

CARERS_{UK}

Carers Rights Guide



Six million people in the UK are carers. Carers are people who provide care, unpaid, for their partners, relatives and friends because of disability, chronic illness or frailty. Many people don't get the support they need because they don't recognise the caring role they have. If you regularly provide or intend to provide care, this guide gives an overview of the help available.



IF YOU ARE A CARER:

- it is important that you also take care of yourself
- make sure your doctor and other healthcare professionals are aware of your caring responsibilities
- if you are employed you may want to check with your employer about flexible working options
- get a benefit check to see if there is extra money you can claim
- ask your local social services department for an assessment to see if they can help you

The welfare benefit system is complex and finding out what help is available is not always easy. This leaflet gives an overview of some of the help available. You can get further help and advice from CarersLine on **0808 808 7777** (open Wed & Thurs between 10-12 and 2-4pm) or **www.carersuk.org** or:

- a Citizens Advice Bureau
- a welfare rights unit
- a disability organisation
- an Age Concern branch
- a carers' project

BENEFITS – CARERS

CARER'S ALLOWANCE

Carer's Allowance is the main benefit for carers. It is paid at a basic rate of £44.35 a week.

You can get Carer's Allowance if:

- for at least 35 hours a week, you look after someone who gets Attendance Allowance or the middle or higher rate of the care component of Disability Living Allowance; and
- you are over 16; and
- you are not studying for more than 21 hours a week; and
- you earn £79 a week or less (after specified deductions); and
- you do not receive one of a list of other benefits paid at a higher rate than Carer's Allowance (including State Retirement Pension, Incapacity Benefit and Bereavement Benefits); and
- you satisfy UK residence and immigration rules.

Sometimes, if you are paid Carer's Allowance, the person you care for may lose some of their benefit. If you are unsure, seek further advice.

To claim, call 0800 882200.

CARER PREMIUM

The Carer Premium is not a benefit but an extra allowance used in the calculation of some means-tested benefits (Pension Credit, Income Support, Income-based Jobseeker's Allowance, Housing Benefit and Council Tax Benefit). A Carer Premium of £25.55 a week is included in the benefit calculation if you get Carer's Allowance or cannot get Carer's Allowance because you receive another benefit paid at a higher rate.

NATIONAL INSURANCE CREDITS

You receive a National Insurance Contribution Credit for each week that you qualify for Carer's Allowance. The Credit protects your State Retirement Pension and State Second Pension and may help you to qualify for Incapacity Benefit or contribution-based Jobseeker's Allowance in the future.

If you cannot get a Contribution Credit, you may still be able to protect your pension by claiming Home Responsibilities Protection. For more information contact your local Inland Revenue office.



BENEFITS – PEOPLE WHO ARE ILL OR WHO HAVE A DISABILITY

DISABILITY LIVING ALLOWANCE (DLA) AND ATTENDANCE ALLOWANCE (AA)

DLA and AA are state benefits that help with the extra costs of long-term illness or disability. They are paid whatever your income or savings. They are not taxable. They are paid to the person who has the illness or disability or to the adult responsible for a child under 16. DLA is for people who first claim before the age of 65. AA is for people who first claim on or after their 65th birthday.

To claim, call 0800 882200.



FINANCIAL SUPPORT AND BENEFIT FOR PEOPLE ON LOW INCOME

INCOME SUPPORT (IS)

This is for people whose income is below minimum levels set by the Government. It is for people under 60 who do not have to sign-on to claim Jobseeker's Allowance. The minimum level varies with your circumstances. Carers do not have to sign-on if the person they care for gets DLA at the highest or middle rate for personal care or AA. If you are 60 or over see Pension Credit. You cannot claim Income Support if you have more than £8,000 in savings.

Claim Income Support from your local social security office.

PENSION CREDIT

Pension Credit is a benefit for people aged 60 or over. The Credit has two parts, one is equivalent to Income Support and the other provides extra income for people over 65 or over with modest savings or small occupational or personal pensions.

Claim on 0800 991234.

TAX CREDITS

There are two tax credits, Working Tax Credit and Child Tax Credit.

Child Tax Credit is for people with a child under 16 or under 19 if they are in education. You may be able to get extra credit if you have a disabled child.

Working Tax Credit is for people who are in work. The amount you get depends on your income and personal circumstances.

To claim tax credits call 0845 300 3900.

COUNCIL TAX

If you leave your home unoccupied and live elsewhere to provide care, the property that you leave may be exempt from Council Tax. Similarly if someone leaves a house empty and comes to live with you so that you can provide care, their home may be exempt from Council Tax.

Council Tax bills assume two or more people live in each property. If one person lives in the property, the bill is reduced by 25%. If no-one lives in the property, the bill is reduced by 50%. Some carers are not counted when the amount of the bill is calculated. These are carers who look after a disabled person who is not their partner or spouse or, if the disabled person is under 18, their child. The carer must care for at least 35 hours a week. The disabled person must receive the highest rate of AA, or DLA at the highest rate for personal care. More than one carer can be ignored under this rule.

If you have a low income, you may be able to reduce your Council Tax by claiming Council Tax Benefit from your local authority.



PRACTICAL SUPPORT

Social services provide a range of support for the person you care for and for carers. This support can include providing paid care workers to help with bathing, dressing or housework, or providing equipment, meals or adaptations to the home. Services for the carer could include breaks, counselling or help with other responsibilities such as childcare.

TAKING A BREAK

Taking a break from caring may be important if you want to carry on caring. Without an occasional break your own health may suffer.

What you arrange will depend on what you and the person you care

for need, what is available locally and the cost. You can arrange alternative care through your social services department, your local NHS, voluntary agencies or the private sector. If you ask social services, then they must assess the needs of anyone with long-term illness or disability, including the need for the carers to take a break.

COMMUNITY CARE ASSESSMENTS

If the person you care for feels they need help they can ask social services for a community care assessment of their needs. Help that may be provided includes home care, sitting services, transport, day care, equipment to make life easier, counselling or residential care.

CARER'S ASSESSMENTS

If you regularly provide or are going to provide care for a partner, friend or relative, or if you have a disabled child, you can ask social services for a carer's assessment. The carer's assessment should look at whether you wish to continue caring and your needs.

You can ask for an assessment from social services regardless of whether the person you care for has had an assessment or wants one themselves.

Prepare for the assessment by thinking about the kind of help that would make it easier for you to care. Make a list of everything you do to help look after the person you care for such as shopping, housework or laundry. Tell the person carrying out the assessment if you work or want to return to work. The assessment could mean you get help to make caring easier. If you cannot continue caring, social services may need to arrange the care themselves.

Social services can charge for the help that they provide. If you or the person that you look after is charged, you can ask for an explanation of how the charge is calculated.

NEW RIGHTS FOR CARERS FROM 1 APRIL 2005

The Carers (Equal Opportunities) Act 2004 has been passed by Parliament and is likely to come into force in April 2005. This will place a legal duty on local authorities to inform carers of their right to an assessment. When they carry out that assessment, they will also have a legal duty to consider any work, study and leisure interests that a carer might have.



COMING OUT OF HOSPITAL

If someone is being discharged from hospital and you will be providing them with regular and substantial care when they leave, you can request an assessment of your own need for any help. Social services must carry out the assessment before the patient leaves hospital.

If you are already caring, ask social services to re-assess your needs before the person leaves hospital and look at whether the patient's care package needs to be increased.

DIRECT PAYMENTS

If you or the person you look after have been assessed as needing help from social services, they can provide a direct payment instead of a service. A direct payment is the money to buy the services yourself instead of social services arranging them for you. The direct payment should be enough to allow you to arrange the service for yourself, less any charge that would normally be made by social services.

Direct payments may allow greater control and flexibility to you or the person that you look after.

Social services or a local disability organisation may offer advice about handling direct payments.

VOUCHERS

Local authorities can issue vouchers to allow carers to have a break from caring. The voucher can be exchanged for services provided by the local authority or an organisation approved by the council. Vouchers allow you and the person you are caring for to have more control over when and where you receive services.

LOCAL SUPPORT

There may be local carers' organisations or carers' groups in your area where you may be able to get a range of support from meeting other carers in similar situations, to further information, to services.

Visit www.carersuk.org to find your local project. Your local council may also have details of local support groups or they may be listed in the local telephone directory.

OTHER USEFUL CONTACTS

The following list gives some ideas of national organisations who have local groups. Some of them also provide specialist information and advice.

Age Concern

Nationally and locally they provide information and support for older people (60+) and their carers. Local groups often help individuals to gain access to services. They can offer practical support such as day care, lunch clubs, home visits and social activities.

National helpline: 0800 009 966 (freephone) www.ace.org.uk

Alzheimer's Society

Provides information, advice and support for people with Alzheimer's and their carers. It runs specialist networks for young people with dementia and gay carers. Locally it has a number of support groups. Helpline: 0845 300 0336 (local rates) www.alzheimers.org.uk

Crossroads

Runs a network of care attendant schemes to enable carers to take a break. Local schemes provide breaks, holidays and respite care.

Telephone: 01788 573653 www.crossroads.org.uk

Contact A Family

Provides information and advice and support to parents and families who care for children with a disability or special need.

Helpline: 0808 808 3555 (freephone) www.cafamily.org.uk

Mencap

Provides information, residential, education and employment services, leisure opportunities, individual support and advice for people with a learning disability, their families and other carers.

Helpline: 0845 808 1111 (local rates) www.mencap.org.uk

Princess Royal Trust for Carers

Supports carers through its network of over 100 local carers' centres.

Telephone: 020 7480 7788 www.carers.org

Rethink

Provides information and advice, community services including employment projects, supported housing, day services, residential care and respite care centres for people affected by severe mental illness and their carers.

Helpline: 020 8974 6814 www.rethink.org



SUPPORT CARERS UK – GET INVOLVED

JOIN CARERS UK NOW!

Membership costs from as little as £10.

HOW TO JOIN US:

- Phone our Membership Hotline **020 7566 7602**
- E-mail **membership@carersuk.org**
- Visit our website for more information **www.carersuk.org**
- Complete the form below and return it with your minimum subscription payment of £10 to:
Carers UK, 20/25 Glasshouse Yard, London EC1A 4JT.

Name
Address
.....
.....
Postcode
Telephone (including code).....
Email
Signature

- Carers UK is registered under the Data Protection Act and all information you supply through this response will be treated under the terms of the Act. Occasionally we would like to send you further information about the work of Carers UK. If you do not wish to receive this information please tick here and return this declaration to us.
- Carers UK has a network of branches throughout the UK and I do not wish my name and address passed on to the local branch.

HELP SUPPORT OUR WORK AND MAKE A DONATION

Help us to continue our campaigning work to improve carers' rights and to keep providing carers with vital information and advice about their benefits and entitlements.

- Last year, Carers UK received 50,000 calls from carers to CarersLine.
- Our Carers Rights Day campaign resulted in 250 events across the country ensuring thousands of carers were told about their rights.
- We worked with MPs to change the law and won new rights for carers. All of this would not be possible without the support from people like you. There are 2.3 million new carers each year and we want to make sure they have the right information and get a fair deal.

Here's how a gift can help:

- £3.30 covers the cost of sending an information pack to a carer who contacts CarersLine
- £20 keeps calls to CarersLine free for one day
- £100 allows us to send 30 information packs to people in need

I WOULD LIKE TO DONATE

£100 £50 £25 £15 Other £

I am a tax payer and eligible for Gift Aid

Signature.....
Name
Address
.....
.....
Postcode

Please send the completed form and donation to:

Carers UK 20/25 Glasshouse Yard London EC1A 4JT

Donate by phone using a credit card or CAF card: call **020 7566 7634**

Donate online at: **www.carersuk.org**



The information in this leaflet is for guidance only and is not an authoritative statement of the law. Every effort has been made to ensure that the information is correct as of October 2004.

Photographs: Sam Tanner

Supported by



ACE National
action for carers and employment

This leaflet is part funded by the European Social Fund under the EQUAL Community Fund Initiative Programme



EUROPEAN UNION
European Social Fund

CARERS UK

**20/25 Glasshouse Yard
London EC1A 4JT**

Tel: **020 7490 8818**

Fax: **020 7490 8824**

Minicom: **020 7251 8949**

E-mail: **info@carersuk.org**

Website: **www.carersuk.org**

CarersLine: 0808 808 7777

Telephone advice line open
10–12 and 2–4pm daily on
Wednesday and Thursday.

Registered as a company in England and Wales as
Carers National Association no. 864097.
Registered charity no. 246329