

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. ”

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

Step 1: Benefits

4-5

Find out what benefits you are entitled to.

Step 2: Other financial help

6-9

Find out what other financial help is available.

Step 3: Practical help

10-11

Find out what support social services can provide.

Step 4: Technology

12-13

Make life easier with health and care technology.

Step 5: Your workplace

14-15

Find out how your workplace can support you.

Step 6: Join Carers UK

16

Join our community of carers.

Step 7: Other help

17-19

Contact details for useful organisations.



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

The Carers UK *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 more 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.

It is important to 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

It 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 Scotland, or disability charity. Contact the social work 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.

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

 To talk to an expert advisor call the Carers UK Adviceline on **0808 808 7777**

Help with Council Tax

Council Tax Reduction

Every council in Scotland offers the same Council Tax Reduction (CTR) scheme to help people on low incomes. You cannot get CTR if you have capital (such as savings) of £16,000 or more. Contact your local authority for more information.

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

 Find out if you qualify and how to claim at www.carersuk.org/carerscredit

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 advice on deferring your pension contact the Pension Service on **0845 606 0265** or visit www.carersuk.org/pension

Adapting your home

If you need to adapt your home to make it suitable for a disabled person (eg to build a new bathroom or walk-in shower) you may be able to get a grant to help with the costs.

 Find out more at www.carersuk.org/adaptations

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

Cold Weather Payments are additional amounts of certain benefits paid for each week in which the average temperature in the local area is at or below freezing.

 Find out more at www.carersuk.org/coldweatherpayments

Reducing bills by improving insulation and efficiency

One of the simplest ways to help prevent heat from escaping is to install loft insulation, reducing heating bills.

 For free energy advice call the Home Energy Scotland Helpline on **0800 512 012**.

 Find more ways to save energy in your home at www.carersuk.org/energyassistance

Help with health costs

In Scotland everyone is entitled to free prescriptions, NHS

eye tests and NHS dental check ups. If you are getting certain benefits (and your income is below a certain amount), you qualify for help with NHS health costs as well. This includes free dental treatment 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 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.

 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 by the Scottish Welfare Fund. This can offer grants to people on certain benefits to respond to a crisis or to help someone who is frail or disabled to live at home.

 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 the social work department 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 work department for the person you care for.

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

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, 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 an assessment or wants one themselves.

The social work department 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 assessment should cover and what sort of help the social work department can give you visit www.carersuk.org/carersassessment

Self directed support

Everyone who receives a community care assessment can ask for self-directed support to choose how they want their services arranged. All councils will have to offer all four options below from April 2014. Councils will have the power to offer services to carers too (but they do not have to) and, if they do, you can also choose how you want them arranged.

Option one – direct payment

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 things that would help you.

 Find out more at www.carersuk.org/directpayments

Option two – individual service fund

This is an allocation of money to an individual to pay for the support they need, choosing services from private care providers, charities or the council. The council will manage the fund but the individual is in charge of how it is spent.

Option three – arranged services

The Council organises services on behalf of the individual.

Option four – a combination of the above.

 Find out more at www.selfdirectedsupportscotland.org.uk

Technology

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

Equipment and changes to your home

Different types of equipment or changes to your home could help make your home safer, your life easier and provide independence for the person you are looking 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, recent research by Carers UK showed that 78% of Scottish adults were not sure what telecare was.

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. Either you or a monitoring centre can then be alerted to the problem.

Telehealth is a way of monitoring a person's health remotely, through equipment they have in their home. The information is then sent to a health provider, such as their doctor, either through the internet, broadband or telephone connection.

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

Telehealthcare Toolkit

Carers Scotland provides a free toolkit to help health and social care and carers' organisations raise awareness of telehealthcare and deliver training sessions on the potential benefits.

i To order your copy contact Carers Scotland on **0141 445 3070** or download online at www.carersuk.org/telehealthcaretoolkit

Living it Up

Carers Scotland is a partner in *Living it Up*, a digitally enabled project being piloted in five areas. It aims to support people to better manage their health, care and wellbeing through a range of services, information, products and social activities, and will be available through familiar technologies including computers, mobile phones and TV.

i Find out more and get involved at www.livingitup.org.uk

Mobile and internet

Everyday technology – such as the internet or 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 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 and download the app, 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 in emergencies

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

 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.

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

 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 us

Step 6: Become a 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 out about care in your area by looking at your local council website, visiting www.carersuk.org/localsupport or by calling Carers Scotland on **0141 445 3070**

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 Scotland, 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.

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 Scotland

Information, advice and support for people with Alzheimers and their carers.

www.alzscot.org | 0808 808 3000

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 Scotland

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

Care Information Scotland

National information service about care services for older people.
www.careinfoscotland.co.uk | 0845 001 001

Carers Trust Scotland

Works to improve support, services and recognition for carers.
www.carers.org | 0300 123 2008

Citizens Advice

Local offices for advice on benefits, debt and housing.
www.cas.org.uk | 0808 800 9060

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

Enable

A membership organisation in Scotland for people with learning disabilities and family carers.
www.enable.org.uk | 0300 0200 101

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

Support in Mind Scotland

Information, advice and services for people affected by severe mental illness and their carers.
www.supportinmindscotland.org.uk | 0131 662 4359

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?

£

Do you rent or own your home?

Rent Own

How much are your rent or mortgage payments?

£

How much is your council tax?

£

After discounts and disability reductions but ignoring Council Tax Reduction.

How much do you pay for childcare?

£

Do you already get any benefits?

Yes No

Do you get a state pension?

Yes No

Do you get an occupational or private pension?

Yes No

Do you have any savings?

Yes No

Do you own any property apart from the home you live in?

Yes No

Do you own any investments?

Yes No

Have you recently had a child?

Yes No

Has a child started or left school?

Yes No

Has a partner moved in or left?

Yes No

Has someone you lived with died recently?

Yes No

Have you just started a job or lost a job?

Yes No

Have you or someone you live with got a disability?

Yes No

Keep in touch

Carers Scotland

www.carerscotland.org



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