



advice and support for older age

**Independent  
Age**

# Factsheet

## Support for carers

This factsheet explains what benefits, services and support are available to help carers.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit **[independentage.org](http://independentage.org)**



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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, [agecymru.org.uk](http://agecymru.org.uk)) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, [agescotland.org.uk](http://agescotland.org.uk)). In Northern Ireland, contact Age NI (0808 808 7575, [ageni.org](http://ageni.org)).

# 1. Introduction

A carer is someone who helps another person, usually a relative or friend, in their day-to-day life. The carers we talk about in this factsheet are unpaid, rather than those who provide care as their job or through a voluntary organisation.

You may be a carer because you have had to step in to support a spouse or partner, or an older relative or friend, who needs your help so that they can continue living in their own home. You may provide support such as:

- making sure they are washed and dressed
- making sure they have regular healthy meals and enough to drink
- taking them to GP appointments and checking they have taken any medication correctly.

You may find that:

- you feel you need some practical support or regular breaks
- you are affected financially. This may be due to the extra costs of being a carer (eg added petrol costs from driving the person you care for to appointments). Your income may also have dropped if you're unable to carry on working or have had to reduce your working hours since becoming a carer.

- you feel a mixture of emotions. While caring can be rewarding, it can also leave you feeling inadequate, frustrated, taken for granted, or guilty for feeling upset or resentful about the situation
- you no longer have time to see other friends and family
- you want to feel recognised as a carer and reassured you're doing everything you can
- you need information about what help is available to you.

It's important to recognise how you're feeling and that it is okay to feel this way. You are entitled to help and support, and you shouldn't feel worried or unsure about asking for it.

## **How to find out about carer support services**

Your local council has a duty to provide information about support services available for carers in your area. You may be able to get this information from:

- the council's social services department
- a local library
- your GP surgery
- your hospital's Patient Advice and Liaison Service (PALS).

You can also contact social services and ask for a carer's assessment – all carers have a right to one (see chapter two).

## **Help if you also work**

If you work at the same time as caring for someone, you can ask for flexible working arrangements so that you can fit your employment around your caring responsibilities more easily. You have a right to ask once you've been employed by an organisation for six months or more.

Exact arrangements can be worked out with your employer, but could include working from home on particular days each week, or starting work later or finishing earlier so that you can help the person you care for before or after work. Flexible working may also make things easier if you need to take time off work for emergencies or to take the person you care for to a hospital appointment.

Your employer has to seriously consider your request for flexible working, although they can refuse a request if they have business reasons for doing so. They must put these reasons in writing to you.

## **To do...**

For advice about what to do if you're finding it difficult to juggle your caring responsibilities with your job, contact Carers UK (0808 808 7777, [carersuk.org](http://carersuk.org)).

## **Carers who are grandparents**

If you're looking after one of your grandchildren on a short or long-term basis, you may be able to collect benefits, such as Child Benefit, on the parents' behalf. This is a complex area. If you're in this situation, get advice from an organisation like Grandparents Plus (0300 123 7015, [grandparentsplus.org.uk](http://grandparentsplus.org.uk)). They have a factsheet called **Benefits for people bringing up a relative's or friend's child** which you can request from their advice line or download from their website.

## **2. The carer's assessment**

### **What is a carer's assessment?**

A social care professional will talk to you about your situation and what help you might need. The assessment is a chance for you to discuss your caring responsibilities and how they affect you. The council uses the carer's assessment to work out whether you qualify for council support in your role as an unpaid carer.

### **Who can have a carer's assessment?**

Anyone who cares for a friend or family member has a right to a carer's assessment. It doesn't matter how much care you provide or what your financial situation is – if you think you could benefit from some support, you are entitled to an assessment.

### **Arranging your carer's assessment**

To arrange an assessment, contact the social services department of your local council.

If the person you're caring for hasn't had a care needs assessment, this can be carried out at the same time. This will work out what care they need and whether they qualify for council help to get it. However, you may prefer to have your

assessment carried out separately in confidence, so that you can speak more openly about your needs. Arrangements can be made for a carer's assessment to take place:

- somewhere other than your home
- over the phone
- while the person you care for is not at home.

Some councils offer a carer's self-assessment option on their website. Ask your council's social services department about your options.

### **Good to know**

If you live in a different council area to the person you care for, and they're eligible for support from their council, then **their** council is responsible for carrying out your carer's assessment.

You have a right to a carer's assessment and carer's services even if the person you help is not getting council support or has refused a care needs assessment or services from their council.

### **Delays in getting a carer's assessment**

Social services should complete an assessment within a reasonable time, but don't have to assess you within a particular timeframe. How long you wait will depend on the urgency of your

situation. Ask your local council how long it could take, as they may have their own target deadlines.

If you think you have been waiting too long for an assessment, consider making a complaint to the council using their complaints procedure.

If you urgently need help, eg if the person you care for has become very unwell and you can't cope on your own, emergency assessments can be arranged for you both. Social services may then arrange a temporary care package for the person you care for until a full assessment can be arranged.

## **If you will need support at your assessment**

Speak to the council before your assessment if you:

- think you need support to communicate what you want to say at your assessment
- find it difficult to understand and retain information
- might find it difficult to weigh up any information you're given in order to make a decision.

If the council thinks that you have 'significant' difficulty in doing these things, they must

provide you with an independent advocate. This is a trained professional who can make sure your voice is heard at the assessment, and that the end result reflects your wishes.

Even if the council doesn't think your support needs are high enough for them to arrange an independent advocate for you, you could arrange one yourself if you think you could benefit from this. Ask the council about local advocacy agencies and read our factsheet **Independent advocacy** (0800 319 6789, [independentage.org](http://independentage.org)).

## **Good to know**

You can ask for other people to be involved in your assessment, for example, to give you moral support, or to help explain the impact that caring has on your health or daily life. If you ask for someone to be involved, the council has a duty to involve them in the assessment, either face-to-face or perhaps by phoning or writing to them.

## **What to do before your assessment**

The council should send you information in advance to explain what will happen at the assessment, such as the questions you may be asked.

Before the carer's assessment, you may want to think about how being a carer affects you. For example:

- are you able to get enough sleep or is it disturbed by your caring role?
- is your health being affected? If so, how?
- do you have any time for yourself?
- are you able to go out without worrying about the safety of the person you care for?
- are your other relationships being affected?
- do you need information about what support and benefits are available?
- is your caring role having an impact on your job?
- how many hours per week are you caring for someone, including night times and weekends?
- what equipment is needed by the person you care for to enable you to care for them safely?
- do you need any training, eg in first aid or in moving and handling the person you care for?

### **To do...**

It may be helpful to record some of this information in a diary so that you remember to mention it during your assessment.

## **What happens at the assessment?**

A carer's assessment will look at:

- whether you're willing and able to continue providing care
- anything you can't do because of your caring responsibilities (known as 'outcomes')
- the impact that caring has on your wellbeing
- how you might need to be supported to continue in your caring role in the future (if you are willing to).

## **Carer's outcomes**

The person carrying out your assessment should talk to you about whether you can:

- take care of any children or other adults you have caring responsibilities for
- keep your home clean and safe
- do all the shopping and prepare enough meals for yourself and your family
- have enough contact with other friends and family
- work, volunteer, learn or carry out any training that you would like to
- find the time to use local services, such as the gym
- spend time doing things you enjoy.

The assessor must look at all of these outcomes and treat each one as equally important.

You will be seen as being unable to achieve these outcomes if:

- you can't do them without help, or
- doing them without help would cause you a lot of pain or anxiety, or put you or other people's safety at risk.

The assessment should acknowledge that the amount of care you provide and the impact on you might vary. Your need for support may need to be considered over a period of time.

## **Do I qualify for support?**

There is a national threshold which is used to work out whether or not you qualify for council support. You will qualify for support if your carer's assessment shows that the answer to all three of the following questions is 'yes':

- Do you need support because you are caring for another adult, and would they be unable to cope without your care?
- Is your physical or mental health suffering? Or are there one or more other 'outcomes' that you are unable to achieve?
- Could this have a significant impact on your wellbeing?

To get council support, you will need to show how the things that you're unable to achieve (outcomes) affect your daily life and general wellbeing.

## **What does 'a significant impact on your wellbeing' mean?**

It's not enough to show that you need support and you are unable to do certain things because of your caring role. You must also show that this has a big impact on your daily life and overall wellbeing.

Wellbeing covers a lot of different areas, including:

- your personal relationships (eg whether you have a need for more social contact)
- your physical and mental health
- your safety
- your financial wellbeing (eg whether you could be claiming any benefits)
- your housing situation
- your control over your daily life.

If your caring role could have a big effect on at least one of the areas of wellbeing mentioned above, then this could be considered a 'significant impact'. Or, if your care needs have a small effect on several of these areas of

wellbeing, this could add up to a significant impact overall.

Using this as a basis, councils have to make their own judgment on whether your caring role has a significant impact on your wellbeing and daily life. When they are making this decision, they should think about what is most important to you.

### **An example: Jane**

Jane struggles to find time to exercise because she cares for both of her parents. She really enjoys swimming, and this also greatly eases the pain she suffers in her joints. For Jane, not having the time to exercise could be seen as having a significant impact on her physical wellbeing as well as her emotional wellbeing. This may not be the case for someone in very good health, or who did not enjoy exercising.

### **If you don't qualify for support**

If you don't qualify you for support from the council, the council must write to you to explain why you don't qualify and what factors were taken into account when this decision was made.

They should include a copy of your assessment, and advice about what you can do to meet your needs and to stop you developing new support needs in the future. Having all of this information to hand should make it easier if you decide you want to challenge the council's decision or make a complaint. See our factsheet **Complaints about care and health services** for more information (0800 319 6789, [independentage.org](http://independentage.org)).

### **3. What support services can be provided for carers?**

If you qualify for support, the council might provide care and support to the person you care for or provide you with support directly. This will be discussed with you, and with the person you care for if necessary.

When thinking about what could best help you, the council must consider the support you might need in a variety of areas, including:

- practical help with things like housework or gardening
- advice about benefits
- support to improve your wellbeing, such as gym membership
- training to feel more confident in your caring role (eg moving and handling training)
- emotional support from other carers (eg attending a local carers group)
- breaks from caring
- activities for the person you care for
- travel assistance for you or the person you care for.

## **Charges for support services**

You may be charged for support services – you'll be given a financial assessment to work out what you can afford to pay based on your income and savings. However, councils are advised not to charge carers for support provided to them, in recognition of the valuable role that carers play in society.

You can't be charged for care and support provided to the person you care for. You can only be charged for support directly provided to you. For example, if the person you care for agrees to have replacement care to give you a break, you should not pay for this. If they can afford it, the person you care for will be charged for these services.

## **Your support plan and personal budget**

If you qualify for support and the council is paying for some or all of it, the council must help you to prepare a support plan, to show how your needs are going to be met. This should reflect your views and preferences. If you are paying for all of your support yourself, you can still ask the council to help you arrange it, but they may charge you for this.

The council should tell you how much money it thinks is needed to meet your needs as described in your support plan. This includes the amount the council is paying and any charges you may have to pay yourself. The total amount is called your personal budget.

The council must explain how your personal budget amount was worked out, and it must be enough to meet your support needs with good-quality, appropriate services. Support for the person you care for shouldn't generally be included in your personal budget, unless it is for replacement care for someone who doesn't qualify for council support themselves.

You should be involved in deciding how this budget is spent. For example, if your support plan says you need support to take part in activities you enjoy, you could decide that you want to use some of your budget to go swimming.

Having a personal budget means that you have more control over what support you get and who provides your support services – you can use the provider of your choice rather than having to choose a provider normally used by the council.

As a carer, you can't use your personal budget to buy services to meet the needs of the person you

care for. The money can only be used to meet your own needs.

You should be given copies of your personal budget and your support plan – ask if you don't get them.

For more information, see our factsheet **Using direct payments or a personal budget** (0800 319 6789, [independentage.org](http://independentage.org)).

## **What can you do if you're not happy?**

You can ask social services for a reassessment or review at any time if you:

- don't think your carer's assessment or support plan fully covers your needs
- don't think that your personal budget is high enough to meet your support needs
- feel that your circumstances have changed since your last carer's assessment.

If you still don't get the result you expect, you could consider making a formal complaint to the council. See our factsheet **Complaints about care and health services** for more information (0800 319 6789, [independentage.org](http://independentage.org)).

## **4. What happens if the person I care for goes into hospital?**

If the person you care for is admitted to hospital, the NHS should consult both of you about the date they're expected to leave hospital. If they get support from social services, or are going to need some, the hospital staff should also tell the council what the discharge date will be.

The person you care for may be able to get care services free of charge for the first six weeks after they're discharged. This support is called intermediate care or reablement.

### **Good to know**

Any equipment, or minor adaptations up to the value of £1,000 they have been assessed as needing, will be provided free of charge by social services.

See our factsheet **Hospital stays** for more information (0800 319 6789, [independentage.org](http://independentage.org)).

### **Carer's Allowance in hospital**

If you get Carer's Allowance (see chapter 6), this could be affected if you or the person you care for go into hospital. Make sure you contact the

Carer's Allowance Unit (0345 608 4321) to tell them about any change in your situation.

## 5. Making an emergency plan

As a carer, you need to know that replacement care would be put in place quickly in an emergency. It is vital that someone can step in if you become ill or are admitted to hospital.

You can create an emergency plan by writing down what needs to be provided for the person you care for, and arranging for someone to supply this if you're unavailable. You might want to include:

- the name, address and other contact details of the person you care for
- who you would like to be contacted in an emergency
- any medication the person you care for is taking
- any ongoing treatment they are having.

You may be able to arrange emergency help from friends and family, but it can be reassuring to involve your local council in case your informal arrangements fall through. One way to do this is at your carer's assessment. You should be asked about emergencies and helped to make a plan.

In some areas there are carer's emergency card schemes. You can register and get help to draw up an emergency plan. You will receive a card

with the scheme's telephone number and a unique identification number. If you're unable to provide care, you or someone with you can call the number and an operator will put your emergency plan into place. Ask your local council or a local carer's organisation if there is a scheme in your area.

If the person you care for has changing needs, then their care plan (if they have one) should cover how these will be met. For example, it should say how an increase in their care needs would be met if you were unable to manage, and list the help and support that would be put in place quickly if their needs changed suddenly or if there was an emergency.

## **6. Financial support for carers**

If you're caring for someone, you may be entitled to claim financial help through Carer's Allowance.

### **Carer's Allowance**

Carer's Allowance is a benefit paid by the Department for Work and Pensions (DWP) to help you look after someone with a disability. You might qualify for Carer's Allowance if you:

- care for someone for 35 hours or more a week
- care for someone who receives one of the following qualifying benefits:
  - Attendance Allowance
  - the middle or higher rate care component of Disability Living Allowance
  - the daily living component of Personal Independence Payment
  - Armed Forces Independence Payment
  - Constant Attendance Allowance of £67.20 or more a week paid with industrial injuries, war or service pension.

You won't qualify for Carer's Allowance if you:

- earn over £110 a week (after certain deductions). Money you get from personal and workplace pensions doesn't count as earnings.
- are in full-time education.

If you're already getting more than the rate of Carer's Allowance – £62.10 a week – from certain other benefits including the State Pension, you won't be able to get Carer's Allowance as well. Instead, you'll be told you have an 'underlying entitlement' to Carer's Allowance. This is called the overlapping benefit rule. For a full list of overlapping benefits, see our factsheet **Carer's Allowance** (0800 319 6789, [independentage.org](http://independentage.org)). Even if you're getting one of these benefits, it's still worth applying for Carer's Allowance – see 'What is an underlying entitlement?' below.

If you're getting less than £62.10 a week from any of the overlapping benefits, Carer's Allowance can top up your income to that amount. However, these benefits tend to pay more than Carer's Allowance, so this won't usually apply.

## **What is an underlying entitlement?**

This means you meet all the qualifying conditions for Carer's Allowance, but you can't be paid it because of another benefit you receive. An underlying entitlement to Carer's Allowance can be valuable as the government will now accept you are a carer – you might find you're eligible for extra money with other benefits you receive,

or that you now qualify for benefits which you couldn't get before.

## **Carer Premium or Carer Addition**

If you get Carer's Allowance or have an underlying entitlement to it, you may qualify for a Carer Addition (known as Carer Premium if you're under State Pension age or Carer Element if you're claiming Universal Credit).

Means-tested benefits, such as Pension Credit, Housing Benefit and Council Tax Support are designed to support you by giving you enough money to live on. The Carer Addition increases the amount the government says you need to live on by £34.60 a week (£150.39 a month if you're claiming Universal Credit). This means you could get a higher rate of these benefits, or that you could become eligible for them for the first time.

## **How Carer's Allowance affects other benefits**

Carer's Allowance may increase your entitlement to benefits or enable you to claim them for the first time, but it could also reduce some of the benefits that the person you care for receives.

Contact an advice service such as Independent Age (0800 319 6789, [independentage.org](http://independentage.org)) or Carers UK (0808 808 7777, [carersuk.org](http://carersuk.org)) before claiming Carer's Allowance to check how it will affect your benefits and the benefits of the person you care for.

## **How to claim Carer's Allowance**

Call the Carer's Allowance Unit (0345 608 4321) to ask for a claim form, download one from [gov.uk/government/publications/carers-allowance-claim-form](http://gov.uk/government/publications/carers-allowance-claim-form), or apply online at [gov.uk/carers-allowance/how-to-claim](http://gov.uk/carers-allowance/how-to-claim). If you need help filling in the form, your local Age UK (0800 169 65 65, [ageuk.org.uk](http://ageuk.org.uk)) or Citizens Advice (03444 111 444, [citizensadvice.org.uk](http://citizensadvice.org.uk)) may be able to help.

For more information, see our factsheet **Carer's Allowance** (0800 319 6789, [independentage.org](http://independentage.org)).

## **Carer's Credit**

If you're receiving Carer's Allowance, you'll automatically get National Insurance credits if you're under State Pension age. These fill gaps in your National Insurance record while you're not paying National Insurance yourself – for example, while you're unable to work. This helps

you to build your entitlement to benefits like the State Pension.

## **7. Emotional support for carers**

Being a carer can be emotionally demanding. It's important to remember to look after yourself, both for your own sake and so that you are well enough to continue any caring duties.

While caring for someone can bring satisfaction, you may also experience stress, worry, anger, frustration, guilt and other negative emotions. You might also find that you become more isolated as your caring duties take over.

### **Get support**

It's a good idea to talk to someone about your situation and how you're feeling. This could be a friend, family member, GP or other health professional, or someone else who is a carer.

It can be helpful to talk to people in the same situation as you. Carers UK has an online forum ([carersuk.org/help-and-advice/get-support/carersuk-forum](http://carersuk.org/help-and-advice/get-support/carersuk-forum)) and also lists local support groups ([carersuk.org/help-and-advice/get-support/local-support](http://carersuk.org/help-and-advice/get-support/local-support)). You can ask your council about other support groups in your area.

The challenges of caring could make you more vulnerable to mental health problems. If you're

feeling low, order a copy of our **Dealing with depression** guide for advice on how to cope (0800 319 6789, [independentage.org/information/advice-guides-factsheets-leaflets/dealing-depression](http://independentage.org/information/advice-guides-factsheets-leaflets/dealing-depression)) or call Samaritans (116 123) to talk about what's troubling you.

## **Look after yourself**

Make sure you take care of yourself, by eating healthily, exercising and getting enough rest. If your caring responsibilities are making it hard for you to do this, discuss this in your carer's assessment – see chapter 2.

## **Make time for yourself**

Allow yourself time to see friends and family and do things you enjoy. Try to make this part of your routine. If it's difficult to fit this round your caring duties, you might want to consider organising respite care – see chapter 8.

## **Relationships**

You may find that the dynamics of your relationships change when you become a carer. Caring can put a strain on the relationship between you and the person you look after, and both of you may need support with this. It can

also affect your relationships with other people around you, such as family members. If you think you need some support, you could consider talking to a specialist relationship counsellor from Relate (0800 100 1234, [relate.org.uk](http://relate.org.uk)).

## **8. Arranging a break from caring**

If you want to take a break from caring – either regularly to allow yourself a rest or perhaps for a one-off longer period while you go on holiday – consider arranging respite care. This is short-term care to replace the support you give. There are different options available:

### **Care services at home**

Home care agencies employ carers to visit people and provide care in their own home. For more information on choosing home care, see our factsheet **Care services at home** (0800 319 6789, [independentage.org](http://independentage.org)).

### **Care homes**

Some care homes offer respite care. Not all homes will have places available for this, so check in advance if you're considering this option.

### **Day care centres**

These centres allow the person you're caring for to socialise with others as well as giving you a break. Ask your local council about services in your area.

## **Paying for respite care**

Your carer's assessment, or the care needs assessment for the person you care for, may have decided that the council can fund respite care. If not, you or the person you care for will need to pay for this. Help may be available from charities, so it's worth looking into this. For more information, see our factsheet **Grants from charities for people on a low income** (0800 3196789, [independentage.org](http://independentage.org)).

## **9. When your caring role comes to an end**

There may come a time when your caring role ends, perhaps because the person you care for moves in to a care home or because they have died. Whatever the reason, you may have mixed emotions: grief, loneliness, or guilt at feeling relieved that you can have time to yourself. Organisations such as Carers UK (0808 808 7777, [carersuk.org](http://carersuk.org)) can offer practical and emotional support. Carers UK also has a 'former carers' section on its online forum where you can chat to others.

### **If the person moves into a care home**

If the person you care for is moving into a care home, consider the location of the care home so you are able to visit. If you still want to be involved in caring for them, speak to the care home staff about how you can work together. Find out if there's a group for relatives and carers you can attend. You can talk about your feelings about the changes you're going through. Contact the Residents and Relatives Association (020 7359 8136, [relres.org](http://relres.org)) for further information and support.

## **If the person has died**

If the person you cared for has died, you may find yourself feeling alone and isolated, especially if your caring role meant you lost touch with friends. It may help to talk to other people who knew the person you cared for so you can support each other and talk about them.

Specialist bereavement organisations such as Cruse (0808 808 1677, [cruse.org.uk](http://cruse.org.uk)) can offer advice, counselling and the details of local bereavement groups.

## **Opportunities to use your caring skills**

You may want to continue to use your skills and experience as a carer. Contact local charities such as Independent Age (020 7605 4200, [independentage.org](http://independentage.org)) about volunteering as a befriender to support lonely or isolated people in the community.

## **10. Carers' support organisations**

For more information on respite care, financial help and general support for carers, contact the following carers' organisations:

- Carers UK (0808 808 7777, [carersuk.org](http://carersuk.org)) provides an advice service for carers and may be able to put you in touch with local support groups
- Carers Trust (0844 800 4361, [carers.org](http://carers.org)) provides information, home care and local support services for carers
- Carers Direct (0300 123 1053, [nhs.uk/carersdirect](http://nhs.uk/carersdirect)) is a comprehensive national information service for carers.

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio CD), call us on 0800 319 6789 or email [advice@independentage.org](mailto:advice@independentage.org).

## **Tell us what you think**

We'd love to hear what you think of our publications. Please write to us at the address below, phone us on 020 7605 4294 or email [advice@independentage.org](mailto:advice@independentage.org).

We will use your feedback to help us plan for changes to our publications in the future. Thank you.

## **Supporting Independent Age**

If you have found this information helpful and would like to support our work, there are lots of ways you can help:

- get fit – run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one

- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email [supporters@independentage.org](mailto:supporters@independentage.org) or call our fundraising team on 020 7605 4288.