

CARERS UK
the voice of carers

Looking after someone

a guide to carers' rights and benefits

2012/13



Welcome

Did you know that three in five of us will be carers at some point in our lives? - caring for an ill partner or friend, an older parent or a disabled child. Despite caring being so common, most people don't immediately see themselves as a 'carer' and often aren't given the advice and information they need, whilst others have to fight to get support.

This means that, whilst caring can be incredibly rewarding, it can also take a huge toll on your health and family finances, and many carers have to give up work or reduce working hours to care. Carers UK was set up to change this. As an organisation of carers, throughout our history we have battled to get carers the financial, practical and emotional support that's needed. We've won significant rights for carers and caring is gaining more recognition as one of the key issues facing our society. However, we still have a lot to campaign for, and, with real pressures on social care services and big changes to the benefits system we know many families are going through an incredibly anxious period.

In tough times, it has never been more important for carers to know their rights. That is why we produce this booklet each year, covering the essentials that every carer should know - all based on the key piece of advice that carers give each other time and time again: know your rights and make sure you're as well informed as you can be.

If you are caring, I hope this guide can provide reassurance that you are not alone and can help prepare you for the future.



Heléna Herklots
Chief Executive, Carers UK



Supported by Sainsbury's

In 2010, as part of our commitment to become a great place to work, we became the first retailer to sign a partnership with Carers UK. It was important for us to support our colleagues who balance work with their caring responsibilities and since then we have launched a number of initiatives to help not only our colleagues but also our customers who have caring responsibilities. We have developed our HR policies and we have worked closely with Carers UK and other organisations to help identify hidden carers in our local communities and direct them to valuable sources of advice, information and support. We are immensely proud of our partnership with Carers UK and we will continue to be a passionate supporter of carer's rights.

Jacki Connor
Director of Colleague Engagement, Sainsbury's

About this guide

Carers have certain legal rights to benefits and other help. Carers UK is aware of many carers who do not know about their rights or how to get help. Every year millions of pounds of carers' benefits are unclaimed. Carers UK is here to make sure carers find out about their rights and access help.

This guide sets out rights carers have, and how to get both financial and practical help and support with combining work and caring.

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There are 7 key steps highlighted in this guide which every carer should make sure they have taken. Whether you are new to caring, or you have been looking after someone for a long time, take a look to make sure you're getting all the support you can.

steps every carer should take

Financial help

1 step

Are you missing out on any money?

If you think you might be missing out – have a benefits check to make sure you're claiming all you can. Ring Carers UK's Adviceline on 0808 808 7777 for a full check.

The information below applies to England, Wales, Scotland and Northern Ireland unless otherwise stated.

The benefit system is complicated and finding out what you are entitled to can be difficult. The main benefits affecting carers are listed below - but not everything is covered and some of the rules can be quite confusing so please get in touch if you do not understand anything or the information you need is not here.

The Government is also making big changes to the benefits system - this booklet introduces the changes to Disability Living Allowance which is being replaced for working-age people by a new Personal Independence Payment from April 2013. The replacement of means-tested benefits for people of working age (like Income Support and Jobseeker's Allowance) by a new Universal Credit will start at the end of 2013 and will be covered in next year's version of this guide.

Carers' benefits

Carer's Allowance

Carer's Allowance is the main benefit for carers. You can get Carer's Allowance if the person you look after gets one of these benefits;

- Attendance Allowance
- Disability Living Allowance (the middle/higher rate of the care component)
- Personal Independence Payment (both rates of the daily living component)
- Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or full day rate with a War Disablement Pension).

You must also satisfy these conditions;

- you look after someone for at least 35 hours each week, and
- you are aged 16 or over, and
- you are not studying full-time
- you don't earn more than £100 a week from work (after some deductions), and

- you satisfy UK residence and presence rules, and
- you satisfy immigration rules.

Sometimes, if you are paid Carer's Allowance, the person you care for may lose some of their benefits. If you are unsure, seek further advice.

HOW TO

To claim Carer's Allowance, contact The Benefit Enquiry Line on 0800 88 22 00 (Textphone: 0808 24 33 55). For Northern Ireland contact 0800 220 674.

Overlapping benefits

If you are already getting State Retirement Pension, Incapacity Benefit, contributory Employment and Support Allowance, bereavement benefits or any other 'earnings replacement' benefit paid at or above the rate of Carer's Allowance, you cannot be paid Carer's Allowance.

However if you still meet all the criteria listed in the bullet points on the previous page, then you could have 'underlying entitlement' to Carer's Allowance, which can help you to get more money from other benefits (eg an extra amount of Income Support or Pension Credit), so it may still be worth claiming. For further details, see 'Carers premium/addition' on page 6.

Income Support

Income Support is a benefit to help you if you are a carer who is on a low income and under the 'qualifying age' for pension credit (see below). It can top up Carers' Allowance or a range of other benefits. It may also be possible for you to receive it if you receive no other benefits. The amount you get varies according to your family circumstances, income and age. It is not possible to get Income Support if your savings are higher than £16,000. If you are a carer you may be entitled to an extra amount of Income Support.

HOW TO

To claim Income Support, ring Jobcentre Plus on 0800 055 6688. In Northern Ireland contact your local Social Security office. See www.nidirect.gov.uk for contact details or to download a claim form.

Pension Credit

Pension Credit is a benefit for people who are of, or over, the 'qualifying age' and on a low income. For women, this is their State Pension age, which depends on their date of birth. For men this is what their State Pension age would be if they were a woman. It is means-tested so your income and

savings will affect the amount you get. Pension Credit is split into two parts; Guarantee Credit and Savings Credit:

- Guarantee Credit can be claimed by people of or over the 'qualifying age'. If you aren't but your partner is, your partner can claim it for both of you.
- Savings Credit rewards people who have made modest provision for their retirement. It is paid to people who are 65 or over.

If you are a carer you may be entitled to an extra amount of Pension Credit (Rate Relief in Northern Ireland).

HOW TO

To find out if you are entitled and how much you could get, phone The Pension Service on 0800 99 1234 (Textphone: 0800 169 0133) or go to www.direct.gov.uk/pensions

Claims can be completed for you over the phone, they will then be sent out for you to check and sign. In Northern Ireland phone the Pension Service on 0808 100 6165 (Textphone: 0808 100 1165).

Carer premium/addition

The carer premium is an extra payment which could increase benefits like Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Housing Benefit and Council Tax Benefit. There is an equivalent amount called the carer addition which is used in Pension Credit.

You need to make a claim for Carer's Allowance to become entitled to the carer premium/addition. Carer's Allowance will either be paid, or you will be awarded an underlying entitlement if you are not entitled to be paid it because of the overlapping benefit rule (see pages 4 and 5).

If you have been turned down for Income Support or Pension Credit in the past, perhaps because you were slightly over the income limit, the fact you are now a carer might mean you now qualify so it is worth applying again.

If you get one of the benefits listed above, contact the relevant benefit office once Carer's Allowance has been awarded. If you do not get any of these benefits, you will need to make a separate claim for them.

HOW MUCH?

Carer's Allowance is paid at a basic rate of £58.45 a week. (2012/13 rates)

The carer premium/addition is worth £32.60 a week. (2012/13 rates)

Other benefits carers may be able to claim

Employment and Support Allowance (ESA)

ESA is for people whose ability to work is limited by their ill-health or disability and carers may be eligible if they have their own health problems as well as caring responsibilities. ESA can either be means-tested or based on National Insurance contributions you have made through previous work. The amount of means-tested benefit you can get varies according to your family circumstances, income and age. You cannot claim means-tested ESA if you have savings of more than £16,000.

For the first 13 weeks of your claim you will be paid a personal allowance while you are being assessed. Following the assessment you will be placed in one of two groups and paid either the work-related activity component or the support component in addition to a personal allowance. People with the most severe conditions are placed in the support group. Most people are placed in the work-related activity group. If you are placed in this group you will have to take part in assessments, attend interviews and you may have to undertake work-related activity. If you fail to fulfill these conditions without a good reason your ESA can be reduced.

Since April 2012 the Government limits payments of Contributory ESA to a maximum of 12 months unless the person claiming is placed in the support group.

Carers claiming ESA may be able to postpone work-related activity because of their caring responsibilities. Contact Carers UK's Adviceline for more information.

Jobseeker's Allowance (JSA)

Some people are caring whilst looking for work and it might be appropriate for them to claim JSA. However, to claim JSA you must be available for and actively seeking work and you will have to sign on regularly to prove this. Like ESA, JSA can either be means-tested or based on National Insurance contributions. The amount of means-tested JSA you get varies according to family circumstances, income and age. It is not possible to get means-tested JSA if your savings are higher than £16,000.

HOW TO

To claim Employment and Support Allowance or Jobseeker's Allowance contact Jobcentre Plus on 0800 055 6688. In Northern Ireland contact your local Social Security office; details at www.nidirect.gov.uk

Tax Credits

Child Tax Credit and Working Tax Credit are paid to top up the incomes of families or workers with a low income. The amount you get of either/both depends on your household income and savings.

Working Tax Credit is a benefit paid to people in work. The amount that you get depends on your income and personal circumstances. Child Tax Credit is a benefit paid to people with a child under 16 (or 20 if they are in certain education or training). It can be paid to people both in and out of work. Extra money can be paid if you have a disabled child.

Help with housing costs and Council Tax/Rates

Help to pay your rent

If you have to pay rent and are on a low income, you may be able to get Housing Benefit to help. Your family circumstances, income, savings and rent charges will affect how much you get. You cannot get Housing Benefit if you have savings of more than £16,000 unless you qualify for the guarantee element of Pension Credit.

Help with mortgage costs

If you are getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, you may be able to get help with your mortgage costs. Not all mortgage/other housing costs can be met. There is a waiting period before you can get this help but not if you qualify for Pension Credit.

Council Tax Benefit (or Rates Relief in Northern Ireland)

This helps people on low incomes to pay their Council Tax (or Rate Relief in Northern Ireland). The amount you get depends upon your circumstances, income, savings and the level of your Council Tax (Rates in Northern Ireland). You cannot get Council Tax Benefit (Rate Relief) if you have savings of more than £16,000 unless you qualify for the guarantee element of Pension Credit.

From April 2013 the Government is 'localising' Council Tax Benefit. Instead of a Council Tax Benefit payment, each council will be allowed to give reductions to certain groups for their bills, so it will be up to councils whether they decide if carers will be given a reduction in their area.

HOW TO

To claim Housing Benefit, contact your local council's housing benefit department. In Northern Ireland, to claim Housing Benefit contact your local Housing Executive office. For more information about Rate Relief call Land & Property Services on 101.

To claim help with mortgage/housing costs, contact Jobcentre Plus (see page 5 for contact details) if you get one of the above working-age benefits, or The Pension Service if you get Pension Credit (see page 6 for contact details). In Northern Ireland contact your local Social Security Office.

To claim Council Tax Benefit (until April 2013), contact your local council. After April 2013 check with your council what reductions you may be entitled to. For Rate Rebate contact your local Housing Executive/Rates Collection Agency Office.

Disability reduction scheme

You will qualify for this if a disabled person lives with you and:

- you have an additional bathroom/kitchen in the property which is needed by the disabled person or there is a room (other than a bathroom, kitchen or toilet) needed by and mainly used by the disabled person, or;
- there is enough space in the property for the disabled person to use a wheelchair indoors.

This reduction applies regardless of the level of your income or savings.

Council Tax discounts

People who live alone qualify for a 25% Council Tax discount. If there is no one in the property, the discount will be 50%. In some circumstances, if the home is classed as empty, you may qualify for full exemption. Seek further advice. When a council works out how many people live in a property, certain people including some carers and people with a severe mental impairment, are not 'counted'. This means you might get a discount even if you don't actually live alone. As a carer, you may qualify for the discount if:

- you provide at least 35 hours of care a week, and
- the person you care for gets the highest rate of Disability Living Allowance care component or the higher rate of Attendance Allowance, or Constant Attendance Allowance and
- you live with the person you are caring for, and
- you are not the partner of the person you care for, or their parent if they are under the age of 18.

You don't have to get Carer's Allowance to get this discount. If there is more than one carer in the property, each carer can be disregarded. Council Tax discounts can be backdated as far as 1993 if all the qualifying conditions were met during this time so it could mean you can get a significant refund.

In Northern Ireland, Ratepayers aged 70 or over and living alone may be entitled to a 20% reduction in their rates.

HOW TO

To apply for a Council Tax reduction or discount, contact your local council. In Northern Ireland, contact Land and Property Services on 0300 200 780. For help or more information, contact Carers UK's Adviceline.

Protecting your pension

For every week that Carer's Allowance is paid, you are credited with a National Insurance contribution. This is very important, as if you are unable to work or have cut down your working hours as a result of caring, your State Retirement Pension may be at risk because of the reduction in your National Insurance contributions.

If you are a carer, but are not entitled to Carer's Allowance, you may be able to claim Carer's Credit which can help to make sure that you do not miss out on National Insurance contributions if you are caring. Carers who care for 20 hours per week or more may be able to apply for Carer's Credit to protect their State Pension. Carer's Credit was introduced in April 2010. If you have any gaps in your National Insurance contribution record before this, you may still be able to claim Home Responsibilities Protection. There are specific rules about who qualifies and what past period you can claim it for.

If you claim Carer's Allowance and are thinking about deferring your pension, you need to seek advice as in most cases you will not be any better off. In some cases you could actually lose out.

HOW TO

For more information about Carer's Credit contact 0845 608 4321. For advice on deferring your pension contact the Pension Service on 0845 6060265. For Northern Ireland contact 028 9090 6186.

2 step

Is the person you care for missing out?

Make sure the person you look after isn't missing out on any of their entitlements - as many carers pay out of their own pockets to pay their relatives' basic bills. Ring Carers UK's Adviceline for a full check of your benefits and theirs.

Benefits for the person you care for

Disability Living Allowance (DLA)

Disability Living Allowance is a benefit paid to people of working age to help with the extra costs of long-term illness or disability. To qualify for Disability Living Allowance the claim must be made before the person's 65th birthday. Income and savings do not affect whether you can get Disability Living Allowance, or how much you get.

Disability Living Allowance is split into two parts and claims can be made for either or both of these components:

- care component – for the help someone needs to look after themselves and can be paid at one of three rates (lowest, middle or highest)
- mobility component – for the help someone needs getting around and can be paid at one of two rates (lower or higher).

A new benefit for working-age people called Personal Independence Payment (PIP) is being phased in from 2013 to replace DLA - but this is for working-age people only, disabled children or DLA recipients over 65 will not be affected.

PIP will have a similar structure to DLA

- daily living component – similar to the care component of DLA will be paid at two rates (standard and enhanced)
- mobility component – paid at two rates (standard and enhanced).

In April 2013 new claims for DLA in some areas will be treated as claims for PIP and by June the Government plans for all new claims to be treated as PIP. From October 2013 to October 2015 the Government plans to reassess all working age recipients of DLA using a new face-to-face PIP assessment. Carers UK is producing new PIP/DLA Factsheets to help carers and their families with the process.

Attendance Allowance

Attendance Allowance is a benefit paid to people aged 65 or over to help them with the extra costs of a long-term illness or disability. Income and savings do not affect whether you can get Attendance Allowance or how much you can get. Attendance Allowance is paid at two rates (lower or higher); the amount you get depends on the amount of help you need.

There is no amount for mobility needs in Attendance Allowance. Carers may also qualify for DLA or AA if they have their own health problems.

HOW TO

To claim Disability Living Allowance or Attendance Allowance, call the Benefits Enquiry Line on 0800 88 22 00 (Textphone: 0800 24 33 55) or claim online at www.direct.gov.uk/disability. In Northern Ireland call the Benefit Enquiry Line on 0800 220 674 (Textphone: 0800 243 787)

Help with household costs

Adapting your home or carrying out repairs

In England, Wales or Northern Ireland, if you need to adapt your home to make it suitable for a disabled person (eg to build a new bathroom) you may be able to get a Disabled Facilities Grant to help with the costs. Usually you must not start work on any adaptations before your application has been approved in writing, otherwise you may not get a grant.

Grants are means-tested unless you need the grant to adapt your home for a disabled child. It can be paid to owner occupiers, tenants or landlords with a disabled tenant. The means-test looks at the income and savings of the disabled person, even if they are not the owner or the tenant. In some cases a legal charge may be placed against the property. This means that a sum may be repayable should you sell the house within 10 years.

In Scotland you may be eligible for a Home Improvement & Repair Grant. A minimum grant of 80% of the costs of specified adaptations for disabled people is available, but people on means tested benefits will receive a 100%.

HOW TO

In England, Scotland and Wales contact your local council for more information or Housing Executive Office in Northern Ireland. Your local Home Improvement Agency may be able to help you apply:

Care and Repair England on 0115 950 6500 or Foundations on 08458 645210; Capability Scotland on 0131 337 9876; Care and Repair Cymru on 029 20576 286; Care and Repair Scotland on 0141 221 9879 and for Northern Ireland contact Fold Housing Association on 02890 428314.

Help with fuel costs

Winter Fuel Payments

If you have reached the 'qualifying age' you may get a Winter Fuel Payment to help pay winter bills. This can be £100 - £300 depending on circumstances.

You could get a Winter Fuel Payment if both the following apply:

- You have reached the qualifying age (born on or before 5th January 1951).
- You normally live in Great Britain or Northern Ireland on any day in the week of 19th-25th September.

Payment is automatic if you received a payment last year or you get a State Pension or other social security benefit (except Housing Benefit, Council Tax Benefit or Child Benefit).

Payment is automatic if you received a payment last year or you get a State Pension or other social security benefit (except Housing Benefit, Council Tax Benefit or Child Benefit).

Cold Weather Payments

Cold Weather Payments are additional amounts of Income Support/ income-related Employment and Support Allowance/Pension Credit/ income-based Jobseeker's Allowance paid for each week in which the average temperature in the local area is at or below freezing. They are paid automatically to you if you get Pension Credit or if you get one of the other benefits and meet certain other conditions.

Reducing bills by improving insulation and efficiency

In an uninsulated home, around a quarter of all heat is lost through the roof. One of the simplest ways to help prevent heat from escaping is to install loft insulation - reducing heating bills and improving your energy efficiency. There are a variety of schemes that can help you to install insulation or improve the efficiency of your heating. Get in touch to see how they could help. In Scotland, the Scottish Energy Assistance Package means those in receipt of Carer's Allowance can get help with the installation of new central heating and boilers, insulation and draughtproofing.

HOW TO

England: Warm Front Grants, EAGA Partnership Warm Front call 0800 316 2805 (Textphone: 0800 072 0156).

Wales: NEST, call 0800 512 012 free from a landline or 0300 456 2655 from a mobile.

Scotland: Energy Saving Scotland, call 0800 512 012.

Northern Ireland: Warm Homes Scheme, call 0800 988 0559.

Other help (England and Wales): For more information about help with fuel costs, including help if you are at risk of your fuel supplies being disconnected, call the Home Heat Helpline on 0800 33 66 99 (minicom: 0800 027 2122).

Help with health costs

If you are getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Pension Credit or tax credits (and your income is below a certain amount), you qualify for help with NHS health costs, including:

- free prescriptions (already free for everyone in Wales, Northern Ireland and Scotland)
- free dental treatment
- free NHS eye tests and vouchers to help pay for glasses/contact lenses
- 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. In Scotland, prescriptions, NHS dental check ups and eye tests are free to all. In Wales, NHS dental check ups are free to those aged under 25 and those aged over 60.

If you don't qualify for free NHS benefits, but have a low income, you may be able to get help with health costs from the 'Low Income Scheme'. Pre-payment certificates for prescriptions can also reduce costs if you regularly pay for medication.

HOW TO

For more information about help with health costs in England, Wales and Scotland, call Help With Health Costs Advice Line on 0845 850 1166. For Northern Ireland, contact your local Social Security office. To apply for a pre-payment certificate call 0845 850 0030.

Other financial help

Social Fund

The Social Fund provides help for people on Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Pension Credit or certain amounts of tax credits, through a range of loans and grants. However Community Care Grants and Crisis Loans for general living expenses which form part of the Social Fund will be abolished and replaced with new local provision from 2013. This will be the responsibility of local councils in England and the Scottish and Welsh Governments. These schemes are still being developed, more information will be available from Carers UK's website and Adviceline as soon as it is published.

Also see page 4 for details of other benefits/types of financial help as either you or the person you care for may qualify for some of these.

HOW TO

For more information about the Social Fund, Budgeting or Crisis Loans, contact Jobcentre Plus. Details are in your phone directory or visit www.direct.gov.uk. In Northern Ireland contact your local Social Security office, details at www.nidirect.gov.uk

Other help

- Your local Citizens Advice Bureau should have lists of local charities who may be able to help with one-off grants.
- Turn2us can help you to find a grant making trust or charity. Visit www.turn2us.org.uk
- Saga Respite for Carers Trust make grants to give carers holidays www.saga.co.uk/health/carers
- Family Fund gives grants to make life easier and more enjoyable for disabled children and their families www.familyfund.org.uk, 08449 744 099.
- The Cinema Exhibitors Card allows carers free cinema entry if they are with the person they care for, www.ceacard.co.uk, 0845 123 1292.

Practical help

step

3

Tell social services that you are a carer

You may also need practical support to care. This could be someone to sit with the person you care for while you go out, equipment to help you to lift the person you care for, or info about local carers groups. The best place to start looking for help is your local social services department.

Social services (social work department in Scotland)

Social services can offer a range of support for disabled people and carers. To determine what help is needed, and how they can help, social services will first need to carry out an assessment. This is called a “community care assessment” and is done for the person who needs the care. The assessment will focus on their needs, but should also look at the role of the carer and the help they provide.

Carers’ assessments are for people who provide ‘regular and substantial’ care for someone such as a partner, friend or relative. No definition of ‘substantial’ is given, so if you feel you devote a lot of time to caring for someone and you do this regularly, you can have a carer’s assessment.

You can have a carer’s assessment whether or not the person you care for has had an assessment or wants one themselves. Your carer’s assessment should look at:

- how you feel about your caring role
- whether you are coping with the level of care you are providing now and how this might change in the future
- what help you need to be able to carry on providing care
- your health – is it suffering because you are a carer?
- work, training and leisure interests – are you working and caring? Would you like to work? Are there hobbies or interests you would like more time to pursue?
- what happens in emergency – a contingency plan should be put in place in case you are suddenly unable to care.

Social services should tell you about your right to a carer's assessment, but you will still need to ask them to carry out an assessment for you. Following the assessment, you will be given information about any services and support they can give you.

HOW TO

To ask about what help is available or request an assessment contact your local council or health/social care trust's social services. Contact details should be in the phone book, or you can ask your GP or any other health professional you are in touch with to refer you.

What sort of help can social services give?

Services for the person you care for could include:

- personal care, like help to get washed and dressed in the morning
- sitting services to enable you to leave the house for a few hours
- breaks for the person you care for (also called 'respite care')
- practical help such as help with cleaning, laundry or gardening
- aids and equipment
- adaptations to your home
- telecare alarm systems (see page 20)
- meals delivered on a daily basis.

Services for carers could include: (* not available in Scotland)

- practical help at home such as help with housework or gardening*
- help with taxi fares or other travel*
- mobile phone for the carer (if this would give them peace of mind when they are away from the person they care for)*
- counselling/alternative therapies to deal with emotional issues and stress
- information about local support groups for carers
- financial help towards taking a break from caring*

Direct Payments (also known as Self-Directed Support)

Direct payments are cash payments given instead of community care services and are intended to give individuals greater choice about their care. The payment must be sufficient to enable them to purchase services to meet their needs, and must be spent on services that they have been assessed as needing. Like care organised by social services, they are means-tested so the person you care for may be asked to contribute to the cost of their care.

People using direct payments have the responsibility to employ people or buy-in services for themselves. If the person you care for wants to use their direct payment to employ someone, for example, a personal assistant, then they take on all the responsibilities of an employer, such as payroll, meeting minimum wage and other legislative requirements and establishing contracts of employment. This may sound daunting but there is lots of help and advice available from support organisations to help people handle these responsibilities.

You may also be able to get direct payments as a carer to help to pay for services or things that would help you. Direct payments could be provided for you to pay for the kind of services for carers listed above, or for other things depending on your particular needs.

Personal and Individual Budgets (not available in Scotland/Wales)

The government is moving towards enabling people to have more choice and control over the support services that they receive. To this end, a system of Personal Budgets has been introduced in England, and a more proactive approach towards direct payments is developing in Northern Ireland. A Personal Budget is an allocation of money to an individual to pay for social care. It covers a wider range of needs than social care.

HOW TO

Contact your local social services department (social work department in Scotland) to request further information or an assessment of your needs. You can also get information from The National Centre For Independent Living on 020 7587 1663 or 0845 026 4748 (Advice Line). In Scotland the Scottish Personal Assistant Employers Network provides advice and information on employment issues surrounding direct payments, you can contact them on 01698 250280. In Northern Ireland, contact The Centre for Independent Living on 028 9064 8546.

Charging

Social services can charge for the services they provide. Charging policies are set by local councils (health and social care trusts in Northern Ireland) so they vary across the country, but your social worker should explain the local policy when you have your assessment. As a carer you can only be charged for services provided directly to you personally and not for services that go to the person that you look after.

In Scotland if the person you care for is aged 65 or over, they cannot be charged for any personal care services provided at home. In Wales there is a maximum weekly charge of £50 for all chargeable non-residential social services.

Coming out of hospital - social services/continuing care

Before someone is discharged from hospital, an assessment of their needs should be carried out. You can also ask for a carer's assessment to look at the help that you may need as their carer (see pages 17 - 18 for details).

The person you care for may be entitled to free intermediate care for up to six weeks (in England, Wales and Northern Ireland, and up to 28 days in Scotland). Ongoing services may be provided by the local social services/work department and/or the NHS, depending on the needs of the person you care for. More information about hospital discharge can be found at:

www.carersuk.org/help-and-advice/practical-help/coming-out-of-hospital

Tell your GP that you are a carer

Your GP can help you look after your own health, and will be aware that when arranging any treatment for you, they should also help you to make sure that the person you care for is looked after. As a carer, you may be able to get a flu jab every winter, and it may be worth asking your GP for a regular health check.

step 4

Make the most of technology

Local authorities and health trusts across the UK now offer telecare and telehealth which can make a big difference to carers' lives. But we know that many carers aren't told what is available. Ask your social services department about what telecare or telehealth services are available and whether you are entitled to any help.

Telehealth and Telecare

New technology in the home can give independence to people with a range of care needs and peace of mind to carers, and may even be funded by the NHS or social services.

For example, telecare is a system of wireless sensors placed around the home, which immediately detect risks such as fires, floods and falls. The moment a risk is detected an alert is sent to a telecare monitoring centre, summoning help. Although telecare isn't intended to replace a care worker or carer, it can help in many ways. For example, it reduces the need to make 'just in case' checks for falls or incontinence, as these will be automatically alerted.

Telehealth supports people with long-term conditions, by enabling them to measure vital signs such as heart rate, blood pressure, oxygen saturation and temperature in their own homes, on a daily basis. The information is automatically sent to a monitoring centre for technical and clinical triage. If results are outside the parameters set for that individual, their doctor or nurse can be alerted.

Telecare providers Tunstall have produced a carers' guide to telecare at www.tunstall.com/carers. Carers Scotland and the Scottish Government Joint Improvement Team, have produced a DVD on carers and telecare, available at www.carerscotland.org

Working and caring

5 step

Tell people at work you are a carer

If you are juggling working and caring, telling work you are a carer is not always an easy step and you might feel it depends on whether your employer is likely to be supportive. However, there may be existing support you are not aware of, colleagues may be supportive or they may even be in a similar caring situation themselves.

Juggling work and care can be difficult. Having an understanding and knowledgeable employer or manager can make this easier. It is helpful to have access to information and advice in your workplace - ask your employer if they have a carers policy. There may be a range of ways they could help you - some companies operate counselling services and have advice packs for carers. Trade unions can also be a good source of support. You also have certain legal rights as a carer in the workplace.

Flexible working

Most working carers now have the legal right to request a flexible working pattern from their employer to help them to balance their work and caring responsibilities. There is a set procedure that employers must use to consider such requests. As a carer, you have this right if:

- you are an employee, and
- you have worked for your employer for at least 26 weeks, and
- you are a parent with a child(ren) under 17 or a disabled child(ren) under 18, or
- you are caring for an adult (aged 18 or over) who lives at the same address as you. If the person doesn't live with you then they must be a relative (the definition of relative is precisely defined in law as follows: *parents, adult child (aged 18 or over), adopted adult child, siblings, uncles, aunts or grandparents. This includes all step-relatives, parents-in-law and siblings-in-law*).

Flexible working could include:

- flexible starting and finishing times
- compressed working hours (eg working 35 hours over a 4 day period)
- annualised working hours (Employees' hours are calculated over a whole year and then agreed on a more flexible basis)
- job sharing, term-time or part time working
- home-working or tele-working.

To apply, write to your employer asking for the changes you would like and why they will help. You will also need to explain the effect, if any, you think the change might have on your job and, how you think this could be dealt with. Eg. could a colleague be trained to take on additional tasks? You can only make one request per year and, if accepted, the changes will mean a permanent change to your employment contract, unless agreed otherwise, so it is important that you think carefully about any financial and practical implications before you apply. If your employer refuses your request, which they can on certain business grounds, you can appeal their decision.

Carers UK has produced a booklet called *Carers and employment: a guide to the right to request flexible working* which is available free from www.carersuk.org or by calling 0845 241 0963.

Time off in emergencies

You have the right to take a 'reasonable' amount of time off work to deal with an emergency involving a dependant. This right also includes some protection from victimisation and dismissal. It is at the employer's discretion whether the leave is paid or unpaid. Situations where this leave might be taken include:

- a disruption or breakdown in care arrangements
- if a dependant falls ill, has been assaulted or has an accident, including when the victim is hurt or upset rather than physically injured
- to deal with an incident involving a child during school hours
- to make longer term arrangements for a dependant who is ill or injured
- to deal with the death of a dependant.

Parental leave

If you have worked for your employer for at least a year and are responsible for a child, you are entitled to 13 weeks parental leave (per parent) before your child's fifth birthday; if you have a disabled child (a child for whom you get Disability Living Allowance), each parent can take 18 weeks parental leave before their child's 18th birthday. You can usually take a maximum of four weeks parental leave in a year (unless you have a collective agreement which says you can take more than this). If your child is disabled you can take the leave as a day or multiples of a day, otherwise you must take the leave in weekly blocks (unless you have a collective agreement which says otherwise). Parental leave is usually unpaid, but employers can choose to offer paid leave – check your employer's policies.

Jobcentre Plus support for going back to work

If you want to balance work with caring responsibilities, Jobcentre Plus may be able to help you now or later if your caring responsibilities change. For example, you could go on a course to help you get a job or improve your skills. If you would like to discuss whether a work-focused interview may help you, or to arrange a work-focused interview, please contact Jobcentre Plus. The address and numbers are in your phone book.

Giving up work

Many people feel forced to give up work when faced with intensive caring responsibilities. It is very important that you think of all the options before taking such a drastic step. It can have implications on your income and quality of life but also your future pension entitlements. You may also be able to use your annual leave or other entitlements (including unpaid leave) to cover intensive periods of care. You may be able to agree a career break with your employer - allowing you to keep your options open. You will have a job to return to after some time off, and will be kept in touch with the world of work while you're away.

A carer's assessment must look at how you are managing to balance your caring responsibilities with your employment. If you are thinking of giving up work to care full time, ask for a carer's assessment (or reassessment if you've already had one). The fact that your job is at risk means that social services must treat you as a priority and consider what help they can provide to enable you to continue working.

If you are thinking of giving up work, you may wish to ring Carers UK's Adviceline on 0808 808 7777 for advice on what benefits you can claim if you stop work.

Protection from discrimination

The Equality Act came into force in October 2010. It brings together various pieces of legislation on equality into one single act, and extends some rights to groups not previously covered. For the first time, carers have protection from direct discrimination. This means that employers and providers of goods and services must not treat carers less favourably than those without caring responsibilities.

For more information visit your local Citizens Advice Bureau, the Home Office (www.homeoffice.gov.uk/equalities) or contact the Equality and Human Rights Commission: England 0845 604 6610 (Textphone: 0845 604 6620); Scotland 0845 604 5510 (Textphone 0845 604 5520); Wales 0845 604 8810 (Textphone 0845 604 8820) www.equalityhumanrights.com. In Northern Ireland, there are various pieces of legislation that protect people from discrimination. Contact the Equality Commission for Northern Ireland on 028 9089 0890.

step 6

Find other help, locally and nationally

There may be local carers' organisations which offer help, such as support groups or information on local services. You may also have a Carers Emergency Scheme in your area; this is a service that will help you to plan care for the person you care for in an emergency. For info on local support contact your council or visit www.carersuk.org. Some national organisations are listed below:

Alzheimer's Society: *England and Wales* - 0845 300 0336, www.alzheimers.org.uk; *Northern Ireland* - 028 9066 4100 (National and local information, advice and support for people with Alzheimer's and their carers)

Age UK: *England and Wales* - 0800 169 6565 www.ageuk.org.uk; *Northern Ireland* - 028 9024 5729 or www.ageuk.org/northern-ireland (Info & support for over 60s)

Carers Trust: Merged Princess Royal Trust for Carers/Crossroads Care - www.carers.org, 0844 800 4361 (network partners provide breaks and carers centres)

Citizens Advice: *England and Wales* - www.adviceguide.org.uk; *Northern Ireland* adviceguide.org.uk/nireland; *Scotland* - www.cas.org.uk (Local offices for advice/representation on benefits, debt, housing)

Contact A Family: *England, Wales and Scotland* - 0808 808 3555, www.cafamily.org.uk; *Northern Ireland* - 028 9262 7552, www.cafamily.org.uk/nireland (Information/support to families who care for children with a disability or special need).

Disabled Living Foundation: 0845 130 9177, Textphone 020 7432 8009 www.dlf.org.uk (advice & info on equipment for independent living).

Independent Age: 020 7605 4200, www.independentage.org.uk (Information and advice, practical help and emergency financial aid for older people on very low incomes)

Mencap: *England and Wales* - 0808 808 1111 (minicom 0808 808 8181) www.mencap.org.uk; *Wales* - 0800 8000 300; *Northern Ireland* - 028 9069 1351 (Info and advice for people with a learning disability, their families and carers).

Rethink: 0845 456 0455 www.rethink.org; *Northern Ireland:* 028 9024 8006, (info, advice and community services for people affected by severe mental illness and their carers).

Wales

Hafal: 01792 816600, www.mentalhealthwales.org (the principal organisation in Wales working with individuals recovering from severe mental illness and their families).

Scotland

Alzheimer's Scotland: www.alzscot.org, 0808 808 3000 (info, advice and support for people with Alzheimers and their families)

Care Information Scotland: 0845 001 001 www.careinfoscotland.co.uk (National info service about care services for older people)

Enable: 0141 226 4541, www.enable.org.uk (advice, information and support to people with learning disabilities, their families and carers).

NHS Inform: 0800 22 44 88 www.nhsinform.co.uk (National health and care info service)

Support in Mind Scotland: 0131 662 4359
www.supportinmindscotland.org.uk (info and advice, community services for people affected by severe mental illness and their carers).

Age Scotland: 0845 125 9732 www.ageuk.org/scotland (Helpline for older people providing information benefits, pensions and care).

Northern Ireland

Belfast Carers Centre: 028 9043 4700, www.carerscentre.org, (info, advice and support services to carers in the Greater Belfast area).

Newry and Mourne Carers Centre:
02830267015, www.carers-nm.org (information, advice and support services to carers in the Newry and Mourne area).

7 step JOIN AND SUPPORT CARERS UK!

Carers UK is here to change the lives of the UK's six million carers. We make sure carers have information about their rights and where to get help. We campaign for changes in the law and practical support so that carers can live full and varied lives where their loved ones are cared for with dignity.

You can support Carers UK by becoming a member or making a donation to help us achieve our vision of full support and recognition for carers.

As a member you will receive regular updates with practical information on how to cope and the latest news affecting carers. Also, your voice strengthens our campaigning power to achieve lasting change for you and all carers.

To find out more visit www.carersuk.org or call 020 7378 4931

How Carers UK can help you

Visit our website

Carers UK's website www.carersuk.org is an informative and authoritative source of information on all aspects of caring.

- Benefits and Practical help.
- Juggling paid work with caring and your legal rights at work.
- Looking after your health and dealing with stress and guilt.
- Interviews with carers and articles about caring.

Feel supported by a community who understand

Our website has a 24/7 online support forum, where you can chat to other carers and share experiences. Our Facebook page is also a good place to connect with others who know what you're going through.

Call our Adviceline 0808 808 7777

Our skilled advisors can help with any query regarding caring. They can carry out a benefits check or help you make a request for flexible working. The line is open Wednesday and Thursday 10-12 and 2-4 or you can email your enquiry to adviceline@carersuk.org. In Northern Ireland you can also call 028 9043 9843 or email advice@carersni.org.

About Carers UK

Carers UK is a charity set up to support the millions of people who care for an elderly relative, a sick partner or a disabled family member.

When caring affects you and your family Carers UK is here to provide the support and advice you need.

Carers UK

- supports carers and provides information and advice about caring
- influences policy through our research based on carers' real life experiences
- campaigns to make life better for carers.

Carers UK

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www.carerswales.org

Carers Northern Ireland

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Carers Scotland

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CARERS UK
the voice of carers

