Carefree
Support for unpaid carers

The Royal Borough
Windsor & Maidenhead
This leaflet is a guide to services and support that may be useful to unpaid carers.

SIGNAL provide information and advice services for carers in the Royal Borough of Windsor & Maidenhead.

Call 01628 947 974
www.signal4carers.org.uk

RBWM Advice & Information Team: 01628 683 744
All of us will care for someone in our lifetime. Recognising when you are a carer is the first step towards finding help and support at the right time.

75,000 people are carers in Berkshire. Most do not recognise the help they give to their mum, dad, husband, wife, partner, child, grandparent, friend or neighbour as unpaid care. However, without that help the person they support could not cope or live independently.

Caring for someone can happen suddenly through illness, stress or accident. Caring for someone can happen progressively with age or disability. However you come to a caring role it may be time to ask for help.

**Step 1: Who is a Carer?**

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[make carers count logo]
Am I a Carer?

Carers come from all walks of life and provide unpaid support to a partner, parent, child, relative, friend or neighbour. Without this help the health and well-being of the person they care for may deteriorate further.

Jonathan is 49. His wife Kate has been diagnosed with motor neurone disease. The couple have three teenage children. Jonathan is Kate’s carer.

Pravina is a 34-year-old mother of two children. Her youngest son Ardash has Downs Syndrome. She also provides support to her elderly mother-in-law who has mobility problems.
Carers’ Assessment

The Care Act 2014 gives local authorities a responsibility to assess a carer’s need for support, where the carer appears to have such needs.

The assessment may be completed at the same time as the needs of the person you care for are assessed. However, you are entitled to an assessment in your own right regardless of whether or not the person you care for has had one or wants one. There is no charge for an assessment.

Carers’ Assessments are a good opportunity for you to talk to someone about your caring role as well as your own needs. This should include the impact of caring on your own life and health and the impact of caring on your work and family.

Direct Payments

Direct Payments are sometimes called individual or personal budgets. Direct Payments are payable to carers who have been assessed by social care services as needing support. These payments can be used by carers to help with health and wellbeing, giving you time off to relax. Carers have used these to pay for taxis, driving lessons, evening courses, pampering sessions, activities or holidays.
Can I get help?

**Adult Social Care Services**

The best place to start looking for help is with your local council’s adult social care department. They can offer a range of help depending on the need of the person you care for. To determine what help is needed, and if they are able to provide it, they will carry out an assessment.

The type of services needed could be help with getting washed and dressed, day to day tasks, such as making meals, aids and equipment, adaptations to the home and telecare alarm systems. There may be a charge for services.

**Sitting Services to Help you Take Time Off**

Sitting services enable a carer to take a break from the responsibility of looking after someone else. The schemes, provide trained care attendants to sit with the person you care for while you go off and do something else. Respite care is an opportunity for you to take a break from caring. There are lots of choices; taking a holiday with or without the person you care for, taking time off at home while the person you care for has a supported break away or taking a few hours off caring to have time to yourself or with friends. Respite care schemes may be funded by your local authority. Respite care can also come in the form of visits made by the person you care for to day centres and short-term residential care.
Can I get help?

Emergency Planning
Carers may become ill, have an accident or encounter a crisis meaning that they are unable to continue caring. If an Emergency Response Scheme is available all carers should register with it before a crisis occurs and complete an Emergency Response Plan. This means you can ensure the person you care for will be looked after in the event of a crisis.

Ask to be put on your GP’s Carers’ Register
Most carers will find caring stressful physically, mentally and emotionally. It is important to tell your GP and practice nurse that you are a carer. You may not be registered at the same practice as the person you care for and your health practitioners may be unaware that you are a carer. Your GP will record that information and should then offer you support and signposting to other services. Carers will be invited to flu checks annually and should be invited to have a regular health check. You may also find it helpful to inform receptionists that you are a carer when booking appointments.

Information and Advice Services
There are many free services available to support unpaid carers. Carers who live in the Royal Borough of Windsor & Maidenhead, can call the RBWM Advice & Information Team on 01628 683 744 who can put you in touch with sources of support.

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Caring often leads to money troubles with many carers reporting they are financially worse off as a result of caring.

**Carer’s Allowance**

Carer’s Allowance is the main benefit for carers. It is a benefit paid to help people who look after someone else who has substantial needs for care. You do not have to be related to, or live with, the person you care for. You need to be over 16 and to be spending at least 35 hours a week caring for a person. The person you care for must be getting one of these benefits:

- Personal Independence Payment (PIP) daily living component
- Disability Living Allowance (DLA) - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit or basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment (AFIP)

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Carers and the State Pension

If you are a carer and are receiving the State Pension you can’t normally also get Carer’s Allowance. This is because of the ‘overlapping benefit rule’. However, you may have ‘underlying entitlement’ to Carer’s Allowance.

This might mean you could get:
- the Carer premiums in Jobseeker’s Allowance and Income Support
- the extra amount for Carers in Pension Credit
- the Carer element in Universal Credit.

Pension Credit

Pension Credit is an income-related benefit made up of two parts - Guarantee Credit and Savings Credit. Guarantee Credit tops up a weekly income if it’s below a certain level.

Savings Credit is an extra payment for people who have saved some money towards their retirement, eg, a pension. You might get more if you are a carer, severely disabled or have certain housing costs.

The qualifying age for Pension Credit is gradually going up to 66 in line with the increase in the State Pension age for men and women.

To qualify for the extra Savings Credit you or your partner must be 65 or over.

Most people won’t be eligible for Savings Credit if they reach State Pension age on or after 6 April 2016. However, you may still get Savings Credit if you are part of a couple and one of you has reached State Pension age before 6 April 2016.
Managing money

Is the person you care for missing out on benefits?

Personal Independence Payment

Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term ill-health or a disability if you are aged 16 to 64. The rate people are awarded depends on how their health condition or disability affects them, not on the condition itself. PIP can be claimed whether a person is in or out of work. It is a tax-free benefit and it not affected by income or savings. People claiming PIP will need an assessment to work out the level of help they’ll get. The rate will be regularly reassessed to make sure they are getting the right support. PIP started to replace Disability Living Allowance (DLA) for people who are aged 16 to 64 from April 2013.

Attendance Allowance

Attendance Allowance (AA) is a benefit for people aged 65 or over who need help with personal care, which can mean help with everyday tasks such as getting dressed, using the toilet and moving round the house. Personal care can also mean that people need to be watched over by someone else to ensure they avoid putting themselves or others in danger or that they need help to communicate their needs. A key point is that people do not actually have to be receiving any help or supervision to receive AA - it can be paid to people who live alone.
Managing money

Disability Living Allowance for Children Under 16

Disability Living Allowance can be paid for children who need much more day-to-day help than other children of the same age who don’t have a disability.

It is a tax-free benefit which can be paid to you while your child needs help looking after themselves or to move around.

The amount paid is based on the help they need as a result of their disability or condition.

It is not means-tested and is not affected by savings or income.

Carers’ Grants

As a carer you may be able to access grants to help you take a break or to help pay for essential household items. There are many benevolent funds which offer financial support to people on low incomes. This includes support for people who have worked in a particular occupation or who live in a certain geographical area. Others have a more general remit.
It is vital to look after yourself. You may not be able to carry on caring if you became ill yourself. Caring without a break, without a decent night’s sleep and without support is stressful and exhausting. Remember, that a little can go a long way and there are some simple changes you can make that can help.

Taking a Break

Carers need time out from caring. Whether you need time off to do something you really enjoy, meet friends, get away or try something new, there are schemes to help. Make sure you have had a Carer’s Assessment. You may also be eligible for financial help for a short break from your local authority.

Join a Support Group

Many carers find it useful to join a support group where they can meet other people in similar circumstances and enjoy the chance to relax.
Talk to Someone
You may think talking never solved anything but many carers tell us that talking is one of the most important types of help they can get. Other family members may not realise the level of care you are providing. Family and friends may be able to offer practical help or a listening ear. Local services are also there to help you. If it’s not easy to talk to family or friends you can go on-line and chat with other carers. Talk to your GP if you think you would benefit from seeing a counsellor. A counsellor will not tell you what to do, but will encourage you to develop confidence in your own ability to help yourself.

Talking Therapies
Talking Therapies is a free NHS service that helps people in Berkshire with problems, such as feeling down, anxious or distressed. They help adults aged 18+ from Berkshire and they have a team of advisors and therapists who can help people to overcome life’s difficulties and manage them better. They offer easy access to a range of helpful tools and therapies including cognitive behavioural therapy (CBT). People can self-refer or ask their GP or a healthcare professional to refer them.
Step 5 Working and caring

Juggling work and care can be difficult and as a working carer you are likely to need a range of support at different times. As a working carer you have some rights and one of the first steps to take is to ensure your employer knows about your caring responsibilities. There may be support available in the workplace you are not aware of.

Carers’ Rights at Work

If you are caring for someone you may feel as if you have two jobs. As a working carer you are likely to need support to help you combine the roles. The good news is that most unpaid carers have the right to:

- request flexible working
- request time off to deal with carers’ emergencies
- request parental leave
- the right not to be discriminated against or harassed under the Equality Act 2010.

Your employer may even choose to offer more support. If you are self-employed, on a short term contract or employed through an agency you may not be covered by these rights.
Giving Up Work

Giving up work in order to care is a big decision to take. Before making any final choices there are a number of questions you should ask yourself:

- Do I want to spend all my time caring?
- Do I feel guilty about working?
- Do I think that I’m the only person who can care properly?
- Is the person I’m caring for refusing to accept outside help?
- Can I afford to give up my salary?
- How will this affect any future pension entitlement?
- Will I miss the social aspect or the working itself?
- Will I lose important skills?

**Jobcentre Plus Support**

Your local Jobcentre Plus may be able to help you combine paid work with caring for someone. For example, you could go on a course to help you get a job or improve your skills. Even if you don’t feel ready to work now but might like to in the future, you can still take advantage of the support available. Ask for an appointment to see a Personal Adviser who is trained to help carers and who can help you find the right work and support around your caring role.

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