

Looking after someone

Carers Rights Guide 2013-14

“ I was totally unaware of the benefits I was entitled to, but Carers UK was there to help. I’ll never forget how I felt after that support – it was like a weight being lifted. ”

www.carersuk.org

CARERS UK

the voice of carers

Welcome to the Carers Rights Guide

There are 6.5 million people in the UK giving unpaid care to friends or family, and this number is rising. Many are unaware of their rights, leaving millions of pounds of carers' benefits to go unclaimed.

Over the past year we've seen major changes to benefits and cuts to services, placing an even greater strain on family finances. In these difficult times, it is critical that carers know what they are entitled to.

This guide covers these essential rights and the financial and practical help available. These issues can get very complicated, so on every page you will see the details for the Carers UK Adviceline, where our experts are on hand to help you understand your particular situation and prepare for the future.



Heléna Herklots
Chief Executive, Carers UK

CARERS UK
the voice of carers

With a growing number of our workforce becoming carers, it is vital that we provide the understanding and support our colleagues need.

Sainsbury's has partnered with Carers UK since 2010 to help shape our flexible working policies and raise awareness of the support available. We're very proud to be one of just a few FTSE 100 companies with a specific policy to support carers in the workplace.

We have an active partnership and this year alone we've sponsored Carers Rights Day and held a record number of fundraising and awareness-raising events in our stores during Carers Week. Our work with Carers UK is one of the many initiatives that make Sainsbury's a great place to work, an essential part of being a sustainable business.



Angie Risley
Group HR Director, Sainsbury's

Sainsbury's
live well for less

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For more information and to access our range of factsheets, visit www.carersuk.org



To speak to one of our experts ring the Carers UK Adviceline on **0808 808 7777**.

Benefits

Step 1: Find out what benefits you and the person you care for are entitled to.

Nearly 8 out of 10 families caring for someone say it has had an impact on their finances.

It is important to know what benefits you and the person you care for are entitled to. It might make a difference to your pension entitlements in the future or bring in extra money to help pay for care.

The benefits system

The benefits system is complicated. Finding out what you are entitled to can be difficult and many people miss out.

If you are caring for over 35 hours per week there is a specific benefit called Carer's Allowance.

There are also important benefits to help pay for the extra costs of disability, like Personal Independence Payment, Disability Living Allowance for children or Attendance Allowance if you are aged 65 or over. These benefits are not dependent on how much money you have, but there are important criteria that you need to fulfil in order to receive them.

Carers UK's *Quick Benefits Guide* covers all of the main conditions for each benefit and information on how and where to apply.

 To download your free copy of the *Quick Benefits Guide* visit www.carersuk.org/quickbenefitsguide

 For expert advice and information about benefits call the Carers UK Adviceline on **0808 808 7777**.

Getting a benefits check

The Government is making big changes to the benefits system. It is important to get a benefits check to make sure you are claiming the benefits you are entitled to.

Make sure you have all the right information with you before you begin your benefits check. Turn to page 19 for a checklist of the main information you will need.

By phone

 To get a benefits check over the phone call the Carers UK Adviceline on **0808 808 7777**.

Online

You can get a benefits check online by visiting either of the following websites:

 www.gov.uk/benefits-adviser
www.turn2us.org.uk/benefits_search.aspx

This will take about 20 minutes to complete.

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.

Face-to-face

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

Contact the social services department of the person you look after and ask them what advice services there are in your area.

You could also ask about getting a benefits check locally when you have your carer's assessment (see page 10).

Financial help

Step 2: Find out what other financial help is available.

Some of the financial help listed here is dependent on whether you or the person you care for are claiming other benefits. The Government is making changes to the benefits system so it is important to stay up to date on the latest information.

 To find out more about benefits download your free copy of Carers UK's *Quick Benefits Guide* at www.carersuk.org/quickbenefitsguide

 For expert advice and information about benefits call the Carers UK Adviceline on **0808 808 7777**.

Help with Council Tax

Council Tax Reduction

Each council has its own rules for Council Tax Reduction which helps people on low incomes with paying their Council Tax.

Disability reduction scheme

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 there with a disability.

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.

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.

 Find out more about which discounts you qualify for and how to apply at www.carersuk.org/counciltax

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 you do not miss out on National Insurance contributions while you are caring.

 Visit www.carersuk.org/pension to find out more about pensions and www.carersuk.org/carerscredit to find out if you qualify for Carer's Credit.

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.

 For more advice on deferring your pension contact the Pension Service on **0845 606 0265**.

Adapting your home

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.

 Find out more at www.carersuk.org/disabledfacilitiesgrant

Help with fuel costs

Winter Fuel Payments

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

 Find out more at www.carersuk.org/winterfuelpayment

Warm Home Discount

The Warm Home Discount scheme means you could get a discount on your electricity bill if you meet certain criteria.

 Find out more at www.carersuk.org/warmhomediscount

Cold Weather Payments

If you're receiving certain benefits you may be able to get a Cold Weather Payment for each week that the average temperature in your local area is at or below freezing.

 Find out more at www.carersuk.org/coldweatherpayments

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.

 There are a range of ways to save energy in your home. Find out more at www.carersuk.org/efficiency

Help with health costs

If you are getting certain benefits (and your income is below a certain amount) you 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 don't qualify for free NHS benefits but have a low income, you may be able to get help with health costs from the NHS Low Income Scheme. Prepayment certificates for prescriptions can also reduce costs if you regularly pay for medication.

 Find out more at www.carersuk.org/healthcosts

Budgeting Loans

These are gradually being replaced by 'budgeting advances' within the new Universal Credit.

However, if you are not yet getting Universal Credit you can still 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 www.gov.uk/budgeting-loans

Help from your local council

Other grants and loans which were previously available from the Social Fund have now been abolished. These have been replaced with local provision.

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

 Find contact details for your local council at www.gov.uk/find-your-local-council

Practical support

Step 3: Tell social services that you are a carer and find out what practical support is available.

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 information about local carers' groups. The best place to start looking for help is the social services department for the person you care for.

Community care assessment

To determine what help is needed and how they can help, social services will first need to carry out a community care assessment. This is done for the person who needs the care and will focus on their needs, but should also look at the role of the carer and the help they provide.

 Find out more at www.carersuk.org/communitycareassessment

Carer's assessment

A carer's assessment is 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 the care you provide will impact on your life, work or family, and you will be caring regularly, you are entitled to a carer's assessment. You can have a carer's assessment whether or not the person you care for has had a community care assessment or want one themselves.

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.

 To find out what your carer's assessment should cover and what sort of help social services can give you visit www.carersuk.org/carersassessment

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.

You may also be able to get direct payments as a carer to help to pay for services or products that would help you.

 Find out more at www.carersuk.org/directpayments

Personal budgets

The Government is moving towards enabling people to have more choice and control over the support services that they receive. As part of this, a system of personal budgets has been introduced in England.

A personal budget is an allocation of money to an individual to pay for social care. In some areas it can pay for NHS continuing healthcare, which is there to help people who are not in hospital who have complex ongoing healthcare needs.

 Find out more at www.carersuk.org/personalbudgets

 To get expert advice and information on direct payments and personal budgets, call the Carers UK Adviceline on **0808 808 7777**.

Technology

Step 4: Find out how health and care technology can make life easier for you and the person you care for.

Health and care technology can help make your home safer, your life easier and provide independence for the person you are looking after.

You may be able to access health and care technology through a community care assessment (see page 10) if you are caring for an adult or an assessment for your family if you are caring for a child. You can also pay for some services, but if you need adaptations first check if you are entitled to a Disabled Facilities Grant (see page 7).

Equipment and changes to your home

Carers UK has put together a list of room by room ideas including items of equipment (such as a raised toilet seat), smaller adaptations (such as fitting grab rails) and larger adaptations (such as installing a wet room).

Before purchasing any equipment it's a good idea to ask your GP to refer you to an occupational therapist who will offer an independent opinion and advice on what might be suitable to meet your needs and those of the person you look after.

i Find out more at www.carersuk.org/equipment

Telecare and telehealth

Telecare and telehealth have huge potential to help disabled or elderly people to live independently in their own homes and give

you – the carer – peace of mind that they are safe and well.

However, the Carers UK report *Potential for Change* showed that the majority of people did not know what telecare and telehealth was. When the terms were explained, almost 8 in 10 people said they would be happy to use them to help them care.

Telecare consists of a range of unobtrusive 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.

Telehealth is a way of monitoring a person's health remotely, through equipment they have in their home. The information is sent to an expert monitoring centre, either through the internet or telephone connection. Telehealth can monitor conditions such as asthma, heart failure, diabetes, chronic obstructive pulmonary disease (COPD), stroke and hypertension.

i Find out more at www.carersuk.org/telecare

Mobile and internet

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.

i Find out more about the products and services available at www.carersuk.org/everydaytechnology

jointly

Developed by carers for carers, Jointly is an innovative mobile and online app from Carers UK to make caring a little easier, less stressful and a lot more organised. It makes coordination between those who share care as easy as a text message.

i To find out more about Jointly visit www.carersuk.org/jointly

Your workplace

Step 5: Let your workplace know that you are a carer and find out what support is available.

If you juggle work and care, telling your employer that you are a carer is not always an easy step. However, there may already be support, advice and information for carers in place.

Ask your employer if they have a carers policy. 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.

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.

 Find out if you have the right to request flexible working and how to apply at www.carersuk.org/flexibleworking

Time off for 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.

 Find out more at www.carersuk.org/timeoff

Parental leave

If you have worked for your employer for at least a year and are responsible for a child, you are entitled to 18 weeks unpaid parental leave (per parent) before your child's fifth birthday.

 Find out more at www.carersuk.org/parentalleave

Jobcentre Plus support for going back to work

If you decide to return to work, Jobcentre Plus may be able to help by offering courses to help you improve your skills or a work-focused interview.

 Find your local centre at www.gov.uk/contact-jobcentre-plus

Giving up work

Many people feel forced to give up work when faced with intensive caring responsibilities. This is a drastic step, and it is important to understand all the implications it could have on your income, quality of life and future pension entitlements.

 For expert advice and information on giving up work call the Carers UK Adviceline on **0808 808 7777**.

 Find out more at www.carersuk.org/giveupwork

Protection from discrimination

Since the Equality Act came into force in October 2010, 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.

 If you feel that you have been discriminated against at work because of your role as a carer, ring the Carers UK Adviceline on **0808 808 7777** for expert advice.

Join Carers UK

Step 6: Become a Carers UK member to join our growing community of carers.

As a member you will receive:

- **Regular updates** with practical information on all aspects of caring, including benefits, work, legal rights and health.
- The **latest news** affecting carers.
- Access to our 24/7 **online support forum**, where you can chat to other carers and share experiences.
- Our **supporter magazine *Caring*** delivered to your door as part of paid membership.

How to become a member

Online

Visit www.carersuk.org/join

By email

Email our team at membership@carersuk.org

By phone

 Call us on **020 7378 4931** to speak to the team.

“Caring for someone you love can be a joy, but you can feel very alone. Carers UK was my lifeline when I didn't know what to do or who to turn to.”

Other help

Step 7: Find out what other help is available locally and nationally.

You may decide that you want to arrange some additional care yourself, such as for extra help around the house.

You can find services in your area by looking at your local council website or by visiting:

 www.findmegoodcare.co.uk

Buying in care

If you are going to buy in a lot of care or you are going to have it for a while, it is a good idea to get advice from Carers UK, your local carers' or disability organisation or Age UK.

You may not have to pay for all the care if you have an assessment by your local council. You may also benefit from financial advice if you will be facing big care bills.

 For expert advice and information on accessing care call the Carers UK Adviceline on **0808 808 7777**.

Useful organisations

There are a range of national organisations that can provide help – some of these are listed below. Locally there are many support groups and organisations ready to help.

Alzheimer's Society

National and local information, advice and support for people with Alzheimer's and their carers.

www.alzheimers.org.uk | 0300 222 11 22

Age UK

Information and support for the over 60s.
www.ageuk.org.uk | 0800 169 6565

Carers Trust

Carers Trust works to improve support, services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend.
www.carers.org | 0844 800 4361

Citizens Advice

Local offices for advice/representation on benefits, debt and housing.
www.adviceguide.org.uk

Contact A Family

Information/support to families who care for children with a disability or special need.
www.cafamily.org.uk | 0808 808 3555

Disabled Living Foundation

Advice and information on equipment for independent living.
www.dlf.org.uk | 0300 999 0004 | **Textphone:** 020 7432 8009

Independent Age

Information and advice, practical help and emergency financial aid for older people on very low incomes.
www.independentage.org.uk | 0845 262 1863

Mencap

Information and advice for people with a learning disability, their families and carers.
www.mencap.org.uk | 0808 808 1111
Minicom: 0808 808 8181

Rethink

Information, advice and community services for people affected by severe mental illness and their carers.
www.rethink.org | 0300 5000 927

Your checklist

It is important to have the right information to hand when you get a benefits check. Use this page to write down your key details. You may need some more paper to make extra notes on.

In your benefits check you may be asked for additional information, depending on your circumstances.

Who do you live with? Do you have any boarders or lodgers?	
How much do you earn?	£ <input type="text"/>
Do you rent or own your home?	Rent <input type="checkbox"/> Own <input type="checkbox"/>
How much are your rent or mortgage payments?	£ <input type="text"/>
How much is your council tax? <i>After discounts and disability reductions but ignoring Council Tax Reduction.</i>	£ <input type="text"/>
How much do you pay for childcare?	£ <input type="text"/>
Do you already get any benefits?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you get a state pension?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you get an occupational or private pension?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have any savings?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any property apart from the home you live in?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any investments?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you recently had a child?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has a child started or left school?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has a partner moved in or left?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has someone you lived with died recently?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you just started a job or lost a job?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you or someone you live with got a disability?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Keep in touch

Carers UK

www.carersuk.org



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