

# Looking after someone

Information and support for carers



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

# About this guide

Every year in Wales 123,000 people become carers, looking after family or friends who are older, disabled or seriously ill.

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

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

**However caring affects you, we're here.**

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

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

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



# A Carer's Guide

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

1

Getting the right advice and information... quickly!



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

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

## 2 Coping with feelings of guilt

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

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

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



## 3 Being assertive with professionals

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



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

## 4

## Handling difficult conversations

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

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



## 5

## Looking after our own health and wellbeing

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



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

## 6

## Noticing when we're too stressed

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

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

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

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



## 7

## Making difficult decisions

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

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

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



## 8

## Keeping relationships fulfilling



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

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

## 9

## Adapting to changing circumstances

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

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

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



## 10 Keeping a sense of humour

Nothing relieves stress and tension better than a good laugh.

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

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

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



### Join Carers Wales for support, understanding and lasting change

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

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

You can join quickly and easily by:

visiting [carerswales.org](http://carerswales.org) or calling us on 020 7378 4997

 @carerswales  /carerswales

# Getting help and support



Photo: Chris Steele-Perkins

# Where to start

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

You and the person you are looking after could get assessments from their local authority social services department. This may result in help and support being provided to you as a carer and/or to the person you are looking after. For further information see pages 13-14.

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

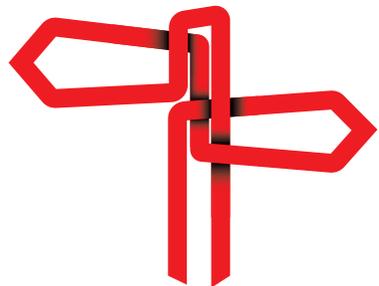
If you are looking for care providers you could:

- ask the local authority if they have a list of approved care providers
- search on the Care and Social Services Inspectorate Wales website: [www.ccsiw.org.uk](http://www.ccsiw.org.uk)
- search on the Which? Elderly Care directory: [www.which.co.uk/elderly-care/care-services-directory](http://www.which.co.uk/elderly-care/care-services-directory)

You can also find out about equipment and technology that could help make your home safer, your life easier and provide independence for the person you are looking after – see page 18.

Caring inevitably means adapting to changing circumstances, so it's important to think about the future. You may need to look into different ways of managing someone's affairs, either now or for the future – see page 15.

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



## Emma's story



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“ My grandma is 74 years old and has dementia. My grandad cares for her during the day, and I care for her in the evening and at weekends.

We had assumed that grandad wouldn't be entitled to any support, especially as the doctors and the people from social services that he deals with every day didn't mention it.

I found out about Upfront in a newsletter from my employer, and decided to give it a go.

Using Upfront was simple and straightforward – even my 85-year-old grandad could use it!

After completing it together and reading our personalised summary, we realised that grandad could request a carer's assessment from social services. This has allowed him to support my grandma with specialised respite care, so he can get a well-deserved break and a weekly game of golf!

Caring day-in, day-out for my grandma, dealing with her high support needs and aggressive behaviour, affects both our health – without this small amount of respite that my grandad now gets, I believe we would have hit breaking point.

”

Upfront is a free online tool that can help you get straight to the information you need.

Visit [carersuk.org/upfront](https://carersuk.org/upfront) to give it a go!

**Upfront**

# Carer's needs assessment

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

If you are not offered a carer's needs assessment, you should contact the local authority and ask for one.

You can have a needs assessment no matter what your level of need, the amount of care you provide or your financial means. A carer's needs assessment is a legal entitlement and is for all carers who, regardless of their age, care for someone who is disabled, ill or elderly. If you want you can ask for a carer's needs assessment before taking on a caring role.

Your carer's needs assessment should cover:

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

Following the assessment the local authority will decide if you are eligible for support to be provided either to you or to the person you are looking after to reduce the impact of caring on you. Support could be provided by the local authority, or in the form of a direct payment.

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

Whether the local authority will pay for any support will depend on your financial situation (if services are provided to you and if the local authority is one which does charge for carer support) or on the financial situation of the person you are looking after (if services are provided to them).

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



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

# Assessment for the person you care for

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

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

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

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

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

Whether the local authority will pay for any support provided will depend on the financial situation of the person you are looking after. The local authority cannot charge for care and support provided to a child.

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



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

# Coming out of hospital

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

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

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

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

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



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

# Managing someone's affairs

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

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

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

Find out more at [carersuk.org/managing-someones-affairs](https://carersuk.org/managing-someones-affairs)

# Taking a break

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

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

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

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

- getting help from the local authority social services department via assessments (see pages 13–14)

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

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

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

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

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

## Samantha's story

Samantha cares for her 53-year-old brother Chris, who has Down's syndrome and other complex conditions. Since Chris moved in with Samantha 15 years ago, she has had to fight to get the breaks from caring that she needs.



“ While I've done everything I can to give Chris the best possible life, I haven't had the time away from caring that I need and it has left me exhausted.

Not having regular respite allocated has meant I have had to apply to my local authority and wait months to find out if I had funding. Sometimes unsuitable options were offered which I had to turn down, and while family have helped I couldn't always rely on someone being available.

I've had all sorts of difficult experiences – from having to come back from a trip early because Chris was ill, to the phone call I received at the start of my holiday to say Chris' medication had been lost, even though I hand-delivered it the day before. Luckily they found it within a few hours, but the constant phone calls made it impossible for me to relax.

Not being able to switch off from caring has affected my physical and mental health, and meant I haven't had the time away with my family that we all needed.

Recently our situation has got much better. I worked out how much I was saving our local authority by caring for Chris at home and stressed how important it was to be proactive about my health, so I could continue caring for Chris. Fortunately my case was successful, and I now have regular respite with replacement care that is suitable for Chris, plus additional time off for holidays with my family.

When you're caring for someone, you have to value yourself and remember that you are just as important as the people you care for. We get so used to putting the person we care for first, we forget that our needs, our health and our relationships matter.

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If you need advice and information about taking a break, download our factsheet at [carersuk.org/break](https://carersuk.org/break) or contact the Carers UK Adviceline on 0808 808 7777 or at [advice@carersuk.org](mailto:advice@carersuk.org)

# Equipment and technology

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

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

Adaptations can be paid for privately, or you could see if you or the person you are looking after can apply for a disabled facilities grant.

Local Care and Repair agencies across Wales also help homeowners and private tenants to repair, adapt and maintain their homes – see page 34

Visit [carersuk.org/equipment](https://carersuk.org/equipment) to read our online information.

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

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

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

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

Visit [carersuk.org/telecare](https://carersuk.org/telecare) to read our online information.

**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 co-ordinating care for the person you look after and can help with condition self management.

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



## Olga's story



“ When I first heard about Carers UK's Jointly app, I was juggling full-time work with caring for my parents, who lived 170 miles away.

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

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

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

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

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

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

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

jointly

# Your finances



Photo: Chris Steele-Perkins

# Getting information on benefits

The benefits system is complicated. It is a good idea to get a benefit check to make sure you and the person you are looking after are claiming all the benefits you are entitled to.

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

The Carers UK website covers the main conditions for each benefit. Find out more at [carersuk.org/benefits](https://carersuk.org/benefits)

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

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

Visit [www.entitledto.co.uk/benefits-calculator](https://www.entitledto.co.uk/benefits-calculator) or [www.turn2us.org.uk/find-benefits-grants](https://www.turn2us.org.uk/find-benefits-grants)

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

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

# Carer's Allowance

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

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

- you look after someone who gets a qualifying disability benefit - this includes the middle or the higher rate of the care component of Disability Living Allowance (DLA), either rate of the daily living component of Personal Independence Payment (PIP), either rate of Attendance Allowance, Constant Attendance Allowance (at a certain level) and Armed Forces Independence Payment (AFIP)
- you look after that person for at least 35 hours a week
- you are aged 16 or over
- you are not in full-time education
- you don't earn over £110 a week (after deductions)
- you satisfy UK presence and residence conditions

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

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

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

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

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



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

# Carer's Credit

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

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

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

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

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

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

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

Find out more at [carersuk.org/carerscredit](http://carersuk.org/carerscredit)



# Disability benefits for the person you are looking after

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

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

## Disability Living Allowance (DLA)

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

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

## Personal Independence Payment (PIP)

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

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

## Attendance Allowance

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

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

# Help with council tax

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

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

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

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

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

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



Find out more at [carersuk.org/counciltax](http://carersuk.org/counciltax)



# Other financial help

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

## Help with fuel costs

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

- if you have reached the qualifying age you may be entitled to a Winter Fuel Payment to help pay winter bills – this can be between £100 to £300 depending on your circumstances
- if you're receiving certain benefits you may be able to get a Cold Weather Payment of £25 for each week between 1 November and 31 March in which the average temperature in your local area is at or below freezing over seven consecutive days
- if you meet certain conditions you may get help to pay for energy efficiency improvements through the government's Affordable Warmth Scheme. The scheme provides a package of energy-efficiency and heating measures, tailored to each household

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

## Help with NHS health costs

In Wales all prescriptions are free of charge.

If you are getting certain benefits you may qualify for help with NHS health costs. This includes 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 NHS eye tests regardless of your income.

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

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

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

## Budgeting Loan

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

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

Find out more at [gov.uk/budgeting-loans](http://gov.uk/budgeting-loans)

## Discretionary Assistance Fund

In Wales there is a single national welfare assistance scheme called the Discretionary Assistance Fund which includes Individual Assistance Payments and Emergency Assistance Payments.

The Money Made Clear website has further information: [www.moneymadeclearwales.org](http://www.moneymadeclearwales.org)

## Grants

There are sometimes grants that you may be able to apply for. You can ask a local advice centre if there are any local grants.

Turn 2 Us is a charity which has a grants search tool. Find out more at [turn2us.org.uk](http://turn2us.org.uk)

## Norman's story

Giving up work to care for his wife Ros plunged Norman into serious financial trouble. A call to the Carers UK Adviceline changed everything.



“ My call to the Carers UK Adviceline was the first time I felt someone was listening to me as a carer. I spoke to an Adviser who talked to me about my situation and let me know what help I was entitled to, and what my options were.

I just wish I had this information when I first started caring for Ros. I'm sure our life would have been quite different. ”

# Your work



# Working carers

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

There are rights you have in work which might help you to juggle work and care. As well as these statutory rights, you may also have additional contractual rights.

In addition to your rights at work, there might be other ways to make juggling work and care easier, such as accessing relevant support at work (see page 32), or outside of your employment.

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

You could think about whether there is anything you can do to make it easier to juggle work and care such as getting help and support (see pages 10-19), seeing whether there are any rights you have at work which could help your caring role (see pages 30-31), and seeing if there is any additional support available which could help (see page 32).

You could also get a benefit check from the Carers UK Adviceline to work out what your financial situation would look like if you were to leave work or reduce your hours (see page 21).

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

# Your rights in work

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

Your rights at work come from two sources:

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

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

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

Employers can only refuse requests for certain specified reasons.

Examples of flexible working include:

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

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

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

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

Examples of emergency situations:

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

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

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

Visit [carersuk.org/work](https://www.carersuk.org/work) to read our online information.

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

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

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

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

# Getting support

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

However, there may already be support, advice and information for carers within your workplace.

Ask your employer if they have a carers policy or another policy that could support you as a carer, such as special leave. Some companies operate counselling services and have advice packs for carers. Trade unions can also be a good source of support. You may find that your colleagues are supportive, or even in similar caring situations themselves.

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

This could include getting a carer's needs assessment to see if there is any support the local authority can offer to help you juggle work and care – see page 13.

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

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

Our online forum may be a good place to speak to other carers about how you are feeling – visit [carersuk.org/forum](http://carersuk.org/forum).



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



## Jo's story

Jo found herself thrown into the role of carer when her daughter developed a serious condition. Her employer Nutricia has a Carers Policy in place, allowing Jo to receive the help and support she needs to balance her work life with caring for her daughter.



“ When Livvi first became unwell, I needed to take a lot of time off work. During an acute attack, she experiences violent stomach pains, joint pain, dizziness, loss of vision and speech and a reduction in what she can hear. When this happens I do everything for her – from helping her wash and eat to taking her to appointments.

Without support, I may have been forced to give up work which

would have put a huge strain on my family. Instead, I spoke to my employer and was offered a reduced-hours contract for six months so I could balance work with looking after Livvi.

I'm back working full time now that Livvi is able to attend school more regularly. Nutricia continues to give me the flexibility I need, and has put a system in so that I can drop everything if Livvi needs urgent care. ”

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

We are proud to be working with Carers UK to help raise awareness of the importance of good nutrition for carers, and to support Carers Rights Day and help Carers UK reach more carers with information and advice. ”

– Cem Kucukcan, *General Manager, Nutricia Advanced Medical Nutrition, UK and Ireland*



# Directory

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

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

## Alzheimer's Society

Information and advice for people with Alzheimer's and their carers.

T 0300 222 11 22

[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

## Age Cymru

Information and advice for the over 60s.

T 08000 223 444

[www.ageuk.org.uk/cymru](http://www.ageuk.org.uk/cymru)

## Care and Repair Cymru

Local Care and Repair agencies help older homeowners and private tenants to repair, adapt and maintain their homes.

T 029 2067 4630

[www.careandrepair.org.uk](http://www.careandrepair.org.uk)

## Carers Trust Wales

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

T 029 2009 0087

[www.carers.org](http://www.carers.org)

## Citizens Advice

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

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## Contact A Family

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

T 0808 808 3555

[www.cafamily.org.uk/wales](http://www.cafamily.org.uk/wales)

## Disabled Living Foundation

Information and advice on equipment for independent living.

T 0300 999 0004

Textphone 020 7432 8009

[www.dlf.org.uk](http://www.dlf.org.uk)

## Hafal

Hafal is the principal organisation in Wales working with individuals recovering from serious mental illness and their families.

T 01792 816 600

[www.hafal.org](http://www.hafal.org)

## Carers UK Adviceline

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

0808 808 7777

[advice@carersuk.org](mailto:advice@carersuk.org)

Open Monday to Friday, 10am to 4pm.



### Independent Age

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

T 0800 319 6789

[www.independentage.org.uk](http://www.independentage.org.uk)

### Macmillan Cancer Support

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

T 0808 808 00 00

[www.macmillan.org.uk](http://www.macmillan.org.uk)

### Marie Curie

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

T 0800 090 2309

[www.mariecurie.org.uk](http://www.mariecurie.org.uk)

### Mencap

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

T 0808 808 1111

Minicom 0808 808 8181

[www.mencap.org.uk/wales](http://www.mencap.org.uk/wales)

### Relate

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

T 0300 100 1234

[www.relate.org.uk](http://www.relate.org.uk)

### Rethink

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

T 0300 5000 927

[www.rethink.org](http://www.rethink.org)

### Shelter Cymru

Information and advice on housing issues.

T 0345 075 5005

[sheltercymru.org.uk](http://sheltercymru.org.uk)

### Turn 2 Us

Information and advice on benefits and grants.

T 0808 802 2000

[www.turn2us.org.uk](http://www.turn2us.org.uk)

Every year in Wales 123,000 people become carers, looking after family or friends who are older, disabled or seriously ill.

However caring affects you, we're here.

### Carers Wales

Unit 5, Ynys Bridge Court  
Cardiff CF15 9SS

T 029 2081 1370 E [info@carerswales.org](mailto:info@carerswales.org)

[carerswales.org](http://carerswales.org)



[@carerswales](https://twitter.com/carerswales)



[/carerswales](https://facebook.com/carerswales)

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

T 0808 808 7777 E [advice@carersuk.org](mailto:advice@carersuk.org)

*Open Monday to Friday, 10am to 4pm.*

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This guide is designed to provide helpful information and advice. While we work to ensure that our information is accurate and up to date, we would recommend contacting the Carers UK Adviceline or visiting our website for the latest information.

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