment for independent living.

T 0300 999 0004

dlf.org.uk

Independent Age

Information and advice for older people, their families and carers.

T 0800 319 6789

independentage.org.uk

Carers UK Adviceline

Caring can present all kinds of challenges, from filling in forms to coping with emotions. We're here for you with advice, information and support every step of the way.

0808 808 7777

advice@carersuk.org

Open Monday to Friday, 10am to 4pm.



Macmillan Cancer Support

Information and advice for people with cancer, their families and carers.

T 0808 808 00 00

macmillan.org.uk

Marie Curie

Support for people living with any terminal illness, and their families.

T 0800 090 2309

mariecurie.org.uk

Mencap

Information and advice for people with a learning disability, their families and carers.

T 0808 808 1111

mencap.org.uk

Mind

Information and advice for people affected by mental illness and their carers.

T 0300 123 3393

mind.org.uk

Relate

Counselling and support services for couple, families and young people.

T 0300 100 1234

relate.org.uk

Rethink

Information, advice and community services for people affected by severe mental illness and their carers.

T 0300 5000 927

rethink.org

Shelter

Information and advice on housing issues.

T 0808 800 4444

shelter.org.uk

Turn 2 Us

Information and advice on benefits and grants.

T 0808 802 2000

turn2us.org.uk



Every day 6,000 people become carers,
looking after family or friends who are
older, disabled or seriously ill.

However caring affects you, we're here.

Carers UK

20 Great Dover Street
London SE1 4LX

T 020 7378 4999 **E** info@carersuk.org

carersuk.org



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For expert advice and information about caring,
contact the Carers UK Adviceline.

T 0808 808 7777 **E** advice@carersuk.org

Open Monday to Friday, 10am to 4pm.

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