

Support for Carers

Your Employee Wellbeing is dedicated to helping families find the best advice, support and care for their family members from babies to grandparents and all the years in between. Expert services include childcare and elder care advice and searches, nanny recruitment and employment support through contracts and payroll.

What is the role of a carer?

A carer is a person who is responsible for looking after someone who has a disability, is getting old or has become ill. This responsibility can range from providing practical help to a person for a few hours each day through to 24 hour care for a family member who is terminally ill.

You are probably a carer if all the following apply:

- you do things like helping someone to wash, dress and eat, take them to regular appointments, do their shopping or keep them company
- you are not paid to look after the person you are caring for
- you spend a lot of time caring for the person – there is no legal definition of this, but it could mean anything from a few hours a day, to 24 hours a day, 7 days a week
- you may or may not live with the person you are caring for



If you are under the age of 24 and you are responsible for looking after someone, you are considered a young carer. At present there are 376,000 young adult carers between the age of 16 – 25 in the UK. Many of these carers have had to lose out on school and employment opportunities as a result of caring. The charity, Carers Trust, supports services for anyone living with the challenges of caring and can provide information about local support groups as well as online support for young people who care for others. You can also be categorized as a carer if you are a parent of a child with complex needs.

The NHS Website <https://www.nhs.uk/> has information about your carer's rights and the help you will be able to access in these circumstances

Where can a carer find additional support?

The task of caring for an elderly relative can often be incredibly stressful. Juggling care responsibilities with work and personal responsibilities can place an individual under enormous pressure. It is easier said than done to make time for yourself or seek the help that very often you require when your focus is on the person you are caring for and not on your welfare. It is therefore important for employers and employees to know where to find support and whom to turn to in times of crisis.

Areas of support include:

Local Council

Your local council might be able to arrange practical help to allow you to care more effectively and reduce your stress. This could include things like arranging for someone to step in for a while to give you a break or providing some extra support for the person you care for, to give you more time for your other responsibilities.

To see if you can get practical help, you will need the council to carry out a Carer's Assessment. You are entitled to this assessment if you are 18 years of age or over and the person you are caring for is also over 18. It does not matter how much care you provide or what your financial situation happens to be.

The carer's assessment looks at how caring affects your life and work and how you can carry on doing the things that are important to you and your family. A carer's assessment is not an exam - you will not be judged on whether the care you give is good enough.

In order to arrange a carer's assessment you will need to contact the social services department covering the area where the person you care for lives. You can also be referred by your GP or a friend or another family member. You will be able to do this online or over the telephone.

Once your assessment date is booked make sure that you are prepared for the conversation. Gather any relevant information that you believe to be important and log the key issues that are having an affect on you. Be honest about the impact caring is having on your life and what are the limits of the care you can provide. Talk this through with your family and friends prior to the meeting and ensure you have detailed notes about the issues you wish to talk about.

You will be informed if you are eligible for help from the council. If you are eligible, the council will explain how it will meet your needs and write those needs up in a support plan. The support you will receive can vary. The council may offer financial or practical support to you. It may also provide some alternative care to give you some respite. Please be aware however that the help will probably not be without some cost to the carer. A financial assessment will need to be undertaken to see whether you will need to pay. Councils follow national guidelines when deciding how much you should contribute towards your care and support needs as a carer.

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The financial assessment will take into account:

- your income, for example a pension
- savings
- investments
- whether you get benefits or other financial support
- your expenses, such as utility bills and rent

The council must leave you with a protected amount of money, to make sure you have enough to live on. This is called the minimum income guarantee and is equivalent to income support or the guarantee credit element of pension credit, plus 25 per cent.

The council is obliged to give you advice and information about other sources of support in your local area, even if you are not eligible for practical help. This could be from local charities or support organisations.

Financial Support

You may be able to get help to increase your income if your caring duties are affecting your finances.

Depending on your income, assets and living arrangements, you might be able to:

- apply for Carer's Allowance and other benefits. Carer's Allowance is £67.24 a week (April 2020-April2021) if you meet the criteria.
- get help with paying for prescriptions and other healthcare costs from the NHS low income scheme
- cut down your household costs, including gas and electricity bills, a free or discounted TV licence from TV Licensing or council tax discounts
- have your contributions towards your state pension covered by the government if you've given up or cut down paid work to care for someone - Carers UK has advice to help you protect your pension
- get a grant or other financial help from a local charity or trust - Turn2Us has details of charities that might be able to help you

You can receive free and impartial help to sort out your finances if you are worried about having enough money to live on and meet your existing commitments. This could include better budgeting, learning how to make your money go further and dealing with debt problems.

Universal Credit

Universal Credit is a benefit that you may be entitled to receive if you are on low income and unable to work. For example, if you have had to resign from your job to support a relative you can apply for universal credit to help with living costs. Universal Credit replaces the following benefits: Child Tax Credit, Housing Benefit, Income Support, Job Seekers

Allowance, Employment and Support Allowance and Working Tax Credit. You are unable to claim Universal Credit if you are in receipt of the Severe Disability Premium.

What help is available from the carer's employer?

There are around 5 million working carers in the UK very often struggling with the demands of the workplace and the demands of looking after a loved one. You do not have to tell your boss about your caring responsibilities but if you are an employee, your employer must offer you certain legal rights. These include:

- time off in emergencies - meaning if the person you care for falls ill, has an accident or is without care unexpectedly, you have the right to take time off work to deal with the situation
- the right to ask for flexible working, such as reducing your hours or working from home - anyone has the right to ask for flexible working however to qualify you must have worked for the same employer for at least 26 weeks and not made the same request previously within a 12 month period. The request must be made in writing and should include details of the revised working conditions you wish to be considered and how any effect on the business can be dealt with through your absence.

Your employer is not obliged to offer you more than your legal rights, but some workplaces have policies that might give you more support or time off, for example through applying for a career break. Check with your employer or HR department to find out more.

You are also protected from discrimination because of your caring responsibilities. This means you can take action if you think you've been treated unfairly because you are a carer. For example, you cannot be refused a promotion at work because of your caring responsibilities.

What help is available from other carers?

You may find it helpful to speak to other people who understand the issues carers can face. Carers UK has details of local support groups and online forums where you can meet other carers like you.

If you need further help or advice, there are also number of organisations you can contact. These include:

- Carers UK <https://www.carersuk.org/>
- Carers Trust <https://carers.org/>
- Carers Direct - which also has a helpline for carers on 0300 123 1053 (Mon-Fri 9am-8pm; Sat and Sun 11am-4pm)
- Family Action <https://www.family-action.org.uk/>

Perhaps the most pertinent piece of advice is to remember that you are not alone. Seeking help enables you to support your relative in the best way possible and allows you to remain mentally strong and healthy.

Your Employee Wellbeing has been making a difference to working parents and carers since 2011.

info@youremployeewellbeing.co.uk | 020 8979 6453 | www.youremployeewellbeing.co.uk